



SECURE
TECHNOLOGY
ALLIANCE

November 2024 MONTHLY BULLETIN

Message from our Executive Director

Dear Secure Technology Alliance Members,

I hope everyone took time to enjoy a restful Thanksgiving!

It was an absolute pleasure to see so many familiar and new faces at the member meetings recently. We rounded out the year on a high with a very successful U.S. Payments Forum meeting in Newport, RI. Despite a long journey for many, feedback shows that most loved the location and engaging content.

Now we are looking forward to the new year and the 2025 Identity & Payments Summit. The agenda is coming along with many engaging topics focused on payment innovation, transportation, identity management and the mDL Technology Showcase. If you are considering becoming a Sponsor or Exhibitor, please reach out to me. More details and registration can be found [here](#).

In the meantime, I hope you close out 2024 successfully and I wish you all happy holidays!

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

New Member Spotlight



Introducing Aries Fraud Solutions:
Innovative Fraud Prevention for Payment
Cards

Aries Fraud Solutions is committed to preventing card fraud through innovative and effective solutions. Our patented Obscurity Card technology takes a proactive approach to card security, ensuring stolen card information is rendered useless for fraud. Unlike traditional methods, our solution requires no additional hardware or software for issuers and no behavioral changes for cardholders. We are dedicated to advancing payment security and helping financial institutions protect their customers.

Discover more about our solutions at
www.ariesfraudsolutions.com.



A Year of “Firsts”

Thanksgiving

(According to Webster's Dictionary)
“the act of giving thanks”



December 2023
IAF Steering Committee
Officers Election

January 2024
Charter accepted for the 5th
IAF Committee

February 2024
Identity & Access Forum
Meeting
Identity & Payments Summit

April 2024
mDL Template Developed for
Publication

June 2024
Formation of six new Working
Groups within mDL Jumpstart
Committee

August 2024
Virtual Identity & Access
Forum Summer Meeting

The Identity & Access Forum has many reasons to be grateful for this year's numerous events.

This year marks a significant milestone for the IAF; we have navigated various twists and turns to reach our current position. This journey has truly required a team effort in every sense, allowing us to grow, learn, debate, and sharpen one another through collaboration.

It is important to recognize the dedication and efforts of all teams involved, and I want to acknowledge their accomplishments.

Your commitment to excellence is invaluable as we move ahead in our endeavors.

We welcome your involvement: [Identity & Access Forum](#)

What's up for 2025: mDL Technology Showcase at the Identity & Payments Summit – register now:
[Identity & Payments Summit](#)

August 2024
Identity Assurance
Committee's Educational Brief
Published

August 2024
Device Identification &
Authentication Project (DIAP)
Team's White Paper Published

October 2024
Digital Identity Committee's
Educational Brief Published

October 2024
Identity & Access Forum Fall
Member Meeting

November 2024
mDL Banking & Financial
Working Group Educational
Brief Published

December 2024
mDL Technology Showcase
Webinar



The Forum's **Fall Member Meeting was held on November 12th & 13th** in lovely Newport, Rhode Island. The charming coastal city was a brief haven for 170+ payments executives who took part in a jam-packed two-day event that featured 31 speakers, eight plenary sessions, and 12 working committee sessions.



Bank of America teamed up with Mastercard and PULSE to deliver an engaging **keynote address about the rapid evolution of payment tokenization**. Payment Account Reference (PAR), AI, SoftPOS, and digital IDs were also in the spotlight. The merchant and issuer special interest group (SIG) remained one of the most popular sessions, with 13 topics raised. Many members noted that they felt energized from the event. One member commented **“The Forum members continue to impress me with their passion and dedication to improving payments as well as driving awareness of emerging trends, concerns and opportunities to educate”**.

With the Newport event coming to a close, the Forum is looking forward to sunny San Diego in February 2025 and coming together for the **Identity & Payments Summit!**

COMING SOON!

The Forum has been busy finalizing three white papers and is looking forward to a webinar in January on Secure Remote Commerce, where Click to Pay and the new consumer experience guidance will be highlighted.

NOVEMBER 2024

Working Committee Highlights & Resources

Seven of the Forum's working committees held breakout sessions during the in-person meeting in Newport. Highlights from the sessions are as follows:

The **ATM Working Committee** met to discuss its ongoing project on the topic of fallback transactions at the ATM and their need for feedback on stakeholders' experiences, finalizing their fallback outreach survey, which can be found **here**.

The **Communication & Education Working Committee** discussed its evolving role within the Forum and new approaches to providing communication & education insights on active projects across working committees.

The **Electric Vehicle (EV) Open Payments Working Committee** held an educational session on the current state of EV payments as well as a working committee session delving into its planned EV network survey, which aims to glean insights on both payment methods and fleet inclusion across the EV charging industry, as well as a proposed project on MCC misclassification.

The **Mobile & Touchless Payments Working Committee** hosted a session covering hot topics in the mobile & touchless payments space, highlights from recent working committee publications and ongoing projects, and new project brainstorming for 2025 as well as a working session on its current draft white paper, entitled Best Practices for Securing Mobile & Touchless Payments.

The **Petroleum Working Committee** held a discussion session on a range of petro-related topics including unattended pre-auth holds, EMV fleet adoption, incremental auth, and connecting EV chargers at the point of sale at convenience stores.

The **Testing and Certification Working Committee** highlighted imminent publications as well as hot topics in testing & certification and began planning for a new working committee project surveying stakeholders on their certification experiences.

The **Transit Open Payments Working Committee** provided an overview of transit payments 101 as well as highlights from their recent Transit Special Interest Group (SIG) discussion including best practices for the use of MCC codes across mobility modes, use cases for Tap to Phone in transit, considerations for accepting open payment credentials for reduced fares, and testing of production cards.

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

Congratulations to those that got certified this month!

Certified System Engineer ICAM PACS (CSEIP) Training and Certification

New members of the CSEIP Community - newly certified

Clive Wright (LBO Technology LLC)

Shem Boatswain (M.C. Dean)

Duy Nguyen (M.C. Dean)

William Palmer (scDataCom LLC)

Michael Cuevas (HID Global)

Alexander Vogler (M.C. Dean)

Alexis Belmonte (M.C. Dean)

Austin Dailey (M.C. Dean)

Christopher Adams (M.C. Dean)

Christopher McCormick (M.C. Dean)

Htet Lin (M.C. Dean)

Jacob Frasher (M.C. Dean)

Matthew Cady (M.C. Dean)

Michael Winter (M.C. Dean)

Percival Skalski (M.C. Dean)

Robert Swan (M.C. Dean)

Trevor Sipple (M.C. Dean)

Emily Gustafson (M.C. Dean)

Hannah Newman (M.C. Dean)

James Ziegler (M.C. Dean)

Peter Norum (M.C. Dean)

Sebastian Gutierrez (M.C. Dean)

Adrian Jackson (M.C. Dean)

Bianca Pungler (M. C. Dean)

Chris Gutierrez (Safeway Signaling)

Daniel Musselman (M.C. Dean)

Eddie Morales (M.C. Dean)

Congratulations to those that got certified this month!

CSEIP Recertification

Continuing members of the CSEIP Community

Andre D'Amours (Siemens Smart Infrastructure)

David Harjo (Bureau of ATF)

Dustin Perkins (Orion Security Solutions)

Jaime Santiago (Bureau of ATF)

Joe McCollum (Hirsch)

John Rodman (Convergint Federal Solutions)

Kenneth Munski (BRCI)

Taronn Sullivan (BruckEdwards)

Upcoming Alliance Events

**The Alliance is looking forward to hosting our members
at the following event next year:**

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

Loews Coronado Hotel & Spa, San Diego, CA

[Click here](#) for more information and to register



Security Trends in the Digital Era

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