



Uncertainty at the Register

Carrying around a wallet full of EMV chip cards and finding a merchant that will accept them reminds me a lot of the swimming pool game of "Marco Polo." It's as if I'm ready to pay for my purchase and, with eyes closed, standing at the check-out asking "EMV chip-enabled?," not sure if I'll get a response. I expand on this theme and more in my letter in this quarter's Smart Card Talk newsletter. We also have results on our 2015 Annual Member Survey, an update on Alliance Councils, a Leadership Council Profile on Visa, new CSCIP and CSEIP recipients, and much more.

Sincerely,
Randy Vanderhoof
Executive Director, Smart Card Alliance

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Feature Article: 2015 Member Survey: Report on Member Satisfaction and Value of Alliance Activities

The Smart Card Alliance 2015 member survey results are in! This month's feature article reviews the 2015 results on member satisfaction and perspectives on Alliance activities.

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Member Profile: Visa

In this summer issue, Smart Card Talk spoke with Simon Hurry, a senior director at Visa Inc., the world's leading global payments technology company. Simon is responsible for global contactless and contact chip card programs and leading Visa's chip rollout in the U.S.

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Smart Card Alliance Events

Smart Card Alliance Member Meeting
October 4-6, 2015
Arizona Grand Resort, Phoenix



Smart Card Alliance NFC Solutions Summit
October 7-8, 2015
Arizona Grand Resort, Phoenix



The 9th Annual Payments Summit
April 5-7, 2016
Loews Royal Pacific Resort
Orlando, Florida



Uncertainty at the Register



Dear Members and Friends of the Alliance,

It is now mid-summer and the weather is great for spending time in the water, either at your favorite beach or pool. I am one of those people who love the water, and that plus summer means there are bound to be kids playing games in the water and having fun. One familiar water game for kids is Marco Polo – where one kid has to keep his eyes closed while he tries to tag another by calling out “Marco” and

listening for the others to respond “Polo.” What follows is the vain attempt to find the spots in the water where the others are hiding. Marco flails around in the water trying to guess where the other Polos are; and while fun, it can be frustrating if you’re Marco. Carrying around a wallet full of EMV chip cards and finding a merchant that will accept them reminds me a lot of this game. I spot a familiar looking EMV chip terminal at the grocery lane or convenience store and I reach out, only to find that the chip experience I am hoping for has disappeared because the terminal is still in magnetic stripe mode.

Consumers shouldn’t be playing EMV Marco Polo in August when the liability shift date is less than 60 days away, in October 2015. By now over 50% of the POS terminals in the U.S. have EMV capability. This is because either the terminal hardware was purchased many years ago when contactless and NFC had their popular run, or they were upgraded recently in anticipation that the processor and retail POS systems vendor would return before October with the EMV software and certification to turn on EMV. In some cases, merchants have the software and the certification but have chosen not to enable EMV because they don’t want to be the first ones to do so. They would rather wait for the big merchants like Walmart, Target, Home Depot and Lowes to train their customers on how chip works.

Every time I venture out into the world armed with my five EMV credit chip cards, one EMV debit chip card, plus my Apple Pay mobile wallet with two credit cards, one debit card, and my Hyatt Gold Passport card, my payment experience is unpredictable. The gift shop in the hotel where I stayed recently accepted my Apple Pay but the registration desk and the bar in the lobby did not. The taxi I rode in allowed me to pay with Apple or my contactless-capable credit card, but the parking lot where I left my car at the airport did not.

I have found satisfaction in the most unexpected places. At a small seashore gift shop, the clerk looked at the card I handed her, saw the chip on the front, and promptly inserted it into the terminal’s EMV chip card slot. If I hadn’t been watching her do it, I would not have even noticed it was inserted and not swiped. Another small deli I visited saw the card I had in my hand and instructed me to insert the card instead of swiping it, proudly saying their new terminal was

more secure and will protect my credit card information better. Seeing a small merchant use the opportunity to engage with me as a customer to educate me, reassure me about my security fears, and promote their own capabilities was a refreshing perspective; small businesses have a great opportunity with EMV to reestablish their relationships with their customers.

To understand the retail infrastructure readiness for EMV, I went searching for some answers recently at the RetailNOW 2015 conference in Orlando. This is a big show for retail POS resellers, retail system value added resellers (VARs), and independent software vendors (ISVs) who primarily service the tier two and tier three level merchants. The good news that I heard at the show is that EVERYONE is very aware of EMV and what it means for the retail payments industry. The bad news is that resellers of retail POS hardware, software, and IT services have only an elementary level of understanding of what they need to do to satisfy their merchant customer requirements for EMV. These are the trusted POS solution vendors and retail systems integrators we are instructing merchants to turn to for advice and support for their retail systems.

As the technology providers to merchants, these companies sounded surprisingly unprepared for the October 2015 deadline. Most are not payments companies at all. They provide merchant software that runs retail operations and that software happens to handle payments. A combination of lack of awareness, experience and demand from merchants are factors for them not being prepared. Their advice for merchants was to wait – perhaps long past the liability shift date until solutions are ready – because they say that most merchants have low counterfeit card losses today and won’t be affected. That is a pretty scary statement, because past experience with counterfeit and stolen cards is not a reliable measure of a merchant’s current fraud activity. In the past much of the counterfeit card activity never was sent to the merchants because the issuers absorbed the fraud. Future fraud is going to migrate to the merchants who do not accept chip.

A consequence of the drawn-out process for merchant activation of EMV chip terminals leading up to October, coupled with a rapidly growing EMV chip cardholder base, means that the next 60 days are going to be an explosive change for consumers, merchants, and issuers. Hundreds of millions of chip transactions will flood the payments infrastructure virtually overnight. That wasn’t how industry observers predicted this would happen, but we are where we are as a market.

I hope there will be many more “Polos” responding to my “Marco” by October. Thank you for your support of the Smart Card Alliance.

Sincerely,

Randy Vanderhoof
Executive Director, Smart Card Alliance
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SCALA Addresses the Cost of Corruption in Technology



Dear Members and Friends of the Smart Card Alliance Latin America (SCALA),

SCALA has been supporting key governments and international organizations in these processes to ensure that industry knowledge is transferred to the key decision makers. Unfortunately, we can't do it on our own and require your help to advance the knowledge, awareness, and best practices of the industry. Together we can make a significant impact on the market and grow opportunities for all.

After working for several years with governments from the Americas, I have found that those who are corrupt drive the cost of innovation to a level that is unsustainable for both the government and honest solution providers. Corruption is a global phenomenon; it exists in every country and on all continents of the world.

In its simplest form, corruption creates a [crowding out effect](#), where honest solution providers are taken out of the market – whether deliberately or by design – and unable to take advantage of market opportunities. As an example, this happens when public tenders and requests for proposals (RFPs) are constantly being tailored for a particular company or consortium based on government kickbacks. These kickbacks, which are now the majority in the visible market, eliminate the incentive for honest solution providers to participate, because the outcomes are predetermined. This result is that only the corrupt organizations participate in these tenders, eliminating the possibility for better alternative solutions.

In addition, corruption eliminates access to the best solutions in the market. The corrupt organizations engage in this thievery knowing their solutions are inferior to other providers. Despite this, they work this way to win contracts. In contrast, good, honest solution providers, who know the superiority of their solutions, don't want to participate in these markets. Other side effects of corruption are: organized crime, criminal behavior impunity, increases in violence, and a reduction in qualified public servants.

In some markets it has gotten to a point where only the well-known corrupt organizations participate in public offerings, all the while knowing that their product quality lacks the ability to comply with the most simple requirements of a tender.

In the worst cases, corrupt organizations steal the ideas, descriptions, and concepts of solutions from honest solution providers and present them as their own. In many instances these organizations offer these proposals without the experience, knowledge base, or clear understanding of the original proposal. Consequently, the implementations, proof of concepts, and any related aspects never reach the potential of the true solution.

The representatives, evaluators or consultants who have been hired in these systems to ensure that the processes have been conducted correctly often are caught in the middle of their own machinations. They fear that finding a solution to the challenges being faced in the area of their expertise, they will not be able to justify their existence in their organizations, careers, and high salaries.

This is a grim scenario for innovators, new solution providers, experts, and industry professionals as a whole. It has gotten to the point that the vendors have the perception that the system has been rigged against them and that obtaining knowledge through education or having the correct answer to a challenge will serve little to helping them to advance or resolve the problem.

Because of this widespread corruption these politically chosen systems have lost their credibility, the trust of their populations, and have demonstrated their representatives' lack of honesty. If these problems are not corrected soon, the results will be catastrophic, and fewer innovative solutions providers will be able to stay in business.

In order to regain this trust in the Latin American and Caribbean markets, governments should consider changing how they procure systems. Instead of having lawyers and politicians leading federal and state identity systems, government leaders should allow independent industry technology experts to lead them in the procurement process instead. This would allow representatives to make decisions in the selection process with the knowledge, expertise, understanding, best practices, and with information on market trends.

This is a challenge for our Latin American countries that must be solved. The smart card industry can play a significant role in providing the tools that make industry and governments more transparent and efficient and in using the broad accumulated industry knowledge to implement technologies associated with integrated circuit cards.

We urge you to join the Smart Card Alliance Latin American and Caribbean chapter organization and become part of the overall market solution.

Sincerely,

Edgar Betts

Director

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VISA



Simon Hurry

In this summer issue, Smart Card Talk spoke with Simon Hurry, a senior director at Visa Inc., the world's leading global payments technology company. Simon is responsible for global contactless and contact chip card programs and leading Visa's chip rollout in the U.S. With more than 20 years of experience in the payments industry with a specialized focus on smart card and contactless payment, Simon serves on the Board of Directors of the Smart Card Alliance and is a Steering Committee member of the EMV Migration Forum. He previously was vice chairman of the GlobalPlatform Systems Committee. Prior to joining Visa, Simon architected smart card clearing and settlement systems at Nedcor Bank in South Africa. He holds a Bachelor of Science from the University of Kentucky and an MBA from the University of Pretoria.

1. What are your main business profile and offerings?

Visa Inc. is a global payments technology company that connects consumers, businesses, financial institutions and governments in more than 200 countries and territories to fast, secure and reliable electronic payments. We operate one of the world's most advanced processing networks — VisaNet — that is capable of handling more than 56,000 transaction messages a second, with fraud protection for consumers and assured payment for merchants. Visa is not a bank and does not issue cards, extend credit or set rates and fees for consumers. Visa's innovations, however, enable its financial institution customers to offer consumers more choices: pay now with debit, pay ahead of time with prepaid or pay later with credit products.

2. What role does smart card technology play in supporting your business?

In addition to providing enhanced security, fraud reduction and enhanced international acceptance, smart card technology paves the way for secure mobile payments. Apple Pay, for example, builds on the simple online-only authentication of EMV chip technology and adds tokenization and biometric authentication to enable a new, secure way to pay.

3. What trends do you see developing in the market that you hope to capitalize on?

Visa is helping to lead the industry in developing a comprehensive approach to making payments safer through smarter technologies to make payment data unusable to criminals. Three technologies are being deployed to reduce or eliminate the ability to misuse this sensitive data:

- 1) EMV chip, which creates a dynamic one-time code (or unique cryptogram) for each transaction



Visa is helping to lead the industry in developing a comprehensive approach to making payments safer through smarter technologies to make payment data unusable to criminals.



2) Tokenization, which replaces the account number with a unique digital token

3) Point-to-point encryption, which is the process of encrypting payment data in a secure terminal and transmitting it through a network to a secure decryption point.

Together, these technologies will significantly reduce payment fraud and help protect merchants from cyber security threats.

4. What obstacles to growth do you see that must be overcome to capitalize on these opportunities?

Although the process in getting chip ubiquity might take time beyond the liability shift dates, chip adoption in the U.S. matches the pace seen in Europe and other parts of the world where the technology has been used for nearly two decades. It may take a few years beyond 2015 for 90% of the marketplace to have the new cards in hand and activated terminals at the checkout.

However, Visa believes the biggest obstacle to growth in deployment is over-complicating the U.S. implementation. Once again, Apple Pay has shown that a simple streamlined online-only approach can be developed and deployed significantly faster, especially in a country that has enjoyed real time authorization for decades.

5. What do you see are the key factors driving smart card technology in government and commercial markets in the U.S.?

The U.S. electronic payment card security landscape has heavily influenced security technologies in both government and commercial markets. For example, the U.S. Department of Defense adopted chip technology for their Personal Identification and Verifi-

cation (PIV) cards and we are seeing promising developments in the use of chip technology in health care and privacy applications.

6. How do you see your involvement in the Alliance and the industry councils helping your company?

Industry-wide efforts to secure the payments ecosystem require continuous investment and innovation in interconnected technologies. The Alliance offers amazing opportunities for collaboration with other industry verticals, leading to significant progress in industry education, secure element technology adoption and cross industry cooperation on security and privacy issues.

7. What are some of the challenges you see confronting the smart card technology industry?

Simplifying deployment in a zero floor limit environment avoids much of the cost and complexity of deploying EMV chip cards by implementing a minimal, online-only subset of the EMV standards while still reaping all of the benefits of reduced counterfeit fraud. This approach mirrors many modern day approaches to innovation that reflect a series of simple adaptations, that provide needed functionality and meet the majority of business needs in the most economical, efficient and logical fashion.

Member point of contact:

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2015 Member Survey: Report on Member Satisfaction and Value of Alliance Activities

The Smart Card Alliance annual member survey had an excellent response this year. We had 182 members from 82 member organizations (49.7% of all member organizations) respond and indicate strong, continued satisfaction with Alliance activities and programs.

Member Satisfaction

As with previous years, we ask members to give us a numeric score between 0-99 to gauge overall satisfaction, with 90-99 indicating high satisfaction; 80-89 indicating satisfaction; 70-79 indicating low satisfaction, with improvement needed; and 0-69 indicating dissatisfaction.

This year our average satisfaction rating was 87.2, an increase from 2014's 87.0 rating and the highest overall rating since 2007. Satisfaction is good across all member categories, with 90.3% of members rating the Alliance above 80. As we've seen in past years, active members have a higher satisfaction rating than non-active members (88.9 for active members vs. 85.4 for inactive members) and our Council members also give the Alliance higher ratings.

Figure 1 shows the satisfaction rating by member category.

In addition to the composite satisfaction rating, the survey asks members to rate satisfaction with a variety of Alliance activities and programs. A scale of one to five was used, with five indicat-

ing the highest satisfaction. Our overall rating for all activities was 4.06; many activities had ratings over 4 including:

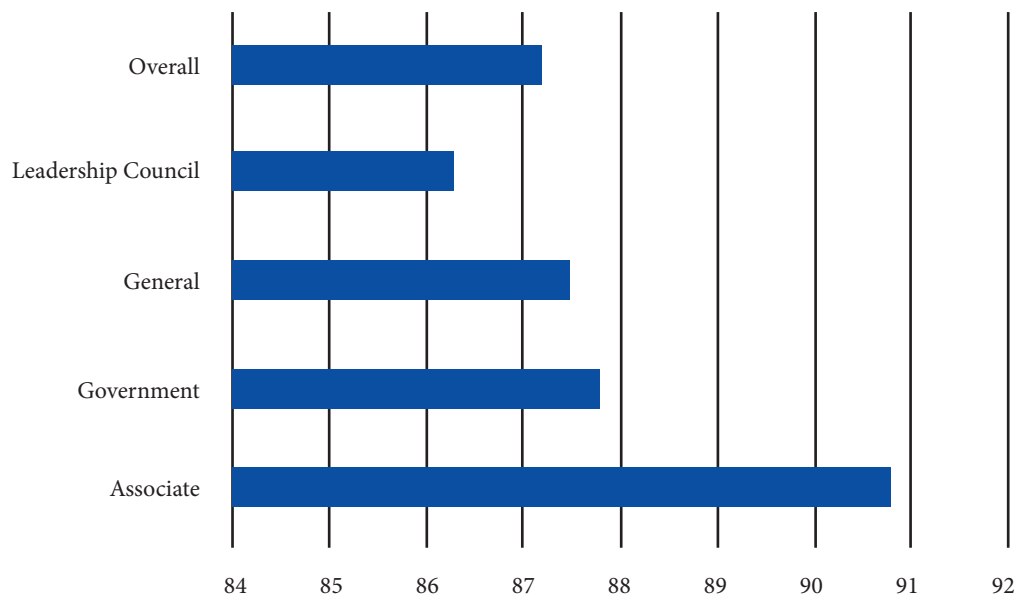
- Payments Summit
- Council white papers and reports
- Government Conference
- Member Meeting
- Smart Card Alliance public and members-only web sites
- NFC Solutions Summit
- Certified Smart Card Industry Professional (CSCIP) program
- EMV Connection web site
- Email announcements about Alliance events and Council projects
- Quarterly Smart Card Talk newsletter
- Monthly Alliance Member News Bulletin
- Daily Smart Card Industry News Summary
- Industry Council participation

Value of Alliance Activities

Communications, events/meetings, and Alliance resources/deliverables are highly valued by members. Activities rated as highest value in the 2015 survey were:

- Communications: Smart Card Alliance members-only website; email announcements about Alliance events; Smart Card Alliance public web site; EMV Connection website.
- Events/meetings: complimentary and discounted registration

Figure 1. Satisfaction rating by member category



to Alliance events; networking opportunities; speaking opportunities at Alliance events.

- Resources/deliverables: white papers/resources on the members-only website; CSCIP program; past conference proceedings on the members-only website.

We're pleased to see the high value placed on Alliance members-only resources. If you are an Alliance member and don't have access to the members-only content, please contact the Alliance office (info@smartcardalliance.org). We've also recently completed a new Council member collaboration site that provides excellent tools for document sharing, project management and Council communications. We encourage all Council members to login to the new site at <https://sca-emfgroups.org>.

Benefits of Alliance Membership

When asked to tell us the top benefits of Alliance membership, members gave us a wide variety of responses. Top benefits identified in the 2015 survey were:

- Industry updates, trends and information
- Networking
- Participation in industry discussions
- Exposure and visibility in the industry
- Education and training.

Benefits in the words of a few members included:

"The daily e-newsletter is outstanding!"

"Smart Card Alliance Government Conferences help me keep the pulse of Federal Government and vendors with HSPD-12 initiatives, directions and status."

"Excellent organization and we are proud to be members."

"It's worth joining the Smart Card Alliance. I have grown in the knowledge of EMV and latest technology related to payments industry by being part of LEAP."

"Networking is always the most important thing. It occurs even on a teleconference in developing a whitepaper."

"The diverse membership provides significant and unique opportunities for cross-industry dialogue, and the organization is a critical venue for us to engage with other organizations on key issues."

"Being able to attend meetings is very educational as you get great speakers and panel participants. We learn a lot about the wider industry by attending. So getting a discount or free ticket to these events because of our membership is a great perk."

Important Industry Issues

Mobile and EMV continue to be at the top of the list for the most important industry issues and topics that the Alliance should be working on. The industry issues noted as most important by members in the 2015 survey include:

- Mobile
- EMV
- Tokenization
- Cybersecurity, data breaches and access management

The Alliance industry councils focus on activities that members feel are the most important for coordinated activity and collaboration among industry stakeholders. Members are encouraged to participate in the councils to tackle industry challenges and help to move the industry forward in critical markets. If you'd like to learn more

about what the councils are currently working on, the Smart Card Talk newsletter has an update every month on completed projects and activities that are in progress.

Member Communications

As in past years, we find that many respondents are not aware of Alliance activities – especially in industry segments that they don't work in or for LEAP/CSCIP members who received their certification but may not be active in our councils or attend our events. We have a variety of member communications and are working to enhance the information communicated to all members. If you're an Alliance member and are not receiving our daily news summary or monthly member bulletin, contact Debbie Marshall (dmarshall@smartcardalliance.org) to be added to the email lists.

We also have an active social media program with a number of LinkedIn groups and Facebook presence. Randy Vanderhoof actively tweets both industry and Alliance news highlights. Visit our website (www.smartcardalliance.org) and keep connected by joining one of our communities. Our annual Member Meeting is also a great event to network with your peers and learn about key trends in all of the markets for smart card technology.

And finally, we'd love to hear your suggestions. If you have a suggestion for how we can improve member communications or what we need to develop as an industry resource, please contact us or consider joining one of our industry councils where member collaborate on key industry projects.

Conclusions

We thank everyone who responded to the 2015 member survey! The survey provides extremely valuable input in developing plans for the coming year. We always want to hear from members so if you missed the survey, please let us know any time if you have comments on Smart Card Alliance activities.





Smart Card
Alliance

Member Meeting

OCTOBER 4-6, 2015

ARIZONA GRAND RESORT • PHOENIX, AZ

FOR SMART CARD INDUSTRY PROFESSIONALS, AN EXCLUSIVE MEMBER EVENT

You are cordially invited to a smart card industry event that has been created exclusively for the benefit of Smart Card Alliance and SCALA (Latin America) members. The Smart Card Alliance Member Meeting is a unique opportunity to gather professionals from every market across the Americas where smart card technology is used to learn about the latest issues and key business trends that will impact your business in the future. The meeting will feature plenary keynote speakers and panels covering key industry trends and activities, several concurrent breakout sessions organized by our industry council on topics affecting specific market segments and cross-industry market trends, and great networking opportunities with fellow Smart Card Alliance organizations and individual members.

Network with colleagues in activities prior to the start of the business program. It's an opportunity to get to meet other members in a relaxing, fun way.



The Grand Resort offers executive-class meeting facilities and a wide range of amenities. Easily accessible to Members throughout the Americas.



HONORING LEADING INDIVIDUAL AND ORGANIZATION MEMBERS OF THE SMART CARD ALLIANCE

We will announce the Council Honor Roll and Outstanding Contributor awards for council activities along with awarding this year's members of the Smart Card Alliance Center of Excellence, a member program recognizing an elite mix of member companies who have achieved the highest level of active participation in the Smart Card Alliance by having made outstanding contributions in the form of providing valuable time, talent and resources across a wide mix of Alliance activities.

FEATURING IMPORTANT COUNCIL-LED MEETINGS BY ALL SMART CARD ALLIANCE INDUSTRY COUNCILS

Mark your calendar now for a break and review of industry efforts, combining intensive, interactive meetings with relaxing opportunities to network and reconnect with colleagues and council members.

- Access Control Council
- Health and Human Services Council
- Identity Council
- Mobile and NFC Council
- Payments Council
- Transportation Council

VISIT WWW.SMARTCARDALLIANCE.ORG FOR MORE INFO.
CONFERENCE EXHIBIT AND SPONSORSHIP MARKETING OPPORTUNITIES ARE AVAILABLE:
CONTACT BILL RUTLEDGE AT +1-212-866-2169 OR BILL@CNXTD.COM.

Updates from the Alliance Industry Councils

Access Control Council

- The [Access Control Council](#) submitted a response to the NIST request for input on the practical usability of the contactless PIV interface for the match-off-card biometrics use case. NIST participated in the Council's well-attended in-person meeting at the Government Conference on June 10 to discuss their questions.
- The Council collaborated with the Identity Council on the preconference workshop, "[Best Practices and Technology Trends for Strong Multifactor Authentication and Managing Identities of People and Internet Devices](#)," at the Government Conference on June 8, in collaboration with the Identity Council.
- The Council is now working on a response to the GSA request for comments on the FIPS 201 Evaluation Program FRTC 2.0.0 and will be submitting comments on the draft NISTIR 8055, "Derived Personal Identity Verification (PIV) Credentials Proof of Concept Research."

Health and Human Services Council

- The [Health and Human Services Council](#) held an in-person meeting at the Government Conference on June 9, in collaboration with the Identity Council.
- The Council is currently working on two white papers – a white paper to respond to the GAO report, [Medicare: Potential Uses of Electronically Readable Cards for Beneficiaries and Providers](#), and a white paper on EMV and the healthcare industry.

Identity Council

- The [Identity Council](#) hosted a full-day preconference workshop, "[Best Practices and Technology Trends for Strong Multifactor Authentication and Managing Identities of People and Internet Devices](#)," at the Government Conference on June 8, in collaboration with the Access Control Council. Council members presenting in the workshop included: Peter Cattaneo, Identiv; Sal D'Agostino, IDmachines; Frazier Evans,

Booz Allen Hamilton; Bryan Ichikawa, Deloitte; Mike Kelley, Secure Mission Solutions; Gary Moore, XTec, Inc.; Roger Roehr, Roehr Consulting; Chad Sine, SAIC; Chris Taylor, Entrust Datacard.

- The Council held an in-person meeting at the Government Conference on June 9, in collaboration with the Health and Human Services Council.
- The Council is working on a new white paper on the FIDO protocol and smart card technology. The white paper will describe the role that smart card technology plays in FIDO implementations.

Mobile and NFC Council

- The [Mobile and NFC Council](#) hosted a successful webinar, [Host Card Emulation](#), on June 18, with over 120 attendees and over 200 registrants. The webinar provided an overview of HCE and discussed security implementation considerations, examples of HCE use cases, and implementation challenges. Webinar speakers included: Sadiq Mohammed, MasterCard; Peter Helderma, UL; Sree Swaminathan, First Data. Council members contributing to the webinar included: Maarten Bron, UL; David deKozan, Cubic; Philip Hoyer, HID Global; Bob Dulude, HID Global; Simon Laker, Consult Hyperion; Shahriar Mamun, Kona I; Akif Qazi, Discover; Tony Sabetti, CPI Card Group; Brian Stein, CH2M; Sanjay Varghese, Capgemini.
- The Council is currently working on two white papers: one on EMV and NFC, in collaboration with the Payments Council, and one on NFC non-payments use cases.

Payments Council

- The [Payments Council](#) is working on two projects: a white paper on EMV and NFC, in collaboration with the Mobile and NFC Council, and a white paper on tokenization.

Transportation Council

- The [Transportation Council](#) held a successful two-day, in-person member meeting on June 9-10, concurrent with the Smart Card Alliance Government Conference, with over 100 attendees. Session topics included: multi-modal payments convergence, open bank card payments for public transportation, validator interoperability, use of PIV in account-based systems, mobile payments, and updates from a variety of transit agencies on the status of their initiatives. Council members organizing the meeting included: Ed Baldzicki, Xerox; Mike Dinning, U.S. Dept. of Transportation/Volpe Center; Jerry Kane, SEPTA; Jane Matsumoto, Accenture; John McGee, LTK Engineering Services; Mike Nash, Xerox; Craig Roberts, Incomm; Tim Weisenberger, U.S. Dept. of Transportation/Volpe Center; Mike Wilson, Accenture.
- The Council completed the new white paper, [EMV and Parking](#), in partnership with the [International Parking Institute \(IPI\)](#). The white paper was promoted at IPI's annual conference. Steven Grant, Aberdeen Management Group, led the project. Council members contributing to the white paper included: Sam Bayoumi, Visa; Jennifer Dogin, MasterCard; Mike Herzog, OTI America; Jerry Kane, SEPTA; Amy Linden, MTA; Oliver Manahan, MasterCard; Celine Mantoux, G&D; Josh Martiesian, MTA; Eric Schindewolf, Visa; Michael Simanek, Accenture; Brian Stein, CH2M, Hassan Tavassoli, SMARTRAC Technology Group.

- The Council is currently working on two white papers on: EMV and transit; reference enterprise architecture for transit open payments system.

Other Council Information

- Councils were highly active in 2014/2015, completing 37 projects, including six white papers, two industry responses, eight webinars or workshops, and 14 physical events or meetings. Over 550 individuals from 128 member organizations participate in at least one Council.
- All Council chairs are working on the agenda and inviting speakers for the Council breakout sessions for the [2015 Member Meeting](#). The breakout sessions will cover topics of high interest in each Council and will feature both member and guest speakers.
- The Smart Card Alliance completed implementation of a new collaboration platform for Council communications and document sharing, <https://sca-emfgroups.org>. All Councils are now using the new platform to manage projects and mailing lists.
- If you are interested in forming or participating in an Alliance council, contact [Cathy Medich](#).

Alliance Members: Participation in all current councils is open to any Smart Card Alliance member who wishes to contribute to the council projects. If you are interested in forming or participating in an Alliance council, contact [Cathy Medich](#).

Welcome New Members

- Zebra Technologies Corporation, Leadership Council
- Moneris, General Member

New Certification Recipients

CSCIP/Government

- Brent Arnold, XTec, Incorporated
- Matthew Ernst, XTec, Incorporated
- Thomas Keady, ICF International
- Stephen Mergens, XTec, Incorporated
- Rishi Purohit, ICF International
- Zachary Smith, SAIC
- Sanjay Varghese, Capgemini Financial Services



CSCIP/Payments

- Art Grijalva, TSYS
- Jin Hwan, TSYS



CSEIP Recipients

- Jacob Cangelosi, Secure Mission Solutions
- Richard Case, Systems Engineering, Inc
- Christopher Downey, Stanley Security
- Patrick Finnegan, Identiv
- Roy Hayes, Systems Engineering, Inc.
- Charles Johnson, Johnson Controls
- Sean Mahoney, DHS-U.S Customs and Border Protection
- Corey McKinney, Identiv
- Robert Rolfsen, Johnson Controls
- Job Rushdan, Diamond Security, Inc.
- Jeff Deweese, Tyco Integrated Security



For more information, visit our website at www.smartcardalliance.org. Members can also access white papers, educational resources and other content.



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About Smart Card Talk

Smart Card Talk is the monthly e-newsletter published by the Smart Card Alliance to report on industry news, information and events and to provide highlights of Alliance activities and membership.

About the Smart Card Alliance

The Smart Card Alliance is a not-for-profit, multi-industry association working to stimulate the understanding, adoption, use and widespread application of smart card technology.