



multos

commentary

Register now for MULTOS World 7/8 October, Putrajaya (near KL), Malaysia



IN THIS ISSUE

- **New Partner members**
- **MULTOS World**
- **Real-time KMA services from JSS**
- **MULTOS goes social**

FUTURE EVENTS

MULTOS Consortium meetings (members only)
October 6 Putrajaya, MY

MULTOS World
October 7/8 Putrajaya, MY

Cartes 2009
November 17-19, Paris, France

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The summer is now over and for many, September is a busy time for catch-up and planning for the year-end and even 2010. Rumour has it that there has been plenty of goings-on in the MULTOS world which has kept the MULTOS team busy even during the holiday season... Here are some of the highlights from the summer.

In May, we saw through the launch of the new MULTOS Consortium Partner and Professional Partner membership levels. These new memberships have proven attractive, as we focus on marketing MULTOS solutions and demonstrating the value of the platform to Issuers. The team is pleased to announce three new members, and one returning member. **American Banknote** have joined as a Partner Member and **Consult Hyperion** and **Smartcon** have both joined as Professional Partner members. We also welcome **Bell ID** back to the consortium as a Partner Member.

Over the summer the MULTOS community online business networking site went live. You may join up at:

<http://community.multos.com>

The community has been developed to enable everyone interested in MULTOS to tap in to resources, meet or find people in the industry and participate in discussions in the forums. Like all social networking sites

however, its success is reliant on your participation. So, if you are anyway involved in the deployment of MULTOS, please join the MULTOS Community and help us create a thriving networking site. After all, it is free!

In June, we announced plans to hold our first conference event, **MULTOS World**. This year, the event takes place on the 7/8 October in Putrajaya (near Kuala Lumpur), Malaysia. For more information on the event and to register, please visit:

<http://www.multos.com/world>

Planning has also begun for the MULTOS booth at Cartes, Paris in November. With an ever increasing number of partner members and with more innovations to showcase, the Consortium will have a more spacious and action-packed booth. If you would like to participate on the stand, contact us soon!

So, whether as a consortium member, a MULTOS issuer customer or simply as a person interested in MULTOS; we look forward to meeting with you online in the MULTOS Community, in person at MULTOS World or at the MULTOS booth at Cartes.

Alan Johnson & Natsuko Callan,
The MULTOS team

MULTOS World

7/8 October

The 2-day **MULTOS World** event will be a celebration of the many MULTOS deployment successes to date and will give card issuers the opportunity to share first-hand the experiences from some of the most advanced payment projects around the world.

MULTOS has been at the forefront of multi-application cards for over 11 years and in this time over 100 issuers have used the platform to deliver innovation in advanced payment cards. The platform is used extensively to deliver branded credit and debit card programs for all major global schemes often with co-residing national schemes. Many private payment schemes have used the MULTOS platform as it provides an accessible, flexible choice for meeting their own particular payment scheme needs, which often differ from those of the major global schemes. At MULTOS World, issuers will explain first-hand how they achieve a wide range of payment card objectives with MULTOS.

At MULTOS World, we will be looking forward to a future where payments extend beyond the card. Contactless and Mobile are going to change the way we pay. Our conference programme brings some of the people with the latest experience of such developments to Malaysia. Come meet with them and share this knowledge first hand.

At MULTOS World, the global network of MULTOS-compatible product suppliers will be on hand to demonstrate and explain their products and services in the Expo Area.

After all this hard work, delegates will deserve some reward and the invitation to MULTOS World includes cocktails and a gala dinner. Delegates will have the opportunity to meet with issuers and suppliers in a relaxed and enjoyable environment.

MULTOS World will be attended by senior executives representing many business sectors issuing smart cards; from banks, payment schemes, national government to corporations of all sizes who are already issuing MULTOS cards. If you are planning to issue smart cards in any sector in the near future, attending MULTOS World will provide insight into the undertaking, regardless of which platform you finally chose to use.

Also in attendance will be the member companies of The MULTOS Consortium. The consortium members are involved in delivering MULTOS solutions every day to issuers around the globe. They will be able to answer any question about deploying smart cards in any sector.

We look forward to seeing you at MULTOS World in Malaysia. Register for the event at

<http://www.multos.com/world/register>

MULTOS World is brought to you by the members of **The MULTOS Consortium** and is a **FREE OF CHARGE** event.

The programme includes the conference day at the Shangri-La hotel, Putrajaya on 7th October, followed by an evening of traditional Malay food and entertainment in Kuala Lumpur. Day 2 on the 8th includes the social and business networking opportunities of a Golf tournament, KL City Tour or a tour of a card personalisation facility, followed by lunch.

Subject	Speaker	Description
Welcome	Dave Meadon, MasterCard Worldwide. Chairman of Consortium Council	Welcome the customers and consortium members
Keynote Speech	Dave Birch, Consult Hyperion	The future of Digital Payments.
Case Study : Payment & PKI	Jorge Krug, Banrisul, Brazil & Daniel F Nunes de Oliveira, Smartcon	Brazil's national PKI scheme combined with debit payments in one card
Beyond PIN - Biometrics in payments	Steven Tynan, Precise Biometrics	Fingers, faces, eyes, veins, voice... there are many biometric technologies available. What works best in the payment environment?
Future of MasterCard payments MULTOS, the consortium, the community and product roadmap	David Chen, MasterCard Worldwide Alan Johnson, The MULTOS Consortium	MasterCard's view of emerging payment technology Latest product developments to provide support to the consortium and Issuer community
Case Study : Instant Issuance	Saifulmazli Mohd Said, Arab National Bank, Saudi Arabia	An advanced multi-brand Instant Issuance programme from Saudi Arabia
The challenge of advanced payment product deployment	Nathalie Ha, Collis	Meeting functional, security and brand requirements with new advanced payment technologies
The evolution of multi-application management	Dave McKay, Bell ID	How the smart card management system is evolving to enable advanced multi-application platforms such as NFC mobile phones

news

from asia pacific

JSS brings real-time KMA Services to the Asia Pacific market

Japan Smartcard Solutions (JSS), the MULTOS Key Management Authority based in Tokyo, Japan, is now providing on-line, fully automated certification services to Japan and the Asia Pacific region. This advance in customer care has been achieved by replacing the off-line M-SPI software previously used with StepNexus' StepServer™ technology, allowing Users to register Applications, request Enablement data and certificates directly from the KMA system via the internet.

The new system utilizes easy-to-follow online screens, providing a 24-7 service directly with the KMA system. All request verification and processing is carried out automatically, making turnaround of orders almost instantaneous. Customers are able to follow their order progress in real-time, making order management simpler and more efficient. Furthermore, each request is digitally signed before sending, ensuring the comprehensive security of the request procedure is maintained.

Toshio Tanaka, CEO of Japan Smartcard Solutions, says "JSS's aim is to offer our Asian customers the trusted and satisfactory services needed to meet their requirements. Alongside this new system, we are also pleased to introduce a new dual interface MULTOS implementation into JSS's product spectrum. This combination now gives us one of the best solutions for the contactless payment segment using the MULTOS operating system and its life cycle management scheme. Due to the open standard smart card platform and dynamic downloading mechanism of applications via any insecure environment, especially for financial and ID sectors, we believe MULTOS offers the most powerful and environmentally friendly scheme in the market today. We look forward to actively establishing a long term business partnership with our potential customers."

With this dramatic improvement in customer services, JSS is looking to expand their customer portfolio further into the Asia Pacific market, providing not only KMA services, but also utilizing their expertise and experience to offer MULTOS implementation project management and consultation to both new and existing customers. JSS covers the region of Southeast Asia including Korea, China, Taiwan, Singapore, Malaysia, Philippine, Brunei, India and Japan.

About Japan Smartcard Solutions Co. Ltd

Japan Smartcard Solutions Co. Ltd is the MULTOS Key Management Authority, based in Tokyo, Japan, managing and supplying cryptographic keys and certificates for End Users of MULTOS. JSS has successfully served the Japanese domestic market since 2001, and from 2004 has also been providing KMA services to the wider Asia Pacific market.

<http://www.jssco.net/english/>

multos
goes social



Online Business Network for all MULTOS users launches

Social networks such as Facebook and LinkedIn have changed the way we communicate with our personal friends and business associates. This revolution in how we communicate continues with the launch of the **MULTOS Community**.

Joining is easy. If you have an OpenID, you may use it to join the community at <http://community.multos.com>

If you don't already have an OpenID, visit <https://openid.multos.com> to sign up for one, then use it to join the community.

You may also follow **@MULTOS** on **Twitter**

NEXT ISSUE...

More MULTOS news from around the world

MULTOS at Cartes

The MULTOS Consortium members are:

ACI Worldwide, American Banknote, Bell ID, Consult Hyperion, Cryptomathic, Datacard Group, DNP, Fujitsu, Gemalto, Giesecke & Devrient, Hitachi, Infineon, MasterCard Worldwide, MULTOS International, Oberthur Technologies, Samsung SDS, Smartcon, Techtrex, Thales e-Security, UbiVelox

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