



**Smart Card
Alliance**



The Changing U.S. Payments Landscape: The Impact of EMV and Mobile on the Payments Acceptance Infrastructure

A Smart Card Alliance Educational Institute Workshop

Introduction

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2014 Payments Summit

Grand America Hotel, Salt Lake City, UT — February 4, 2014



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 <http://www.smartcardalliance.org>.

About the Smart Card Alliance Councils



➤ Payments Council

- Focus: Facilitate 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



➤ Mobile & NFC Council

- Focus: Raise awareness and accelerate the adoption of payments, loyalty, marketing, promotion/coupons/offers, peer-to-peer, identity, and access control applications using NFC

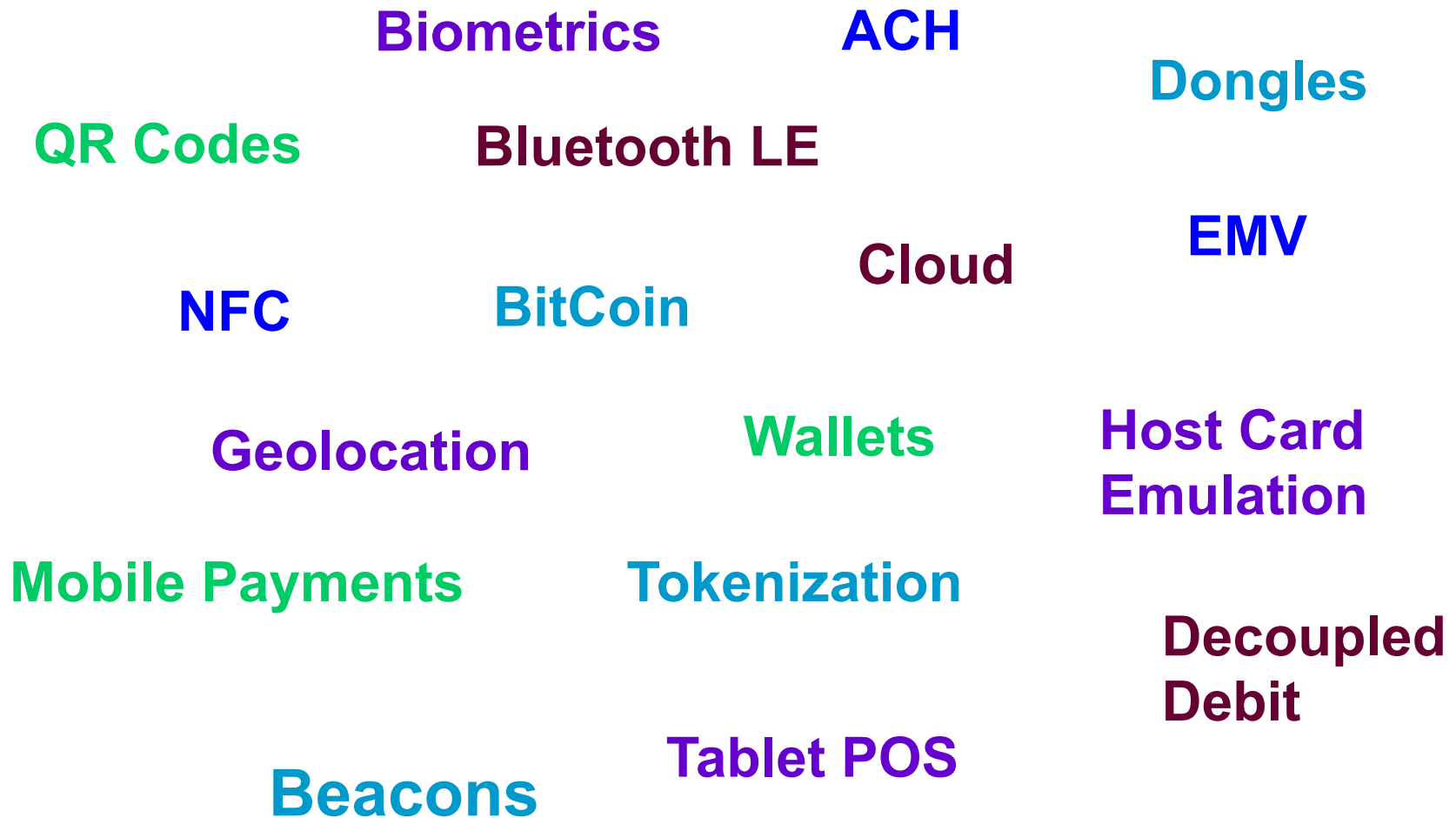


➤ Transportation Council

- Focus: Promote the adoption of interoperable contactless smart card payment systems for transit and other transportation services.



The Changing Payments Landscape



Workshop Topics

- **The U.S. Payments Landscape: Key Technology and Trends.** Overview of the technology and trends that are shaping the U.S. payments market.
- **Fundamentals of EMV Payments.** Comprehensive overview of EMV payments, including the EMV transaction flow and options for card authentication, cardholder verification and transaction authorization.
- **EMV Payments: Changes at the Point of Sale.** Discussion of EMV implementation options and considerations for retailer acceptance, including hardware, software and transaction messaging support.
- **The Mobile Point-of-Sale: New Acceptance Approaches.** Discussion of mobile POS and mobile tablet solutions, the changes that mobile technology is bringing to merchant acceptance, and the impact of EMV.
- **Mobile Payments – The Battle of Approaches.** Overview of the different approaches to mobile payments -- including NFC, barcode, Bluetooth Low Energy, and cloud-based wallets -- and current market situation.

Workshop Topics

- **Mobile NFC Payments.** Comprehensive view of mobile NFC payments, including secure element-based and other emerging approaches (e.g., Host Card Emulation).
- **Card-Not-Present Transactions.** Discussion of the trends for eCommerce/ CNP transactions and how retailers can mitigate increased risk.
- **Payments Strategy Considerations for Retailers.** Discussion of the key considerations for retailers in the changing payments landscape. What should retailers do in planning their investment at the POS?
- **Payments Strategy Considerations for Transit.** Discussion of the key considerations for transit in the changing payments landscape. What should transit agencies do in planning their investment for new fare collection systems?
- **Stakeholder Panel: The Impact of EMV and Mobile on the U.S. Payments Industry.** Discussion of the impact that EMV and mobile will have on the U.S. payments industry and perspectives on how the industry will evolve.

Agenda

8:30 – 8:45	Introductions	Cathy Medich, Smart Card Alliance
8:45 – 9:45	Fundamentals of EMV Payments	Guy Berg, MasterCard
9:45 – 10:15	Break	
10:15 – 10:45	EMV Payments: Changes at the Point of Sale	Gerard Schonecker, Ingenico
10:45 – 11:15	The Mobile Point-of-Sale: New Acceptance Approaches	Patrick Burns, Visa
11:15 – 12:00	Mobile Payments – The Battle of Approaches	Jane Cloninger, Edgar Dunn
12:00 – 1:00	Lunch	
1:00 – 1:45	Mobile NFC Payments	Tom Zalewski, CorFire
1:45 – 2:15	Card-Not-Present Transactions	Ryan Barnes, TSYS
2:15 – 3:00	Payments Strategy Considerations for Retailers	Mike English, Heartland
3:00 – 3:15	Break	
3:15 – 4:00	The U.S. Payments Landscape: Key Technology and Trends	Deborah Baxley, Capgemini
4:00 – 5:00	Stakeholder Panel: The Impact of EMV and Mobile on the U.S. Payments Industry	Moderator: Debbie Baxley, Capgemini Panelists: Sarah Hartman, TSYS; Kevin Emery, Discover; Patty Walters, Vantiv; Tom Zalewski, CorFire
5:00 – 5:30	Wrap Up and Open Q&A	All Speakers
5:30	Workshop adjourns / pre-conference reception in Grand Ballroom	

Resources

- **Smart Card Alliance Councils -**
<http://www.smartcardalliance.org/pages/activities-councils>
- **EMV Connection Web Site –** <http://www.emv-connection.com/>
- **White Papers**
 - *The Changing U.S. Payments Landscape: Impact on Payment Transactions at Physical Stores* -
<http://www.emv-connection.com/the-changing-u-s-payments-landscape-impact-on-payment-transactions-at-physical-stores/>
 - *Card Payments Roadmap in the U.S.: How Will EMV Impact the Future Payments Infrastructure?* -
<http://www.emv-connection.com/card-payments-roadmap-in-the-u-s-how-will-emv-impact-the-future-payments-infrastructure/>
 - *Card-Not-Present Fraud: A Primer on Trends and Authentication Processes* -
<http://www.smartcardalliance.org/pages/activities-councils-payments>
- **Workshops and Webinars**
 - *EMV Migration Forum EMV 101 webinar* -
<http://www.emv-connection.com/emv-101-fundamentals-of-emv-chip-payments/>
 - *How EMV Changes Payment workshop* -
<http://www.emv-connection.com/video-workshop-how-emv-changes-payment/>



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