



Next-Generation Cards

15-16 October 2019

Novotel Singapore Clarke Quay

Stronger Security, Greater Convenience, Wireless Connectivity

- Bringing Biometrics to Payment and Identity Cards
- Securing Every Contactless Card Payment
- Biometric Cards for Financial Inclusion
- Customer Self-Enrolment for Biometric Cards
- Next-Generation Product Certification and Testing
- Lessons and Best Practices from Pilots and Launches
- Real-Time Card-Not-Present Fraud Protection
- Increasing Card Security with Wireless Connectivity
- Go-to-Market Strategies for Next-Generation Cards
- Creating Attractive, Differentiated Card Products
- Providing New Levels of Customer Experience
- Creating a Mass Market for Next-Generation Cards

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

APSCA will hold the **3rd Next-Generation Cards conference and exposition** in Singapore on 15-16 October 2019. Since 2017 this pioneering industry event has been the focal point for disruptive innovations in the payment and identity cards business. Next-Generation Cards 2019 is a unique channel for cards solutions providers to communicate and demonstrate:

- Next-generation card solutions for card issuers and schemes
- New card supply chain developments for industry partners

The conference covers the status of a new era of the card business. A technology exposition will showcase companies that are delivering the next evolution of card solutions and highlight their benefits for schemes and issuers.



The Growing Cards Business

Despite mobile payments excitement, cards continue to dominate consumer payments outside of China. Global payment card issuance continues to grow and the number of payment cards in circulation is predicted to rise to 17 billion¹ by 2022, with card acceptance increasing by 40% to 85M merchant outlets² by 2022, more than half of these in Asia Pacific. Global card expenditure is forecast³ to grow at an average of 10% per year between 2017 and 2023.

Adding Value

The development of next-generation card solutions is adding value to the traditional payment and identity card business. Card products with greater security, more convenience and exciting new features create differentiated products that attract cardholders and benefit issuers. The increased value proposition justifies higher average selling prices (ASPs) for the card industry, reducing downward pressure on margins typical of legacy chip card products.

The Asian Cards Opportunity

India is leading Asia's payment card market growth and South-East Asian markets have significant opportunities for payment card growth, even as both regions continue to adopt mobile payments. Migration to contactless payment cards, new cardholders in developing markets, new fintech issuers and co-branding partners and automated fare collection in transit are driving factors. Latest EMVCo figures⁴ confirm that Asia remains the biggest opportunity in the global card market.

Discover New Opportunities

Next-generation 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 payment and identity applications. Next-Generation Cards 2019 will explore new opportunities for these next-generation card products for consumers and citizens; for payment schemes and identity systems; for issuers from private and public sectors; and for all industry players in the card manufacturing ecosystem.

Digital Card Solutions

The Next-Generation Cards conference explores the transition from legacy commoditised card products towards payment and identity card solutions. Next-generation cards are interactive devices that offer stronger security, greater convenience and new functionality, such as connectivity, to provide a more complimentary fit within the digital world that customers are already embracing through their mobile devices and the Internet of things.



Next-generation cards integrate new technologies, components and flexible electronic subsystems into standard card form factors designed for consumer payment and identity applications. They 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.

Next-generation 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. Next-generation 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/>
3 - <https://www.finextra.com/newsarticle/33365/card-spending-tipped-to-double-as-contactless-becomes-the-norm>
4 - https://www.emvco.com/wp-content/uploads/2019/06/EMVCo_APR19-FINAL.pdf



Next-Generation Cards - Value Proposition

Authenticating Customers

Cards with fingerprint recognition capability enable on-card biometric verification for strong 2-factor authentication in new payment and identity verification scenarios. As an improvement over PIN, with minimal disruption to existing card manufacturing processes and no impact on existing card payments infrastructure, biometrics could become a new standard for cardholder verification.

Securing Contactless Card Payments

Biometric contactless payment cards prevent fraudsters from making payments on lost and stolen cards and remove adverse media coverage and customer concerns created by stolen card fraud. They also eliminate negative publicity from so-called contactless skimming scams and hacker claims which alarm cardholders and create PR headaches for banks and their regulators.

Increasing Contactless Payment Volumes

As all financial transactions shift to contactless, customers and merchants will see faster and more convenient payments - except for transactions above the contactless payment threshold. Biometric contactless cards can enable single tap high-value contactless payments at the point-of-sale, both above and below the limit, delivering both convenience and security.

Eliminating PIN Code Theft

The use of PIN is similar to passwords, except PINs are shorter and easier to guess. They are also easily captured by fraudsters using shoulder surfing, miniature undetectable cameras near ATMs, terminals or kiosks, or fake keyboards on the same devices. Replacing PIN codes for payment cards, bank cards and identity cards, with on-card fingerprint biometrics eliminates PIN theft.

Securing Online Commerce and Banking

As EMV migration drives payment card fraud to card-not-present (CNP) channels, dynamic CVV/CVC and related security code authentication products can 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.

Next-Generation Customer Experience

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

Integrating Cards and Mobile Devices

Next-generation cards can offer connectivity to enable 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.

Connected Payment Cards

New technology developments are bringing mobile connectivity to payment cards. Always-online connected cards enable revolutionary use cases for payment schemes, issuers and customers including clearly new approaches to targeting CNP fraud, using on-card biometric verification for online payments, and new ways to manage the activation and life-cycle of payment cards.

Program Outline



DAY 1 - October 15

INTRO	Next-Generation Cards Today
	<i>Industry progress over the last 12 months</i>
	<i>From pilots and trials to product launches</i>
	<i>2019 conference objectives</i>
SESSION 1	Market Outlook
	<i>Market status, factors driving the cards business</i>
	<i>Technology innovation and roadmap</i>
	<i>Business models, go-to-market approaches</i>
	<i>Outlook and forecasts</i>
	Expo, Refreshments, Networking
SESSION 2	Biometric Cards - Payments
	<i>Contactless biometric payment cards</i>
	<i>Status and roadmap for product certifications</i>
	<i>Issuer business case for biometric cards</i>
DISCUSSION	Status and Next Steps
	<i>Outcomes from initial deployments</i>
	<i>Go-to-market strategies for mass deployment</i>
	Lunch
SESSION 3	Biometric Cards - Identity
	<i>Financial inclusion and the underbanked</i>
	<i>Access control and enterprise security</i>
	<i>Biometric cards for government applications</i>
DISCUSSION	Assessing Opportunities
	<i>Target markets for biometric identity cards</i>
	Expo, Refreshments, Networking
SESSION 4	Enrolment Solutions
	<i>Factors for registering biometrics in cards</i>
	<i>Biometric card enrolment options</i>
	<i>Considerations for customer enrolment</i>
DISCUSSION	Enrolment for Mass Deployment
	<i>Evaluating enrolment approaches</i>
	<i>Comparing remote enrolment solutions</i>

DAY 2 - October 16

SESSION 5	Cards with Displays
	<i>Securing card-not-present transactions</i>
	<i>DCVx and OTP cards</i>
	<i>Go-to-market strategies</i>
	Expo, Refreshments, Networking
SESSION 6	Cards with Connectivity
	<i>Additional channels for fraud prevention</i>
	<i>Cards with local and remote connectivity</i>
	<i>Outlook for connected cards</i>
DISCUSSION	Targeting Card-Not-Present Fraud
	<i>Outcomes from initial deployments</i>
	<i>Combining next-generation features in cards</i>
	Lunch
SESSION 7	Gearing Up for Mass Deployment
	<i>A robust next-generation card supply chain</i>
	<i>New card components, integration techniques</i>
	<i>Processes for multi-sourced volume production</i>
DISCUSSION	The Next-Generation Card Ecosystem
	<i>The changing role of card manufacturers</i>
	<i>Procurement considerations for issuers</i>
	Expo, Refreshments, Networking
SESSION 8	The Sustainable Cards Business
	<i>Co-existing with mobile and digital channels</i>
	<i>Evolving from cards to integrated solutions</i>
	<i>Challenges that the industry needs to solve</i>

Target Audience

Delegates attending Next-Generation Cards 2019 are leaders from financial institutions, government, systems integrators and the payment and identity card supply chain from around the world. The 2018 conference welcomed delegates from 15 markets in Asia, Europe and North America. Around 25% of delegates were senior decision-makers from payment card issuers, domestic and international card schemes and payments services providers.

What People Said about Next-Generation Cards 2018



I think the conference was well organized to keep focusing on the specific theme and managed the expectation of the participants. Especially the 101 session from Antonio provided a very good foundation for all the participants to talk about in the same language. We were able to identify the benefits and challenges that we commonly need to address in the future.

Tac Watanabe
Executive VP, Brand Infrastructure & Technologies Department, JCB



New knowledge for future technology on card verification method.

Nicholas Agung Sugiharto
Associate Vice President - Card Support & Business Project, HSBC Indonesia



It is very informative that I get to learn the pain points and experience that other companies have gained during their pilot testing for biometric cards.

Brian Lim
Solutions Director, Toppan Security Printing



I believe the fact that you were able to get 3 out of the 4 largest payment networks to speak, 2 world's largest card makers is a proof by itself that there is a momentum building up in this market and it is real. Payment networks expressed they have put or are going soon announce requirements and certification schemes.

Radek Matyasek
Sr. Vice President, NEXT Biometrics



For biometric card market, we always talk about it... During this seminar, we almost got everything we want to know, the milestone, the latest progress, the technology, the supply chain, etc. All of them gave us the proof, the evidence, the stats and the guidance to come up with our next plan towards the market.

Victor Wei
Overseas BD Manager, Sales Dept. , BIOSEC



A successful forum and lots of information was shared.

Ahmad Husaini Ahamad Zakeri
Senior Executive, Smart Card Services, PayNet

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