

SECURE
TECHNOLOGY
ALLIANCE

August 2024 MONTHLY BULLETIN

Message from our Executive Director

Dear Secure Technology Alliance Members,

I'd like to kick off this month's newsletter with the news that we are ready to start planning the Identity & Payments Summit 2025! The call for speakers was announced earlier this week and the Sponsorship and Exhibitor prospectus was published. You can find more information on the event on our shiny, new website [here](#)!

We are approaching the event with a new perspective and open-mindedness, so if you have topics you want to hear about or share your experiences, don't hesitate to let me know. We will also be offering new sessions, 'Meet the Experts' where there will be a brief level set of a specific topic and then an extended Q&A.

Additionally, don't forget that we have new and updated training courses for those that are new to the payments industry or those that are looking to update their knowledge. Details of those courses can be found [here](#).

As we move into the Fall and plan for our U.S. Payments Forum and Identity & Access Forum in-person events, I am excited to meet many of you and discuss your thoughts on where we should be focusing.

Check out the following pages for event registration information and the latest resources brought to you by the two Forums.

Christina Hulka
Executive Director, Secure Technology Alliance
chulka@securetechalliance.org

New Member Spotlight



Identity Solutions is a patent-pending, reusable, real-time identity services company that identifies and verifies users without storing or sharing their personal data. We manage the full digital identity lifecycle for Financial Institutions, Universities, and EdTech platforms using biometrics and cryptography instead of passwords and one-time passcodes, significantly reducing fraud and account takeovers while improving user experience and saving costs. Our service extends to Universities, offering a SaaS platform for student and staff onboarding with a secure, portable data-wallet of credentials. This includes Student Identities, Coursework, Certificates, and Government Documents, giving data control back to users. Identities can be reused across various divisions and by third parties without re-entering information, enhancing security and efficiency. Users benefit from seamless data sharing and enhanced protection, ensuring only necessary information is disclosed, safeguarding against scams.

<https://www.identitysolutions.io/>

Identity & Access Forum Committees & Working Groups

Highlights & Resources

The Working Groups of the **mDL Jumpstart Committee** have been busy. You may join the committee and see what all the working groups under this committee are up to.

mDL in Banking & Financial Working Group has sponsored a survey to better understand the awareness and attitude toward using mDLs in the banking and financial industry. [Feel free to take the survey here.](#) This working group is currently pursuing the writing of an educational brief that will outline what is needed within this industry to be successful concerning identification utilizing mDLs.

mDL Technical Integrations Working Group has been extremely busy designing, orchestrating, and providing guidance for an Interoperability Event for members and non-members at the Identity and Payments Summit in February in San Diego. This event will bring together relying parties, issuers, mDL readers/verifiers, and tech providers/integrators. This group is preparing a survey for mDL readers/verifiers, app implementors, and state DMVs.

The **mDL Age Verification Working Group** is currently compiling questions from relying parties on how to develop solutions. Discussions continue within this working group regarding the need for use cases, state-specific laws, how they are being handled, etc.

mDL Content Development Working Group oversees the renovation of the [mDL Connection website](#).

mDL in Healthcare Working Group has identified a chair for this group and will be developing its target audience as we continue to build out the working group.

The **Digital Identity Committee** is reviewing comments on its educational brief, “Digital ID vs. Digital Identity,” which will be published in the next few weeks.

The **Identity Assurance Committee** published an Educational Brief explaining the three levels of identity assurance according to NIST guidelines in layman's terms - [please download it here](#).

Reston, Virginia will be the place to be this October! **All Government Entities are invited for free!** Speakers and topics will include **NIST, Kantara, mDL Roundtable, FIDO, AAMVA, Digital ID in the Age of AI, Post-Quantum, Emerging Fraud, SIA**, and more!

[Register Now](#)

If you are looking for a hotel near the venue site - [click here](#).



If you are interested in participating in this exciting and growing period in the Identity & Access Forum, please contact [Sandy Mayfield](#) for more information.



As summer temperatures begin to wane and back-to-school schedules become the norm yet again, members have had a busy month of preparing to launch new Forum projects all the while planning for the upcoming member meeting in Newport, Rhode Island this fall.

Following up from the July virtual member meeting last month, the Forum released its summer market snapshot, providing its perspective and highlighting four trending topics that were shared during the meeting: real-time and EV payments, CNP and first party fraud, along with joint merchant and issuer discussions and Forum priorities.

[Read the full market snapshot on the U.S. Payments Forum website.](#)



NEW PROJECT ANNOUNCEMENT

The **Mobile and Touchless Payments Working Committee** is launching a new project to produce a **best practices for securing mobile and touchless payments brief** that will aim to educate stakeholders on the important things to focus on when dealing with tokenization, biometrics, and fraud management.

Additionally, the **Steering Committee** has launched a project on the **Illinois Interchange Fee Prohibition Act**. Holding true to its mission, the Forum will endeavor to identify the potential impacts for all payment ecosystem stakeholders. This project is also looking for a co-lead.

Both projects are open to all members. If you're interested in joining either project, please contact Danielle Mattison or Devon Rohrer.

Working Committee Highlights & Resources

The [ATM Working Committee](#) published a [white paper](#) exploring Contactless Adoption at the ATM and has begun a new work product on the topic of fallback transactions at the ATM.

The [Communication & Education Working Committee](#) completed a LinkedIn Best Practices Playbook for Forum members to use to promote Forum resources on LinkedIn and continues to work on a webinar exploring EMV® Secure Remote Commerce (SRC).

The [Electric Vehicle \(EV\) Open Payments Working Committee](#) has begun a project delving into Best Practices for Capturing and Displaying EV Charging Payment Methods. The working committee is also working on a project on the topic of EV Fleet with the goal to inform the industry to better understand fleet acceptance with various EV networks.

The [Mobile & Touchless Payments Working Committee](#) recently began a project exploring Best Practices for Securing Mobile & Touchless Payments. The working committee is also concluding a white paper focusing on the expanded range of data elements available in digital transactions compared to legacy systems.

The [Payments Fraud Working Committee](#) has begun planning a project exploring machine learning from a fraud practitioner point of view. The working committee also recently published a [podcast](#) on the topic of Preparing for the Rise of Quantum Computing, in which our experts dive into how quantum computing changes everything about security, especially for payments.

The [Petroleum Working Committee](#) is continuing to draft 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 [Testing and Certification Working Committee](#) is working on an educational project on payment acceptance test automation and development principals as a way to help streamline the EMV contact and contactless testing and certification process. The working committee is also concluding an infographic project delving into testing contactless form factors.

The [Transit Open Payments Working Committee](#) completed a [webinar](#) entitled Expanding Transit Open Payments Use Cases Through Fare Programs aimed at boosting the adoption of contactless open payments in the transit industry, and is working on a project highlighting the key takeaways from the webinar. The working committee is also planning a Special Interest Group (SIG) discussion focused on transit.

If you would like to participate in a U.S. Payments Forum working committee, please contact [Danielle Mattison](#).



FALL MEMBER
MEETING

November 12-13, 2024 • Newport, Rhode Island

Fall Member Meeting: Don't Delay! Book Your Stay

It's time to book your accommodation for the [U.S. Payments Forum's Fall Member Meeting](#)! The meeting will be held at the Newport Marriott Hotel & Spa, one of the most vibrant luxury hotels on the water in Newport, Rhode Island.

Due to high demand, room availability is limited. The last date to book for discounted rates is October 25, 2024. Click the link below to secure your stay.

GETTING THERE

Newport Marriott Hotel & Spa
25 America's Cup Avenue,
Newport, Rhode Island, USA, 02840
Tel: +1 401-849-1000



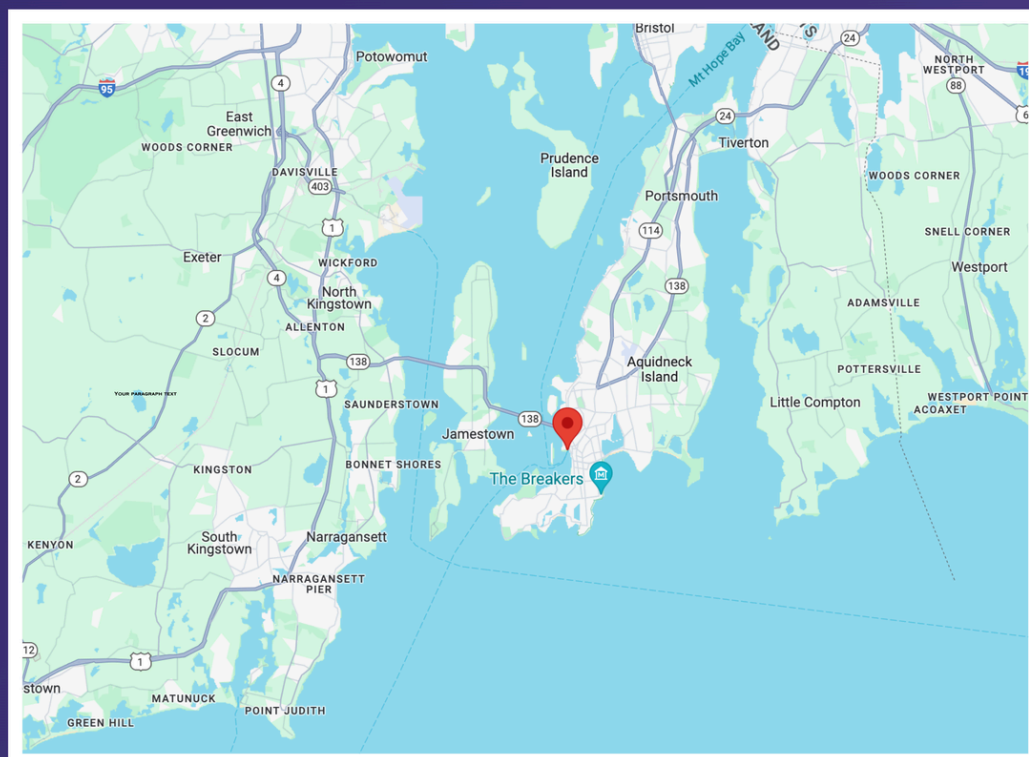
Rhode Island T. F. Green
International Airport

distance from hotel 27 miles



Boston Logan
International Airport

distance from hotel 74 miles



BOOK NOW



REGISTER NOW

The Fall Member Meeting is open to all members of the Secure Technology Alliance, which the U.S. Payments Forum is part of. Members receive a limited number of complimentary passes to attend the meeting, and additional early bird passes may be purchased for \$150 by September 30th. [Register today!](#)

Special thanks to Bank of America, our Platinum sponsor for the event.

We look forward to seeing you in Newport!

BANK OF AMERICA



Upcoming Alliance Events

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

Identity & Access Forum Fall Member Meeting - October 27th and 30th

Intercede Offices, Reston, VA

[Click here to register](#)

U.S. Payments Forum Fall Member Meeting - November 12th and 13th

Newport Marriott Hotel & Spa, RI

[Click here to register](#)

2025 Identity & Payments Summit - February 24th-26th, 2025

Loews Coronado Hotel & Spa, San Diego, CA

[Click here](#) for more information



Security Trends in the Digital Era

Feb. 24-26, 2025 | San Diego, CA