Smart Card Talk

A quarterly newsletter for members and friends of the Smart Card Alliance

November 2015

Industry Conferences Provide Opportunities to Learn, Educate

The calendar has turned from October to November and I am feeling thankful that my suitcase and my health survived a grueling month of air travel and hotel stays. Such was life in the industry in the time period from September to November. In this quarter's Smart Card Talk newsletter, the last of 2015, I write about the events and conferences I attended, hosted or participated in. Next month in this space we will publish and post the Annual Review, a publication filled with a year's worth of activities and news available in both printed form and electronic. In this newsletter, we have an update on Alliance Councils, Councils, a Leadership Council Profile on Capgemini, new CSCIP and CSEIP recipients, and much more.

Sincerely,
Randy Vanderhoof
Executive Director, Smart Card Alliance

Click to Read Letter ...

On the Web:

Alliance in the News >>

Members in the News >>

Smart Card Alliance Events

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

Security of Things Conference
October 19-20, 2016
Hilton Rosemont Chicago O'Hare
Chicago, Illinois

Feature Article:
EMV for the Healthcare Industry

As the U.S. payments industry migrates to EMV chip technology, healthcare providers and hospital systems will be migrating their POS systems and payment processes to EMV as well. This quarter's article outlines the impact of EMV on healthcare providers and the steps to get ready EMV.

Click to Read More …

Member Profile:
Capegemini

In this last issue of 2015, Smart Card Talk spoke with Deborah Baxley, a Principal with Capgemini Financial Services. Debbie is an international retail payments consultant, recognized industry expert, and creator of growth strategies for new and existing markets, with more than 20 years experience consulting to banks.

Click to Read More …

Industry Conferences Provide Opportunities to Learn, Educate

Dear Members and Friends of the Alliance,

The calendar has turned from October to November and I am feeling thankful that my suitcase and my health survived a grueling month of air travel and hotel stays that were the result of organizing and participating in numerous industry conferences that each year are squeezed into a small window between the end of September and mid November. One thing I have learned about this time of year is that it will make you soon forget those lazy, hazy days of summer fast.

The first of these events was the AHIMA Conference, a health information management conference that was held in New Orleans the last week of September. What was interesting about the event was that the main conference program focused on two areas: first, how to manage health information so that you can access records when you need them and, second, what to do when you have a data breach and how to deal with the legal reporting and resulting regulatory scrutiny. What was missing was any real discussion about how to prevent a data breach from occurring in the first place. I gave a talk on health ID security and the protection of health data, but I was one of the last sessions of the conference and, by that time, most of the important decision-makers had already headed home. It seemed to me that it is far easier to have management sign off on a multi-million dollar breach clean-up, customer notification and identity theft monitoring program than it is to invest in strong two-factor authentication to prevent the data breach in the first place.

The Smart Card Alliance began October with back to back conferences of its own – the 2015 Member Meeting and the 2015 NFC Solutions Summit in Phoenix, AZ. The Member Meeting provides an opportunity for smart card industry professionals from all parts of the industry to come together and hear how innovations in smart card applications and services are creating convergence opportunities between payments and mobile, mobile and transportation, transportation and identity, healthcare and payments, and identity and mobile. This year we added the Internet of Things (IoT) to the discussion, which is a new and exciting area for the Smart Card Alliance to contribute its thought leadership on security and experience with secure devices and network connections. (The security of IoT will be a major focus in 2016 for Alliance members to address.)

The annual Member Meeting focus is to recognize the outstanding individuals and organizations who contribute the most to the industry and this organization through employee involvement in the industry groups, training programs, support for multiple organization groups, and support for the events that the Alliance hosts. We call the outstanding member companies Center of Excellence organizations, and this year 22 organizations out of 165 members

qualified for this recognition through their extra level of participation. We also announced the 2015 Honor Roll members, which includes the top industry council contributors who worked on the many white papers, webinars, workshops, and other industry projects that were completed over the past year.

The NFC Solutions Summit followed the conclusion of the Member Meeting, and many people saw the NFC Solutions Summit as the culmination of the year of the mobile wallet. This was because Apple Pay celebrated its one year anniversary around the same time as Google Wallet relaunched as a peer-to-peer payments solution, Samsung Pay entered the market with magnetic secure transmission (MST) technology that works with traditional magnetic stripe terminals as well as NFC, and Android Pay appeared as the first HCE-based NFC mobile wallet solution. The NFC Solutions Summit addressed all of these solutions, plus covered new innovations involving Bluetooth Low Energy (BLE) technology, mobile biometrics, and derived credentials for mobile identity applications.

The big daddy of conference events came at the end of the busy month of October. The 2015 Money20/20 Conference was truly a showcase for the old and the new in financial technology and services. In three short years, the Money20/20 event has captured the heart and soul of the payments ecosystem with over 10,000 attendees and more than 500 exhibitors spanning four days in the desert of Las Vegas at the huge Venetian Hotel. I was fortunate to be selected as one of 550 speakers who had the opportunity to speak in front of 1,000 people. The show is unique in that it combines the fresh innovations of hundreds of start-ups who are competing for a share of the business from the established leaders in the market such as Visa, MasterCard, American Express, and First Data, as well as bringing together Internet leaders such as PayPal, Facebook, and Google. Both the established and new entrants are eager to demonstrate to the audience how they are embracing financial technology to create new innovations that are reshaping the future of payments for the Millennials and Generation X. Bitcoin and blockchain discussions were intertwined with big data and mobile commerce demonstrations. It was a good time to observe how some things change while some things remain the same when it comes to payments. It's clear you are going to need a score card in order to keep up with all of the new entrants that are coming on the scene.

Now that November is here, I think I will rest a while. Thank you for your continued interest and participation in our many activities.

Sincerely,

Randy Vanderhoof
Executive Director, Smart Card Alliance
rvanderhoof@smartcardalliance.org

CLARCIEV and the DIGITAL TOUR

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

It has been one of our busiest quarters to date, with some incredible activities and successes that have helped the industry find solid footing to help align the overall strategy of our organization.

SCALA was invited to participate in the 12th Edition reunion of the Latin American and Caribbean Council for Civil Registration, Identity, and Vital Statistics, known as CLARCIEV, which was held from October 6 – 9, 2015 in Asuncion, Paraguay. It is an organization with 21 member states that work together to exchange experiences and best practices and support each other to promote civilian registration in their countries.

SCALA developed the first-ever educational program for CLARCIEV, providing a course on the fundamentals for developing an interoperable national identity document (NID). The foundation of our course was provided by the knowledge base developed by the Smart Card Alliance and SCALA over the years. The content was impartial and gave government agencies an opportunity to review standards and industry best practices.

We also took this opportunity with these government entities to get a feel for their appetite for our industry initiative to develop an interoperable specification for a multi-application identity credential. It was clear after the exchange that our initiative could not have come any sooner.

SCALA was also invited to speak at the 30th edition meeting of the Latin American Committee on Banking Security – CELAES, an activity organized by the Latin American Federation of Banks, The CELAES conference was held from October 14 – 16, 2015 in Panama City, Panama. This meeting focused on promoting policies that would improve banking security in Latin America by exchanging information, experiences, and market studies with the banking associations of the region.

As you might imagine, technologies such as integrated circuit cards have played a significant role in helping secure the banking systems. However, with most of the fraud in the region migrating to card-not present transactions, our organization had the opportunity to speak on solutions for a demanding digital age. The topics covered by SCALA included the convergence of EMV payments with PKI, tokenization, and multi-application credentials. Our presentation had 189 attendees, mostly banking executives, who were eager for more information.

From November 3 - 4, 2015, SCALA conducted its Digital Tour – Brasilia conference, an event focused on discussing the technology and security challenges of the digital age and explaining our role as industry leaders to address them. This event was co-organized with the National Institute of Information Technology – ITI, and included sponsorships from Advantis and Visa Inc.

Topics covered included: tokenization, derived credentials, biometric banking, wearables, financial inclusion, mobile payments, and multi-application interoperability. A panel of national supervisor authorities of public key infrastructure (root certificate authorities) also spoke.

In addition, our organization and leadership council members held a meeting with the certificate authorities from both the private and public sectors of Brazil, exchanging information, experiences, knowledge, and opportunities for regional collaboration. This meeting was also attended by PKI supervisor authorities from other countries in the region, and attendees left with many action items to continue working together.

Lastly, we want to announce that we have been chosen to be part of the judging committee of the 2015 edition of the Gobernarte award: *The art of good government,* a contest held by the Inter-American Development Bank in honor of Eduardo Campos. The contest seeks to identify, reward, document, and disseminate innovative public administration experiences of subnational governments such as states, provinces, departments, and municipalities in Latin America and the Caribbean.

SCALA is honored to be among an impressive group of judges with great backgrounds and experience in the development of successful governments. We hope that this experience helps us to better understand the needs and innovative ideas being proposed to solve important local, regional, and global problems.

We appreciate your continued attention and support for the activities of the Latin American and Caribbean chapter of the Alliance. We invite you to get involved by joining our organization and being part of the overall solution.

Sincerely.

Edgar Betts
Director
Smart Card Alliance Latin America (SCALA)
ebetts@smartcardalliance.org
www.sca-la.org

Deborah Baxley

In this last issue of 2015, Smart Card Talk spoke with Deborah Baxley, a Principal with Capgemini Financial Services. Debbie is an international retail payments consultant, recognized industry expert, and creator of growth strategies for new and existing markets, with more than 20 years experience consulting to banks. She has in-depth experience in mobile payments and credit cards, performing strategy work in 14 countries for top banks and payment companies, advising on product direction and competitive positioning, delivering up to $20 million in new revenue or $50 million in operating cost savings, including MasterCard, Bank of America, Visa, and American Express. She is a board member of the Smart Card Alliance and has received her CSCIP certification. She is also co-founder of One Million Acts of Payment Innovation and the NY PAY networking group.

1. What are your main business profile and offerings?

Capgemini is one of the world's foremost providers of consulting, technology, outsourcing services and local professional services. Present in over 40 countries with almost 180,000 people, the Capgemini Group helps its clients transform in order to improve their performance and competitive positioning. A deeply multicultural organization, Capgemini has developed its own way of working, the Collaborative Business ExperienceTM, and draws on Rightshore®, its worldwide delivery model. Capgemini provides its clients with insights and capabilities that boost their freedom to achieve superior results through a unique way of working, the Collaborative Business Experience™. Specific to financial services, we bring deep experience, innovative service offerings and next generation global delivery to serve the financial services industry. With a network of 25,000 professionals serving over 900 clients worldwide, Capgemini collaborates with leading banks, insurers and capital market companies to deliver business and IT solutions and thought leadership which create tangible value.

One of our strongest domain areas is our cards and retail payments practice, comprising more than 3,000 people. We serve five of top ten issuers, and four of top ten acquirers. We have delivered 55+ projects for portfolio migrations and converted more than 180 million accounts. We have reduced total cost of ownership in the technology area by up to 20% - 30% for some customers and reduced new portfolio migration time by up to 50% for others. We have experience with all leading technology platforms to support the complete cards value chain, including those provided by First Data, TSYS, Experian, FICO, Pega, ACI, and others. Lastly, our research provides key insights in the evolution of financial service markets and products for all stakeholders. For example, our annual World Payments Report (WPR), now in its eleventh year, takes a broad view of the global payments industry, illustrating transformation over time. The WPR 2015 will address the hot topic of immediate/real-time payments and analyze how this innovation will impact the overall payments industry.

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

Capgemini collaborates with leading financial institutions worldwide to provide leading edge thought leadership and solutions. Our work with clients spans the end-to-end retail payments and cards related processes from marketing, acquisitions, and originations to write-offs, portfolio re-organization, and sell-offs. This includes smart card technologies such as EMV, Near Field Commu-

> **The hottest topics in the market right now include cryptocurrencies, biometrics, in-app payments, NFC mobile payments, tokenization, Host Card Emulation (HCE), fraud detection/mitigation, loyalty/rewards, and real-time payments.** "

nication (NFC), mobile payments, and tokenization. Capgemini works with its clients to choose appropriate technologies, transition to new platforms, and transform business, testing and training. All of these elements come into play when clients migrate to smart card technology.

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

The hottest topics in the market right now include cryptocurrencies, biometrics, in-app payments, NFC mobile payments, tokenization, Host Card Emulation (HCE), fraud detection/mitigation, loyalty/rewards, and real-time payments. We help our clients future-proof their infrastructure to be ready for these trends to take hold.

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

Escalating fraud losses, data breaches and the resulting reputational damage to the industry as a whole are obviously the main drivers for EMV and tokenization. The situation for NFC is more complex. The drivers for mobile payments go back to the "three E's". In addition, NFC opens a whole new world of payments-related innovation – location-based services, couponing, loyalty, marketing – furthering value of mobile wallet and eventually eliminating plastic cards, securing payments and making people's everyday lives easier.

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

I have been involved with the Smart Card Alliance for more than ten years. It was been one of the best professional networking and educational experiences of my career. It also provides a lens for Capgemini into the trends and issues of the day. My colleagues and I are excited about the CSCIP/P certification.

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?

We have watched and waited for so many years for the U.S. to migrate to EMV. Some thought it would never happen! Seeing that hurdle overcome is very gratifying. The cut-over and implementation will face challenges around certification readiness, customer confusion, clerk training and merchant uptake, but those challenges will eventually be overcome, in no small part due to the efforts of the EMV Migration Forum. Moving forward, industry stakeholders face strategic choices around future payment technologies from among NFC, HCE, tokenization, biometrics, cloud, cryptocurrencies, Bluetooth Low Energy, and others. Knowing where to place your bets is tricky.the most economical, efficient and logical fashion.

Member point of contact:

Deborah Baxley
Principal, Capgemini Financial Services
deborah.baxley@capgemini.com
https://www.capgemini.com/financial-services

EMV for the Healthcare Industry

U.S. issuers and merchants are in the process of migrating to EMV chip card technology to improve the security of the card-present payments infrastructure. As a result, EMV is being rolled out to healthcare providers of all sizes, including small practices, large providers,and hospital systems.

Three areas that are impacted by EMV chip acceptance and that are of particular importance to physicians, dentists, orthodontists, other providers, and hospital systems are:

- Consumer/patient receivables
- Consumer/patient experience
- Financial data security
- Consumer/Patient Receivables

Most healthcare providers have seen a dramatic increase in the number of patients paying with a payment card at the time of service. They have also seen a significant increase in the dollar amount of those transactions. These increases are caused by a steady rise in high deductible insurance plans and improvement in the tools used to estimate payment amounts and perform real-time adjudication.

For healthcare providers and healthcare systems, the changes in payment type and amount increase the threat of fraudulent and counterfeit card transactions. After October 2015, healthcare providers and systems could become liable for fraudulent transactions while experiencing a spike in the incidence of such transactions. By understanding and implementing an EMV-capable payment process, healthcare providers can dramatically reduce the risk of fraudulent card-present payments.

Consumer/Patient Experience

The growth of high deductible healthcare plans has led to increases in the amount consumers pay for services and the need for providers to be consumer-focused beyond delivering superior patient care. Superior care must be extended to patient payments.

Providers also need to be prepared to accept consumer payments in all forms, including EMV chip cards for in-person transactions as well as mobile and digital transactions. Consumers have already begun using EMV chip cards at many national merchants (such as Walmart, Target and Home Depot), regional merchants and local shops and restaurants. Given the speed at which they are adopting the new cards, consumers (patients) will expect to be able to use their EMV chip cards at healthcare providers as well.

Financial Data Security

Security is "top of mind" for all parties in the healthcare ecosystem. With the rapid growth of consumer payments, financial data security is a paramount concern as is continuing to protect and secure patient information.

The payments industry and payment networks recommend three components to help ensure card data security:

- EMV chip technology
- Encryption
- Tokenization technology

Chip cards used at EMV chip terminals protect against counterfeit transactions by replacing static data with dynamic data. Protection starts with a unique cryptogram. A one-time code validates card authenticity to the entire payment ecosystem. For a successful transaction, unique credentials must be presented and validated. Without validation, there is no transaction.

However, it is important for healthcare providers to protect consumer financial data through the entire system by using point-to-point or end-to-end encryption and tokenization. Encryption helps to protect cardholder data throughout the entire transaction, from the point of entry to the payment card processor and provides a shield against malware that can sniff and capture data.

Tokenization replaces cardholder data with surrogate values, or tokens, allowing mer-

chants to limit or eliminate the storage of cardholder data. This technology helps mitigate the risk of financial data breaches and reduces the scope for Payment Card Industry Data Security Standard (PCI DSS) compliance.

A layered approach to security incorporating all three technologies – EMV, encryption and tokenization – is a recommended payments industry best practice to more fully secure the payments infrastructure.

Getting Ready for EMV

From the perspective of the consumer and the payment card accepting business, the introduction of EMV chip technology marks a significant shift in the way card-present transactions are processed. Rather than being swiped, payment cards with an EMV chip are inserted into a slot in the chip-enabled POS device and must remain there for the length of the transaction. During the transaction the card is authenticated as valid and the use of a PIN or signature ensures that the person presenting the card is the rightful cardholder. It is important to remember that EMV chip cards are used only when the card is present. There is no change in the transaction process or liability for transactions when a physical card is not present (e.g., for telephone or Internet payments).

Most current POS solutions will require additional hardware to become EMV capable. The simplest upgrade is to add a PIN pad that contains a chip card insertion slot, typically located on the top or front of the pad. The addition of the PIN pad (and the proper software upgrade) should enable organizations to accept EMV chip cards and protect the organization from the liability shift scheduled for October 2015. Healthcare providers and hospital systems are advised to contact their POS solution provider for more information on the steps required to become EMV enabled.

When upgrading current POS systems to EMV, organizations should take the opportunity to look at their payment and

point-of-service strategy to consider other payment types (e.g., mobile payments) and functionality that could be included in the upgrade.

The EMV payment process is new to both consumers and employees. Paying with an EMV chip card requires different actions by the consumer than paying with a magnetic stripe card. Early indications are that consumers adapt quickly to the new payment process, but education is a key component of successful conversion to EMV chip acceptance. Employees who interact with customers or card acceptance equipment will also need to become familiar with the chip card acceptance procedure. To assist in the education process, a cross-section of industry experts has created a website on the use and benefits of the EMV chip card. The website, www.GoChipCard.com, contains information and educational materials that can be used to train employees and consumers. The site contains an overview of EMV, an overview of the payment process, and a list of frequently asked questions. Most of the material on the site can be downloaded and placed near card acceptance equipment as a reference for customers and staff.

The United States is the last of the top 20 global economies to convert from magnetic stripe to EMV chip card payment. One benefit of this delayed conversion is that key lessons are available from other implementations that can ease the transition for U.S. consumers and businesses to the chip card payment process. Two of these lessons are:

- The number of cards left behind at the POS will increase.
  Consumers can no longer swipe and put a card away. The number of cards left behind typically increases during the early stages of EMV implementation.
- Customers learn quickly.
  As EMV chip cards become more common and national retailers implement EMV solutions, customers will become accustomed to the new payment process and start to expect it when they pay.

EMV is here to stay. The chip card process will become the new standard in the U.S., allowing American consumers to conform to a payment standard found throughout the rest of the world that is an integral part of the global payment process.

Summary

As the U.S. payments industry migrates to EMV chip technology, healthcare providers and hospital systems will need to migrate their POS systems and payment processes to EMV as well.

The implementation of EMV requires EMV chip-enabled terminals for the acceptance of EMV credit and debit chip cards. For providers who have integrated bank card payment with other registration or administrative software, software updates may also be required.

The payments industry is experiencing many changes, of which EMV is just one. Mobile payment using smart phones and watches is becoming increasing popular. (Apple Pay™, Samsung Pay and Android Pay have all entered the mobile payments market.) With the increasing popularity of these alternative payment solutions, many businesses have taken the opportunity to implement new POS systems that accommodate the changing payments landscape.

These systems make merchants EMV capable and capable of accepting other payment types.

In addition, chip-enabled terminals can support multiple applications; for example, they could accept EMV chip credit and debit cards and also provide support for upcoming healthcare mobile and ID chip card acceptance.

Migrating to EMV chip card payment can reduce card-present fraud and improve overall payments security. Healthcare providers should consult their bank card acquirers and POS solution vendors to acquire EMV chip-enabled solutions and to start planning for EMV chip migration.

About this Article

This article is an extract from the white paper, "EMV 101 for the Healthcare Industry," published by the Smart Card Alliance Health and Human Services Council in March 2015. The white paper provides an educational resource on EMV chip migration for the healthcare industry.

Members involved in the development of this white paper included: ABnote, First Data, LifeMed ID, Inc., NXP Semiconductors, XTec, Incorporated.

Updates from the Alliance Industry Councils

Access Control Council

- The Access Control Council submitted a response to the GSA on the FIPS 201 Evaluation Program FRTC 2.0.0 and comments to NIST on the draft NISTIR 8055, "Derived Personal Identity Verification (PIV) Credentials Proof of Concept Research."
- The Council is currently defining new projects for 2016.

Health and Human Services Council

- The Health and Human Services Council published the new white paper, EMV 101 for the Healthcare Industry, providing a primer on EMV migration for healthcare providers. Members contributing to the white paper included: ABnote; First Data; LifeMed ID, Inc; NXP Semiconductors; XTec, Inc.
- The Council published its response to the GAO report, Medicare: Potential Uses of Electronically Readable Cards for Beneficiaries and Providers. The response, titled The Benefits of Strong Authentication for the Centers for Medicare and Medicaid Services, endorses implementing strong authentication for beneficiaries and providers.
- The Council is currently working on a new white paper on payment/health ID convergence and is developing the statement of work for a healthcare identity management infographic.

Identity Council

- The Identity Council is working on a 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.
- The Council is currently defining new projects for 2016.

Mobile and NFC Council

- Mobile and NFC Council members presented in the NFC Solutions Summit pre-conference workshop, "Implementation Considerations for NFC and other Mobile Technologies: Payments and Beyond." Members presenting in workshop sessions included: Deborah Baxley, Capgemini; Guy Berg, MasterCard Advisors; David deKozan, Cubic; Jeff Fonseca, NXP Semiconductors; Neil McEvoy, Consult Hyperion; Steve Mott, BetterBuyDesign; Steve Rogers, IQ Devices; Tony Sabetti, CPI Card Group; Adam Smitherman, TSYS; Sree Swaminathan, First Data; Erich Tompkins, AT&T Mobility; Yale Vinson, UL.
- 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 – and is discussing new projects for 2016.

Payments Council

- The Payments Council is working on one projects – a white paper on EMV and NFC, in collaboration with the Mobile and NFC Council – and is discussing new projects for 2016.

Transportation Council

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

Other Council Information

- The Smart Card Alliance announced and honored the 2015 Council Top Contributors and Honor Roll members at the 2015 Member Meeting. The Alliance thanks all Council members for their contributions and for their enthusiastic participation in projects that make a difference for the industry.
- All Councils hosted breakout sessions at the 2015 Member Meeting. The breakout sessions covered topics of high interest in each Council and featured both member and guest speakers.
- The Mobile and NFC Council and the Payments Council held well-attended in-person meetings at the 2015 NFC Solutions Summit and brainstormed ideas for new projects.
- 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

- Zeva, Leadership Council
- FiTeq, Inc., General member
- Intercede, General member
- Nxt-ID, General member
- Abanacle Corp., Latin American chapter

New Certification Recipients

CSCIP/Government
- Samnang Yuk, ICF International

CSCIP/Payments
- Naresh Bhandar, Cognizant Technology Solutions
- A.N. M. Khaleqdad Khan, KONA I Co. Ltd.
- Ujval Mysore, American Express
- Joe Cisneros, CPI Card Group*
- Julie Dunn, CPI Card Group*
- Lauren Jebens, CPI Card Group*
- Marsha Pierce, CPI Card Group*
- Philppa Bremer, MasterCard*
- Carla Epp, TSYS*
- Joel Fitts, TSYS*
- Kitty Flowers, TSYS*
- Andrew Graham, TSYS*
- Anthony Hale, TSYS*
- Eric Johnson, TSYS*
- Donnis Jones, TSYS*
- Michael Karabasz, TSYS*
- Christy Lynch, TSYS*
- Mark McGee, TSYS*
- Karen Piester, TSYS*
- Srinivasa (Prasad) Pothineedu, TSYS*
- Payal Shah, TSYS*
- Essie Tasker, TSYS*
- Ron Tyler, TSYS*

CSEIP Recipients
- Aric Arment, Stanley Security Solutions
- Julian Figueroa, HID Global
- Ken George, Caprock Consulting Group
- Jim Kemp, COLSA Solutions
- Jared Murry, Access Systems Inc.
- Bill Thomas, Department of Justice – Executive Office/U.S. Attorney
- DeWayne Somers, Orion Management LLC
- Delbert Wheeler, HID Global

Denotes corporate exam recipient

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

Smart Card Alliance

191 Clarksville Road
Princeton Junction, New Jersey 08550
1.800.556.6828
Fax: 1.609.799.7032
info@smartcardalliance.org
www.smartcardalliance.org

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.