

SECURE  
TECHNOLOGY  
ALLIANCE

# October 2024 MONTHLY BULLETIN

## Message from our Executive Director

Dear Secure Technology Alliance Members,

I am writing this as I wait for my flight home from Washington D.C. where the Identity & Access Forum held their inaugural member meeting. We heard from a diverse range of speakers including mDLs and the plan that the forum has for the mDL Technology Showcase running during the Identity & Payments Summit 2025, Toronto Dominion Bank's perspectives on the power of an identity ecosystem, updates from Women in Identity, Kantara, and FIDO Alliance, identity fraud trends and the impact of AI on identity theft, and much more. The Forum also took some time to contemplate their direction and future activities. A huge thank you to Intercede for hosting the event at their office, IDEMIA and Giesecke+Devrient for sponsoring the cocktail reception, everyone who collaborated on the agenda, and Sandy Mayfield for pulling off the logistics and keeping everyone on track!

Looking forward, the U.S. Payments Forum is preparing for their Fall Member Meeting in Newport, RI. Registration details can be found below. I look forward to updating you all on that in next month's newsletter.

Lastly, I am happy to announce that **registration** for the Identity & Payments Summit 2025 is now open! Please consider a sponsorship or exhibitor opportunity. Next stop - the agenda!

Christina Hulka  
Executive Director, Secure Technology Alliance  
[chulka@securetechalliance.org](mailto:chulka@securetechalliance.org)

## Member Spotlight



**Arcot by Broadcom announces a new webinar on  
"Secure Your Season: Preventing E-Commerce Fraud  
During the Holidays"**

Join Arcot for an informative webinar designed to help you combat e-commerce fraud and maximize your revenue this holiday season. We will discuss our observations regarding 3-D Secure usage and share effective strategies to prevent fraud while ensuring that legitimate customers can make transactions smoothly. Arcot partners with over 5,000 card issuers worldwide and assists merchants in collaborating through data sharing and peer comparisons. We will walk you through the most important metrics and best practices for achieving optimal performance.

In this webinar, you will learn about the following topics:

- Data-only transactions for a secure and frictionless experience
- Reducing false declines and maximizing approvals
- Sharing risk and trust signals with issuers
- Using proper RCI codes to communicate risk
- KPIs and Best Practices for optimal 3DS performance
- 3DS Scorecard and Peer Comparisons
- Data-only Case Study

Date and Time: Nov 19, 2024 @ 8 AM PST  
Contact **Erin Nichols** to pre-register for this event.

### About Us

Arcot, the Payment Security Division of Broadcom, is the recognized global leader in 3D-Secure (3DS) digital payment solutions. Major financial institutions, including card issuers, merchants, and payment processors, utilize the Arcot Network to verify a shopper's identity during e-commerce transactions, ensuring PSD2 and scheme compliance while minimizing both cardholder friction and eCommerce fraud losses.

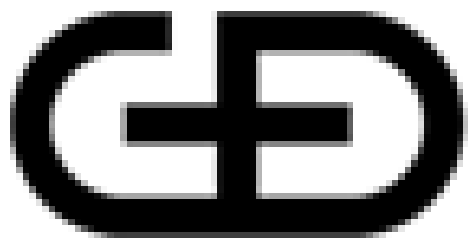
With over 20 years of 3DS experience, a unique team of 3DS experts, and the highest levels of service in the industry, Arcot is the global 3DS partner of choice.

<https://arcot.broadcom.com/>





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Thank you to our event sponsor



## You Missed It?

The Identity and Access Inaugural Member Forum was a remarkable event that gathered industry leaders and professionals. The Forum featured various speakers and discussions, creating engaging dialogues around critical topics in the identity ecosystem.

This event celebrated advancements in the Identity and Access landscape and fostered a community of professionals eager for collaboration and growth in the industry.

[Listen to the podcast](#) developed by one of our speakers:

Jason Thomas

Looking ahead, preparations for the Secure Technology Alliance Summit, February 24-26, 2025, in San Diego are underway. An mDL technology showcase is set for IAF member day (Feb 24th), and registration for the summit is now open. You can register [HERE](#).

Thank you to our badge sponsor







With less than two weeks until our [Fall meeting in Newport, RI](#), the Forum has been quite busy buttoning everything up and getting ready to host our members. **The meeting will serve as a neutral space for industry stakeholders to explore the rapidly-changing payments landscape,** working collaboratively to spark innovation and address potential change.

In parallel, our working committees have been very active finalizing projects and working toward kicking off others. Our Steering Committee sponsored project on the **Illinois Interchange Fee Prohibition Act** has been meeting weekly to draft content for a white paper with the goal of publication by the end of the year. Additionally, our long-awaited white paper on **Payment Account Reference (PAR)** is nearing the final stages and should be published next month!

Lastly, with the close of 2024 quickly approaching, our **Steering Committee currently has nominations open** for the eleven seats open for the 2025 year. If you or a colleague are interested in learning more about this leadership opportunity, please click on this [member-only link](#).

## New Resource from the Forum

This white paper reviews the increasingly complex landscape of mobile and online payments. The main focus is to provide detail on the expanded range of data elements that are available in digital transactions as compared to legacy systems, and to illustrate how these can be used for enhanced security, fraud prevention, and optimal user experiences.



## New Project Announcement

The **Payments Fraud Working Committee** is launching a new project to produce a **mini-series on EMV 3D-Secure**. The goal is to highlight less commonly utilized use cases and address some of the prevalent challenges encountered during its implementation.

**OCTOBER 2024**

# Working Committee Highlights & Resources

The **[ATM Working Committee](#)** is working on a project on the topic of fallback transactions at the ATM.

The **[Communication & Education Working Committee](#)** continues to work on a webinar exploring EMV® Secure Remote Commerce (SRC), which will be completed in Q1 of 2025.

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 fleet to better understand fleet acceptance with various EV networks.

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

The **[Payments Fraud Working Committee](#)** has begun a podcast project exploring machine learning from a fraud practitioner point of view. The working committee is also kicking off a series of short briefs on EMV 3D-Secure (3DS).

**Note:** If you have questions about machine learning you'd like to see addressed in the podcast series, please submit them to [Danielle Mattison](#).

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 contactless form factors.

The **[Transit Open Payments Working Committee](#)** recently held a successful Special Interest Group (SIG) discussion focused on transit-related topics 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](#).





FALL MEMBER  
MEETING

November 12-13, 2024 • Newport, Rhode Island

## Fall Member Meeting to Examine the Evolution of Tokenization, Faster Payments and Emerging Fraud Tools

The [U.S. Payments Forum](#) is bringing together the industry's top decision-makers for its upcoming Fall Member Meeting. Advancements in AI, real-time payments and online fraud are influencing the payment sector's digital transformation.

The event will take place **November 12 and 13, 2024 at the Newport Marriott Hotel & Spa in Newport, Rhode Island**. It is open to all [Secure Technology Alliance](#) members, which the U.S. Payments Forum is part of. Attendees will have access to roundtable discussions, panels, special interest groups and networking spaces. Registration details and the full agenda can be found on the U.S. Payments Forum's [event page](#).

The keynote address on the evolution of tokenization in payments will be delivered by Steve Twombly, managing director of payment network strategy at Bank of America, Bryan Manka, senior product manager at PULSE Networks and Sukhmani Dev, Mastercard's SVP of digital product management. Additionally, the event will explore new developments in the following industry-leading topics:

- Faster payments and digital wallets
- Contactless payment successes and growth opportunities
- Electric vehicle open payment initiatives
- EMV fleet implementation
- Payments fraud developments
- AI use cases for merchants, financial institutions, issuers and processors



The meeting is made possible through the support of its platinum sponsor, Bank of America.





# Congratulations to those that got certified this month!

## **CSEIP Recertification**

*Continuing members of the CSEIP Community*

Matthew Butler (Base Six)

Alex Cervantes (SOV Security)

Jace Campbell (Government Contracting Services)

Troy Stanford (Johnson Controls)

Leonel Garza (Baker Group)

Gordon McGlone (Transportation Security Administration)

Brian Levy (SOV Security)

Michael Kaufman (Identiv)



# Upcoming Alliance Events

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

**U.S. Payments Forum Fall Member Meeting - November 12th and 13th, 2024**

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 and to register



## Security Trends in the Digital Era

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