Что такое SmartCard?

SmartCard — это способ хранить и совершать платежи в SMART, используя физическую карту. Вам не нужен даже телефон. Вероятно, вы сталкивались с проблемой качества мобильного интернета, поэтому вы поймёте наше стремление пойти дальше. Теперь только продавцы должны иметь интернет-соединение. Это так же просто, как использование дебетовой или кредитной карты, но происходит это без посредничества VISA или любых других платежных процессоров. Поэтому транзакции не контролируются третьими сторонами. Это настоящие платежи в крипто.

**Будущий потенциал SmartCard**

Дебетовые и кредитные карты заняли доминирующие позиции в сегменте повседневных транзакций для многих людей. Принятие платежей посредством карт, оплата через смартфоны или иные умные устройства — быстрое и удобное решение. Оно идеально в случае индивидуальных предпринимателей или малого бизнеса.

SmartCard ставит перед собой задачу избавиться от многих недостатков, которые есть у традиционных систем. SmartCard — это основанное на базе Blockchain решение, призванное улучшить модель оплаты с помощью карт. Наша главная цель — навсегда изменить криптовалютные транзакции, сделать их использование в повседневной жизни простым и удобным. В тоже время, мы стремимся иметь наименьшую комиссию и время подтверждения — для вашего удобства.

**Простое решение основных задач**

В настоящее время оплата традиционными картами, как и оплата криптовалютой, имеет много недостатков. Комиссия более 3% за каждую транзакцию может привести к значительным убыткам. Сейчас для малого бизнеса терять более $50 000 в год на комиссиях является чем-то нормальным.

В дополнении к этому, и покупатели, и продавцы должны иметь доступ к крупным банкам и их услугам, чтобы осуществить любые переводы; в некоторых частях мира это может быть настоящей проблемой. Кроме того, использование традиционных способов оплаты занимает много времени, вплоть до нескольких дней. Cryptocurrencies have indeed proposed solutions to many of these challenges, as it is easy to find many projects today that offer instant transactions and virtually no fees. But, this doesn’t change the fact that using this new technology in its current form is like trying to send an email in the 80s – too time-consuming to setup and operate to be practical for most everyday applications.

Using their new feature called the SmartCard, the developers of SmartCash are looking to improve upon and/or eliminate entirely the present limitations of payment cards. SmartCard is the crypto alternative to the debit card which uses the SmartCash blockchain to easily initiate and verify transactions of any size and frequency. As with many other cryptocurrencies, the fees are right around 0%; it costs just fractions of a cent to process a transaction, regardless of the amount. The payments will be instantly confirmed at the time of purchase, meaning there is no delay between authorization of the payment and the transfer of the actual funds.

In a way, the purchases made with SmartCard combine the best of cash, card, and crypto payments. The funds are moved between parties instantly, like cash, but the transaction is authorized by the buyer with a simple code that can be either digitally stored on a smartphone or printed and carried separately as a physical QR code. This makes the payment process just as convenient as regular card payments, and far easier than having to send cryptocurrency manually from a mobile app.

**HOW IT ALL WORKS**

There are just two main applications: the card app for the consumer and the Point of Sale (PoS) app for the merchant.

**The card app** allows anyone to create a SmartCard with just a few taps. Each card has an associated public address which can be used to load more funds onto the card from any wallet or exchange that offers SmartCash. Also included into each one is a QR code which can be scanned by the PoS application from either a phone screen or from a simple piece of paper. Once loaded through this address, the card works very similar to a pre-paid debit card.

**The PoS app** is equally responsible for this convenience. The merchant only has to specify the transaction amount in the local currency, and the app automatically initiates a transaction in the equivalent amount of SmartCash. The merchant uses the app to scan the code and requests the buyer to enter a confirmation pin. After entering it on the merchant’s smartphone, the app connects to the blockchain to submit the transaction. If the code and pin match, and there are enough funds in the card address, the transaction is instantly verified and recorded on the blockchain. The process of scanning a card and entering a pin to confirm is already well familiar to current debit card users, and so it would be easy for everyone to get used to.

**A REVOLUTIONARY PAYMENT SYSTEM EVERYONE CAN LOVE**

This ease of use and familiarity present the key advantage of this system over other crypto payments, which require both parties to be online for a transaction. Once the card is created and loaded, only the merchant is responsible for having a live connection to the internet and the consumer can take the funds anywhere without worrying about a dead battery or lack of signal in remote areas. No need for fumbling with mobile wallet apps, nor any memorization beyond the simple numerical pin just like the ones used for debit purchases. In addition to this, it also offers the advantage of being usable in places where traditional banking services are only partially available, or even absent entirely. Whereas other mobile payment solutions require bank accounts for both parties to send/receive the funds, this one uses the SmartCash blockchain instead and is thus accessible to anyone who wishes to use it.

Naturally, these benefits would also be quite attractive to buyers and sellers in more developed nations as well. Other crypto solutions fall somewhat short of their promises. Crypto debit cards suffer from the same fees and transaction delays as any other current plastic card, and sending money through current mobile wallets requires a lot of time and effort to make the payments. Compared to these options, SmartCard payments are in a league of their own in convenience and speed. Add to this the fact that the SmartCash community is actively seeking, recruiting, and sponsoring business owners and entrepreneurs globally, and it is easy to imagine how the SmartCard could increasingly gain global adoption across a wide range of markets and economies.

**5 REASONS TO CHOOSE SMARTCARD**

NO FEE

0% transaction fees with blockchain fee of less than 1/10 of a cent.

SECURE

Manage your money in a way that is completely secure

CARDS

Easy self made cards anyone can create

CONVENIENCE

Take funds anywhere without worrying about an internet connection

SPEED

Confirmation speed measured in fractions of a second

**THE SMARTCARD INTRODUCTION**

We’ve prepared an short video to help explain SmartCard in 3 minutes. Share with your friends!