

Smart Card Alliance Contactless Payments Council Expands to Include Mobile Payments

Becomes Contactless and Mobile Payments Council

PRINCETON JUNCTION, NJ, September 22, 2008 – Recognizing the growing excitement around using mobile phones to pay for goods and services, the Smart Card Alliance announced today that its Contactless Payments Council will expand its focus to include this hot topic of Near Field Communications (NFC) and mobile payments. The newly named Contactless and Mobile Payments Council also announced new officers and steering committee, recent achievements, and upcoming projects.

“Consumers, mobile carriers, banks and technology providers are all clamoring to learn more about proximity mobile payments. The Contactless and Mobile Payments Council has quickly become a primary educational resource, delivering extensive materials on what the technology is, how it works, what implementation methods are available, and what the best practices are,” said Randy Vanderhoof, executive director of the Smart Card Alliance.

Conducting and publishing research on how merchants, consumers, financial issuers, mobile operators and technology providers view [contactless and mobile payments](#) was the top priority for the Council last year.

The Council’s Mobile Payments Work Group published *Proximity Mobile Payments Business Scenarios: Research Report on Stakeholder Perspectives*. This research found that 86 percent of industry stakeholders believe NFC-based proximity mobile payments will be adopted, and it will happen with a “Collaboration Model,” bringing together banks, mobile operators, merchants, handset manufacturers and other service providers. The report is a comprehensive follow-up to the white paper also published last year, *Proximity Mobile Payments: Leveraging NFC and the Contactless Financial Payments Infrastructure*.

The Council, and the Council’s Merchant Work Group, researched and educated merchants last year through a merchant Web survey, publishing the white paper, *Accepting Contactless Payments: A Merchant Guide*, and holding the Web seminar “Contactless Payments: The Retailer Experience.” The Council also has an active Merchant Advisory Group that includes Arby’s, Petro Canada, Racetrac and Sheetz. Upcoming merchant projects include an ROI model and profiles on retailers accepting contactless payments.

The Council's Consumer Work Group recently completed consumer research on attitudes toward contactless and mobile payments. The Security Work Group plans to publish the white paper, *What Makes a Smart Card Secure?*, in the early fall.

"The Council's priority is to provide contactless and mobile payment educational resources that will be most beneficial to the industry," said newly-elected Chair Deborah Baxley, IBM. "To this end, our work last year has been invaluable in giving us an understanding of what resources stakeholders need in order to make educated decisions regarding the technologies, and will shape our projects for the coming year."

The Contactless and Mobile Payments Council is made up of over 120 individuals from 48 organizations, including card issuers, payment brands, merchants, financial payment processors, terminal vendors, card manufacturers, chip vendors, systems integrators/consultants, and personalization bureaus. New officers and steering committee were elected in July.

New officers are:

- Chair: Deborah Baxley, IBM
- Vice chair: John Suchanec, Bank of America
- Secretary: Mohammad Khan, ViVOtech

Steering committee members are:

- Troy Bernard, Discover Financial Services
- Deana Cook, Chase
- Steve Frazzini, Metropolitan Transportation Authority New York City Transit
- Dan Loomis, VeriFone
- Jack Jania, Gemalto
- Paul Legacki, Infineon Technologies
- Mark Meringolo, American Express
- Ken Moy, MasterCard Worldwide
- Roger Musfeldt, First Data
- Ron Pinkus, Giesecke & Devrient
- Charles Walton, INSIDE Contactless

For more information and to view complete [Contactless and Mobile Payments](#) Council resources, please visit the Smart Card Alliance Web site.

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.

Through specific projects such as education programs, market research, advocacy, industry relations and open forums, the Alliance keeps its members connected to industry leaders and innovative thought. The Alliance is the single industry voice for smart cards, leading industry discussion on the impact and value of smart cards in the U.S. and Latin America. For more information please visit <http://www.smartcardalliance.org>.

