Welcome to the **October** edition of ACT News. This complimentary service is provided by ACT Canada; "building an informed marketplace". Please feel free to forward this to your colleagues.

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ACT Canada Partners

GIESECKE & DEVRIENT - *NFC / Mobile Solutions Partner*
Giesecke & Devrient has introduced a comprehensive mobile wallet solution for NFC services and beyond, brining all the functions of an electronic wallet onto a common platform. Now you can access your mobile services anytime, anywhere: at work or home, while travelling or for shopping. Visit http://www.gi-de.com/can/en/trends_and_insights/tsm_for_nfc/_wallet_/wallet.jsp

INTERAC - *Payment Network Partner*
Interac Association is a recognized world leader in debit card services. Interac Association is responsible for the development and operations of the Interac network, a national payment network that allows Canadians to access their money through Interac Cash at 60,000 Automated Banking Machines and Interac Debit at 766,000 point-of-sale terminals across Canada. Interac Flash, a secure contactless enhancement of Interac Debit allows Canadians to pay for items instantly with their Interac chip debit card at a reader that supports Interac Flash.

PAYMENTS BUSINESS – *Media Partner*

New and Renewing Members

Principal Members
Banque Laurentienne/Laurentian Bank of Canada ~ member since 2013
CIBC ~ member since 2011
Gemalto ~ member since 2005
Serverside Graphics, Inc. ~ member since 2012

General Members
Chase Paymentech ~ returning member
TSYS ~ member since 2013

Associate Members
Bennett Jones LLP ~ member since 2011
Darlyn Thompson ~ new member
Jordan Worth ~ new member
Pierre Roberge ~ member since 2013
Thom Hounsell ~ new member

Career Opportunities

Looking for good people?
There is a lot of movement in the market, so if you are looking for new employees, we are always aware of some great people. Please contact ACT Canada for more details – postings@actcda.com.

Calendar Of Events

Money2020
Nov 2-6, 2014
Las Vegas, NV
http://www.money2020.com/
ACT members receive a 20% registration discount

Cartes Secure Connexions
Nov 4-6, 2014
Paris, France
http://www.cartes.com/
ACT members receive a 20% registration discount

Payments Summit, presented by the Smart Card Alliance
Feb 3-5, 2015
Salt Lake City, UT
http://www.scapayments.com/
ACT members receive a registration discount

Mobile World Congress
Mar 2-5, 2015
Barcelona, Spain
http://www.mobileworldcongress.com/
ACT Members receive 15% off the full registration price

Connect:ID
Mar 23 - 25, 2015
Washington, DC
http://www.connectidexpo.com/

Cartes America
Apr 28-30, 2015
Las Vegas, NV
http://www.cartes-america.com/
ACT members receive a registration discount

Cardware 2015
Jun 16-17, 2015
Niagara Falls, ON

http://www.actcda.com/calendar
*ACT members receive substantial
registration discount*

On October 16th ACT Canada held our inaugural **IVIE Awards** ceremony and celebrated our 25th Anniversary. Attendees enjoyed a valuable networking experience while recognizing the most influential and innovative players in 2013-2014. A detailed list of award winners is listed below and can also be found at http://www.actcda.com/information/media/2014ivies.html.

Upcoming in November we hope to see you at **Money 2020** in Las Vegas and **CARTES Secure Connections** in Paris.

ACT Canada will be exhibiting at **CARTES** – visit Catherine Johnston, our President and CEO at booth 4H141.

Our Vice President and Association Coordinator will be attending **Money 2020** – keep an eye out for Andrea McMullen and Britteny Blackman and say hello!

Our **SLTs** are busy working on their mandates. The November and December meeting dates are scheduled as follows (visit http://www.actcda.com/teams/slts/ for more information):

- Customer Authentication - November 12 & December 9
- Mobile - November 17 & December 15
- Multi-App Issuance - November 25

Articles

1. EDITORIAL COMMENT
Source: Catherine Johnston, President & CEO, ACT Canada (10/30)

Let me start by saying that we all make decisions based on what we know. That ranges from our personal knowledge to the research we do or commission. The question is what we do once new information comes to light. Do you revisit your original decision or not? Perhaps the new information supports your decision and you can leverage that through marketing. If it doesn't, you have choices. You can change your earlier decision, ignore the situation or deny that there is an issue. We know what GM did in the past. We also know that many other companies and governments over the past 20 years have used denial in the early stages of

problems. When it comes to payment and digital identity, things are evolving so quickly that it is challenging to know how your decisions will play out in the market. That brings a lot of risk to the table. In payment and identity we have major players with substantial reputations. If something went wrong they would likely survive the reputational hit, but mitigating the risk of market embarrassment is always a good choice. That can't be done effectively through internet research. It can be done by sitting down in the early stages and talking with people from the groups that will be affected by your decisions.

OK – I saw many of you nodding your heads in agreement but some of you saying, "How dare she suggest that we need to be told that!" So let's look at that. One of the scariest (after all it is Halloween) myths is that corporate memory exists. How often have you heard someone say, "Based on their history they should have known better"? Well, memory is linked to people not organizations and people move around. They change companies taking their lessons learned with them. Even when they stay in the company they are likely to be promoted or moved into a new function. Over the past 15 years I've seen some serious issues in our market. More often than not various players denied that there was an issue because their lawyers warned them about the costs of liability. Did General Motors, or any company that denied they had problems, avoid the costs in the end?

You have two choices when something goes wrong. One is to say that you need to investigate to understand what, if anything, you can do to solve the problem and that you will openly communicate what you find and what you are doing. If you then come back and say that you aren't responsible for the problem, you will likely have more credibility than if you started with a denial. Too many companies have used denial inappropriately so it raises red flags with consumers and the market. The other choice is to proactively avoid problems by talking with and working with other stakeholders to build products and services that meet everyone's needs, if not everyone's wants. My dream job is one where I don't have to deal with people who falsely deny problems. Denial does not resolve issues. Whether you are working with cards, cars, mobile phones or anything else – let's learn from those who went before us.

2. ACT CANADA CONGRATULATES THE WINNERS OF THE INAUGURAL IVIE AWARDS
Source: ACT Canada (10/17)

ACT Canada, the stakeholder association driving payment evolution and digital identity, is pleased to announce the winners of the inaugural **IVIE Awards**, celebrating innovation in payments and secure identity products using secure chip technologies. The IVIE Awards recognize the ingenuity of the winners and the value that implementations of emerging technologies bring to the market. We are pleased to announce the following winners of the 2014 IVIE Awards:

2014 IVIE Award Winner for:
- **Canadian Payments Benefiting Acquirers** was presented to Dream Payments Corp for the Dream Payments Mobile POS
- **Canadian Payments Benefiting Consumers** was presented to CIBC for the CIBC Tim Hortons Double Double Visa Card
- **Silver Award for Canadian Payments Benefiting Consumers** was presented to RBC for RBC Wallet
- **Award Winner for Canadian Payments Benefiting Issuers** was presented to Rogers Communications for the suretap wallet
- **Silver Award for Canadian Payments Benefiting Issuers** was presented to Giesecke & Devrient Systems Canada, Inc for Starburst Data Hub
- **Canadian Payments Benefiting Merchants** was presented to Clearbridge Mobile Inc for the Tim Hortons Timmy Me Application and RBC for the RBC Wallet
- **Canadian Secure ID Benefiting Citizens or Consumers** was presented to SecureKey Technologies, Inc. for briidg.net Connect 3.0
- **Canadian Secure ID Benefiting Governments** was presented to SecureKey Technologies, Inc. for briidg.net Connect 3.0
- **International Payments Benefiting Consumers** was presented to Gemalto for AllAboutMe for Facebook
- **Silver Award for International Payments Benefiting Consumers** was presented to Advanced Card Systems Ltd for Abiria Card - Automatic Fare Collection System
- **International Payments Benefiting Issuers** was presented to Gemalto for AllAboutMe for Facebook
- **Silver Award for International Payments Benefiting Issuers** was presented to Gemalto for CardCompiler
- **International Payments Benefiting Merchants** was presented to VeriFone for VTP (Point to Point) Ficus Release
- **Silver Award for International Payments Benefiting Merchants** was presented to Advanced Card Systems Ltd for e-PLUS TaptoPay

The 2014 IVIE Awards were presented alongside ACT Canada's 25th Anniversary Reception. "ACT Canada is pleased to provide a program through which innovation in our industry is recognized and presented to our members, because innovation is a foundation for market growth," said Catherine Johnston, President and CEO of ACT Canada The next awards will be presented at our 2nd Annual IVIE Awards celebration in October 2015. Please check our website for details http://www.actcda.com.

The 1st annual IVIE Awards were sponsored by Gemalto; Credit Union Central of Canada; DirectCash Payments; Ingenico; Moneris; EWA-Canada Ltd; Payments Business; SecureKey Technologies Inc and Walmart Canada Corp.

Since 1989, ACT Canada has been internationally recognized as the stakeholder association that drives payment evolution and digital identity. We help members understand complex issues, facilitate problem resolutions and filter the truth from market noise. ACT Canada takes a neutral and non-partisan approach

to all issues, facilitating collaboration among issuers, brands, acquirers, merchants, regulators, Mobile Network Operators, solution providers, governments and other stakeholders. We help members protect their interests, advance their causes, build their business and grow the market.

For membership inquiries and other information, please visit www.actcda.com.

Advanced Card Systems, CIBC, Clearbridge Mobile, Credit Union Central of Canada, DirectCash Payments, EWA-Canada, Gemalto, Giesecke & Devrient, Ingenico, Moneris, Payments Business, RBC, SecureKey Technologies, VeriFone and Walmart Canada are members of ACT Canada; please visit www.acs.com.hk, www.cibc.com, www.clearbridgemobile.com, www.cucentral.ca, www.directcash.net, www.ewa-canada.com, www.gemalto.com, www.gi-de.com, www.ingenico.com, www.moneris.com, www.paymentsbusiness.ca, www.rbc.com, www.securekey.com, www.verifone.com and www.walmart.ca.

3. MASTERCARD AND ZWIPE ANNOUNCE THE LAUNCH OF THE WORLD'S FIRST BIOMETRIC CONTACTLESS PAYMENT CARD WITH INTEGRATED FINGERPRINT SENSOR
Source: Zwipe (10/17)

MasterCard and Zwipe has announced their partnership for the launch of the world's first contactless payment card featuring an integrated fingerprint sensor. The launch of the card comes after a successful live pilot with Norway's Sparebanken DIN, aligned to the Eika Group, as an answer to the complex challenge of providing a fast, convenient payment solution that does not compromise on security. The Zwipe MasterCard payment card is the world's first fingerprint authenticated contactless payment card. It includes an integrated biometric sensor and the Zwipe secure biometric authentication technology that holds the cardholder's biometric data. It contains an EMV certified secure element and MasterCard's contactless application.

The card is the first of its kind to combine the security of biometric authentication with the speed and convenience of contactless payment. Cardholder fingerprint data is stored directly on the card, not in an external database. After activation by a simple fingerprint scan, the Zwipe MasterCard card can be used to make contactless payments. The biometric authentication replaces the PIN entry, thus enabling cardholders to make payments of any amount, unlike other contactless payment cards on the market. Zwipe is now working on the next generation of its card that will be the same format as a standard card and designed to work with all payment terminals for release in 2015. This new card will harvest energy from the payment terminals without the need for a battery. Speaking about the launch, Ajay Bhalla, President of Enterprise Security Solutions at MasterCard commented "Our belief is that we should be able to identify ourselves without having to use passwords or PIN numbers. Biometric authentication can help us

achieve this. However, our challenge is to ensure the technology offers robust security, simplicity of use and convenience for the customer. Zwipe's first trial is a significant milestone and its results are very encouraging."

Ajay Bhalla, continued: "Safety and security in everyday payments is at the heart of MasterCard's business. We will continue to work with innovators, like Zwipe, to ensure we stay ahead of fraudsters and provide a seamless payment experience, as ultimately it is consumers who decide how they choose to pay." Kim Humborstad, founder and CEO of Zwipe, added, "Feedback from our pilot with Sparebanken DIN has been very positive. Cardholders love how easy the card is to use with the added security feature. We have also had exceptionally good feedback from retailers participating in the pilot. This pilot enabled the partners to gather valuable customer feedback, experience and best practice for the enrolment and deployment phase." "We will offer biometric authentication and contactless communication for all our cards since it combines convenience and security for both our cardholders and merchants" said Morten Danielsen, Business Development Director, Sparebanken DIN.

MasterCard is a member of ACT Canada; please visit www.MasterCard.ca.

4. RETAILER-BACKED APPLE PAY RIVAL CURRENTC HAS BEEN HACKED, TESTERS' EMAIL ADDRESSES STOLEN
Source: TechCrunch (10/29)

MCX (Merchant Customer Exchange), the coalition of retailers including Walmart, Best Buy, Gap and others, who are backing a mobile payments solution CurrentC meant to rival newcomer Apple Pay, has been hacked. The data breach involves the theft of email addresses, but the CurrentC mobile application was not affected, the company confirms to TechCrunch. Within the last 36 hours, MCX says it learned that unauthorized third parties obtained the email addresses of some of its CurrentC pilot program participants and other individuals who had expressed interest in the app.The group has now notified its merchant partners about the incident and is communicating directly with those individuals whose email addresses were involved, a company spokesperson tells us. At this time, it appears that only the emails of these early mobile app testers have been stolen, which is not as significant a data breach as having payment data or other personal information taken, like home addresses or phone numbers, has been the case with other large-scale data breaches, like the one which took place over the last holiday season at Target.

In addition, many of these email address were dummy accounts used for testing purposes, which means there may not be that many end users affected at this point, as the solution was still in its pilot phases. However, MCX says it's continuing to investigate the situation and will provide more updates as they arrive. It's unclear at this time how exactly the addresses were stolen. As dummy accounts were taken, too, that would seem to rule out a phishing scheme. Phishing

requires getting users to click malicious links or taking some other action, and is usually kicked off by sending users a legitimate-sounding email in order to trick them. It's not likely that the creators of the dummy accounts would have responded to phishing attempts.

CurrentC's maker MCX, for those unfamiliar, is a group of over 50 retailers who have been working to develop their own mobile wallet technology. Essentially, they want to own the mobile wallet experience for themselves, instead of turning it over to a company like Apple, whose Apple Pay mobile payments solution prevents them from gaining access to customer data. Instead, retailers involved with MCX want to use mobile payments as a way to learn more about their customers' shopping behavior, which could mean they could better target offers to them in the future. The system works via a mobile application, live now on the app stores, called CurrrentC. It's sort of a clunky tool when compared with Apple Pay, as it involves the use of QR codes. But some retailers, like Starbucks, have seen success with QR codes, and these special barcodes aren't tied to one platform, like Apple's, so it makes sense that this is the technology the retailers would adopt. (More information on CurrentC is here.) CurrentC began making headlines recently, when retailers involved with the initiative shut off NFC in their stores. NFC is the technology that makes Apple Pay and other NFC-based payment solutions, including Google Wallet, work. Customers were trying to use Apple Pay at stores like Rite Aid and CVS, where at first Apple Pay-initiated payments were functioning properly, thanks to the retailers NFC-enabled point-of-sale terminals.

But then those retailers disabled NFC at their registers, ending their unofficial support for Apple Pay. The problem, apparently, stemmed from the fact that retailers' contracts with MCX states they're not supposed to accept rival mobile payment products. (Walgreens, an Apple Pay partner, has taken advantage of this situation, telling customers via social media that #ChoiceIsEverything.) With interesting timing, MCX this morning published a blog post to clear up misconceptions about its technology and its aims as a company. One section in the post discussed the security aspects to CurrentC, saying "the technology choices we've made take consumers' security into account at every aspect of their core functionality."

MCX and Walmart are members of ACT Canada; please visit www.mcx.com *and* www.walmart.ca*.*

5. SMART CARD ALLIANCE WHITE PAPER: U.S. PAYMENTS INDUSTRY CAN LAYER EMV CHIP, ENCRYPTION AND TOKENIZATION SECURITY TECHNOLOGIES TO HELP PROTECT AGAINST CARD FRAUD
Source: Smart Card Alliance (10/28)

Businesses processing credit and debit payments can help protect themselves against new and evolving fraud threats by implementing EMV chip technology, tokenization and encryption security technologies in conjunction, the

Smart Card Alliance Payments Council states in a white paper released today. The white paper, "Technologies for Payment Fraud Prevention: EMV, Encryption and Tokenization," can be downloaded for free at http://www.smartcardalliance.org/publications-technologies-for-payment-fraud-prevention-emv-encryption-and-tokenization/. "Today, payments industry stakeholders are looking at many security technologies to protect their businesses and customers. This white paper explains how layering three of these technologies – chip, tokenization and encryption – in conjunction can help to secure the payments infrastructure and prevent card fraud," said Randy Vanderhoof, executive director of the Smart Card Alliance. "The degree of layering will differ among payments stakeholders depending on their requirements, environment and budget. Reading this white paper is a good start for any stakeholder starting to consider their best approach for implementing the three technologies." The three technologies recommended in the white paper to be used in conjunction are:

- Chip technology, which improves the security of a payment transaction by providing cryptographic card authentication that helps protect against the acceptance of counterfeit cards. The EMV specification also offers cardholder verification and several means of transaction authentication that help safely authorize transactions
- Encryption, including end-to-end encryption (E2EE) or point-to-point encryption (P2PE), which can immediately encrypt card data at time of entry—at card swipe, key entry, tap or insertion—so that no one else can read it and use the card data for unauthorized transactions
- Tokenization, which replaces card data with surrogate values (i.e. "tokens") that are unusable by outsiders and have no value outside of a specific merchant or acceptance channel

The white paper explains the three technologies in detail and how they can be implemented together. The white paper:

- Presents the authorization process for chip payments, drivers leading the U.S. to implement chip and the value of chip to issuers and merchants
- Discusses E2EE and P2PE, defining both while presenting different implementations of transaction encryption used by the payments industry
- Details tokenization – the standardization initiatives, its complementary role with respect to chip and encryption, assurance process for token issuance, and activities relative to tokenization that are taking place in the payments industry today
- Concludes with a discussion of how payments industry implementation of the three technologies together secures the payments infrastructure and prevents payment fraud

For more resources from the Smart Card Alliance Payments Council, visit http://www.smartcardalliance.org/activities-councils-payments/

6. GIESECKE & DEVRIENT SYSTEMS CANADA RECEIVES VISIT FROM FEDERAL GERMAN PRESIDENT
Source: Giesecke & Devrient (09/27)

Giesecke & Devrient Systems Canada, Inc. (G&D Canada) was visited by the German Federal President Joachim Gauck, his companion Daniela Schadt, and a German business delegation in the context of his state visit to Canada. "This is a wonderful opportunity and an honor for us", said Willis Morettin, President and Managing Director of G&D Canada. "We are delighted to present the complete range of our expertise and experience in end-to-end smart card solutions for the North American market to the German Federal President. We operate as an independent, wholly-owned subsidiary and are part of the Giesecke & Devrient group. G&D Canada exemplifies the economic, technological and cultural potential and excellent relationship between Germany and Canada. We welcome all efforts to deepen and strengthen this relationship." G&D Canada offers end-to-end High Secure Payment, Transit and ID solutions for the North American market. Its state-of-the-art facility for card solution manufacturing in Markham, Ontario hosts the latest technology in physical and logical security, equipment and processes. With a staff of almost 550, G&D Canada produces more than 40 million EMV cards annually. In October 2012, the company expanded its reach in Canada by opening an additional facility in Dorval, Quebec. It is a key partner to major Canadian banks and is also to several provinces in providing Government Secure Identification Cards.

Giesecke & Devrient is a member of ACT Canada; please visit www.gi-de.com.

7. TD LAUNCHES MOBILE DEPOSIT
Source: TD Canada Trust (10/16)

TD Canada Trust announced the availability of TD Mobile Deposit a new capability for the TD mobile app, which allows eligible personal and business customers to deposit cheques into their bank account by taking a photo. Additionally, TD Remote Deposit Capture – also launched today – offers eligible TD business customers the convenience of depositing cheques electronically using a computer and compatible scanner, right from their office or place of business. "TD Mobile Deposit and Remote Deposit Capture are a perfect complement to our expanding digital capabilities," said Rizwan Khalfan, SVP, Digital Channels. "There have been over a billion dollars in total deposits since the launch of TD mobile deposit in the U.S. by TD Bank, America's Most Convenient Bank, and as Canadian customers experience the speed and convenience these products offer, we anticipate similar adoption rates north of the border."

TD Mobile Deposit is housed within the TD app and allows customers to snap pictures of cheques within a specified monthly deposit limit by tapping anywhere on the screen – a feature developed to help improve image clarity and reduce deposit errors. Real-time available funds balance and the ability to deposit US cheques from Canadian financial institutions to a TD USD account are some of the additional features of TD Mobile Deposit. TD Mobile Deposit is included in both the updated TD app for iOS and Android and available for download on iTunes and Google Play, or from www.tdcanadatrust.com

TD Canada Trust is a member of ACT Canada; please visit www.tdcanadatrust.com.

8. MEAWALLET IMPLEMENTS TOKENIZATION FOR MOBILE PAYMENTS AND OTHER MOBILE WALLET SERVICES
Source: MeaWallet (10/15)

MasterCard and Visa has recently released the technical specifications for tokenization. Tokenization is the next generation security for mobile cloud based payments and other secure mobile services. "We started the preparation for tokenization to be included in our mobile technology platform early next year. Now we are ready for the next step and we are currently discussing pilots with innovative financial institutions in many European countries and in the USA and Canada. With our approach any bank will get an end-to-end mobile payment solution that is based on standards that use existing worldwide acceptance networks and without any new investments or agreements at merchant side", says Lars Sandtorv, CEO of MeaWallet.

The basis for mobile payment using MeaWallet is virtual mobile payments cards for all carriers like NFC, QR and barcodes and Internet. Host Card Emulation (HCE), tokenization and the newly published cloud based payment specifications from the world's leading card schemes, are moving the markets towards Cloud Based Payments. This is all part of MeaWallet's roadmap. "Beside payments we also have in our roadmap the use of tokens to increase security and flexibility for other mobile services, for example for access", continues Lars Sandtorv. MeaWallet believes the time is right for bringing the entire contents of your wallet into your smartphone, not as a multitude of apps, but as one secure mobile wallet. To achieve this MeaWallet delivers services within the following six verticals; payment and gift cards, loyalty cards, coupons and ticketing, ID's, access cards and membership. The short-term focus of MeaWallet is to deliver services and functionality that will grow the market and consumer adaption by offering security and ease of use to everyday needs, today fulfilled by your physical wallet.

MeaWallet, MasterCard and Visa are members of ACT Canada; please visit www.meawallet.com, www.MasterCard.ca and www.visa.ca.

9. NEW FRAUD TACTIC: NON-EMV TRANSACTIONS PRETENDING TO BE EMV
Source: PYMNTS.com (10/28)

Here's a cyberthief twist. Thieves are routing bogus transactions through Brazil and are riding under the cover of EMV. The twist? "They were all submitted through Visa and MasterCard's networks as chip-enabled transactions, even though the banks that issued the cards in question haven't even yet begun sending customers chip-enabled cards," according to a report Monday (Oct. 27) from Krebs On Security. "The most frustrating aspect of these unauthorized charges? They're far harder for the bank to dispute. Banks usually end up eating the cost of fraud from unauthorized transactions when scammers counterfeit and use stolen credit cards. Even so, a bank may be able to recover some of that loss through dispute mechanisms set up by Visa and MasterCard, as long as the bank can show that the fraud was the result of a breach at a specific merchant, in this case Home Depot," the story reported. "However, banks are responsible for all of the fraud costs that occur from any fraudulent use of their customers' chip-enabled credit/debit cards — even fraudulent charges disguised as these pseudo-chip transactions."

The story spoke a small financial institution in New England that had "battled some $120,000 in fraudulent charges from Brazilian stores in less than two days beginning last week. The bank managed to block $80,000 of those fraudulent charges, but the bank's processor, which approves incoming transactions when the bank's core systems are offline, let through the other $40,000. All of the transactions were debit charges, and all came across MasterCard's network looking to MasterCard like chip transactions without a PIN. The fraud expert with the New England bank said the institution had decided against reissuing customer cards that were potentially compromised in the five-month breach at Home Depot, mainly because that would mean reissuing a sizable chunk of the bank's overall card base and because the bank had until that point seen virtually no fraud on the accounts. 'We saw very low penetration rates on our Home Depot cards, so we didn't do a mass reissue,' the expert said. 'And then in one day we matched a month's worth of fraud on those cards thanks to these charges from Brazil.'"

After MasterCard initially insisted that the cards were EMV cards—until the bank proved it hadn't issued any yet—the card brand relented. MasterCard officials then told the financial institution that "the most likely explanation was that fraudsters were pushing regular magnetic stripe transactions through the card network as EMV purchases using a technique known as a 'replay' attack. According to the bank, MasterCard officials explained that the thieves were probably in control of a payment terminal and had the ability to manipulate data fields for transactions put through that terminal. After capturing traffic from a real EMV-based chip card transaction, the thieves could insert stolen card data into the transaction stream, while modifying the merchant and acquirer bank account on the fly."

10. THE NETHERLANDS SELECTS GEMALTO TO INTRODUCE NEW ELECTRONIC DRIVING LICENSE
Source: Gemalto (10/28)

Gemalto is delivering its Sealys electronic driving license to RDW, the public body responsible for driver licensing and vehicle registration in the Netherlands. The Gemalto driving license combines visual, physical and electronic security features that provide strong protection against fraud and forgery. In addition, a contactless microprocessor securely stores all the individual details printed on its tamper-proof polycarbonate body. It will enable the Dutch police force to verify the authenticity of the document with authorized NFC mobile readers. The credit card-sized document meets all the requirements of the latest EU-wide initiative to establish a modern, harmonized driving license in member states. RDW evaluated a number of security design offerings and Gemalto's proposal, combining creative layout with unique multiple features, stood out as the best solution:

- A transparent window in the pure polycarbonate structure provides an immediate visual check
- The brand new Sealys Secure Surface feature enables tactile relief and optical effects on certain areas of the document
- Sealys Edge Sealer offers additional protection through laser markings on the edge of the card

"Ensuring only authorized drivers take to the road is a vital element of any road safety program, and the driving license also serves as official ID credential for citizens," said Andre Uuldriks, Unit Manager of the Driving License department for RDW. "We loved the unique combination of security features matching a very advanced document design. We plan to introduce the new electronic driving license no later than the end of year." "The inclusion of a microprocessor on licenses reinforces public trust in the integrity of a document. In addition, it enables an extensive set of electronic verifications to check document authenticity and driver's identity," said Frédéric Trojani, Executive Vice President of Government Programs at Gemalto. "The Netherlands will benefit from our experience acquired through large-scale deployments of secure driving licenses notably in France, India, Ireland, Mexico, Morocco and the UK. The new card also creates a future-proof platform for accessing eGovernment services in the years ahead."

Gemalto is a member of ACT Canada; please visit www.gemalto.com.

11. MASTERCARD NOW ACCEPTED AT COSTCO
Source: CNW (10/01)

MasterCard Canada has entered into an agreement with Costco Wholesale Canada to open credit card acceptance to MasterCard cardholders. This means Costco members now have the ability to use any MasterCard credit card at checkout – at gas pumps and in-store across its 88 warehouses in Canada. "We are excited that as of today our cardholders will be able to use any MasterCard credit card at the checkout counter. This is a win-win for our cardholders who benefit from our unsurpassed acceptance footprint and for Costco to drive even more value, new benefits and increased savings for their members," said Betty K. DeVita, President, MasterCard Canada. In addition, Capital One will roll out a new cobranded MasterCard credit card further increasing the value of electronic payments for consumers. The new cobrand Capital One Platinum MasterCard card is a no-annual-fee credit card, which also doubles as a Costco membership card, that lets Costco members earn cash rewards of up to 1, 2, or 3% on purchases made inside and outside of Costco.

There's no limit to the amount cash back cardholders can earn at the regular cash back rates, and as an added extra bonus, cardholders can earn double cash back for their first three months. Rewards can be earned virtually anywhere MasterCard is accepted and redeemed at Costco for quality, brand-name merchandise or for cash.

Capital One and MasterCard are members of ACT Canada; please visit www.capitalone.ca and www.MasterCard.ca.

12. MONERIS AND THE AIR MILES REWARD PROGRAM ENABLE SMALL BUSINESSES TO FLY HIGHER
Source: Moneris (09/29)

Moneris Solutions Corporation is offering small business merchants the ability to provide their customers with AIR MILES reward miles for their purchases through the Moneris AIR MILES reward miles Program. Moneris small business customers will now have access to a turnkey loyalty program to help drive sales for their business. The program will help businesses acquire new customers who are AIR MILES Collectors, increase customer loyalty and grow existing customers' spend. Merchants who sign up for the value-added service simply leverage their existing Moneris technology that has been integrated with AIR MILES program support. AIR MILES is a loyalty reward program all retailers and consumers are familiar with, but has typically not been readily available to smaller merchants across Canada." Jeff Guthrie, Chief Sales Officer, Moneris Solutions. "Thanks to our relationship with AIR MILES, we're able to bring this loyalty program to our small business customers and reaffirm our commitment to assist in the growth of small business. This new program helps level the playing field for businesses who

haven't been given the opportunity to take part in loyalty programs," says Jeff Guthrie.

As part of the Moneris AIR MILES reward miles Program, merchants can decide how many reward miles per dollar amount spent program members will receive. The program also gives merchants the ability to offer customers bonus reward miles to further amplify local marketing initiatives and in-store promotions. We are delighted to be working with Moneris to give their small business merchants access to one of Canada's most recognized loyalty program. With over 10 million active AIR MILES Collector accounts, this offering will certainly help Moneris merchants attract new customers looking to earn valuable reward miles." Blair Cameron, Senior Vice President Client Services, AIR MILES Reward Program.

Moneris and LoyaltyOne are members of ACT Canada; please visit www.moneris.com and www.loyalty.com.

13. TENDER RETAIL'S MCM SOLUTION ALLOWS RETAILERS TO USE IPHONE 6 APPLE PAY FUNCTION
Source: ACCEO (10/16)

Tender Retail, a division of IT leader ACCEO Solutions, is pleased to inform North American retailers that its MCM payment solution is compatible with the Apple Pay contactless payment function, integrated with the brand-new iPhone 6. Several million iPhone 6 devices have been sold worldwide since the first weekend following the smartphone's launch. In addition, the Apple Pay function has generated much interest among consumers and retailers. With this in mind, merchant-users of Tender Retail's MCM solution will be glad to know that they will be able to accept Apple Pay payments with the great majority of contactless devices available on the market and supported by Tender Retail. In MCM, an Apple Pay payment is processed just as any other contactless payment would be. Thus, merchants with a Tender Retail MCM Value Add Contactless licence are covered and will not incur additional costs to accept Apple Pay transaction processing. Moreover, Apple Pay is compatible with MCM in both EMV (chip card) and MSD (magnetic strip) mode.

MCM middleware is used by retailers as the crucial communication interface between the point of sale and the transaction processor. With its cutting-edge technology, the solution is already used for contactless payment and has enabled several thousand of points of payments to accept Apple Pay, making Tender Retail a leader in the industry. This, together with the company's status as an NFC (near-field communication) pioneer, ensures that Tender Retail has the expertise necessary to help businesses implement contactless payment solutions in a cost-effective and efficient manner. "Since 2005, Tender Retail has been involved in the implementation of MasterCard PayPass and Visa PayWave payment methods," says Michael Loftus, Senior Manager, Product and Partner Relations at Tender

Retail. "Since then, we have helped numerous high-profile North American organizations adopt contactless EMV payment. We thus have the skills needed to support businesses that want to use this technology or move from MSD to EMV."

As things currently stand, Apple Pay will be available to holders of major credit cards (American Express, MasterCard, and Visa) issued by the main American banks. For now, any consumer who wishes to register for Apple Pay must have a U.S. iTunes account and a credit card issued in the United States.

ACCEO Solutions Inc., American Express, MasterCard and Visa are members of ACT Canada; please visit www.acceo.com, www.americanexpress.ca, www.MasterCard.ca and www.visa.ca.

14. FIME TO OFFER COMPLETE TESTING FOR NFC DEVICE FUNCTIONALITY
Source: FIME (09/29)

FIME, has taken steps to streamline near field communication (NFC) enabled device testing with the addition of new test libraries to its Global TEE test tool. The new tool, now named 'Global Device', has been upgraded following GlobalPlatform's advancement of its device compliance program to better support the needs of the mobile services community. The tool is available for purchase for pre-certification in-house testing and as part of FIME's GlobalPlatform-accredited service offering. Global Device will continue to allow trusted execution environment (TEE) developers, system on chip providers and NFC handset manufacturers to confirm compliance of their products to GlobalPlatform's TEE Specifications. Additionally, stakeholders will now be able to utilise FIME's new test libraries to validate their products to SIMalliance's Open Mobile API (OMAPI) Specification and the GlobalPlatform Secure Element (SE) Access Control (AC) Specification.

"The testing ecosystem is fragmented, with device components validated separately and at different times during the development process. This has the potential to cause interoperability and security issues once the device is deployed," comments Stéphanie El Rhomri – NFC & Payments Vendor Business Line Manager at FIME and Chair of the GlobalPlatform Device Compliance Programme. "This update to the tool brings together the test libraries needed to validate the complete functionality of an NFC device together into one tool, increasing trust, security and interoperability." The SIMalliance OMAPI and GlobalPlatform SE AC Specifications support the secure delivery and communication of applications such as payment and ticketing. Services, such as these, rely on two applications, one within the SE and one residing in the operating system on the device. Secure and immediate communication between these applications is essential for the successful operation of the service being delivered.

"The input and participation of testing providers like FIME in our compliance program is essential for the delivery of clear, consistent and verifiable

specifications," adds Kevin Gillick, Executive Director of GlobalPlatform. "This will not only reduce product time to market without compromising security
or functionality for the end user, but also provide the market with confidence that products will perform as advertised. We are pleased at the level of recognition the GlobalPlatform Compliance Program is receiving and that FIME has been so quick to react with updates to its tools." "We have worked closely with GlobalPlatform for many years and we are delighted to see this expansion in its device compliance programme, and consequently our tool, come to fruition. The ecosystem is evolving rapidly and product development requires swift and efficient validation of products. The ability to test a product to multiple specifications throughout the development lifecycle, at one time and in one location brings a great deal of benefits to stakeholders," concludes Stéphanie.

FIME is a member of ACT Canada; please visit www.fime.com**.**

15. GIESECKE & DEVRIENT RECEIVES THREE SCHEME CERTIFICATIONS FOR ITS DUAL INTERFACE CARDS, SECURING ELECTRONIC PAYMENT FOR CUSTOMERS IN AUSTRALIA
Source: Giesecke & Devrient (10/20)

During 2013, more than 2.4 billion financial transactions, worth more than $135 billion AUD, were processed via the eftpos payments network. Giesecke & Devrient (G&D) announced, that its comprehensive portfolio of eftpos dual interface products, to support the eftpos scheme transition from mag stripe to chip, has recently received full certification from eftpos, Visa and MasterCard. This enables G&D to expand its Australian product line with a new family of dual interface chipcards – cards with eftpos only, eftpos and Visa as well as eftpos and MasterCard – which will simplify and secure electronic payments for consumers in Australia. To support Australian banks in meeting the requirements for the eftpos migration to EMV and contactless payment, G&D Australasia can offer a suite of eftpos chip enabled products based on its proven, highly secure Java card and antenna technology. The fully scheme certified eftpos dual interface products developed by G&D – eftpos only, eftpos and Visa, eftpos and MasterCard – are based on the latest specifications and offers the market a minimum three year lifetime, providing issuers planning certainty, as well as enough free memory for all applications required to allow international scheme credit and debit acceptance, as well as local eftpos.

By developing these products, optimized and tailored to support the eftpos transition to chip enabled cards, G&D Australasia has demonstrated its commitment to the local Australian payments market and its customers. G&D also announced, this commitment extends to the willingness to provide this technology to other card manufacturers. "Scheme accreditation for our suite of eftpos chip enabled cards is an important step for G&D", comments Uli Klink, Managing Director G&D Australasia. "We are fully committed to the eftpos migration program and our new products will enable our customers, eftpos and the market to meet

the necessary requirements for this significant transformation." "We are delighted, that G&D Australasia is committed to the eftpos transformation and congratulate them on receiving certification for their portfolio of eftpos products", says Bruce Mansfield, Managing Director of eftpos. "We look forward to continued support from G&D Australasia as we move towards a new era in payments for Australia."

Giesecke & Devrient is a member of ACT Canada; please visit www.gi-de.com.

16. TANGERINE ENABLES TOUCH ID, PLANS FOR VOICE BIOMETRICS
Source: SecureID News (10/15)

Tangerine is enabling banking customer to use the fingerprint scanner on iPhones as an additional factor of authentication to access their accounts on the mobile devices and will introduce voice biometrics later this year. Customers will have the option of using Touch ID in addition to the user name and password when accessing account information from the iPhones that have Touch ID, says Charaka Kithulegoda, CIO at Tangerine. This isn't the banks first look at biometrics. In the 2000, Tangerine – previously ING Direct – had worked on developing a mouse with a fingerprint scanner embedded in it, Kithulegoda says. While the technology worked, getting it up and running wasn't an easy task. "Depending on the operating system and other factors getting it up and running wasn't easy," he explains. "It was a cumbersome user experience."

With fingerprint deployed for some customers and voice biometrics expected to be rolled out soon for others, Tangerine expects biometrics to play a serious role in authentication. "We've always believed that biometrics is a powerful authentication and verification mechanism," Kithulegoda adds. The voice biometrics will have customers entering a user name and password as well as speaking a phrase for access, Kithulegoda says. It's possible that the biometric authentication might eventually replace the user name and password but Tangerine wants to get customers familiar with the technology first. The banks recently introduced voice banking so users can interact with Tangerine's Mobile Banking app through a conversational interface that answers questions and provides information. Queries can be as simple as inquiring about account balances, to more complex questions and commands like how much was spent at a specific location, or instructions to send Email Money Transfers or pay a bill. Working with software provider Nuance Communications, Tangerine is the first bank in Canada to offer a voice-controlled mobile app. Voice Banking functionality will be available to clients with mobile devices running iOS 6 and above.

Tangerine is a member of ACT Canada; please visit www.tangerine.ca.

17. GLOBAL PAYMENTS ANNOUNCES FULL SUPPORT FOR APPLE PAY
Source: Business Wire (10/01)

Global Payments Inc. is pleased to announce that its Integrated Solutions division, OpenEdge, fully supports Apple Pay, and will deliver the service to more than 2,000 integrated software application developers. Apple Pay is a new category of service that will transform mobile payments with an easy, secure and private way to pay with iPhone 6 and iPhone 6 Plus. The service lets Apple devices communicate with point-of-sale systems wirelessly through a groundbreaking NFC antenna design, a dedicated chip called the Secure Element, and the security and convenience of Touch ID, for payments within mobile apps. OpenEdge will add Apple Pay to its software development kit, allowing developers the ability to embed the payment service into their offerings. Today, Global Payments' merchants and partners benefit from such innovation via an existing infrastructure. The addition of Apple Pay is a great step for Global Payments in bringing secure and innovative commerce to consumers and aligns with the security infrastructure announced by Visa, MasterCard and American Express. Global Payments has the experience and presence around the world to leverage these solutions in the United States and internationally, and the company has already migrated most of its POS presence to NFC in other markets as it migrated to EMV.

"Our developers look to us to help them deliver a comprehensive, seamless and smooth consumer payment experience through multiple points-of-interaction such as physical point of sale and Internet," said Sid Singh, Senior Vice President and General Manager of OpenEdge. "Online purchases in apps through Apple Pay will transform how consumers interact with merchants. For instance, a diner will be able to order and pay at the table or order ahead and use self-checkout. We're excited our partners, across verticals, will be able to access mobile payments through Apple Pay."

Global Payments is a member of ACT Canada, please visit www.globalpaymentsinc.com.

18. PAYMENTS ECOSYSTEM IS NOT COLLABORATING AGAIN; SETBACKS FOR APPLE PAY
Source: Let's Talk Payments (10/28)

In what industry insiders are calling a setback for not only Apple Pay but the entire payments space, CVS and Rite Aid have disabled NFC access on their terminals. This seems to be a common trend amongst MCX (Merchant Customer Exchange) members with Walmart and BestBuy also refusing to accept the platform earlier. This can be attributed to MCX announcing its own wallet – CurrentC – right before Apple Pay was announced and the retailers might feel threatened by the rate of adoption of Apply Pay which is seen as a key early success factor in this space. This sort of polarization is not new in the payments space, according to Amit Goel, the Co-Founder of LetsTalkPayments, "We have

seen the same scenario playing out earlier when Google launched its wallet and the carriers blocked it; we have not gone too far since then. Apple Pay was beginning to make the space relevant to the end users and we see the retailers blocking it. We already have hundreds of wallets out there but most of them get trapped in the vicious circle of low adoption among consumers and acceptance infrastructure at merchants. It seems Apple Pay was just breaking out of this cycle".

For the retailers, the problem is not just about making the processing cheaper but also about tracking shopper habits which allows them to have better control of their sales and offer better deals to shoppers at the right time and at the right place. Apple Pay does not allow this and lets its users shop in private without being tracked. According to MCX, CurrentC will be a repository of loyalty cards and a means of distributing, storing and redeeming digital coupons and special offers. CurrentC's functions will also integrate directly into MCX members' branded mobile apps. MCX members are clearing the way for their own digital wallets and aren't supporting NFC based payments. MCX boasts of a membership of 110,000 retail locations (and growing) including not only the big box retailers but also restaurants, clothing merchants, convenience stores, airport and airline concession companies. Tom Noyes (Payments Expert) was quick to remark on Twitter to our question that the only new NFC merchant added by Apple was Disney. They have a lot of work to do on that front.

The 4 major success factors for mobile wallets until now have been user Acceptance, functionality & solution cost, merchant acceptance and company credentials & future potential. Evaluating CurrentC against these factors, it would not be wrong to say that MCX would face challenges in user acceptance. Smartphone users would have to specifically download the CurrentC app or the retailers' branded apps (leading to a fragmented experience). MCX would have to educate customers on this new proposition (not expected to be great at that). MCX would probably have an advantage in merchant acceptance for obvious reasons and big retailer brands already have the brand credentials to attract customers. Apple Pay on the other hand, will hit the home run with respect to user acceptance and company credentials. Apple's brand recall is at its strongest right now. Also, a growing number of iPhone users have accepted Apple's payment solution. But merchant acceptance and solution cost is a question.

MCX and Walmart are members of ACT Canada; please visit www.mcx.com and www.walmart.ca.

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19. INGENICO PAYMENT SERVICES EXTENDS MULTI-CHANNEL CUSTOMER LOYALTY PROGRAM TO SPORTPOINT'S ANDROID USERS
Source: Ingenico (10/09)

Ingenico Group announced that Ingenico Payment Services has extended its multi-channel customer loyalty program – developed initially for Sportpoint customers using smartcards or iPhones – to customers using smartphones

operating on Android. Following the successful 2013 launches of the "Go4Sport" loyalty card and a mobile app for iOS mobile users, this extension of Ingenico Payment Services' multi-channel app to Android users will significantly increase the reach of Sportpoint's customer loyalty program in Germany. Customers simply download the app to access a wide range of loyalty-enhancing functions, in addition to collecting points based on purchases which can be converted into a balance on Go4Sport card and used in any of Sportpoint's 20 branches in Berlin and Eastern Germany. The app relays targeted digital bonus coupons for additional savings based on the customer's preferences and location. It also includes a store finder and provides product information and current offers in real time.

We are pleased that the apps we've developed for Sportpoint's loyalty program now make it accessible to even more mobile consumers throughout Germany," explained Jochen Freese, head of Ingenico Payment Services / Marketing solutions. "By adding a mobile loyalty card to our offer, we enhance Sportpoint's consumer experience and expand our multi-channel offer in a major European market." With this extension of the Ingenico Payment Services app to Android smartphones (as supplement to traditional loyalty card and iOS users), our consumers can benefit from a complete and multichannel loyalty program," said Thomas Jander, Managing Director of Sportpoint Handels GmbH. "We believe that this will improve the effectiveness of our marketing campaigns and drive more revenue per consumer."

Ingenico is a member of ACT Canada; please visit www.ingenico.com*.*

20. MASTERCARD ACQUIRER PROVIDES MOBILE POS CAPABILITIES THROUGHOUT PERU WITH VERIFONE
Source: VeriFone (10/01)

VeriFone Systems, Inc. announced that Procesos de Medios de Pago S.A., the MasterCard acquirer in Peru will provide EMV-capable mobile point of sale (mPOS) terminals from VeriFone to merchant customers in Peru throughout 2014 and 2015 as part of its plan to increase payment mobility in the region. As part of a nationwide initiative to invest in mobile technology, Procesos de Medios de Pago S.A. selected VeriFone's PAYware Mobile e105 through Hiper S.A., VeriFone's international partner in Peru, due to the terminal's universally secure payment adapter that can accept all types of electronic payments—including EMV and traditional mag-stripe cards—from any location. It transforms smartphones and tablets into completely secure payment devices that enable merchants to extend the POS to all new environments.

"Mobility is critical for merchants, especially as they increasingly find themselves engaging customers away from the counter or in environments outside of brick-and-mortar retail locations," said Augusto Pflücker, General Manager of

Procesos de Medios de Pago S.A. Aside from allowing merchants to extend the POS to all environments, PAYware Mobile e105 features the following:
- Fully-encrypted card reader that is PCI 3.0 compliant and meets PA-DSS requirements for application security
- Sleek, ergonomic design that easily adapts to a wide range of smartphones and tablets, including iOS and Android
- Secure EMV, chip and PIN, and mag-stripe reader

"Merchants need technology that makes it easy to conduct business in all types of environments," said Fernando Lopez, executive vice president of Latin America for VeriFone. "The PAYware Mobile e105 will provide merchants with the payment security and reliability they already associate with VeriFone, but with the mobility to securely accept all types of payments—regardless of where the transactions occur."

VeriFone and MasterCard are members of ACT Canada; please visit www.verifone.com and www.MasterCard.ca.

21. SAMSUNG LAUNCHES NFC PAYMENTS IN CHINA
Source: Let's Talk Payments (10/05)

Samsung announced its partnership with one of the largest card players in China, UnionPay. The two parties will work together to launch an NFC payment service for Samsung's handset users in China. For existing UnionPay users, the service is available with immediate effect, and they can use the NFC feature of their Samsung phones after saving the card details using a mobile app. The feature is available to users of Samsung Galaxy Note 4, Note 3 and Galaxy S4 smartphones. UnionPay is a well-known brand in China and operates more than 3.5 mn card readers and wireless NFC payment terminals in China. If UnionPay goes ahead to form an alliance with Korean credit card companies, Chinese users will also be able to use NFC services while purchasing goods in South Korea.

Samsung has created a buzz in the Chinese payments industry over the last few months. Besides this move, the Korean giant has already launched its wallet service known, Samsung Wallet, that enables subscribers using designated software to store and manage different membership cards, coupons and tickets. Earlier this year, Samsung announced that the two companies will cooperate in the payments space. This partnership will help Samsung achieve a leadership position in the payment industry in China. UnionPay is the largest credit card company in the country and accounts for about 80% of the market. A Samsung spokesman said, "We'll cooperate more with UnionPay, not just for NFC payment, but all financial services that use a mobile device." A Samsung Economic Research Institute research states that when card players like UnionPay tie-up with smartphone manufacturers like Samsung, the card company gets less commission than what they get from credit card transactions. However, because

of the widespread use of the mobile devices, it is a worthwhile deal for the card companies, as it gives them more reach.

22. NEDBANK DEPLOYS GEMALTO'S PLUG-AND-PLAY SOLUTION TO SECURE ONLINE BANKING FOR CORPORATE CLIENTS
Source: Gemalto (10/08)

Gemalto announces that Nedbank Ltd, a leading commercial bank in South Africa, is deploying its Ezio eBanking solution to provide their wholesale customers with unmatched online transaction security and superior convenience. Gemalto also provides Nedbank with consulting services, device fulfilment to the end users, and operates remote management of the tokens on behalf of Nedbank Ltd. The Ezio Corporate eBanking PKI solution requires no software installation, eliminating costly technical support while guaranteeing high user satisfaction. The user simply connects the USB key to their PC or Mac and the device launches a "safe zone" that permits to securely review, approve and digitally sign all types and amounts of banking transactions within a protected online environment. Ezio also ensures session integrity even if the connection platform is vulnerable. The upgradable, multi-application platform can be remotely managed, enabling the bank to update certificates and deploy new services without the need for new hardware.

"We have implemented and operated Gemalto's PKI solutions for over ten years, with a very high level of success in providing secure electronic banking solutions," said Fred Swanepoel, Chief Information Officer of Nedbank Ltd. "In an effort to offer best-in-class Wholesale Banking solutions to our business customers, we have deployed Gemalto's brand new PKI solution, launched as the Plug and Transact TokenTM, to differentiate ourselves from our competitors by offering secure solutions with enhanced client usability as well as improved tracking and business information." "There has always been high demand from Nedbank to pioneer our eBanking solutions, with each trial resulting in a full-scale deployment," said Håkan Nordfjell, Senior Vice President e-Banking and e-Commerce at Gemalto. "By outsourcing its entire token management system, Nedbank benefits from significant cost reduction in terms of initial investment and running expenses compared to an in-house solution." Nedbank's solution is built on Gemalto's field-proven Ezio technology, which is already implemented by over 200 financial institutions worldwide and used by over 100 million banking customers worldwide.

Gemalto is a member of ACT Canada; please visit www.gemalto.com.

Now in our 25th year, ACT Canada has been the internationally recognized authority in the market. As the eyes, ears and voice for stakeholders focused on secure payment, mobile, NFC, loyalty, secure identity, and leveraging EMV, we promote knowledge transfer, thought leadership and networking. We help members protect their interests, advance their causes, build their business and grow the market. We take a neutral and non-partisan approach to all issues, facilitating collaboration among issuers, brands, acquirers, merchants, regulators, solution providers, governments and other stakeholders. Over 50% of our members have been with us for more than 5 years, enjoying ongoing value from their affiliation with ACT Canada. Please visit www.actcda.com or contact our office at 1 (905) 426-6360.

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Andrea McMullen
Vice President
ACT Canada
tel: 905 426-6360 ext. 124
fax: 905 619-3275
email: andrea.mcmullen@actcda.com
web: www.actcda.com
mail: 85 Mullen Drive, Ajax, ON, L1T 2B3
http://ca.linkedin.com/in/andreamcmullen

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