

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

The Payments Council has also created a Merchant Advisory Group to collaborate at the industry level on issues and topics related to merchant acceptance of chip-enabled payments. The Council's goal in working with the Advisory Group is to engage in cross-industry discussion on payment issues and to determine what the industry can do to make chip-enabled payments deployment faster and easier. Current Merchant Advisory Group members include: Arby's, Petro Canada, Racetrac and Sheetz.

Council Resources

Events

- NFC/Mobile Payments Workshop
- Payment Summit
- Roundtable discussions with the Merchant Advisory Group
- Top 10 Reasons U.S. Should Consider EMV webinar
- Web seminar series produced in partnership with ETA



White Papers and Resources

- Accepting Contactless Payments: A Merchant Guide
- Chip-Enabled Mobile Marketing
- Contactless Payments: Consumer Attitudes and Acceptance in the United States
- Contactless Payments: Delivering Merchant and Consumer Benefits
- Contactless Payments: Frequently Asked Questions
- Contactless Payments: Merchant ROI Model
- EMV Chip Cards Expected for Upscale U.S. Cardholders
- 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
- Industry resource web pages on EMV and NFC
- Issuer and Merchant Best Practices: Promoting Contactless Payments Usage and Acceptance
- 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 Statement and Q&A
- Smart.Payments LinkedIn Group
- What Makes a Smart Card Secure?
- The What, Who and Why of Contactless Payments

The Council also has active collaboration and relationships with the Electronic Transactions Association (ETA), Merchant Advisory Group (MAG), National Retail Federation, NFC Forum and NACHA.

Member Comments

"IBM's participation in the Smart Card Alliance Steering Committee and various councils has provided us an invaluable opportunity to interact with our partners in the payments industry. It offers a forum for cutting-edge thought leadership, business insights, and technology development that is clearly shaping the direction of the industry. Together, we will revolutionize the smart card arena."

—Sri Chawla, *Business Development, IBM Payments Practice*

"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 current and relevant market intelligence."

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

"The Smart Card Alliance is a neutral forum of industry leaders that addresses core-level issues that touch industry participants across the board. Considering that Alliance activities are expanding, it was a great idea to start a Contactless and Mobile Payments Council to focus on addressing the core issues for the wider acceptance of contactless payments and on the emerging market for NFC mobile payments. The Alliance and Contactless and Mobile Payments Council produce white papers, position papers, webinars, and focused task forces to make the contactless roll out smoother and more successful. This provides a direct value to ViVOtech."

—Mohammad Khan, *President and Founder, ViVOtech*

"The Smart Card Alliance Contactless Payments Council has provided an opportunity for Giesecke & Devrient to interact with decision makers in the industry ecosystem, including financial institutions, payment brands, and component and device suppliers. G&D has participated in the creation of key Alliance white papers, a valuable tool in moving the contactless payments industry forward."

—Heather Klein, *Director, Marketing Communications, Giesecke & Devrient*

"First Data is always looking for ways to stay on top of trends in the payments industry. The Smart Card Alliance provides a great forum for First Data to interact with payments industry leaders who share a common interest in promoting contactless and mobile payment solutions."

—Roger Musfeldt, *Director Mobile Solutions, First Data*

"Participation in the Contactless Payments Council enables member companies to directly tackle the challenges which face our industry. Without effectively run industry groups like the Council, members would be individually trying to overcome issues which are greater than our respective companies. However, the collaborative efforts of the Council have enabled tangible advances to occur through informative white papers, thought-provoking conferences and responsive PR."

—Garfield Smith, *Vice President, Marketing, Oberthur Technologies*

"Through its Industry Councils, the Smart Card Alliance has provided INSIDE Contactless with a unique opportunity to network with the key stakeholders in the important markets we serve, including contactless and mobile payments, identity, physical access and transportation. The Alliance's efforts toward educating these markets through its publication of white papers, FAQs and other materials and effectively communicating with the media has been invaluable to INSIDE and other ecosystem stakeholders as we continue to push the edge of the technology envelope and bring exciting new solutions to market."

—Charles Walton, *EVP Payments, INSIDE Contactless*

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 five active Councils focusing on contactless and mobile payments, healthcare, identity, physical access and transportation industries. Council participation is open to any Smart Card Alliance member who wishes to contribute to the Council projects.

Council Officers

Co-chairs: Simon Hurry, Visa
and Oliver Manahan, MasterCard
Vice chair: Troy Bernard, Discover
Financial Services
Secretary: Deborah Baxley, Capgemini

Council Steering Committee

Deborah Baxley, Capgemini
Troy Bernard, Discover Financial Services
Jo Ann Davaris, American Express
Jason Dell, First Data Corporation
Willy Dommen, Booz Allen Hamilton
Michael English, Heartland Payment
Systems
Simon Hurry, Visa, Inc.
Jack Jania, Gemalto
Mohammad Khan, ViVOtech
Paul Legacki, Infineon Technologies
Michelle Lehouck, CPI Card Group
Dan Loomis, VeriFone
Oliver Manahan, MasterCard Worldwide
Ron Pinkus, G&D
Dori Skelding, Chase Card Services
Garfield Smith, Oberthur Technologies
Charles Walton, INSIDE Contactless

Council Members

Accenture
American Express
Apriva
Booz Allen Hamilton
Capgemini
Capital One
CASSIS Americas, Inc.
Chase Card Services
Collis America
Computer Sciences Corp. (CSC)
CPI Card Group
Datacard Group
DeviceFidelity, Inc.
Discover Financial Services
Double Diamond Group
epay North America
First Data Corporation
FiServ
Gemalto
Giesecke & Devrient
Heartland Payment Systems
HID Global
HP
IBM
Infineon Technologies
INSIDE Contactless
JCB International Credit Card Co.,
Ltd.
LoyaltyOne, Inc.
MasterCard Worldwide
Morpho
MTA New York City Transit
Multos International
NACHA -- The Electronic Payment
Association
Nagra ID Security
NXP Semiconductors
Oberthur Technologies
OTI America
Scheidt & Bachmann
SCM Microsystems
Smartcard Marketing Solutions
STMicroelectronics
Thales Group
Ubiq, Inc.
VeriFone
Visa Inc.
ViVOtech
Watchdata Technologies