



**e-Romania Project 2022**

**e-Cetatean**

**e-Voting**

**e-Guvernare**



**STAS ACADEMY SA**  
**[www.stasacademy.com](http://www.stasacademy.com)**



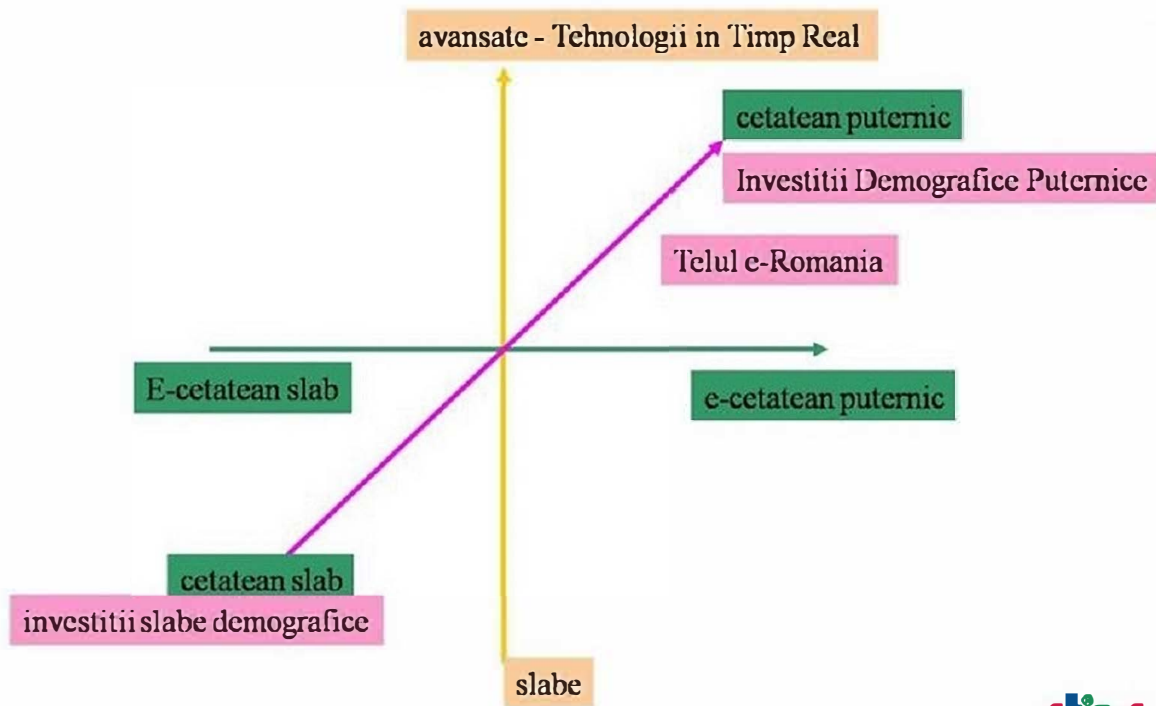
# e-Romania Project 2022

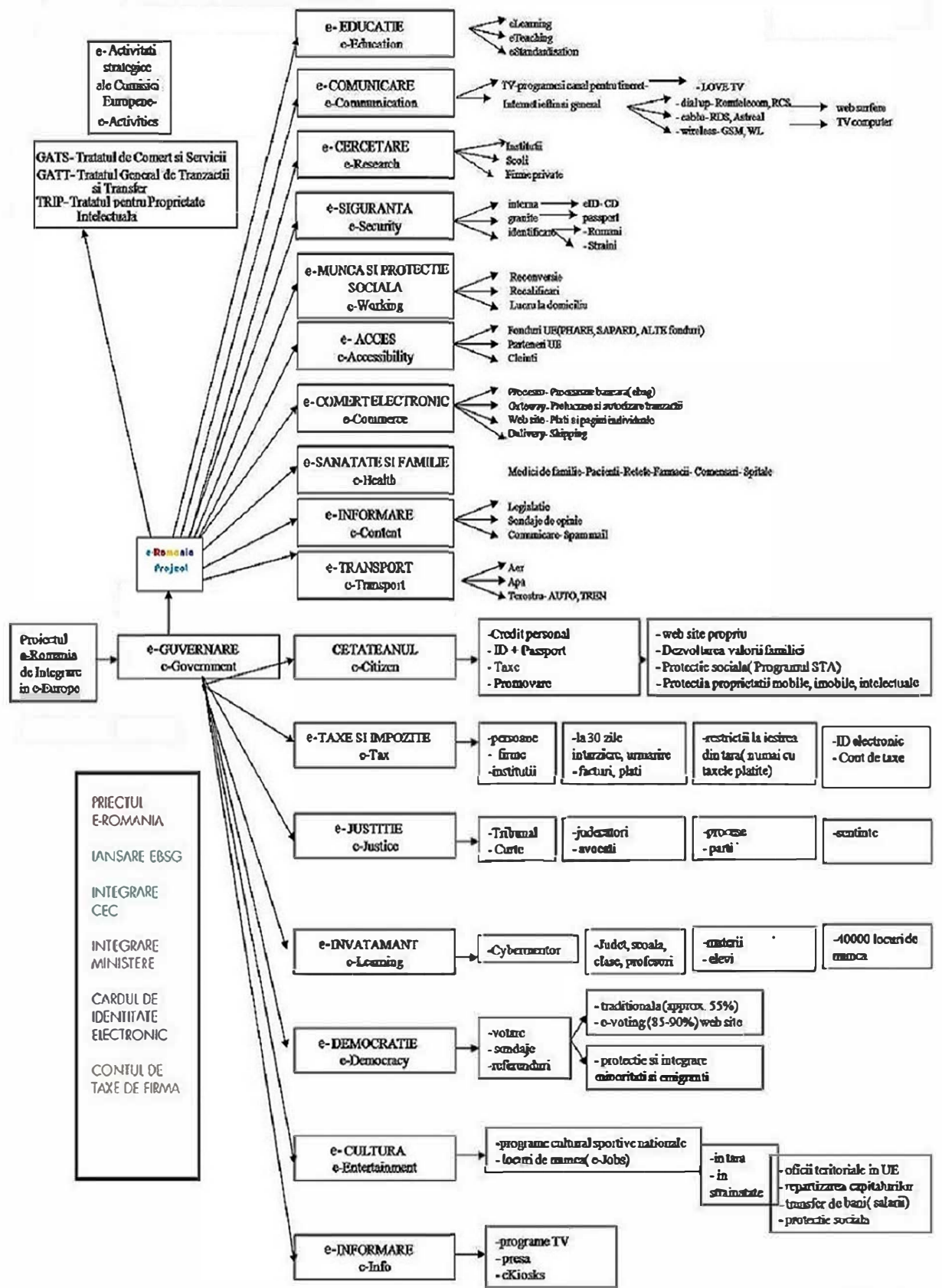
Proiectul e-Romania de integrare in e-Europe parte a celei de-a III - a Revolutie Industriala Digitala a Internet of Things

<p><b>PROIECTUL e-ROMANIA</b> de dezvoltare a economiei digitale pentru integrarea in e-Europe 2019-2020</p>	<p>Proiectul principal al Comisiei Europene promovat de Romania</p> <ul style="list-style-type: none"> <li>- Proiectul Internet of Things - 2007- a III - a rev industriala</li> <li>- Proiectul Jean Monnett - 2009 - eliminarea cost VISA si MC</li> <li>- Digital Europe - 2012 - Promovarea e-citizen, e-tax, e-health</li> <li>- Smart EU society - 2016 - Autonomia locala si regionala</li> <li>- Migratia - 2018 - principala problema este administrarea</li> </ul>	<p><b>Beneficii pentru RO</b></p> <ul style="list-style-type: none"> <li>- finantari minime</li> <li>- integrare minima</li> <li>- potential buget de 400euro/cet din 2020</li> </ul>
<p><b>PROCESORUL STAS NETWORK</b> Integrare cu : - TREZORERIA - CEC BANK si EXIM BANK Centrul National Interactiv CNI</p>	<p>Dezvoltarea Proiectului e-Romania si Smart society</p> <ul style="list-style-type: none"> <li>- dezvoltarea e-government si e-administration</li> <li>lansarea platformei de incasari si plati "stas network"</li> <li>- "zero marginal transactional costs" - inlocuirea VISA si MC</li> <li>- tranzactii in "timp real"</li> <li>- baze de date integrate ale MF, MAI, ANAF, RC, MS, MEC</li> <li>- echipament proprietar pentru incasari si plati - pPOS</li> </ul>	<p>Integrarea si dezvoltarea Costuri de \$5/cetatean - in doi ani !!</p> <ul style="list-style-type: none"> <li>- Carduri pentru plati : B2B, B2P, G2P, G2B, P2B, P2A, P2G,</li> <li>- EL-ID-CARD</li> <li>- e-migration ID-Card</li> </ul>
<p>Dezvoltarea proiectului de "NO CASH SOCIETY"</p> <p>Dezvoltarea Noului CFP Consultant Financiar Personal - potential 50,000 persoane - re-integrarea este imediata - cresterea veniturilor MF si P</p>	<p><b>Necesitatea unei reforme monetare este IMPERATIVA!</b></p> <ul style="list-style-type: none"> <li>- amanarea integrarii in Shengen si nesigura convertibilitate</li> <li>- introducerea noului "Leu de Aur" bazat pe Aur si convertibil</li> <li>- Dezvoltarea proiectelor financiare imperative pentru RO: A- BANCA PRIMARIILOR DIN ROMANIA - taxe si proiecte B- FONDUL DE CO-Garantare A PROIECTELOR EUROPENE listat la BVB - implicarea Diasporei in Proiectele Europene C- BANCA CASA RRROMANA parte a Proiectului IRU</li> </ul>	<p>Proiectul "NO CASH SOCIETY" este de interes <u>major international</u> - Israel</p> <ul style="list-style-type: none"> <li>- posibilitatea aplicarii CF la nivel de persoana si fiecare companie</li> <li>- incasare TVA in timp real</li> <li>- plati in timp real</li> </ul>
<p><b>BENEFICIIL:</b></p> <ol style="list-style-type: none"> <li>1- IMAGINE NATIONALA</li> <li>2- IMAGINE EUROPEANA</li> <li>3- IMAGINE NATIONALA</li> <li>4- IMAGINE POLITICA</li> <li>5- IMAGINE PROFESIONALA</li> <li>6- IMAGINE PERSONALA</li> </ol>	<p><b>BENEFICIIL ALE INTEGRARII PLATFORMEI STAS NETWORK</b></p> <p>Oportunitatea lansarii proiectului Economiei Digitale Europene cat suntem inca la Presedentia EU, Politic incentiv, Venituri !!! Dezvoltarea platformei de full e-Governmnet la nivel national - cu cresterea incasarilor taxelor &gt;60% - scaderea costurilor incasarilor taxelor &gt;70% - cresterea accesarilor finantarilor europene &gt; 75% - cresterea finantarilor locale &gt;50%</p>	<p>Veniturile din exploatare din 2022-2023</p> <p>La costuri de \$4/cont/pers se vor putea incasa \$960,000,000 anual de catre stat si participantii la proiect</p>



## Dezvoltarea cetateanului prin digitalizarea sociala









# e-Romania Project 2022

ID	WHO M / F	Task name	Project e-Government	Weeks	Personnel	Cost	Equipment
1		Start Project					
2		Project Presentation - Q&A, Project, Programs, Potential, Needs					
3		Project Evaluation - Integration, Development, Marketing					
4		Establish Project Elements - Solutions, Marketing and Development					
5		"stas" License Agreement - Programs, Divisions, Equipment projects					
6		Agreement of Project Elements, steps, strategies					
7		Project Development - get the BIN					
8		Pilot Project - Develop a real working solution world wide					
9		API Development - Eu Regulations					
10		Develop the Money Transfer API - real solution - part of pilot project					
11		API integration - Money Transfer program					
12		API -live test - issue the first cards for money transfer					
13		EL ID Card API Program - development of the data base - test only					
14		Real test - for Money Transfer Program					
15		Pilot Program Evaluation					
16		Start the project - Development of Proxy Server					
17		Development of API micropayments					
18		Development of API TAX-ID cards					
19		Development of API e-voting cards					
20		Install the proxy server - API Integration core system					
21		Launch Solution					
22		Start the Development of Project					

<p>Project</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>	<p>Description of the key elements of the project and "stas"</p> <p>1. start up - BIN</p> <p>2. license</p> <p>3. pilot</p> <p>4. set up server</p> <p>5. integration</p>	<table border="1" style="width: 100%; height: 100%;"> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> </table>											<table border="1" style="width: 100%; height: 100%;"> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> </table>										



**NOUL CENTRU ADMINISTRATIV  
STAS 2020**

PROIECTUL PROPUȘ  
DE FLORIN SUCIU



**Bucuresti Sector 1  
Soseaua Pipera 38  
Incinta Clubului Vointa**

- Presedentia
- Guvernul
- Senatul
- Parlamentul
- Administratia de stat
- Centrul de Presa
- Sala Mare de sedinte
- Centrul de Conventii
- Spatii de cazare
- Spatii de servicii
- Acces direct metrou
- Helioport
- Centrul Diasporei
- Centrul NATO si EU



# e-Romania Project 2022

## PROIECTUL ROMANIA INAINTE 2022-2024 PLATFORMA "REDUTA"



PROIECTUL ROMANIA INAINTE 2022-2024 SE VA BAZA PE IMPLICAREA SI A ELEVILOR, PARINTILOR, PROFESORILOR, SOCIETATII CIVILE SI A SINDICATELOR UGSR SI CNSLCR si a DIASPOREI  
 Revolutia Educationala, Digitala, Utilitara, Tranzactionala si Administrativa in Romania 2022-2024

# e-Romania Project 2022

PERSOANE FIZICE - DEZVOLTAREA CREDITULUI PERSONAL PE BAZA DE PUNTAJ - 1000 PUNCTE - 1 PUNCT = 1 LEU APLICABIL LA MINIM 75% DIN POPULATIE



CARDURILE VOR FI EMISE DE CEC BANK SA SAU MF

SISTEMUL de TRANZACTII AUTOMATE de STAT



INTEGRARE PLATFORMA CU CEC BANK SA SI TREZORERIA  
 1000 - SOLUTII  
 1 MILION DE CONTURI  
 TRANZACTII IN TIMP REAL  
 COSTURI ZERO DE TRANSFER  
 ADMINISTRARE 1 EURO/LUNA/CONT  
 40,000 DE NOI LOCURI DE MUNCA PENTRU CONSULTANTI  
 20,000 TINERI - JEREMIE  
 20,000 SOMERI SI SINDICALISTI



CAND? se colecteaza - pana la 31 Martie 75% DIN IMPOZITE

UNDE? se colecteaza - la locuintele cetatenilor sau la firme



CARDUL ELECTRONIC DE IDENTITATE - INTEGRAT CU BAZA DE DATE A MAI  
 - ATASAT CNP SI PASAPORTULUI



CARDUL DE TAXE - INTEGRAT CU MF SI RC  
 - ATASAT COITULUI ANAF



CARDUL DE AMENZI - CREDITUL DE AMENZI - 50% +5%  
 - ATASAT CARNETULUI DE CONDUCERE



CARDUL DE IMPOZITE - CREDITUL DE IMPOZITE - 90% + 5%  
 - ATASAT CODULUI FISCAL PERSONAL



CARDUL DE SANATATE - CREDITUL DE SERVICII DE SANATATE  
 - ATASAT CONTULUI DE ASIGURARI SOCIALE



CARDUL PENTRU E-VOTING  
 - ATASAT BAZEI DE DATE A BIROULUI ELECTORAL



CARDUL DE ELEV/STUDENT - CREDITUL DE STUDII  
 - ATASAT SISTEMULUI DE ALOCATII DE STAT SI BURSE

CUM? se colecteaza

- prin dotarea CONSULTANTILOR FINANCIARI PERSONALI cu Tablete POS - pPOS

CARE? este costul colectarii

- acoperit prin proiecte europene plus un comision la colectare





PERSONE JURIDICE - DEZVOLTAREA CREDITULUI COMPANIEI PE BAZA DE PUNTAJ - PANA LA 100,000 DE PUNCTE PENTRU IMM-uri

CEC BANK SA

1BANK.RO

BIN  
XXXX XX



TREZORERIA

CARDURILE POT FI EMISE DE CEC BANK SA SAU MF

IN VEDEREA ne-canibalizarii CARDURILOR CEC BANK O SOLUTIE TIP 1BANK.RO ESTE INDICATA



CARDUL ELECTRONIC DE IDENTITATE FISCALA

- ATASAT CIF SI RC
- INTEGRAT CU BAZA DE DATE A MF - ANAF

CARDUL DE TAXE

- INTEGRAT CU MF SI RC
- ATASAT CONTULUI ANAF

CARDUL DE AMENZI

- CREDITUL DE AMENZI - 50% + 5%
- ATASAT CONTULUI MAI SI MF
- SUPTOR DIN PARTEA SINDICATULUI POLITISTILOR

CARDUL DE IMPOZITE

- CREDITUL DE IMPOZITE - 90% + 5%
- ATASAT CODULUI DE INREGISTRARE FISCALA

CARDUL DE CONTRIBUTII LA CNAS

- CREDITUL DE SERVICII DE SANATATE
- ATASAT CONTULUI DE ASIGURARI SOCIALE SI CARDURILOR DE SANATATE
- SUPTOR DIN PARTEA FEDERATIEI MEDICILOR DE FAMILIE

CARDUL DE PLATA TVA SI RAPORTARE VANZARI

- ATASAT CASELE DE MARCAT FISCALE SI CU POS-urile FIRMEI

CARDUL IRU - UNIUNEA INTERTIIONALA A ROMILOR WWW.IRUCARDS.COM

- ATASAT SISTEMULUI DE ALOCATII DE STAT SI SUPTOR SOCIAL



## SISTEMUL de TRANZACTII AUTOMATE de STAT



INTEGRARE PLATFORMA CU CEC BANK SA SI TREZORERIA

1000 - SOLUTII

1 MILION DE CONTURI

TRANZACTII IN TIMP REAL

COSTURI ZERO DE TRANSFER

ADMINISTRARE 1 EURO/LUNA/CONT

40,000 DE NOI LOCURI DE MUNCA PENTRU CONSULTANTI

20,000 TINERI - JEREMIE

20,000 SOMERI SI SINDICALISTI

Tablete POS - pPOS

- PATENT PROPRIETAR SE RECOMANDA DEZVOLTAREA LUI PENTRU A SE PUTEA ADAPTA FIECAREI SOLUTII PROPUSE



CUM? se colecteaza

- AUTOMAT PRIN "STAS NETWORK" SI prin CONSULTANTI FINANCIARI AUTORIZATI

CARE? este costul colectarii

- acoperit prin proiecte europene de DETERMINAT

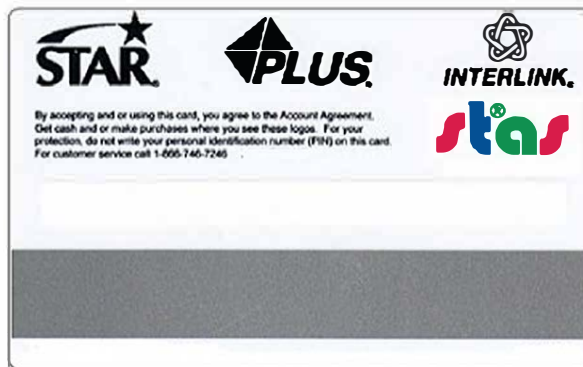
PROPUNERE : LA INREGISTRAREA UNEI NOI FIRME ACEASTA VA PRIMII ATAT WES SITE , POS CAT SI CONT DE PLATI ON-LINE. DEASEMENA REDUCEREA EMITERII DE FACTURI LA PESTE 85% DIN VALOAREA CAPITALUL SOCIAL AL FIRMEI AR REDUCE FRAUDELE SI INSOLVENTELOR

NOTA : SUPTOR DIN PARTEA CNSLCR SI UG SR PENTRU IMPLEMENTAREA PROIECTULUI - PROIECTUL A FOST PREZENTAT SI ALTOR CONFEDRATII SINDICALE

SOLUTIA PROPUSA POATE BENEFICIA DE O EXTINDERE PENTRU IMPLEMENTAREA SI CONTROLUL REALIZARII PROIECTELOR EUROPENE PRIN DEZVOLTAREA UNEI BANCII A PRIMARIILOR SI SINDICATELOR CAT SI DEZVOLTAREA IN CADRUL BURSEI DE VALORI PE PLATFORMA AeRO A UNEI BURSE DE PROIECTE EUROPENE - SOLUTIE PROPUSA BVB



presented by Florin Suci  
**STAS, LLC USA & STAS ACADEMY SA**  
 stas.florinsuciu@gmail.com , Cell: +40-731-112-188



## swipe K

KIOSK - ATM

### FEATURES

The kiosks are turnkey solutions, built to handle the most demanding applications, with ergonomic designs, risk-free and reliable.



TRANSYSA ROMANIA  
 STAS FINANCIAL KIOSK

Powered by **stas**



pPOS concept  
 by OCT  
 -Patent pending



**VOTUL ELECTRONIC E-VOTING  
COMPONENTA A PROGRAMULUI DE E-GUVERNARE**

**NECESITATEA e-Votului**

**+% DE PARTICIPARE RO  
+% DIN DIASPORA**

- ACCESUL LA VOT AL TUTUROR  
CETATENILOR,CRESTERA % VOTANTI
- MULTIPLA INTREBUINTARE A SOLUTIEI  
(REFERENDUM, RECENSAMINTE, STUDII)
- ELIMINAREA TURISMULUI ELECTORAL,  
AL VOTURILOR ANULATE SI MULTIPLE

**DISTRIBUTIA "E-CARD"**

**-DIRECTA PRIN AGENTI  
-PRIN SINDICATE SI ONG**

- PRIN RETEAUA SINDICALA  
NATIONALA SI A SOCIETATII CIVILE
- PRIN ASOCIATIILE DE ROMANI DIN  
STRAINATATE SI PROFESIONALE RO
- PRIN RETEAUA DE AGENTI  
ELECTORALI- FISCALI

**SOLUTIA TEHNICA**

**-EXISTENTA PLATFORMEI  
-LA CHEIE IN 6 LUNI !**

- INTEGRAREA PROCESORULUI CU  
TREZORERIA, STS, MAI, MAE, BEC
- DEZVOLTAREA PORTALULUI(RO,INTL)
- REALIZAREA E-CARDURILOR SI A E-  
TABLET: CALITATE CANTITATE, DATE

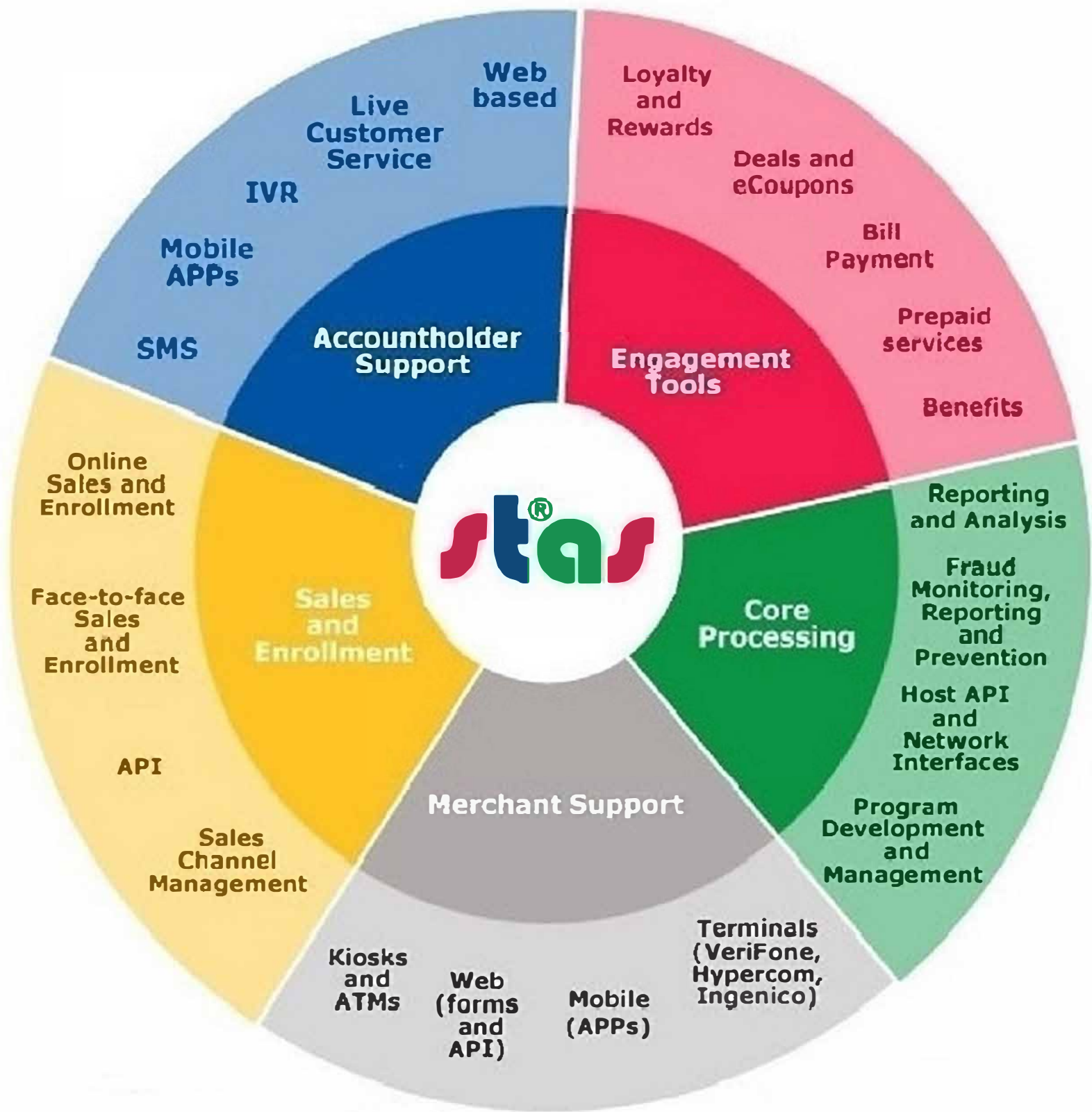
**SECURITATEA VOTULUI**

**-DE TOP MONDIAL  
-GARANTAREA VOTULUI**

- INTEGRAREA SI DEZVOLTAREA BAZEI  
DE DATE( MAI, BEC, ONLINE,AGENTI)
- SOLUTIA TEHNICA ESTE DE CEA MAI  
INALTA SECURITATE EXISTENTA
- GARANTAREA SECURITATII,  
UNICITATII SI CALITATII VOTULUI



# Facilitatile platformei stas network





Firma Strategic Transactions Advisory Systems, LLC USA  
detine o platforma de tranzactii electronice unica care are:

- costuri de transfer zero si in timp real intre conturi
- suntem singurii din lume care putem transfera 1 cent / 1 ban
- poate administra pe un BIN pana la 1 miliard de conturi
- poate folosi toate echipamentele existente - POS, ATM
- are si echipamente proprietate de lucru - iSwipe-K, pPOS
- are costuri marginale zero - lucru dorit de CE din 2008
- poate fi sub-licentiata si dezvoltata pentru orice tara din UE
- poate sa colecteze taxele, TVA, amenzi, ... in timp real
- este functionala pe piata mondiala din 2004
- este dedicata pentru Cardurile EL de ID, e-voting, e-health
- poate inlocuii 100% platile cu carduri VISA si MASTERCARD
- se integreaza perfect in strategia UE si CE de digitalizare a tuturor statelor europene - EU plateste pana la 400 euro/cetatean digitalizat !!! - Putem accesa pentru 2021 8 miliarde de euro numai pentru digitalizare-integrare

Firma STAS ACADEMY SA din Romania a dezvoltat proiectul de digitalizare REAL e-Romania de integrare in e-EU care are nevoie pentru a fi cu adevarat functional si controlabil de:

- un Centru National Interactiv - 100% NOU - cybersecurity !!!
- integrarea celor patru mari baze de date nationale
- dezvoltarea si adaptarea platformei "stas network" pentru RO
- dezvoltare unei Banci a Primariilor - pentru colectarea de taxe
- initial un BIN de la CEC pentru integrare si administrare
- integrarea ulterioara cu Trezoreria si dezvoltarea 1bank.ro
- emiterea de carduri electronice de identitate, taxe, salarii, pensii, alocatii, sanatate, migratie, co-branded, transfer de bani, micro-plati de sub 1 leu, donatii, de identitate pentru autovehicule, importuri-containere, amenzi, ...
- cresterea colectarii taxelor, amenzilor, TVA-ului, plati G2P, G2C, P2P, C2P, C2C,...

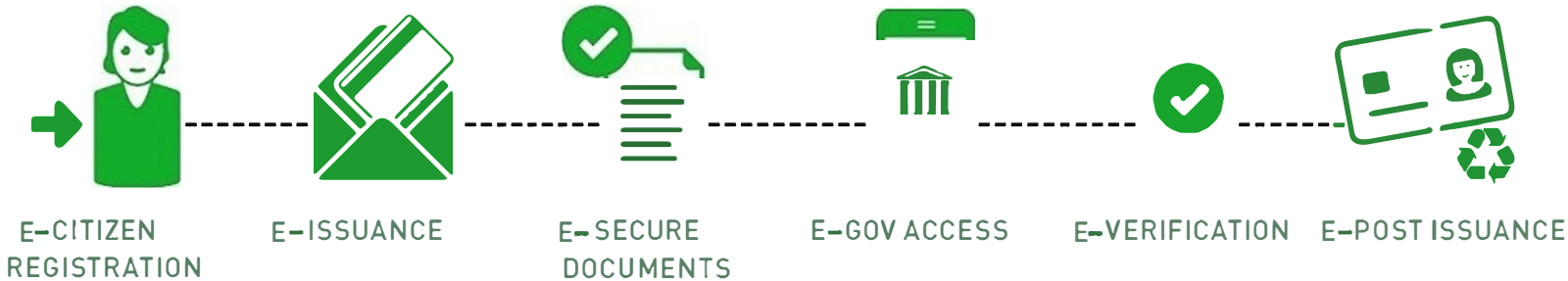
Integrarea platformei si dezvoltarea proiectului ei poate incepe imediat cu echipa STAS, LLC si STAS ACADEMY SA impreuna cu cele ale MF, MAI, MC, MFE, STS





# e-Romania Project 2022

## MODERN IDENTITY PROGRAM



## THE MAIN OBJECTIVES OF GOVERNMENTS TODAY

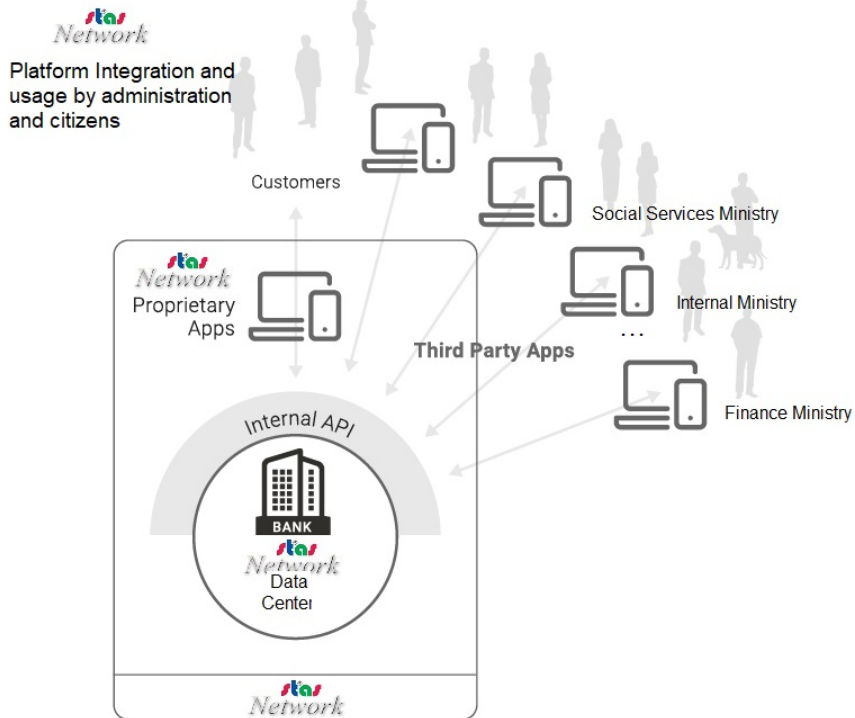
- > **Build a modern, secure civil register** on which public services and administrations can confidently and sustainably rely
- > **Establish a reliable biometric electoral register** to strengthen transparency and democracy
- > **Modernize identity documents** in order to help actively combat document fraud and increase levels of trust at both national and international levels
- > **Ensure compliance** with international identity and travel document standards
- > **Help to strengthen the bond** between public services and citizens
- > **Optimize costs and modernize services** using a shared and future-proof platform for the creation of identity documents and the delivery of public services for all government authorities
- > **Lay the foundations** for a modern, digital economy adapted to the country's development and priorities
- > Provide citizens with a **guarantee** that their data is protected and can be exchanged in confidence

"perfecto" tablet  
Patent Proprietary  
pentru e-voting



Inventator :  
Florin Suciu

# e-Romania Project 2022







## KIOSK - ATM

### FEATURES

The kiosks are turnkey solutions, built to handle the most demanding applications, with ergonomic designs, risk-free and reliable.



STAS FINANCIAL KIOSK

Powered by 





**European Projects Exchange  
Bucharest**

This **CERTIFICATE OF PARTICIPATION**

duly entitles that

---

Own a number of \_\_\_\_\_ Bill of Financing

For Project No. \_\_\_\_\_ Issue Date: \_\_\_/\_\_\_/\_\_\_

**FROM NUMBER \_\_\_\_\_ TO \_\_\_\_\_**

And is granted all the rights and privileges pertaining thereto.

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

**PRESIDENT,**

*President Signature*

**ORIGINAL-NEGOCIABLE**



**European Projects Exchange  
Bucharest**

**BILL OF  
FINANCING  
ORIGINAL  
NEGOCIABLE**

Manager:

Project:

Consultant:

BOF No:

Manager:

Issue date:

Investor:

Project Value:	100 %	€
Financing Value:	..... %	€
Bill of financing value:	100 %	€

COUPON 1

COUPON 2

**PRESIDENT.**

.... / .... / .....

.... / .... / .....

*President Signature*

## European Projects Exchange Bucharest

This **WARRANT** duly entitles that  
*EPE Bucharest certify for*

---

Project No. \_\_\_\_\_ Issue Date: \_\_\_/\_\_\_/\_\_\_

number of \_\_\_\_\_ Bill of Financing

**FROM NUMBER** \_\_\_\_\_ **TO** \_\_\_\_\_

And is granted all the rights and privileges pertaining thereto.

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
**PRESIDENT,**

*President Signature*

**ORIGINAL**



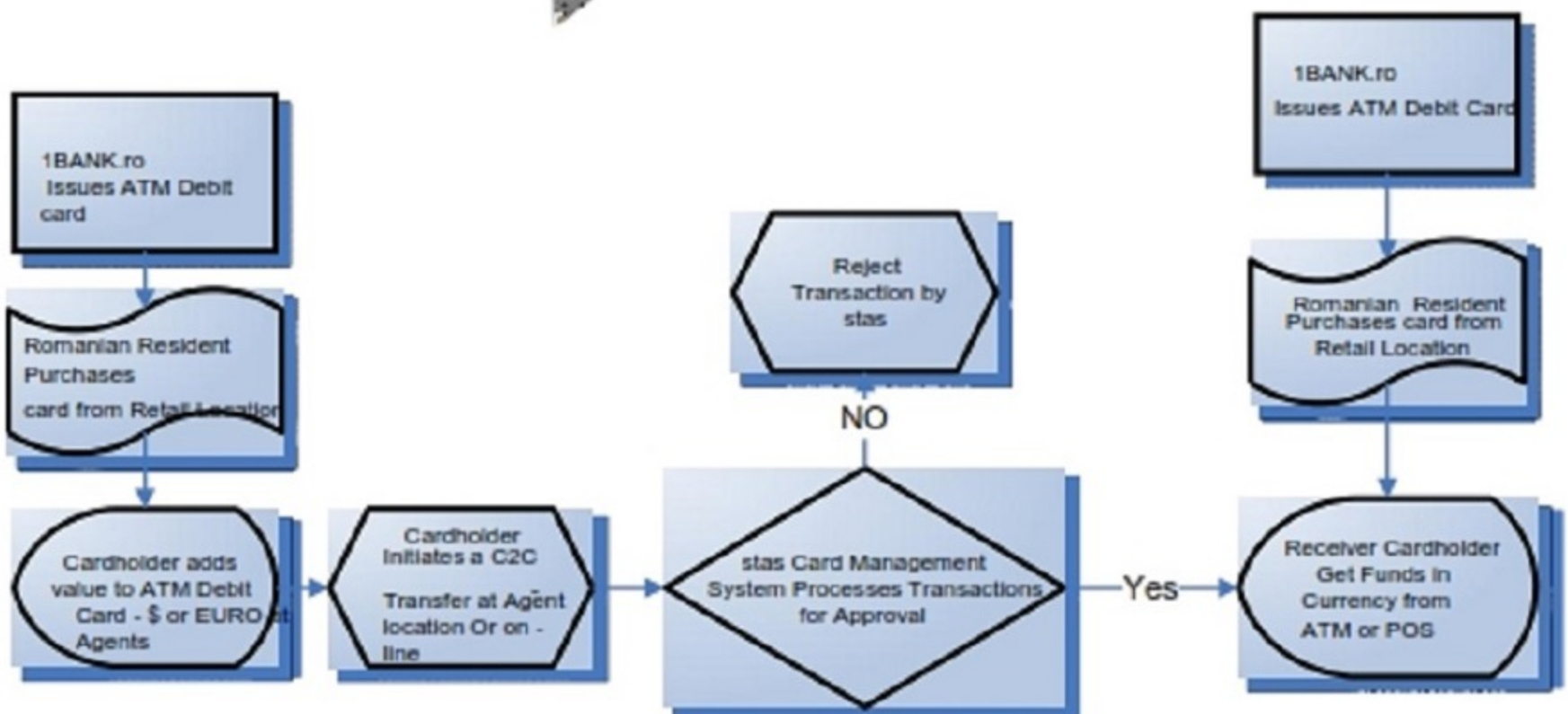
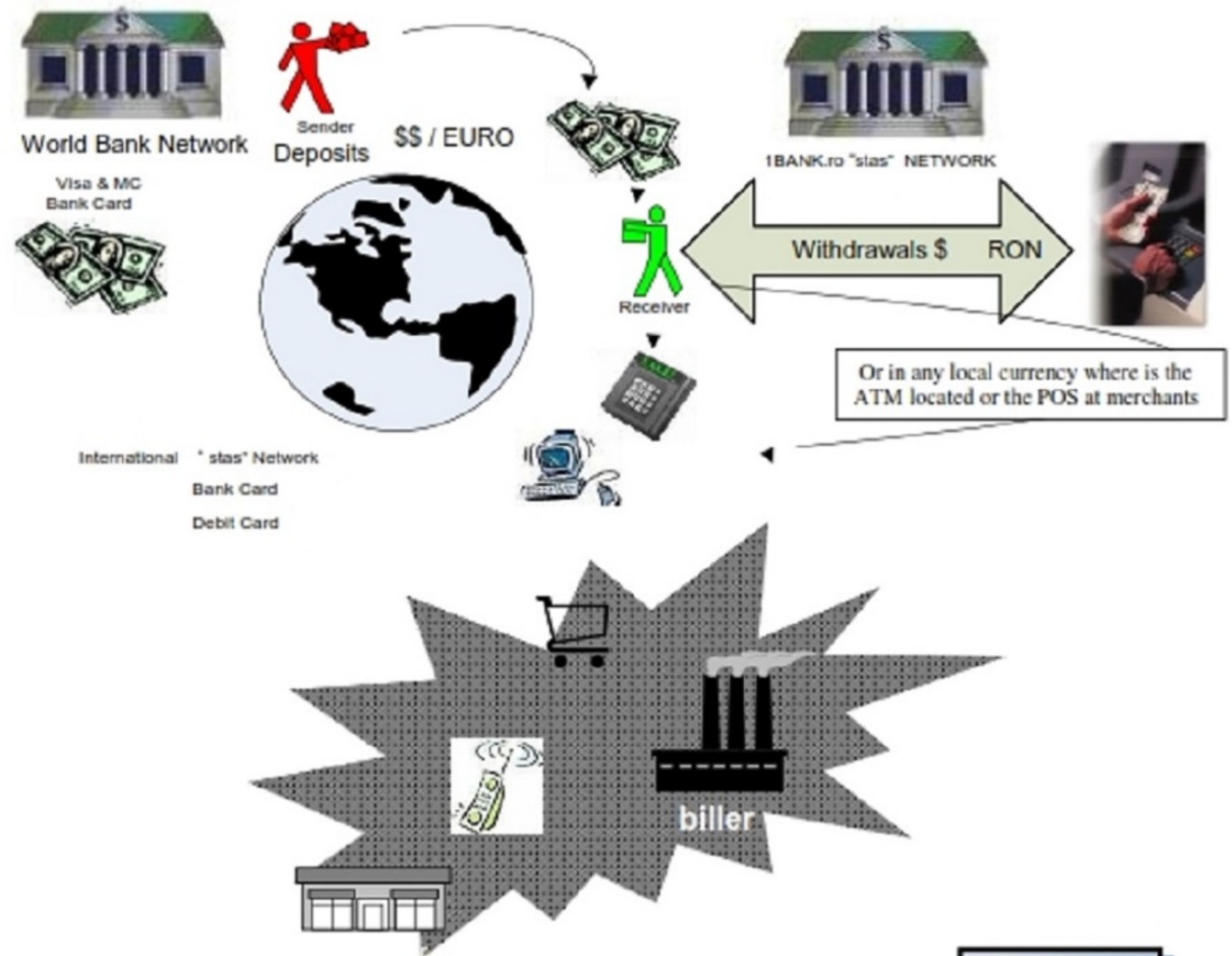
# Worldwide transactions

**stas**  
*Network*

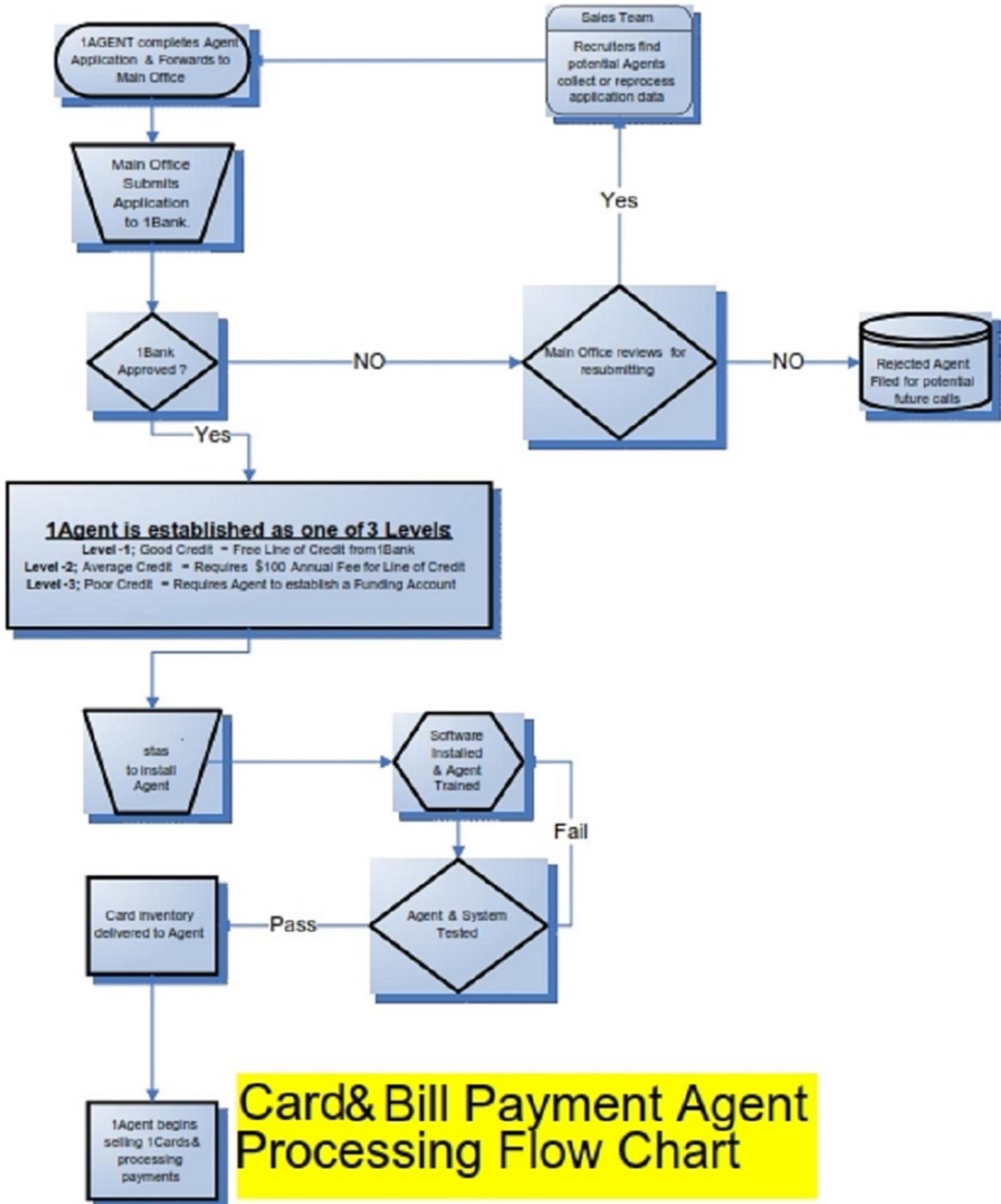




## stas "Card2Card" Money Transfer worldwide

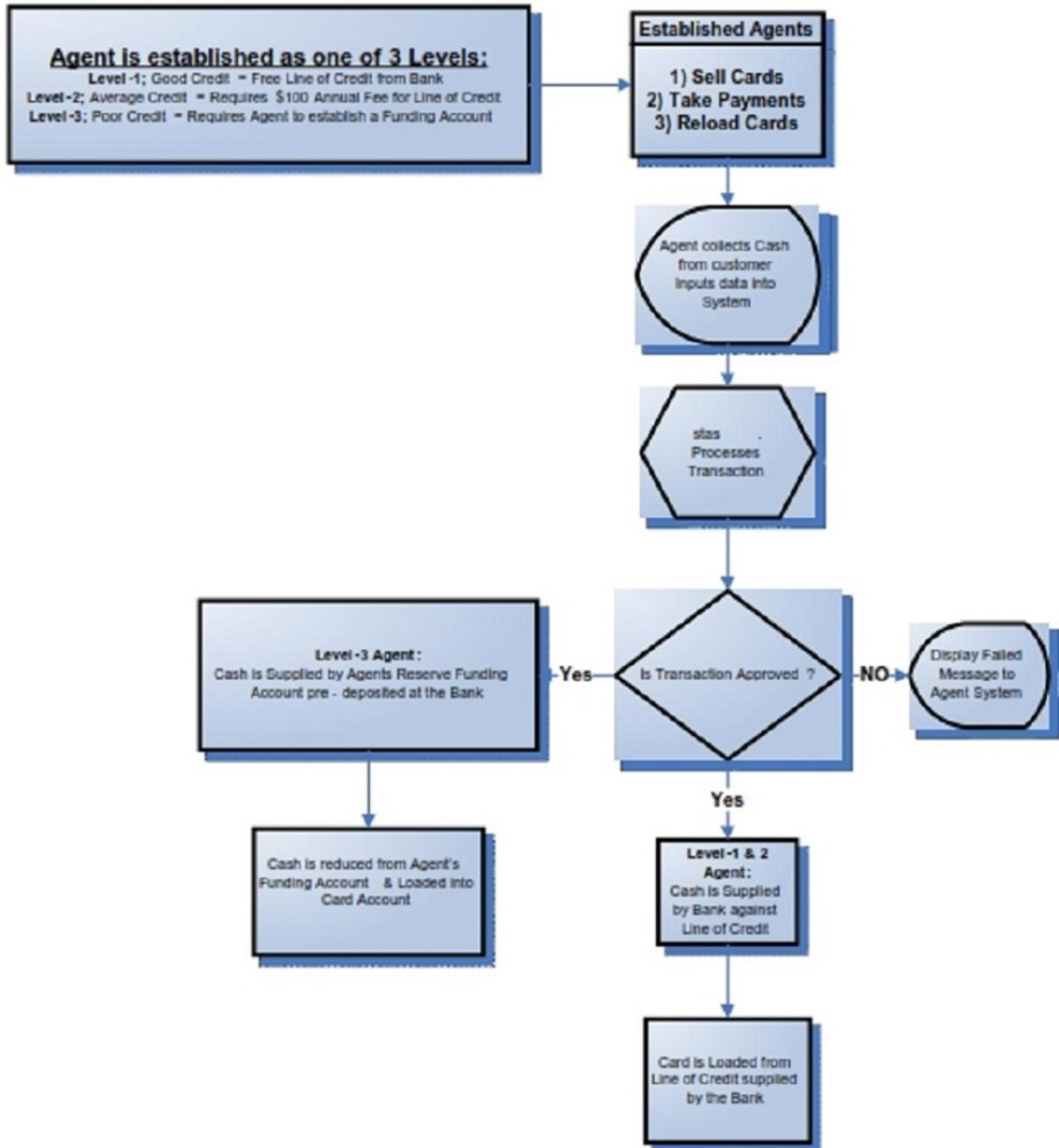


## “stas” cards & Bills Flow



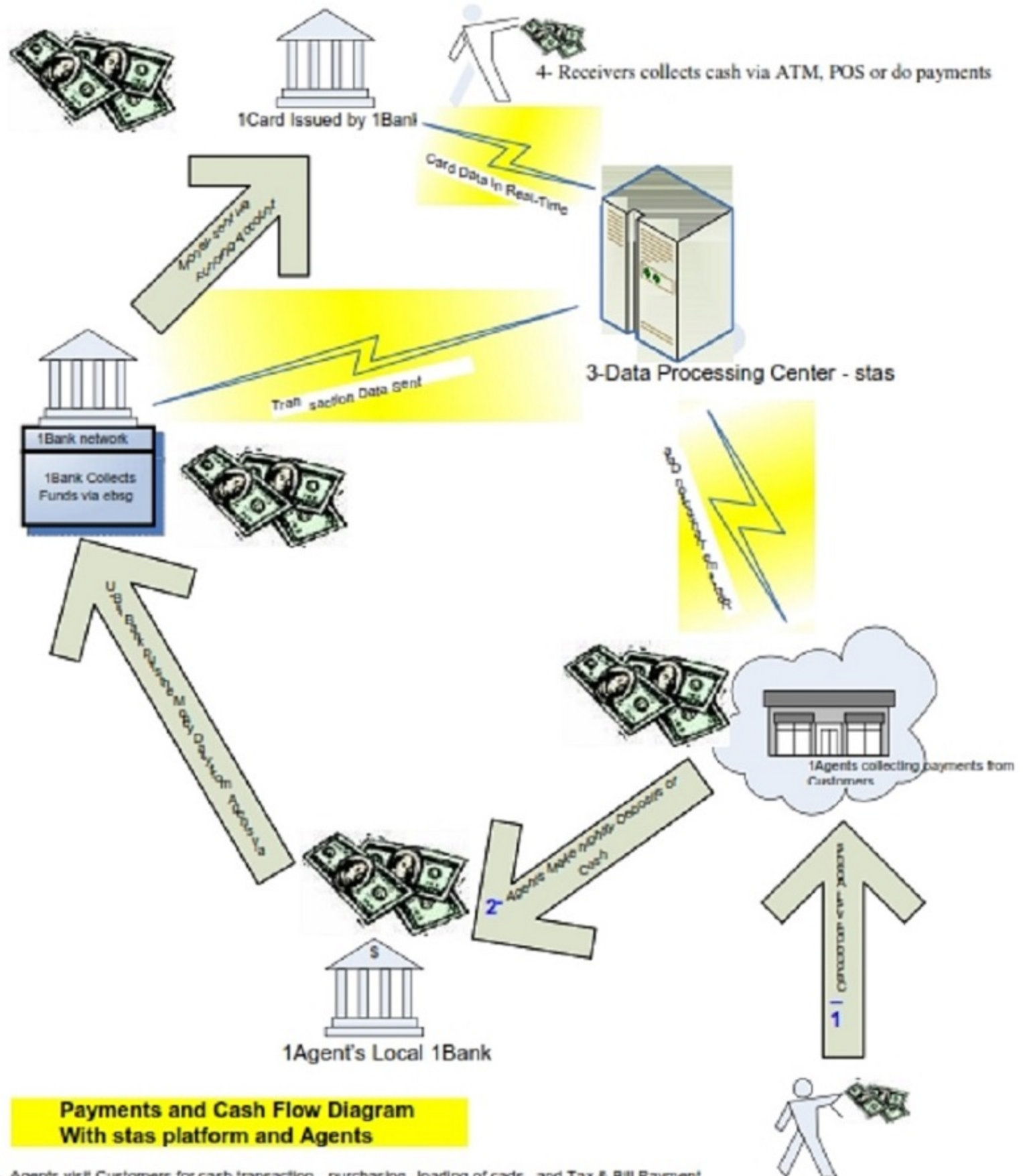


## Loading “stas” Cards Flow diagram



Transaction Processing Card Loading  
Flow Diagram

## “stas” SETTLEMENTS



**Payments and Cash Flow Diagram  
With stas platform and Agents**

- 1 - Agents visit Customers for cash transaction , purchasing , loading of cards , and Tax & Bill Payment
- 2 - Agents collect the cash and process the transaction electronically with ebsg and make deposits
- 3 - stas receives data from agents and processes that data in real time
- 4 - In Money transfer case , Receivers collect cash from ATMs or POSs or do payments

Cardholder Load 1Card & Pay Bills





## e-Romania Project 2022



### **implica urmatoarele elemente principale si faze de lucru:**

- Evaluarea proiectului de catre echipele Min Finante, Min Interne, STS si echipa STAS.
- Aprobarea proiectului, Licentierea pentru platforma STAS Network pentru Romania
- Determinarea BIN-urilor pentru proiect-atat pentru STAS Romania, BPR si 1bank.ro
- Determinarea locatiei CNI – dezvoltarea Centrului National Interactiv - locatia Vointa
- Echipamentul CNI si licentele de functionare
- Dezvoltarea versiunii in limba romana a platformei
- Lansarea proiectului pilot
- Dezvoltarea echipamentelor proprietare – pPOS, i-Swipe K
- Determinarea necesarului de echipamente
- Integrarea cu CEC bank si EXIM BANK si apoi cu Trezoreria
- Dezvoltarea portalului pentru Ministerul de Finante, Ministerul Administratiei si de Interne
- Dezvoltarea cardului electronic de identitate cu contul de taxe atasat
- Integrarea contului de taxe si impozite la nivel de catatean si fiecare entitate juridica din tara
- Lansarea portalului la nivel national ( fara a afecta actualul aproape nefolosit Ghiseul.ro)
- Integrarea cu celelalte ministere pentru digitalizarea societatii- diaspora, sanatate, educatie,
- Determinarea variantelor finale ale echipamentelor, comanda, productia echipamentelor proprietare si integrarea lor in sistem - dezvoltarea de unitati de productie locale
- Productia de cardurilor electronice – determinarea necesarului pentru fiecare solutie
- Lansarea solutiilor de transfer de bani, micro-plati, donatii si travelers cash
- Dezvoltarea platformei integrate pentru e-government
- Dezvoltarea Bancii Primariilor – integrare nationala
- Dezvoltarea Fondului de Co-Finantare proiecte europene – listarea la BVB pe AeRO
- Dezvoltarea societatii de tip “no cash” in Romania – dupa integrarea nationala a platformei
- Administrarea curenta a platformei nationale, intretinerem, dezvoltare, integrarea de noi cerinte aparute in urma procesului de guvernare- legi, norme, regulamente, HG-uri,etc.
- Sub-licentierea la nivel European si Mondial-adoctoare de imagine si venituri Romaniei

#### **NOTA:**

dupa evaluarea proiectului de catre partile implicate mai pot dezvolta si alte elemente noi.

### **Fazele principale ale derularii proiectului sunt:**

- 1-evaluarea si aprobarea proiectului - conform planului si cerintelor STAS
- 2-licentierea platformei si a echipamentelor
- 3-dezvoltarea Centrului National Interactiv - mandatar n noua societate digitala
- 4-dezvoltarea proiectarea si integrarea bazelor de date nationale
- 5-dezvoltarea platformei si integrate cu CEC Bank , EXIM BANK si cu Trezoreria
- 6-dezvoltarea echipamentelor proprietare – pPOS si I Swipe K
- 7-dezvoltarea cardurilor electronice de identitate si integrarea contului de taxe
- 8-dezvoltarea programelor conexe platformei – e-voting, e-health, e-learning
- 9-integrarea la nivel national a platformei – administrarea curenta
- 10-sub-licentierea platformei la nivel european si international



**NOTA:**

Elaborarea si proiectarea variantei finalea proiectului se va face in functie de cerintele Ministerului de Finante si ale tuturor celor implicati in proiect. Solutia oferita de STAS pentru finantare este cea mai facila, reala si operationala. **Costuri estimative al proiectului si veniturile minime estimate:**

- 1- \$20,000,000 - licentierea platformei exclusive pentru Romania – 1 euro/cetatean
- 2- \$4,000,000 - Central National Interactiv, locatie si echipament
- 3- \$4,000,000 - dezvoltarea celor 4 programe pentru populatie:
- 4- \$2,000,000 - costuri audit international
- 5- \$5,000,000 - pPOS si i-Swipe K – proprietary equipment variantele finale
- 6- \$20,000,000 - dezvoltarea platformei STAS Romania – integrare baze de date
- 7- \$50,000,000 - integrarea a 20,000,000 conturi personale si de firma
- 8- \$5,000,000 - pentru primele 12 luni de activitate (\$350,000 pe luna)

**Total cost proiect: \$110,000,000 adica aproximativ un cost de 5,50 \$/persoana integrate in sistem ( Aproximativ 5 Euro/cetatean).**

**NOTA:**

Acest cost nu include costul echipamentelor si printarea cardurilor.  
Pentru acestea in functie de numarul final si fazele de implementare ale proiectului se vor alege producatorii, solutiile si variantele lor finale. Dezvoltarea in teritoriu se va realiza prin delegatii Guvernamentali ( CONSULTAN PARTNERUL) proiectului.

**NOTA:**

CE are estimate un cost de 400 euro / cetatean integrat intr-un sitem digital de guvernare. Pentru 20 milioane de cetateni/conturi inregistrati la un minim de finantare de 250 Euro/ cetatean putem accesa o potentiala finantare de 5,000,000,000 Euro din partea CE pentru realizarea proiectului societatii digitale. Finantari similar se pot obtine si de la BERD si alte institutii international. Acest proiect ar fi primul care s-ar dezvolta in EU dupa modelul Proiectului Monnet "incercat" in 2008-2009 de catre Germania si tarile vest europene dezvoltate. Pentru sustinerea si dezvoltarea platformei in urimatorii ani, proiectul va avea 1,50 Euro/luna/cont ( minim cost de intretineresi dezvoltare lunara care va acoperii costurile de administrare de stat, costurile de dezvoltare si intretinere a platformei cat si platile pentru management si platforma, cu un potential venit pentru stat de 30%/cont/luna ceea ce ar permite astfel obtinerea unui venit de aproximativ 120,000,000 Euro/an pentru stat.

Bucuresti, 5 Ianuarie 2022

Cu stima,

*Florin C. Suciu*

Presedinte  
STAS ACADEMY SA

+40-766-996-010

[stas.florinsuciu@gmail.com](mailto:stas.florinsuciu@gmail.com)

- BALANCE
- TRANSACTIONS
- TRANSFER

Account/Card #6280640000050550

Transfer money to a bank account in U.S.

- To Another Card
- To Bank Account in U.S.
- CHANGE CARD SETTINGS
- CHANGE PIN
- CHANGE PASSCODE
- CHANGE TAX
- PAYROLL
- SCHEDULE OF FEES
- LOGOUT

Payee Name

Payee Address

City

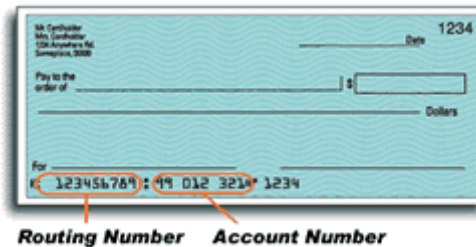
State  ZIP

Phone

Routing Number

Account Number

Amount \$  Available: \$11.83\*



Routing Number Account Number

\* available amount depends on available balance and daily/monthly activity limits

Continue



Delivery of funds to bank account may take from 1 to 4 business days.



Account/Card #628064000050550

- BALANCE
- TRANSACTIONS
- TRANSFER

Account/Card Settings

- To Another Card
- To Bank Account in U.S.

CHANGE CARD SETTINGS

- CHANGE PIN
- CHANGE PASSCODE
- CHANGE TAX
- PAYROLL
- SCHEDULE OF FEES
- LOGOUT

- Disable ATM
- Disable POS
- Disable acct/card-to-acct/card transfer

Send e-mail alert:

- when debited more than \$
- when credited more than \$

E-mail:

You can also send a text alerts using the following format:  
(Example: 10 digit phone number @ URL)

- Alltel** 2125551212@message.alltel.com
- AT&T** 2125551212@txt.att.net
- Bell Canada** 2125551212@txt.bellmobility.ca
- Boost Mobile** 2125551212@myboostmobile.com
- Centennial Wireless** 2125551212@cwemail.com
- Cellular South** 2125551212@csouth1.com
- Cincinnati Bell** 2125551212@gocbw.com
- Cingular** 2125551212@cingularme.com
- Cricket Wireless** 2125551212@sms.mycricket.com
- Metro PCS** 2125551212@mymetropcs.com
- Nextel** 2125551212@messaging.nextel.com
- Qwest** 2125551212@qwestmp.com
- Rogers** 2125551212@pcs.rogers.com
- Sprint** 2125551212@messaging.sprintpcs.com
- Suncom** 2125551212@tms.suncom.com
- Telus** 2125551212@msg.telus.com
- T-Mobile** 2125551212@tmomail.net
- U.S. Cellular** 2125551212@email.uscc.net
- Verizon** 2125551212@vtext.com

- Allow merchant categories h
- Block merchant categories h
- Apparel (Clothes, shoes, uniforms
- Computers, Supplies and Service
- Constructions and Industrial
- Education
- Government and Justice
- Health services and supplies
- Home & garden: furniture, applian
- Hotels
- Machinery & equipment wholesali
- Manufacturers
- Motor Vehicles, Supplies and Sen
- Personal, Business and Communi
- Pub, taverns & bars
- Recreational clubs, groups, parks
- Religious organisations
- Restaurants
- Sport and Entertainment
- Transportation (Airlines)
- Transportation (Car Rental)
- Transportation (Other Rental)
- Transportation (Others)
- Utilities
- Wholesale, retail and department :
- Gaming and gambling related serv
- Adult and adult entertainment rela
- Alcohol and Tobacco

Press **Ctrl** key to highlight multip

Save

Reset

Card #6280640000050550

Change Passcode:

- BALANCE
- TRANSACTIONS
- TRANSFER
  - To Another Card
  - To Bank Account in U.S.
- CHANGE CARD SETTINGS
- CHANGE PIN
- CHANGE PASSCODE**
- CHANGE TAX
- PAYROLL
- SCHEDULE OF FEES
- LOGOUT

New Passcode

Confirm Passcode

Submit



*To use your stored-value card as a phone calling card, you may generate and/or change your phone Passcode on this screen. Please select a phone Passcode consisting of 8 to 20 characters. Enter this phone Passcode on the phone keypad when prompted when making a calling card call. We recommend you change your phone Passcode periodically to ensure its security.*

- BALANCE
- TRANSACTIONS
- TRANSFER
  - To Another Card
  - To Bank Account in U.S.
- CHANGE CARD SETTINGS
- CHANGE PIN**
- CHANGE PASSCODE
- CHANGE TAX
- PAYROLL
- SCHEDULE OF FEES
- LOGOUT

Card #6280640000050550

Change PIN:

Old PIN

New PIN

Confirm PIN



*It is strongly recommended that you change your PIN often. Be sure that it is difficult to guess. Avoid using birthday of family or friends. Never give out your PIN to anyone.*





BALANCE  
TRANSACTIONS  
TRANSFER  
    To Another Card  
    To Bank Account in U.S.  
CHANGE CARD SETTINGS  
CHANGE PIN  
CHANGE PASSCODE  
**CHANGE TAV**  
PAYROLL  
SCHEDULE OF FEES  
LOGOUT

Card #6280640000050550

Change TAV:

New TAV

Confirm TAV

Submit



*The Transaction Authentication Value (TAV) is used as an extra fraud protection measure, sometimes requested when making purchases over the Internet. Online merchants may request TAV as an extra step to ensure that you are the actual cardholder of the account. Choose a 3-digit numerical code that only you know. Ensure this code is hard for any other person to guess. You may change your TAV as often as you'd like - you may even change it prior to every online transaction you make.*

**BALANCE****TRANSACTIONS****TRANSFER**    **To Another Card**    **To Bank Account in U.S.****CHANGE CARD SETTINGS****CHANGE PIN****CHANGE PASSCODE****CHANGE TAX****PAYROLL****SCHEDULE OF FEES****LOGOUT****Payroll Transactions**

<b>Date</b>	<b>Amount</b>
10/20/2010	2500.00
09/21/2010	1000.00
09/15/2010	200.00
08/31/2010	1000.00
08/06/2010	100.00
03/11/2010	599.00
03/08/2010	800.00
11/24/2009	100.00



*Click on each pay date to view your "paystub" information. This information is specified by your employer and may include information such as hours worked, vacation/sick time, tax breakdown, etc. Contact your employer directly with any questions on the information contained in your "paystub".*

**BALANCE****Account/Card #628064000050550****TRANSACTIONS****TRANSFER**

To Another Card

To Bank Account in U.S.

**CHANGE CARD SETTINGS****CHANGE PIN****CHANGE PASSCODE****CHANGE TAV****PAYROLL****SCHEDULE OF FEES****LOGOUT****Schedule of Fees**

Monthly service fee:	\$0.00
ATM transaction, domestic:	\$2.00
Declined ATM transaction, domestic:	\$2.00
ATM transaction, international:	\$3.50
Declined ATM transaction, international:	\$3.50
POS transaction, domestic:	\$0.00
Declined POS transaction, domestic:	\$0.00
POS transaction, international:	\$0.00
Declined POS transaction, international:	\$0.00
Transfer to another account/card:	\$0.00
Transfer to U.S. bank account via ACH:	\$0.20
Convenience check:	\$3.00
PIN change:	\$0.00
Account inquiry:	\$1.00
Replacement card:	\$4.95
Currency conversion:	1.5%

**Account/Card Activity Limits**

	<b>Daily</b>	<b>Monthly</b>
ATM withdrawal (up to 5 transactions / day):	\$1000	\$25000
ATM deposit (up to 5 transactions / day):	\$5000	\$25000
POS debit (up to 10 transactions / day):	\$5000	\$25000
POS refund (up to 10 transactions / day):	\$5000	\$25000
Transfer to account/card, debit:	\$25000	
Transfer to account/card, credit:	\$25000	

NOTE: Individual account limits may vary depending on your qualifications



Card #6280640000050550

BALANCE

TRANSACTIONS

TRANSFER

Transactions per page:  ▼

Page 1

« prev next »

To Another Card

To Bank Account in U.S.

CHANGE CARD SETTINGS

CHANGE PIN

CHANGE PASSCODE

CHANGE TAX

PAYROLL

SCHEDULE OF FEES

LOGOUT

Date / Time	Debit (-)	Credit (+)	Description
08/31/2016 02:42	0.01		Transfer to 6280640000050139 - FAST TRANSFER
05/28/2016 20:48	2.75		Transfer to 6280640000050139 - RETURN MONEY WITH INTEREST
05/28/2016 20:47		0.01	Transfer from 6280640000050139 - MONEY TRANSFER
05/15/2015 00:57	0.01		Transfer to 6280640000050139 - demo
01/21/2015 06:03	0.01		Transfer to 6280640000050139 - taxa
09/08/2014 17:58		11.11	Transfer from 6273930700026748 - returnare cu dobanda
09/08/2014 17:51	0.01		Transfer to 6273930700026748 - transfer de urgenta
02/10/2014 01:37	0.01		Transfer to 6273930700026748 - Donatie
01/14/2013 22:44	0.99		Transfer to 6280640000050576
03/11/2012 23:20	0.95		Periodic maintenance fee



*Be a smart shopper! Check your transaction detail often to catch mistakes and resolve them quickly and efficiently.*

Card #6280640000050550

## BALANCE

## TRANSACTIONS

## TRANSFER

Transactions per page: 25 ▼

Page 1

« prev next »

	Date / Time	Debit (-)	Credit (+)	Description
To Another Card				
To Bank Account in U.S.	08/31/2016 02:42	0.01		Transfer to 6280640000050139 - FAST TRANSFER
CHANGE CARD SETTINGS	05/28/2016 20:48	2.75		Transfer to 6280640000050139 - RETURN MONEY WITH INTEREST
CHANGE PIN	05/28/2016 20:47		0.01	Transfer from 6280640000050139 - MONEY TRANSFER
CHANGE PASSCODE	05/15/2015 00:57	0.01		Transfer to 6280640000050139 - demo
CHANGE TAX	01/21/2015 06:03	0.01		Transfer to 6280640000050139 - taxa
PAYROLL	09/08/2014 17:58		11.11	Transfer from 6273930700026748 - returnare cu dobanda
SCHEDULE OF FEES	09/08/2014 17:51	0.01		Transfer to 6273930700026748 - transfer de urgenta
LOGOUT	02/10/2014 01:37	0.01		Transfer to 6273930700026748 - Donatie
	01/14/2013 22:44	0.99		Transfer to 6280640000050576
	03/11/2012 23:20	0.95		Periodic maintenance fee
	02/10/2012 23:20	0.95		Periodic maintenance fee
	01/11/2012 23:20	0.95		Periodic maintenance fee
	12/12/2011 23:20	0.95		Periodic maintenance fee
	11/12/2011 23:20	0.95		Periodic maintenance fee
	10/20/2011 00:45	0.01		Transfer to 6280640000050568
	10/13/2011 23:20	0.95		Periodic maintenance fee
	10/02/2011 09:16	0.01		Transfer to 6280640000050568
	09/13/2011 23:20	0.95		Periodic maintenance fee
	08/14/2011 23:20	0.95		Periodic maintenance fee
	07/15/2011 23:20	0.95		Periodic maintenance fee
	06/28/2011 04:17	0.01		Transfer to 6280640000050543
	06/15/2011 23:20	0.95		Periodic maintenance fee
	06/15/2011 07:26		15.00	Transfer from 6280640000050576
	02/15/2011 06:33		0.01	Transfer from 6280640000050576
	02/14/2011 23:20	0.95		Periodic maintenance fee



*Be a smart shopper! Check your transaction detail often to catch mistakes and resolve them quickly and efficiently.*

Card #6280640000050550

BALANCE  
TRANSACTIONS  
TRANSFER

Transactions per page:  ▼

Page 3

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	Date / Time	Debit (-)	Credit (+)	Description
To Another Card	09/20/2010 22:03	0.01		Transfer to 6280640000050709
To Bank Account in U.S.	09/20/2010 15:55	1000.00		Payroll reverse
CHANGE CARD SETTINGS	09/20/2010 15:30		1000.00	Deposit by agent:0000000000 cashier:0000
CHANGE PIN	09/15/2010 13:06	300.00		Transfer to 6280640000050568
CHANGE PASSCODE	09/15/2010 13:05		200.00	Deposit by agent:0000000000 cashier:0000
CHANGE TAV	09/14/2010 22:16	5.00		Transfer to 6280640000050659
PAYROLL	09/13/2010 23:20	1.25		Periodic maintenance fee
SCHEDULE OF FEES	09/07/2010 23:45	290.39		Av N.S.Copacab.828 R DE JANEIRO BR
LOGOUT	09/07/2010 23:45	6.97		Acquirer convenience fee
	09/07/2010 23:45	3.50		Issuer fee
	09/07/2010 23:45	2.90		International Service Assessment fee
	09/06/2010 23:20	1.25		Periodic maintenance fee
	09/04/2010 14:03	300.00		Transfer to 6280640000050568
	09/04/2010 14:02	300.00		Transfer to 6280640000050634
	08/31/2010 20:06	0.01		Transfer to 6280640000050543
	08/31/2010 09:22		1000.00	Deposit by agent:0000000000 cashier:0000
	08/30/2010 23:20	1.25		Periodic maintenance fee
	08/23/2010 23:20	1.25		Periodic maintenance fee
	08/16/2010 23:20	1.25		Periodic maintenance fee
	08/15/2010 22:36	2.00		Issuer fee
	08/15/2010 22:36	3.50		Acquirer convenience fee
	08/15/2010 22:36	80.00		12300 LAS VEGAS BLVD S LAS VEGAS NVUS
	08/15/2010 19:00	0.01		Transfer to 6280640000050543
	08/09/2010 23:20	1.25		Periodic maintenance fee
	08/06/2010 17:15	0.01		Transfer to 6280640000050543



*Be a smart shopper! Check your transaction detail often to catch mistakes and resolve them quickly and efficiently.*



Card #6280640000050550

## BALANCE

## TRANSACTIONS

## TRANSFER

Transactions per page: 25 ▼

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	Date / Time	Debit (-)	Credit (+)	Description
To Another Card	08/06/2010 15:02		100.00	Deposit by agent:0000000000 cashier:0000
To Bank Account in U.S.	08/02/2010 23:20	1.25		Periodic maintenance fee
CHANGE CARD SETTINGS	07/29/2010 02:45		0.23	Transfer from 6280640000050576
CHANGE PIN	07/29/2010 02:43	2.50		Transfer to 6280640000050576
CHANGE PASSCODE	07/26/2010 23:20	1.25		Periodic maintenance fee
CHANGE TAV	07/26/2010 04:56	10.00		Transfer to 6280640000050709
PAYROLL	07/22/2010 07:27	0.30		International Service Assessment fee
SCHEDULE OF FEES	07/22/2010 07:27	3.50		Issuer fee
LOGOUT	07/22/2010 07:27	30.17		STR.N.TITULESCU NR.6-8 BUCURESTI RO
	07/22/2010 04:01		42.00	Transfer from 6280640000050543
	07/20/2010 05:40	0.01		Transfer to 6280640000050543
	07/19/2010 23:20	1.25		Periodic maintenance fee
	07/12/2010 23:39	1.48		International Service Assessment fee
	07/12/2010 23:39	3.50		Issuer fee
	07/12/2010 23:39	148.41		BOC ATMP SHENZHEN CN
	07/12/2010 23:20	1.25		Periodic maintenance fee
	07/10/2010 22:03		160.00	Transfer from 6280640000050543
	07/09/2010 22:38	1.48		International Service Assessment fee
	07/09/2010 22:38	148.34		BOC ATMP SHENZHEN CN
	07/09/2010 22:38	3.50		Issuer fee
	07/09/2010 20:10		90.00	Transfer from 6280640000050543
	07/08/2010 23:33	1.48		International Service Assessment fee
	07/08/2010 23:33	148.30		BOC ATMP SHENZHEN CN
	07/08/2010 23:33	3.50		Issuer fee
	07/05/2010 23:20	1.25		Periodic maintenance fee



*Be a smart shopper! Check your transaction detail often to catch mistakes and resolve them quickly and efficiently.*

Card #6280640000050550

BALANCE

TRANSACTIONS

TRANSFER

Transactions per page: 25 ▼

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To Another Card  
 To Bank Account in U.S.  
 CHANGE CARD SETTINGS  
 CHANGE PIN  
 CHANGE PASSCODE  
 CHANGE TAV  
 PAYROLL  
 SCHEDULE OF FEES  
 LOGOUT

Date / Time	Debit (-)	Credit (+)	Description
07/04/2010 00:34		200.00	Transfer from 6280640000050543
07/03/2010 10:31	74.20		BOC ATMP SHENZHEN CN
07/03/2010 10:31	0.74		International Service Assessment fee
07/03/2010 10:31	3.50		Issuer fee
07/03/2010 02:35	40.00		Transfer to 6280640000050675
06/30/2010 22:10	40.00		Transfer to 6280640000050634
06/29/2010 23:42	74.01		BOC ATMP SHENZHEN CN
06/29/2010 23:42	3.50		Issuer fee
06/29/2010 23:42	0.74		International Service Assessment fee
06/28/2010 23:12		260.00	Transfer from 6280640000050543



*Be a smart shopper! Check your transaction detail often to catch mistakes and resolve them quickly and efficiently.*

- BALANCE
- TRANSACTIONS
- TRANSFER
  - To Another Card
  - To Bank Account in U.S.
- CHANGE CARD SETTINGS
- CHANGE PIN
- CHANGE PASSCODE
- CHANGE TAX
- PAYROLL
- SCHEDULE OF FEES
- LOGOUT

**Transfer money to another account/card**

**Transfer from account/card # 6280640000050550**

**Transfer to account/card #**

**Amount \$**  Allowed: up to \$12.03\*

\* allowed amount depends on available balance and daily transfer limits for both "From" and "To" accounts/cards

**Reference**

Continue



*Funds transferred to another account/card are posted immediately. You can view the new balance in real time.*





***“We Bring the Future to You!”***  
***by Florin Suci***

## **The new development of the Internet of Things based on “stas network” electronic transactions platform**

The new development of “the third industrial revolution” based on the Internet of Things need a tool that can offer a full control in real time and an integration of all the data centers to be able to be part of the future global IoT network.

We developed some module for this project and now we have the “unique tool” that can offer to any company or government to get to the “next level” in human and social business administration development into the new digital economy.

As we predicted, the future society to survive in the next human era must be able to have all four major sectors integrated:

- internet governance,
- internet communication,
- internet energy, and
- internet transportation and logistics.

We are facing now the major four future integrated markets challenges with real potential like the EU-North Africa and the Middle East with over 1 billion peoples till 2025, North America, Central America and Northern of South America with over 1 billion peoples too, China itself with a strong future close loop system but open to business for over 2 billion peoples and Russia including some former USSR countries with very poor infrastructure and complex situations with another over 1 billion persons.

We don't forget the India zone and far east Asia where some majors' players are already involved in the development of their infrastructure the major one for over 2.5 billion persons.

Our platform “stas network” can integrate only under one BIN till 1 billion accounts and based on the business, administration or country size and architecture we can adapt and develop a “proprietary structure” to be able to have a performant and integrative system for new Internet of Things society and a full e-government solution.



The companies must transformed themselves with digital technologies, when the real-time and zero marginal costs of doing business are required by clients and people who are calling on the companies and governments to follow suit.

By digitizing, companies and governments can enhance services, save money, and improve client's and citizens' quality of doing business and life by providing services that will meet the evolving expectations of citizens and businesses, even in a period of tight budgets and increasingly complex challenges.

Our estimates suggest that companies and governments digitization, using our technology, could generate over \$1.5 trillion annually worldwide. The digitalization a company or a government requires attention to two major considerations: *the core capabilities for engaging citizens and clients, and the organizational enablers that support those capabilities.*

These make up a framework for setting digital priorities. We look at the capabilities and enablers in this framework, along with guidelines and real-turn-key example to help companies and governments seize the opportunities that digitization based on our technology may offers.

With the right integration and proprietary development of our platform “stas network” can offer the pass for a new digital company or government and help companies and governments to center their digitization efforts on the main four capabilities:

- services,
- processes,
- decisions, and
- data sharing.

For each marketeer, we can develop a module to be integrated into our platform.

### **Services**

Governments are using digital tools to improve their interactions with citizens and businesses. By digitizing a few high-volume activities.

**Note:** *The United Kingdom kicked off its digital-transformation program by digitizing 25 basic services, such as voter registration – we had developed that module including with proprietary equipment.*

The key to good digital services is understanding the user's perspective. For that reason, the companies and governments must be willing to remake products, processes, and policies around what citizens want.

**Note:** Norway's tax administration gives citizens tax returns that it has filled out for them, and more than 70 percent of citizens submit those returns. Providing services on mobile platforms – our platform does that, is another way that governments are aligning with citizens' digital preferences and behaviors.



**Note:** In China, some provincial governments accept passport and visa applications on-line.

### Processes

Digitizing behind-the-scenes processes offers the most potential productivity gains, as well as tough challenges. Governments should digitize high-volume services first, they should digitize labor-intensive, costly processes before others.

**Note:** Sweden's social-insurance agency began its digitization program with five products that accounted for 60 percent of manual-processing work and more than 80 percent of call-center volume.

Digitizing processes should involve streamlining them at the outset.

**Note:** Denmark after amending its tax laws, was able to create an algorithm for classifying newly registered businesses. Now, more than 98 percent of the tasks involved in registering companies take place with no human effort.

### Decisions

The public sector can benefit from big data and analytics in defense, public safety, healthcare, and other areas.

**Note:** Australia's tax office analyzed returns from more than one million small and midsize enterprises to develop industry-specific financial benchmarks. It now uses those benchmarks to identify firms that may have underreported their income and notify them of possible discrepancies.

Advanced analytics systems feed data from many sources into algorithms that adjust operations in real time. While no government has such a system yet, we offer the opportunity that based on our platform to develop the first real e-government platform.

**Note:** Singapore is setting up a nationwide network of sensors that will stream data into a repository for all agencies. Like China and the US does too.

### Data sharing

Transparency can strengthen the public's trust in government and its civic engagement. A useful step toward sharing data is unifying registries of public information and managed by a proprietary future NIC – National Information Center or a CIC - Company Information Center.

To integrate our "stas network" Electronic ID cards with either the Service account or the Tax account and to have also the e-health insurance capabilities card integrated with the doctors, pharmacies and hospital and many more facilities for students, payrolls, government payments to and by population and businesses may offer a huge administration tool for the Government in having a "real-time" info and control of the economy.

**Note:** By using a digital tool to link more than one billion data items from 30 data center sources, the UK tax authority has claimed an additional £3 billion in tax revenue since 2008.

Information exchanges can also help with data sharing.

**Note:** Estonia's government has a platform, called X-Road, for securely exchanging data among agencies. Even some companies can connect to X-Road. Their platform is like 10% of our platform capabilities and they won the Most Advanced digital country in 2018!

### **Enabling success in digital government**

Four enablers can accelerate digital transformation in e-government:

- strategy;
- governance and organization;
- leadership, talent, and culture; and
- technology.

Here is how a digital government can ensure that each enabler contributes to its future digital initiatives based on our services.

### **Our Strategy**

We have three approaches ways that can help governments incorporate digital concepts into their strategies.

- **The first** is to align the goals for digital transformation with the government's overall priorities. Since 2007 the major European Union part of the Schengen zone countries designed their digitization strategy for 2010 to 2020 to advance a broader cost-cutting agenda.
- This helped to speed the execution of the strategy and led to cost reductions that the government had sought. Because they don't have a central platform the development is made country by country and system by system.
- **The second** is to evaluate regularly whether digital programs are performing well and to adjust them as conditions change. Governments should also be aware that digitizing services can make those services less accessible or usable to certain groups.
- Germany is leading this process by growing their productivity in 10 years for 18.5% to almost 30%! They are in close relation with France, Spain, Portugal, Denmark, and Holland to develop the internet energy by moving to green energy till 2030 the full production
- **The third** is that they developed the internet transportation and logistics in more than 3,000 points around Europe and they are still working to the find the e-government tax administration since 2009 when they launched the Monett project to develop an proprietary European Union financial platform



to bypass the VISA and MC commissions on the electronic transactions that have a cost of billions for EU yearly.

Our platform was designed exactly for that, by being the competition of “The Association” on the international market and we can solve all these problems with the necessary developments and integrations.

### **Governance and organization**

Many government agencies prefer to operate independently. In our experience, this hamper digital initiatives. To overcome this problem at the uppermost level of government, one department can be put in charge of setting strategies and assigning responsibilities.

Within agencies, too, cross-functional collaboration can be the key to successful digital projects.

**Note:** *The Danish Business Authority keeps its projects on course by assembling teams of both business and IT professionals, along with vendor staff.*

### **Leadership, talent, and culture**

Government leaders should play meaningful roles in digital initiatives. The state Authority designated to develop and integrate the i-government project ( the new level of e-government solution) they must initiate a major digital program, and the chief information officer must arrange his priorities to devote more time to it, and the CEO chaired the governance team’s weekly meetings.

Leaders can also push governments to mobilize technical workers and implementation specialists, both by investing in their own human resources and by drawing on external support.

**Note:** *We see governments running short-term fellowship programs and staging hackathons to attract digital talent.*

### **Technology**

Digital transformation need not involve major IT-architecture changes. Sometimes incremental adjustments to a government’s enterprise architecture suffice. We also see promising opportunities for governments to share knowledge and technology.

**Note:** *For the development of the IoT in EU, Finland is experimenting with Estonia’s X-Road system, and Estonia and the United Kingdom have a partnership called TechLink to exchange knowledge on topics such as cybersecurity and smart cities.*

### **Questions for leaders**

The digital transformation of a government can be challenging, but many public institutions have discovered it is ultimately rewarding. Committing to a comprehensive vision of a digital government is the first step. Leaders then need to develop and carry out plans for digitizing the government’s capabilities and establishing the right organizational enablers.

Governments that transform in these areas can ease the budgetary strain and improve their citizens' quality of life.

**Note:** *The same works for companies who are looking to have their place in future digital economy.*

### **Making government for the people**

Budget constraints and the rapid pace of technological change mean governments must not only deliver services more effectively and efficiently but also prioritize citizens' needs.

**One of the biggest questions** for governments around the world is how to better set priorities amid swift technological change, budget constraints, and the need to adopt more transformational mind-sets.

Governments all over the world are operating in an increasingly complex environment. They face macroeconomic uncertainty, constrained budgets, rapid social and technological change. Making e-government for people use will save a lot of work.

The private sector's response to customer demands has also raised public expectations for government services. In this context, what should governments focus on prioritizing and getting right?

- New technologies,
- new governance and
- new high-quality services for the people.

### **The opportunity in government productivity**

Governments face a pressing question: How to do more with less? Raising productivity could save \$3.5 trillion a year worldwide — or boost outcomes at no extra cost.

**Here is where our platform solve and offer the strategy for implementing and achieving “zero marginal cost process” comes in place.**

For having this facility, we change the paradigms of electronic transfers and administration culture.

Our platform once integrated with a national bank will have “**zero marginal transactional cost done in real time**” for a monthly fee administrative costs that's will be determined between partners and participants to the platform.

Higher costs and rising demand have driven rapid increases in spending on core public services such as the economy, administration, education, healthcare, and transport—while countries must grapple with complex challenges such as population aging, economic inequality, and protracted security concerns.

Government expenditure amounts to more than a third of global GDP, budgets are strained, and the world public-sector deficit is close to \$4 trillion a year. At the same time, governments are struggling to meet citizens' rising expectations. Satisfaction with key state services, such as public transportation,



schools, and healthcare facilities, is less than half that of nonstate providers, such as banks or utilities.

Governments need a way to deliver better outcomes—and a better experience for citizens—at a sustainable cost. It shows that several countries have achieved dramatic productivity improvements in recent years—for example, by improving health, public safety, and education outcomes while maintaining or even reducing spending per capita or per student in those sectors.

If we match the improvements already demonstrated in these pockets of excellence, the world's governments could potentially save as much as \$3.5 trillion a year by 2021—equivalent to the entire global fiscal gap. Alternatively, countries could choose to keep spending constant while boosting the quality of key services.

The EU countries had improved the productivity of their healthcare systems at the rate of comparable best performers over the past 5 years, they would have added 1.4 years to the healthy life expectancy of their combined populations. That translates into 12 billion healthy life years gained, without additional per capita spending.

**It's imperative that governments find a way to unlock that productivity opportunity.**

The challenge is that, until now, there's been limited progress on measuring government productivity—even though productivity is a well-established and vital measure of the performance of national economies and private-sector businesses.

As a result, it is difficult for governments to gauge the true return on spending, and debate is often focused on how to increase inputs and not the quality of outputs.

Governments typically find it challenging to identify improvement opportunities by learning from other countries, or from other regions or sectors within the same country.

To help close this gap, STAS ACADEMY SA built a comprehensive project and methodology called “**e-Romania Digital Economy Project 2020-2030**” to start assessing the efficiency and effectiveness of government expenditure.

**Note:** Our “*zero marginal costs*” will help the government to get more incomes and offer new administrative solutions in the following sectors:

- healthcare;
- education primary, secondary, and university;
- public safety;
- road transportation;
- administration local, national and
- tax collection.

And more.

The initial findings point to dramatic differences in countries' relative productivity is that now the country's productivity is still between 4% to 30%. Even among comparable countries with very similar outcomes, the least-efficient government currently spends more than twice as much per unit of output as its most-efficient peer.

And while most countries have struggled to contain spending growth, in every sector there are examples of governments that have reduced expenditure per unit while experiencing improved outcomes.

To realize that opportunity, though, governments need to deepen their functional capabilities in four key areas: finance, commercial, digital technology and data analytics, and talent management.

As in our notes, pioneering countries have reimagined and strengthened these functions, so they play a more strategic leadership role in pursuing efficiency and improving outcomes. Across these areas, Western European governments have adopted an ambitious, structured approach to transforming the effectiveness of the state.

The governments must understand that **“there is NO future better economy without a ZERO marginal cost society and platforms”** and that's the starting point in bringing a raising in the productivity. ***WE can provide that!***

Our platform “stas network” can integrate a full e-government project for any country and develop the country to a future “no-cash” society and still having integrated all the businesses from the smallest one till the big transnational's corporations.

**Our “e-Romania Digital Economy Project 2020-2030” will** integrate the following activities and sectors of the economy and society by developing a new and full digitalized National Information Center:

- e-government- ministries, national bank, e-voting
- e-administration- local, regional and national – Electronic ID cards with Tax account
- e-economy- all businesses, VAT control, logistics and sales, registration, development
- e-finance- payments, money transfer, new proprietary card system, equipment
- e-education- CyberMentor 12k, universities, students support, payroll for teachers
- e-healthcare- health care cards, insurance, pension funds, doctors, pharmacies
- e-transportation- network, tickets, payments, insurance, travelers' cash, logistics





-e-energy- new green energy network, integration, new hubs, logistics, technologies

-e-culture and tourism- network, heritages sites, integration, marketing, restorations

These new digital improvements differences point to a tremendous opportunity for governments to boost country's productivity, save money, and achieve better outcomes for their citizens.

We are looking forward for a full presentation of our project.

Yours,

Florin Suciu

Cybernetician

STAS ACADEMY SA

## Editorial

# A New European Card: the Pan-European Project 'Monnet' for a European Card Solution

In his recent talk at the opening of Goethe University's 'House of Finance' Federal Minister of Finance Peer Steinbrück pointed out, that it is a crucial success factor for 'Finanzplatz Frankfurt' to keep the autonomy for rules and definitions in financial markets in Europe and not to lose this competence to heavyweight oligopolies from outside Europe, such as e.g. MasterCard, VISA et cetera.

Some months ago, on 28<sup>th</sup> January 2008, the countdown was over and SEPA went live. With Credit Transfer payments in Europe now successfully harmonized to make the Single Euro Payment Area reality, a single market has also emerged for payment cards as well as for ATMs and POS terminals. A market, that covers a larger economy than that of the US. The European banks have invested heavily in the underlying infrastructures for SEPA. We have thus crossed the Rubicon! Besides Credit Transfer and Direct Debit, the SEPA Cards Framework (SCF) is the third pillar of the harmonized European payments market. But SEPA is also a disruptive force bringing in new players, new (infra-) structures, and new opportunities.

To cite Dr. Gertrude Tumpel-Gugerell speaking at the SEPA Launch Event on 28<sup>th</sup> January 2008<sup>1)</sup>:

*"With the SEPA Cards Framework extensive changes await the European cards market. The ECB expects a new European card scheme to emerge, harmonising card payments across Europe. That said, efficient national card schemes should not vanish, leaving the cards market entirely to international card schemes. Let's work together and use the experience of the national schemes to devise a new European card scheme."*

And the European banks have listened very carefully. They are aware of their responsibility, and, for instance, leading French and German banks actively launched the project 'Monnet' for a new European card solution, which will be open for other banks from other countries to join. This project received its name from Jean Monnet, the first president of the High Authority of the European Coal and Steel Community (ECSC), which was the foundation for the modern-day European Union.

Key principle of 'Monnet' is to realize the benefits of SEPA regarding cards for the European



Gregor Roth  
DZ BANK AG, Frankfurt a. M.,  
Head of Operations & Services

market based on a high-quality service for customers, in a secure end-to-end payments process. This service should both be attractive for consumers and merchants and also provide a reasonable business model for banks with a fair compensation for investment in infrastructure.

But although 'Monnet' is a name taken from European history, the new European card solution will be leading edge, blending decades of European experience especially with debit cards with state-of-the-art technological capabilities. 'Monnet' requires forward thinking to omit 30 year old legacy coming from the ages of overnight batch processing and to avoid just linking existing solutions at the end of the life cycle, whilst 'IP', 'http', and 'HTML' changed the world within only one decade.

Also cross-industry knowledge transfer with regard to e.g. concepts of telco roaming, inter-



Dr. Udo Milkau  
DZ BANK AG, Frankfurt a. M.,  
Operations & Services  
Head of Strategy, Planning & Development

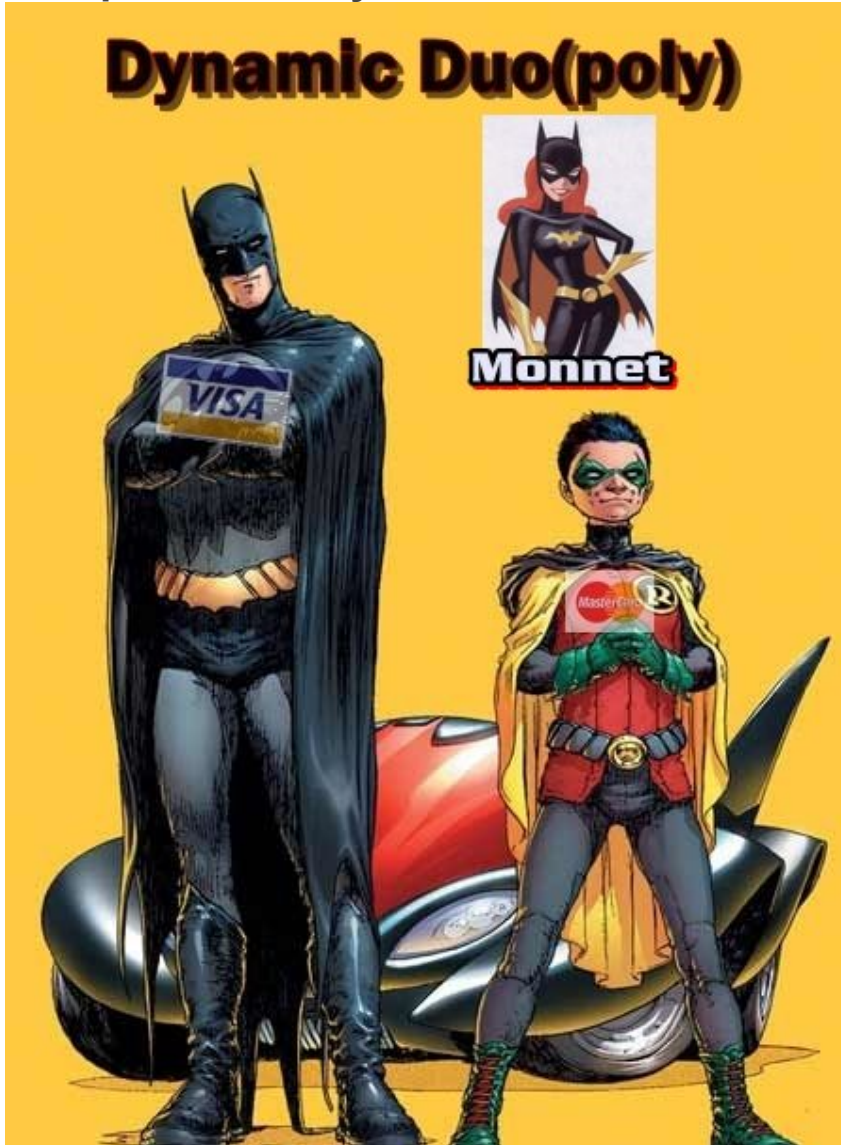
net routing, RFID, and biometric finger print authorization et cetera will contribute added value and can help to circumvent thinking in traditional national structures.

Discussion of new ideas and the synergy between practical experience and scientific research is essential for innovation. The E-Finance Lab is a great platform to facilitate exchange with the banking industry and cooperation can provide a valuable contribution to the discussion about a New European Card Solution.

*1) Source: Speech by Gertrude Tumpel-Gugerell, Member of the Executive Board of the ECB. Launch event organized by the European Commission, the European Central Bank, and the European Payments Council, Brussels, January 28<sup>th</sup>, 2008.*

Friday, July 10, 2009

## Monnet Could Challenge V/MC with Introduction of European Debit System



### *Monnet Could Paint Visa and MasterCard into a Corner*

Well this is certainly an interesting development. Europe has already converted to Chip and PIN, and because the US has not yet made the shift, they are seeing an enormous increase in Card Not Present fraud. One of the underlying reason is because Visa and MasterCard push the less secure "signature debit" over the more secure "online debit" with rewards programs, which allows fraudsters to clone European Cards and use them in Card Not Present environments.

So, now they may have inadvertently created a monster.