30 YEARS 1993 - 2023 — SECURE TECHNOLOGY ALLIANCE

EMV standards published
1993
Smart Card Forum founded

HSPD-12, Contactless Biometric Passports, and PIV cards
2004
Identity and Access Control Councils formed

UNFCU and U.S. Payment Networks announce EMV card programs
2011
Formed EMV Migration Forum

2023
Identity & Access Forum launched; Additional focus on Technologies and Vertical Markets

1990 **2000** **2010** **2020**

Common Access Card, RFID Access Control, and Translink contactless card
1999
Expand focus to Government, Transportation, and Access Control

TSA's TWIC program
2007
Transportation Council formed

2016
Expanded focus to all Secure Technologies, became Secure Technology Alliance and U.S. Payments Forum

Verifiable Credentials (VC) became W3C standard; ISO/IEC 18013-5 standard for mID
2021
mDL Connection launched

Message from our Executive Director

Before we fully transition to the 2nd half of 2023, I wanted to take the opportunity to thank all of the members (and staff) that helped celebrate our 30 year anniversary on June 23rd. As mentioned last month, there are not many technology focused organizations that have been in existence nor had the meaningful impact that the STA has had on multiple industries over that period of time. Thank you again for your membership and participation - it is the foundation of our success!

As we turn the page to July, we're excited to hold our mid-year 'touch-point' meeting with the USPF from July 18-19th. Based on membership feedback, we believe the condensed format is perfect to keep things fresh between the Payments Summit in February/March and our next in-person meeting in November in Charlotte. We have an outstanding agenda crafted for this virtual meeting including a keynote address from Bob Ruark of KPMG on "Unlocking the Potential: Exploring the Intersection of Artificial Intelligence and Payments". This exciting keynote along with other insightful sessions that are outlined below will make for a can't miss meeting on the 18-19th.

In addition, we're off and running with the new Identity and Access Forum! The Steering Committee and Officers have been elected, initial meetings have been completed and the group is finalizing the mission and vision for the new entity. The leadership group is a great balance of new participants and long-tenured participants that will help drive this group forward. I mentioned to IAF leadership last week that this is the largest undertaking within the STA for the past 13 years! Thank you to all participants that have agreed to take on a leadership role in this newly structured segment. There is a ton of great work to be done in the evolving Identity and Access domain.

I hope everyone is enjoying their summer breaks and look forward to seeing everyone on July 18-19th.

Regards,
Jason

Welcome New Members!

modirum

Modirum is one of the worldwide leaders in 3-D Secure technology with more than 20 years of expertise, serving clients around the globe. We are among a handful of providers who offers all 3-D Secure solutions for Payment Systems, Acquirers, Issuers, Processors and Merchants.

Modirum offices are based in the United States, Europe, Latin America, and the Middle East.

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Card+

CardWare is innovating at the core of IoT FinTech platforms. The most revolutionary Hardware and Software for the payment instruments of choice, worldwide. CardWare® includes Card OS, and FinTech API: single-click e-commerce, socially-networked, with real-time token provisioning for Online, IoT VR & Wearable devices.

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U.S. Payments Forum Summer Virtual Meeting
July 18-19, 2023

Exciting Updates!
We are thrilled to bring you the latest update on the highly anticipated U.S. Payments Forum Summer Virtual Meeting, set to take place from July 18-19, 2023. This event promises to be an engaging and informative experience for all attendees. This mid-year meeting brings together industry leaders from top payment networks, merchants, issuers, acquirers, and payment technology makers.

In addition to the keynote address "Unlocking the Potential: Exploring the Intersection of Artificial Intelligence and Payments" from Bob Ruark, KPMG, we are pleased to confirm two additional sessions that will highlight current topics impacting the payments industry:

Hot Topics Shaping the Payments Industry - Explore the latest trends, innovations, and regulatory developments that are shaping the future of payments. Gain valuable perspectives from industry experts and stay ahead in this rapidly evolving landscape.

"Tackling the Scams Onslaught: Analyzing the Anatomy of Scams and how AI is Supercharging Their Success", presented by Michael Brooks, Darwinium - Delve into the world of scams and the role of artificial intelligence in enhancing their effectiveness. Discover how AI-powered solutions can help combat fraud and protect consumers.

Thank you to Paragon Application Systems and JCB for sponsoring the meeting! Sponsorships are still available that include additional passes and a "virtual showroom" on the web and mobile app. For more information on sponsorships, contact Deb Ferril.

Engagement Opportunities and Prizes
To make your virtual experience even more exciting, we have incorporated engaging activities throughout the event. Participate in our interactive game on the virtual platform and a chance to win exciting prizes. Additionally, don't miss our engagement session at the end of day 1, scheduled for 1:40 pm PT. This session will provide an opportunity to connect with fellow attendees and compete for prizes in a "Pop Culture" trivia game.

Get Involved Today!
We encourage all attendees to actively engage with the event by visiting the event website at https://cvent.me/ZP40AO or through the event app.

The meeting is open to all Secure Technology Alliance members; registration codes were sent to all member organization primary points of contact last month. If you don't know your primary point of contact or if you have questions, please contact Jaci Sauvé. Register today, check out the agenda, explore the virtual platform, and be prepared for an enriching experience.

We look forward to virtually connecting with you at the U.S. Payments Forum Summer Virtual Meeting!

Future Alliance Events - Save the Dates!

Preparations are underway for two more key events so get them on your calendar!

2023 Fall U.S. Payments Forum All-Member Meeting
Charlotte, NC | November 7-8, 2023

Our Fall meeting, scheduled to take place in the vibrant city of Charlotte, NC, on November 7-8, 2023, will offer an unparalleled platform for industry leaders to come together and shape the future of payments. Registration and more details will be available in a few weeks. Join us in Charlotte, NC, this November, and leverage the power of the U.S. Payments Forum All Member Meeting. We look forward to partnering with you and creating an impactful and successful event together!

We are excited to announce that sponsorship opportunities for the 2023 Fall U.S. Payments Forum Member Meeting were released a few weeks ago and several have already been reserved! Our sponsorships will provide you with new and enhanced opportunities at various price points, allowing you to showcase your brand, products, and services to a highly engaged and influential audience. We have curated a range of options to ensure maximum visibility and ROI for your organization. From exclusive networking events to targeted branding opportunities, we are committed to helping you connect with key stakeholders and drive business growth.

Check out our website sponsorship prospectus and share with your marketing team to make sure you secure the best option for your organization. The prospectus provides detailed information on each package and the associated benefits. Act swiftly to secure your preferred sponsorship level as opportunities will be limited. For more information or to express your interest in sponsorship, please contact Deb Ferril at dferril@securetechalliance.org or 612.867.6815.

2024 Identity & Payments Summit
Tucson, AZ | February 26-28, 2024

Our 16th annual Summit will have a new format, combining Identity, Access, and Payments followed by member meetings! This new format will have joint sessions as well as breakouts that dig deep into multiple topics centered around technologies, vertical markets, payments, and identity and access - something for everyone.

This summit is set to bring together industry leaders and experts to discuss the pressing issues of trust, security, and privacy in our hyperconnected world. Mark your calendars for this redesigned event, taking place in the stunning city of Tucson, AZ, on February 26-28, 2024.

Trust, Security and Privacy in a Hyperconnected World

Registration will open soon and the Call For Speakers for the highly anticipated **2024 Summit: Trust, Security and Privacy in a Hyperconnected World** will be released in July. We are thrilled to announce that the sponsorship opportunities will also be released in July. Our expanded range of sponsorship packages will provide you with ample opportunities to showcase your brand, products, and services throughout the conference. From high-impact branding to thought leadership sessions, we have carefully crafted these opportunities to cater to a variety of marketing objectives and budgets. This is your chance to position your organization as a leader in the payments, identity, and access landscape and forge meaningful connections with industry decision-makers. The prospectus will outline the various packages and associated benefits in detail.

In addition to our comprehensive sponsorship opportunities throughout the conference, this year, we are introducing a preconference golf tournament that is bound to be an absolute must-attend event. The tournament promises an unparalleled networking experience, breathtaking views, and friendly competition. The tournament has been designed to appeal to even the most novice golfers, featuring a scramble format and a few "equalizers"! As a sponsor, you will have the opportunity to maximize your visibility during this exciting golf event and gain exposure to a select group of influential participants.

We invite you to join us in Tucson, AZ, this February, and be a part of this exciting event. Don't miss the opportunity to participate in our exceptional preconference golf tournament and make a lasting impact at the 2024 Identity & Payments Summit: Trust, Security and Privacy in a Hyperconnected World.

For more information, to express your interest, or design a custom sponsorship for any of these Alliance events, please contact Deb Ferril at dferril@securetechalliance.org or 612.867.6815.

New Alliance Working Committees!

With the new Alliance structure, there are several new working committees which will be launched as member interest and participation ramps up. Those listed as 'Joint' span all areas within the Alliance. If you are interested in any of the following committees, or know a colleague who might be, please contact us! participate@securetechalliance.org

Identity & Access Forum
- Authentication
- Communications & Education
- Digital Identity (non-mID/mDL)
- Identity Access Management
- Mobile Identity (mID/mDL)
- Physical Access Control

U.S. Payments Forum
- ATM
- Communications & Education
- Debit Routing
- EV Open Payments
- Mobile & Touchless Payments
- Payments Fraud
- Petroleum
- Testing & Certification
- Transit Contactless Open Payments

Joint Technology
- Artificial Intelligence
- Biometrics
- Blockchain
- Cybersecurity
- Internet of Things
- NFC Wallets
- UWB & RFID
- Kiosks

Joint Vertical Market
- Education
- Financial
- Government
- Healthcare
- Transportation

New Alliance Board Advisory Committees!

Alliance Board members participate in at least one Board Advisory Committee. Board members should contact Jason Bohrer to designate their preferences.
- Membership
- Industry Partnerships
- Training & Certification Programs
- Joint Technology Committees
- Joint Vertical Market Committees

IDENTITY & ACCESS FORUM
Powered by SECURE TECHNOLOGY ALLIANCE

IAF Updates

- Authentication Working Committee - The Device Identification and Authentication project team is working on the first of several whitepapers with a goal of releasing the first by the end of August.
- Mobile Identity Working Committee – A sub-committee is completing a charter for "Jumpstarting the mDL Ecosystem" which will outline several projects and SOWs. "What is an mDL", an editorial for Supermarket News, is nearing completion, and there have been 17 major updates to the mDL Connection Implementation Tracker Map reflecting the increased activity and adoption of mDLs.
- Joint Federal Enterprise Working Committee – The committee completed the submission to NIST for the Identity and Access Roadmap.

Organization and process development is well under way. Congratulations to the officers who were elected in June:
> Chair - Tom Lockwood, Vestige Digital
> Vice Chair - David Kelts, GET Group NA
> Secretary - Sruti Jain, Consult Hyperion
> Treasurer - Patrick Tabourin, Entrust

Plans for the remainder of July include completion of the IAF Mission and Vision statements, development of the IAF pages on the Alliance website, organizing the charters and chairs for the six working committees, migrating the current work in process to the new working committees, and recruiting member participation.

US PAYMENTS FORUM
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U.S. Payments Forum Working Committee Highlights and Resources

- The Debit Routing Working Committee published a white paper exploring the technical and operational impacts of the July 2023 Reg II update on various industry stakeholders and sharing considerations for implementation in order to maintain successful transaction processing.
- The Communication & Education Working Committee recently began work on a second webinar on the topic of EMV® Secure Remote Commerce (SRC).
- The Mobile & Touchless Payments Working Committee is working on a new white paper entitled Exploring Data Elements in Mobile and Online Transactions and a new project exploring the role of mobile driver's licenses (mDLs) and other digital identities in mobile payments.
- The EV Open Payments Working Committee is completing an infographic and one-pager providing education on communicating to consumers what payment methods are available through clear and consistent signage in order to create a seamless consumer transaction flow.
- The Payments Fraud Working Committee is finalizing a white paper on the topic of Strengthening the Security of Consumer Authentication through Phishing-Resistant Multi-Factor Authentication.

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.**

Get to know other Alliance members. Each month we showcase a few members so you'll know who they are and what they do!

PARAGON
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Payment Testing Solutions That Deliver Results.
Paragon Application Systems has been the leading independent provider of digital payment simulation and payment testing solutions for the global financial services community, since 1994.

As a privately held corporation, located near the Research Triangle Park in Holly Springs, North Carolina, Paragon is focused on delivering world-class testing tools and superior customer service to the payments industry.

Our testing tools and simulators increase control, expand access, and enhance collaboration - creating a robust and flexible ATM, certification and payment testing platform to improve the quality, productivity and profitability of your organization's testing processes.
https://www.paragonedge.com

NextgenID

NextgenID, Inc. stands at the forefront of high-assurance identity-proofing solutions, providing comprehensive, cost-effective offerings that span software and hardware. It differentiates itself through its unique offerings, such as Trusted Identity software, Identity stations and kiosks, and Trusted Agent Services.

What makes NextgenID truly unique is its patented Supervised Remote Identity Proofing (SRIP) technology. This game-changing technology replaces outdated, in-person, face-to-face identity checks with a streamlined, digital solution. It effectively and precisely gathers and checks vital identity elements such as personal details, biometric information, and administrative credentials. SRIP makes identity proofing and verification faster, easier, and more secure, upgrading it for today's digital age. Furthermore, SRIP's incorporation into the recognized NIST SP800-63-3 and FIPS 201-3 standards underscores its compliance with the highest industry benchmarks.

NextgenID caters to an array of sectors and use cases, supporting diverse proofing and identification needs. The company's products and services are used for everything from government to contractor proofing & verification and from employee and student authentication to national verification systems like passports, VISAs, state identification cards, and even the innovative Mobile Driver licenses. With the flexibility of SRIP technology, NextgenID provides a user-friendly, secure, and cost-efficient solution that aligns with the standards set by NIST and FIPS.
https://www.nextgenid.com

Alliance and Members In the News!

The following articles featured or referenced Alliance members. Receive weekly briefs of news articles from our industries by subscribing at:
industrynews@securetechalliance.org

Breaking Down the Various Fleet Cards in the Market
Payments Journal - May 31, 2023

The Future of Paying for Public Transit Will Bring Better Connections
Mass Transit - June 6, 2023

Citizens Teams Up with Mastercard to Launch Touch Card for the Visually Impaired
Payments Journal - June 7, 2023

Real-Time Payments Drive B2B Innovation
Payments Journal - June 20, 2023

Sustainability Trends Emerging in Prepaid Cards
Payments Journal - June 29, 2023

The Secure Technology Alliance Monthly Bulletin is available to all parties interested in advancing the adoption of secure technologies for all types of interactions – especially in payments, identity, and access management.

To receive the Bulletin monthly, subscribe at newsletter@securetechalliance.org.
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Interested in learning how to maximize your membership benefits or become a member in the Alliance? Contact Deb Ferril, 612-867-6815 or dferril@securetechalliance.org

About the Secure Technology Alliance
The Secure Technology Alliance is the digital security industry's premier association. Through its U.S. Payments Forum, Identity and Access Forum and its collaborative working groups, the Alliance fosters open dialogue among industry stakeholders to explore and develop secure technology innovations in the payments, identity and access markets. By collaborating on education and guidance, the Alliance helps enable efficient, timely and effective implementation of large-scale, disruptive technologies. For more information, please visit https://www.securetechalliance.org.