



Spring 2016 MOBILE COUNCIL

User credentials – such as payment cards, loyalty cards and access control cards that have traditionally been encoded onto plastic cards or provisioned to smart cards – are increasingly being provisioned to, and used from within mobile applications and devices. A number of different technologies have been developed and are commercially deployed that allow for the secure provisioning, storage and utilization of these user credentials on mobile devices.

The Smart Card Alliance Mobile Council aims to build industry awareness around the business and security impacts of utilizing different technologies for distributing, storing and using secure credentials on personal mobile and tethered wearable devices. The Council believes raising awareness will facilitate broader discussion on creating standards. The Council will create resources to help implementations and accelerate the adoption of payments, loyalty, marketing, peer-to-peer, identity, and access control applications using mobile and tethered wearable devices. The Council focuses on activities that will help to educate the industry on implementation and security considerations and will act as a bridge between technology development/specification and the applications that can deliver business benefits to industry stakeholders.

MOBILE RESOURCES

- Bluetooth Low Energy (BLE) 101: A Technology Primer with Example Use Cases
- Chip-Enabled Mobile Marketing
- EMV and NFC: Complementary Technologies Enabling Secure Contactless Payments
- Host Card Emulation (HCE) white paper and webinar
- Implementation Considerations for NFC and other Mobile Technologies: Payments and Beyond, 2015 NFC Solutions Summit workshop
- Mobile/NFC Security Webinar Series
- Mobile/NFC Standards Landscape Reference Guide and interactive PowerPoint presentation
- Mobile Payments and NFC Landscape: A U.S. Perspective
- NFC Application Ecosystems webinar series
- NFC Frequently Asked Questions
- NFC Mobile Security Approaches and Business Applications Workshop, 2014 NFC Solutions Summit
- NFC Non-Payments Use Cases
- NFC Resources web page
- Security of Proximity Mobile Payments
- Supporting the PIV Application in Mobile Devices with the UICC

The Council has active collaboration and relationships with GlobalPlatform and the NFC Forum, and provides industry comments on draft publications and specifications from other organizations.

COUNCIL OFFICERS

- Chair: Sadiq Mohammed, MasterCard
- Vice Chair: Sree Swaminathan, First Data

COUNCIL STEERING COMMITTEE

- Maarten Bron, UL
- Rob Canterbury, NXP Semiconductors
- Stu Cox, Giesecke & Devrient
- David deKozan, Cubic Transportation Systems
- Mike English, Heartland Payment Systems
- Frazier Evans, Booz Allen Hamilton
- Peter Ho, Wells Fargo
- Simon Laker, Consult Hyperion
- Pedro Martinez, Gemalto
- Sadiq Mohammed, MasterCard
- Fawad Nisar, Discover Financial Services
- Scott Rau, Chase Card Services
- JC Raynon, Verifone
- Steve Rogers, IQ Devices
- Gerry Schoenecker, Ingenico
- Rajesh Sharma, INSIDE Secure
- Manjot Sohi, Capgemini
- Chandra Srivastava, Visa Inc.
- Sree Swaminathan, First Data
- Erich Tompkins, AT&T Mobility Services

FIND MOBILE COUNCIL RESOURCES ONLINE:

www.smartcardalliance.org/activities-councils-mobile-and-nfc-council



MEMBER COMMENTS

“The Smart Card Alliance gives us the opportunity to work closely with leading industry and ecosystem partners who are actively participating and making the Mobile & NFC Council a huge success. Collaboration with other members is invaluable as we work to advance adoption of NFC technologies and innovative mobile applications.”

—Brent Bowen, *Valid USA*

“UL is committed to a world where digital transaction environments are also safe and secure transaction environments. Smart card technology plays an important role in achieving those goals. The Smart Card Alliance allows us to directly participate in discussions that drive change in those industries that rely on smart card technology. The Smart Card Alliance is home to both ends of the value chain – facilitating dialogue between providers and consumers of technology. Moreover the vertical-agnostic nature of Smart Card Alliance makes it an ideal environment to learn and share best practices between industries.”

—Maarten Bron – *Director Innovations, UL*

“Giesecke & Devrient has been part of the mobile ecosystem for decades through our relationships with mobile network operators, OEMs and leading technology firms. Our focus has been and continues to be securing mobile transactions of all types. The future is mobile – phones, wearables, and even cars. Participation in the Smart Card Alliance enables us to work together with a diverse group of industry leaders to provide a valuable resource to those who want to learn about technology, explore its potential, and drive adoption of secure technology solutions.”

—Stu Cox, *Product Manager, Giesecke & Devrient*

“The Smart Card Alliance is one of the few independent organisations driving change within the emerging smart card and NFC markets in the USA. They provide a great forum in which to obtain agreement around the conflicting concerns of the various stakeholders. I recommend that you get involved in these discussions as they provide a great insight into the drivers within those organisations you are trying to partner with.”

—Nick Norman, *Head of Sales/Mobile Payment Expert, Consult Hyperion*

“The Smart Card Alliance provides a great forum for industry leaders to share ideas and deal with issues that affect the secure identification and payment markets. The work being done in various councils provides a unique, unbiased source of educational materials that help drive the industry forward. The white papers and webinars from the Payments Council and the Mobile Council have been a great resource to our company, our partners, and our customers. If you are working on projects in these areas, I highly recommend you attend an upcoming Smart Card Alliance event to learn more.”

—Tony Sabetti, *Mobile & NFC Product Manager, CPI Card Group*

“The Smart Card Alliance is a great source of information and provides an excellent forum for exchanging ideas with other industry professionals. Providing a variety of resource materials and sponsoring various work groups and committees such as the Mobile Council, members can obtain valuable information otherwise difficult or impossible to find. With the Smart Card Alliance, you can choose to participate at any level. Small work group participation allows you to regularly share ideas and focus on areas of interest to your organization. If you prefer, the Smart Card Alliance stays current on industry issues, and regularly provides white papers or other valuable information and guidance on the hottest topics.”

—Gerald Schoenecker, *Product Manager, Ingenico, North America*

ABOUT THE SMART CARD ALLIANCE

The Smart Card Alliance is a not-for-profit, multi-industry association working to stimulate the understanding, adoption, use and widespread application of smart card technology. Through specific projects such as education programs, market research, advocacy, industry relations and open forums, the Alliance keeps its members connected to industry leaders and innovative thought. The Alliance is the single industry voice for smart cards, leading industry discussion on the impact and value of smart cards in the U.S. and Latin America. For more information please visit www.smartcardalliance.org.

The Smart Card Alliance Industry and Technology Councils are focused groups within the overall structure of the Alliance. Councils have been created to foster increased industry collaboration within a specified industry or market segment and produce tangible results, speeding smart card adoption and industry growth. Groups collaborate on specific deliverables, including reports, briefings and educational material. The Smart Card Alliance currently has six active Councils focusing on the payments, health and human services, identity, access control, mobile/NFC, and transportation industries. Council participation is open to any Smart Card Alliance member who wishes to contribute to the Council projects.

Council Members

3M Cogent, Inc.
ABNote
Accenture LLP
Advanced Card Systems Ltd.
American Express
AT&T Mobility Services LLC
Bell ID
Booz Allen Hamilton
Cappgemini Financial Services
CH2M
Chase Card Services
Chase Paymentech
Clear2Pay
Consult Hyperion
CPI Card Group
Cubic Transportation Systems, Inc.
Datawatch Systems
Discover Financial Services
Entrust Datacard
Exponent, Inc.
FIME
First Data Corporation
FIS
Fiserv
Gemalto
Giesecke & Devrient
GlobalPlatform
Heartland Payment Systems
Hewlett Packard Enterprise
HID Global
Identification Technology Partners
InComm
Infineon Technologies
Ingenico, North America
Initiative for Open Authentication (OATH)
INSIDE Secure
Interac Association/Acsys Corporation
Intercede Ltd.
IQ Devices
Kona I Co., Ltd.
Lenel Systems International
MasterCard
Morpho
Natural Security
NBS Technologies
NFC Forum
NXP Semiconductors
Quadagno & Associates
Quantum Secure Inc.
SecureKey Technologies
SHAZAM
STMicroelectronics
SureID Inc.
Thales
TSYS
Underwriter Laboratories (UL)
U.S. Department of Homeland Security
Valid USA
Vantiv
Verifone
Visa Inc.
Vix Technology
Wells Fargo
Xerox
XTec, Incorporated