



# 技术与安全

月刊

CARDS TECH & SECURITY

2000 年  
创刊



亚讯属下刊物

2009年09月刊 总第100期



## 专注 所以卓越

移动支付的规模应用，你准备好了吗？

2009 年：中国银行卡创新支付业务持续高速发展

ISSN 1607-9833



封面人物：

新加坡安富莱有限公司（AdvanIDe）总裁 Holger Roessner 先生





智能卡和RFID（射频识别）标签是应用在特殊领域的独特产品。对于认证安全的要求，例如银行卡的应用，证书在电子政务领域的应用，以及每个产品中通常只有一块晶片这一事实，使得智能卡和RFID成为一个非常特殊的市场。正是基于这种特殊性，AdvanIDE公司潜心致力于先进的ID（身份鉴别技术）电子产品，并成为ID和芯片卡应用领域第一家和唯一真正的全球化晶片分销商。

Holger Roessner先生是AdvanIDE公司总裁，他将与读者一起分享有关AdvanIDE公司业务、其战略规划以及该公司在中国市场上的运作等方面的独特见解。

# 专注，所以卓越

专访新加坡安富莱有限公司（AdvanIDE）总裁Holger Roessner先生

■ 本刊记者：闫瑞芬



Roessner先生，感谢您今天接受我们的采访！请您先介绍一下AdvanIDE公司受到当前经济危机影响的情况以及AdvanIDE公司是如何应对这些挑战的？

Mr. Holger:

由于本行业所发生的巨大变化，我们确实受到了一些挑战。众所周知，世间绝对没有静止不变的事物。尤其是在市场出现衰退或停滞的情况下，如果一个公司想要保持领先地位，它必须要先发制人，并整合各种创新业务模式和思想。AdvanIDE拥有以下一些核心竞争力，它们将有助于我们在困难时期比其他同行做得更好：

※ **全球业务运作：**AdvanIDE拥有真正遍布全球的销售网络。通过这些广泛分布于世界主要地区的销售网络和销售人员，使我们公司的业务基本覆盖了整个市场。而我们的价值恰恰在于我们对行业趋势有很好的把握，能够先于其它企业做出反应。同时，我们的客户和供应商也遍布世界各地，这增加了我们获得更多合作的筹码和机会。

※ **独立性：**与众多合作伙伴通力合作使我们能够始终将顾客利益放在首位。我们提供多种产品与合作伙伴组合支持，可以交付最适合顾客需求的晶片解决方案。我们重视这些合作伙伴，他们的业务模式和产品组合也适合于我们和我们顾客的业务。因此，我们就能与我们的顾客密切合作并努力管理供应商，而不至于产生矛盾和太多的利益冲突。

※ **卓越能力：**AdvanIDE始终致力于半导体市场的芯片卡和ID领域。顺便提一下，该领域业务量仅占全球半导体市场的2%左右。AdvanIDE在全球范围内运作着这个值得耕耘的领域，并成为该领



您认为中国智能卡和RFID产业的发展前景如何？

Mr. Holger:

IC卡有时也用来指智能卡，有人认为，IC卡是印度/中国卡（India/China卡）的首字母缩写。显然，这两个国家是我们高度关注的智能卡行业未来发展的市场。事实上，我们所有的子公司办事处在这两个国家占的数量是最大的。例如，目前在中国，我们看到两个很有意思的发展趋势。首先，国内对高端智能卡和RFID解决方案有强烈的需求，这主要是应对国家机关和当地行业发出的各种命令和设定的目标。绿色环保车标签、居民ID项目以及食品供应链管理等应用就是其中一些例子。另外，对多功能市民卡的需求也在不断增加，这已经不仅仅限于自动收费系统。除了强烈的国内需求外，我们还看到中国不仅仅是其自产产品的大用户，还是许多中国制造的优质产品的主要出口国，这与我们在移动通信和电子制造业体会的很相似。

在制造业深度方面中国可以与欧洲国家相媲美。从针对电子标签及智能卡的电路设计及OS开发到系统集成，中国公司都有明显优势。自从几年前，中国公司就经常出现在世界十大智能卡制造商之列，并且在各大RFID标签制造商中的排名上升的也很快。

作为智能卡和RFID行业领先的独立半导体分销商，能否与我们分享您的全球营销策略以及所提供的服务？

Mr. Holger:

我们全球营销策略最重要的支柱是 全球策略 这一事实本身。我们的业务遍布世界各个角落，这让我们具备了明显的竞争优势，并对各地市场的芯片卡和RFID活动有了全面的了解。这就为我们提供了实施我们策略所需的信息。

除此之外，还有助于扩大我们的网络并通过网络提高我们的业务销售额，使我们在合作伙伴当中具备了成本优势，并产生杠杆效应。我们不仅仅被看作是值得信赖的合格晶片供应商，而且还是可以帮助客户扩大营销范围和为他们介绍典范和项目机会的合作伙伴。这是我们最有价值的资产，我们会在此基础上继续进一步发挥它的杠杆作用。

向中国的卡和RFID标签制造商供应半导体时，需要您提供哪些特殊服务，向客户和合作伙伴提供哪些支持？

Mr. Holger:

AdvanIDe认为，我们在中国的客户不仅仅是买家，而且还是我们的动力 无论是在国内还是国外。就当地而言，我们向当地的合作伙伴提供技术支持、终端用户和项目指导，并在他们向我们购买半导体以及交易成品和半成品的地区管理他们之间的网络。为了帮助他们开拓中国境外市场，我们还邀请他们参加一些海外项目。例如在亚太地区的一些国家，由于市场规模较小，国内制造业的投资进展缓慢，他们经常会请我们为他

们介绍一些外包和制造业的合作伙伴。

我们经常还会面对一些在东南亚地区或印度从事商业活动的客户，例如，他们会请我们提供支持，推荐一些经验丰富的嵌体、卡或模块包装服务供应商，他们还要求我们与那些中国专家建立联系来促进他们之间的贸易往来。这将巩固双方市场之间的紧密联系并建立更牢固的关系，这样就可以使我们与合作伙伴共同发展。

我们还看到北美的业务活动开展得很快，有大量的RFID需求，并成立了很多项目。虽然这些标签是在美国设计的，并且顺便说一下这些设计通常都很独特，为客户量身定制的比例很大，但这些产品实际的制造服务却都外包给了中国的合作伙伴，因为他们具备以接近目标成本的价格来制造超过所需质量标准的产品的专业和能力。

并不仅仅是我们的客户才会向我们求助来寻找客户源和进行引荐，我们的半导体供应商有时也依赖我们开展与中国制造商伙伴的合作。以IC模块为例，如果定单超过其生产能力或者需要特殊技能和包装方式，我们会与协助我们将半导体组装到模块或特殊定制外壳的合作伙伴共同应对挑战。

作为一位经验丰富成功的智能卡和RFID企业家，您认为您成功的关键是什么？

Mr. Holger:

好，那先让我们来对成功进行定义。对我来说，成功意味着我在12年前开始创业，现在我仍在这里经营着我的企业。为什么这么说呢？第一，因为我喜欢我正在从事的事业并且我已经做了这么久；第二，目前公司的股东仍认为我适合这份事业。当我们的

股东以我们所产生的经济效益来衡量成功时 当然这样衡量也是正确的。对我来说，成功还意味着我们作为他们业务中不可缺少的部分而得到客户的认可，被他们选为主要合作伙伴，并构成他们供应链中非常重要的一个环节。

对于取得成功的原因，我认为最重要的因素是具备一个良好沟通者的能力 作为沟通被动方时要多观察多倾听，作为沟通主动方时要采取行动并被理解和认可。我一直努力观察市场的运行和趋势，倾听我们的合作伙伴和客户，来了解他们对我们的需求以及他们想要发展的方向。最后，需要采取行动来帮助他们实现目标，并与我们AdvanIDe的内部团队沟通协调，确保制定的策略在整个公司中顺利实施。

您是怎么理解“安全性”的？安全性现在已经成为了整个行业的焦点。您对安全性有什么独到的见解？

Mr. Holger:

谢谢你提出了这个问题，这个问题非常有意思。有人可能会说，一个只供应由其它公司生产的半导体的公司对最终系统的安全性几乎没有什么影响。你提出的这个问题正好让我有机会向这些人解释，这可能是一个错误的推断。事实上，涉及大量安全性相关流程和文档的AdvanIDe公司严格控制着其内部流程，确保不会因我们的薄弱环节而产生任何威胁。库房严格把守、与合作伙伴签署法律协议对敏感信息的泄露提出要求，并且将产品和文档进行预个人化，这些都是我们为了确保严格保密性而采取的一些措施。除此之外，我们还向客户提供建议和服务，协助他们设计确保安全性的系统和产品。毕

竟，我们出售的产品所代表的价值主要取决于安全性，我们的主要目标是维持这种安全性才能取得成功，同时还要确保终端用户的利益，因为安全性缺口对于他们来说可能就意味着灾难性事件。

有时候，安全性缺口也可以被看作是我们客户需要升级系统并尽早在技术更新上进行投资的一个警钟。我们提前与半导体合作伙伴共同努力来解决将来可能出现的问题，甚至在这些问题对外公开之前很早的时候我们就开始着手。这样做我们就能确保有充分的时间在真正的危害发生之前来实施应对措施。我们还及时提供升级产品，当客户有需求时就可以轻松地转移到更安全的平台。

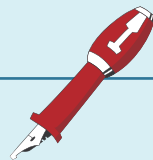




在2009年，您对AdvanIDe的期望是什么？请与我们分享一下您准备在中国市场实现什么样的目标。

#### Holger Roessner:

AdvanIDe团队努力加强我们与客户和合作伙伴关系，并寻找与他们实现最佳成果的合作方式。这也意味着我们将把重心放在那些认可我们所创造的价值以及看重AdvanIDe公司作为一个渠道而与AdvanIDe公司合作所带来收益的公司。在中国，我们的主要目标是作为主力，积极参与到将广泛采用结合高度安全微控制器芯片的无接触技术的行业重塑中。这就改变了供应链，并且AdvanIDe公司目前正在为这种改变进行积极的准备。就RFID而言，我们相信更好的理解我们客户所看重的应用以及了解那些合作伙伴所具备的技能和能力储备是非常重要的。在得到这些信息后，我们就可以与合作伙伴建立一个供终端用户和OEM参考的资料库，终端用户和OEM有时也缺乏RFID产品的权威资料信息。RFID市场是一个高度分割的市场，这一领域的一些制造商是当地成立的，业务发展只限于很小的区域，但他们生产的产品很好，我们准备与其它的合作伙伴们分享他们的成功经历，建立新的合作关系，展开与他们的合作。2009年，AdvanIDe公司还将与国际客户合作，为他们定制生产半导体来满足中国的标准和特性要求，同时增加供应链的本地含量。AdvanIDe公司致力于发展中国市场，开拓中国客户，在世界最大的RFID和芯片卡市场上发展成信誉良好的公司。我们将始终如一地为我们的经营引入全创新理念，同时，我们还将继续在国内投资扩大我们的业务规模。



#### 编者后记：

与Holger Roessner先生的一番交流，让我想起了阿基米德，想起了阿基米德曾说过的一句话，“假如给我一个支点，我将能翘起整个地球。”我从Holger Roessner先生身上看到了这样的魄力。相信AdvanIDe公司在Holger Roessner先生的带领下定会誉满全球，唱响中国，实现企业的发展愿景！

## Dedication Makes Distinction

--An Exclusive Interview  
with Mr. Holger Roessner,  
Managing Director of  
AdvanIDe

■ Report : Alice Yan



Smart cards and RFID tags are unique products in very special applications. The requirement for certified security like in the application of banking cards and credentials in electronic governance applications as well as the fact, that there is usually only one piece of silicon used in every piece of product makes the Smart Card and RFID segment a very special market place. Special enough for the AdvanIDe which stands for Advanced ID Electronics to focus on this segment and acting as the first and only truly global distributor for silicon in ID and chip card applications.

Mr. Holger Roessner, worldwide Managing Director of AdvanIDe, is going to give our readers insights in AdvanIDe's business, its plans going forward and its relationships within the Chinese market place.

**Mr. Roessner, thank you for joining us to this interview, today! How is AdvanIDe affected by challenges during this time of economic turmoil and how does AdvanIDe react to them?**

**Mr. Holger:**

We are indeed challenged by quite a number of changes in this industry. There is never any standstill and especially if there is a decline or stagnation in the market, those who want to stay on top need to move faster than the competition and combine innovative business models and ideas to stay ahead of the pack. AdvanIDe has key competitive advantages that help us perform better than average during those difficult times:

- **Global Reach:** AdvanIDe has a sales network that truly spans the globe. With people in major geographical regions, we do cover the market like no other ID and Chip Card semiconductor sales channel. The benefit for us is that we have an excellent overview of industry trends and can proactively react before others. Also our partnerships with customers and suppliers are of a global dimension – adding more weight and opportunities into a co-operation with us.

- **Independence:** Working with multiple partners allows us to put the customer first. We provide support over a broad product- and partner-portfolio and can deliver the silicon

solution that best suits the needs of the customer. We value those partners, whose business model and product portfolio suits us and the business of our customers. As a result, we are able to work closer with our customers and try to manage suppliers without creating conflict and too much overlapping interests.

- **Competence:** Being focused on the chip card and ID segment of the semiconductor market, which by the way only attributes of about 2% of the global semiconductor market, AdvanIDe is a niche player, in a segment which is only worth occupying, when it is being done on a global level. Apart from that, our competences in the market go beyond product know-how, it comprises of the understanding of the value chain, manufacturing process and relationships with partners and projects.

**What's your vision in the development of Smart Card and RFID industry in China?**

**Mr. Holger:**

Some people say that the term "IC Card", which a Smart Card is sometimes referred to, is an acronym for "India/China Card". Those are clearly the future markets within the Smart Card industry that we pay a high degree of our attention to. In fact, amongst all of our subsidiary offices, the

headcount in those two countries is the largest. For example, in China, we see two interesting developments at this moment. Firstly, there is a strong domestic demand for high-end Smart Cards and RFID solutions that address the various mandates and goals set by the authorities and the local industry. Green car labels, citizen ID projects as well as applications to manage the food supply chain are some of the examples. Also the requirements for multifunctional citizen cards, which go beyond automated fare collection systems, are coming up. Besides this strong domestic demand, we also see that China – and this is quite similar to what was experienced in other product segments like mobile communication and electronics manufacturing, is not only a large user of its own products, but also a competent exporter of high quality products "Made in China".

China is at par with European countries as far as manufacturing depth is concerned. From IC and OS design over the tag development and manufacturing of transponders and cards to system-integration, Chinese companies are strong players. Since a couple of years ago, Chinese companies appear regularly in the top ten list of the world's largest Smart Card manufacturers and are moving up fast amongst the ranks of large scale RFID tag producers.

**Being the leading independent Distributor of Semiconductors for the Smart Card and RFID Industry, please share with us your global marketing strategy and your services.**

**Mr. Holger:**

Most important column of our global marketing strategy is the very fact, that it is a global one. We derive a lot of competitive advantages from being active around the world and to have a good view of the Chip Card and RFID activities in almost all geographical markets. This provides us with the information that we need to derive a large portion of our strategy.

Apart from that, it helps us also to increase the size of our network and the volume of business generated through it. This results in cost advantages and leverage effects amongst our partners. **We are seen not only as a trusted and competent supplier of silicon, but also as someone, who could help our customer to expand their marketing reach and to introduce leads and project opportunities to them.** This is our most valuable asset and we are going to build on it further to increase the leverage from it.

**Providing semiconductors to manufacturers of cards and RFID tags in China, what special services have you introduced to support your clients and partners here?**

**Mr. Holger:**

AdvanIDe considers its customers in China not only as buyers, but also as enablers - domestically and overseas. Locally, we provide technical support and end-user and project leads to our local partners and manage a network amongst themselves where they buy semiconductors from us and exchange semi-finished and finished products. To help them expand outside China, we do also invite them to participate in overseas projects. There are certain

countries in the Asia/Pacific Region, for instance, where the investments into the domestic manufacturing capabilities have been slow due to a smaller market size and where we are regularly being required to introduce outsourcing and manufacturing partners.

We are frequently confronted with customers that operate in South East Asia or India, for instance, who come to us for support to recommend experienced suppliers of inlays, cards or module packaging services and they request us to build







While the tags are being designed in the US – which are – by the way – often very unique designs, with a high level of customizations, the actual manufacturing service of those products is being outsourced to Chinese partners, as they have the necessary expertise to produce those parts at prices matching the required target cost level exceeding necessary quality standards.

Not only do our customers approach us for assistance to help them find sources and to make introductions, but

relationships with those Chinese experts to facilitate trade amongst each other. This is fostering closer relationships in both markets and creates strong connections, which allow us to prosper together with our partners.

We also see growing activities in North America, where quite a large number RFID requirements and projects are being created.

also our semiconductor suppliers to rely on us, occasionally, to work with manufacturing partners from China. Take the IC package for example. We do manage partners who assist us to package semiconductors into modules or special custom casings in case additional volume capacities or special skills and package form factors are required.



*As an experienced & successful Smart Card and RFID entrepreneur, what's your key of your success?*

**Mr. Holger:**

Well, let's start by defining success. To me success means that I am still here after I started this business 12 years ago. Why? Because I enjoy what I am doing and having it done for so long and secondly, that those who own the company today, believe, that I am suited for the job. While our shareholders measure success by the financial results that we generate and rightfully so, for me, success additionally means to be recognized by our customers and principals as a valuable addition to their business and to be chosen as their prime partner; managing an important part of their supply chain.

For the reasons of this success: **I think the most important factors are the capability to be a good communicator – on the passive side to look and listen and on the active communication side to act and be understood.** I try to look at what the market does and where it is going, to listen to our partners and customers to understand what they need from us and where they want to bring their business to. Finally, there is the action required to help them achieve those goals and to communicate to and align with our internal teams at AdvanIDe to make sure the strategy is implemented across the whole company.



*How do you understand "Security"? It has become the focus of our industry. What's your unique security concept?*

**Mr. Holger:**

Thank you for this question, which is quite an interesting one. Some might say, that a company, who merely provides semiconductors that are made by others, has hardly any influence on the security of the final system and this question is an opportunity to tell them that this is probably a wrong assumption. In fact, AdvanIDe having access to a variety of security relevant processes and documents is tightly controlling its internal processes to ensure that there is no threat created by any weaknesses at our end. Secured warehouses, the requirement of legal agreements with our partners to disclose sensitive information and also the pre-personalization of products and documents are some of the measures that we take to ensure to keep security tight from end to end. Beyond that, we also assist our clients with advice and services so they can design their system and products in a way to further ensure security. After all, **the value that the products represent, which we sell, depends mainly on security and our main goal is to preserve it for commercial success and also to ensure the interest of the end-user for which a security breach can mean catastrophic events for them to take place.**



*What is your vision for AdvanIDe in 2009? Share with us what you hope to achieve in the China market.*

**Mr. Holger:**

The team of AdvanIDe is focusing on strengthening our relationships with our customers and partners and to find ways on how to maximize the results with them. This means also that we will concentrate on companies that appreciate the value that we can create for them and the benefits of working with AdvanIDe as a channel. In China, our main objective is to participate as a strong player in the re-shaping of the industry where contactless technology combined with higher security microcontroller chips are going to be widely adopted. This

is changing the supply chain and AdvanIDe is currently preparing for this migration. As far as RFID is concerned, we do believe that it is very important to understand the applications better that our customers are addressing and to be aware of what kind of inventory of skills and capabilities those partners have. Having achieved that, we strive to create a pool of references with partners that can be easily referred to end-users and OEMs, who sometimes lack competent sources for RFID products. The RFID market is a highly fragmented market and some of the manufacturers in this field are local set-ups with a reach that is contained to only a small region. They create great products though and we plan to share their success stories with other partners to groom new partnerships and to kick off co-operations amongst them. In 2009, AdvanIDe is also working with its international principals on customizations of their semiconductors to suit the Chinese requirements in terms of standards and features as well as to increase local content in the supply chain. **AdvanIDe is committed to the Chinese market and its Chinese customers and has become a well respected force in the world's largest RFID and Chip Card market place.** We will perpetually introduce new and innovative concepts to our operations there while we will continue to invest domestically to expand our operations. 75