



SECURE  
TECHNOLOGY  
ALLIANCE

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MONTHLY BULLETIN

## Message from our Executive Director

Secure Technology Alliance Members:

In my first three weeks in this role, I have been amazed at the passion and commitment our members have for the work that the Alliance is doing. I have had the opportunity to speak with some of the leadership and participate in meetings and see the potential that the Secure Technology Alliance has to be a thought leader in solving challenges in both the payments, and identity and access space. I was also present at the Identity & Payments Summit in Tucson prior to joining the organization and was energized to be part of the discussions and networking generated by you, the membership!

With that in mind, we are preparing to formally announce our Identity & Payments Summit 2025, which will be in San Diego, February 24th-26th. Watch for more information coming soon and save the date!

As you will read below, we have a number of new projects underway and would encourage you and your colleagues to participate in those that interest you and where you have subject matter expertise. These are exciting times as the Identity & Access Forum is getting established, and the U.S. Payments Forum is focusing on the evolution of payments technology.

As I settle in, I look forward to speaking to many more of you to understand your needs and expectations of the Alliance. Please do not hesitate to contact me at [chulka@securetechalliance.org](mailto:chulka@securetechalliance.org) if you would like to set up a time to talk.

Christina Hulka

A handwritten signature in black ink, appearing to read 'CHulka'.

Executive Director, Secure Technology Alliance

## Member Spotlight



A single secure authentication platform to combat fraud and friction. When institutions choose Entersekt, they're getting all the benefits of a single, state-of-the-art platform built on market-leading risk intelligence. From this foundational layer of security, they are free to orchestrate superior, frictionless user experiences with smart step-up authentication based on the context of their customers' connections.

[www.entersekt.com](http://www.entersekt.com)

# CardWare

# Card+

Why add a display to a Card, when Mobile Devices have better? CardWare addresses the CNP fraud, skimming & phishing problems, removing copy-able numbers from physical-cards and electronic-devices. Featuring the Tokenization-as-a-Service (TaaS) Card+ App, includes browser Web-Applet & SDK, for eCommerce App provisioning offline/online, in an "ApplePay without Apple" cross-platform-solution.

Why frustrate with SMS-passcodes, purchase declines, fraud alerts, when user/merchant/situational awareness is built-in to every payment transaction? SmartTokenization technology supports better UX in consumer's wallet, purse, and electronic-devices. Increasing user engagement from front of wallet, to top of screen, bridges gaps between CP/CNP payments, and enriches potential loyalty & rewards.

[www.cardware.com](http://www.cardware.com)

# IDENTITY & ACCESS FORUM

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We are thrilled to present an insightful update that delves into the latest developments within the IAF committees. In this edition, we would like to unveil endeavors spearheaded by the Digital Identity and the Identity Assurance Committees while providing an update on the Communication and Education Committee.

## Digital Identity Committee:

**The Glossary of Terms in Identity and Access Management: A Beacon of Clarity in the Sea of Acronyms.** With a steadfast commitment to fostering a cohesive understanding within the community, the Living Glossary will strive to be a definitive resource for members of Secure Technology Alliance as white papers, infographics, webinars, etc., are produced. It addresses the burgeoning use of acronyms in our projects and ensures stakeholders are equipped with common terminology. This committee is beginning another project to critically emphasize the **Disparities Between Digital Identity and Digital ID**. The project carves a path for a lucid understanding of these distinctions, which is crucial in propelling the industry towards enhanced clarity and precision.

## Identity Assurance Committee:

The Identity Assurance Committee is embarking on a project that is not targeted towards identity security professionals but to anyone who encounters terms used in Identity Assurance and is seeking an understanding of such terms. The general principles underscore the pivotal task of upholding integrity and trust in an increasingly digital-centric world.

## Communications and Education Committee:

The Communications and Education Committee has consistently updated the [mDL Connection Website](#). These updates ensure everyone can access the most current information, resources, and best practices related to mDL. Use Case Word Template on the site underscores the committee's dedication to facilitating practical assistance and guidance to the community. Recognizing the importance of widespread accessibility, the Communications and Education Committee has made the mDL template available on the [Secure Technology Alliance](#) website, ensuring broader audience participation.

## Training at this year's Summit:

The committee played a significant role in the Secure Technology Alliance Identity & Payments Summit, held in Tucson in February. This participation highlighted the committee's commitment to sharing in-depth knowledge and fostering collaboration with industry leaders.

As the Identity and Access Forum continues to grow and look to the industry for insights for the following projects, committees, etc., if you are interested in participating in any of the projects or want to know more about the happenings within the Identity and Access Forum mentioned, please reach out to [smayfield@securetechalliance.org](mailto:smayfield@securetechalliance.org).



## Working Committee Highlights and Resources

The [ATM Working Committee](#) recently began an FAQ project to assist the Forum with questions and/or challenges they are uncovering in preparation for compliance with the upcoming PCI X9.143 PIN requirements.

The [Communication and Education Working Committee](#) is finalizing a LinkedIn Playbook for Forum project team members and project leads to use when publicizing new publications.

The [EV Open Payments Working Committee](#) is working on a project on the topic of EV Fleet with the goal to inform the fleet to better understand fleet acceptance with various EV networks, which will begin with an upcoming survey of EV networks.

The [Petroleum Working Committee](#) recently began a project on the topic of Guidance Regarding Unattended Debit, Credit, and Prepaid Pre-Auth Hold Releases, which aims to help improve the consistency and timeliness of release of pre-authorization holds.

The Petroleum Working Committee also welcomed its new co-chair, Harish Veeravalli (Dover Fueling Solutions).

The [Payments Fraud Working Committee](#) is completing a white paper on the topic of Strengthening the Security of Consumer Authentication through Phishing-Resistant Multi-Factor Authentication as well as a podcast entitled Preparing for the Rise of Quantum Computing.

The [Mobile and Touchless Payments Working Committee](#) is finalizing a white paper exploring connected cars with an emphasis on contextual payments. They are also concluding a white paper focusing on the expanded range of data elements available in digital transactions compared to legacy systems, and how these can be leveraged for enhanced security, fraud prevention, and optimized user experiences.

If you would like to participate in a U.S. Payments Forum working committee, please contact [Danielle Mattison](#). The full list of active working committee projects is available on the [U.S. Payments Forum members-only site](#).



## Update from the U.S. Payments Forum

Forum members have been quite busy putting final touches on projects and getting them ready for publication. In addition, with the Summit behind us, we're looking ahead and planning for our two remaining events of the year.

### SAVE THE DATES: July Forum Virtual Member Meeting and November In-Person Member Meeting

We have dates for the Summer and Fall/Winter Forum Member Meetings!

- Summer Forum Virtual Member Meeting: July 23-24, 2024
- Fall/Winter Forum In-Person Member Meeting: November 12-13, 2024 in Newport, RI

We're actively planning our July virtual meeting, with the overarching goal to foster a mid-year touchpoint for members to connect and engage. The number of sessions and timing will be structured around the ease of attending during a busy time of year. Watch for an email with registration information in May.

### Upcoming Publications

Our working committee members have been working diligently to finalize several white papers. From Connected Car and Contextual Payments to Phishing-Resistant Authentication, there is a lot of ground to cover! Please be on the lookout for these publications early next month.

### Forum Project Highlight

The EV Open Payments Working Committee has been diving into a new project on EV Fleet Payments. The goal of this project is to assist with the education process to help fleets understand fleet acceptance with various EV networks, all while preparing their drivers for the different payment entry modes. The dialogue on committee calls has been fascinating! Truly an engaging and ever-evolving space. If you have interest in joining the project team, please contact [Danielle Mattison](#).



# Upcoming Alliance Events

The Alliance is looking forward to hosting our members at the following four events this year:

- **U.S. Payments Forum Summer Virtual Meeting:  
July 23-24, 2024**
- **Identity & Access Forum Summer Virtual Meeting:  
August 14-15, 2024**
- **Identity & Access Forum Fall Members Meeting:  
October 29-30, 2024 in Reston, VA at the Intercede Offices**
- **U.S. Payments Forum Fall Members Meeting:  
November 12-13, 2024 in Newport, RI at the Newport  
Marriott Hotel & Spa**

**Additionally, please mark your calendars for the 2025 Identity & Payments Summit! The event will take place February 24-26, 2025 at the Loews Coronado Bay in San Diego, CA.**

