

# Using your car key as a credit card?

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(PhysOrg.com) -- BMW Group Research and Technology and NXP Semiconductors, the independent semiconductor company founded by Philips, have unveiled a prototype of the world's first multifunctional car key. The prototype features contactless payment, personalized access control, and advanced functionalities including public transport e-ticketing, to deliver an enhanced mobility experience. Powered by NXP's Smart security chip, the prototype – for the first time – allows drivers to perform quick, secure and convenient electronic payments with a car key, creating exciting new usage scenarios for future consumers.

In the future, car owners may benefit from the ease-of-use of contactless payments for ad-hoc transactions including general shopping, paying for your petrol, public transport, parking and road tolls, replacing the need for cash or additional cards. NXP will demonstrate the car key prototype at its booth during the CARTES & IDentification show in Paris from 4th to 6th November 2008.

By turning the car key into a personalized credit card, many additional mobility scenarios become possible. The future consumers will be able to securely gain access to personal data and be authorized for personalized in-vehicle online services in any BMW vehicle that they own or drive. The personal credit card key may also be temporarily registered with other cars. Renting or sharing cars becomes very convenient, even more as personalized authorizations and service settings can be automatically activated in these vehicles. Moreover, when public transport tickets are loaded to the personal key, this device becomes a

companion for seamless mobility.

“With the concept of integrating contactless payment functionality in a car key, we are working on the combination of automotive technology and lifestyle,” said Prof. Raymond Freymann, managing director of BMW Group Research and Technology. “In cooperation with NXP we are doing research in enhancing the capabilities of the car key into one smart device for access, payment, and services that will simplify the lives of BMW car drivers in future. It will help us to stay in touch with our drivers directly and deliver a complete range of mobility-enhancing services.”

Featuring smaller antennas than standard smart cards, NXP’s Smart P5CD081 series is an ideal solution for integration into a broad range of different form factors. The integrated dual-interface chip, which will be EMV compliant and Common Criteria EAL 5+ certified by the German Federal Office of Information Security (Bundesamt für Sicherheit in der Informationstechnik), ensures that the credit card application complies with the highest security requirements.

Provided by NXP Semiconductors

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