

## ISSUE # 43, 2009

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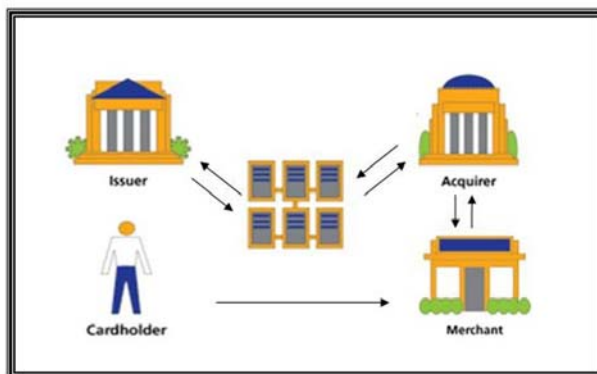
## Latest news from Card Academy

### Your internal Card Academy

Through Card Academy we aim to bring a number of key partners together. This in order to bring a more cost-effective educational offer to employees within this sector and to extend the reach and effectiveness of resources spent on education in general.

Card Academy is a service available next to your office, and the defined mission for our business is:

#### **Your internal Card Academy**



Yours sincerely,



Kurt Andersen, Card Academy

## The Nordic and Baltic States news

### **Baltic Sea Card Conference 2010**

Please note that our Baltic Sea Card Conference 2010 has been scheduled for 13/14 April 2010 in Riga, Latvia. Delegates fee remains at €699,- not including VAT.

The conference venue will be Reval Hotel Latvija – situated in the centre of Riga, Latvia.

Please visit [www.balticsea-cardconference.com](http://www.balticsea-cardconference.com) for further details.

## Europe & World Wide news

### **Oberthur introduces Light-Emitting Contactless Payment Card**

Oberthur Technologies has announced Smart Lumiere, a light-emitting contactless card that emits light when it is entered in the field of a contactless reader to inform the cardholder when a transaction is taking place.

Smart Lumiere is the next evolution in Oberthur Technologies' pioneering work in the field of contactless payment devices. Comprised of a translucent plastic core, antenna and illuminating light apparatus, Smart Lumiere meets ISO 14443 dual interface contactless payment standards. It is the first light-emitting payment card to be ready for use in pilots. The Smart Lumiere technology has also been recognized by the industry for its innovation, with nominations in both the Hardware and the Loyalty categories of the 2009 SESAMES awards.

For the card issuer, Smart Lumiere offers major applications in the payment, loyalty, prepaid and transport markets. The color and sequence of the light sources, like the design of the card itself, is decided by the issuer, while the versatility of either pure or dual EMV-contactless configurations enables Smart Lumiere to be deployed in major geographic markets at any level of contactless migration.

For the cardholder, Smart Lumiere offers a unique form factor that will become a preferential payment device. More importantly, the Smart Lumiere card provides a visual cue to the cardholder that their contactless payment transaction has taken place; helping the bank to reinforce trust in contactless as a secure, convenient and rapid way to pay.

"Smart Lumiere provides both issuers and their cardholders with an innovative payment device and a strong message to encourage adoption of contactless payment. It also offers issuers a way to differentiate their offering and win top of the wallet status." comments Frederic Chevreton, General Manager of the Payment Product Line, Card Systems Division, Oberthur Technologies, These Sesames nominations reinforce Oberthur Technologies dedication to innovation in the payment industry."

*(Source: PaymentsNews, November 2009)*

### **Mobile money set to take off in Europe - Frost & Sullivan**

The Western European mobile money market is finally set to take off and will be worth up to EUR5 billion by 2013, according to research from Frost & Sullivan.

Frost & Sullivan says that both wireless operators and banks are turning to mobile transactions in a bid to foster loyalty and drive revenues and that customers are becoming more receptive.

So far the technology has gained most traction in the developing world as a way to provide the unbanked with financial services.

In the developed world, providers are still attempting to get users comfortable by concentrating on services such as balance checks rather than transactions.

Frost & Sullivan says SMS-based services will drive growth in the short term but that once issues surrounding hardware costs and mass market availability are overcome, NFC-based contactless



payments could prove the "pot of gold at the end of the rainbow".

Sharifah Amirah, principal analyst, Frost & Sullivan, says: "Growth will be driven by high frequency and low-value transactions supported by widespread, cashless transaction systems that are cost-effective and secure."

Amirah warns that if m-payments are to take off, concerns about security, the lack of regulation on mobile transactions, quality of service, high costs and limited collaboration between different participants still need to be addressed.

However, these hurdles are being tackled and several trials and small-scale deployments are being carried out, particularly in Eastern European markets and collaboration between banks and wireless operators is improving.

Says Amirah: "Once there is trust, security and greater interoperability, only then will there be growth in proximity transactions and m-commerce."

*(Source: Finextra, November 2009)*

### **Precious Plastic - 2010**

2009 has been a watershed year for consumer credit in the UK, with both lenders and borrowers reassessing their balance sheets. Historically high levels of bad debt, a growing regulatory burden, continuing funding and capital constraints and the toughest macro-economic environment in a generation are placing unprecedented pressure on UK lenders. As a result, consumers will face a reduction in the availability of credit and an increase in its cost.

This year's publication also presents the findings of the latest PwC Credit Confidence survey which provides an important 'street-level' perspective on everyday debt repayment and credit issues.

Please visit [http://www.pwc.co.uk/eng/publications/precious\\_plastic.html](http://www.pwc.co.uk/eng/publications/precious_plastic.html) for further information on the above.

*(Source: PriceWaterhouseCoopers, November 2009)*

### **Contactless acceptance market set to boom**

The number of locations that accept contactless payments is set to increase by over 12.5 million by the end of 2013, according to a study by IMS Research

In its latest report, IMS forecasts that the number of contactless-enabled points of sale in existence will grow more than six times faster than the overall Eftpos market.

Research director, John Devlin, comments: "After a downward blip in late 2008 and the first half of 2009, the overall market is now returning to growth. The retail and hospitality sectors that have been hardest hit are showing signs that the market bottomed out earlier this year. Those companies that have managed the economic downturn well are starting to invest in new technologies rather than just replacing essential POS equipment."

He says that tier 1 and 2 merchants are now implementing new developments that had been temporarily shelved. "Contactless is a prime example of this."

He adds that contactless specialists, such as OTI and ViVOtech, are seeing greater demand for their readers in a growing number of markets, as banks and card vendors move to issue contactless chips as standard.

*(Source: Finextra, November 2009)*



## Scheme news

### **Visa launches first global Olympic marketing campaign**

Visa has announced the global launch of its Olympic-themed marketing campaign for the Vancouver 2010 Olympic Winter Games, Go World. According to Visa, "this global campaign, which features television, digital and out-of-home advertising, host market merchant activation programs and usage promotions, enables Visa to connect with cardholders and Olympic and Paralympic Games fans to drive preference for and usage of Visa products worldwide."

This launch follows the recent extension of Visa's Olympic Games sponsorship for another eight years – through 2020 – enabling Visa's financial institution clients and merchant partners to continue to build strong relationships with their customers through unique Visa marketing programs.

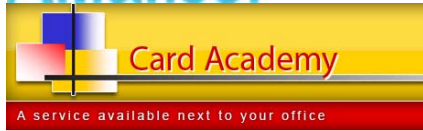
"Go World builds on the concept that ran so successfully in the United States during the Beijing 2008 Olympic Games," said Antonio Lucio, Chief Marketing Officer of Visa Inc. "To connect with Olympic fans globally, we've taken this platform and created a campaign that transcends borders, resonates with fans' sense of national pride, builds our own business and that of our clients, and advances the spirit of the Olympic Movement."

The Go World campaign celebrates athleticism and human triumph through unique athlete stories. It features a wintry blue tone throughout all creative executions and will be customized to maximize local relevance in key markets. The campaign also includes merchant offers, enhanced social media applications and a deeper focus on Visa-sponsored athletes.

Visa remains the only card accepted at 2010 Winter Games venues in Vancouver and Whistler and at select U.S. Olympic Team Trials in the United States. This extends to the purchase of Visa Olympic Winter Games merchandise online, in Olympic Games retail stores and by catalogue. At the Olympic and Paralympic Games, Visa installs a special Games ATM network and hundreds of point-of-sale acceptance devices at competition and non-competition venues. Onsite at the Vancouver 2010 Olympic and Paralympic Winter Games, Visa personnel will also provide a variety of card payment related services to cardholders.

*Source: PaymentsNews, November 2009)*





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