



Spring 2017

PAYMENTS COUNCIL

The Secure Technology Alliance Payments Council focuses on securing payments and payment applications in the U.S. through industry dialogue, commentary on standards and specifications, technical guidance and educational programs, for consumers, merchants, issuers, acquirers, processors, payment networks, government regulators, mobile providers, industry suppliers and other industry stakeholders.

The Council's primary goal is to inform and educate the market about the means of improving the security of the payments infrastructure and enhancing the payments experience. The group brings together payments industry stakeholders to work on projects related to implementing secured payments across all payment channels and payment technologies.

The Payments Council's projects include research projects, white papers, industry commentary, case studies, web seminars, workshops and other educational resources.

PAYMENTS COUNCIL ACTIVITIES

The Council works on projects to provide educational resources and define best practices for securing payments and payment applications. Council activities include:

- Developing white papers and hosting web seminars and conference workshops on payments security to provide educational resources to the industry
- Developing industry positions on key issues in deploying secure payments technologies and collaborating as an industry to address challenges
- Maintaining an active, public voice on payments security topics, serving as a resource for authoritative information and responding to reports that contain misinformation about payments technology
- Developing educational material and guidance on the use of chip-enabled solutions to address fraud and counterfeit cards in the U.S. payments industry
- Developing educational material and guidance on new secure payments technologies and approaches

COUNCIL RESOURCES

Events

- Contactless EMV Payments: Issuer Opportunities webinar
- Contactless EMV Payments: Merchant Opportunities webinar

White Papers and Resources

- Blockchain and Smart Card Technology
- Card-Not-Present Fraud: A Primer on Trends and Transaction Authentication Processes
- Card Payments Roadmap in the U.S.: How Will EMV Impact the Future Payments Infrastructure?
- The Changing U.S. Payments Landscape: Impact on Payment Transactions at Physical Stores
- Chip-Enabled Mobile Marketing
- Contactless EMV Payments: Benefits for Consumers, Merchants and Issuers
- Contactless Payments in the U.S.: Guides for Merchants and Issuers
- Contactless Payments Security Q&A
- EMV and NFC: Complementary Technologies Enabling Secure Contactless Payments
- EMV Connection web site
- The EMV Ecosystem: An Interactive Experience for the Payments Community
- EMV Frequently Asked Questions
- The Mobile Payments and NFC Landscape: A U.S. Perspective
- NFC Frequently Asked Questions
- Security of Proximity Mobile Payments
- Smart.Payments LinkedIn Group
- Technologies for Payment Fraud Prevention: EMV, Encryption and Tokenization
- The True Cost of Data Breaches
- What Makes a Smart Card Secure?

FIND PAYMENTS COUNCIL RESOURCES ONLINE:
www.securetechalliance.org/activities-councils-payments



MEMBER COMMENTS

“Since its inception the Payments Council has been a forum where a diverse group of payments professionals can work together to share their knowledge in a meaningful way with the wider community. The Payments Council has proven to be a valuable resource for Oberthur Technologies especially because its ongoing initiatives are designed to educate interested stakeholders on the emerging trends and technologies that can be used to secure and enhance the payments ecosystem. Its members were early advocates of the march to EMV here in the USA and helped drive the formation of the EMV Migration Forum.”

—Philip Andrae, Director Field Marketing - Payments NA, Oberthur Technologies

“The Secure Technology Alliance has proved to be a great resource for NXP. In our ever changing industry it is one source that can be counted upon to provide the latest trends, concepts, direction and information that is invaluable to anyone involved. In addition, the opportunity to network with other leaders in the business opens the doors to cooperation and consistency amongst all the players.”

—Jose Correa, Business Development Manager, NXP Semiconductors

“There has never been a more exciting or important time to be involved in the payments industry. Consumers today are looking for greater choice when it comes to making payments in a variety of ways, anywhere, any time. As payment providers, our goal is to drive interoperability and, at the same time, ensure payments are made in a safe and secure environment. Through the Secure Technology Alliance, American Express is able to work with participants across the payments industry to progress the usability of new innovative products and services, as well as new technologies and security initiatives that can benefit consumers and industry stakeholders.”

—Karen Czack, VP Industry Engagement and Regulation, American Express

“The Secure Technology Alliance has proved to be a great forum which brings together payment experts from all verticals of the payment industry. It is this 360-degree view of the industry which allows for industry collaboration to address the many challenges facing the payment industry as technology, mobility, consumer demographics begin to reshape the industry and how consumers pay for goods and services. It also is a forum that allows you networking opportunities, creating relationships that last a lifetime.”

—Terry Dooley, Executive Vice President and CIO, SHAZAM

“The Secure Technology Alliance is a great resource, bringing together experts from all areas of the payment industry. This collaboration allows CPI Card Group and other participating organizations a platform from which to drive innovation and transform the financial industry and other vertical markets. With the knowledge we have acquired, CPI is able to provide better solutions for our customers’ success.”

—Mike Fisher, Director, Financial Card Sales, Major Accounts – ACE-P, CPI Card Group

“The Secure Technology Alliance provides Visa with valuable research and first-hand information on trends and directions in the smart card and mobile payments space. The Alliance work on new developments in chip cards and authentication makes the organization an invaluable source of market intelligence.”

—Simon Hurry, Sr. Business Leader, Visa Inc.

“The Secure Technology Alliance has always been about educating, collaborating, and influencing – and these are objectives that Infineon Technologies shares. The Payments Council brings this vision to life, producing valuable white papers, webinars, and most importantly, a forum to discuss new concepts and challenges with other bright and dedicated people.”

—Oliver Manahan, Director, Business Development, Infineon Technologies

“The Metropolitan Transportation Authority has benefited greatly from the information sharing and collaborative nature of Secure Technology Alliance’s activities. We may be at an inflection point for the convergence of transit merchants into the broader retail payments industry, and the cooperative dialogue that occurs within the Alliance is a critical component towards understanding the issues important to successful cross-industry coordination. The Alliance provides a robust forum for any person or organization seeking to explore possible areas for convergence or exploration of innovative next-generation payment technologies.”

—Joshua C. Martiesian, Payments Business Development, Metropolitan Transportation Authority

“The Secure Technology Alliance Payments Council provides G+D Mobile Security the opportunity to interact with all types of decision makers in the industry ecosystem and to help drive the adoption of new technologies for our market, like EMV and NFC. The Council activities provide valuable tools to the industry and the smart card market as a whole.”

—Nick Pisarev, Director, Product Marketing, G+D Mobile Security

“UL’s participation in the Secure Technology Alliance Payments Council fits seamlessly with UL’s involvement in the world of smart card and mobile payments. Their neutral position within the industry allows UL to interact and connect with various players in the mobile and payment ecosystem. UL sees the Secure Technology Alliance as a driving force for independent thought-leadership in the emerging payments landscape.”

—Sherif Samy, Commercial Director North America, UL Transaction Security Division

“Innovation in payments is accelerating and multiple competing solutions can lead to fragmentation or even decision paralysis. Participating in the Secure Technology Alliance Payments Council helps Fiserv to cut through the noise, prioritize, and engage with our clients on effective solutions.”

—Jamie Topolski, Director of Alternative Payment Strategies, Fiserv

ABOUT THE SECURE TECHNOLOGY ALLIANCE

The Secure Technology Alliance is a not-for-profit, multi-industry association working to stimulate the understanding, adoption and widespread application of secure solutions, including smart cards, embedded chip technology, and related hardware and software across a variety of markets including authentication, commerce and Internet of Things (IoT). The Secure Technology Alliance, formerly known as the Smart Card Alliance, invests heavily in education on the appropriate uses of secure technologies to enable privacy and data protection. The Alliance delivers on its mission through training, research, publications, industry outreach and open forums for end users and industry stakeholders in payments, mobile, healthcare, identity and access, transportation, and the IoT in the U.S. and Latin America.

The Secure Technology Alliance industry and technology councils are focused groups within the overall structure of the Alliance. Councils were created to foster increased industry collaboration within a specified industry or market segment and produce tangible results, speeding the adoption of secure solutions and industry growth. Groups collaborate on specific deliverables, including reports, briefings and educational material. The Secure Technology Alliance currently has seven active councils focusing on the payments, health and human services, identity, Internet of Things (IoT) security, access control, mobile, and transportation industries. Council participation is open to any Secure Technology Alliance member who wishes to contribute to the council projects.

Council Officers

Co-chairs:

Jack Jania, Gemalto

Oliver Manahan, Infineon Technologies

Vice Chair: Nick Pisarev, G+D Mobile Security

Secretary: Jamie Topolski, Fiserv

Council Steering Committee

Philip Andrae, Oberthur Technologies

Troy Bernard, CPI Card Group

Jose Correa, NXP Semiconductors

Brady Cullimore, American Express

Terry Dooley, SHAZAM

Allen Friedman, Ingenico

Melanie Gluck, Mastercard

Imran Hajimusa, Verifone

Simon Hurry, Visa

Jack Jania, Gemalto

Oliver Manahan, Infineon Technologies

Josh Martiesian, NY Metropolitan

Transportation Authority

Nick Pisarev, G+D Mobile Security

Peter Quadagno, Thales

Sherif Samy, UL

Ellie Smith, Discover Financial Services

Brian Stein, CH2M

Terril Strickland, Wells Fargo

Sree Swaminathan, First Data

Jamie Topolski, Fiserv

Council Members

ABCorp

Accenture

ACI Worldwide

Advanced Card Systems Ltd.

American Express

CardTek USA

CH2M

Chase Card Services

Conduent

Consult Hyperion

CPI Card Group

Cubic Transportation Systems, Inc.

Discover Financial Services

Entrust Datacard

Exponent

First Data Corporation

FIS

Fiserv

Gemalto

G+D Mobile Security

GlobalPlatform

InComm

Infineon Technologies

Ingenico, North America

Initiative for Open Authentication (OATH)

Interac Association / Acxsys Corporation

Jack Henry Processing Solutions

JCB International Credit Card Co., Ltd.

Kona I Co., Ltd.

Lenel Systems International

Mastercard

Metropolitan Transportation Authority

Multos International

NXP Semiconductors

Oberthur Technologies

Quadagno & Associates

Rambus

Safran Group

SecureKey Technologies

SHAZAM

STMicroelectronics

Thales

Tri County Metropolitan Transportation

District of Oregon

TSYS

Underwriter Laboratories (UL)

Valid USA

Vantiv

Verifone

Visa Inc.

Vix Technology

Wells Fargo

XTEC, Incorporated