Message from our Executive Director

Dear Secure Technology Alliance Members,

It feels like this year is off to a flying start! I hope you all had a chance to rest and recharge over the holidays.

We are in full swing preparing for the Identity & Payments Summit. Read on below for full details on the agenda, tracks and other pertinent information. We also have other events co-located with the Summit.

You can register for any of the educational events separately from the Summit, meaning you don't have to attend the Summit to participate in the training, but we would, of course, love to see you at the Summit as well!

The Board also spent some time discussing long-term objectives for the organization as a whole and came up with these high-level goals -
- Provide diversified training and accreditation programs in 3-4 emerging areas.
- Establish diversified, sustainable, measurable and recurring revenue streams.
- Expand market reach within payments and identity.
- Strengthen our position to be the 'go-to' for payments and identity (Forums)
- Maximize value to the membership.

The Forum Steering Committees are currently discussing how to support these goals as part of their key Forum activities. More to come as that develops.

In the meantime, if you have any ideas to support these objectives, please do not hesitate to reach out.

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

SECUREPAYMENTS • ACADEMY
AMERICA'S PAYMENTS EXPERTS

Half Day Payments Fundamentals (Wendesday, 4th March, 8am-12pm)
Limit 45 seats (first come – first served)
Register here!

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Introduction to the Mobile Driver's License Ecosystem (Tuesday, March 3rd, 1-5pm)
Limit – 45 seats (first come – first served)
Register here!

The Deepfake Summit (Monday, March 2nd, 1-5.45pm)
Limit – 100 seats (first come – first served)
Register here!

**Read more details about target audience, content and details below**

Elevate Your mDL Strategy at the 2026
IAF mDL Technology Showcase & Interoperability Test Event
March 2-4, Houston, Texas

To register for the **mDL Technology Showcase** and/or the **Interoperability Test Event**, please contact me directly at **smayfield@securetechalliance.org**

Register for the Summit HERE
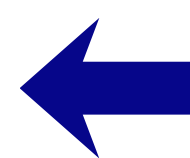
For your viewing: last year's mDL Technology Showcase!
I look forward to seeing you there!

Why Participate in the mDL Technology Showcase - Monday, March 2

The Showcase is **purpose-built for direct engagement** with mDL users, technology providers, and interested relying parties **all in one highly focused environment.**

Participating organizations benefit from:
Promoting your mDL offering to a targeted, decision-making audience
Connecting with relying parties and potential partners aligned to specific, real-world use cases
Collaborating with mDL users by testing with state-issued mDLs and co-promoting mDL use within user jurisdictions
Gathering actionable feedback and insights to inform post-Summit analysis and product roadmaps
Expanding use and acceptance of mDLs through **hands-on demonstrations and trusted dialogue**
Whether you're showcasing wallets, readers, verification services, or enablement platforms, the Showcase is **where practical adoption happens.**

Join the Interoperability Test Event — Tuesday, March 3
If your organization offers an mDL solution—**issuer, technology provider, or relying party**—you are strongly encouraged to participate in this unique U.S. interoperability test event that brings together participants from across the national mDL ecosystem.

Benefits of participating include:
Assessing compliance with ISO/IEC 18013-5 and 18013-7
Verifying interoperability with **real, state-issued mDLs** you may not have encountered before
Validating online and in-person **use cases, wallet applications, readers, and verification services**
Meeting and collaborating with global mDL apps, wallets, issuers, readers, and service providers
Receiving non-public statistical test results for member analysis (with aggregate results published post-event)
This is a **rare opportunity** to test, learn, and refine in a trusted, collaborative setting.

Stay for the Summit March 3-4
Don't forget to stick around for the Summit as well. The Identity & Access track begins **Tuesday at 2:00 PM**, featuring a **strong lineup of speakers** and timely topics aligned with where the industry is—and where it's going. This is a **must-attend program** for anyone serious about **digital identity and mDL deployment.**
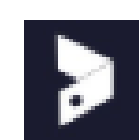
Ecosystem Participation You Can Expect
Sponsors and **speakers**, including leaders representing the below and many more!

We'll also feature a **DMV panel** with representation from **Georgia, Virginia, Ohio, New York, and AAMVA,** offering firsthand perspectives from issuing authorities.

January kicked off with strong momentum across the U.S. Payments Forum Community, setting the tone for an active and collaborative year ahead. We were pleased to announce the 2026 Steering Committee and to share our annual message focused on engagement, participation, and the opportunities ahead for members. Planning is also well underway for our Forum Member-Only Day at the Summit in Houston this March – an important moment to come together around timely issues shaping the payments ecosystem. This month also brought the release of a new Petroleum AFD Certification Roadmap Executive Summary, along with the launch of a new project focused on developing a Glossary of Mobile and Contactless Terms. And there's more on the horizon – keep an eye out for an upcoming podcast featuring a fraud practitioner's perspective on machine learning, plus two new briefs in our EMV 3DS mini-series. **A busy start, with plenty more to come.**
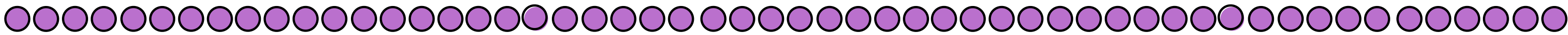
Planning is underway for the Forum's **Member-Only Day** at the upcoming Identity & Payments Summit in Houston, Texas, taking place on **Monday, March 2.** This dedicated day is designed exclusively for the U.S. Payments Forum Community and will feature a strong mix of plenary discussions and hands-on working committee sessions—building on the collaborative energy and practical dialogue from our Fall Member Meeting.

Click here to view the Member-Only Day agenda and start planning your participation. More details will be shared in the weeks ahead.
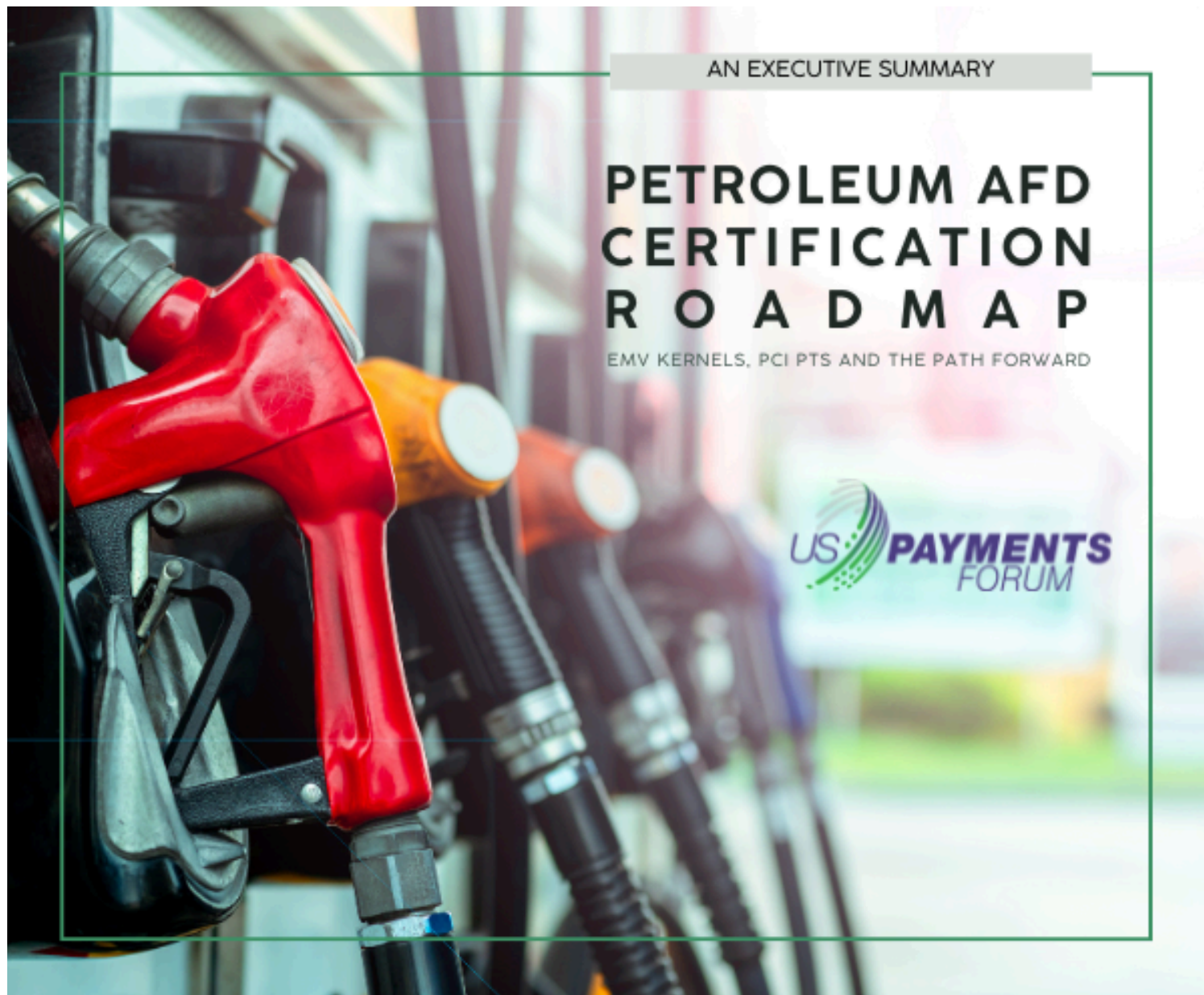
Announcing the 2026 U.S. Payments Forum Steering Committee

We're excited to kick off 2026 by welcoming the newly-announced U.S. Payments Forum Steering Committee—a respected group of industry leaders representing organizations across the payments ecosystem. This committee plays a vital role in guiding Forum priorities, supporting cross-industry collaboration, and ensuring our work continues to reflect the evolving needs of the payments community.

2026 Steering Committee Officers include Chair **Keri Crane** (Jack Henry™), Vice Chair **Sara Walsh** (Bank of America), Treasurer **Deborah Baxley** (PayGility Advisors), and Secretary **Berke Baydu** (Mastercard).

Steering Committee Members for 2026 are: Roberto Cárdenas (Global Payments), Clint Jones (PAX Technology), Keri Crane (Jack Henry™), Alex Murphy (Target), Berke Baydu (Mastercard), Manish Nathwani (SHAZAM, Inc.), Deborah Baxley (PayGility Advisors), Greg Wren (Discover Financial Services), Andy Patania (Elavon), Nick Pisarev (Giesecke+Devrient), Sara Walsh (Bank of America), Kelly Haren (Walmart Inc.), Matt Crothers (American Express), Kim Cromer (FIS Global Inc. / NYCE Payments Network), Itai Sela (B2 Payment Solutions), Edward Perez (Verifone, Inc.), Joe Alcodray (Velera), Peter Jessiman (The Wendy's Company), Astrid Wang (Visa Inc.), and Joe Vasterling (Best Buy). **Read the full announcement on our website**

US PAYMENTS FORUM

AN EXECUTIVE SUMMARY

PETROLEUM AFD CERTIFICATION ROADMAP

EMV KERNELS, PCI PTS AND THE PATH FORWARD

US PAYMENTS FORUM
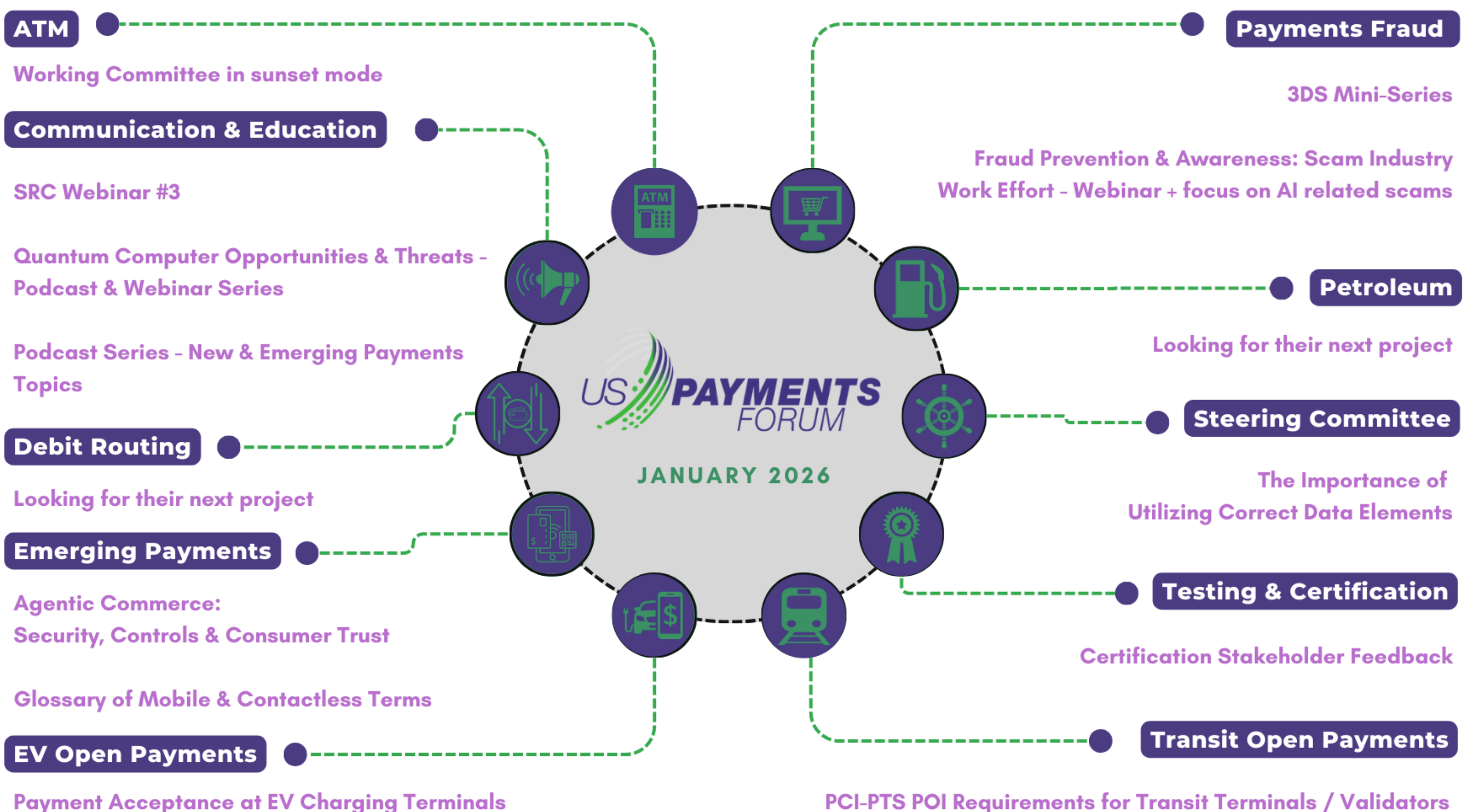
CLICK HERE TO ACCESS THE EXECUTIVE SUMMARY

The U.S. Payments Forum has released a new Executive Summary examining EMV® Contactless and Payment Card Industry PIN Transaction Security Point of Interaction (PCI PTS POI) certification considerations impacting outdoor automated fuel dispensers (AFDs). As certification expiration timelines progress—with one milestone recently passed and another approaching—the resource outlines industry impacts, certification dependencies, and key planning considerations to support informed decision-making. Developed by the Forum's Petroleum Working Committee, the publication provides timely context for petroleum merchants and industry stakeholders navigating this evolving landscape.

FORUM WORKING COMMITTEE PROJECTS

ATM
Working Committee in sunset mode

Communication & Education
SRC Webinar #3

Quantum Computer Opportunities & Threats - Podcast & Webinar Series

Podcast Series - New & Emerging Payments Topics

Debit Routing
Looking for their next project

Emerging Payments
Agentic Commerce:
Security, Controls & Consumer Trust

Glossary of Mobile & Contactless Terms

EV Open Payments
Payment Acceptance at EV Charging Terminals

US PAYMENTS FORUM

JANUARY 2026

Payments Fraud
3DS Mini-Series

Fraud Prevention & Awareness: Scam Industry Work Effort - Webinar + focus on AI related scams

Petroleum
Looking for their next project

Steering Committee
The Importance of Utilizing Correct Data Elements

Testing & Certification
Certification Stakeholder Feedback

Transit Open Payments
PCI-PTS POI Requirements for Transit Terminals / Validators

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

IDENTITY & PAYMENTS SUMMIT

Frictionless Futures:
The Convergence of Payments, Identity & Trust

March 2-4, 2026 | Houston, TX

VIEW THE FULL AGENDA HERE!

Payments Track
Biometrics initiated transactions
Update from EMVCo
Agentic Commerce
The Future of Payments
Next generation digital wallets
Establishing trust in CNP payments
Enabling secure tap-free payments
Concierge payments
Payments automation

Identity Track
mDL adoption updates
Deepfakes bypassing human trust
Update on European happenings
Using biometrics to mitigate identity fraud
Navigating Non-Human Identity
Digital ID to optimize transit benefits
Building a global trust network
Reimagining Digital Identity
Physical Access Control at Google

Emerging Technology Track
Modern Authentication without friction
Convergence: Mobile , AI and authentication
Quantum entanglement meets cryptography
Digital Trust
AI technology and how it is evolving
Building trust in agent-driven commerce
AI fraud in hiring
Building resilient identity payments ecosystems
Process Turing Test
Crypto-currency

Mobile Driver's License Technology Showcase + Interoperability Test Event
Contact Sandy Mayfield for more information and to purchase a table

For Sponsorship & Exhibit opportunities, contact
Christina Hulka or check out the prospectus! We need
sponsors and exhibitors to make this event successful!

Premium Sponsorships
Premium sponsorship puts your branding message front and center, next to the title of the conference. Premium sponsors receive branding opportunities prior to and during the event. Premium sponsors have priority in choosing exhibit tables with premium placement in the Exhibit Area.

Learn More

Leading Sponsorships
Leading sponsorship opportunities are a great way to make a targeted, unique, or personal marketing impression on conference participants. All Leading Sponsors will have signage in the registration area, company logo on website and in mobile app, and have one complimentary insert in the conference handouts. Discounts on exhibit space, and additional complimentary passes vary based on sponsorship selected.

Learn More

Supporting Sponsorships
Supporting Sponsorships help to reinforce your branding and presence at the event. Supporting Sponsorships include the company logo on the website and mobile app.

Learn More

IDENTITY & PAYMENTS
SUMMIT

**Frictionless Futures:
The Convergence of Payments, Identity & Trust**

March 2-4, 2026 | Houston, TX

Special Events

These events are hosted in conjunction with the Summit but require separate registration - REGISTER HERE!

Half Day Payments Fundamentals (Wendesday, 4th March, 8am-12pm)
Secure Technology Alliance Members - $450 (contact your primary representative for the discount code)
Non-Members - $550
Limit 45 seats (first come – first served)
Payments, EMV and Mobile Fundamentals
This half-day course offers an high-level introduction to fundamentals of card payments, EMV technology, contactless, and mobile payments technologies.
This course is designed for project and program managers, sales professionals, and business development teams involved in the payments industry and those involved in identity solutions who want to better understand the payments landscape. It is also ideal for newcomers who need to gain a solid understanding of payments fundamentals and be able to clearly explain key concepts to colleagues and clients.

Introduction to the Mobile Driver's License Ecosystem (Tuesday, March 3rd, 1-5pm)
Alliance members - $750 (contact your primary representative for the discount code)
Non-Members - $950
Limit – 45 seats (first come – first served)

Date: TBD (a half day co-located during the Identity & Payments Summit)
Price: $750 (limit 100 seats, first come – first served)

Purpose of the Summit
The Deepfake Summit is an executive forum addressing one of the most urgent, and disruptive forces shaping modern payments and identity ecosystems: AI-generated deepfakes and synthetic identities.

These emerging threats challenge every assumption about secure onboarding, authentication, fraud mitigation, and trust. As financial services, fintech, and payments providers accelerate toward frictionless digital experiences, the risk surface expands dramatically.

Rooted in The Prism Project's Resilient Trust Framework, the Summit delivers a concentrated, interdisciplinary conversation providing context, frameworks, trends, and strategic guidance for decision-makers across financial services, fintech, payments, government, and digital identity ecosystems to understand the threat landscape, deploy effective countermeasures, and prepare for an AI-driven future.

Target Audience
· Financial institutions, issuers, payments networks
· Fintech platforms, neobanks, digital wallets
· Identity verification, biometrics, and authentication providers
· Cloud & platform providers
· Risk, fraud, compliance, cybersecurity leaders
· Policymakers, regulators, and trust framework organizations

Key Outcomes for Attendees
1. Understand the new AI-powered fraud frontier
 Deepfakes and synthetic identities are redefining attacks on onboarding, account takeover, and customer authentication.
2. Learn why "Resilient Trust" is critical to creating sustainable identity solutions
A blueprint for identity lifecycle hardening in payments & digital finance.
3. Understand the power of the ecosystem as a driver of fraud detection and prevention
 Payments, identity, cloud, device, and risk teams all play a role—coordination is essential.
4. Hear from leaders shaping the response
 Banks, fintechs, payments, identity technology and solution providers, government, and industry organizations like the Kantara Initiative, DIACC, and FIDO Alliance.
5. Identify actionable next steps
 Controls, investments, governance, and operational changes needed.

Why Secure Technology Alliance & Co-Sponsors Should Care
· Deepfake-enabled fraud is accelerating faster than traditional controls.
· Payments modernization (RTP, digital wallets, identity-bound payments) increases exposure.
· Regulatory expectations around AI, identity proofing, and consumer protection are rising.
· Industry-wide collaboration is now a necessity.

The Deepfake Summit positions the Alliance, its members, and its partners as leaders in the next frontier of digital trust.