

New Initiatives Deliver More Value



Dear members and friends of the Alliance,

One of the exciting things about leading the Smart Card Alliance is the “newness” of what we do. While the staff works on events, councils, activities and programs, they also are fine-tuning, expanding, and thinking of ways of how to continue to provide our members with more value. This applies to new initiatives as well. I talk more about this in my letter in the [May issue of Smart Card Talk](#). I invite you to reach out to me at this month’s NFC Solutions Summit and tell me what’s on your mind. As always, thank you for your support of the Alliance.

[Click Here to Read Letter ...](#)



Feature Article: NFC Mobile Contactless Payment

With an increasing number of NFC-enabled phones being introduced in the market, interest in all NFC applications is heating up. This month’s article reviews the NFC mobile contactless payment application – including the infrastructure and security approaches that are being used to promote consumer confidence in this emerging payments approach.

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Bank of America

Member Profile: Bank of America

This month Smart Card Talk spoke with Debora Bartoo, Senior Vice President responsible for Product Strategy & Business Performance focused on emerging capabilities within the Connected Commerce team at Bank of America (BAC). Her focus is on understanding customer needs and finding innovative solutions for the broader market. Her experience spans innovation, strategy, payments, online, mobile, ATM, smart cards, fraud and analytics.

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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

New Initiatives Deliver More Value



Dear members and friends of the Alliance,

Running the Smart Card Alliance can be a challenge sometimes, but one thing that I will never complain about is that it is boring. We have a dedicated management team that works on programs, communications, event development and operations, membership and education services both in the United States and across Latin America. We're always being stretched to the limit and challenged to keep the entire Smart Card Alliance organization up-to-date – plus we're always adding something new!

Adding something new each month is a matter of survival. Everywhere you turn, something new is happening. It helps to be

at the center of a robust, constantly evolving smart card marketplace centered here in the Americas – both North America and Latin America. Critics in parts of Europe and Asia like to point out that the United States has been far behind their regions in smart card innovation in EMV payments, mobile usage, transportation, national IDs and healthcare. That may be true when you consider smart card products and services that are first to market, like France's EMV chip bank card, Germany's eGK health card, or Japan's DoCoMo mobile payments app for transit. But the U.S. makes up for that late start with scale. When the U.S. market goes smart card, it goes big!

Not everything the U.S. does with smart cards is as a follower. Take the electronic passport. The Government Printing Office announced a milestone this week for printing 75 million ePassports since 2005. The Department of Defense Common Access Card (CAC) was the first globally issued chip-enabled ID card, with approximately 25 million issued at more than 1000 locations in 25 different countries. The contactless payment card (MasterCard PayPass, Visa payWave, American Express ExpressPay, and Discover Zip) was first issued in the U.S. in 2004, and now more than 100 million cards have been circulated in the country. NFC mobile payments are just getting started here, but the world's largest mobile operator-led joint venture, Isis, represents a combined market size of 200 million mobile customers, 100 million phones sold per year, and 20,000 retail locations. In less than one year, Isis could easily populate the U.S. market with more than 10 million NFC-enabled mobile phones -- dwarfing most other countries that are considered leaders today. That is not even counting what Google might do, and what about Apple?

So what is the Smart Card Alliance management team doing for NEW programs and activities? For starters, our events planning team of Bill Rutledge and Jaclyn Snyder helped to create two new conference events in 2012. The hugely successful Payments Summit conference in February became the first EMV/NFC/transit all-payments conference to bring the entire payments ecosystem under one venue and exhibition. In a few short weeks, the new NFC Solutions Summit will take place in San Fran-

cisco. This event is being co-developed with the NFC Forum, creating the first combined Smart Card Alliance/NFC Forum sponsored event in North America that is aimed at addressing the rapidly developing NFC mobile market. We have even added something new to the conference format at the NFC Solutions Summit, introducing the first Open Conference Day format to be held at an Alliance event.

Cathy Medich, head of strategic programs, is wrapping up a six-month refresh and expansion of our LEAP/CSCIP training and certification program, including the completion of the new CSCIP/Payments training and certification program. The CSCIP/Payments training comes at the perfect time to expand Smart Card Alliance education and training activities covering EMV payments, NFC mobile payments, and open bank card payments in transit, as the U.S. market gears up for the coming of EMV and NFC chip payments by 2015. The first CSCIP/P training will be held at the NFC Solutions Summit on May 21st. During this period, she updated the CSCIP and CSCIP/Government certification programs as well.

Cathy is also leading the launch of our newest industry council – the Mobile & NFC Council. This new council's mission is to promote the adoption of secure payments, ticketing, identity and access applications using NFC and other mobile technologies. The interest and demand for this new council have been so great that we already have 57 member organizations who have signed on to participate and have four projects underway – and we haven't officially announced the new council publicly yet!

Debbie Marshall, head of communications, has been busy adding new and improving existing newsletters, member communications, registration forms, and web site content. The newest addition was released last week – the [Alliance Member News](#) – a monthly communication bulletin for Smart Card Alliance members that will feature useful information and tips on how to make the most of your membership. This short one-page communication is meant to compliment the monthly SmartCardTalk newsletter e-magazine, which is a much more comprehensive publication including feature articles, member profiles, and discussion of Alliance activities and upcoming events. Debbie has also been effective in making our email promotions, web site additions, and member communications more concise and better organized.

So, everyone is working hard to make sure that the Smart Card Alliance remains new, fresh, and up-to-date. Later this month we will be sending out the Annual Member Survey, where we hope to get our members' feedback on how we've done this past year. The results of this survey are analyzed by the management team and presented at the Board of Director's annual strategic planning meeting to assess our strengths and weaknesses and to help us find NEW ways to make a difference for our members and for the smart card industry across North and Latin America.

I hope to see you many of you at the [NFC Solutions Summit in San Francisco](#) later this month. Have a great spring.

Sincerely,

Randy Vanderhoof
Executive Director
rvanderhoof@smartcardalliance.org

EMV Tour – Quito 2012



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

I would like thank all of you for showing your support for SCALA's initiatives and activities during the first half of 2012. We are grateful for all of the efforts from members, colleagues, and friends who continue to help us promote and develop our activities, like the "Mexico – Smart Card Summit" that was held last month. It is clear to me that any success accomplished by SCALA is linked back to the support we receive from you.

The next event SCALA is planning is the EMV Tour – Quito 2012, on June 6 at the JW Marriott Hotel Quito in Ecuador. The event is co-organized by SCALA and PaymentMedia, and will cover payments technology, industry best practices and standards. We are especially grateful for the participation and organizational support from Banred S.A., MasterCard Worldwide, and Visa Inc. These organizations have worked closely with SCALA and PaymentMedia to ensure that both the invited speakers and agenda topics will appeal to all audience members.

You've heard me talk about the popularity of the EMV Roadmap white paper, "Card Payments Roadmap in Latin America: How Does EMV Impact the Payments Infrastructure?" I'm happy to announce that this widely acclaimed document will be distributed to the June 6th event attendees. By giving each person a copy of the white paper, we hope to spread the knowledge of industry best practices. It is our desire to have the document available for distribution in Spanish and Portuguese to help industry leaders and key decision makers in their own languages.

We plan on taking the EMV tour on the road throughout Latin America and the Caribbean during the remainder of the year, adding international success stories to the agenda.

In conclusion, we would like to take this opportunity to officially invite all of you to join us at our conference event in Ecuador. It is our vision that the event will become one of the main industry gathering points in the region to discuss and demonstrate payment technology. PaymentMedia and SCALA have promised to make all attendees feel welcome and special during the conference event. Member organizations will find this to be a productive and successful conference, being able to network with key decision makers, display products and solutions, and gain access to important market information.

I am eager to see all of you again in Ecuador for the EMV Tour conference event, and to have the opportunity to exchange thoughts and experiences and develop our sense of industry community.

Have a wonderful and productive month of May.

Sincerely,

Edgar Betts

Associate Director, Smart Card Alliance Latin America (SCALA)

Direct Line: +507-225-9089, email: ebetts@smartcardalliance.org



Bank of America

This month Smart Card Talk spoke with Debora Bartoo, Senior Vice President responsible for Product Strategy & Business Performance focused on emerging capabilities within the Connected Commerce team at Bank of America (BAC). Her focus is on understanding customer needs and finding innovative solutions for the broader market. Her experience spans innovation, strategy, payments, online, mobile, ATM, smart cards, fraud and analytics.

Ms. Bartoo previously managed Online Banking, Mobile & Social Competitive Intelligence with a combined role in Business Development focused on the digital landscape. She has also managed the Business Research & Analytics function at BAC for Online, Mobile & Social, and has held positions in product execution and product development. Prior to BAC, Ms. Bartoo managed Product Development for pro-

cessing solutions at STAR Systems, now owned by First Data.

Ms. Bartoo has participated on various industry boards in the past including the NCR Aprta Advisory Board and the ATMIA Association. She maintains active participation in the community through volunteer work with the Blumenthal organization, focused on arts and culture.

Ms. Bartoo holds a Masters in Business Intelligence from St. Joseph's University Erivan K. Haub's School of Business (rated in the Top 50 Worldwide programs) and a Masters in Organizational Dynamics with an emphasis on strategy and product development from the University of Pennsylvania including studying at the University of London.

1. What are Bank of America's main business profile and offerings?

Bank of America is one of the world's largest financial institutions, serving individual consumers, small-and middle-market businesses and large corporations with a full range of banking, investing, asset management and other financial and risk management products and services. The company provides unmatched convenience in the United States, serving approximately 58 million consumer and small business relationships with approximately 5,700 retail banking offices and approximately 17,750 ATMs and award-winning online banking with 30 million active users.

- Bank of America is among the world's leading wealth management companies and is a global leader in corporate and investment banking and trading across a broad range of asset classes, serving corporations, governments, institutions and individuals around the world.
- Bank of America offers industry-leading support to approximately 4 million small business owners through a suite of innovative, easy-to-use online products and services. The company serves clients through operations in more than 40 countries.
- Bank of America Corporation stock (NYSE: BAC) is a component of the Dow Jones Industrial Average and is listed on the New York Stock Exchange.

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

We continue to monitor the industry, and adopt it when and where it makes sense for us to support it.

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

We think it is a very dynamic industry right now with many new technologies being introduced. Organizations need to constantly be evaluating the new opportunities with many new market entrants and the new technologies.

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

There are several. The rate of new technology innovation is continuing at rates we haven't seen before. Consumers are adopting these new technologies faster and we continue to launch new services based on what we hear from our customers. There are other complexities in standards, infrastructure, and partnerships that require continued open dialogue to bring new innovations to market. Despite the challenges, it is a very exciting time to be involved with this industry.

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

For the most part, it is to change to more efficient processes not only for their internal operations, but for consumers. Every company is looking to drive out inefficiencies in their systems today and lower their operating costs.

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

One of the important aspects of our work with the council is to be able to discuss in industry forums the complexity of what we see in the ecosystem and to continue to have the dialogue with finding ways to simplify it. We are focused on keeping the customer at the forefront. We want to continue to ensure we are aware in understanding not only where the technology is heading but where thought leaders are placing their bets. It is this open dialogue that is important to planning the future. We are still in the very early stages of innovation with much of this and there is still a lot of test and learn that will need to be done. The Alliance and industry councils are an important component of this including our participation in the many industry events and white papers that are written. The white papers are an invaluable resource to the industry and the members written by a team of experts in the industry.

Member point of contact

Debbie Bartoo
Senior Vice President, Emerging Capabilities, Product Strategy & Business Performance
Bank of America
debbie.bartoo@bankofamerica.com

NFC Mobile Contactless Payment

NFC Basics

NFC stands for Near Field Communication and is a standards-based wireless communication technology that allows data to be exchanged between devices that are a few centimeters apart. The technology can be used for a wide variety of mobile applications, including:

- Making payments with a wave or a touch of a device anywhere contactless point-of-sale readers have been deployed
- Reading information and picking up special offers, coupons, and discounts from posters or billboards on which an RF tag has been embedded (for example, in smart posters and billboards)

- Securely storing tickets for transportation, parking access, or events and enabling fast transactions at the point of entry/exit
- Securely storing information that allows secure building access

An NFC-enabled device [1] can operate in different modes to implement a wide variety mobile applications, including mobile contactless payment.

NFC Mobile Contactless Payment

Contactless payment – payment with the use of contactless debt and credit cards – has been a growing market over the past several years. American Express, Discover, MasterCard and Visa branded cards are

being issued that contain smart chips that enable contactless payment. The contactless merchant point-of-sale infrastructure that is now in place to support credit and debit payment can also accept NFC mobile contactless payments, providing a head-start for broad acceptance and use.

With NFC, contactless payment capabilities are in the mobile phone, allowing secure storage and use of payment accounts with the mobile phone.

To support mobile contactless payments, the NFC-enabled phone has a smart chip (called the “secure element”) which is loaded with a version of a payment application (e.g., American Express ExpressPay, Discover Zip, MasterCard PayPass, Visa payWave) and personalized with a payment account (i.e., credit, debit or prepaid)

Figure 1. NFC Mobile Contactless Payments Security Mechanisms



issued by the consumer's financial institution. The phone can then use NFC technology to communicate with a merchant's contactless payment-capable POS system. To pay, the consumer simply holds or taps the phone close to the merchant's reader. The consumer's account information is sent to the contactless POS reader via radio frequency. The payment and settlement processes are the same processes used when a consumer pays with a traditional contactless or magnetic stripe credit or debit card.

Currently many NFC mobile payment pilots and initiatives are happening worldwide involving many of the world's largest companies. Most notably in the U.S., Google Wallet is currently available to owners of the Nexus S 4G on Sprint Mobile, and Isis, the joint venture among AT&T Mobility, Verizon Wireless, and T-Mobile USA, has signed up American Express, Discover, MasterCard, and Visa for NFC mobile payments.

The figure below illustrates the security mechanisms that protect the processes used in NFC mobile contactless payments; these mechanisms are described below.

Delivering Financial Data Securely

The issuer transmits payment, personalization, and life cycle management information to a Trusted Service Manager (TSM) using standard Internet technologies, such as secure sockets layer (SSL) or virtual private networks (VPNs). GlobalPlatform's secure channel protocol provides for transmission of sensitive account data between the TSM and the secure element in the mobile device and for storage of the information in the phone's secure element. Account data is further kept secure by encryption provided by the mobile network operator (MNO).

Protecting Stored Payment Application and Account Information

Within the mobile phone, both the payment application and consumer account



information must be protected, and different NFC applications must be able to work securely and independently of each other. Security approaches used include:

- Storing the payment application and data in the secure element.
- Using smart card technology that is inherent in the secure element to authenticate all communications with applications and to provide built-in tamper resistance.
- Providing a mobile wallet for accessing the payment account information in the secure element during a transaction, with an optional personal identification number (PIN) authorizing access to the wallet.

Protecting the Payment Transaction

When the consumer uses the NFC device for payment, the transaction is protected using the same security mechanisms in place for contactless credit and debit cards. Payments are processed over the current financial networks and use the payments industry security infrastructure. Security approaches used include:

Leveraging existing issuer host system payment transaction authorization technology and account management processes.

Protecting the transaction using the dynamic cryptogram authentication technology that is already in place for contactless credit and debit cards.

Leveraging EMV contactless card transaction authentication security technology.

NFC and EMV

The global payments industry is migrating to the next generation payments infrastructure based on smart chip technology and the EMV specifications. [2]

EMV is an open-standard set of specifications for payments and acceptance devices using smart chip technology. The EMV specifications were developed to address issues with fraud in the magnetic stripe infrastructure and to define a set of requirements to ensure interoperability between smart chip-based payment cards and terminals.

The U.S. is now starting its migration to EMV, with recent announcements by Discover, MasterCard and Visa detailing their roadmaps for issuers, acquirers/processors and merchants. The payment brands' roadmaps were developed to accelerate adoption of both EMV and mobile contactless payments.

For NFC mobile contactless payments, the mobile phone's secure element will be

provisioned with the payment brands' EMV application and work with the same EMV contactless point-of-sale readers being put in place globally.

NFC mobile contactless payment transactions between a mobile phone and a POS terminal use the same communications protocol currently used by EMV and U.S. contactless credit and debit cards. This means that consumers can use their NFC-enabled mobile phones for payment at the existing installed base of contactless credit and debit terminals that are based on the EMV standard.

NFC Mobile Contactless Payments: Looking Forward

Globally, the mobile telecommunications industry and the financial payments industry have shown significant commitment to the deployment of NFC mobile contactless payments – not only fielding numerous trials and pilots but also collaborating on the development of the standards, architectures, best practices and security approaches for NFC mobile contactless payments to ensure a secure, interoperable mobile payments infrastructure. [3] This broad industry commitment and collaboration make NFC mobile contactless payments unique among the different mobile payments approaches.

NFC offers many benefits to consumers, both to make payments more convenient and to support new, innovative capabilities that deliver value to both the consumer and to merchants. Confidence in the underlying infrastructure and credibility of the industry offerings are critical to consumer adoption. Consumers will benefit from a mobile payments infrastructure that is based on a proven set of standards and architectures, has a strong focus on security, and uses the existing payments infrastructure for transactions.

Notes

[1] NFC-enabled devices are governed by standards in ISO/IEC (ISO/IEC 18092), ETSI (ETSI TS 102 10 V1.1.1 (2003-03)) and ECMA International (ECMA-340), and by specifications published by the NFC Forum.

[2] EMV stands for Europay MasterCard Visa, the three organizations that developed the initial specifications. The EMV specifications are now managed, maintained and enhanced by EMVCo.

[3] Organizations involved in the development of standards and best practices include: [GSMA](#), [ETSI](#), [NFC Forum](#), [Smart Card Alliance](#), [Mobey Forum](#), [GlobalPlatform](#), [EMVCo](#).

References and Resources

- [EMV Frequently Asked Questions](#)
- [EMV Resources](#)
- Google Wallet – <http://www.google.com/wallet/>
- Isis – <http://www.paywiththis.com/>
- [MasterCard Introduces U.S. Roadmap to Enable Next Generation of Electronic Payments](#), January 30, 2012
- [The Mobile Payments and NFC Landscape: A U.S. Perspective](#), Smart Card Alliance white paper, September 2011
- [NFC Forum](#)
- [NFC Trial and Pilots](#), NFC World
- [Security of Proximity Mobile Payments](#), Smart Card Alliance white paper, May 2009
- [NFC Frequently Asked Questions](#)
- [NFC Resources](#)
- [Visa Announces Plans to Accelerate Chip Migration and Adoption of Mobile Payments](#), August 9, 2011

WEB SITE NEWS

Updated web content:

- Updated [LEAP and CSCIP web content](#)
- Added new, streamlined [LEAP and CSCIP application forms](#)
- New [Smart Card Alliance Perspectives: Expert Series Videos](#) on EMV, NFC and transit open bank card payments: Amy Linden, MTA; John McGee, SEPTA; Ed McLaughlin, MasterCard Worldwide; George Peabody, Mercator Advisory Group; Sarab Sokhey, Verizon Wireless; Jim Stapleton, Isis

APRIL 2012 WEB STATISTICS

- 94,239 visitor sessions for the month
- 3,141 visitor sessions per day
- 346,621 total page views for the month
- 133,302 Industry News items viewed
- 870 Card Reader Catalog items displayed
- 13,550 PDF downloads
- 20,688 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.

NEW MEMBERS

- [Datacard Group, Miami, FL](#)
Member Level: General (SCALA)
Member Contact: Joe Lopez, Regional Director for Latin America
Description: collaborates with customers to create highly secure financial card programs and government ID initiatives
- [C-SAM, Oakbrook Terrace, IL](#)
Membership Level: General
Member Contact: Douglas Morgan, Chief Strategy Officer
Description: leading mobile transaction infrastructure software and services company

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.

- **Communications Daily**, 3 /22/2012, Lead Agency, Faster Adoption, Adequate Security Lacking In Mobile Payment Space [no link available]
- **Courthouse News Service**, 3 /22/2012, [Judge Backs \\$1 Million Heartland Settlement](#)
- **C-Span**, 3 /22/2012, [House Members Examine Mobile Payment Trends](#)
- **BankInfoSecurity**, 3 /26/2012, [How Mobile Can Curb Fraud](#)
- **Credit Union Times**, 3 /28/2012, Mobility Matters – [Tracking the Mobile Banking Revolution](#)
- **Source Security**, 3 /28/2012, [Quantum participates in the Smart Card Alliance Technology Pavilion at ISC West 2012](#)
- **EXPO: The Magazine for Exposition Management**, 3/29/2012, [Event Pro: Citywide NFC Test A Success](#)
- **Lexology**, 4 /3 /2012, [House subcommittee investigates mobile payment security and regulation](#)
- **Discovery News**, 4 /6 /2012, [WHY YOUR CREDIT CARD WON'T WORK IN EUROPE](#)
- **Bankrate**, 4 /7 /2012, [US warms up to EMV credit cards](#)
- **Bankrate**, 4 /9 /2012, [Going abroad: Who offers EMV credit cards?](#)
- **Bankrate**, 4 /9 /2012, [Who needs to take an EMV credit card abroad?](#)
- **Contactless News**, 4 /11/2012, [Smart Card Alliance launches new EMV/NFC certification training](#)
- **Fox Business News**, 4 /11/2012, [Pay Like a Local: Pack a Special Card for Travel Abroad](#)
- **EXPO: The Magazine for Exposition Management**, 4 /12/2012, [A World of Shows That Can't Exist Without NFC](#)
- **Business Insider**, 4 /15/2012, [Who needs to take an EMV credit card abroad?](#)
- **NFC News**, 4 /19/2012, [Smart Card Alliance sets agenda for NFC Solutions Summit 2012](#)

Updates from the Alliance Industry Councils

HEALTHCARE

- The [Healthcare Council](#) is working on two projects: a brief on smart cards vs. biometrics-only solutions for healthcare applications; and an update to the smart card technology in healthcare FAQ.
- 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.

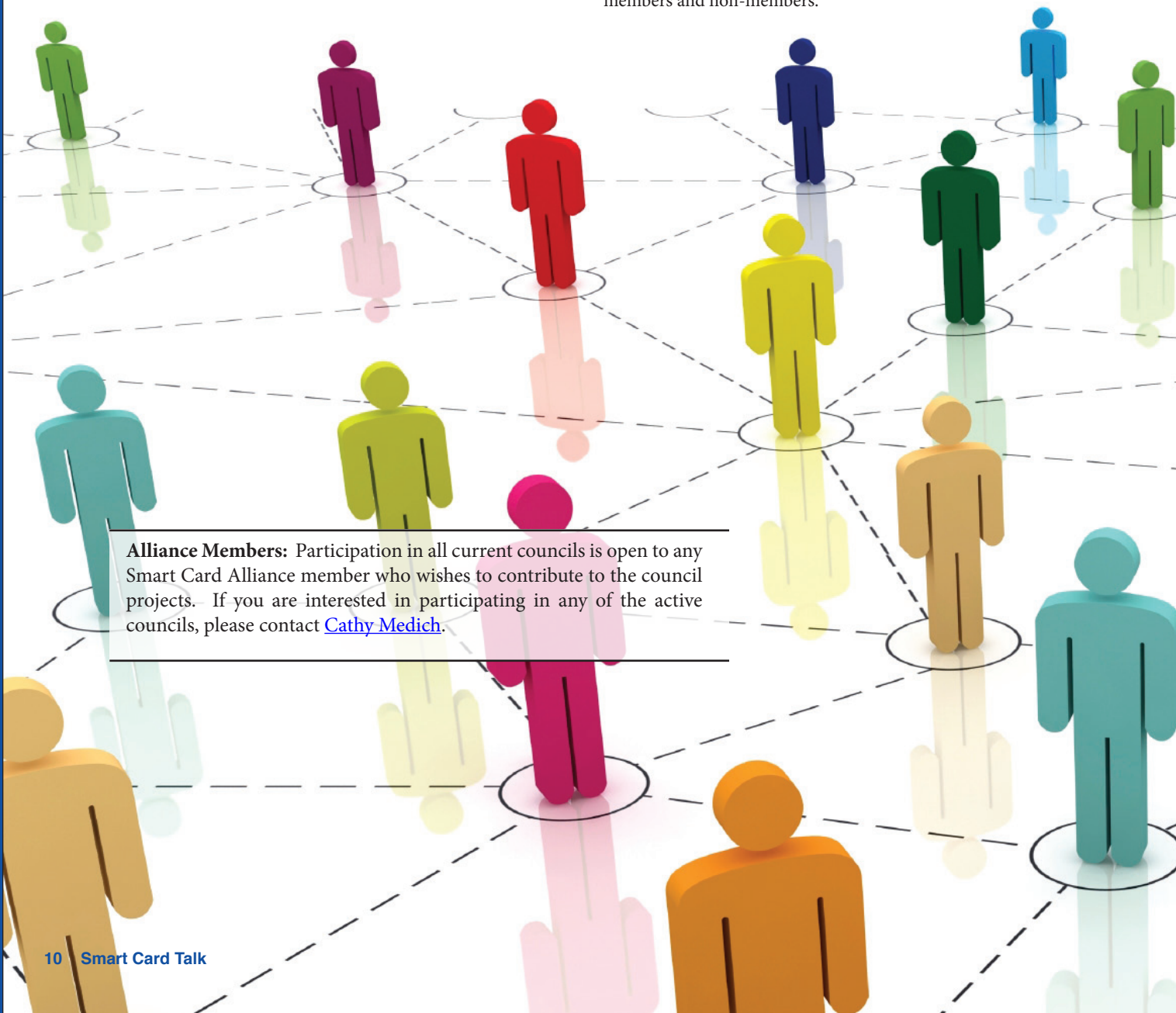
IDENTITY

- The [Identity Council](#) is working on a new brief on mobile devices and identity.

PAYMENTS

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

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](#).



ACCESS CONTROL

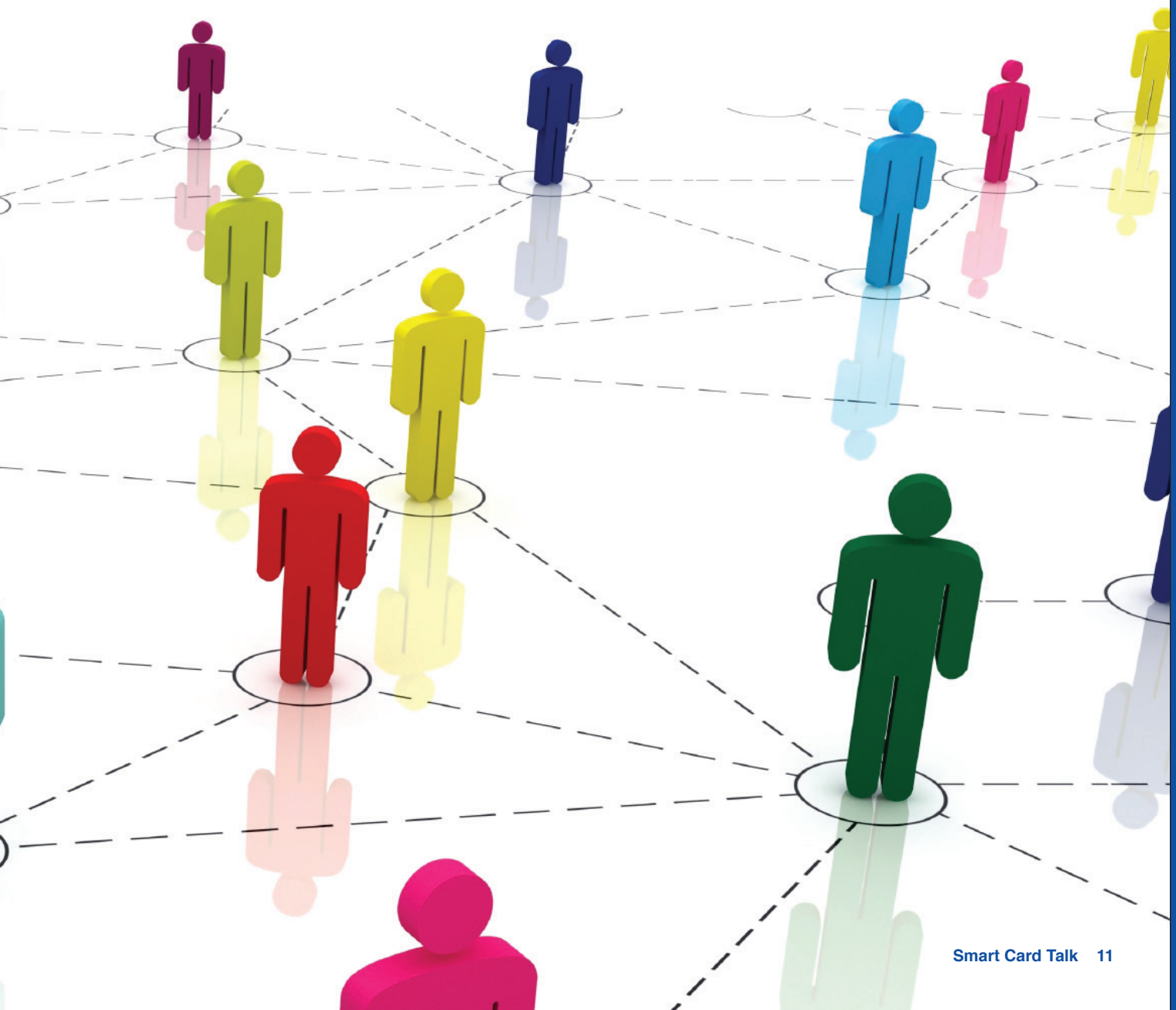
- The [Access Control Council](#) is working on two projects: a new white paper on strong authentication using smart cards; and a white paper on security best practices.

TRANSPORTATION

- The [Transportation Council](#) is defining its 2012 projects, including projects on EMV and transit; convergence of payments for parking, tolling and transit; open payments implementation; and PIV card use in transit. The Council is also planning to have a face-to-face members-only meeting in the fall to continue discussions on open payments in transit.
- 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

- 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](#).



[LifeMed ID Partners with Resolute Health to Launch the Use of a Health Security Smart Card](#)

Providing patients secure portable medical data in their wallet, paperless registration and vital medical data accessible by first responders in emergencies

CITRUS HEIGHTS, Calif.–(BUSINESS WIRE)– LifeMed ID , a “Health Security Smart Card” software company providing patient identity management solutions and medical record connectivity across entire provider systems and disparate groups, has deployed its SecureReg™ software at Resolute Health in New Braunfels, Texas. The Resolute Health BeneFIT card will be issued at the Resolute Health Center for Wellbeing and the Resolute Health Family Urgent Care Center.

[Gemalto is Finalist at LTE World Summit 2012 for “Best Contribution to R&D for LTE”](#)

Independently judged by a Mobile Network Operator panel

Amsterdam - Apr 30, 2012 - Gemalto (Euronext NL0000400653 GTO), the world leader in digital security, announces it has been selected as a finalist in the “Best Contribution to R&D for LTE” category by the LTE World Summit jury. Organized by Informa Telecoms and Media and independently judged by an operator-only panel, the awards focus on key contributions to LTE advancement. This latest recognition reaffirms Gemalto’s commitment to innovation with over 150 million euros invested in R&D in 2011, drawing on the expertise of Gemalto’s 1,500 digital scientists around the world.

The Gemalto Advanced Connectivity solution for LTE networks builds on its versatile LinqUs™ Advanced OTA platform and UpTeq LTE subscriber module, embedded with Gemalto’s unique secure polling software. This feature allows for automatic UICC update, to guarantee 100% success rate for the download and activation of sensitive applications including M2M subscriptions, large NFC payment applications and the credentials for streaming video content over LTE networks.

[Cubic Awarded \\$65 Million Sydney Rail Contract for Services](#)

Sydney, Australia, and San Diego, Calif., April 24, 2012 – Cubic Transportation Systems, 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, has been awarded, through its Australian division, a three-year contract to provide expanded operations, maintenance of ticketing equipment, infrastructure and delivery of associated services for passenger rail operations in Sydney, Australia’s largest city.

[Gemalto selected by América Móvil, Banamex and Banco Inbursa as the technology provider for Transfer mobile payment service in Mexico](#)

Gemalto promotes Transfer as an easy and safe way to transfer money

Amsterdam, Apr 23, 2012 – Gemalto (Euronext NL0000400653), the world leader in digital security, announces being selected as the technology provider for Transfer, the service to be offered by the joint venture between América Móvil/Telcel, Citibank’s Mexican unit Banamex and Banco Inbursa in order to turn the mobile phone into an innovative and efficient payment instrument for carrying out transfers and air time purchasing, among other operations. Transfer is the service that enables financial transactions in real time, 24 hours a day, from a mobile device through SMS messaging.

[G&D Becomes First Manufacturer to Gain ITI Certification for New eID Cards in Brazil](#)

Munich/Rio de Janeiro, April 18, 2012–GD Burti, the Brazilian subsidiary of international technology group Giesecke & Devrient (G&D), is the first and thus far only manufacturer of national security documents to meet the security requirements for the new Brazilian eID cards. The high-security RIC (Registry of Civil Identity) cards have been granted certification by Instituto Nacional de Tecnologia da Informação, Brazil’s foremost IT authority. GD Burti has already delivered more than one million RIC cards as part of an initial pilot project. RIC cards store biometric data and will make it easier for Brazilian nationals to visit other Mercosur treaty states.

[Smart Card Alliance Plans Diverse Agenda for May NFC Solutions Summit 2012](#)

PRINCETON JUNCTION, N.J., APRIL 18, 2012–Whether your interest in Near Field Communication (NFC) comes from a technical or business standpoint, you will have plenty of options in the diverse agenda planned for the Smart Card Alliance’s NFC Solutions Summit 2012. During the full four-day agenda, industry leaders will discuss both payments and non-payments uses of NFC-enabled devices, and in the unique “open conference” day session you can even present your own mini-session on any NFC topic. Details about the event, attendees, exhibitors, and agenda for the pre-conference workshops and the conference are now available at <http://www.smartcardalliance.org/nfcsolutions>.

Gemalto Named 2012 Computerworld Honors Laureate

Gemalto applies innovative IT practices to improve safety and security for healthcare industry

Austin, TX - Apr 12, 2012 - Gemalto (Euronext NL0000400653 GTO), the world leader in digital security, today announced that IDG's Computerworld has recognized Gemalto's healthcare project with Seattle Children's Hospital as a 2012 Honors Laureate in Safety & Security. The annual award program honors organizations that use visionary applications of IT to promote and advance the public welfare, benefit society and change the world for the better.

Cubic Introduces Account-Based Open Payment Platform for Next Generation Contactless AFC Systems

Sets the stage for travelers to be able to use contactless bank cards, student ID and mobile phones as their smart ticket, as well as transit-issued smart cards

SAN DIEGO, Calif.-April 11, 2012 - Cubic Transportation Systems, a leading integrator of intelligent transport systems and services, has introduced Nextaccount, the first of several new products in Cubic's solution systems portfolio for the next generation of fully integrated Automated Fare Collection (AFC) systems. The new platform provides the NFC and contactless smart card interface and transit fare processing engine that enable transit operators to give travelers the convenience of using an account to pay for travel or using open payment fare media, such as contactless bank-issued credit, debit and prepaid contactless smart cards, as well as transit-issued smart cards, as their ticket.

Smart Card Alliance Announces New Certification Training for Payments Industry

Addition of Payments Certification to CSCIP Training Program

PRINCETON JUNCTION, N.J., APRIL 10, 2012-Industry professionals interested in supporting the U.S. move to EMV and NFC contactless mobile technologies can now earn the first certification dedicated to smart card-based payments-the Smart Card Alliance Certified Smart Card Industry Professional/Payments (CSCIP/P) credential. The Alliance will hold its first instructor-led training course and exam for CSCIP/P in May at the NFC Solutions Summit 2012.

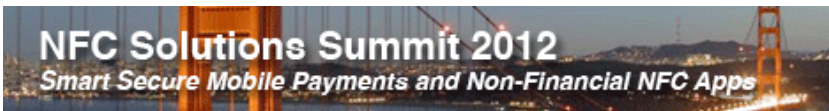
UNB and Gemalto introduce advanced EMV cards in UAE

Cardholders to benefit from enhanced security and convenience of smart cards

Dubai - Apr 4, 2012 - Union National Bank (UNB), one of UAE's leading banks offering an extensive range of financial products, partners with Gemalto (Euronext NL0000400653 GTO), the world leader in digital security, to introduce advanced Optelio™ payment cards for its EMV migration. The bank is converting its entire portfolio of debit and credit cards to Dynamic Data Authentication (DDA) smart cards, providing its customer base with the utmost in payment security.

UNB has switched to smart card technology and selected the dynamic security feature offered by DDA, which helps in reducing fraud by detecting counterfeit and duplicate cards. The new payment card protects cardholders against unauthorized use of their UNB cards. Through this proactive initiative to combat fraud UNB customers will benefit from the enhanced security and convenience of smart card payment both in their residing country and when traveling abroad.

Members submit news each month to the Smart Card Alliance, with news items highlighted on the Alliance web site and in the monthly news letter. Members are invited to submit their news releases (as a Word document) to news@smartcardalliance.org to contribute to the Members in the News content.



NFC Solutions Summit 2012

A joint Smart Card Alliance and NFC Forum event
 San Francisco, CA
 May 22-24, 2012



EMV Tour-Ecuador

A joint SCALA and PaymentMedia event
 Quito, Ecuador
 June 6, 2012



Cardware 2012: Payment Insights

June 19-20, 2012
 Marriott Gateway on the Falls
 Niagara Falls, ON, Canada

2nd World IC Card Summit - BEIJING

Beijing International Hotel Convention Center
 Beijing, CHINA
 July 24-25, 2012

Smart Card Alliance Government Conference 2012

Walter E. Washington Convention Center
 Washington, DC
 November 28-30, 2012

Cartes 2012

November 6-8, 2012
 Paris, FRANCE

The Industry's Leaders Join Forces to Present a Comprehensive Conference Showcase for the Entire NFC Value Chain

NFC Solutions Summit 2012

Smart Secure Mobile Payments and Non-Financial NFC Apps

May 22-24 • Hyatt Regency San Francisco Airport, Burlingame, California

(Pre-conference workshops May 21)

The Smart Card Alliance and the NFC Forum are pleased to present NFC Solutions Summit—the first comprehensive American showcase for the burgeoning technology of Near Field Communications. The NFC Solutions Summit will cover the state of this promising technology, developments in new NFC devices and add-ons, the status of the growing NFC ecosystem, the promise of NFC-enabled payments and other popular applications, NFC implementation, and American and international market forecasts.

In 2012 NFC technology will be widely available in new smart phone handsets, enabling quick transactions, ticketing, digital content exchange, secure identification, social networking and communication between electronic devices. The authoritative expertise of the NFC Forum and Smart Card Alliance will create the interest and momentum necessary bring together a broad base of industry players. The conference will feature leaders from every relevant sector for an interactive, instructive forum on the business issues, implementation milestones, and technology advancements happening in NFC markets.



In the Technology Capital of the Americas

NFC Solutions Summit will take place at the Hyatt Regency San Francisco Airport, a high-quality, self-contained conference venue with easy access for both domestic and international participants, only 20 minutes from the many attractions of San Francisco, and 30 minutes from the high-tech industry leaders of Silicon Valley.

A Joint Presentation by:



Conference Agenda

Built on a Broad Base of Association Expertise

The conference presentations will leverage the extensive experience and resources of Smart Card Alliance and NFC Forum, both widely regarded as leading voices for the application of this technology. Conference content will include:

Standards and Technology: Smart Phones and Devices, NFC System Architectures, Standards for Trusted Service Manager (TSM), and NFC Forum Specifications

Security and Applications Management: Security Architectures for NFC, Bank Card Payments Application Security, Identity Credentials Storage in NFC Devices, NFC Secure Element Architectures, NFC Application Download and Management

Implementation and Applications Topics: Financial Service Applications, Identity and Security Applications, Ticketing and Fare Collection Applications, Retail Applications

Market and Business Model Topics: Challenges and Opportunities for Financial Institutions, NFC Business Partnership Opportunities and Challenges, Use Cases for NFC, Reports on Commercial Services and Pilots

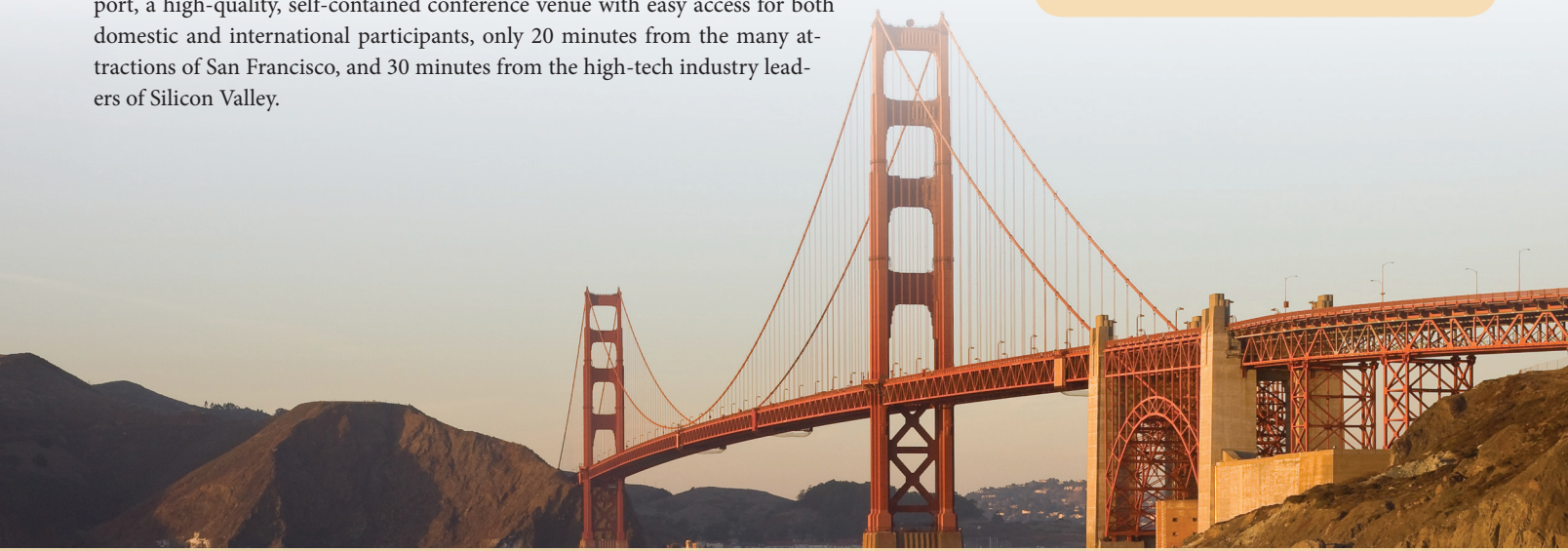


Exhibit and Sponsorship Opportunities Available. Contact Bill Rutledge at +1-212-866-2169 | bill@cnxtd.com

Registration is OPEN! Please Visit: www.smartcardalliance.org/NFCsolutions