

## Welcome to the International Smart Card Associations Network

International Smart Card Associations Network - ISCAN - is an international alliance of independent smart card associations combining manufacturers, systems integrators, issuers, potential issuers and economic or social actors involved in the smart card activities.

## Goals of the Network

ISCAN's major purpose is to support the proliferation of smart card usage worldwide by promoting results of tasks and facilitating exchanges of views between participating national, continental and global member associations. By gathering their own experience worldwide, ISCAN will be a major forum to focus on strategic and technical issues and to form a global view of the smart card industry.

[www.iscan.ca](http://www.iscan.ca)



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## More than an industry, it is a world of news

### Chairman's Letter

From Catherine Johnston, CEO ACT Canada

In a world where change is not only inevitable, but is often the key to success, how do the best companies decide what to keep and what to change?

One of the wisest people I know made his company more profitable through the deployment of smart cards. How did he identify this as a prudent change when so many others were skeptical? His goal wasn't to change technology. It wasn't to reduce costs. It wasn't to take a leadership position. His goal was to introduce something that consumers would pay for – and they did.

No matter where any of us sit in the chain, at some point a consumer decides whether (and how much) to pay for a product or service we have been involved with. The changes we need to make should focus on satisfying the 'wants' of that consumer. As we globally struggle with business cases for NFC and mobile payments, let's step back and ask, "What will the consumer pay for?"

I hope the news we publish helps you achieve your goals.

Catherine Johnston

### ISCAN NEWS



<Cards Tech &

Security> will participate in the Cartes Paris' 2010 as the official publication with its booth that locates in Hall 4.

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The 9<sup>th</sup> Annual Smart Cards in Government Conference and exhibition being held on

November 16 – 19, 2010 in Washington, DC,

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### GLOBAL PLATFORM

GlobalPlatform has finalized a contribution agreement with AFSCM (Association Française pour le 'Sans Contact' Mobile) – a technical developer of NFC and promoter

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Eurosmart's Press Conference will take place on 22 September 2010, 6.30pm, during Smart Event in Sophia Antipolis, and will be  
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- In Payments – In June, the Canadian government announced the formation of a Task Force for the Payments System Review to help guide the evolution of the payments system in Canada. The independent Task Force, mandated to provide the Minister of Finance with recommendations by the end of 2011, has released a commissioned report on the state of the Canadian payments system. The report, [Canadian Payments Landscape](#), offers a holistic mapping of the current Canadian payments landscape, and is intended to serve as a common basis for discussion and collaboration. The next phase of the task force's work will focus on the future for the Canadian Payments landscape. The task force is chaired by Pat Meredith, FCA.
- October will see liability shift dates from MasterCard and Visa. American Express has also announced a Canadian liability shift. Beginning Oct. 31, 2012, issuers, merchants and acquirers in Canada that support the American Express brand will become liable for credit and charge card fraud initiated with magnetic stripe cards that chip-and-PIN technology could have prevented.
- *Cardware 2010: Payment Insights* in June offered insights into payment issues and opportunities for North American payment stakeholders to a record breaking number of attendees. *Cardware 2011* is scheduled for June 14<sup>th</sup> and 15<sup>th</sup>.
- In June, Industry Canada held roundtable discussions on "Protecting the Online Marketplace" as a part of the consultations for the Digital Economy Strategy.

For more information on these and other Canadian stories, please visit [www.actcda.com](http://www.actcda.com) and view our monthly newsletter under the resources tab.



#### CHALLENGES FACING THE SMART CARD INDUSTRY IN FRANCE

##### [New index regarding card production costs in France](#)

Paris, November 18th, 2010, in Paris, AFPC (Trade Association for Card Manufacturers and Personalisers) is publishing an index regarding card production costs in France. The index reveals a worrying lack of correlation between card production costs, which are stable, and the sales price, which continues to drop.

Over the last few years, card related technologies and applications have evolved significantly. These changes are particularly evident in the telecommunications, banking and transport sectors. And these advanced technologies have been made available with only a minimal increase in production costs. However, suppliers in this sector have noticed an alarming drop in the sales price over the same period.

Having been made aware of this situation and also aware of the conclusions of a recent survey called "The Future of the Smart Card", carried out by the Nodal Cabinet Consultants / Deloitte, appointed by the Ministry of Industry, AFPC members decided to publish the AFPC index, showing the annual progression of card production costs in France.

These figures were obtained by analysing the structure of elementary card costs, taking into account the materials, the workforce and the components.

A discrepancy between the sales price and the cost of manufacturing: risks and challenges

This discrepancy between production costs and the sales price represents a double short-term threat for the "Cards sector" in France - one of French industry's flagships. Because it may also lead to the loss of strong technological know-how and the loss of jobs in this sector, that is estimated today to employ 10 000 people.

Beyond the social aspect, this situation also poses questions about the loss or preservation of the technical know-how, Continued on page 4



- Alternative NFC Mobile Payment Solutions & Bridging Gaps in the Ecosystem was organised by APSCA, in Taipei on 8-9 September, endorsed by the NFC Forum and supported by the Ministry of Economic Affairs of Taiwan. This was the first opportunity for end-user organisations planning NFC mobile payment products and services to compare and contrast different approaches to add-on alternative solutions that can "NFC-enable" existing mobile phones without contactless payment functionality. Details at <http://www.apsca.org/event/meeting119>. Over 120 members and delegates attended the forum
- The Association of Banks of Malaysia (ABM) and APSCA hosted the **1st Asia Pacific Payment Card Forum** for card-issuing and acquiring financial institutions in Kuala Lumpur on 20-21 September. The theme of this first forum was be the Future of Payment Cards 2010-2015 and covered chip cards, contactless cards, mobile phones and NFC payments and mobile banking, and new chip-based security technologies. Over 120 bankers from over 40 banks across 10 Asian countries attended the forum with central bankers, payment networks and APSCA members. Further information at <http://www.apsca.org/event/meeting120>
- Asia's largest meeting of transport revenue collection and smart ticketing scheme operators, the **4th Asian Transport Revenue Collection Forum** will be held in Seoul on 11-13 October 2010, hosted by APSCA, co-hosted by Korea Smart Card Co., Ltd (KSCC) and supported by the Seoul Metropolitan Government (SMG) and CITYNET. The focal point for senior executives responsible for operating transit revenue collection systems for fares, ticketing, electronic toll collection, parking and all forms of revenue collection related to transport, Continued on Pg 4

## GLOBALPLATFORM

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- GlobalPlatform has finalized a contribution agreement with **AFSCM** (Association Française pour le 'Sans Contact' Mobile) – a technical developer of NFC and promoter of contactless mobile services - resulting in AFSCM contributing its business processes and end-to-end system architecture for integration into GlobalPlatform Specifications. This offers greater access to AFSCM use case materials and assists in the advancement of the NFC ecosystem.
- GlobalPlatform has announced the signing of a Memorandum of Understanding (MoU) with the GSM Association (GSMA). The two organizations have been working closely together for the last three years and recently agreed to a formal collaboration and information exchange framework for the next three years. Both parties acknowledge that it is in the best interests of their respective associations, and the industry, to maintain a close working relationship in order to avoid needless duplication of technical (and other) activities.
- The GlobalPlatform Device Committee has formed two new working groups (WG). The Trusted Execution Environment (TEE) API WG has been formed to specify all the APIs related to the Trusted Execution Environment (TEE). The Remote Secure Element (SE) Admin WG will work towards specifying the required on-device component to manage any SE from any Trusted Service Manager. Participating and Full Members of GlobalPlatform may contribute directly to these efforts.

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- The [9<sup>th</sup> Annual Smart Cards in Government Conference](#) and exhibition being held on November 16 – 19, 2010 in Washington, DC, features an expanded program agenda for 2010 including an in depth look at the healthcare industry and how its needs for strong authentication and data security mirror the demands for government and commercial identity and security needs.
- The [LEAP](#) smart card educational membership program has surpassed 100 members in July marking a milestone for the Smart Card Alliance's industry leading professional development service. This program is available to anyone, regardless of their nationality or membership status and provides exclusive access to white papers, webinars, past conference proceedings, video-taped workshops, and a free on-line training course. The international professional certification training program, [CSCIP](#), that is available to LEAP members who complete rigorous training and pass an exam to become [Certified Smart Card Industry Professionals](#), now has accredited 65 members. The Smart Card Alliance will be offering the international **CSCIP Training and Certification Exam at Cartes & Identification 2010 in Paris**.
- Will EMV be coming to the US? More and more, we are seeing the signs in the market that EMV will become part of the next generation payments for cards and mobile devices in the U.S. Recent government regulations passed this summer empowering the Federal Reserve Bank to set interchange fees that merchants pay for debit cards based on minimum security standards as determined by the Fed coupled with increased customer satisfaction issues over foreign travel using magnetic stripe cards have been a major force behind renewed debates over EMV. The EMV

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- **The e-publication of Cards Tech & Security (e-cts)** will be launched on October 1<sup>st</sup>, 2010. This newly designed website aims to provide a faster, more efficient on-line reading of the articles and news on the market trend and cutting-edge technology of global smart card, RFID, e-payment and ICT related topics. Welcome to visit [www.e-cts.net](http://www.e-cts.net).
- **China Unicom and Industrial and Commercial Bank of China** jointly launched the first SIM+PBOC2.0 combined credit card in Shenzhen, reports [ccidnet.com](http://ccidnet.com). The card is a combination of a bank card and SIM card, which provides mobile payment services through certain terminals matching the PBOC 2.0 standard, a technical and service standard for smart cards in China. [Public Website](#)
- **China UnionPay** jointed efforts with Single Group, commercial banks, mobile communication operators as well as partners in other industries to declare the opening of the CUP mobile payment business in Yunnan, expanding the business pilot locations to seven provinces and municipalities. CUP mobile payment is a new payment that combines the mobile phone and bankcard. The user needs only to insert a customized financial smart card into the mobile phone via the mobile communication operator or issuer. [Public Website](#)
- Thanks to **Chongqing Telecom's** new service platform for students, the students in Chongqing can use their mobile phones as cards to borrow books from libraries, take meals in the canteens and so on. The service platform is based on the concept of the Internet of Things, which refers to the networked connection of everyday objects, and will help the campus to achieve informatization and to be more convenient for students. [Public Website](#)

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## EUROSMART

The Voice of the Smart Security Industry

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- followed by a cocktail. Eurosmart Chairman Marc Bertin will present the agenda of the Smart Security Industry (market analysis on new segments and the new focus on Biometry and Smart M2M,...). Come to meet and exchange with Eurosmart members about the future of the Smart Security Industry! [More information.](#)
- **Eurosmart module on M2M at Smart University 2010.** In the framework of its education mission, Eurosmart is participating to [Smart University](#) programme. Smart University designs and delivers high level training modules regarding the latest advanced ICTs. Eurosmart New Form Factor Working Group will deliver a module on "Security and privacy in the Machine-to-Machine (M2M) ecosystem" in Sophia-Antipolis, during Smart Event 2010.
- **Eurosmart live-demos at Cartes 2010.** Eurosmart experts present live-demos at Cartes Exhibition in two areas: **Smart M2M**, in the Internet of Things zone (Hall 3): demos will include automotive applications, home automations, telemetry, and other innovative technical solutions. **Biometrics uses cases**, in the Identification zone (Hall 4): demos will include Match-on-Card and enrolment stations. Come to visit Eurosmart at Cartes 2010 and discover the secure solutions developed by its members !
- **New Eurosmart Position Paper on "Advantages of combining a Central Database and Smart Tokens for an EU Entry-Exit programme"**. This [document](#) reflects EUROSMART member's analysis of the current situation and their position in favor of the deployment of an EU Entry-Exit system based on the combination of database and Smart Secure Device, including Biometry.

## GLOBALPLATFORM

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- GlobalPlatform has created a new task force to explore **IP connectivity**. The group aims to create an environment that will encourage technology developers to capitalize on the smart card's ability to connect with IP-based infrastructures - also known as the 'internet of things' - utilizing technology from GlobalPlatform.
- Digital ID News recently interviewed GlobalPlatform Executive Director Kevin Gillick to learn more about the work GlobalPlatform is doing in the area of ID and credentialing. The podcast addresses GlobalPlatform's activities, the priorities of the Government Task Force and the organization's association with other standards bodies.
- GlobalPlatform has announced a 1.5 day Card Specifications Technical Training Session to take place in Washington DC on 15 and 16 November, in conjunction with the Smart Card Alliance's Smart Cards in Government Conference. For further information or to register, visit the [public website](#).



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the event is also the leading forum for discussion of new technologies and strategies for intermodal integrated fare collection and smart ticketing. Registration at [www.apsca.org/event/meeting121](http://www.apsca.org/event/meeting121)

The **M2M World Congress** will be co-organised in Shanghai by APSCA and the Device Management Forum (DMF) and supported by the Commercial Committee of the Shanghai Pudong New Area Government, on 1-2 December 2010. As the first government-supported event in Asia focused on the future of global M2M business, M2MWC is an international meeting of organisations developing M2M applications, M2M communications network infrastructure providers and commercial and industrial end-users of M2M products and services. Registration at [www.apsca.org](http://www.apsca.org) from October onwards.



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- migration in Canada and possibly the U.S will be the focus of the **2011 Smart Card Alliance Annual Conference in Chicago on May 2 – 5, 2011.**
- The Contactless and Mobile Payments Council has been renamed the [Payments Council](#), with a new charter that will include EMV contact and contactless payments and NFC mobile payments. A new white paper is due to be released this fall titled Payments Roadmap for U.S. Market that outlines the options and alternatives for the payments stakeholders to implement EMV payments.



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strongly associated with card manufacture, the activities of national companies on international markets and more globally, the perpetuity of all the added value of this sector.

In order to successfully combat these challenges, AFPC needs political support, as well as the commitment from all companies active in the cards sector.

**EVOLIS CARD PRINTER joined AFPC**  
*EVOLIS designs, manufactures and markets a complete range of solutions for personalization of plastic cards. Based in Angers (France), with a subsidiary company at Miami (USA), a subsidiary company in Singapore and representative offices in Tokyo (Japan) and Shenzhen (China), Evolis is represented in more than 100 countries in the world via a network of importers, distributors and technology integrators. Do not hesitate to contact us through our site <http://www.afpc-cartes.com>*



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- The complete RFID solution from Jawasoft China and UPM Raflatac provides Jossy Jo with valuably accurate real-time data concerning its logistics operations and streamlines cooperation between Jossy Jo and its franchisees. The solution is also an efficient brand protection tool, helping prevent counterfeit products from reaching stores. [Public Website](#)



- The 13th China International Smart Cards and RFID Exhibition & Conference, 2011 will be held in June at Beijing Exhibition Center. [www.scsf-china.com](http://www.scsf-china.com) Limited Sponsorship/Exhibition/Speaking Opportunities, contact us at [card@263.net](mailto:card@263.net).

## ISCAN SMART CARD INDUSTRY EVENT CALENDAR

- **GlobalPlatform Card Specifications Technical Training**
  - Washington DC
  - 15-16 November 2010

*A GlobalPlatform Event*
- **Cartes & IDentification 2010**
  - Paris Nord Villepinte, France
  - 7-9 December 2010

*Eurosmart is official sponsor of Cartes*
- **4th Asian Transport Revenue Collection Forum:**
  - 11-13 October 2010
  - Seoul

*Best Practices for Contactless Transport Payments For Transport Operators and Transport Card & Ticketing Companies*
- **M2M World Congress:**
  - 1-2 December 2010
  - Shanghai

*Understanding the Future of Global M2M Business*  
*For MNOs, M2M End-Users, M2M Technology and Service Providers*
- **9th Annual Smart Cards in Government Conference**
  - Washington, DC
  - November 16-19, 2010

*A Smart Card Alliance event*
- **2011 Payments Summit**
  - Salt Lake city, UTAH
  - February 15 – 17, 2011

*A Smart Card Alliance event*



<http://www.iscan.ca>

### ISCAN Members:



<http://www.actcda.com>



<http://www.afpc-cartes.com>



<http://www.apsca.org>



<http://www.eurosmart.com>



<http://www.globalplatform.org>



<http://www.smartcardalliance.org>



<http://www.scfc.org.cn>