



U.S. Payments Forum Briefing for July 2020 Virtual Meeting

June 30, 2020



Mission and Activities

Topics

- U.S. Payments Forum Overview
 - Mission and Activities
 - Forum Organization
- Working Committees
- July 2020 Virtual Member Meetings



U.S. Payments Forum

... the cross-industry body focused on supporting the **introduction and implementation of EMV and other new and emerging technologies** that protect the security of, and enhance opportunities for payment transactions within the U.S.

- Established in 2012 as the EMV Migration Forum, which has been instrumental in the progress of the U.S. migration to EMV chip technology
- Full payments ecosystem membership
 - Issuers, merchants, acquirers/processors, payment networks, consultants, integrators, industry suppliers, industry associations

Forum Activities

- **Collaboration on projects to develop resources to assist with U.S. EMV migration and implementation of other new and emerging payments technologies**
 - White papers, educational resources
 - Best practices and technical recommendations
- **Education programs for members and the industry**
 - Webinars, workshops, Forum member meeting tutorials, published resources
- **Communications**
 - Market outreach with recommended best practices and industry positions
- **Networking**
 - Forum for industry stakeholders to interact with all payments industry stakeholders

Forum Priorities

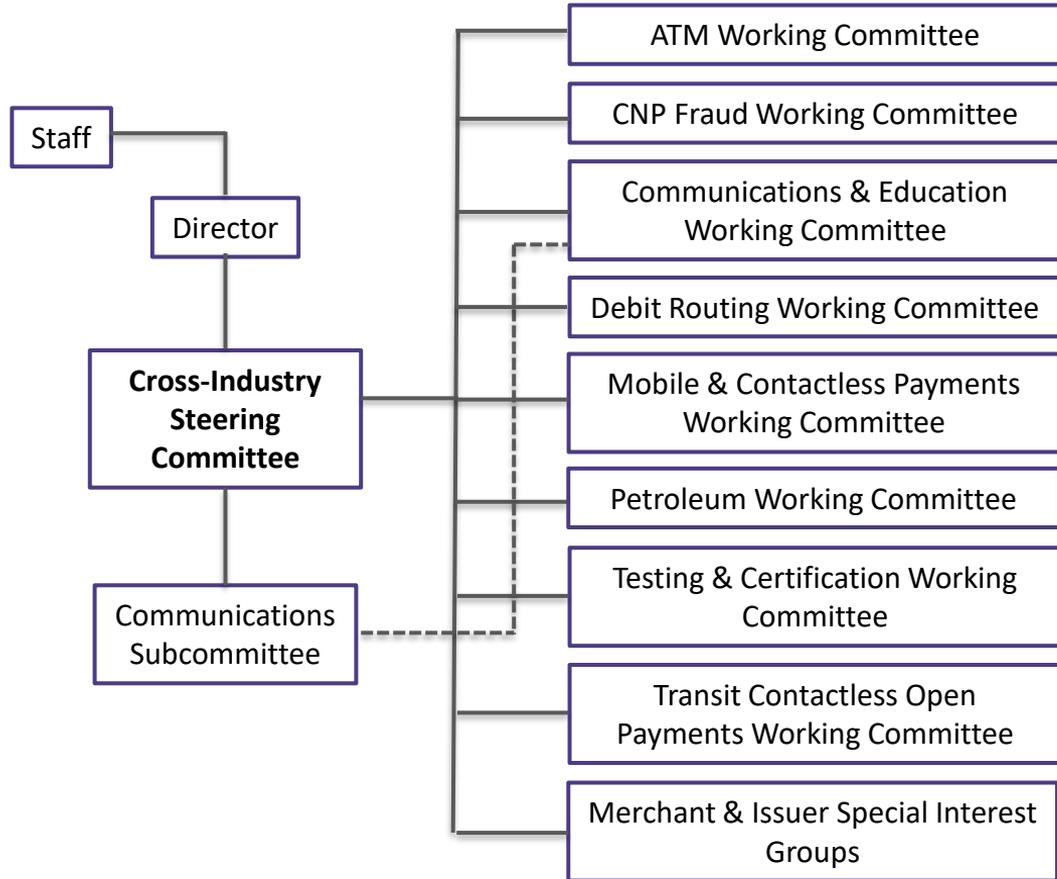
Current EMV-related topics and issues

- Payments best practices in light of COVID-19
- Petro EMV-enablement challenges and best practices
- Level 3 testing and certification streamlining
- Mobile/contactless issuance and acceptance

New and emerging payments topics and issues

- 3-D Secure 2.0 and other CNP fraud tools
- Mobile payments schemes/acceptance/authentication
- Tokenization, including PAR
- Debit routing best practices for physical and digital channels
- Transit open-loop contactless payments acceptance

U.S. Payments Forum Organization



Highly Active Steering Committee Representing All Stakeholder Groups

2020 Steering Committee

- **Acquirers/Processors**
 - ❖ Roberto Cardenas, Global Payments
 - ❖ Steve Mathison, Fiserv
- **Global Payment Networks**
 - ❖ Berke Baydu, Mastercard
 - ❖ Carey Ferro, American Express
 - ❖ Simon Hurry, Visa Inc.
 - ❖ Tom Pouliot, UnionPay
 - ❖ Kate Weiler, Discover Financial Services
- **Industry Suppliers**
 - ❖ Oliver Manahan, Infineon Technologies
 - ❖ Nick Pisarev, G+D Mobile Security
 - ❖ Patty Walters, PAX Technology
- **General Members**
 - ❖ Terry Mahoney, W. Capra Consulting
 - ❖ Itai Sela, B2 Payment Solutions
- **Issuers**
 - ❖ William Bondar, PNC Bank
 - ❖ Keri Crane, Jack Henry & Associates
 - ❖ Scott Haney, Woodforest
 - ❖ Linda Horwath, JCB
 - ❖ Chris Roberts, Wells Fargo
- **Merchants**
 - ❖ Kristy Cook, Target (Chair)
 - ❖ Kara Kazazean, Walmart
 - ❖ Robert Lorenzini, McDonald's
 - ❖ Nancy Morgan, Kroger
 - ❖ Joe Vasterling, Best Buy
- **Regional Debit Networks**
 - ❖ Manish Nathwani, SHAZAM
 - ❖ Bob Woodbury, FIS/NYCE

Merchant and Issuer Special Interest Groups

- Merchant and Issuer SIGs discuss issues and make sure the collective, stakeholder group voices were heard
- SIG activities
 - Meetings at each Forum meeting to talk about detailed merchant and issuers topics
 - Discussion of hot topics in EMV and other payments technology implementation (often leading to new Forum projects)
- Current SIG leads
 - Merchant SIG: Kristy Cook, Target
 - Issuer SIG: Scott Haney, Wells Fargo



Forum Working Committees

Working Committee Charters and Activities

Forum Working Committees

- Working Committees “carry out the business of the Forum” and report to the U.S. Payments Forum Steering Committee
- Working Committees are chaired by members and manage one or more projects to accomplish their goals
- Eight Working Committees are currently active
- New Working Committees can be established through a member-sponsored proposal and Steering Committee approval
- See Working Committee projects and deliverables at:
<https://www.uspaymentsforum.org/working-committees-sigs/>

ATM Working Committee

- **ATM Working Committee Goals:** Explore the challenges of EMV migration for the U.S. ATM industry, work to identify possible solutions to challenges, and facilitate the sharing of best practices with the various industry constituents, with the goal result being more positive EMV migration experience for consumers
- **Co-chairs:** Marcelo Castro, Diebold; Ron Schnittman, Bank of America

CNP Fraud Working Committee

- **CNP Fraud Working Committee Goals:** Create a comprehensive best practices strategy to mitigate card-not-present fraud in the new EMV chip card environment, using a balanced approach considering all key stakeholders – issuers, consumers, merchants, acquirers, networks and third parties.
- **Chairs:** Lesley Pollard, UBS Bank USA; Alan Whittemore, American Express

Communications & Education Working Committee

- **Communications & Education Working Committee Goal:** Deliver communications best practices and educational resources for key payments industry stakeholders that promotes an efficient, timely and effective migration to EMV-enabled cards, devices and terminals and emerging payments technologies in the United States.
- **Co-chairs:** Lori Breitzke, FIS; Mansour Karimzadeh, SCIL; David True, PayGility Advisors

Debit Routing Working Committee

- **Debit Routing Working Committee Goal:** Discover and share U.S. debit routing best practices for EMV contact and contactless, mobile, ecommerce, and emerging technology transactions, regardless of presentment method, and in accordance with Durbin
- **Co-chairs:** Trent Addington, Walmart; Steve Cole, Worldpay; Manish Nathwani, SHAZAM; Emily Santos, Truist

Mobile & Contactless Payments Working Committee

- **Mobile & Contactless Payments Working Committee Goal:** Explore the opportunities and challenges associated with implementation of mobile and contactless payments in the U.S. market, identify possible solutions to challenges, and facilitate the sharing of best practices with all industry stakeholders
- **Co-chairs:** Deborah Baxley, PayGility Advisors; Bradford Loewy, NCR; Tonya Weiss, Global Payments

Petro Working Committee

- **Petro Working Committee Goals:** Identify, review and resolve challenges associated with implementation of EMV within the U.S. Petroleum and Convenience market.
- **Co-chairs:** Kara Gunderson, CITGO; Terry Mahoney, W Capra

Testing & Certification Working Committee

- **Testing & Certification Working Committee Goals:** Communicate requirements for EMV testing, certification and re-certification. Educate stakeholders on the processes. Define options for different market segments.
- **Co-Chairs:** Berke Baydu, Mastercard; Ed Perez, Verifone

Transit Contactless Open Payments Working Committee

- **Transit Contactless Open Payments Working Committee Goals:** Discuss and identify possible solutions that address the challenges associated with the implementation of contactless acceptance devices at customer points of entry (POE) within the unique retail environment of the U.S. public transit market
- **Chairs:** Jennifer Dogin, Mastercard; Arash Kahvazadeh, Mastercard

2019/2020 Forum Projects

- CVMs at unattended terminals
- AFD and fallback best practices

- Guidelines for Contactless ATM Transactions – A Guide for ATM Owners and Operators

- Mobile and Digital Wallets Lunch & Learn webinars
- EMV Payment Tokenization Primer and Lessons Learned How Emerging Data Elements Can Support Mobile Wallet Use Cases
- Mobile Payments Standards Glossary
- Authentication tools on mobile devices

- Mobile and Digital Wallets Lunch & Learn webinars
- Contactless Open Payments for Transit webinar
- GetContactless.com
- Consumer Experience at the Contactless Point-of-Sale
- Contactless POS Experience Best Practices webinar
- Dual-interface card personalization webinar

- EMV 3-D Secure
- CNP fraud mitigation approaches

- Tips for Cleaner Payments
- Consumer Interactions at the POS
- EMV 3-D Secure Data Elements
- PIN Bypass in the U.S. Market
- Contactless Operating Mode Requirements
- mDL and retail/financial use cases

- Tokenization and debit routing



- EMV Level 3 Contactless Certification Recommended Solutions to Reduce Deployment Time
- Options for Reducing Level 3 EMV Certification Time for Retailer Systems using Electronic Payment Servers
- Recommendations to enhance the understanding of common EMV terminology utilized in intake forms

- Contactless Open Payments for Transit webinar
- Customer-facing terminology and customer messaging best practices guide



U.S. Payments Forum Virtual Member Meeting

How to Get the Most from the Virtual Member Meeting

U.S. Payments Forum Virtual Meeting: July 2020

- **NEW virtual all-member meeting objectives:**
 - Provide timely industry updates
 - Stimulate cross-industry discussion
 - Offer highly relevant educational content
- **Seven days of interactive stakeholder updates, education sessions and working committee sessions**
 - July 13-16: Stakeholder updates, SIGs, keynotes, panels and education sessions
 - July 21-23: Working Committee sessions/panels and education sessions
- **New meeting platforms**
 - Registration and online event platform – login to access and connect to all sessions - <https://app.expopass.com/>
 - Webex Events and Meetings for all sessions (link and call-in accessed through event platform)

U.S. Payments Forum Virtual Meeting: July 13-16, 2020

| | Day One/Monday, July 13, 2020 | Day Two/Tuesday, July 14, 2020 | Day Three/Wednesday, July 15, 2020 | Day Four/Thursday, July 16, 2020 |
|--|---|---|--|---|
| OPENING – Day Preview 12:30 – 12:40 ET | Day One Preview Randy Vanderhoof, US Payments Forum | Day Two Preview Randy Vanderhoof, US Payments Forum | Day Three Preview Randy Vanderhoof, US Payments Forum | Day Four Preview Randy Vanderhoof, US Payments Forum |
| SESSION 1: 12:40-1:30 ET | Keynote: The Impact of COVID-19 on Payments | Roundtable: Stakeholder Report -- Merchant/Issuer/ Acquirer | Roundtable: Stakeholder Report – Payment Networks | Panel: W3C/EMVCo/FIDO Alliance Update |
| BREAK: 1:30-1:45 ET | | | | |
| SESSION 2: 1:45-2:30 ET | Issuer SIG | Merchant SIG | Merchant/Issuer SIG | Working Committee Report/Update |
| BREAK: 2:30 – 3:15 ET | | | | |
| SESSION 3: 3:15 – 4:00 ET | Panel: The Touchless Consumer Experience. Trends to different payment types and experiences at merchants and banks (contactless, mobile, BOPIS, consumer experiences, retail banking) | Panel: Racial Equality and Diversity through Payments | Panel: Petro EMV Conversion: Status & Update in the COVID-19 Era | Panel: EMV 3DS Cross-Industry Implementation |
| BREAK: 4:00-4:15 ET | | | | |
| SESSION 4: 4:15-5:00 ET | Education Session – Panel: Physical POS Changes Due to COVID-19 Education Session | Education Session: Debit Routing and Tokenization | Education Session: AFD and Fallback Best Practices | Education Session: Fraud Evolution in a COVID-Era Payment Environment |

See agenda with all topics and speakers at:

<http://www.cvent.com/events/u-s-payments-forum-virtual-meeting-july-20/agenda-a41a6d20beef4102af0121410c90d88b.aspx>



U.S. Payments Forum Virtual Meeting: July 21-23, 2020

| | Tuesday, July 21, 2020 | Wednesday, July 22, 2020 | Thursday, July 23, 2020 |
|--|--|---|--|
| OPENING – Day Preview 12:30 – 12:40 ET | Day Preview Randy Vanderhoof, US Payments Forum | Day Preview Randy Vanderhoof, US Payments Forum | Day Preview Randy Vanderhoof, US Payments Forum |
| SESSION 1: 12:40-1:30 ET | Transit Contactless Open Payments Working Committee: Impact of COVID-19 on Transit | Mobile & Contactless Payments Working Committee: Update, Project Activities and Directions | CNP Fraud Working Committee: Education Session – CNP Approaches WP |
| BREAK: 1:30-1:45 ET | | | |
| SESSION 2: 1:45-2:30 ET | Communications & Education Working Committee: Update and Project Activities | Transit Contactless Open Payments Working Committee: Discussion Session – Global Best Practices for Rebuilding Consumer Trust and Use of Non-Motorized Transportation Modes | Mobile & Contactless Payments Working Committee: Education Session – Authentication Approaches |
| BREAK: 2:30 – 3:15 ET | | | |
| SESSION 3: 3:15 – 4:00 ET | Testing & Certification Working Committee: Update and Project Activities | ATM Working Committee: Update and Project Activities | Petro Working Committee Session |
| BREAK: 4:00-4:15 ET | | | |
| SESSION 4: 4:15-5:00 ET | Sponsored Education Session: Can Online Order and Delivery Save Small Retail? | Simplifying Scripting for Chip EMV/Contactless Card Personalization | Forum Meeting Wrap-up: Key Takeaways |

See agenda with all topics and speakers at:

<http://www.cvent.com/events/u-s-payments-forum-virtual-meeting-july-20/agenda-a41a6d20beef4102af0121410c90d88b.aspx>



U.S. Payments Forum Staff

Director

Randy Vanderhoof, 609-587-4208
rvanderhoof@uspaymentsforum.org

Associate Director

Cathy Medich, 925-398-8191
cmedich@uspaymentsforum.org

Working Committees

Devon Rohrer, 916-599-2515
drohrer@uspaymentsforum.org

Membership Administration
Nicole Lauzon, 609-269-2465
nlauzon@uspaymentsforum.org

Public Relations

Adrian Loth, 203-226-9290
Montner & Associates
aloth@montner.com

Antitrust Legal Counsel
Russ Schlossbach, 617-350-6800, x361
Gesmer Updegrove
russ.schlossbach@gesmer.com



www.uspaymentsforum.org

