Winter 2009

CHYPPINGS

The Consult Hyperion Newsletter



Consult Hyperion builds on **international experience** in the

Smart Card industry

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The triathlon style challenge to raise money for **Action Medical Research**

Consult Hyperion joins

Global Platform

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securing tomorrow's transactions



Consult Hyperion joins **GlobalPlatform**



Neil Livingston - Senior Consultant

“We will also have the opportunity to engage in GlobalPlatform’s Mobile Task Force”

Having become one of the most recent members of GlobalPlatform, we hope to use some of our considerable experience gained developing software, systems and services using Global Platform standards to help them to shape the coming generation of multi-application standards and practices.

We have experience in specifying, designing and certifying both multi-application smart card systems and mass-market transactional systems that use multi-application smart cards to deliver innovative products and services for banks, telecommunications and media companies and public sector organisations working at population scale, and we’re looking forward to working with Global Platform to help customers around the world exploit the opportunities afforded by the new technology.

We will stay informed of technological developments within the organisation and discuss strategic and technical activities by participating in the Advisory Council; a forum designed to create an open dialogue between GlobalPlatform members and the Board of Directors, Committee Chairs, and Technical and Executive Directors. We will also have the opportunity to engage in GlobalPlatform’s Mobile Task Force, which was established to drive existing GlobalPlatform technology, and to create new extensions of the technology, to satisfy the developing needs of mobile contactless services.

Kevin Gillick, Executive Director of GlobalPlatform, adds: “With domain expertise in electronic payments, authentication, smart cards and network security, as well as over 23 years’ experience working with a range of sectors including banks, governments and telecommunications operators, we welcome Consult Hyperion’s business and systems analysis skills and experience to our membership.”

Race the Sun 2009



On Saturday 5th Sept 2009 two teams from Consult Hyperion took part in an exciting triathlon-style challenge to raise money for Action Medical Research.

Starting at sunrise the two teams (CHYP Chaps I and II) cycled a total of 50 miles, hiked to the summit of England's second highest mountain, Helvellyn, at 3,116ft and canoed a 2.5 mile course on Lake Thirlmere. For almost 60 years, Action Medical Research has been involved with numerous breakthroughs such as ultrasound in pregnancy, the polio, rubella and meningitis vaccine and improving the quality of life for many disabled children. They fund many research projects each year which will touch the lives of many families in the UK.

Here are some of the memorable moments from the trip:
"One of my best moments was seeing Ed Dixon on the off-road section going through an innocent looking puddle only to discover it hid a large pot hole, his front wheel dropping into it but Ed continuing on, going over the handlebars and fortunately landing on the grass bank at the side of road."
Matt Barker, Consultant.

"The worst bit for me was the time spent on the Helvellyn ridge. I was probably beginning to suffer from exposure, wearing wet clothes with a wind chill below zero and horizontal rain. Thanks (for my survival) go to Toby Stevens for opening the portable Oxfam shop he took up the mountain!" Neil McEvoy, Managing Director

"My highest point was experiencing the storm on the top of the hill. Just brilliant. I didn't know the weather could be that foul in England in September. My daftest point was having to wring out the chamois on my bike shorts (whilst wearing them) in full view of everyone else at the end of the canoeing stage..." Toby Stevens, Associate.

"This really was a challenge for me (the oldest member of the oldest team) and as such, despite some pain along the way, I felt on top of the world at the end!" Neil McEvoy, Managing Director.

The teams beat the sun by about 90 minutes and had the total amount of £4000 to raise for this beneficial charity. If you would like to contribute to The CHYP Chap teams please visit www.action.org.uk/sponsor/chypchaps.

Many thanks for your support.





More on **Payez Mobile**



The AEPM (Association Européenne Payez Mobile) was set up in 2008 to "promote and accelerate the deployment of contactless mobile payment in Europe" through the development and publication of supporting specifications, published in three "sets": Set 1 is freely available from the website and covers the functional and technical aspects. Set 2 (security guidelines and configurations) and Set 3 (specifics for Visa and MasterCard implementations) are available under license.

The Association comprises 11 group members (all French) including 4 mobile operators and 7 banks (only operators or banks may join) and has ambitions for its specifications to be adopted more widely across Europe.

This is one of the first comprehensive applications of the various building-blocks for mobile NFC payments, and defines that the Secure Element resides in the SIM (or "UICC"). It builds on ETSI SCP specifications, including the Single Wire Protocol and Host Controller Interface, and the latest GlobalPlatform Card and UICC Configuration specifications. It also cites EMVCo specifications, underpinning its support for Visa, MasterCard et al.

These specifications tackle potential usability problems of mobile NFC payments through the adoption of GlobalPlatform concepts. Application priority and selection issues are addressed using the Contactless Registry Service (CRS) which, together with the Contactless Registry Event Listener (CREL), implements Payez Mobile's logic of allowing only one application to be active on the contactless interface at any time.

"Promote and accelerate the deployment of contactless mobile payment in Europe"

The concept of a companion application to a payment application is introduced, whereby the companion provides the interface to the payment application from the outside world. Seemingly, this is to allow existing Visa and MasterCard contactless payment applications to work with Payez Mobile, limiting the effort required for re-work and re-certification.

Another interesting aspect is the architecture models for provisioning and management and how these map onto the evolving view of what a Trusted Service Manager (TSM) is. The GSMA model for mobile payments sees a single TSM acting between a bank and an operator. The AEPM architectures break out the range of possible TSM responsibilities into several roles, split across bank and operator domains, enabling "multi-TSM" implementations. This is a more pragmatic option than the single TSM model.

Looking ahead, it will be interesting to see if the companion application model survives, or if payment schemes will close the gaps between their existing payment application specifications and what is required to make mobile NFC payments work. It will also prove of interest to see whether the AEPM specifications manage to break out of France.

By Neil Livingston - Senior Consultant



Identity and Privacy **Forum 2009**

The Digital Identity Forum and the Enterprise Privacy Group hosted the first Identity and Privacy Forum in April. This event was sponsored by Consult Hyperion with support from HP, Microsoft, Symantec, Verisign and VoicePay. The Forum was structured around four sessions - "online identity", "privacy and consent", "sharing front line experiences" and "catching up with biometrics"

"I thoroughly enjoyed the forum. Great work... great location!"

Consult Hyperion's Digital Identity Forum and the Enterprise Privacy Group decided to get together and focus our efforts on one event that inherits both traditions: debate, discussion and learning in a relaxed atmosphere, mixing technology, business and policy to try and create new ideas and new breakthroughs in identity management for the 21st century.

"Good mix of pace and content discussion. Good range of speakers and presentations, and good networking"

After the event, everyone was challenged to play 'The Game of Life' where you choose your own identity. The more awesome experiences you have, the more money and life points you collect. All of this is recorded on the electronic Lifepod, taking care of your money, houses, cars and family matters at the touch of a button! Great fun was had by all as the most unimaginable identities were created!

The next Identity and Privacy Forum will be held on Wednesday 9th and Thursday 10th June 2010. Further details will follow but for more information please contact **gloria.benson@chyp.com.**



Consult Hyperion builds on international experience in the Smart Card industry

We have recently become the first consultancy firm to join the MULTOS Consortium, a group of international blue chip organisations responsible for the ongoing maintenance and development of the MULTOS specification.

MULTOS is the most robust, industry-backed smart card platform, delivering simplicity and innovation to the world's leading issuers. With more than 100 million smart cards issued across 32 countries, MULTOS is overseen and provided by a consortium of smart card and silicon manufacturers, payment schemes, card management system providers and integrators.

A range of applications including payment, authentication, digital identity, biometrics, loyalty and contactless ticketing may securely co-reside on a MULTOS powered chip.

Joining as a Professional Partner member, we will participate in the MULTOS Business and Technical Advisory Group meetings and contribute towards the future direction of the MULTOS technology.

With more than two decades' experience in advising organisations across the globe, we will be able to bring a wealth of knowledge, ideas and expertise to the current member group. Dave Birch, director and co-founder of Consult Hyperion, says "Having been involved in some of the highest-profile MULTOS deployments in the world - in Europe, the Middle East, Far East and North America - we have considerable practical experience in using multi-application smart cards in high-security applications, such as national identity cards and EMV cards.

We decided to use this experience to give something back to the MULTOS community and, at the same time, help to shape the future trajectory for the platform by joining the consortium.

Alan Johnson, Chairman of the MULTOS Business Advisory Group, comments: "We are delighted to welcome Consult Hyperion to the MULTOS Consortium. As a world leading consultancy with tremendous experience within IT, their contribution will undoubtedly be invaluable to the growth and development of MULTOS."





Seasons Greetings

from all of the team at Consult Hyperion, with best wishes for you and your business in the coming year

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Meet the team

Jessica Mastromarco - Business Administrator

What hobbies/pastimes do you have outside the office?

Between the ages of 5 and 18 I was a very keen competitive swimmer and would compete in Galas almost every Saturday night with my swimming club – Wey Valley. We would travel to different venues in the South East of England and I would often enter open meets to represent myself at county meetings.



What's your favourite gadget?

I couldn't live without my pink GHDs (Hair Straighteners).

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

I was raising an invoice and manning the phones.

What was your first job?

I had a paper round when I was 13, delivering the Guildford Times to my street and the surrounding roads.

The hardest part of your job?

Trying to get project managers to fill out invoice request forms!

What do you like best about your job?

I am quite a chatty person and I get to speak to a lot of people throughout the day via phone or when clients visit the office. I also enjoy helping to organise and then attend the Digital Money and Identity and Privacy Forums which are both held once a year.

For more information about our expertise and experience or to find out how we can help you to exploit new technologies please contact:

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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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