Smart Card Talk

Purpose, With a Sense of Urgency

Dear Members and Friends of the Alliance,

It was just a few months after September 11, 2001 that I began my career with the Smart Card Alliance. At that time we were headquartered in New York City, less than a half mile from the World Trade Center. Traveling into work each day, surrounded by debris and smoldering steel, I struggled to find meaning in something that is still senseless. Now, 11 years later, I've not found answers but I have found value and purpose in the work that the Smart Card Alliance does each day, especially as it relates to security and identity measures. I expand more about this in the September issue of Smart Card Talk. As always, thank you for your support of the Alliance.

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Feature Article:
Mobile Devices and Identity Applications

The use of mobile devices for secure identity applications is an emerging market that leverages the functionality and security built into mobile devices. This article describes the secure use of mobile devices for identity applications and the role that smart card technology plays in securing identity credentials and protecting digital identity transactions using mobile phones.

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Member Profile:
Capgemini

This month Smart Card Talk spoke with international payments consultant Deborah Baxley, Principal of Capgemini, a global leader in consulting, technology, outsourcing, and local professional services.

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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.

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**

Purpose, With a Sense of Urgency

Dear Members and Friends of the Alliance,

Earlier this month the world paused to remember the events of September 11, 2001. While this year - 11 years later – doesn't mark a milestone anniversary, it was hard not to be reminded of the similarities of that day, as September 11 also fell on a crisp Tuesday morning with sunny skies above. The changes that followed were of a seismic proportion, with lives taken away and our sense of peace and security snatched from our insides.

We all live with September 11, and maybe that's why we seem to move with more of a sense of urgency, and we take on as many projects and responsibilities as we can both personally and professionally, because as history has proved, we are not guaranteed a tomorrow. September 11 also changed the urgency for addressing the way we view identity and security. What began as a force for change in secure identity credentialing and access security has evolved into a pervasive cultural shift to adding security to payment transactions, mobile applications, and healthcare data. We can never forget September 11 and we can never go back to a time when security was a feel-good thing, not a necessity.

In June, the Smart Card Alliance Executive Committee spent two intensive days planning out a roadmap for the organization, deciding what "big things" we would pursue over the next one to three years. Each of these "big things" had to be relevant, fill a need, serve an audience, satisfy a goal or otherwise provide value to our members and to the smart card industry. Perhaps it was with our collective sense of urgency that we have already completed one of our "big things," which was to establish an [EMV Migration Forum](#), a new separate but connected organization totally focused on moving the U.S. market to secure EMV payments . While we will work on the other initiatives, the "regular" Alliance activities continue to move forward, among them the 11th Annual Smart Card Alliance Government Conference, scheduled for Nov. 28-30, 2012 in Washington, D.C., and the 2013 Payments Summit Conference, which will be held February 5-7, 2013 in Salt Lake City, Utah.

If you're a LEAP member and have not yet applied for the CSCIP smart card certification training course or exam, the Government Conference is the last opportunity you'll have this year to take the course and/or exam. Both offer you the skills needed to maximize your potential as a smart card industry professional, and I encourage you to take a minute to reserve your spot now.

We are looking forward to a busy few months for the remainder of 2012. Our six industry councils have industry white papers and workshops planned. We just announced our **Council Webinar Series**, which all members are invited to attend. We're about to start work on our Second Annual E-Yearbook publication that showcases our members and our individual leaders, and summarizes all of the activities of this year.

Lastly, I encourage organizations who have not joined the Smart Card Alliance to come on board this year. The Smart Card Alliance offers education programs, conferences, industry councils, networking, and market-building projects as a basic benefit of membership. It's a value that has quickly become invaluable in an ever-changing economic environment and job uncertainty. As always, thank you for your support of the Alliance.

Sincerely,

Randy Vanderhoof
Executive Director
rvanderhoof@smartcardalliance.org

EMV Tour Goes to Chile

Dear members and friends of the Smart Card Alliance Latin America & the Caribbean,

We are once again moving forward to advance the promotion of EMV migration in Latin America and the Caribbean. SCALA developed an EMV roadmap white paper that has been translated into Spanish and Portuguese; we've also conducted training seminars for financial institutions, smart card industry certifications (CSCIP), and created an industry conference called the "EMV Tour."

All of these initiatives have helped to put our industry experts in the forefront of the decision-making process of issuers and acquirers in their migration towards EMV chip cards.

The idea behind PaymentMedia and SCALA developing a series of EMV conference events (the EMV Tour) was to provide a forum focused on individual countries to discuss the adoption of smart card technology for EMV migration. The event will combine resources from both of our organizations to provide an impartial environment to educate end users about EMV technology and migration.

The attendees of each the host countries for the EMV Tour will have a chance learn about the best-in-class solutions, success cases, migration processes, associated risks, incentives, and benefits of smart card technology that are relevant to the local financial industry.

The first edition of the EMV Tour was conducted on June 6th, 2012, in Quito, Ecuador. The event had over 130 participants from the financial industry and was sponsored by Banred S.A., CMS Business Solutions, HiperEcuador, Inteligensa, LogiKard, Master-Card Worldwide, Oberthur, Safran Morpho, Valid, Verifone, and Visa Inc.

The next edition is the EMV Tour – Chile 2012. The event plans to gather the key leaders of the financial payments industry to educate and promote EMV migration in the Chilean market using:

- SCALA's EMV roadmap white paper
- Expert member presentations
- Regional success cases
- Exhibition of solutions and technology
- Media outreach and impartial information distribution
- Networking and business development opportunities

The organizational committee for the **EMV Tour – Chile 2012** conference includes PaymentMedia, MasterCard Worldwide, SCALA, and Visa Inc. This group has shown the ability to unite the industry, even when fierce competition is present in the market, by coming together with the same objectives of education and impartiality and with events that provide the opportunity for presentations of business cases, technologies, and solutions.

The future of the EMV Tour conferences is bright, with many countries who are in the process of migration and who are looking for industry support to be successful and to expand their vision to take advantage of the evolution of smart card technology. This is why PaymentMedia and SCALA have developed different agendas tailored to each individual country and had the foresight to develop an "EMV Evolution Tour" for countries that have already migrated to EMV and now need to know next steps, the evolution of the technology, opportunities for convergence, and other information.

I personally invite all of you to join me in Santiago, Chile to celebrate the EMV Tour – Chile 2012.

Sincerely,

Edgar Betts
Associate Director,
Smart Card Alliance Latin America (SCALA)
Direct Line: +507-225-9089,
email: ebetts@smartcardalliance.org
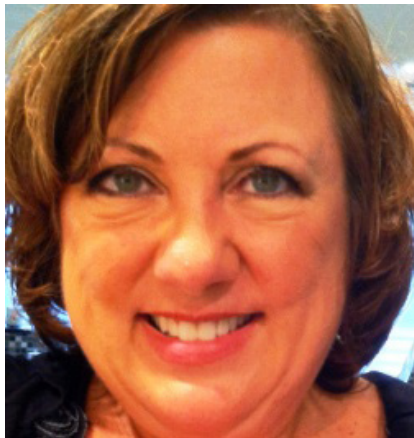
Capgemini
CONSULTING.TECHNOLOGY.OUTSOURCING

This month Smart Card Talk spoke with international payments consultant Deborah Baxley, Principal of Capgemini, a global leader in consulting, technology, outsourcing, and local professional services.

With 25 years of consulting experience and in-depth knowledge of mobile payments and credit cards, Ms. Baxley has performed strategy work in 14 countries, advising on product direction and competitive positioning, delivering in up to $20M in new revenue or $50M in cost savings for companies including MasterCard, Bank of America, Visa, and American Express. She is a former leader of IBM's 400-person global credit card practice, where, among other accomplishments, she defined the credit card strategy for China.

Widely recognized for retail payments insights, Ms. Baxley is an officer on the Smart Card Alliance Payments Council, an advisory board member at Brighter Planet, vice chair of W.Net Women in Payments networking, co-founder of One Million Acts of Payment Innovation, and CFO of NY PAY.

She is a frequent keynote speaker and prolific author on mobile payments innovation, having published 25 articles and white papers. In the past five years, Ms. Baxley spoke at 21 international industry events, most recently at the NFC World Congress 2011 in Nice, France.

1. What is Capgemini's main business profile and offerings?

Capgemini is a global leader in consulting, technology, outsourcing and local professional services. The Capgemini group as a whole services a whole gamut of industries such as financial, retail, government services, consumer products, life sciences, high tech, telecom media and entertainment.

The financial services business of Capgemini (Capgemini Financial Services USA Inc.) has extensive industry experience which it utilizes to bring innovative service offerings and next generation global delivery to serve the financial services industry. With a network of 21,000 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.

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

Capgemini collaborates with leading banks worldwide to provide leading edge thought process and solutions to them. Our work with the client spans the entire gamut of cards-related processes from marketing, acquisitions, originations to write-offs, portfolio re-organization, and sell-offs.

With worldwide adoption of smart card technology either voluntary or through government regulations or mandates from organizations (e.g., Visa, MasterCard) banks and issuers have to adapt to these changes and change their systems, strategies and approaches to ensure they are on the forefront in providing what consumers want and governments/organizations mandate.

As a leading partner/solution provider to banks and issuers worldwide, we consistently need to be on the leading edge of technological advancements in the cards arena. Also, we are at the forefront in evaluating the impacts of government regulations and/or organizational mandates/compliance requirements.

Given these reasons we see smart card technology as a core area that we have emphasis on in order to be the leaders in providing appropriate solutions to our clients.

Capgemini has been working with leading institutions in developing their mobile payments solutions. Given that smart cards and mobile payments require similar back-end infrastructure, we see potential for growth in this area as we already have a start on the mobile payment platform.

Capgemini works with its clients in aspects from developing brand identity, choosing appropriate platforms, transitioning to new platforms, transformation of business, testing and training. All of these aspects come into play when clients choose to migrate to smart card technology and as the technology develops and we would look to utilize these opportunities for business growth.

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

- Mobile payment platforms and solutions are a growing trend that all institutions are rapidly adopting and we are in the forefront of. As stated above, given the fact that similar backend platforms can support both mobile payments and smart cards, we believe we can utilize our expertise on mobile payment technologies in the smart card arena.

- Increased focus on customer satisfaction. Given the saturation of credit products in the U.S. market and increasing costs and difficulties in acquiring new customers, organizations are putting greater emphasis on ensuring greater customer satisfaction.

- Leading banks in U.S. acknowledging the benefits of smart cards . With leading global banks in the U.S. acknowledging the benefits of smart cards, the entire cards process chain (e.g., brand promotion, launch strategy, technology to be used, functionalities offered to consumers) has to be revisited.

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

- Lack of understanding related to smart card capabilities
- Brand preservation
- Fear of impact on various earnings through fees generated through current technology and/or processes.
- Lack of clarity regarding migration costs

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

Given the costs involved in switching to smart card technology and the breakeven period for organizations considering the switch, we believe the following factors to weigh in heavily on adoption of this technology.

- Fraud losses. The cost of fraud in the United States is $8.6 billion per year[1] or 0.4% of the $2.1 trillion card payment industry; these losses are rising and are expected to reach $10 billion per year by 2015. Adoption of EMV payment standards, which have had a documented success in reducing fraud losses, would be natural solution to this problem.

- Customer satisfaction. The rest of the world has moved more aggressively to smart/chip based cards. For U.S. customers travelling internationally, this can cause inconvenience where U.S. based magnetic stripe cards do not work with terminals dedicated for smart/chip cards.

- Compliance requirements. Both government regulators and cards organizations have issued compliance requirements for cards products to increasingly comply with smart card advancements.

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

I have been involved with the Smart Card Alliance for seven years. It has 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.

Member point of contact:

Deborah Baxley
Principal, Capgemini
Deborah.baxley@capgemini.com

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[1] - Per estimate published by the Aite group (http://www.aitegroup.com/Reports/ReportDetail.aspx?recordItemID=625). These fraud losses may actually be dramatically underreported with estimates by Mercator Advisory Group pegging the loss estimates at $16 billion per year.

Mobile Devices and Identity Applications

Mobile devices impact people's lives every day. The mobile phone has evolved into a powerful, location-aware mobile computer that can not only make calls but also send text messages, e-mail messages, and access the Internet and media. Incorporated image sensors can take pictures and capture video. The phone can act as a mobile entertainment center that is able to play music, videos, and games. For many individuals, the phone has become the default device with which to search the Internet, access mobile banking services, make reservations, send and receive text messages, provide social network updates, and more. With more than 100 million smartphones currently shipping every quarter, it can be argued that mobile devices are the most influential technology and business driver in the world today.

These dramatic changes are due in part to advances in low power computing and embedded operating systems, application (apps) development support, and cloud-based services (for laptops, tablets, and mobile phones) that leverage always-on connectivity and the capabilities of smart mobile devices. Both platform providers and developers have made significant investments in mobile application development platforms. App development has also been enabled by continued investment in and upgrade of the telecommunication and other communications networks. Consumer demand and the easy distribution and promotion of mobile device applications in online application stores (such as Apple's iPhone App Store and Google Play) are further reasons for the explosive growth.

Smart card technology is present in almost all mobile devices, in the form of a subscriber identity module (SIM) or other secure element form factor, [1] such as a smart secure digital card (e.g., microSD). This technology is essential to ensuring the security of the many different interactions and transactions performed using the phone. Most importantly, however, smart card technology in the mobile device can also be used to protect consumer privacy in a convenient, cost-effective, and easy-to-use way.

Digital Identity Trends

In addition to advances in technology, the tragedy of 9/11 contributed to broad adoption of secure smart card technology in passports and identity cards. Smart card technology can help prevent identity theft and assist countries in verifying citizen and non-citizen identities.

The first wave of electronic passport implementation in 2005–2008 illustrated the advantages of integrating a smart card chip into government documents. More than 96 countries have implemented electronic passports, and the third generation of the electronic passport is currently being defined.

Digital identity technology is also being used in national identification cards, healthcare cards, enterprise and government employee credentials, and electronic driver's licenses, where it delivers the following benefits:

- Provides better, faster, more efficient access to e-services
- Safeguards privacy and prevents fraud by using secure technologies to protect personal data
- Improves mobility by implementing widely accepted and interoperable identity credentials
- Enables a wide range of use cases across logical and physical domains, including use for authentication, digital signatures, and encryption
- Establishes trust for the issuer as well as the credential holder

At present, it is common for individuals to carry multiple ID cards, such as a driver's license, healthcare card, and employer or student identification card. The construction, data models, and designs of identity cards vary, from plain plastic "flash pass" cards to microprocessor-based smart cards with robust on-card computing capabilities. However, more and more governments, organizations, and individuals are adopting identity credentials that incorporate smart card technology.

Digital Identity Trends

The identification credentials that people currently carry can be securely integrated into mobile devices in a variety of digital formats. Depending on the application, mobile devices can store a variety of credentials:

- Very simple software tokens
- One-time passwords
- Personal identification numbers (PINs) and passwords
- Public key infrastructure (PKI) certificates
- Biometric data
- Security Assertion Markup Language (SAML) tokens
- Java Web tokens, which are used by evolving standards such as OAuth and OpenID Connect

These credentials can be used to enable a wide range of functions and services from anywhere and at any time:

- Benefits and entitlements (e.g., healthcare services)
- Access to physical resources (e.g., building entry)
- Access to logical resources (e.g., network logon)
- Electronic signatures for online transactions
- Loyalty applications

- Access to other computing terminals (e.g., laptop logon)
- Protection of data on the device (e.g., data encryption)
- Protection of work domains (e.g., bring-your-own-device (BYOD) scenarios where work applications are protected by work-related credentials)
- Access to cloud services and applications
- Financial services such as electronic banking, mobile payments, and online payments

Mobile Devices as Identity Platforms

Mobile devices make an ideal platform for carrying identity credentials and using them to authenticate the device holder. For one thing, it is more convenient for people to carry a single mobile device than numerous plastic ID cards. A number of companies have recently promoted mobile device-based wallets, and the use of near field communication (NFC) technology enables consumers to make payments and complete other transactions using these wallets. The presence of an electronic ID credential on a mobile device can also allow the device holder to access secure Web services (potentially in addition to a username and password or other authentication information). A digital identity credential in a phone could be used to both access a building and digitally sign e-mail messages being sent from the phone.

Further, the processing and memory capabilities of a smartphone can provide extended capabilities. A number of mobile device features can enhance or extend the functionality of identity credentials. For example, key codes delivered through simple text messages can be used for further authentication, or location-based services can add more security to the transaction by confirming the location of the person.

Mobile Devices and the Role of Smart Card Technology

The SIM or universal integrated circuit card (UICC) in a mobile device is a smart card that provides a high level of security for mobile communications. Its use in a mobile device to carry identity credentials can both protect the credentials and enhance the security of an identity authentication transaction. In most mobile networks, the SIM and UICC perform the following functions:

- Store subscriber identity data securely
- Store mobile operator data securely
- Store subscriber phone books securely

- Authenticate subscribers to the mobile network
- Encrypt information communicated over the mobile network
- Support conditional access systems and digital rights management that enable mobile operators to deliver content to consumers securely

According to Eurosmart, over 5.2 billion smart cards will be shipped in 2012 for telecommunications applications. [2] Mobile devices also employ smart card technology in the secure element (SE). The SE is a secure microprocessor that includes a cryptographic processor to facilitate transaction authentication and security, and provide secure memory for storing applications and data. SEs are used to support any secure transaction, such as payment, transit ticketing, building access, or secure identification. The UICC can include the SE or the SE can be a separate chip that is embedded in the mobile phone, in a removable microSD card, or in a different mobile phone accessory.

User ID credentials should be stored in the SE, to guarantee that they are protected against attacks and to achieve the highest level of security for user credentials. Such attacks can include:

- Internal attacks from malicious software running on the device
- External attacks over a network or other external interface
- Brute force attacks (people trying to physically extract the information stored in specific hardware)

In leveraging the secure element in a mobile device for identity authentication, mobile device users can supply additional authentication factors, including:

- A PIN or password
- Biometric data (fingerprints, facial images, gesture recognition, voice recognition)

Recent events and data compromises have shown that software security measures have not been sufficient to ensure the security and privacy of data and transactions. A hardware solution (e.g., using a smart card) is one way to address these security issues. Hardware and software security should be complemented by thorough security policies and processes.

The smart card industry has significant experience in implementing hardware-based security, with multiple solutions available that meet industry standards for security implementations (e.g., FIPS 140, Common Criteria). Smart card industry standards and solutions are being used to achieve the highest level of security in mobile form factors. The existing rigorous certification processes can validate the ability of the credential container (i.e., the secure element) to address a series of identified threats and attacks.

Summary and Conclusions

Mobile devices are a critical element in most people's lives, not only providing a communications platform but also supporting an ever-increasing array of applications. The use of mobile devices as a platform for secure transactions—payment, identity authentication, ticketing, access control, and many others—is an emerging market globally. The convergence of the move to digital identity credentials stored on smart ID cards with the new technologies being built into mobile devices offers opportunities for individuals to use a mobile device to authenticate identity in a wide variety of ways:

While identity authentication is a new use for mobile devices, identity applications can leverage smart card technology and the standards developed for mobile and payment applications to ensure security, and to enable innovative approaches for identity authentication.

References and Notes

[1]   Form factors include: microSD secure element; embedded secure element; removable Universal Integrated Circuit Card (UICC) secure element.

[2]   http://www.eurosmart.com/

About this Article

This article is an extract from the Smart Card Alliance Identity Council white paper, Mobile Devices and Identity Applications. The white paper presents the vision of the secure use of mobile devices for identity applications and describes different use cases for current and NFC-enabled mobile devices.

Identity Council members involved in the development of this white paper included: Booz Allen Hamilton; Consult Hyperion; Deloitte & Touche LLP; Gemalto; HID Global; HP Enterprise Services; Identive Group ; Identification Technology Partners; IDmachines; INSIDE Secure; Intellisoft, Inc.; NXP Semiconductors; SecureKey Technologies.

About the Identity Council

The Smart Card Alliance Identity Council is focused on promoting best policies and practices concerning person and machine identity, including strong authentication and the appropriate authorization across different use cases. Through its activities the Council encourages the use of digital identities that provide strong authentication across assurance environments through smart credentials – e.g., smart ID cards, mobile devices, enhanced driver's licenses, and other tokens. The Council furthermore encourages the use of smart credentials, secure network protocols and cryptographic standards in support of digital identities and strong authentication on the Internet.

The Council addresses the challenges of securing identity and develops guidance for organizations so that they can realize the benefits that secure identity delivers. The Council engages a broad set of participants and takes an industry perspective, bringing careful thought, joint planning, and multiple organization resources to bear on addressing the challenges of securing identity information for proper use.
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AUGUST 2012 WEB STATISTICS

- 126,106 visitor sessions for the month
- 4,067 visitor sessions per day
- 587,304 total page views for the month
- 139,232 Industry News items viewed
- 1,192 Card Reader Catalog items displayed
- 15,144 PDF downloads
- 35,142 Product and Service Directory page views

If you have any suggestions on content that you'd like to see on the Alliance web site, please send them to info@smartcardalliance.org.

EMV CONNECTION WEB STATS

- 1,930 visits for the month
- 5,232 total page views for the month

ALLIANCE IN THE NEWS

The Alliance has an active communications program to promote industry messages in business, vertical market, and technology publications. Coverage results from both Alliance press releases and interviews with publications writing articles about smart cards. Selected recent coverage is shown below with links to online articles.

- ABA Banking Journal, 8 /16/2012, CHIPPING AWAY Alliance sets up EMV migration forum
- Business Travel News, 8 /1 /2012, Smart Card Alliance forms EMV Migration Forum for chip-based payments in the US
- Contactless News, 8 /30/2012, Smart Card Alliance's migration forum accepting members
- Credit Unions.com, 8 /6 /2012, EMV On The Horizon For ATM Security
- InfoWorld, 8 /1 /2012, Industry group formed to upgrade U.S. payment card platform
- ISO & Agent, 8 /25/2012, Can the U.S. Meet Its Deadline for EMV Chip-Card Conversion?
- Mercator Perspectives, 8 /10/2012, The ETA Goes Mobile
- NFCNews, 9 /4 /2012, Smart Card Alliance to elect steering committees and officers
- PaymentEye, 8 /1 /2012, Smart Card Alliance creates EMV Migration Forum
- Payments News, 8 /1 /2012, Cross-Industry Coalition Created to Support Move to EMV in US
- PaymentsSource, 8 /1 /2012, In U.S. Chip-Card Migration, Competitors Begin to Play Nice (subscription required)
- PC World, 8 /1 /2012, Industry group formed to upgrade U.S. payment card platform
- PYMTS.com, 8 /1 /2012, Smart Card Alliance Creates

EMV Migration Forum for U.S. Transition
- Retail Payments Risk Forum, 8 /27/2012, Mind the Gap: PIN versus Signature Authentication
- Retail Touchpoints, 8 /2 /2012, Fraud Prevention, Mobile Strategies Contribute To The ROI For EMV
- SecureID News, 8 /30/2012, Smart Card Alliance's migration forum accepting members
- Security Director News, 8 /24/2012, Getting access to health care jobs
- Security Week, 8 /1 /2012, Industry Group Created to Drive Chip-Based Payments in the U.S.
- Telecompaper, 9 /6 /2012, Smart Card Alliance issues research on smart card identity
- The Green Sheet, 8 /27/2012, A call to Washington
- The Paypers, 8 /1 /2012, Smart Card Alliance forms EMV Migration Forum for chip-based payments in the US
- Vending Times, 8 /7 /2012, EMV Migration Forum Supports U.S. Move To Chip-Based Payments

WEB SITE NEWS

Updated web content:

- Updates to EMV issuers and EMV news on EMV Connection web site
- EMV Migration Forum membership information, application and bylaws
- New Mobile Devices and Identity Applications white paper
- New Smart Card Technology in U.S. Healthcare: Frequently Asked Questions update
- Healthcare Council submission, Response to Office of the National Coordinator for Health Information Technology (ONC), Department of Health and Human Services, Request for Information (RFI), "Nationwide Health Information Network: Conditions for Trusted Exchange"
- Updates to open Business Opportunities

Updates from the Alliance Industry Councils

ACCESS CONTROL

- The Access Control Council is working on two projects: a white paper on strong authentication using smart cards; a field guide for troubleshooting card/reader issues.

- The Council submitted industry comments to NIST on the revised draft FIPS 201-2. Comments were contributed by Access Control and Identity Council members and discussed and agreed to during focused review calls

HEALTHCARE

- The Healthcare Council has completed an extensive update to the healthcare FAQ. The new FAQ, Smart Card Technology in U.S. Healthcare: Frequently Asked Questions, was published on September 10th. The FAQ includes 60 questions and provides an easy-to-use resource for understanding how smart card technology is used for healthcare applications and for discussing the benefits that smart healthcare cards deliver to patients, healthcare providers and healthcare payers.

  Healthcare Council members who contributed to the FAQ included: ABnote Group; CSC ; Datacard Group; Eid Passport; Gemalto; LifeMed ID, Inc.; Oberthur Technologies; OTI America; RM Industries; SafeNet Inc.; SecureKey Technologies; Watchdata Technologies USA; XTec, Inc.

- The Council is currently working on an outreach project to recruit new healthcare industry members to join the Council.

- The Council's LinkedIn group, Healthcare Identity Management, is open for discussion on healthcare identity security and management. The group is open to both members and non-members.

IDENTITY

- The Identity Council published a new white paper, Mobile Devices and Identity Applications, on September 5th. The white paper presents the vision of the secure use of mobile devices for identity applications and describes different identity application use cases for current and NFC-enabled mobile devices.

- Identity Council members involved in the development of this white paper included: Accenture LLP; Booz Allen Hamilton; Consult Hyperion; Deloitte & Touche LLP; Gemalto; HID Global Corporation; HP Enterprise Services; Identification Technology Partners; Identive Group; IDmachines; INSIDE Secure; Intellisoft, Inc.; NXP Semiconductors; SecureKey Technologies; XTec, Inc..

- The Council is leading Alliance efforts in monitoring and participating in the NIST National Strategy for Trusted Identities in Cyberspace (NSTIC) initiative. Members from the Access Control, Identity and Healthcare Councils are active in the NSTIC working groups.

MOBILE AND NFC

- The Mobile and NFC Council is currently working on three projects: a brief on the mobile/NFC ecosystems that support different NFC applications; a brief on the mobile/NFC standards landscape; a white paper on security options for mobile/NFC applications

- The Council is holding a series of members-only educational webinars on mobile/NFC ecosystems and applications on September 27, October 11 and October 25. Registration information has been sent to all Smart Card Alliance members.
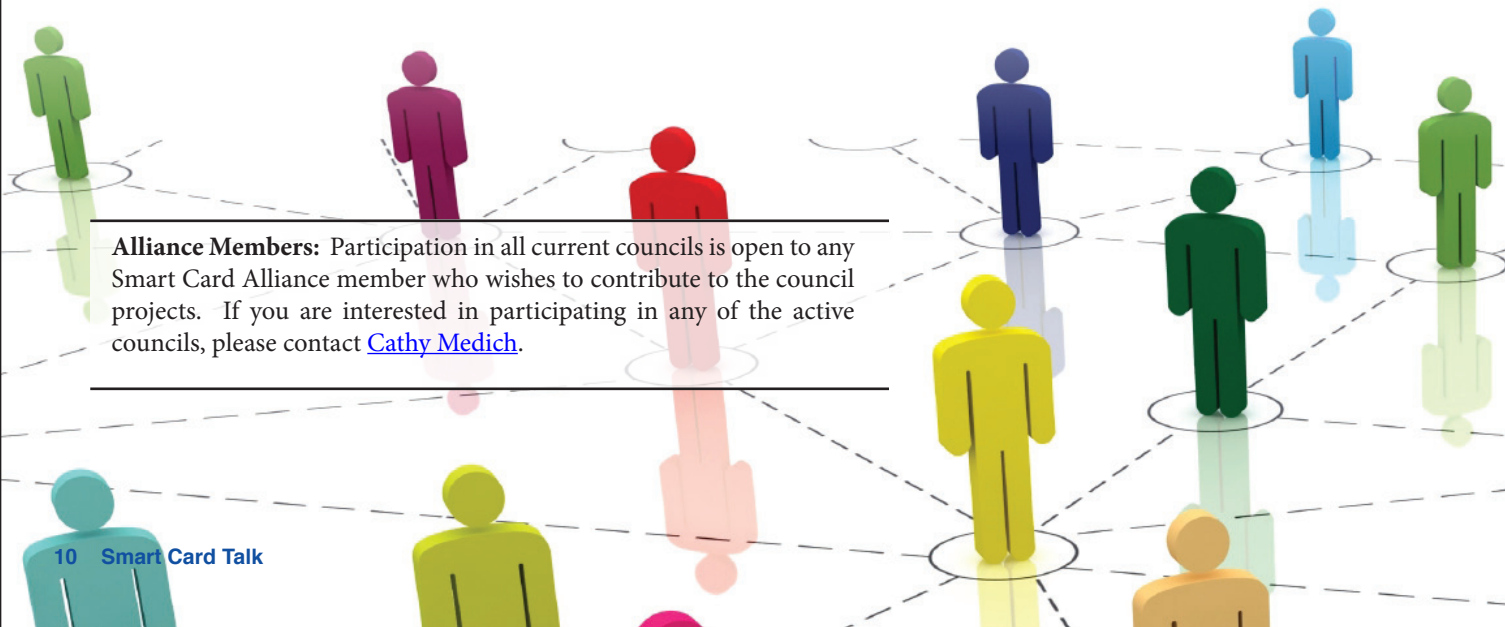
Alliance Members: Participation in all current councils is open to any Smart Card Alliance member who wishes to contribute to the council projects. If you are interested in participating in any of the active councils, please contact Cathy Medich.

PAYMENTS

- The Payments Council is working on three projects: an update to the February 2011 EMV roadmap white paper; a brief on the EMV ecosystem; a white paper on EMV and NFC.

- The Payments Council has completed its update to the EMV roadmap white paper. The updated document covers the recent payment brands' mandates, milestones and guidance for EMV in the U.S. and has expanded content to cover EMV technology and EMV migration in more depth. The white paper will be published later in September.

- The Council's LinkedIn group, Smart.Payments, is open for discussion on payments and fraud. The group is open to both members and non-members.

TRANSPORTATION

- The Transportation Council is holding its 2012 in-person meeting, on September 18-19, 2012, at the Loews Philadelphia Hotel in Philadelphia, PA. The meeting is open to Smart Card Alliance members and public transportation agencies and includes two days of presentations and roundtable discussions on the directions and trends in fare payment that are driving new fare collection system implementations. Sessions include discussion of open bank card payments for public transportation, challenges and opportunities for commuter rail, best practices for transit business architectures, and the impact of new fare collection systems on fare policy. The meeting will be highlighted by tours of the PATCO Wave-and-Pay ANYWHERE Visa Prepaid Card Trial and the SEPTA Operations Center

- The Smart.Transit LinkedIn Group is open for discussion on transit payments. The group is open to both members and public transit agencies.

OTHER COUNCIL INFORMATION

- Five councils – Access Control, Healthcare, Identity, Payments and Transportation – are holding their biannual steering committee elections. Nominations for the council steering committees are due by Sept. 18th, with elections to follow. If you are interested in submitting a nomination for one of the council steering committees, please contact Cathy Medich.

- Members-only council web pages are available at http://www.smartcardalliance.org/councils. These are password-protected pages that contain council working and background documents and contact lists. Each Council area has a separate password since Councils may have different membership policies. If you are a Smart Card Alliance member and would like access to a council site, please contact Cathy Medich.

- A Council meeting calendar is available on the members-only web site at http://www.smartcardalliance.org/pages/members-council-resources.

- If you are interested in forming or participating in an Alliance council, contact Cathy Medich.
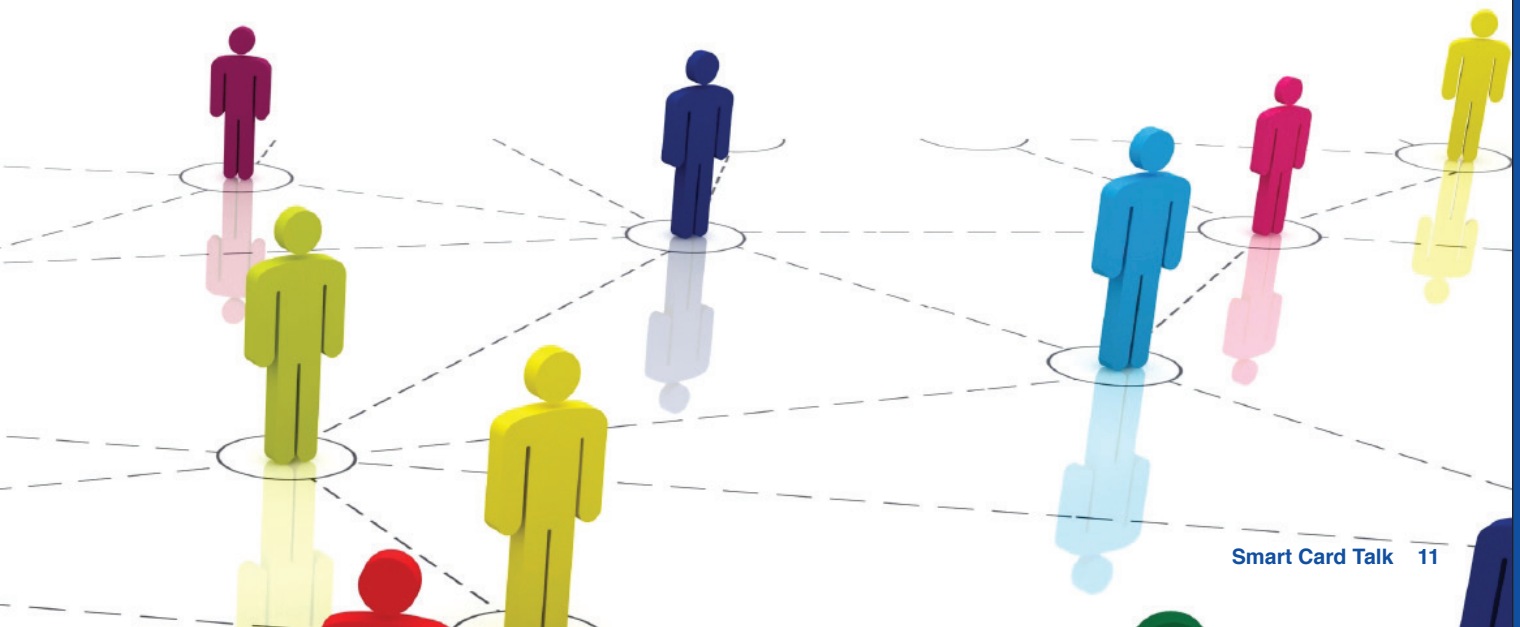
Smart Card Alliance Healthcare Council Releases New Educational Resources for National IT Health Week

PRINCETON JUNCTION, N.J., SEPTEMBER 10, 2012--To help spread awareness of healthcare IT issues during National Health IT Week, the Smart Card Alliance has released two educational resources, a smart card technology for healthcare FAQ and a biometrics brief.

G&D Committed to EMV Migration Initiatives in the U.S.

Dulles, Virginia, September 10, 2012--Giesecke & Devrient (G&D), an international leader in mobile security solutions, is supporting the U.S. banking industry with the migration from magnetic stripe to EMV technology. G&D's commitment includes participation in a new industry organization, launching new EMV products for the U.S. market and expanding U.S. production capabilities.

G&D's Second UN Global Compact Report Confirms Progress Toward Sustainability

Munich, September 10, 2012--Giesecke & Devrient (G&D) has published its second report for the United Nations Global Compact, documenting its commitment in the areas of human rights, labor standards, environmental protection, and anti-corruption. Progress toward sustainability is evident in the company's dialog with stakeholders, its updated Code of Conduct, and the Corporate Volunteering Program for G&D employees. What is more, G&D has set targets for cutting its CO2 emissions.

Using Mobile Devices to Authenticate Identities: A New Smart Card Alliance White Paper

PRINCETON JUNCTION, N.J., SEPTEMBER 5, 2012--Mobile devices are critical to most peoples' daily lives for more than just means of communication. Today, it's become a global trend to use these devices as a platform for secure transactions--including identity authentication. The Smart Card Alliance Identity Council focuses on this trend toward using mobile devices for secure smart card-based identity applications in a new white paper released today, "Mobile Devices and Identity Applications."

Equifax to Provide Gemalto Security Solution to U.S. Healthcare Providers

First implementation with HEALTHeLINK, the clinical information exchange for Buffalo, NY and surrounding region

Austin, TX - Sept 5, 2012 - Gemalto, the world leader in digital security, today announced it will provide multi-factor authentication one-time password (OTP) tokens to Equifax, a leader in identity management. The security devices, based on Open Authentication (OATH), are part of Gemalto's Protiva Medsecure solution and will be packaged within Equifax's Anakam Identity Services. The Gemalto solution will extend the existing Equifax offer, adding a comprehensive, secure platform which allows flexibility in authenticating users with diverse compliance and security requirements--such as financial services, government solutions, and healthcare--while ensuring information is kept private and confidential.

Chicago Bus Operator Pace Selects Cubic for Open Payment System

Deal expands largest North America transit industry public private partnership

SAN DIEGO, Calif., August 27, 2012--Cubic Transportation Systems has been approved by the Chicago Transit Authority to deliver the agency's Open Standards Fare System (OSFS) to suburban bus operator Pace. The deal expands the largest North America transit industry public private partnership for fare collection systems and services, increasing Cubic's original contract by approximately $50 million to $508.9 million. Cubic Transportation Systems is a business segment of San Diego-based Cubic Corporation (NYSE:CUB) and a leading integrator of payment and information technology and services for intelligent travel solutions.

Cubic's go card passes 3 million in Australia

SAN DIEGO, Calif., August 23, 2012- The smart card system designed and delivered by Cubic Transportation Systems Australia, part of the transportation systems division of Cubic Corporation (NYSE:CUB), for public transport in the Australian state of Queensland, has reached a major milestone, with the sale of the three millionth go card.

The managing director of Cubic Transportation Systems in Australasia, Tom Walker, congratulated both the system operator, TransLink and the Queensland Government on the rapid growth in the number of commuters using the card since it was introduced four years ago.

Infineon Awarded New U.S. Government Contract to Supply Secure Chip Technology for World's Largest ePassport Program

Neubiberg, Germany--August 14, 2012--Infineon Technologies (FSE: IFX / OTCQX: IFNNY) today announced that the U.S. Government Printing Office (GPO) awarded the company a new contract to supply security chip technology embedded in the U.S. electronic passport.

The United States Government Printing Office Awards Multi-Year Contract to Gemalto for ePassport Solution

Austin, TX - Aug 14, 2012 - Gemalto (Euronext NL0000400653), the world leader in digital security, today announced the second consecutive five-year contract win from the Government Printing Office (GPO) to deliver ICAO compliant electronic eCovers and secure pre-personalization services. GPO will supply the complete electronic passport book and related services to The Department of State for issuance to U.S. citizens.

Infineon Releases Development Kit for NFC Tag Applications

Toolset Available to North American Developers Creating Apps for NFC-Equipped Smartphones

Milpitas, Calif., August 7, 2012--Infineon Technologies (FSE: IFX / OTCQX: IFNNY) today announced release of a NFC tag application developer kit for the North American market. Developers of smartphone apps can use the kit for design and test of information exchange applications based on NFC Forum Type 2 Tag technology.

Transportation Council Meeting
September 18-19, 2012
Loews Philadelphia Hotel
Philadelphia, PA

NACHA Council MEGA Meeting
October 3-4, 2012
Atlanta, Georgia
https://megameeting.nacha.org/

Cartes 2012
November 6-8, 2012
Paris, FRANCE

Smart Card Alliance Government Conference 2012
Walter E. Washington Convention Center
Washington, DC
November 28-30, 2012

2013 Payments Summit
A Smart Card Alliance event
February 5-7, 2013
Grand America Hotel – Salt Lake City, UT

NFC Solutions Summit
May 15-16, 2013
San Francisco, CA