

Powered and Next-Generation Cards

1 November 2017, Novotel Singapore Clarke Quay, Singapore



08.00	Arrivals and on-site registrations
INTRODUCTION	Welcome and conference objectives
09.00 <i>The future of payment and identity products</i>	<p>Why a conference on “Powered & Next-Generation” Cards</p> <p>The changing payments and identity market, business requirements and technology developments are creating new card products which are significantly more advanced than today's plastic cards with a single embedded chip. Slow adoption of NFC mobile payments and increased demand for customer authentication are creating space for new payment and identity products. The conference will explore types of next-generation card solutions, benefits for stakeholders, business and technology considerations, integration with mobile and strategies to drive this new market.</p> <p>Greg Pote, Chairman, APSCA</p>
SESSION 1	Keynote: Issuer Case Study
09.15 <i>The first scheme-branded digital all-in-one card</i>	<p>The CLiP Card launched by BC Card in South Korea</p> <p>KT and BC Card recently launched a card that can store up to 21 different payment and membership cards. BC Card is issuing the CLiP Card on behalf of member banks to enable customers to slim their wallets by storing all their cards in one payment card. Customers select which card they would like to use by pressing a button that scrolls through options on the card display. The CLiP Card was launched in response to the slow adoption and complexity of mobile wallet products. BC Card explains the CLiP Card business model, the challenges in developing this innovative solution and the benefits to customers and partners.</p> <p>Jiho Yi, Team Leader, FinTech Development Team, BC Card</p>
SESSION 2	Industry Overview
9.45 <i>The status of the powered cards business today</i>	<p>Introduction to powered and non-powered feature cards</p> <p>An overview of the current status of the powered and non-powered “feature card” business. This includes cards that have additional payment functionalities, increased security features as well as cards with aesthetic features. The Introduction will include case studies of some of the “feature cards” that have been developed and launched by the industry so far. The presentation explains the vision for these new card solutions and proposes what has to happen to ensure that these new feature card solutions become volume products rather than remaining a niche.</p> <p>Thomas Decker, Vice President, Business Line Finance, Linxens</p>
10.15	Break, Networking and Exhibition Viewing
SESSION 3	Next-Generation Card Applications
11.00 <i>Enabling new features in tomorrow's card products</i>	<p>Multi-function powered card solutions</p> <p>Card issuers and schemes need to protect against fraud, particularly from rapidly growing card-not-present (CNP) fraud. Next-generation powered cards with dynamic CVV displays, biometric fingerprint identification and Bluetooth connection to smartphones are the future of customer/merchant protection, and revenue security. But these next-generation cards require power - this presentation discusses the power options for next-generation cards and introduces rechargeable Flexible Lithium Ceramic Battery (FLCB) technology which can power next-generation cards through contact or contactless charging methods with a long life-cycle.</p> <p>Chen Yuan Huang, Head of Sales, Consumer Electronics, Wearable and IOT Applications, ProLogium</p>
11.30 <i>Fast and easy cardholder identity verification</i>	<p>Biometric smartcards: ready for mainstream</p> <p>Customers have experienced the security and convenience of biometrics through their smartphones. Biometric smart cards can be used for a variety of payments and identity applications. Biometric EMV cards will enable a new type of CVM at payments terminals worldwide without any change to existing infrastructure, offering customers a single tap payment-and-authentication for contactless payments above the contactless threshold. This presentation explains the technology and construction of the biometric card, the standards applicable to biometric cards, fingerprint sensor technologies suitable for biometric cards and their applications and use cases.</p> <p>Radek Matyasek, VP, Sales EMEA & SmartCard Segment, NEXT Biometrics</p>
12.00 <i>Protecting against fraud in payments and banking</i>	<p>New approaches to securing payments and banking</p> <p>Powered cards can support on-card displays and LED indicators providing information to the customer. On-card keypads or control buttons allow the customer to interact with the card to display information stored in the card or security codes generated by the card. Today display cards are enabling a variety of security code applications for online payments and Internet banking. These products will enable innovative new ideas to address global card fraud which has been forecast to exceed US\$35 billion by 2020 according to the Nilson Report.</p> <p>Patrice Meilland, VP Powered Cards, Financial Institution Business Unit, IDEMIA</p>

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PANEL	Understanding Next-Generation Cards
<p>12.30</p> <p>Understanding the business and technology considerations</p>	<p>The Powered Cards Business Today</p> <p>This discussion session explores the types of products based on powered cards so far and the current status of the next-generation card solutions business. The objective of this session is that conference participants have a strong understanding of the business issues before the explorative discussions in the afternoon session.</p> <ul style="list-style-type: none"> ▪ Product categories - what are the product categories of powered cards so far? What can they offer to cardholders and payment industry stakeholders? What are the target markets for these new products [security, convenience, aesthetics, ...]? ▪ Market adoption - how many powered cards have been issued to date? In what geographical markets and for what target applications? What is the adoption rate of products based on powered card solutions? What potential next-generation card solutions are expected in the future? ▪ Integration with mobile - how can these next-generation cards integrate with smartphones and mobile apps? The U.S. and Korean developed white “all-in-one” powered card products are designed to complement mobile devices – is this the future of all cards? ▪ Supply chain - is there a reliable supply chain with established manufacturing processes for powered cards? What software (host, middleware, mobile apps) do powered card solutions require? How do customers re-charge powered cards? Are there any de facto or de jure international standards for powered cards? <p style="text-align: right;"> Jiho Yi, BC Card Thomas Decker, Linxens Chen Yuan Huang, ProLogium Radek Matyasek, NEXT Biometrics Patrice Meilland, IDEMIA </p>
13.00	Lunch

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SESSION 4	The Link to Mobile
<p>14.00</p> <p>Delivering a new level of convenience and security</p>	<p>Smartphone-connected cards managed by mobile apps</p> <p>As well as consolidating multiple cards in a single form factor for all-in-one “convenience cards”, the connectivity offered by these powered cards will enable additional security features. Connected powered card products can send smartphone notifications to customers if they leave their card behind. In today’s mobile-driven world, connected powered cards will allow customers to manage payment services and applications on their powered card product, including cancelling applications if the card is lost or stolen, from the convenience of their smartphone.</p> <p>Bryan Wu, Global Sales Manager, Feitian Technologies</p>
SESSION 5	DISCUSSION - Business Opportunities
<p>14.30</p> <p>Enabling new types of payment and identity products</p>	<p>Creating new products based on powered cards</p> <p>In this session representatives of payment card issuers, banks, payment schemes and the supply chain discuss the market outlook for powered and next-generation card solutions. This “product development” session is designed to explore how powered cards could provide new and enhanced payment and identity-related services.</p> <ul style="list-style-type: none"> ▪ Securing online commerce and banking - as EMV migration drives payment card fraud to online channels, security code authentication with display card products can reduce CNP fraud, save reissuance of compromised cards, prevent missed transaction revenue and reassure customers. What else? ▪ Biometric customer authentication - powered cards with fingerprint recognition capability enable on-card biometric verification for strong 2-factor authentication in new payment and banking scenarios. What types of new customer authentication products could be developed and where would they be used? ▪ Improved customer experience - payment card issuers need solutions that make their products more likely to be chosen, activated and remain top-of-wallet. How can powered card solutions offer new levels of customer experience in an entirely new class of differentiated products that excite and delight customers? ▪ Mobile-connected cards - how might the connectivity offered by these next-generation solutions enable payment cards to evolve towards connected devices with new functionality that offers a more complimentary fit with mobile devices for payments and retail banking? ▪ Revolutionary customer convenience - powered card solutions can enable customers to use a single card to represent one of several payment/loyalty/membership cards that the customer has loaded using their smartphone. What other types of new products could be developed using the same capabilities? <p>In developing new products based on powered card solutions, consideration will have to be given to issuer requirements for innovative card products, how they can be effectively marketed to cardholders, and whether they meet card scheme rules and requirements.</p>
<p>15.15</p>	<p>Break, Networking and Exhibition Viewing</p>

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SESSION 6	DISCUSSION - Market Outlook
<p>16.00</p> <p>Creating a mature ecosystem for powered and next-generation cards</p>	<p>Developing the next-generation cards business</p> <p>In this session stakeholders in the payment card ecosystem explore how best to drive this new market and accelerate the growth of the powered and next-generation cards business. Proposed subject areas to be covered include, but are not limited to, the following:</p> <ul style="list-style-type: none"> ▪ Market education - benefits – all payment card issuers need to understand the value of powered cards and their potential for customer acquisition, customer retention and delivering innovative consumer payment and retail banking products and services. How can stakeholders effectively communicate the value proposition and benefits of powered cards to issuers and the market? ▪ Market education - implementation and rollout – banks, retail payment companies and payment service providers need to understand the issues involved in rolling out powered card products as these may be quite different from standard bank payment cards. For example, will they need to integrate supporting software or hardware systems for powered cards with existing IT systems, and how should that be done? ▪ Supply chain issues - issuers will need to be confident in a supply chain for powered cards that can support multi-sourcing of reliable and durable products, and that has capacity for growth to meet market demand. Issuers are also likely to be interested in supporting software or hardware systems that are easy to integrate with existing issuing and IT systems. ▪ Developing industry best practices - stakeholders in the powered cards business will always compete on product and service but the industry will need to explore how to cooperate to create a mature powered card ecosystem that supports customers while facilitating the growth of this new market for next-generation cards. This might include standards compliance and certification of powered card products. <p>The objective is to develop best practices for issuers and suppliers to work together in strategically driving this new market. Industry participants will need to cooperate while competing. Issuers and payment schemes will need to voice their requirements and recommendations to improve the delivery of out card solutions into the market.</p>
CLOSE	Conclusions
<p>16.45</p>	<p>Summing up discussions...</p> <ul style="list-style-type: none"> - What did we learn? Perspectives from issuers, schemes, industry? - Conclusions of the discussions and next steps? <p style="text-align: right;">Greg Pote, Chairman, APSCA</p>