

**WHY NOT?****RASLAN SHARIF**
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Smile, your needs are on MyKad

The many conveniences provided by this piece of plastic continue to grow, although it is still not totally immune to potential abuse.

ANYONE remember the old blue-coloured identity card (IC)? Of course you do – you're not that young, most of you anyway.

We carried that thing around in our wallets for decades, and for me it was the IC that I got when I turned 12 years old. I suspect this was true for quite a number of people, as many of us never bothered to update our ICs when we hit 18 years of age.

The introduction of the MyKad signalled the death-knell of that trusty, industrial-strength plastic-laminated proof of our identity.

There was a "mass conversion" to the MyKad sometime late in the last century. Most complied willingly, but some of us practically had to be dragged kicking and screaming into the technology era via the threat of heavy fines.

There were probably two types of recalcitrants: the procrastinators, who probably accounted for at least a third of the citizenry and still do, and a much smaller group of people who just could not part with a reminder of their youth.

A small part of them must have died when their old ICs were taken away.

But the MyKad, it must be said, was and is a worthy replacement.

This was no mere card made of plastic. This was a high-tech, high-security identity card that did and

could do many other things besides serve as a regular reminder of how unappealing you look (and if by some grace of God you're blessed with an attractive face, how unphotogenic you are), and how old you are getting.

You can stuff quite a number of applications in the embedded chip on the MyKad.

One of the earliest applications was having your driver's licence in the card, which was kind of cool at first but after a while, you start thinking "uh, that's it?"

Since those early days, a slew of applications have been developed to take advantage of the MyKad platform. I am particularly appreciative of the fact that I don't need a separate Touch 'n Go card as the application is already loaded on my MyKad.

It really is convenient, seeing as how many of us already have a multitude of cards. The only thing is that the plastic coating around the edges of my MyKad is getting frayed from frequent use.

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The fundamental potential of the MyKad as a transactional tool is clear enough.

American Express cardholders might be told to never leave home without their beloved charge card, but there's no need for such reminders for MyKad holders.

And although we are told that there are 11 million credit cards swirling around a mountain of personal debt, I believe that no chip-based card is as widely distributed in the country as the MyKad – just about every Malaysian 12-year-old or older has one.

This makes it the perfect platform for public programmes and initiatives that are targeted at the masses or specific groups of people.

One of the most compelling MyKad-based applications that I've seen is the MyKasih programme (www.mykasih.com.my). It uses the MyKad to provide a direct channel for aid to the needy.

Donors such as welfare agencies and non-profit organisations identify and select needy families, and provide the details to the MyKasih Foundation.

The families in the target group then elect a recipient who will receive a monthly allowance that is deposited into his or her MyKad. The recipients can then shop at participating retailers for essential goods

such as rice, bread and flour and pay using their MyKad.

The MyKasih solution takes care of all the backend processing stuff to ensure smooth and seamless transactions. It's an excellent system which could be replicated in principle for other programmes that need to target specific groups, especially for the distribution of aid or even subsidies.

During the tabling of Budget 2010 in Parliament recently, Prime Minister Datuk Seri Najib Tun Razak announced that the fuel subsidy system would be revamped to make it more targeted.

He proposed that the new mechanism to be put in place would use the MyKad as the medium for a needs-based distribution of the subsidy.

Now, this is obviously on a scale and scope that is more massive than the MyKasih programme, but the basic platform is the same – the MyKad.

Having said that, I don't envy the people that have been tasked with the job of formulating a viable, transparent and watertight mechanism for distributing the fuel subsidy.

Some potentially exploitable loopholes come to mind, but let us see what they come out with first before we go there.

Ultimately, there is no system that can provide a 100% guarantee against potential abuse and exploitation driven by plain human greed.

But the MyKad represents a huge step forward in providing a platform that can help to reduce such incidences.

> Raslan Sharif feels he needs to change the photo on his MyKad.