



Financial Transaction Security Panel

Issuance Management and Infrastructure

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Caradas is the leading credential management provider to the enterprise, financial and retail markets, working with customers in growing their revenues, making them more profitable and competitive.

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New Payments – Challenges & Issues

Opportunities

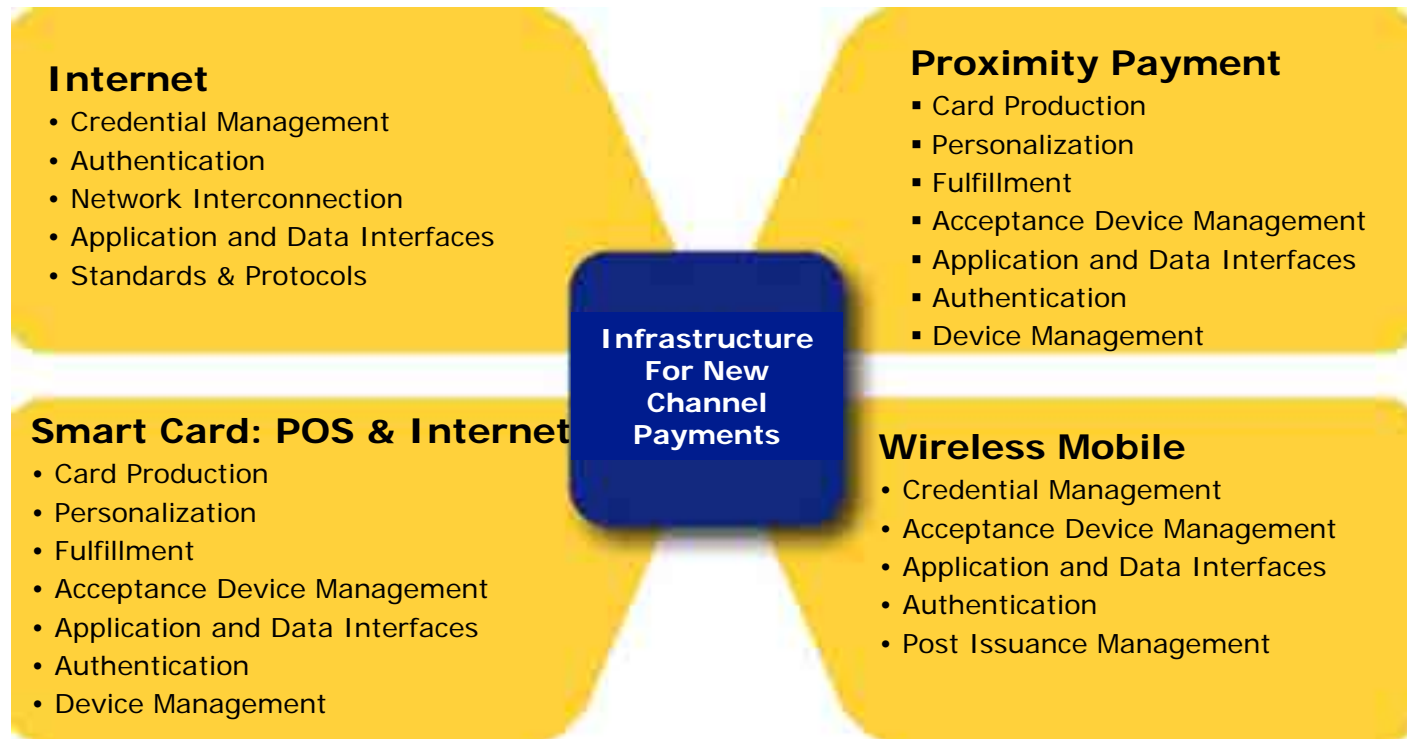
- Capture of new ways to pay
- Capture cash payments at point of interaction
- More convenience for consumer
- Authentication of customers
- Dynamic program creation

Issues

- Technology Uncertainty
- Business Case and Market Development Risk
- Infrastructure Migration
- Processor Relationship: Infrastructure buildout, interface, timing
- Partner Relationships
- Time to Market, Implementation

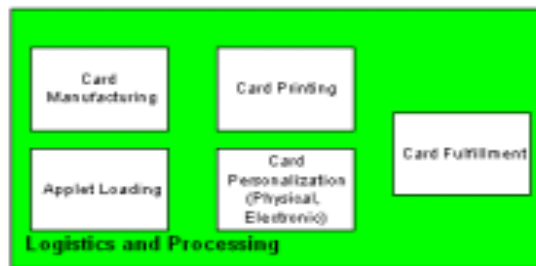
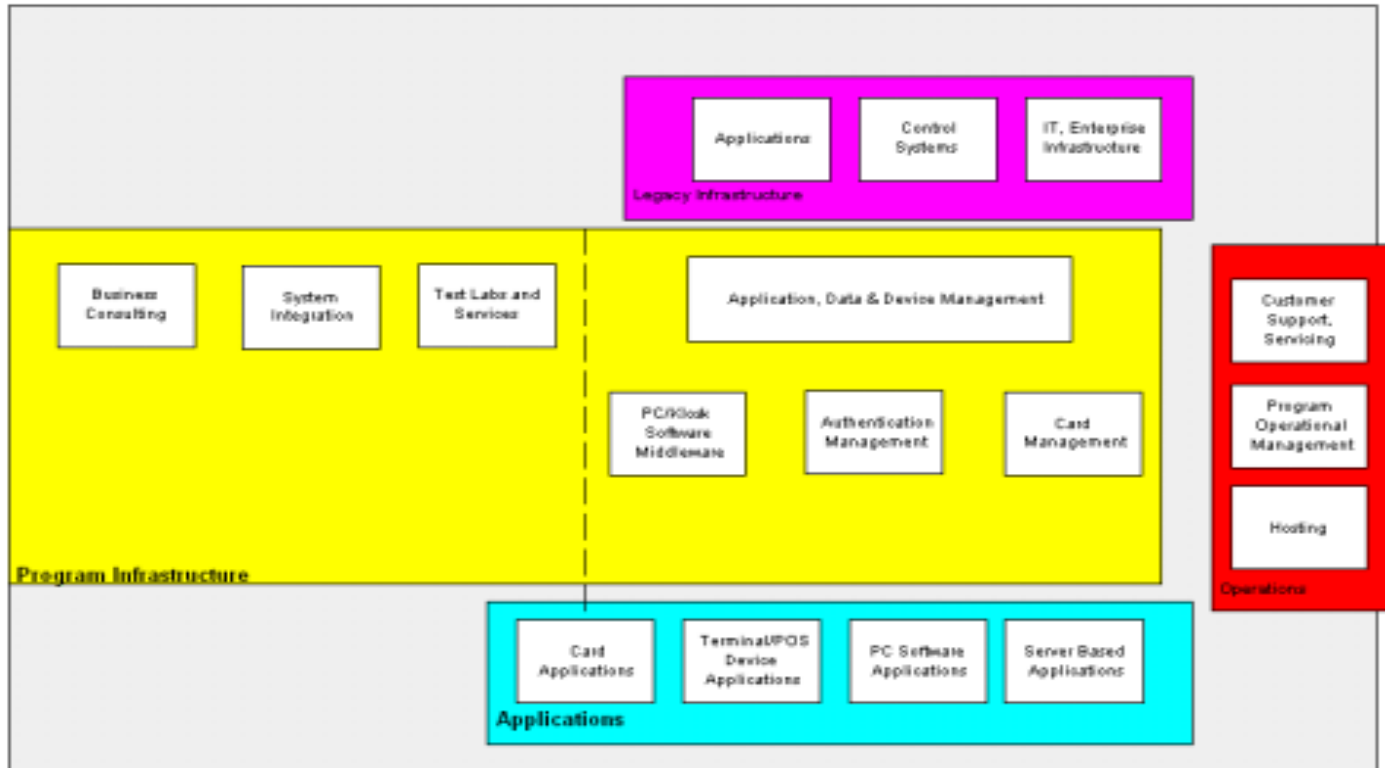
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Infrastructure for New Channel Payments



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Infrastructure Support Elements



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Criteria for Framework Establishment

#1 Minimize Cost

*Need infrastructure cost
consistent with business case.*

#2 System Technology

*A large scale, multi-channel management
System does not exist.*

#3 Security & Usability

*A balance of security and user transparency
is needed to achieve an optimal system result.
Authentication is central.*

#4 Unique Issuer Needs

*Issuers have unique requirements driven by
operational, technical, and business factors.*

#5 Time to Market

*Time to market is critical due to market
positioning factors and market growth.*

#6 Market Growth

*Multiple suppliers must be available to
validate and support the Issuer market.*

#7 Life-Cycle Solution

*On-going maintenance/upgrade is needed
for effective life-cycle management.*

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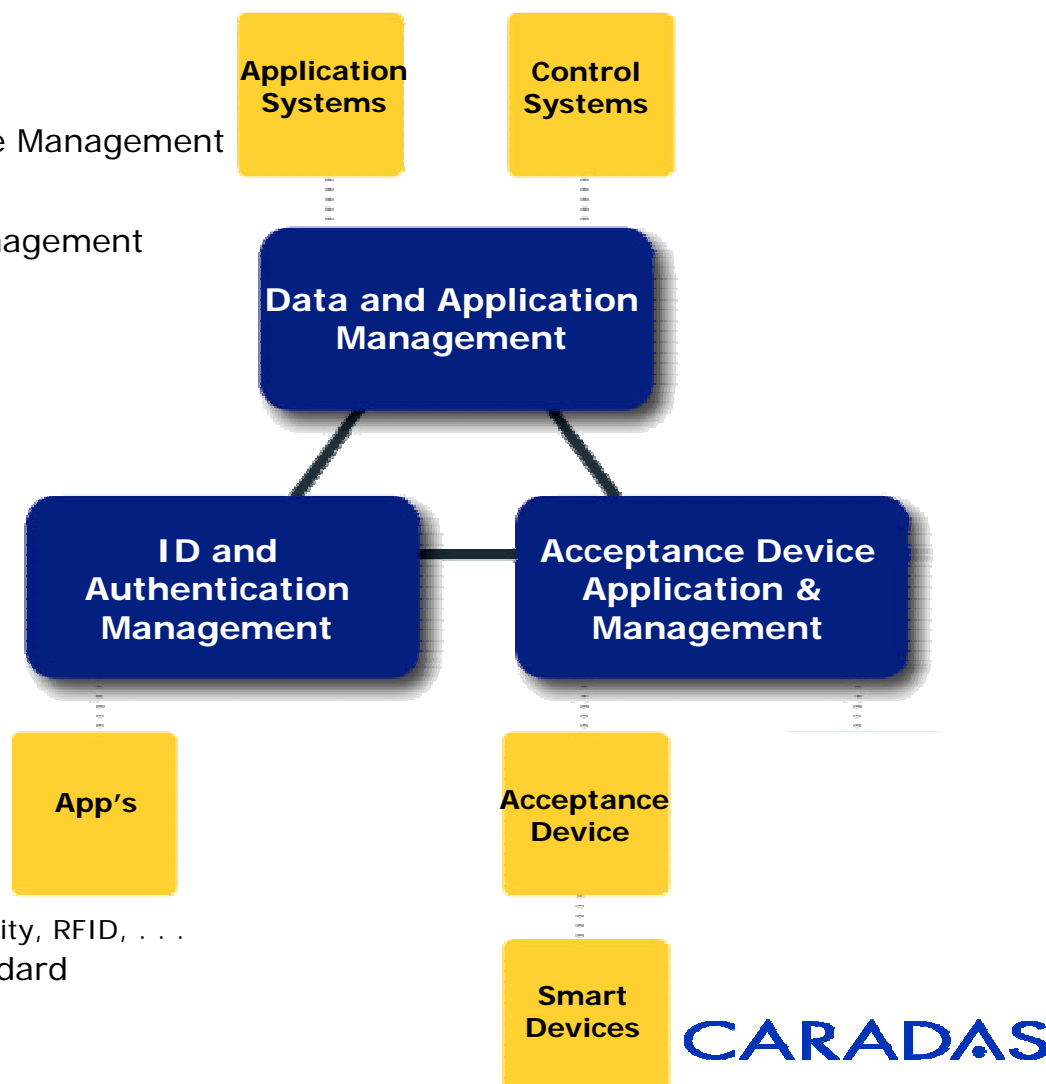
Infrastructure Framework – ‘MANAGEMENT’

Major Framework Elements

- Data, Application, Credential & Issuance Management
- ID & Authentication Management
- Acceptance Device Application(s) & Management

Framework Criteria & Attributes...

- Deployment
 - Leverage existing infrastructure
 - Maximize future flexibility
 - Cost effective integration platform
 - Support for multiple channels
- Open Support for....
 - Applications
 - Personalization Systems
 - Account Control Systems
 - Credential Types
 - Acceptance Devices
 - Token Support: Smart Card, USB, Proximity, RFID, . . .
- Need for cross industry application standard



Summary

- Strong opportunities,.... and associated issues
- Infrastructure management must be well architected to:
 - Preserve investments
 - Create extensibility and associated market nimbleness
 - Moderate costs
- Data and Application Management is central topic
- Technical solutions are available

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