



Smart Card Alliance Task Force Update

Cathy Medich

Consultant & Task Force Chair

Smart Card Alliance Mid-Winter Conference

February 13, 2003

Task Force Update

- **Active Task Forces**
 - Secure Personal ID Task Force
 - Terminal & eTransaction Infrastructure Task Force
- **Deliverables**
- **Participants**
- **What's Next**

Secure Personal ID Task Force

- **Objectives**
 - Provide a forum to promote smart cards in the implementation of privacy-sensitive secure personal identification systems
 - Influence organizations evaluating secure personal ID systems to consider smart cards as the technology platform
 - Educate government staffs and/or executives who have high priority applications for a secure personal ID system on the benefits of smart cards
- **Highly active Task Force with 76 individuals from 46 organizations participating in Task Force activities**

Secure Personal ID Task Force Deliverables

- **“Privacy and Secure ID Systems: The Role of Smart Cards as a Privacy-Enabling Technology” - NEW**
 - Published February, 2003
- **“Contactless Technology for Secure Physical Access: Technology and Standards Choices” white paper and FAQ**
 - Published September, 2002
- **“Smart Cards and Biometrics in Privacy-Sensitive Secure Identification Systems” white paper and FAQ**
 - Published May, 2002
- **“Secure Personal Identification Systems: Policy, Process and Technology Choices for a Privacy-Sensitive Solution” white paper and FAQ**
 - Published January, 2002

Privacy and Smart Cards White Paper

- **Topics covered**

- Definitions of privacy and security in an information context
- Personal identification vs. personal information: the role of smart cards
- Practical guidelines for privacy protection in ID systems
- Smart card ID system architectures and privacy
- Privacy-enabled smart card applications
- U.S. federal laws protecting privacy

- **Contributing members**

- **Laura Boyd**, IPC/Ontario
- **Patricia D'Costa**, IPC/Ontario
- **Mansour Karimzadeh**,
Smart Commerce Inc.
- **Jeff Katz**, Atmel
- **Colleen Kulhanek**, Datakey
- **Mark McGovern**, Turtle
Mountain Communications
- **Neville Pattinson**,
SchlumbergerSema
- **Keith Saunders**, MasterCard
- **Dale Underwood**, Dept. of
Treasury
- **Mike Vermillion**, EDS
- **Michael Willett**, Wave Systems

Task Force Project Active Contributors

Chuck Baggeroer, Datacard

Alan Bondzio, ADB

Dovell Bonnett, ASSA ABLOY

Laura Boyd, IPC/Ontario

Thierry Burgess, Oberthur

John Burke, Foley Hoag

Jean-Paul Caruana, Gemplus

Lucien Dancanet, IBM

Henk Dannenberg, Philips

Patricia D'Costa, IPC/Ontario

Ian Duthie, Atmel

Kevin Gillick, Datacard Group

Bill Holcombe, GSA

Karen Jones, IBM

Mansour Karimzadeh, Smart Commerce

Jeff Katz, Atmel

Diana Knox, Visa USA

Colleen Kulhanek, Datakey

Philip Lee, SC Solutions

Gilles Lisimaque, Gemplus

Don Malloy, Consultant

Mark McGovern, Turtle Mountain

John McKeon, IBM

Bob Merkert, SCM Microsystems

John Moore, GSA

Jim O'Connell, Caradas

Neville Pattinson, SchlumbergerSema

Gilles Pautzie, Gemplus

Oz Pieper, Consultant

Joe Pillozzi, Philips

Tate Preston, Datacard

James Russell, MasterCard

Herve Roche, Atmel

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Louis Sciupac, LaserCard

Martin Squibbs, Atmel

Dale Underwood, Dept. of Treasury

Mike Vermillion, EDS

Mike Weekes, IBM

Bob Wilberger, Northrop Grumman

Michael Willett, Wave Systems

Jeremy Wyant, NTRU

Task Force Projects: October 2002

Votes/Priorities

- **Developing a focused white paper or position statement on privacy and discussing how smart cards can help privacy**
- Developing a white paper on “key management 101”
- Creating a technical “industry advisory board” to help government agencies answer questions and determine approaches for smart card implementations
- Developing a white paper on the enrollment process for secure ID systems
- Developing security implementation guidelines for contactless smart cards and readers
- Defining interoperability and developing guidelines for interoperability for contactless smart card ID systems

Terminal & eTransaction Infrastructure Task Force

- **Objectives**
 - Examine the critical path items across the spectrum of smart card payments in the U.S.
 - Report on the progress that has been made to date to deploy smart cards at the retail point of sale
 - Report on the significant next steps that will further support the adoption of smart cards for financial transactions in the U.S.
- **Highly active Task Force with 58 individuals from 35 organizations participating in Task Force activities**

Terminal & eTransaction Infrastructure Task Force Deliverables

- **“Contactless Payment: Applications, Technologies and Transaction Models” white paper - NEW**
 - Published in February, 2003
- **“Smart Cards and the Retail Payments Infrastructure: Status, Drivers and Directions ” white paper**
 - Published October, 2002
- **“Ohio EBT Smart Card Program” case study**
 - Published October, 2002
- **Retailer Advisory Group**
 - Initial call held in September, with participation from National Retail Federation Association for Retail Technology Standards, the National Association of Convenience Stores and the Food Marketing Institute

Contactless Payment White Paper

- **Topics covered**

- Example contactless payment applications
- Contactless payment business benefits and costs
- Contactless payment technology options: ISO/IEC 14443, ISO/IEC 15693, low and high frequency RFID, proprietary 13.56 MHz, infrared, Bluetooth, NFC
- Contactless payment transaction models
- Benefits of smart cards for contactless payment

- **Contributing members**

- **Manuel Albers**, Philips
- **Matt Byrne**, First Data
- **Dan Cunningham**, Potomac Systems
- **Amol Deshmukh**, SchlumbergerSema
- **Ian Duthie**, Atmel
- **Mick Hosken**, Visa International
- **Greg Jones**, Visa USA
- **Mansour Karimzadeh**, Smart Commerce Inc.
- **Julie Krueger**, JCB USA
- **Michael Madden**, MasterCard
- **Joe Pilozzi**, Philips
- **Carlos Rachedi**, ProtonWorld
- **Cliff Wilke**, OCC
- **Jeremy Wyant**, NTRU

Task Force Project Active Contributors

Marc Abramson, Citicorp EFS

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Matt Radcliffe, SchlumbergerSema

Eric Schindewolf, Visa USA

Cliff Wilke, OCC

Jeremy Wyant, NTRU

Task Force Projects: October 2002

Votes/Priorities

- **Developing a white paper on contactless payment technologies (comparison of technology alternatives)**
- Developing a business case for smart cards for retail POS, including credit and debit payment, loyalty and other non-payment applications
- Developing a white paper on online authentication – Verified by Visa, MasterCard SecureCode and the role of smart cards
- Developing a closer relationship with retail associations to create an improved communications channel to retailers (i.e., shows, seminars)

Why Participate in a Task Force?

- Industry influence and voice to promote smart card technology
- Active involvement in developing industry-level messages to promote smart cards in high potential markets
- Collaboration and networking with industry leaders on topics critical to developing the smart card market
- Development of educational/marketing material and resources
- Inclusion in Task Force marketing programs (e.g., speaker's bureau, events, press announcements)

In-Person Task Force Meetings

- **Terminal & eTransaction Infrastructure Task Force meeting** – Thursday, Feb. 13, 12:30 - 1:30 PM
- **Secure Personal ID Task Force meeting** – Wednesday, Feb. 12, 5:15 - 6:15PM

For More Information

- **Task Force chair contact information**
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 - Bill Holcombe, bill.holcombe@gsa.gov, 202-208-7657
 - Mike Madden, michael_madden@mastercard.com, 914-249-1354
- **Smart Card Alliance**
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