

INFORMATION PACK FOR SMARTEX UK FORUMS JOINING THE SMART COMMUNITY? *Smartex IS the Smart Community* **33rd year of service**

JOIN SMARTEX AND FIND ANSWERS TO THE FOLLOWING:

1. What are the types, benefits and real-life examples of smart technology?
2. Will all smart cards eventually be superseded by mobiles, and if so, how and when?
3. The rise and rise of AI – what are the latest developments that affect our smart community?
4. Which comms technologies and wireless protocols are likely to dominate?
5. What is the national strategy for public transport ticketing and payment systems?
6. How will the widely anticipated explosive growth of IoT affect our market?
7. What is the future of mass-consumer retail payments?
8. What form will national/international Digital ID take, and who's in charge?
9. How and when will biometrics become the mainstream authentication technique?
10. How can smart technology support sustainability?

Smartex Forums debate and seek answers to these and other pressing topical issues.

Since 1993, over 6,790 of our sector-specific (both live and virtual) meetings have attracted over 20,000 delegate-days of attendance, with over 2,350 specialist speakers covering the entire spectrum of smart cards and smart technology, the smartphone revolution, AI, IoT, FinTech, biometrics, wearables and related technologies as applied to the main smart market areas. With so many new technologies, applications and form factors on the near horizon, it's hard to understand or even imagine our industry without Smartex meetings and networking.

Several of our Forums have become sector-specific, especially for transport ticketing and payment, for University and College smart campus schemes, and for the FinTech market. The newest group, the Future Technology Forum (FTF), launched in April 2023, focuses on the technology behind our ever evolving smart world - from Mobile to AI, from the technology that supports Metaverse to ChatGPT, the FTF will encompass any topical technologies that will support or underpin consumer and regulatory demands in the future. We constantly modify the scope of our Forums to accommodate the ever-changing smart reality.

During 2025, 467 individuals attended our F2F and virtual meetings, representing nearly 300 organisations. Networking, and doing business with fellow members and other delegates, is therefore yet another real benefit of membership. In 2026, we are planning eighteen F2F meetings, with five virtual meetings to encourage attendance for those that find it difficult to join in person, and where our members have asked for these because of travel distance or calendar constraints.

Can you afford not to be part of this influential group at the heart of these fast-moving and volatile technologies so vital in the new e- and m-worlds, particularly in these current challenging times?

MAIN OBJECTIVES OF SMARTEX FORUMS

1. Education
2. Sector market technology and product intelligence
3. Collaboration
4. Networking

SMARTEX MEMBER SERVICES

Smartex was established in 1993, and since then has developed a world-leading group of membership-based associations for organisations and individuals working in the smart technology sector. Smartex brings together the community of suppliers, users and potential users, to share knowledge and increase awareness of each sector's successes, challenges and potential direction and pace.

As a member of Smartex, you and your company will be part of this community and will have the opportunity to meet your industry peers and – if you are a service provider – prospective customers, regularly and informally.

Whether your interest is purely technical, or related to a specific sector, membership of Smartex offers excellent value by providing a wide range of useful services including:

- Sector-based Forums encompassing the topics of the day and fast-moving technologies including smart cards, biometrics, smartphones, AI, IoT, digital identity and FinTech, and related initiatives, regulations and standards
- Access to the Smartex website, including to the members-only areas, where past meeting presentations and recordings, learned articles and Working Group reports can be sourced
- Receipt of Smartexpress, the Smartex daily emailed news service circulated to over 1,300 key industry contacts (your organisation can receive multiple copies of this and can advertise here through mini-banners). We have also extended this service to include your comments on news items and editorials
- The opportunity to discounted exhibiting at our two 2-day conference and exhibitions
- Discounted advertising on the Smartex website and in Smartexpress
- Discounted attendance at many public conferences and other related events
- Participation in our LinkedIn Group
- Discounted attendance at specialised residential Smartex Workshops
- Smartex consultancy services: independent and objective help with your smart ideas:
 - Development and implementation of smart campus schemes for HEI/FEIs
 - Conduct of feasibility studies and business case development for smart card schemes
 - Project management and implementation services for smart card schemes.

Current UK Smartex Forums

1. **TCF** (Smart Transport Forum)
2. **HESCA** (Higher Education Smart Campus Association)
3. **FPP** (Future Payments Forum)
4. **FTF** (Future Technology Forum)
5. **IBF** (International Biometric Forum)
6. **SX** (Smartex General Meetings)

MORE ABOUT OUR FORUMS

Smartex Forum meetings, whilst planned in advance in terms of overall themes, are designed to cover important topics of the moment, whether technical or operational.

TCF (SMART TRANSPORT FORUM)

This Forum meets quarterly, including an annual two-day Conference & Exhibition. Meeting subjects are selected by the TCF Steering Group. The main focus of this Forum is smart ticketing and payment technologies and applications for public transport. Meetings are chaired by the Department for Transport, and are attended by transport services providers, transport operators, consultants and other specialists in transport technology.

HESCA (HIGHER EDUCATION SMART CAMPUS ASSOCIATION)

This Forum meets quarterly, including an annual two-day Conference & Exhibition. The main focus is the on-campus functions supported by smart campus cards and, in the near future, by smartphones and biometric access control. There are some 20 candidate functions, including access control, sustainable smart campus solutions, attendance monitoring, cashless catering & vending, library activities, campus payments, society memberships, examinee validation and identity assurance. Meetings are chaired by an HEI representative, and are attended by smart campus service providers, HEIs, FEIs and specialist consultants.

FPF (FUTURE PAYMENTS FORUM)

The main focus of this Forum is on the future of mass-consumer retail payments and how it will support merchants in a broad range of sectors including transport, retail, travel, e-commerce, academia and government. The forum will bring speakers from a wide variety of disciplines and organisations that will provide insight into the potential changes that will occur in these payment methods in a timeframe that supports planning and decision-making cycles. All aspects of the subject will be considered including technology, regulation, consumer protection, economics and security. The FPF will provide organisations that rely on these payment services, such as transport operators and retailers, an opportunity to set-out their requirements for future capability, thus helping suppliers, regulators and card-schemes to align their product road-maps. 2023 will begin with a view of the current market with a scan of the retail payments horizon and trends in the industry. As the year goes on it will consider the future needs of particular parts of the market and the ability of the supply-side to meet those needs, and will culminate in a view of the future in the next 3 to 5 year time-frame.

FTF (FUTURE TECHNOLOGY FORUM)

Formerly the Mobile & Identity Forum, the FTF focuses on technology that continues to change our world. From Mobile to AI, from the technology that supports Metaverse to ChatGPT, the FTF will encompass any topical technologies that will support or underpin consumer and regulatory demands in the future. Each meeting will cover one particular technology theme. We will explore the specifics of that technology, we'll look at the regulatory challenges and we'll address the improvements and requirements for consumer/business use cases. Over the course of 2023/24, we will be exploring and explaining DLT, AI, VR, advances in computing power, and of course Mobile – and how that will continue to evolve, especially with biometrics and Digital ID.

IBF (INTERNATIONAL BIOMETRIC FORUM)

This new Forum meets 2-3 times a year. The main focus of this Forum is to learn about the increasing range of biometric technologies, their relevance within specific applications, their role in identification, authentication and authorization, in binding people to remote systems and as a pivotal factor in the new world of Digital ID. The target attendance is biometric solution providers, specialist consultants and representatives from most industry sectors, wherever biometrics have a role to play.

SX (OTHER SMARTEX EVENTS)

Smartex holds two membership-wide networking events each year, one of which takes place in the Summer at a country hotel, and the other in December as a Christmas celebration. Smartex also runs occasional residential workshops, with discounted access for members.

MEMBER BENEFITS

Apart from the substantial cost-saving of membership when compared with the price of attendance at most public conferences, and indeed some Webinars, members of Smartex Forums also enjoy a wide range of specific benefits, including:

- **Learning from the experts**

- Each Forum meeting offers attendees the opportunity to hear topical presentations from professional speakers at a fraction of the cost of an industry conference. Each forum is chaired by an industry specialist, and interactive debate is encouraged. Lively question and answer sessions are the norm.

- **Meeting the industry**

- The opportunity for delegates to network informally at each Forum over lunch, refreshment breaks and in the bar afterwards, remains a vital part of the success of every Smartex meeting. With other attendees being current users, suppliers or potential customers, members are encouraged to network openly and freely throughout the day.

- **Keeping up-to-date**

- Smartexpress – your pain-free daily emailed news update, keeping you abreast of the latest breaking industry news and views about smart technology, IoT, biometrics, smart telephony, RFID and payments.

- **Getting known by the industry**

- The opportunity to advertise your company's services on the Smartex website and in Smartexpress (at discounted cost). Members are also often invited to present at meetings if they have new and relevant projects, products or services to offer. Service providers can also sponsor and exhibit at our two 2-day industry events for the TCF and HESCA.

- **Reviewing the world of smart technology**

- Smartex-organised and led annual group visit to a major overseas industry event, at discounted rates for members. This is being reviewed for 2021/2022, and new overseas tours may be offered.

SMARTEX FORUM MEETING DATES

2026 Calendar

FEB			
Tues	3	Future Technology Forum (FTF)	Webinar
Tues	10	Future Payments Forum (FPF)	London
Tues	24	Smart Transport Forum (TCF)	London
MAR			
Tues/Weds	24&25	HESCA26 Conference & Exhibition	Oxford
MAY			
Tues	5	International Biometrics Forum (IBF)	Webinar
Tues	12	Future Technology Forum (FTF)	London
Weds	20	Future Payments Forum (FPF)	London
JUN			
Tues	9	Higher Education Smart Campus Association (HESCA)	London
Tues	23	Smart Transport Forum (TCF)	London
JUL			
Thurs	2	International Biometrics Forum (IBF)	Webinar
Tues	7	Smartex Summer Lunch (SX)	t.b.c.
SEPT			
Tues	8	Future Technology Forum (FTF)	London
Tues	15	Future Payments Forum (FPF)	London
Tues/Wed	22&23	TCF26 Conference & Exhibition	Manchester
OCT			
Tues	6	International Biometrics Forum (IBF)	Webinar
Tues	13	Higher Education Smart Campus Association (HESCA)	Webinar
NOV			
Tues	10	Future Technology Forum (FTF)	London
Tues	17	Higher Education Smart Campus Association (HESCA)	London
Tues	24	Future Payments Forum (FPF)	London
DEC			
Tues	1	Smart Transport Forum (TCF)	London
Thurs	3	Smartex Christmas Lunch (SX)	London

EXAMPLE MEETING AGENDA

Meeting agendas for all Forums are planned to include both technical and operational aspects of a topical nature that relate to the subject matter covered by each Forum. Live Webinars normally start at 10.30am and last for no longer than 2 hours. Face to face meetings normally start at 9.30am with registration and refreshments, and formal sessions run from 10am until about 1.45pm, including a morning and afternoon refreshment break, and finishing with a full seated luncheon and networking session.

For an example of a face-to-face TCF one-day Forum meeting, please see below:

TCF Meeting Agenda Tuesday, 2nd December 2025

Time	Topic	Speaker
9.30	Arrivals, registration and refreshments	
10.00	Welcome and introduction	Simon Ardron, DfT Annabel Cartwright, Smartex
10.10	Looking at digitally excluded people and unbanked	Louise Coward, Transport Focus
10.35	TOC perspective on smart ticketing and payments	Dhawal Sawant Great Western Railway
11.00	Impact of the Bus Services Bill: An LA perspective	Ian Barratt Lancashire County Council
11.25	Panel: Addressing challenges in maximising revenue in public transport	Simon Laker, Consult Hyperion (chair) Louise Coward, Transport Focus Dagmara Wrzesinska, Cubic Thomas Kounnas, Rail Delivery Group John Birtwistle, First Bus George Connell, Stagecoach Dhawal Sawant, GWR James Palmer, Greater Anglia
12.00	Refreshment break	
12.20	ITSO on Mobile	Emma Wheeler & Thomas Butler-Roberts Rail Delivery Group
12.45	Practical AI for Transport & Ticketing	Richard McLester, JourneyRight
1.10	Autonomous buses in the real world	John Birtwistle, First Bus
1.35	Meeting close	Annabel Cartwright Smartex
1.40	Luncheon and informal drinks reception	

MEMBER ROSTER

Arrive • AtkinsRealis • Barclaycard Payments • BSI • Buckinghamshire New University • Burden Consulting • Caburn Group • Cammax • Cardiff Metropolitan University • CardExchange • ColorID • Consult Hyperion • Cubic Transportation Systems • Databac • Department for Transport • DIGISEQ • Digital ID • Discover Card Services • Elatec • EMOS Information Systems • ESP Group • Euclid • Evolis • FAIRTIQ • FEIG Electronic • FIS • Fujitsu Services • Great Western Railway • GSMA • Hertfordshire County Council • Herts Community NHS Trust • HID Global • HSBC • Tracsis iBlocks • Identity Assurance Systems • INIT • Innovate UK • Innovatious • Lolly • ITS UK • ITSO • JourneyRight • Keele University • Lancashire County Council • Littlepay • MaaStran • Magicard • Masabi • Mastercard • MCL Transportation Systems • Merseyrail • Microexpert • Microsoft UK • Middlesex University • Nagels • NMI • Nottingham City Council • Nottinghamshire County Council • NXP Semiconductors • Office Depot International • OnTrack Retail • Osmodal Group • Oxford Bus Company • Paragon ID • Passenger • Payment Systems Regulator (PSR) • Pay.UK • Payzone Bill Payments • Pay.UK • Qcom Technology • Queen Mary University London • Queen's University Belfast • Queree Consulting • Rail Delivery Group (RDG) • Richard Johnstone Consulting • SALTO Systems UK • Scheidt & Bachmann (UK) • Smart Applications Management (SAM) • Southeastern Railway • South Yorkshire Mayoral Combined Authority (SYMCA) • sQuidcard • St. Mary's University • Stagecoach Group • SYSTRA • Technology Strategy • TouchNet • Ticketer • Trafi • Translink • TransMach Systems • Transport Focus • Transport for Greater Manchester (TfGM) • Transport for the North (TfN) • Transport for West Midlands (TfWM) • Transport Scotland • TravelMaster • Unicard • UnionPay International • Universal Smart Cards • University of Bradford • University of Brighton • University of Bristol • University of Derby • University of Essex • University of Glasgow • University of Greenwich • University of Portsmouth • University of Reading • University of St. Andrews • University of York • Uniware Systems • Venture Innovators • Vix Technology (UK) • Vocalink, a Mastercard Company • Worldline • WRS Systems • Ximedes • Yorcard • You.Smart.Thing •

MEMBER TESTIMONIALS

This is what some of our members and guests had to say about us:

About our Forum meetings

"Smartex is an extremely valuable platform to bring together key industry players in what is a highly fragmented and complex application domain. Without the leadership to orchestrate and challenge key topics in Identification it would be far more difficult for the many players in this ecosystem to move forward and leverage the business growth opportunities based on making the technology easy to use and secure."

NXP Semiconductors

"The knowledge shared and networking makes this the most value for money event I've ever attended."

An English Local Authority member

About our HESCA Conference and Exhibition

"An amazing event as always, out-measured only in how informative it was. I left with an abundance of literature and contact details, and more importantly, live case studies of how universities out in the field are utilising / embracing current technologies, based on cards and Apps."

"As I've not exhibited before I cannot make any comparisons with previous events but on face value can't really think of how anything could have been done better than it was. One very positive comment is about the breakout sessions, thanks for talking me in to doing it, the concept is a great idea."

About our TCF Conference and Exhibition

"Another great Smartex TCF event. Thank you Annabel and Richard for putting on another successful event, thoroughly enjoyable, educational and productive."

"Congratulations on a terrific conference, I wasn't there last year but the short sharp presentations are excellent. Great networking opportunities and a good layout of the conference and exhibiter area..."

"It was a very useful day and well run. Your insistence on short presentations worked very well as they were focused with the minimum of repetition."

"I was very impressed by the event and the wide community of interest that you have. Thanks to you guys for organising such a great well organised show! You made it look effortless in organising. Look forward to more of them."

About our Workshops

"Smartex provided a fantastic two-day session which will provide a solid grounding for any professional who wishes to understand the key technologies that underpin payments in the mass transit industry. A high calibre cross-section of industry players from platform providers, transit operators and consulting backgrounds provided a series of detailed presentations which culminated in lively debates. I took away valuable new insights into the future direction of the technology."

About our independent consultancy services

"Smartex, through its experience and deep knowledge of the whole smart card field has provided the University of the Arts with a great insight into the use of smart cards in higher education. Smartex then worked with us to produce a set of detailed recommendations for our new access control system. They are now adding significant value by assisting us with implementing this scheme in what is a very tight timescale. Smartex's practical and cost effective approach to higher education smart card schemes, based on their unrivalled experience, is both unique and refreshing."

About our Smartexpress daily news service

"...I think your Smartex news-stream is of the highest quality. I know how much it takes to seek out, trawl through and then edit down material like this and you do it every day while retaining its relevance and interest. Kudos to you and your team."

CONTACT US

For further information, please visit www.smartex.com, email our Managing Director Annabel Cartwright at annabel@smartex.com or call us on +44 (0)7785 254405.

SMARTEX MEMBERSHIP APPLICATION

Membership

Membership of participating UK Smartex Forums is by application and advance payment of the selected annual membership fee. Fee rates vary according to the number of delegate-attendances planned for any of the meetings of these forums. Membership levels may be upgraded at any time during a subscription year, but unused days from one subscription year cannot be carried over to the next. This approach allows members to enjoy a great deal of flexibility at very economical cost, as they can select those meetings and subject themes that interest them, and they can also choose which delegate(s) to send to each meeting.

Try before you buy

If you are considering membership, and your organisation has not previously attended a meeting, you are welcome to one meeting at a day-delegate rate of **£375 + VAT**, which will be deducted from your first year's membership fee, provided you join within 1 month of your attendance.

Participating Smartex Forums

The following is a list of current Forums which members may choose to attend:

- Future Payments Forum (FPF)
- Future Technology Forum (FTF)
- Smart Transport Forum (TCF)
- Higher Education Smart Campus Association (HESCA)
- International Biometric Forum (IBF)
- Smartex General Networking Events (SX)

Application for membership

We hereby apply to enrol for Smartex Forum Membership and we agree to hold as strictly confidential any information, whether written or oral, received by us by virtue of our membership, if described as such at the time of its provision, provided such information was not already in the public domain. We agree to pay the first year's membership fee within 30 days of returning the completed application form to Smartex. Currently, 21 meetings are held each year.

Membership Level	Tick one	£ before VAT	£ TOTAL
Level 1 4 attendances per year		1,300	1,560
Level 2 6 attendances per year		1,920	2,304
Level 3 8 attendances per year		2,500	3,000
Level 4 10 attendances per year		3,000	3,600
Level 5 12 attendances per year		3,450	4,140
Level 6 15 attendances per year		4,200	5,040
Level 7 20 attendances per year		5,500	6,600
Main contact name			
Job title			
Organisation name			
Postal address			
Telephone number			
Email address			
Signed			
Date			

Please complete, sign & return the form to Smartex Limited:

8A The Mount, High Street, Toft, Cambridgeshire CB23 2RL or annabel@smartex.com

Payment may be made by any of the following means:

- By cheque, payable to Smartex Limited
- By BACS, to RBS: Sort code 15-10-00: Account 17482257
By card: call Annabel on 07785 254405
Smartex Limited VAT number: GB 584 6133 25