

Military Personnel to be Issued Smart Card  
Called "M.A.R.C." Card

Many of you are already aware that the Army currently issues a "smart identification card" to its service members. U. S. Senator Charles Robb (Virginia) wants to now begin issuing the standardized smart cards incorporating the newest and latest smart card technology to every person in all military branches. The cards will be used for everything from identification purposes to commissary privileges.

The cards presently being issued to Army personnel are called "M.A.R.C." cards. The "MARC" acronym stands for "Multi-technology Automated Reader Card" - the MARC card. Was the M.A.R.C. acronym chosen to mock Christians who believe, as is described in the Book of Revelation, that there will be a government imposed "system" in which no one will be able to buy or sell lest he has the "MARK" of the Beast.

Could it possibly be that not one single person involved in establishing this card and coming up with the name had ever heard of the Mark of the Beast?. I doubt it! In fact, it's almost as if the "MARC" name was first chosen, then some grouping of words was selected to fit the "acronym". A type of "reverse engineering" just to achieve the desired MARC (MARK) designation. Who knows why. That's why I believe it was done to mock believers. They considered the obvious analogy and decided it was acceptable - as a joke or for whatever reason. Now Senator Robb wants to further expand the M.A.R.C. card system.

One other note. Whenever you hear that something is being done to make government "more efficient," it simply means: a plan to achieve greater control exerting less effort at reduced cost.

Senate Floor Statement by Senator Charles S. Robb  
July 7, 1997

Mr. President, I'd like to take a few minutes to discuss an amendment I'm offering to this year's DOD authorization bill that will make a real difference in the lives of all members of the naval service -- and eventually all members of our armed forces. It will eliminate many long lines and hours of frustration, it will substantially reduce record keeping errors and it will save the DOD and the taxpayers hundreds of millions of dollars. And it represents the next phase of the effective utilization of smart card technology -- a technology I've been encouraging and working on for many years.

Mr. President, when a new recruit joins the armed services today, he or she faces a long and tedious registration process. A typical new recruit faces hours of waiting in line to fill out forms with his or her name, date of birth, rank, military I.D. number, and so forth, only to be sent over to another line to fill out another form with much of the same information again. Not only is this process aggravating for our new recruits -- it's a waste of the service's time and personnel. It takes dozens of people countless hours to process in each new recruit through this inefficient system, costing the service valuable time and money that it could be putting to better use elsewhere.

Once registered, a new recruit is issued a handful of ID's and cards to carry. A typical service member today might be required to carry a general ID card, an immunization card, a meal card, an equipment card, a weapons card, a military driver's license, a vehicle registration, a card to pick up mail, a card to carry if staying as a guest at another base, and if lucky enough to be stationed near some good fishing, a fishing permit. With so much clutter, it's not uncommon for a service member to misplace one of their cards, which wastes even more of the military's time and resources replacing them. For years, I've been looking at ways that the military could streamline the methods it uses for its registration and record keeping, looking for a way to improve what I saw as an outdated and inefficient system of issuing multiple cards containing duplicate information.

The government and the private sector have been using cards for years as a means of information storage. Many of the earliest cards had just a name and number, much like the social security card that is still in use today. As the need for increased security and efficiency in the transfer of information from a card grew, however, we saw the introduction of cards that relied on new information storage systems like bar codes and magnetic stripes, much like the kind found on today's credit cards, ATM cards, telephone calling cards and in dozens of other card-based applications. And as the technological capabilities of cards have increased, so has the number of cards that each of us carries every time we leave our residence.

Mr. President, we now stand on the brink of a new explosion in card technology, one that promises to offer us even greater convenience and efficiency in everyday life, saving money and time while increasing our control over the information we provide to others. After years of research and development, I'm pleased to report that a new, user-friendly card technology will soon allow us to replace the handful of cards now used in the DoD with a single, multi-application smart card.

Mr. President, with the amendment that I'm offering today, next year, under a pilot program that I've been working closely with the Department of Defense and the Department of the Navy to develop, a new recruit won't face the long and wasteful lines, the duplication of information or the cumbersome bundles of cards that many of us remember. Instead, upon arriving at boot camp, each new sailor and Marine will be issued a single card: the MARC card. Short for Multi-technology Automated Reader Card, this card will be used across the entire Navy and Marine Corps next year, and if it works as well as some of us believe it will, we'll then extend it to all of the armed forces. The MARC card is a remarkable achievement. The MARC card can carry your security clearance. The MARC card can carry your meal information. The MARC card can hold your immunization records. The MARC card can serve as your room key.

Mr. President, the long term savings that will result from this program will be substantial; the improvements in the increased speed and quality of services will be enormous. With the MARC card, we can reduce support infrastructure, thereby improving our tooth to tail ratio while making our sailors' and Marines' lives easier.

The MARC card is one of the first widespread applications of the most exciting new card technology on the market today: the smart card. Smart cards like the MARC card rely on an integrated circuit chip - a microchip - to store more information and data than was ever before possible on a single card. Within each card is a small microprocessor along with a sizeable memory capacity, which gives each smart card the capabilities of a small microcomputer.

The capabilities of the smart card are so great that a single card can perform all of the functions that this entire stack of cards does, and perform dozens of time-saving new applications as well. Unlike older cards, the smart card is easily updatable, and has the capability to constantly take on new information.

Yet the real strength of smart cards like the MARC card lies not in the convenience of carrying so much information on a single card, but in the money that we can save as a result. By harnessing the strength and memory of a small computer inside of a portable plastic card, a multitude of new applications can be offered that will increase the efficiency of government, cutting down expensive and unnecessary administrative costs while reducing waste, fraud and abuse at all levels of government.

Mr. President, I've seen this card in action, and the savings and increased efficiency it can offer the members of our armed forces are really impressive.

In the past, when our sailors would dock at a naval base upon their return from sea, they faced a long and tedious process of waiting in line after line to check in to their shore station. Often taking up to a week, a sailor would need to fill out countless forms to register for quarters, for medical treatment, for security clearance, for his next assignment, for the mess hall, etc.

But today at the Smart Base in Pascagoula, Mississippi -- which is the first naval base to automate its operations using the MARC card -- a sailor who arrives off of the USS Yorktown faces a check-in time of just a few minutes. By simply walking up to a kiosk, he can insert his MARC card into a reader not unlike an Automatic Teller Machine, and within seconds, be assigned his quarters and other necessary information, while personal data needed by the command is simultaneously zipped electronically around the rest of the base. His MARC card even serves as his room key.

Not only does this process save sailors a lot of wasted time, but it reduces the number of administrative staff needed to check in an entire ship. To process every sailor from an arriving ship, a base need only have a handful of staff on a hand and a few kiosks that interact with the MARC card.

Mr. President, the MARC card can improve the efficiency of every operation across the military. Let me give you an example. Today, when a sailor or marine heads to a mess hall to eat, he has to show his ID card, as well as his meal card, to one of the duty personnel, who tediously records the information from both cards by hand into a ledger. After each meal, another officer must spend hours reconciling who ate what on that particular day, at a great expense, both in the time involved and the money it costs. On average, it takes a mess hall 4-6 hours a day to account for all the meals that are eaten. With the MARC card, however, sailors or marines will simply swipe their cards through a reader as they enter the mess hall and be automatically accounted for by a computer. Anyone who tries to sneak an extra meal without paying is caught in the act, which helps the Navy reduce fraud. After each meal, the officer in charge of the mess hall will only need to call up a file on their computer to account for the meals served. The total time involved is reduced from several hours to just a few minutes.

Not only will this project save the Navy time and money -- the food service savings alone will save over 2 million dollars in the first year, a savings of 49% -- it will also allow our armed forces to allocate more resources to the duties they most need to focus on. From security access to dining hall access, from checking out weapons to checking out library books, the MARC card can save the armed forces thousands of hours a year in wasted administrative costs.

The \$36 million I'm asking for in this amendment doesn't authorize any new spending -- it only redirects the use of \$36 million within the Navy and Marines O&M account that has already been authorized by the committee. Because the MARC card program has been so effective in reducing the costs of general administration in the military, our investment of \$36 million in an expansion of the MARC program will save the Navy and Marines O&M account many millions more in  
FY 98 and beyond.

By investing \$36 million in the MARC program, the Navy's project manager estimates that the savings to O&M from using the 3 MARC applications already in place across the Navy and Marines will top \$134 million in FY 98. Now that's just the savings from using the MARC card in 3 applications -- Food Service, Security Access and Clearance Verification. As other applications are deployed, the savings may top \$200 million in FY 98, and well over \$500 million over the next 5 years.

Mr. President, with the budget situation that we face today, we are compelled to look to all areas of the government to eliminate needless administrative services and streamline the many duties that our government performs. In this era of "reinventing government", smart card technology has potential applications not just in the military, but all across the government. By eliminating long waits in lines at government agencies, by eliminating the manual entry of data all across government agencies, by doing away with duplication of data across the government, by eliminating fraud, smart cards can slash the administrative costs of government while improving the quality and speed with which many government services are delivered.

Mr. President, the technology is here, in our hands, and the savings to be had are real, immediate and substantial. I firmly believe that we should move forward with applying smart card technology, not only in the military, but all across the government.

Now Mr. President, I realize that smart cards are still a new technology right now, and that they're unfamiliar to many potential users. I am aware that some people are uncomfortable with the idea of having a single card for everything they need. Placing so much information on a single card raises more than a few eyebrows over privacy and security concerns.

And I know that a lot of people are concerned that, by placing so much personal information on a single card, an employer might have access to medical records, or a librarian might be able to find out what you ate for lunch that day. Let me say that I share these concerns.

[No surprise - here comes the "But..."]

But in fact, Mr. President, while all this information may be carried on a single card, powerful encryption technology ensures that personal information is seen only by those who the individual wants to see to see it. The technology available today allows us to select what information is carried on our smart card, and guarantees that we are the only ones who can grant access to that information.

Even though we can store our financial and medical records on the same smart card, the card's microchip is divided into separate compartments that make it impossible for our bank to see our medical records and our doctor to see our last bank deposit.

And if we should lose our card, anybody who finds it will discover that it's useless to them. Because without the proper authorization code that only the individual knows -- and with more sensitive applications, without biometric authentication like hand geometry scanners -- the card won't work in the hands of anybody but it's owner. Just as our ATM card is useless to a thief without the proper PIN number, a thief will find that, without authentication by its owner, a stolen smart card is a worthless piece of plastic.

In an era where our personal information is becoming increasingly easier for others to access, where our very personal and private activities can be electronically tracked, smart cards are a way to return control over this information where it belongs: in the hands of the individual.

And with modern-day encryption and other security measures built into the chip on a smart card, the information on this card is more secure from theft or fraud than any credit card or ATM card in use today.

Mr. President, there is no doubt of the need for increased efficiency, security and portability of information across all sectors of our government. We have the technology, literally, in our hands to make it happen. Already, several other government agencies have begun to implement this technology in a variety of applications across government. Today, for example, smart cards are used as identification and security badges in government buildings.

In states like Wyoming, pilot programs are underway to use smart cards to electronically disburse WIC and food stamp benefits. In several western states, a smart card called the "health passport" is being used to increase the portability and accessibility of an individual's medical records while safeguarding their confidentiality. At colleges like the University of Michigan, a single smart card can call up a student's financial aid records, buy her books and open the door of her dorm.

On our subways and our military bases, in our hospitals and our schools, across the public and private sector, smart cards can cut down the time we spend on burdensome administrative work and save us valuable time and resources.

But the reason I'm so enthusiastic about this new technology, Mr. President, is not just because smart cards can eliminate waste. I'm not here speaking today simply because smart cards can save us time and money. I'm strongly supportive of this new technology because smart cards can make our lives better and easier. Whether it's reducing the time we wait in line at a government office or providing a doctor the information needed to save a life, smart cards can make our entire infrastructure more user-friendly and efficient; smart cards make technology work better for us.

I am confident that pilot smart card programs like the MARC program will demonstrate the effectiveness of smart cards and the need for this technology across government, and will lead to increased use of this technology in our future. That's why I'm so excited about it and that's why I'm so pleased the managers seem willing to include this provision in their manager's amendment later this evening. With that, Mr. President, I thank the chair and I yield the floor.

Senator Charles S. Robb

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