



Spring 2016

# PAYMENTS COUNCIL

The Smart Card Alliance Payments Council focuses on facilitating the adoption of chip-enabled payments and payment applications in the U.S. through education programs for consumers, merchants, issuers, acquirers/processors, government regulators, mobile telecommunications providers and payments service providers. The group is bringing together payments industry stakeholders, including payments industry leaders, merchants and suppliers, and is working on projects related to implementing EMV, contactless payments, NFC-enabled payments and applications, mobile payments, and chip-enabled e-commerce. The Council's primary goal is to inform and educate the market about the value of chip-enabled payments in improving the security of the payments infrastructure and in enhancing the value of payments and payment-related applications for industry stakeholders.

## PAYMENTS COUNCIL ACTIVITIES

The Council works on projects to provide educational resources and define best practices for chip-enabled payments implementations and to explore new chip-enabled payment applications. Council activities include:

- Developing white papers and hosting web seminars and conference workshops on chip-enabled payments to provide educational resources to the industry.
- Developing industry positions on key issues in deploying chip-enabled payments and collaborating as an industry to address challenges.
- Maintaining an active, public voice on chip-enabled payments topics, serving as a resource for authoritative information and responding to reports that contain misinformation about the technology.
- Developing educational material and guidance on the use of EMV and chip-enabled solutions to address fraud and counterfeit cards in the U.S. payments industry.
- Developing educational material and guidance on the use of Near Field Communication (NFC) technology for mobile contactless payments.

## COUNCIL RESOURCES

### Events

- The Changing U.S. Payments Landscape: The Impact of EMV and Mobile on the Payments Acceptance Infrastructure Workshop, 2014 Payments Summit
- Payments Technologies and Innovations: Payment Strategy Considerations for Issuers, Retailers and Transit Agencies Workshop, 2015 Payments Summit

### White Papers and Resources

- Accepting Contactless Payments: A Merchant Guide
- Card-Not-Present Fraud: A Primer on Trends and Transaction Authentication Processes
- Card Payments Roadmap in the U.S.: How Will EMV Impact the Future Payments Infrastructure?
- The Changing U.S. Payments Landscape: Impact on Payment Transactions at Physical Stores
- Chip-Enabled Mobile Marketing
- Contactless Payments: Delivering Merchant and Consumer Benefits
- EMV and NFC: Complementary Technologies Enabling Secure Contactless Payments
- EMV Connection web site
- The EMV Ecosystem: An Interactive Experience for the Payments Community
- EMV Frequently Asked Questions
- End-to-End Encryption and Chip Cards in the U.S. Payments Industry
- Fraud in the U.S. Payments Industry: Fraud Mitigation and Prevention Measures in Use and Chip Card Technology Impact on Fraud
- The Mobile Payments and NFC Landscape: A U.S. Perspective
- NFC Frequently Asked Questions
- Proximity Mobile Payments: Leveraging NFC and the Contactless Financial Payments Infrastructure
- Proximity Mobile Payments Business Scenarios: Research Report on Stakeholder Perspectives
- Security of Proximity Mobile Payments
- Smart Card Alliance Contactless Payment Security Q&A
- Smart.Payments LinkedIn Group
- Technologies for Payment Fraud Prevention: EMV, Encryption and Tokenization
- The True Cost of Data Breaches
- What Makes a Smart Card Secure?

**FIND PAYMENTS COUNCIL RESOURCES ONLINE:**  
[www.smartcardalliance.org/activities-councils-payments](http://www.smartcardalliance.org/activities-councils-payments)





## MEMBER COMMENTS

"Since its inception the Payments Council has been a forum where a diverse group of payments professionals can work together to share their knowledge in a meaningful way with the wider community. The Payments Council has proven to be a valuable resource for Oberthur Technologies especially because its ongoing initiatives are designed to educate interested stakeholders on the emerging trends and technologies that can be used to secure and enhance the payments ecosystem. Its members were early advocates of the march to EMV here in the USA and helped drive the formation of the EMV Migration Forum."

—*Philip Andreae, Director Field Marketing - Payments NA, Oberthur Technologies*

"The Smart Card Alliance has inspired collaboration across the payments industry and has proven to be a valuable resource for Chase. The Alliance has fostered innovation and sense of shared responsibility in the evolving payments ecosystem."

—*Deana Cook, Vice President, Chase Commerce Solutions*

"The Smart Card Alliance has proved to be a great resource for NXP. In our ever changing industry it is one source that can be counted upon to provide the latest trends, concepts, direction and information that is invaluable to anyone involved. In addition, the opportunity to network with other leaders in the business opens the doors to cooperation and consistency amongst all the players."

—*Jose Correa, Business Development Manager, NXP Semiconductors*

"There has never been a more exciting or important time to be involved in the payments industry. Consumers today are looking for greater freedom when it comes to making payments in a variety of ways, anywhere, any time. As payment providers, our goal is to drive interoperability and, at the same time, ensure payments are made in a safe and secure environment. Through the Smart Card Alliance, American Express is able to work with participants across the payments industry to progress the usability of new innovative products and services, as well as new technologies and security initiatives that can benefit consumers and industry stakeholders."

—*Karen Czack, VP Global Chip Products, American Express*

"The Smart Card Alliance has proved to be a great forum which brings together payment experts from all verticals of the payment industry. It is this 360-degree view of the industry which allows for industry collaboration to address the many challenges facing the payment industry as technology, mobility, consumer demographics begin to reshape the industry and how consumers pay for goods and services. It also is a forum that allows you networking opportunities, creating relationships that last a lifetime."

—*Terry Dooley, Executive Vice President and CIO, SHAZAM*

"I encourage any payments industry professional to get engaged with the Smart Card Alliance Payments Council. Our industry evolves almost real-time -- it is critical to stay on top of technological and regulatory developments in our space. The Council provides cutting edge information, providing a global view of payments and payment technology. This in turn helps Heartland better serve our customers with solutions engineered to current standards."

—*Michael English, Executive Director, Product Development, Heartland Payment Systems*

"The Smart Card Alliance has been my go-to resource for payment industry information for over a decade. I'm proud to be part of the Payments Council as CPI Card Group has a history of collaborating and sharing with the participating organizations within the Alliance. It is a great platform for driving innovation and transforming payments."

—*Mike Fisher, Manager, Technology Business Development – ACE-P, CPI Card Group*

"The Smart Card Alliance provides Visa with valuable research and first-hand information on trends and directions in the smart card and mobile payments space. The Alliance work on new developments in chip cards and authentication makes the organization an invaluable source of market intelligence."

—*Simon Hurry, Sr. Business Leader, Visa Inc.*

"The Smart Card Alliance Payments Council provides Giesecke & Devrient the opportunity to interact with all types of decision makers in the industry ecosystem and to help drive the adoption of new technologies for our market, like EMV and NFC. The Council activities provide valuable tools to the industry and the smart card market as a whole."

—*Nick Pisarev, Director, Product Marketing, Giesecke & Devrient*

"UL's participation in the Smart Card Alliance Payments Council fits seamlessly with UL's involvement in the world of smart card and mobile payments. Their neutral position within the industry allows UL to interact and connect with various players in the mobile and payment ecosystem. UL sees the Smart Card Alliance as a driving force for independent thought-leadership in the emerging payments landscape."

—*Sherif Samy, Commercial Director North America, UL Transaction Security Division*

"Innovation in payments is accelerating and multiple competing solutions can lead to fragmentation or even decision paralysis. Participating in the Smart Card Alliance Payments Council helps Fiserv to cut through the noise, prioritize, and engage with our clients on effective solutions."

—*Jamie Topolski, Director of Alternative Payment Strategies, Fiserv*

## Council Officers

Chair: Jack Jania, Gemalto

## Council Steering Committee

Philip Andreae, Oberthur Technologies  
Deana Cook, Chase Commerce Solutions  
Jose Correa, NXP Semiconductors  
Brady Cullimore, American Express  
Terry Dooley, SHAZAM  
Mike English, Heartland Payment Systems  
Mike Fisher, CPI Card Group  
Simon Hurry, Visa Inc.  
Jack Jania, Gemalto  
Arnaud Moser, Infineon Technologies  
Nick Pisarev, Giesecke & Devrient  
JC Raynon, Verifone  
Sherif Samy, UL  
Rajesh Sharma, INSIDE Secure  
Ellie Smith, Discover Financial Services  
John Smith, First Data  
Manjot Sohi, Capgemini Financial Services  
Jamie Topolski, Fiserv

## Council Members

ABNote  
Accenture  
ACI Worldwide  
Advanced Card Systems Ltd.  
American Express  
Apriva  
Bank of America  
Bell Identification B.V.  
Booz Allen Hamilton  
Capgemini Financial Services  
CH2M  
Chase Card Services  
Chase Paymentech  
Clear2Pay  
CPI Card Group  
Cubic Transportation Systems, Inc.  
Discover Financial Services  
Entrust Datacard  
Exponent  
First Data Corporation  
FIS  
Fiserv  
Gemalto  
Giesecke & Devrient  
GlobalPlatform  
Heartland Payment Systems  
InComm  
Infineon Technologies  
Ingenico, North America  
Initiative for Open Authentication (OATH)  
INSIDE Secure  
Interac Association / Acxsys Corporation  
JCB International Credit Card Co., Ltd.  
Kona I Co., Ltd.  
Lenel Systems International  
MasterCard  
Metropolitan Transportation Authority  
Morpho  
Multos International  
NXP Semiconductors  
Oberthur Technologies  
OTI America  
Quadagno & Associates  
SecureKey Technologies  
SHAZAM  
STMicroelectronics  
Thales  
TSYS  
Tyfone  
Underwriter Laboratories (UL)  
United Services Automobile Association (USAA)  
Valid USA  
Vantiv  
Verifone  
Visa Inc.  
Vix Technology  
Wells Fargo  
Xerox  
XTec, Incorporated

## 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](http://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.