# SECURE TECHNOLOGY ALLIANCE

# FEBRUARY 2024 MONTHLY BULLETIN

### **Message from our Executive Director**

For the past 16 years, the Secure Technology Alliance's premier event, the Payments Summit, has been one of the first conferences on the event landscape each year. Attended by every segment of the payments community, it has positioned itself as the event for payments industry professionals to educate peers on the latest trends in the market, discuss methods for overcoming implementation challenges and networking with peers from across the U.S. and the broader globe. It's the only organization that has representation from "silicon manufacturers to consumers and everyone in between."

Moving forward, the Alliance is extremely excited to

### Welcome New Members!

ACI Worldwide — a leader in real-time payments — delivers the mission-critical realtime payment software solutions that enable corporations to process and manage digital payments, power omni-commerce payments, present and process bill payments, and manage fraud and risk. In short, we're helping banks, merchants and billers capture rising real-time opportunities

broaden the scope of the event to include all things secure identity. In today's digital world, secure identity is not limited to a given industry and it doesn't recognize geographical borders. Whether it's a payments transaction, access or other forms of identity authentication, secure identity transactions touch almost every individual on a daily basis. It's more critical than ever that all secure identity industry professionals work together to solve the challenges we are facing in the market today. The organization has crafted a compelling and unique agenda for the upcoming Summit and we look forward to seeing everyone in Tucson from February 26-28th. We also encourage everyone that is looking for some warm Arizona sunshine to join us at the 1st Annual Alliance Open Golf Tournament which will be held on February 25th preceding the conference.

We look forward to seeing everyone soon!

Jason Bohrer

Executive Director, Secure Technology Alliance

and volumes, all to meet the shifting needs of their consumers and business customers. <u>aciworldwide.com</u>



Trusted Security Solutions has over 25 years of industry experience delivering dependable solutions for ATM Key Management challenges. Our A98 platform enables Processors, Banks, and Credit Unions to quickly and efficiently load keys into their ATMs using Remote Key Loading (RKL) or our proprietary Comvelopes. We earn our name by prioritizing dependable products, technology and solutions. Our systems and products are designed with reliability and performance in mind so our customers and their customers have peace of mind with every transaction. <u>trustedsecurity.com</u>

In today's hyperconnected, technology-driven marketplace the lines between industries often overlap. The Identity & Payments Summit conference is the first of its kind in North America, dedicated to uncovering how payments, access and the broader secure identity industries converge in multiple vertical markets across the globe.





# **An Innovation & Education-Focused Agenda**

You don't want to miss this year's lineup of industry-leading speakers, including participation from Visa, Mastercard, IDEMIA, Bank of America, Entrust, Infineon, the Department of Homeland Security and many others. <u>Click here</u> to view the full agenda.

#### Summit Open to Secure Technology Alliance Members and Non-Members

The Identity & Payments Summit is hosted by the Secure Technology Alliance. Members will have additional access to member-only sessions and working committee breakout meetings. Those interested in joining the Secure Technology Alliance and its Forums are encouraged to visit the <u>Alliance website</u> to learn about membership options. The Identity & Payments Summit's featured sessions will provide exclusive insights on:

- Unified Identity for the Modern World
- Al and Considerations for Secure Identity
- Trends in Authentication
- Payments and Secure Identity
- Trust Frameworks and Identity in the Cloud
- Identity & Payments in the Post-Quantum Era

# **Meet our Industry-Leading Sponsors and Exhibitors**

The Summit is made possible through the support of our sponsors.

### **Platinum Sponsor:**

Mastercard is a global technology company in the payments industry. Its mission is to connect and power an inclusive, digital economy that

benefits everyone, everywhere by making transactions safe, simple, smart and accessible. Using secure data and networks, partnerships and passion, Mastercard's innovations and solutions help individuals, financial institutions, governments and businesses realize their greatest potential. With connections across more than 210 countries and territories, it works to build a sustainable world that unlocks priceless possibilities for all.

### **Gold Sponsor:**

Visa is a world leader in digital payments, facilitating transactions between consumers, merchants, financial institutions and government entities across more than 200 countries and territories. Its mission is to connect the world through the most innovative, convenient, reliable and secure payments network, enabling individuals, businesses and economies to thrive. Visa believes that economies that include everyone everywhere, uplift everyone everywhere and see access as foundational to the future of money movement.

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# **Additional Sponsors:**

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BANK OF AMERICA 🧡



Multiple sponsorship levels allow both large and small organizations to support the event and maximize exposure without breaking the bank. Additionally, our exhibit hall provides the perfect platform for raising brand awareness and building lasting connections for your organization.

# This year's exhibitors include:



Sponsorships and exhibit spaces are still available. Take advantage of opportunities designed to suit your organization's unique goals! For pricing and details, contact Charlie Ross: cross@securetechalliance.org.

### **Gain Exclusive Insights from our Featured Sessions!**

We're thrilled to announce that <u>Entrust</u> will deliver the Identity & Payments Summit's thought-provoking keynote address with unique insights driven by the latest market data.

### **Keynote Speaker**

### **Unified Identity for the Modern World** Tony Ball, President of Payments & Identity, Entrust



Payments and identities are converging and organizations are grappling with the risks and opportunities. End users demand seamless experiences across digital and physical spaces but with cybercrime expected to cost companies \$10.5T globally by 2025, ensuring that these technological developments are secure is more critical than ever. Our keynote address will delve into the ongoing rapid transformation of identity, and ways we can all ensure seamless and safe journeys.

In addition to the keynote address, attendees can explore cutting-edge technology in a special session on the impacts of



# **Sneak Peek - One of 32 Exciting Sessions**

### **Identity & Payments in the Post-Quantum Era**

### Teresa Wu, VP, Smart Credentials & Public Security North America, IDEMIA Mark Stafford, Director, Connected Secure Systems, Infineon

Many believe that in the not-too-distant future, sophisticated quantum computers will break much of the cryptography that currently secures our digital data and transactions. The Biden administration is calling for a coordinated effort to accelerate the development and deployment of post-quantum cryptographic systems, which are crucial to protect sensitive information within identity management and payment services. This session will discuss the current state of quantum computing, the potential threats to the identity and payment industries and the countermeasures being developed. It will also explore core areas of critical priorities for post-quantum-computing migration and what steps solution providers, implementers and users can take to be prepared for its arrival.

There's plenty more in store at the 2024 Identity & Payments Summit! Check out our full <u>agenda</u> <u>overview</u> for additional details.

### **Pre-Conference Golf Outing | February 25, 2024**



Join us on the links for our Pre-Conference Golf Tournament. It's a chance for a little friendly competition and a whole lot of fun. <u>Register now</u> to enjoy a day at the beautiful Skyline Country Club, in Tucson, complete with food and drinks, games and great networking opportunities! Transportation will be provided from the Identity & Payments Summit conference venue. Additional registration fees apply.

The 18 hole, par 71 golf course winds its way through the Sonoran Desert Foothills providing a unique golf experience amidst nature's beauty. Skyline offers players multiple options for play. While some players enjoy their own game, many enjoy the additional camaraderie of playing in organized groups and in tournaments.

Show off your longest drive and your best chip shot and you might just win a prize. What better way to unwind before three packed days of sessions on the latest trends in payments, identity and access?

See you in Tucson!

# Exciting updates from the U.S. Payments Forum!

The Forum recently elected eight new members to the Steering Committee – thank you to everyone who participated in the election! The newly elected and returning 2024 U.S. Payments Forum Steering Committee members are:

- Troy Bernard, Discover Financial Services
- Roberto Cárdenas, Global Payments
- Andrew Patania, Elavon
- Heather Hatch, PAX Technology
- Keri Crane, Jack Henry
- Berke Baydu, Mastercard
- Deborah Baxley, PayGility Advisors
- Lauren Helt, American Express
- Trent Addington, Walmart
- Manish Nathwani, SHAZAM
- Astrid Wang-Reboud, Visa Inc.
- Scott Haney, Woodforest National Bank
- Nick Pisarev, Giesecke+Devrient
- Itai Sela, B2 Payments Solutions
- Maureen Elworthy, J.P. Morgan



# U.S. Payments Forum Working Committee Highlights and Resources

<u>The Electric Vehicle (EV) Open Payments Working</u> <u>Committee</u> published an <u>infographic</u> offering best practices and education on using the correct merchant category code (MCC) for EV charging.

The EV Open Payments Working Committee also published an <u>infographic</u> providing high-level considerations for clarifying ways to pay at public EV charging stations.

The <u>Petroleum</u> and <u>Testing & Certification Working</u> <u>Committees</u> recently collaborated on a <u>white paper</u> helping payment stakeholders understand what is involved in the shift to EMV fleet transactions and providing insight on the current migration status.

- Joe Vasterling, Best Buy Co. Inc.
- Erica Humiston, Target
- Mike Yu, UnionPay International
- Mike Lindberg, CHS Inc.
- Lillie Platko, FIS / NYCE
- Roberta Braum, Starbucks
- Sara Walsh, Bank of America
- Chris Roberts, Wells Fargo
- Tony Morosini, P97 Networks, LLC

The following members have been elected as Officers of the Steering Committee:

- Keri Crane Chair
- Joe Vasterling Vice Chair
- Itai Sela Treasurer
- Manish Nathwani Secretary

The Steering Committee wishes to thank the 2023 Steering Committee members who are not returning for their contributions: Terry Mahoney and Nancy Morgan. The <u>Payments Fraud Working Committee</u> is completing a white paper on the topic of Strengthening the Security of Consumer Authentication through Phishing-Resistant Multi-Factor Authentication.

The <u>Mobile and Touchless Payments Working Committee</u> is finalizing a white paper exploring connected cars with an emphasis on contextual payments.

The <u>ATM Working Committee</u> is completing a white paper that delves into Contactless Adoption at the ATM.

If you would like to participate in a U.S. Payments Forum working committee, please contact <u>Danielle Mattison</u>. The full list of active working committee projects is available on the U.S. Payments Forum members-only site.

# IAF Working Committee & Project Highlights

The new Identity and Access Forum has elected new officers. Congratulations to:

- Chair Teresa Wu, IDEMIA
- Vice Chair Rajan Barara, Entrust
- Secretary Sruti Jain, Consult Hyperion
- Treasurer Jatin Deshpande, Giesecke+Devrient

# Two recently established IAF committees:

- The Digital IDs Committee has selected a chair and co-chair and is now sharing considerations for upcoming projects. This committee will partner with the Jumpstart sub-committee on use cases for mDL.
- The Identity Assurance
  Committee is working on the charter and will consider what projects they will undertake.

# **IDENTITY & ACCESS** FORUM

# Powered by 🛆 SECURE TECHNOLOGY ALLIANCE

# **Updates and New Information**

Plans for the first-ever Identity and Payment Summit for the Identity and Access Forum will find us hosting panels and speaking sessions with Mastercard, Visa, IDEMIA, Infineon, UL, Entrust, Arizona Department of Transportation, Amazon, Department of Homeland Security, Intercede, Direct Trust, GETGroupNA, SpruceID and many more. Plan now to attend! <u>Registration Identity and Payment Summit</u>

As we continue building out and up for the Identity and Access Forum, we welcome your participation in the committees to the left of the page and others forming, such as Physical Access Control, Trust Frameworks and Ecosystems, and Identity Access Management. If you want to participate in an Identity and Access Forum committee, please contact Sandy Mayfield smayfield@securetechalliance.org. Please visit the <u>IAF Webpage</u> for more information.

# **Certified and Recertified Members**

#### The Communications and Education Committee is currently working on two projects

- mDL Connection Website updates/upgrades
- Developing a training session for CSEIP for the Identity and Payment Summit

The Device Identification and Authentication Project Team is working on a new white paper expected to be completed in a few months that will be developed in versions entitled Device Identification and Authentication for Payment Use Cases - Version 1

#### **CSEIP** Training and Certification:

- Bob Edmonston CertiPath Inc.
- Franco DeAngelis BCF Solutions
- Gonzalo Gonzalez Aspiryon, LLC
- James Lawson Dynamic Security, LLC
- Jason Todaro Bluestone Communications, Inc

### **Important Dates**

CSEIP (Certified System Engineer ICAM PACS Training and Certification Program)

#### Training and Certification:

- January 16 18, 2024 slot full
- February 13 15, 2024
- February 20 22, 2024
- March 12–14, 2024

#### TSCIP

#### (Transportation Security Certified Identification Professional)

• March 15, 2024

#### **Recertification:**

- January 26, 2024
- February 27, 2024
- March 22, 2024
- April 26, 2024

# SECURE TECHNOLOGY ALLIANCE

# FEBRUARY 2024 MEMBER SPOTLIGHT



Marketing Card Technology, LLC (MCT) is a privatelyowned, minority-owned U.S. card manufacturer and direct mail service provider headquartered in Downers Grove, Illinois, within an hour's drive from either Chicago airport. We proudly serve businesses, public agencies, and nonprofits of all

sizes and across a variety of sectors. Our products include Visa and Mastercard chip & PIN and dual-interface credit, debit, and prepaid cards, RFID cards for access and ticketing, EBT cards, gift card production & packaging, healthcare cards, and much more. Across our facilities, we occupy 165,000 feet of space and employ 200 full-time valued employees.

At MCT we are proud of our manufacturing legacy, just as we are committed to meeting evolving demands for product excellence in an increasingly digital world. We don't pretend to offer digital or virtual products and services. Our products are high-quality physical, tangible cards and packages that integrate seamlessly with our customers' digital solutions. Behind the scenes are cutting-edge equipment and processes that enable the highest standards for quality, security, and performance.

As a privately-held, founder-operated company, we enjoy both the flexibility to respond to new opportunities and the ability to make steady progress toward long term goals. With a customer-centric approach and the freedom to strategize

for the long haul, we stand ready to partner with businesses seeking not just a production partner, but a secure and reliable ally on the path to long-term success. Find us at <u>mctechnology.com</u>



AU10TIX is a leading global provider of automated identity verification solutions. With a mission to create a secure digital environment, AU10TIX develops technology that empowers businesses to verify the identity of their customers quickly, accurately, and securely.

Since its inception, AU10TIX has been at the forefront of innovation in the identity verification industry. The company's industry-leading technology leverages artificial intelligence and machine learning algorithms to deliver consistently reliable fraud detection and prevention.

AU10TIX is trusted by organizations across various industries, including financial services, e-commerce, sharing economy platforms, telecommunications, and travel. By combining advanced document authentication, biometric identification, and forensic-level anomaly detection, AU10TIX provides businesses with tools to combat identity fraud, maintain regulatory compliance, and deliver a superior customer experience.

The company's flagship product, the AU10TIX Identity Verification Suite, offers a comprehensive set of identity verification tools that enable businesses to verify customer identities remotely or in person during onboarding, account maintenance, and transaction processes. By automating the identity verification process, AU10TIX helps organizations reduce manual efforts, improve operational efficiency, and enhance customer satisfaction.

With a global presence and a commitment to excellence, AU10TIX is an established, trusted partner for organizations worldwide. The company's products are built-to-suit, scalable, and compliant with international data privacy and security regulations, ensuring that businesses can meet regulatory requirements, protect sensitive customer information, and offer an exceptional user experience. <u>AU10TIX.com</u>