



# Powered and Next-Generation Cards

Security, Convenience, Connectivity

17-18 July 2018, Singapore

- Securing Online Commerce and Banking
- Authenticating Customers and Transactions
- Decentralizing Biometric Verification
- Providing Real-Time Fraud Protection

- Creating Attractive, Differentiated Products
- Providing New Levels of Customer Experience
- Bringing Internet Connectivity to Cards
- Delivering Enhanced Customer Convenience

Information Brochure

The only industry event focusing on the next stage of  
the payment and identity card business

Last year APSCA organised the world's first conference and exhibition on Powered and Next-Generation Cards. In 2018 this trailblazing industry event has been expanded to include not only payments but also public and private sector identity, access control and transport business segments. The Powered and Next-Generation Cards conference will combine thought leadership, innovation and best practices from end-users and solutions providers. A larger exhibition will again showcase companies around the world that are delivering the next evolution of card solutions.



## Cards Are Back

With slow mobile adoption rates outside of China the focus is shifting back to cards. Mobile-centric Fintechs, such as Paytm and Uber, are launching payments cards to support their apps. The number of payment cards globally is predicted to rise to 17 billion<sup>1</sup> by 2022, with card acceptance increasing by 40% to 85M merchant outlets<sup>2</sup> by 2022, more than half of these in Asia Pacific.

## What Customers Want

Customers enjoy having flexibility and options. There is no single "best" way to pay or verify identity. Smartphones are a convenient way for people to manage their lives but may not be the fastest way to make a contactless payment or identity transaction. Cards have no infrastructure issues, require no customer behaviour change and are simple for new cardholders to adopt and use.

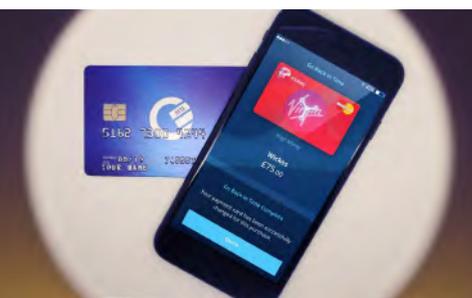
## Digital Card Solutions

Powered and Next-Generation Cards will explore how payment cards and identity documents will evolve towards solutions rather than card and document products. Next-generation cards will be interactive devices that offer new functionality such as connectivity, configurability and intelligence to provide a more complimentary fit with mobile devices and the Internet of things.

## Discover New Opportunities

Today powered card products are being developed to reduce fraud in online commerce and Internet banking, to improve customer authentication and transaction verification, and to provide new levels of customer experience and convenience in retail banking and payments. This series of conferences will explore new opportunities for these next-generation card products for consumers and citizens; for payment card issuers and government identity authorities; and for all industry players in the card manufacturing ecosystem.

*Powered cards are next-generation products with flexible electronic subsystems designed for consumer payment and identity applications. The flexible electronic subsystems of powered cards provide significant functionality beyond that of EMV chip and contactless cards used in payment and banking transactions today, and beyond the chip-based identity documents used in government applications.*



*Powered cards can support on-card displays and LED indicators providing information to the customer, keypads or control buttons through which the customer can interact with a card and its payment or identity application, on-card biometric sensors and more. Powered cards can also support connectivity enabling customers to manage their payment and identity card products through other devices such as smartphones.*

1 - <http://www.fintech.finance/01-news/14-billion-cards-worldwide-with-debit-leading-the-growth/>

2 - <https://www.globalbankingandfinance.com/payment-card-acceptance-set-to-surge-by-40-to-85-million-outlets-worldwide-by-2022/>



# Next-Generation Cards - Value Proposition

## Securing Online Commerce and Banking

As EMV migration drives payment card fraud to CNP channels, dynamic CVV and related security code authentication products are expected to offer increased value to issuers by not only reducing CNP fraud but saving on reissuance of compromised cards, preventing missed transaction revenue and providing peace of mind to customers.

## Authenticating Customers

Powered cards with fingerprint recognition capability enable on-card biometric verification for strong 2-factor authentication in new payment and identity verification scenarios. As all financial transactions shift to contactless, one of these scenarios will be a convenient payment card CVM that can enable single tap high-value contactless payments at the point-of-sale.

## Next-Generation Customer Experience

Payment card issuers need solutions that make their products more likely to be chosen, activated and remain top-of-wallet. The next generation of powered card products will combine enhanced security with innovative features that offer new levels of customer experience in an entirely new class of differentiated products that excite and delight customers.

## Revolutionary Customer Convenience

Connected powered cards can store multiple payment and identity products that the customer loads using their smartphone. Customers select the product that they wish to use through an interactive keypad and display located on the front of the card. Selecting not only issuer payment and identity card products but also loyalty and rewards cards issued by issuer partners.

## Connected Payment Card Products

The connectivity offered by powered cards enables improved security and convenience features. Mobile-connected cards can send notifications to customers if they leave their card behind and enable customers to manage multiple card products consolidated in a single form factor, including cancelling their payment and identity products if the card is lost or stolen.

## Integrating Cards and Mobile Devices

Next-generation connected cards and the complimentary smartphone apps that customers use to manage them will enable issuers to collect valuable real-time data about the payment and identity products that customers load into their powered cards, how they are used and where they are used. Issuers can update these powered cards over the Internet and send notifications to customers about offers and rewards related to their payment and identity products.

## Real-Time Fraud Protection

Connected powered cards could monitor their own transactions and send alerts to the issuer in real-time. It may even be possible for the powered card to take action and block potentially fraudulent transactions at the point-of-sale before they take place. The capabilities offered by these new products are expected to lead to innovative new ideas about how to address global card fraud, which was forecast to exceed US\$35 billion by 2020 (Nilson Report<sup>3</sup>).





# Program Outline

## Day 1: 17 July, Tuesday

<b>INTRO</b>	<b>Cards are Back in Vogue!</b>
	<i>Not cards vs mobile, but card solutions AND mobile</i>
	<i>Creating differentiation, high value and premium cards</i>
	<i>Fintech and cards, emerging markets and cards</i>
<b>SESSION 1</b>	<b>Market Outlook</b>
	<i>Market status, product issues and applications</i>
	<i>Business models, go-to-market approaches</i>
	<i>Technology innovation and roadmap</i>
	<i>Market opportunities and realities</i>
	<i>Outlook and forecasts</i>
	Expo, Refreshments, Networking
<b>SESSION 2</b>	<b>Standards and Scheme Rules</b>
	<i>Applications of next-generation payment cards</i>
	<i>International and domestic standards</i>
	<i>Scheme perspectives and requirements</i>
	<i>Scheme objectives, support for issuers</i>
<b>SESSION 3</b>	<b>Next-Generation Payment Cards</b>
	<i>Biometric payment cards</i>
	<i>DCVx and OTP cards</i>
	<i>Cards with local and remote connectivity</i>
	<i>Multi-application powered cards</i>
<b>DISCUSSION</b>	<b>Card Business Evolution</b>
	<i>Personalisation, issuing and customer on-boarding</i>
	<i>Digital and mobile cards within scheme business rules</i>
	<i>How the card business is expected to change</i>
	Lunch
<b>SESSION 4</b>	<b>Launching Next-Generation Cards</b>
	<i>Payments and identity solutions more than cards</i>
	<i>Customer biometric registration and on-boarding</i>
	<i>Go-to-market strategies</i>
	<i>Business models to support high-value card solutions</i>
<b>SESSION 5</b>	<b>Next-Generation Identity Cards</b>
	<i>Biometric ID card and access card solutions</i>
	<i>National ID cards, sectoral ID cards</i>
	<i>Registration systems, decentralized biometrics</i>
	<i>Self-sovereign data solutions</i>

	Expo, Refreshments, Networking
<b>SESSION 6</b>	<b>Next-Generation Government Cards</b>
	<i>Biometric ID cards and documents</i>
	<i>Display cards for citizens and travelers</i>
	<i>Connected cards</i>
<b>DISCUSSION</b>	<b>Powered Cards for Identity</b>
	<i>Private sector identity solutions for banking, access control</i>
	<i>How next-generation cards can support national ID</i>
	<i>Powered cards, passports, visas and border management</i>
	Expo, Refreshments, Networking

## Day 2: 18 July, Wednesday

<b>SESSION 8</b>	<b>Next-Generation Card Technologies</b>
	<i>Update on manufacturing technologies</i>
	<i>Next-generation card supply chain development</i>
	<i>Towards multiple sources and volume production</i>
	<i>Powering NxG cards: storage versus energy harvesting</i>
<b>SESSION 9</b>	<b>Developing the Next-Generation Card Market</b>
	<i>Best practices for suppliers and issuers</i>
	<i>Strategies to drive the market</i>
	<i>Creating a mature NextGen card ecosystem</i>
<b>DISCUSSION</b>	<b>What's Next for Next-Generation Cards?</b>
	<i>Industry: co-operating while competing</i>
	<i>Issuers: requirements and recommendations</i>

*Powered and Next-Generation Cards* is for end-user organisations and their solutions providers that are leaders in the payments and identity business. End-user customers will be first movers using next-generation card solutions to offer unique and differentiated products. Solution providers will be technology companies driving innovation in the powered and next-generation cards business stop.

## Target Audience

APSCA is inviting participants from across Asia and around the world that are leaders from financial institutions, government, systems integrators and the payment and identity card supply chain. In 2017 conference delegates came from 16 markets across Asia, Europe and North America. Around 25% of participants were from payment card issuers, domestic and international card schemes and payments services providers.

"I can see that we have passed the hype curve and likely moving towards the progressive curve. The presentations set the tone and I can feel the market taking off and the supply chain providing feasibility and narrowing of the gap and acceptable cost."

Goh Say Yeow, VP, Chipcard & Security Regional Center - Asia Pacific, Infineon Technologies

"As the first conference on Powered Cards, it has been obvious to me that this was a founding moment, where the payment industry at large gathers and acknowledges the emergence of a new breed of cards, destined to grow and bring values to issuers, schemes, merchants and consumers."

Patrice Meilland, VP - Powered Cards, Financial Institution Business Unit, IDEMIA

"A great conference, where likeminded industry players come together to discuss and learn about the next generation cards and trends. The Conference provides a great platform showcasing new innovative products, whether you are a supplier or issuer, there is always this common interest to look at new products, its applications and commercial viability."

Eileen TING, Product Solutions Manager, American Banknote Corporation

## Business Opportunities

The conference and technology exposition represent a unique channel focusing exclusively on powered and next-generation card solutions. The event is an excellent opportunity for experts from the card ecosystem, including both customers and suppliers to discuss the business, marketing and technology issues of powered and next-generation card with their peers and subject matter experts.



## Book your space today!

To secure your space in the Powered & Next-Generation Conference, please contact:

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