Spring/Summer 2010

CHYPPINGS

The Consult Hyperion Newsletter



Mobile Monday Event at GSMA

PLUS

- 'WAKE UP WOKING'
- DIGITAL MONEY FORUM REVIEW

and much more!

Chyp Card Technology

what does the future hold?

consult hyperion

securing tomorrow's transactions

Chip Card Technology – what does the future hold?

Along with a number of other emerging technologies, we at Consult Hyperion have spent a lot of time considering the technology developments that will allow chip cards to realise their full potential in the next few years.



John Elliott - Head of Public Sector

The most obvious differences in this area will be in the card displays, which are hardly used at all on smart cards at the moment. Broadly speaking, this change will fall into two categories: Emissive technologies and Reflective technologies. Thanks to developments in both of these areas, we expect that color "e-paper" will be available within the next two to three years, and that video-capable reflective displays will be available within the next five years.

As technology continues to evolve in the area of power consumption, batteries will also become a lot thinner, with the only real barrier being the trade-off between battery size and capacity. Suppliers are already targeting the ID1 card form factor market, since battery capacity is increasing so as to enable better support for emissive display technologies.

For greater security, biometrics will also begin to feature in the next wave of card technology.

By using a smart card chip to perform on-card biometric matching, terminals will be able trust both the card and the cardholder–without the need to access an online biometric database.

To support this technology, cards could soon feature a flexible display interface that includes a fingerprint swipe reader. Another key area for change will relate to energy-harvesting technology and rechargeables, with breakthroughs expected in areas such as the ability to recharge wirelessly, or by using movement, light or temperature effects. Recharging via USB may also be an option.

This kind of energy-harvesting technology, especially when combined with printable batteries, will in turn lead to a variety of efficient charging mechanisms for the consumer. At the same time, environmental issues will increasingly play more of a key role in product choice for a growing proportion of customers.

Organics will also begin to make the headlines in the next few years. Organic electronics have a number of advantages over silicon, including printable connections and more flexibility.

They are also thinner, lighter, more environmentally friendly, and offer a long-term price advantage.

For all of these reasons, we predict that organics will soon be passing silicon as the method of choice for producing low-cost electronics.

Means of data input will also see some new options in the coming years, including printed buttons or areas that use resistive or conductive touch.

Although some may wonder about the costs associated with this kind of technology, the incremental cost of a single printed button will be insignificant with regards to long-term production costs, especially in comparison with processing, display and power components.

'Wait a minute!" I hear you cry, 'A smart card with a display and buttons? Isn't that what I call a cell phone?"

It will be interesting to see whether smart applications shift to inside the handset before these new card technologies gain a foothold.

Clearly, there are potential barriers to many of these developments. Cost is always an issue, as is size, since the technology will need to physically fit into the envisaged payment form factors. And what about durability? Will the technology survive everyday customer use? Are the power consumption requirements realistic for a three-year lifetime product? And to what extent can the technology be exploited using existing standards and infrastructure?

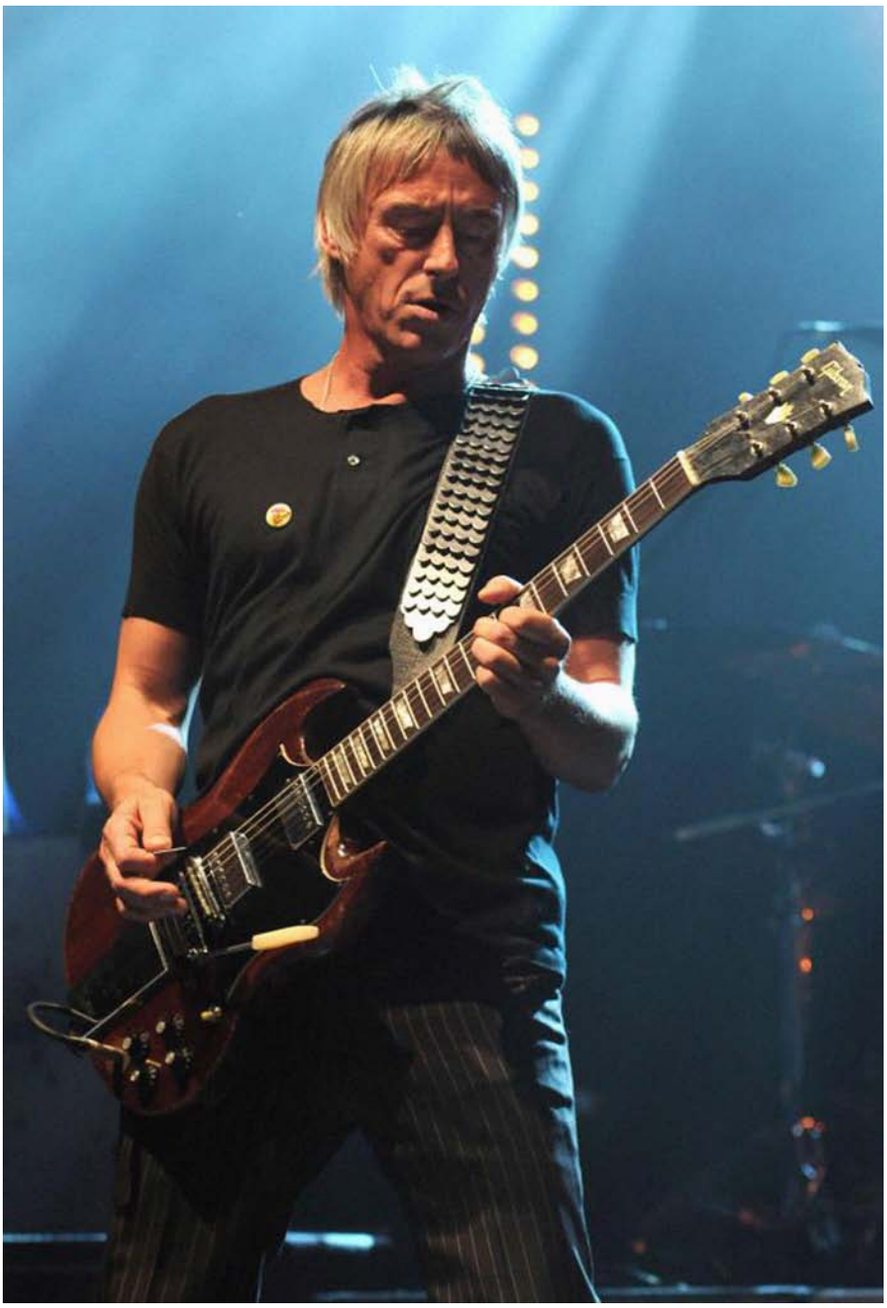
All of these are valid questions, and will need to be addressed, but in the meantime we need to maintain a "watching brief" on these developing technologies, and to conduct deeper research into tactical opportunities to gain a better understanding of the target markets and likely costs. At the same time, any companies who don't want to be left behind will need to start organising their business models to ensure that they are best positioned to exploit the strategic opportunities made available by these new and exciting technologies.

By John Elliott, Head of Public Sector at Consult Hyperion.

‘Wake Up Woking’

Consult Hyperion has again lent its support to a good local cause by sponsoring the ‘Wake up Woking’ concert on Sunday 6th June 2010, that saw music legend Paul Weller return to his home town of Woking for the first time in 30 years, to play a one-off gig in aid of the Woking & Sam Beare Hospices. The concert, held at the Woking Leisure Centre, was sold-out within days of being announced. The event was organised by Sam Molnar, brother of Consult Hyperion Director Gloria Benson, who’s mother was cared for at the Hospice before she died.

The homecoming ‘Wake up Woking’ concert raised over £55,000 through the 1,200 ticket sales, merchandise on the night and sponsorship, and was hugely successful and entertaining. Speaking after the concert, Sam Molnar, who is an old Friend of Paul Weller’s said:



“We are delighted that we managed to organise such a fantastic event, which made a lot of people (not just Weller fans) very happy. Our thanks go to Paul and all the acts for performing for us, all the people at the Hospice, the Council and leisure centre staff that helped to make the night such a success. Not only have we raised a significant amount of money for the hospice which will really help them, but also created more awareness of the Woking hospice and the great work that they do!”

Race the Sun 2010

Consult Hyperion will, once again, be entering a team or two in the Race the Sun challenge this year. This gruelling, but good fun, event will take place on Saturday 4th September in the Lake District.

For further information on this event please go to: www.actionforcharity.co.uk/eventdetailsnew.asp/urlsearch/Race-the-Sun

VOME Project Survey Results

Researchers from the Information Security Group (ISG) at Royal Holloway, University of London worked together with UK online to conduct an on-line survey of privacy attitudes and behaviours.



The results form part of the backdrop to a project called Visualisation and Other Methods of Expression (VOME), which aims to produce methods and tools for negotiating and engaging with on-line privacy and consent.

At the heart of the report, prepared by Royal Holloway and Consult Hyperion, is the ranking of general concerns about Privacy on the Internet. 'Online identity theft' is associated with the highest level of concern. This is perhaps in part due to the influence of news stories and public information initiatives and in part due to the nature of the Internet use.

Looking more widely, key concerns relate to individuals having their personal information compromised. Amongst these concerns, finance features prominently, as does the exposure of personal information and the potential for individuals and companies to misrepresent themselves. Gender, length of Internet experience and education levels all contribute to affecting the level of general concern. The tracking of web pages visited by an individual is predominantly regarded as either harmful (43.1%) or both helpful and harmful (39.7%). Very few regard it as purely beneficial.

Although a large proportion of respondents had not personally experienced an invasion of privacy, many had heard or read about the use and potential misuse of customers' personal information collected on the web.

VOME is currently undertaking qualitative research to explore the trends identified in the survey in order to develop a deeper understanding of the privacy protection practices and how these can be improved to become more usable by wider sections of the community. If you are interested in receiving further details of this research, please contact Mike Burden at mike.burden@chyp.com.

Copies of the survey can be obtained from the VOME website: www.vome.org.uk/wp-content/uploads/2010/03/VOME-exploratorium-survey-summary-results.pdf

13th Annual Digital Money Forum



Sandra Alzetta of Visa Europe and Dave Birch of Consult Hyperion present Giles Sergant of Touch2ID with his prize for winning “The Dragon Factor’s Got Talent” competition



Delegates enjoying lunch



The opening session: Tom Levenson, James Allan and Martin Baker



Dave Birch introduces the expert panel on future scenarios



Chris Cook puts forward the idea of energy-based currencies



James Allan describes living in London without notes or coins

The 13th annual Consult Hyperion Digital Money Forum took place on 10th and 11th March 2010 at the Guoman Hotel in Charing Cross, London.

This is a not-for-profit event that supports a variety of charities. Proceeds from this year’s event supported the good work done by BUFFER (which provides specialist diagnostic equipment for breast cancer), Action Medical Research, The Prostate Cancer Charity and Jubilee Action (a Guildford based international human rights charity).

The Digital Money Forum is a unique event, where interaction and invention replace product announcements and "death by Powerpoint" sales pitches, earning the two-day event the reputation as the place to be for people interested in the future of retail electronic payments.

The event offered a combination of discussion, education and debate between key thought leaders and industry influencers.

With the audience typically as well-informed as the speakers, the event (which was sponsored by Visa Europe, with support from ACI Worldwide and OLSWANG, and content partner CGAP) offered a challenging environment for discussion, especially as both days were built around interactive panel debates to allow for maximum delegate participation.

This year's keynotes came from Thomas Levenson of MIT, author of "Newton and the Counterfeiter", and from Joe DiVanna of Maris Strategies. Other speakers included James Allan, who tried to live a year without cash in London, and Michael Salmony of Equens, who claimed that ‘cash is still king’. Additional speakers and panelists came from organisations including the Bill & Melinda Gates Foundation, Citi, Barclaycard, the CSFI, the Future Foundation, American Express, the Mobile Commerce Forum, SWIFT, the British Retail Consortium, GIS and, of course, Consult Hyperion.

Mobile Monday Event at GSMA

Mobile technology promises to deliver an appealing experience for both the consumer and the merchant but, in the past, many Mobile Payments initiatives have failed to deliver their potential.

On 19th April, the GSM Association hosted the Mobile Monday London event aimed at providing an overview of trends in the Mobile Payment space. A range of questions were addressed, including the future of Mobile Payments outside the developing world, when NFC will actually happen and who is likely to make money in this sector above and beyond the network operator.

Paul Makin, Principal Consultant at Consult Hyperion and the original Concept Architect for M-PESA, gave a presentation entitled 'M-PESA – What the UK can learn'. This was followed by a panel session, chaired by Dave Birch, Director at Consult Hyperion, with Thierry Chopard of PayPal, Chris Thomason of Seren and Ben Whitaker from Masabi, who provided interesting and varied perspectives on the topic.

The aim of Paul Makin's presentation was to convey to people within the UK Mobile Money industry how they can learn from the experiences gained in the creation and operation of a successful Mobile Money initiative in Kenya, and how Consult Hyperion can help them in this process.



Dave Birch



Paul Makin

Points to remember:

- If you have a solution, get it out there and visible, rather than waiting around for it to be 'perfect'. Any kinks can be ironed out at a later date;
- It is vital to connect to the established financial infrastructure/banks etc;
- For your scheme to be successful, it must be as easy as possible for people to move their money both in, and out.
- Security is one of the most important aspects in this arena, and it is therefore of paramount importance to obtain excellent advice and use only world-class payments-grade security.
- Be aware that your launch tariff shapes the long term potential of your service, so you must ensure that this is well thought through.

If you have any questions on this day or anything to do with Mobile Payments, please contact Nick Norman on 01483 301793.

Dave Birch wins ID Trailblazer honour

Dave Birch, co-founder and Director of Consult Hyperion, has been awarded the ID Trailblazer Award at the eighth ID WORLD International Congress, the global summit on automatic identification.

Mr. Birch was announced the winner in Milan during this year's ID People Awards – the Oscars of the Auto ID industry.

The ID People Awards are given each year to "outstanding members of the international ID community" who have distinguished themselves in terms of commitment, leadership, creativity and innovation. The Trailblazer Award is presented each year in recognition of the individual who has made great strides in helping the market envisage what will happen over the coming years.

Reflecting on the award, Dave noted that "If I had written a proper acceptance speech (I hadn't) then I would have pointed out that the only way I could win this award is by taking the ideas of my colleagues at Consult Hyperion and finding ways to communicate them to a wider audience. So, thanks to all of them as well as to my peers who voted for me."

Dave's Trailblazer award was presented by Sophie B. de la Giroday, President of Wise Media, publishers of ID People magazine and sponsors of the award at an exclusive ceremony.



Meet the team

Chris Leech -
Senior Consultant



Chris Leech

What hobbies/pastimes do you have outside the office?

I recently took-up calligraphy which, despite being left-handed, I try with my right hand – it's a great excuse for not being very good at it!

What was the last foreign country you visited and why?

Belgium. On business.

What exactly were you working on when you were asked these questions?

Identifying potential security vulnerabilities in a mobile payment product.

What is the last project you completed?

An assignment to make security recommendations for a mobile payment product.

What was your first job?

Student apprentice with Thorn EMI Electronics

About us

We are an IT Consultancy that has spent two decades advising leading organisations around the world. We help them to reap real benefits from technological change in the field of secure electronic transactions.

We help organisations to:-

- Evaluate new business concepts
- Develop new products and services
- Test and certify complex systems using advanced techniques and fully-automated robotic test management

We have world-class expertise at every step in the transaction value chain, from Authentication, Access and Networks, to Transactional Services and Applications.

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