

Welcome to the International Smart Card Associations Network

International Smart Card Associations Network - ISCAN - is an international alliance of independent smart card associations combining manufacturers, systems integrators, issuers, potential issuers and economic or social actors involved in the smart card activities.

Goals of the Network

ISCAN's major purpose is to support the proliferation of smart card usage worldwide by promoting results of tasks and facilitating exchanges of views between participating national, continental and global member associations. By gathering their own experience worldwide, ISCAN will be a major forum to focus on strategic and technical issues and to form a global view of the smart card industry.

www.iscan.ca



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More than an industry, it is a world of news

Chairman's Letter

From Catherine Johnston,
CEO ACT Canada

Thank you to everyone who commented on our premiere edition of the ISCAN news. We did wonder if, in this world of unlimited sources of information, another newsletter was needed. We decided that one that could provide a global view of the news would be beneficial - and from your comments, you agreed.

Today, with our ability to travel around the world in the space of a day, we expect all the functionality we enjoy at home, to be available wherever we go. Can you imagine a world where credit cards only worked in some countries, or your passport was only accepted in others?

This means that most developments, whether they are EMV specifications for secure payment, ICAO specifications for secure travel documents, mobile payment, electronic fares for transit or a myriad of other advances, are likely going to impact you. How better to keep informed about global activity than through the ISCAN news.

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ISCAN NEWS



- **In Payments** – merchants, issuers and acquirers that have already implemented EMV are now looking at mobile payments, multi-application and dual interface capabilities. Others are still working on EMV to meet October liability shift dates from MasterCard and Visa.

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- On the 21st of May 2010, the first contactless payment deployment will be launched in the city of Nice.

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- The 4th China Transport Revenue Collection Forum will be held in Shenzhen on 22 June 2010 hosted by Shenzhen Tong and APSCA. Shenzhen Tong is the operator of the Shenzhen Transport Card Scheme.

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Eurosmart partnership with Smart University

- In the framework of its education mission, Eurosmart is participating for the first time to [Smart University](#) programme.

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GLOBALPLATFORM

- GlobalPlatform announces a two-day Card Specifications Technical Training session to take place in Paris, France from 26-27 May. The program will explore the GlobalPlatform specifications available and how they apply to real world business scenarios. For further information or to register, visit the public website <http://www.globalplatform.org/training/open.asp>
- GlobalPlatform conducted a rehearsal 'TestFest' in March which brought together member test tool providers and member card suppliers to evaluate and assess their compliance to GlobalPlatform's UICC Configuration and Mapping Guidelines. The official TestFest will take place in May, after which qualified test tools, card products and testing laboratories will be publicized on GlobalPlatform's website. For further details on GlobalPlatform's Compliance Program, visit the public website <http://www.globalplatform.org/specificationscompliance.asp>
- GlobalPlatform released Amendment C to Card Specification v2.2 <http://www.globalplatform.org/mediareview.asp?id=777> to significantly advance the management of multiple contactless applications within a secure element. The document can be downloaded via the public website <http://www.globalplatform.org/specificationscard.asp> and will be of particular interest to the NFC mobile, payment and transit sectors.

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- The [2010 Smart Card Alliance Annual Conference](#) will be held on May 17-20, 2010 at the Camelback Marriott Resort and Spa in Scottsdale, AZ. The theme is "Smart Cards in Action", featuring use cases of major smart card implementations in financial, government, mobile, health care and ID security. For complete details about the conference agenda, hotel, fees, and list of attendees, please visit the event web site.
- The Smart Card Alliance published the following white papers and reports, which are available for free viewing or download from our web site at www.smartcardalliance.org
 - ✓ [Medical Identity Theft in Healthcare](#)
 - ✓ [Assurance Levels Overview and Recommendations](#)
 - ✓ [Planning for New Fare Payment and Collection Systems : Cost Considerations and Procurement Guidelines](#)
 - ✓ [A Guide to Prepaid Cards for Transit Agencies](#)
- The Smart Card Alliance [LEAP Program](#) (Leadership, Education, and Advancement Program) for individual smart card education and professional development has 71 members in just over 1 year. The [CSCIP](#) (Certified Smart Card Industry Professional) certification has been awarded to 16 individuals who have completed the CSCIP training program and passed the certification exam. The next CSCIP certification exam will be offered on May 20th at the 2010 Smart Card Alliance Annual Conference. Future CSCIP training and exams dates in 2010 will be in Washington DC (June, November), Niagara Falls, Ontario, CANADA (June), and at Cartes – Paris (December).

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- Bloomberg reports that China Mobile may be about to buy a 20% stake in Shanghai Pudong Development Bank at a cost of 40bn yuan. The move, if confirmed, would give China Mobile's new RF SIM-based mobile payments service a foothold in the banking services sector. For further information, please visit the [public website](#).
- China UnionPay, the country's largest bank card organization, has formed an alliance with Brunei's bankcard network Baiduri Bank the official Xinhua News Agency reported yesterday. Holders of CUP cards will be able to use those cards at hundreds of high-end retail stores, hotels and restaurants in Brunei. For further information, please visit the [public website](#).
- As an exclusive official publication of Asia Pacific Smart Card Association (APSCA), reporters from <Cards Tech & Security> have the pleasure of introducing to their readers the visions, new ideas and different opinions presented at the 1st Conference on Technical Cooperation & Capacity Building for Border Management (BMC) successfully ended in Bangkok in January. For further information, please visit the [public website](#).
- During the Spring Festival of the Year of Tiger, with the thriving New Year consumption in various regions, bankcard transaction showed a trend of rapid growth. According to the latest statistical data released by China UnionPay today, from the Spring Festival, s Eve to the sixth day of the first lunar month (February 13 to 19),

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- In Canada, almost 60 % of all card payment transactions are debit. In 2009, consumers carried out nearly 4 billion debit transactions. The federal government released The Code of Conduct for Debit and Credit Payments in Canada in mid April. This government initiative was undertaken to support a competitive environment for fair pricing practices, innovation, a safe and secure payment system, and high quality services for consumers and merchants. The Minister of Finance gave the payment industry 30 days to adopt the code and another 90 days to bring their practices into line with its provisions or face regulation. The recently released credit card regulations complement this initiative in protecting credit card users by making clearer and more transparent information available to them.
- Enstream, the joint venture between Canada's three leading mobile operators, has announced its aim to offer NFC or contactless enabled handsets to customers in 2010.
- These subjects will be discussed in detail at Cardware 2010 : Payment Insights. Also available to payment stakeholders is the new release of a study on the future of mobile payments in Canada. The conference will be held June 22nd and 23rd in Niagara Falls and will feature payment insights for North American issuers, acquirers, merchants, suppliers and other payment stakeholders.

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- The scheme, which has interoperability as main focus and involves several French Banks, Transportation Companies and Mobile Operators will issue cardholders with either dual interface payment cards and/or NFC mobile services.
- With more than 200K CB Dual cards deployed in Nice, dual cards represent the future of the CB payment card. With hundreds of millions of contactless cards already delivered in Europe and the launch of unparalleled innovative contactless projects like Nice, AFPC members have confirmed their leadership in this strategic market.
- In addition to this deployment, over 4,000 residents of the French city of Nice will be able to pay, to download transport tickets and to obtain information on routes and timetables using NFC handsets. The NFC Services Pack is a complete mobile contactless payment solution including SIM cards for NFC handsets, banking applets, Mobile Midlets, OTA platforms, NFC services Software, NFC adaptors for phones, a hosting server and services delivered over the air.
- In a market where we see increasing convergence of payment applications, transport ticketing, loyalty schemes and mobile services, this strategic project demonstrates the importance of technical collaboration between the Banks, Mobile Operators, Transportation Companies and Card Manufacturers - such as members of AFPC - to define standards for interoperability and to develop a truly competitive and effective solution for this new business model.

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- The forum is a unique opportunity for transport ticketing companies from cities across China to discuss best practices for developing contactless smart card-based transport revenue collection schemes. Registration at www.apasca.org from April onwards.
- The Association of Banks of Malaysia (ABM) and APSCA will host the 1st Asia Pacific Payment Card Forum for card-issuing and acquiring financial institutions in Kuala Lumpur on 21-22 September. The theme of this first forum will be the Future of Payment Cards 2010-2015 and will cover chip cards, contactless cards, mobile phones and NFC payments and mobile banking, and new chip-based security technologies. Registration at www.apasca.org from June onwards.
- PhilHealth (Philippine Health Insurance Corporation) and the Asia Pacific Smart Card Association (APSCA) will host the 3rd Asia Pacific Smart Health Forum for national health agencies, health insurance organisations, hospital authorities and health care providers that operate, or are planning to operate, smart health card schemes, in Manila on 9-10 November 22. Registration at www.apasca.org from August onwards.
- APSCA's Smart Card Business Intelligence newsletter was recently upgraded to make it faster and easier to read. The SCBI newsletter now has over 10,000 subscribers, making it Asia's most popular source of industry news and releases. Over 8 million SCBI newsletters have been sent to satisfied subscribers since 2004 and circulation of the Chinese version recently passed 3000 subscribers.

EUROSMART

The Voice of the Smart Security Industry

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- Smart University designs and delivers high level training modules regarding the latest advanced ICTs. Eurosmart New Form Factor Working Group will deliver a module on Smart Machine-to-Machine (M2M) in London, Sophia-Antipolis and Lund.

Eurosmart on the European scene

- Eurosmart took part to a consultation held by the European Commission on tachographs until 1 March 2010. In [Eurosmart opinion](#), the smart card is the key element of the security of the current tachograph equipment, and similarly to payment, identification and telecommunication application fields, this technology shall remain a key pillar of the global security of an innovative in-vehicle system that can be restricted to tachograph functions or enlarged to other off-line and/or on-line functionalities.

Eurosmart at Security Document World Conference

- Eurosmart took part to the Security Document World 2010 conference, on 8-10 February 2010 in London. Didier Chaudun, from Eurosmart eID Working Group, made a [presentation](#) on "ePassport and Border Control Eurosmart Position Paper".

New Eurosmart Position Paper on "Third-country nationals and digital identity management in the EU"

- This [document](#) reflects EUROSMART members' analysis of the situation and their position in favour of international standardisation and harmonisation of workflow and technologies in order to achieve the right level of interoperability for electronic identity controls, an equivalent level of security at all borders and a common user interface for citizenship identification and access to electronic services for third-country nationals & immigrants.

The main objectives of the controls are : legal/illegal immigrants and legal/illegal workers ; "overstayers" in the EU who have an economic impact ; and persons on the wanted list with criminal potential.

GLOBALPLATFORM

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- GlobalPlatform's Mobile Task Force has completed an analysis of the potential implications of managing multiple secure elements in the same mobile handset. This analysis casts light on the requirements necessary to enable the forthcoming real world scenario of having many services coexist on a single device in a mobile contactless ecosystem. The requirements are available for download from GlobalPlatform's public website http://www.globalplatform.org/document/s/whitepapers/GlobalPlatform_Requirements_Secure_Elements.pdf
- GlobalPlatform announced the formation of a Trusted Service Manager (TSM) Working-Group <http://www.globalplatform.org/mediapress/view.asp?id=783> within its Systems Committee. The working-group aims to detail how TSMs can communicate with Mobile Network Operators to interact with the secure element on a mobile handset and deliver convenient and creative services directly to the end user.
- GlobalPlatform has also formed an Architecture Working Group <http://www.globalplatform.org/about/uscommitteesystems.asp> within the Systems Committee. This working group was established to specify how major industry standards (such as OASIS, ISO, W3C, etc.) can be leveraged to support the organization's system specifications.



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the domestic inter-bank transactions amounted to RMB 56.9 billion and nearly 100 million transactions, 47% and 25% higher than last year respectively.

For further information, please visit : www.scfc.org.cn/index_e.php



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- The Smart Card Alliance and IMS Research have entered into a co-marketing agreement to promote and distribute "The Americas Market for Smart Cards and Smart Card ICs - 2010 Edition". IMS Research, a U.K research publishing firm recently released "The World Market For Smart Cards and Smart ICs – 2010 Edition ".The report will be available in May, 2010.
- [Audio and video format files of recorded interviews and presentations](#) have been added to the Smart Card Alliance [home page](#) for free viewing.

ISCAN SMART CARD INDUSTRY EVENT CALENDAR

- Smart Card Alliance 2010 Annual Conference :** "Smart Cards in Action" Marriott Camelback Resort & Spa, Scottsdale, AZ, USA
May 17-20, 2010
A Smart Card Alliance event
- GlobalPlatform Card Specifications Technical Training** – Paris, France, **May 26-27, 2010**
A GlobalPlatform event
- Smart Card + RFID China 2010**, Beijing Exhibition Center, China **June 7-9, 2010**
A China International Smart Card and RFID Event
- Cardware 2010 : Payment Insights** , Sheraton Fallsview Hotel & Conference Centre, Niagara Falls, Ontario, Canada ,**June 22-23, 2010**
An ACT Canada event
- EPC 2010 Card Fraud Prevention Forum**
Paris, France, **June 29-30, 2010**
An FBF (Fédération Bancaire Française) & GIE CB (Groupement des Cartes Bancaires "CB") event
- Smart Event 2010** - Sophia-Antipolis, France, **September 21-24, 2010**
Co-organised by Eurosmart
- Smart Cards in Government Conference**
Washington DC Convention Center
November 16 – 19, 2010
A Smart Card Alliance event
- Cartes & IDentification 2010**
Paris Nord Villepinte, France,
December 7-9, 2010
Eurosmart is official sponsor of Cartes

Chairman's Letter

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I hope the news we publish helps you to achieve your goals.

If you have a question you'd like asked, please email it to me : Catherine@actcda.com

Catherine Johnston
President & CEO, ACT Canada &
Chairman, ISCAN



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- At the dawning of the "Payez Mobile" initiative, it is important for card manufacturers to be recognized as leading innovators in the Dual card and NFC payment markets.

For the Nice deployment, the key to success will be the effective combination of the card manufacturer's expertise and the resolve of Banks and Mobile Operators.

Do not hesitate to contact us through our site <http://www.afpc-cartes.com>



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- **In Identity Management**, the federal government has vowed to press ahead with biometric passports for Canadians, two years after first promising to adopt a more secure electronic travel document by 2011.

For more information on these and other Canadian stories, please visit www.actcda.com

Founded in 1989, as a non-profit membership association, ACT Canada helps members understand the market, public and private sector applications, success factors and potential barriers.

Question of the Quarter

Is 2010 a good year to start NFC applications ?

Please submit your answer by email to info@iscan.ca .

The results will be published in the Q3 issue Newsletter.

Answer to Q1 question

"Will R&D funding go up or down in your organization in 2010 ?"

- ✓ Our readers mainly confirm that there will be an increase in R & D in 2010.



<http://www.iscan.ca>

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