

# One Nation One Card

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**Abstract:- Plastic currency brings great revolution in the field of currency when it was introduced among the public, it has great impact on the nation .This revolution really enhance the security of money and standard of living .People travel from one place to another without fear of money theft, moreover it reduced the unnecessary luggage and care. It saves time and money of all the sectionof the people.**

**With the introduction of one card one nation the people of India will now deal with the single cardsystem, they need not to remember the ID and password of the cards which is available with them. Only one card is enough to maintain all the things, need of an hour, people were in impression ofusing N Numbers of cards to deal different transaction. Digital world has changed the impression of the people and bring under all in single platform of “ONE NATION ONE CARD” through this “NATIONAL COMMON MOBILITY CARD”**

**Keywords:- one nation one card, common mobility card, national urban transport policy, national payments corporation of India, Bharat electronics limited , automatic fare collectionsystem, etc.**

## I. INTRODUCTION

### A. History of Plastic currency or money:-

The plastics currency was introduced in the year 1900, with the history of plastic money“CHARGE CARD” cannot be ignored, charge card I aid the foundation of debit and credit cards.Usually this card was issued by the company in early 1900’s. These cards mainly kept customers loyal to wards the company.

“CHARGE-IT” and was issued in 1946. This card was invented by a banker in Brooklyn, by the name Biggins. However, only local purchase can be possible with this card.

The credit card was initially acted upon by Frank Mcnamara. After dinner with a fellow business, frank found he short on cash after forgetting his wallet. What followed was an epiphany that led him to think of a charge card. Later, this card is known as “Dinner Club Card “can be used as multiple locations. This idea became the first true model of the multipurpose charge card.

### B. American Express:

American Express issued their first credit card in 1958. Due to their international presence, the Green Charge Card was globally accepted. This became the first internationally available credit card.

### C. Bank Americard:

In the year 1958 Bank of America introduced a unique card they could be used to purchase anything at participating merchants. In other words it is the universal card the cardholders did not need multiple card for specific destinations.

### D. The Mag Stripe:

Automated Teller Machine (ATM):-

This ATM card is introduced in the year 1960;s by John Shepperd Barron.The Chicago Debacle:-

Visa card:- Master card:- Discover Card:- Chip and Pin:- Square:-Bling Tag:-Yes Card:-

This was the history of plastic money over the century.

Now ONE NATION ONE CARD already had been introduced in India by our Prime Minister on 4<sup>th</sup> March 2019, technology used contactless smart card (EMV) EUROPAY MASTER CARD VISA . This will be operated by NATIONAL PAYMENT CORPORATION OF INDIA (NPCI), managed by Ministry of Housing and Urban Affairs (MoHUA) currency use INR , VALIDITY allATM’s RuPay points of sale, All public transport system, variants prepaid card, RuPay debit card,RuPay credit card .

### E. Objectives:

The objectives of the study are primarily to study the basic usage and advantages to the public. Determinants, issues and challenges to utilization.

## One Nation One Card Yojana 2019 | National Common Mobility Card Scheme

**"This card runs on RuPay card and it will eliminate all your travel related problems."**

India is a fast developing country; it accepts all the changes to develop the nation, Mantri Narendra Modi named "One Country One Ticket," was a really successful initiative initiated by the government of India. In this article we share all details in an simple language; what is ONOC Scheme 2019? How and how to comply in the National Specific Mobility Card (NCMC) policy on this scheme and advantages and features?

The Government of India has introduced "one country a tax" After "one community a tax" The first phase of the Ahmedabad Metro train in Gujarat will begin on 4 March 2019, with PM Modi unveiling the National Shared Mobility Card, dubbed "One Nation One Card." The card's key aim is to promote the payment mechanism in all public transit forms. This avoids numerous travel- related issues such as the need for bus, rail, and other transport areas to be located

at ticket windows.

Unlike the idea of GST, the people should not pay several taxes at various channels and rates by implementing one levy. Likewise, this card allows consumers to pay for transportation and other facilities in any form of transport and through this one token. This basically ensures that people will pay bus tickets, metro rates, parking costs, toll charges, shopping and even withdraw money from this interoperable transport pass. The Indian Government policy is focused on the principle of availability of a common card in all payment schemes.

This one country one card or National Shared Mobility Card is part of the government of India's "Made in India" Initiative. To date, India will depend on technologies from a foreign nation. This card is autochthonous and shows that we don't have to focus too much on international technologies.

Being an Indian resident, you will also have faced some problems when you ride being you wait along line to get seats, fish to change, bring cash and fear of theft, etc. Yet you'll now get rid of all your troubles at the payment terminals by utilizing just one card.

As an Indian resident, you will also be confronted with various problems when waiting in a long line for seats, fishing for change, holding cash and fear over theft, etc. But you are getting rid of all the problems at the payment terminals with this one card.

Scheme	One Nation One Card
One Nation One card policy overview	
Article category	ONOC scheme info One nation one card apply online/Registration National Common Mobility Card Policy benefits/features
Conceived by	Ministry of Housing & Urban Affairs, Govt. of India
Type of card	National Common Mobility Card (NCMC)
Developed by	National Payment Corporation of India (NPCI)
Launch	4 <sup>th</sup> March 2019
Payment model	Card based payment model
How to apply for ONOC	Read here
Launched by	Mr. Narendra Modi
Launched Date	March 4, 2019
Start Date to apply	Available Soon
Beneficiary	Indian Citizens
Benefits	To Provide Connectivity between various modes of transport
Official website	Not yet Declared

Table 1: One Nation One card policy overview

**II. WHAT IS ONE NATION ONE CARD YOJANA 2019?**

For separate purchases, a One Country Bank scheme implies a single payment. Users that pay by means of that card for specific segments, such as bus, tram, car park, smart cities, shopping, etc. Already in numerous industrialized nations of the world, this system is used and is currently in use in India. This model is also used.

A one country car can be described as an EMV payment card for a nation-wide variety of modes of transport and payment systems that provides consumers with a simple, hassle free experience.

The Ministry of Housing and Urban Affairs (MoHUA), the Government of India, developed this project. The card's prototype Reader has been developed by Bharat Electronics Limited (BEL). Consumers will profit from the different forms they fly to stores in shopping outlets and raise money from ATMs with the launch of a single token. Consumers don't have to battle for ticket counters adjustment. This card offers consumers with greater convenience and smooth travel experience.

➤ *Unique Features of One Nation One Card*

One PM card said it was a combination of mobility card and RuPay card during launching of one country. In view of the comfort of the customers, the card was created. Consumers also have to carry specific cards for various transport criteria and every day banking. Since it's an open-loop smart card, customers can earn various incentives from affiliate banks such as rewards / credit cards, cash back, etc.

Such system already exists in some of the developed countries worldwide, but we have entered such interoperable, dual interface community which has an open loop payment card. We may assume that this token is an improved variant of the smart card used for citizens in the subway. However, they may fly by multiple means and use it at many payment terminals by utilizing this National Popular Mobility Token.

➤ *Discussing the protection aspect of the purchases using the card:*

EMV Technology is safe. EMV is one of the technologies for safeguarding fraud markets that is commonly accessible and accepted. For Europay, for MasterCard and for Visa EMV sits. This is primarily a global debit and credit card norm which ensures that payments are protected at various POS terminals.

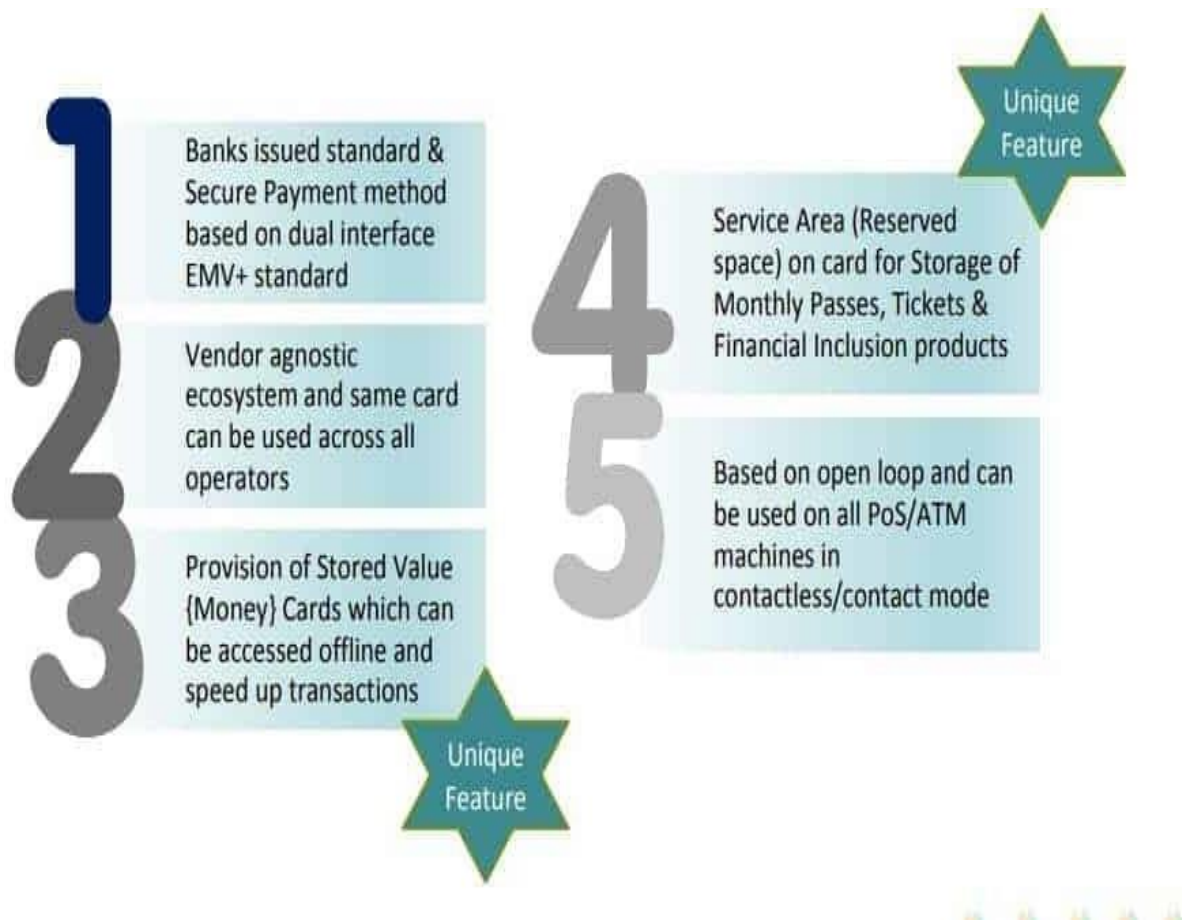


Fig. 1: Unique Features of One Nation One Card

➤ *Important Points of One Nation One Card-*

The National Universal Mobility Card (NCMC) model already operates in some of the leading countries in the world; now the NCMC smart card is being introduced in India.

Let's take a look and some of the key points of this card and understand it more clearly-

- This card is operated and disabled by the RuPay card system.
- The automated open loop selection method known as "Sweekar" and "Swagat" was created by the auto-designer. This is assisted by a "Sweekar"
- This card enables citizens to fly to every part of the world by metro.
- In addition to commuting, it is also available for use as a prepaid, loan / debit card backed by 25 member banks, including SBI, PNB etc. May even be used in a city bus, subway, commuter trains, etc..

- RuPay card may be provided from Paytm Payment Banks along with SBI and other banks.
- It's like a smart metro pass, a contactless pass. It facilitates all off-line transactions (without contact) and on-line transactions (contact and contact).
- People can also bill for tolls and parking using the National Standard Mobility Wallet.
- The Explore and Diners Club Foreign retailers and banks will even use this card for a country carrying a single passport.
- Cardholders can often use 10% of cash on Merchant's outlet and 5% in ATMs while flying abroad.
- You will save the balance on this card for offline purchases. It accumulated space facilitates offline purchases during the user's travel needs. As the Offline Transfer is allowed to supply the deposited balance, every stakeholder (i.e., bank or merchant) will be subjected to a limited financial risk and a fixed settlement period would be assured.

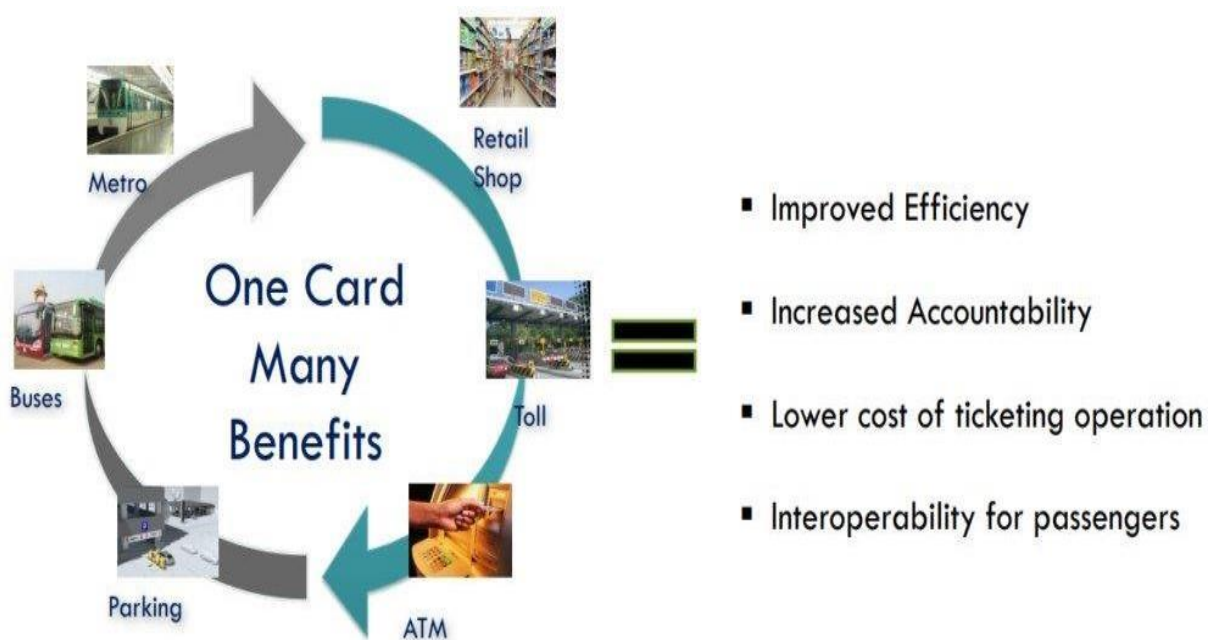


Fig. 2: One Nation One Card benefits

➤ *The major benefits of this National Common Mobility Card are –*

- **Performance**— This card simplifies and speeds routine activities at transit points, effectively increasing activities performance. Passengers or customers will not have to wait for their jobs in long queues; with this token, payment is feasible without hindrance instantaneously. It saves customers and distributors money and energy.
- **Accountability**- The second advantage is better consumer responsibility to the supplier. Best date information and database of all purchases completed using this card is essential to the dealer.
- **Lowers the cost of ticketing operation**-This method

makes ticketing more effective and less costly. It therefore reduces running expenses and the operator's handling of currency.

- **Interoperability for passengers**-This ensures that travelers will make use of this single via various transportation services, including bus, rail, taxi, parking, etc. With through transport service, the commuter does not hold cash and separate cards.
- **Value Proposition of NCMC**- NCMC is important not only to the consumer, but also to banks and operators. In the point of view of all three actors, test the value proposition of this token. The following is granted to the client, buyer and bank.

Customers	Acquirer/Operators	Banks
<ul style="list-style-type: none"> <li>• One card for all small &amp; large payments across various categories; No need to carry multiple cards for different usage</li> <li>• Super quick with contactless transactions enabled on the card</li> <li>• Digital trail for all transactions</li> <li>• No need to stand in a queue</li> <li>• Auto Top-up facility; need not to worry for recharge</li> <li>• Secured with EMV Technology; Gold standard of card payments</li> </ul>	<ul style="list-style-type: none"> <li>• Unified cards to support offline and online transaction modes; contactless ability</li> <li>• Common standards for standardized operating cost</li> <li>• Fast deployment of digital payments due to standardized implementation process</li> <li>• Savings on card lifecycle management cost</li> <li>• Reduced operating cost on account of lower cash handling, infrastructure &amp; manpower cost</li> <li>• Business intelligence with rich data insights aimed at business optimization and ROI based communication</li> <li>• May run proprietary loyalty and VAS schemes with high convenience and customer satisfaction</li> <li>• No vendor lock in due to open loop standard platform.</li> </ul>	<ul style="list-style-type: none"> <li>• Customer loyalty &amp; stickiness</li> <li>• Additional revenue opportunities with large customer base</li> <li>• Savings on cost of servicing customers and cash handling</li> <li>• Increased usability of bank issued cards due to transit related use case</li> <li>• Improved brand image to offer value added products/services</li> <li>• Rich data insights with valuable customer data for data analytics</li> </ul>

Table 2: NCMC Implementation Model

➤ *NCMC Implementation Model*

You will understand whether a transport network would operate with the NCMC or RuPay token. Thus, in a bus transport network, we shared a prototype implementation of the NCMC card model.

The following example illustrates the whole layout of the way a NCMC card operates in state road haulage companies (SRTUs).

- *How to get RuPay one nation one card? NCMC RuPay card will be issued –*
- By any authority or member authorized by Reserve Bank of India (RBI).
  - On Credit/credit/Prepaid card platforms.

In simple terms, those who want to get their One Nation One Payment RuPay card supported with National Common Mobility Card are required to contact their bank.

At the current initial stage of this program, it seems to be focused largely on urban areas but with time, the government needs to work for its penetration to demographic masses including the rural population of the country.

It will not be wrong if we say that with launch of “one nation one card”, India has moved a step ahead toward its goal of “Make in India”, “Digital India” and making India a cashless economy.

**III. RESEARCH METHODOLOGY**

The research work based on the collection of data from secondary sources. It is an attempt to understand the significance of one card one payment in the context of our country, which are very much essential for overall economic and inclusive growth of India.

**IV. DATA COLLECTION**

The study is based on secondary data. Secondary data has been collected through reports and statistics from Reserve Banks and Ministry of Finance. In addition to the above data and information, print and electronic media including the information available on various websites has been used extensively.

**V. TOOLS AND TECHNIQUES**

On the basis of the data/information so collected from the various sources, the tabulation, analysis and interpretation will make the study more meaningful and complete. Mathematical and statistical tools such as percentage, trend analysis etc. have been used to complete the purpose of the study. The use of tables, charts, graphs etc, have also been made where ever they are needed and necessary for clarity of thoughts, easy understanding and to make the presentation of research more simulative. In my research the ANOVO test will be used to find accurate result, as the data is of large in quantity, ANOVA test is suitable to get

authentic result.

## **VI. CONCLUSION**

Thus from the above paragraphs, figure, and data proves that National Common Mobility Card (NCMC) helps people to go with technology with ease and to keep safe their monetary system. People now are more frequently using the digitalization in almost all fields. At last all the changes which take place is for the benefit of the people and growth of the nation.

## **REFERENCES**

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