Spring 2011

CHYPPINGS

The Consult Hyperion Newsletter

Consult Hyperion celebrates its 25th anniversary!

PLUS

- BarCampBank London 4
- The UK Cards Association

and much more!

Digital Money 2011 Overview

Consult Hyperion works closely with ENISA

consult hyperion
securing tomorrow's transactions

Consult Hyperion works with ENISA

Consult Hyperion has revealed details of a report it has written for ENISA (the European Network and Information Security Agency, working for the EU Institutions and Member States) about the management of multiple electronic identities (eIDs).



For approximately the past ten years European Member States and EEA countries have been implementing electronic identity management (eIDM) systems based on their national requirements, which have included improving administrative efficiency, improving accessibility and user-friendliness, and reducing costs. These requirements can be enhanced at the European level by improving the interoperability of electronic identification/authentication systems currently operated at the national level.

The increasingly digital nature of relationships between people is central to dealing with the issues of managing multiple identities. It is not a question simply of hardware or software, but more importantly of enabling people to enjoy and benefit from online experiences, while dealing with potential issues. These issues might include a lack of knowledge or training, difficult personal circumstances or simply irritation at the diversity and unpredictability of online privacy and identity mechanisms. It is therefore vital that we should have strong, reliable mechanisms, which can be easily understood and relied upon across the course of a lifetime.

"This is a very ambitious aim, but one which is potentially well supported by the range of technologies developing in this area. Privacy enhancing technologies have a major role to play."
said John Elliott, Consult Hyperion's Public Sector Practice head, and one of the authors of the report.

"Equally, simple good sense, such as using appropriate strength of authentication and not keeping credentials beyond their useful lifespan are important considerations. The adoption of open standards, with the flexibility this implies, also has a significant part to play."

There is considerable scope for policy to assist by supporting and protecting people in their online experience. Problematic activities such as data mining and other identity-related attacks deserve close scrutiny. There are still questions to be resolved around the legal implications of ownership and also revocation of identities online. In such a fast-moving and interconnected area, it is likely that these and other issues will require the ongoing attention of policy makers in the coming years.

As experiences and expectations develop further, it is vital that the potential for successful management of multiple digital identities is not stifled by expectations based on traditional paper-based identity documentation. We should not aim to replicate offline processes, but rather to improve on them. We have excellent technologies at our disposal, which can provide a greatly enhanced level of user experience, choice, and privacy protection.

In order to create an identity infrastructure which will serve us well into the future, it is essential that policy makers should be fully aware of the opportunity that this presents. It must be managed well, with appropriate recognition of the needs of individual users and well chosen technologies. A well-designed infrastructure, with due flexibility and privacy built in, has the potential to deliver substantial social and commercial benefits.

The ENISA report is expected to be published in April 2011 and will have three main sections:

- Electronic identity key concepts
- Methods of management of multiple electronic identities
- Guidelines and best practice

A paper on the results of this work was presented at the European Identity Interoperability Conference: "Bridging the Identity Divide" organised by eema in Leuven earlier this month (March).

enisa
European Network and Information Security Agency

The UK Cards Association's Mobile Contactless Steering Group





Using the Guidelines jointly developed by the UK Cards Association (UKCA) and Telecommunications UK Fraud Forum (TUFF) which were endorsed and published by the Home Office as a basis, Consult Hyperion have been taking a lead in raising the awareness of the potential fraud and identity theft opportunities offered to criminals by payment applications and personal data held on mobile phones, and particularly those mobiles equipped with Near Field Communication (NFC) capabilities.

About The UK Cards Association

The UK Cards Association is the trade body that gives credit, debit and charge card issuers, and merchant acquiring banks a forum where they can work together on non-competitive issues and thus unify and represent the UK card payments industry.

The UK Cards Association informs and engages with stakeholders to advance the industry for the ultimate benefit of their members' consumer and retail customers. Their work includes preventing card fraud, contributing to legislative changes, collating industry statistics and, in particular, developing industry standards and best practices. The UK Cards Association campaigns on key industry issues and is the definitive source of industry statistics and management information.
In order to ensure that they lead on these issues, The UK Cards Association commissions studies, reviews and market research to facilitate and inform discussions with external parties.

About The UK Cards Association's Mobile Contactless Steering Group

The Mobile Contactless Steering Group is the card payments industry-wide group working to prepare for and promote the UK rollout of contactless card payments on mobile. The initial scope of the work addressed through the Mobile Contactless Steering Group is related to contactless card payments initiated from a mobile handset. Contactless card payments use card emulation on a mobile device equipped with near field communications (NFC) technology and interacting with the standard contactless card payment readers deployed in the UK.
The experience of EMV implementation in the UK demonstrates the benefits of a significant level of co-operation between issuers, acquirers and schemes in order to maximise the potential benefits.

Consult Hyperion's support

Following discussions of the impact of mobile contactless technology with The UK Cards Association they commissioned Consult Hyperion to deliver a white paper of a high-level review of the emerging market landscape for Mobile Payments and Mobile Banking. The paper highlighted the potential risks associated with these new services and The UK Card Association's potential role in the development of robust and secure mobile payment services for UK Consumers.

As a result of this paper The UK Cards Association commissioned Consult Hyperion to assist them in establishing the Mobile Contactless Steering Group and identifying the first set of objectives to be addressed in the first half of 2011.

These were:

- To identify what specific functionality and processes for mobile contactless payments should be defined as collaborative for The UK Cards Association members; and to allow participants of the group to agree other areas of mobile payments that should be considered collaborative for Association members and to define the on-going scope of work for the group in terms of its objectives and detailed tasks.
- To address these objectives a set of work streams (with associated deliverables) have been identified for the first half of 2011 and are now in the process of development. The identified work streams are:
- Management – to provide on-going management of the Mobile Contactless Steering Group, co-ordinating meetings and activities;
- Stakeholder Engagement – to gain agreements to share information with other non-UK Cards Association member stakeholders with the UK;
- Mobile Payment Strategic Review – to analyse the market landscape for mobile payments within which mobile contactless payments reside and develop a statement of direction for the Steering Group;
- Mobile Contactless Payments Collaboration Requirements – to propose and define the approach for areas of mobile contactless payments judged to be collaborative (such as basic functionality and operations codes of practices) for mobile contactless payment deployments into the UK;
- Technology Review – to understand the status of the supporting technical specifications and highlight areas when specifications may not address the proposed collaborative approach.

For more information, please contact:
Len King, Commercial Manger

+44 7794 519 608 or len.king@chyp.com

14th Digital Money Forum



Consult Hyperion's 14th annual Digital Money Forum took place on 2nd and 3rd March 2011 at the Guoman Hotel in Charing Cross, London – the same venue as last year – and the agenda focused on the future of electronic payments and their impact on society. As always, the 2 days were a huge success and were greatly enjoyed by all that attended.



Catherine Eagleton from the British Museum

Being a not-for-profit event, the proceeds are always used to support various charities, and this year we supported BUFFER (which provides specialist diagnostic equipment for breast cancer), Jubilee Action (a Guildford based international human rights charity), Surrey Care Trust and The Prostate Cancer Charity.

The event was sponsored by Visa and Monitise, with support from Olswang, content partner IPS and media partners Smart Insights and NFC World, and offered a challenging and lively environment for discussion, with both days being centred around interactive panel debates to allow for maximum delegate participation.

This year's keynote speakers were Catherine Eagleton from the British Museum, and Professor George Selgin from the University of Georgia.

Chairing the proceedings on day 1 were journalist Maggie Philbin, author Tom Chatfield and Chris Skinner from Balatro, and on day 2 were economist Diane Coyle, Richard Johnson from Monitise and Rob Bratby from Olswang. Additional speakers and panellists came from organisations including Visa Europe, Arcam International, American Express, Boku, Transport for London, Department for Transport, Barclaycard and, of course, Consult Hyperion!

However, the day was not all business!

Throughout the breaks Consult Hyperion ran a 'digital poker' table. CHYP poker is a mobile application developed by James Hitchings, Senior Software Engineer in the Hyperlab, to demonstrate aesthetic and dynamic user interface design whilst also utilising the emerging Near Field Communication (NFC) technology that is built into, amongst others, the Samsung GT-S5230N.

It is a variation of five-card draw that introduces card trading, rather than drawing new cards from a deck. Players' cards are dealt and traded via a 'tap' to a virtual deck of cards in the centre of the table.

The deck consists of a contactless Java Card, running an applet that stores each players' cards and game data. The players are dealt six cards, and have to select up to five cards to trade with one other player. This trading continues for two rounds before the final player 'taps' to the deck to calculate the winning hand.

In addition, at the end of the first day, delegates were able to participate in an entertaining 'pub quiz' while enjoying a glass of wine or a bottle of beer, and some miniature fish and chips, or sausage and mash!



Sandra Alzetta from Visa, with Nitipak Samsen, the winner of the Smart Banknote Design Competition





One of the expert panels

Comments

“Excellent! Thank you again”
Roy Vella, Vella Ventures Ltd

“A most enjoyable event with a variety of speakers”
Denise Noha, Barnes

“Dave thanks for the invitation. It was very stimulating and hope to deepen our cooperation”
Alexander Trocjuks, Worldwide Expert Ltd

“ A very informative conference which didn’t disappoint.”
Catrin Kemp, Welsh Assembly Gov



The ‘digital poker’ table in operation





Richard Watson and Maggie Philbin

Consult Hyperion's 25th Anniversary!

1st March 2011 marked the 25th anniversary of the day Consult Hyperion started trading, when Managing Director, Neil McEvoy, turned up in the City of London to work on a joint Bank of England / London Stock Exchange project to automate the settlement of trades in gilts (British Government bonds).



The Directors of Consult Hyperion with Cllr Marsha Moseley, Mayor of Guildford

The anniversary was celebrated with a company breakfast attended by the Mayor of Guildford, Cllr Marsha Moseley.

The Company was set up by Neil, Stuart Fiske and Dave Birch, with Gloria Benson, the Company's other executive director, joining them shortly afterwards. Initially the Company was based in Neil's dining room, but in 1987 moved to offices at the Guildford Research Park, gradually expanding the size of our premises, where we remained until 2005, before moving to the current location at Tweed House in the centre of Guildford. The first project utilised the experience Neil had working in the Defence sector, in particular the use of cryptography and tamper resistant technology over the new-fangled wide area networks.

The project was part of the technology programme associated with the 'Big Bang', a term used to describe the sudden deregulation of financial markets, along with the elimination of paper. 'Big Bang Day', or the day the London Stock Exchange's rules changed, was on 27th October 1986. Neil was on honeymoon abroad at that time, and was sufficiently confident in our testing to refuse to carry a house-brick sized mobile phone. Indeed, the gilts system was the only high-profile system to perform flawlessly that day!

As direct follow-ons from this project, Consult Hyperion secured further work from the London Stock Exchange, on the broadcast of market information via satellite, and for the Bank of England to create a very similar system for the Central Moneymarkets Office (CMO) and for the Central Gilts Office (CGO). Following on from that we were invited to perform a similar role in designing and commissioning secure networks for the Bank's much more ambitious and involved CREST project, concerning the settlement of share trading. This was a very urgent and high profile project following the collapse of a previous programme run by a different team. Once again, the project was delivered flawlessly to a well-publicised schedule.



Neil McEvoy with Cllr Marsha Moseley, Mayor of Guildford

CREST was later spun out of the Bank of England into an independent organisation – CRESTCo. We were retained to oversee the security and networking aspects of folding the old gilts and money markets systems into the more modern CREST infrastructure. Furthermore, we developed specifications to enable network operators to use the internet for access to CREST services, while maintaining the very high levels of security.

In 2002, CRESTCo was acquired by Euroclear, which operates similar services in Brussels and Paris. We helped the two organisations to migrate to a common infrastructure, and are retained by Euroclear to this day – a continuous link to our formation in 1986. We are very proud that we have specified and procured these secure networks, which protect over one trillion pounds of transactions every business day. We are equally proud that we have deployed the same expertise to protect millions of much smaller transactions throughout the world, from the City of London via credit and debit card, to payments to a hugely successful mobile-phone based service in the African bush.

We look forward, with optimism, to our next 25 years!

BarCampBank
London 4



The Fourth annual BarCampBank London "unconference" took place on 31st January 2011 at NESTA's modern offices in the City.

The day was organised around a participant-driven agenda regarding the future for financial institutions, and had a special focus on complementary currencies.

Previous year's have proved very successful, informative and enjoyable for all concerned, and this year's event was no different. New connections were made, new ideas were shared and new directions were forged.

Due to the success of these events, we are planning on running a second BarCampBank later this year.





"Excellent event and networking"
Kevin Farquharson,
Smart Tran

Consult Hyperion works with SSEDIC partner network to bring Europe One Step Closer to a Single Digital Community

Today, many barriers still affect the vision of a Single Digital Community in the EU. The interoperability challenges faced by national eIDs – the way citizens, government and businesses can identify themselves securely online – means that access to many EU public services, markets and other transactions are not possible between Member States, forcing people to look outside the EU. A Single Digital Community will be a major transformational impetus to further enhance the economic strength and political cohesion of European society, as the next logical step from the achievements of the Single Market.

Consult Hyperion has joined the Single European Digital Identity Community (SSEDIC), a thematic network for the EC's Digital Agenda for Europe (DAE), and took part in its launch and its first meeting on 16th December 2010 in Brussels at the Open Government Conference of the Belgian Presidency.

SSEDIC will provide a platform for all the stakeholders of electronic identity (eID) to work together and collaborate to prepare the agenda for a Single European Digital Identity Community.

SSEDIC will identify the actions and the timetable for the DAE, as well as deliver a stakeholder planning resource to assist its implementation. The DAE aims to unite the EU in a flourishing digital economy by 2020, outlining policies and actions to maximise the benefits for all Member States

The SSEDIC network will also establish a series of stakeholder groups in sectors, of which these are government, society, business, leisure, finance and transport. Each group will consider, through further consultation, the political, economic, social, technical, legal and environmental aspects of a Single Digital Community. During the three years the project will run, it will build a community of high level European and international experts, through a series of workshops, papers, online and physical conferences and other major EC events.

Meet the team

James Sellwood –
Head of Software Development



What hobbies/ pastimes do you have outside of the office?
I shoot HFT which is a form of outdoor air rifle target shooting. 30 shots at 30 targets which are located at a range of distances from 8 yards to 45 yards and can be placed anywhere from on top of a pole in the middle of a field to the base of a tree in the middle of a wood, partially obscured in the undergrowth. If the target is missed you get 0 points, hit the plate and you get 1 point. If you hit the 'kill zone' which can be anything from 15mm to 45mm in diameter then the target falls over and you get 2 points.

What was the last foreign country you visited and why?
France. I travelled to France for Cartes last December where I helped set up the demonstrators we'd built for Visa on their stand. The event was a success and all the demonstrators worked well in front of the numerous visitors the stand brought in.

What exactly were you working on when you were asked these questions?
I was just completing a full anti-virus scan of my system (it was clean). I was also setting up a temporary laptop for another employee after theirs stopped working. I'm working on a number of projects for clients at the moment, many of which involve testing and proving contactless and NFC payment technologies of one kind or other. making sure it's fully functional!

What was your first job?
I had a paper round when I was a kid. I can still remember delivering 300+ free newspapers around the local roads on a Thursday (I think) evening every week.

Who had the biggest influence on your career?
That's seemed like a tough question at first but in reality the biggest influence on my career has been me. I've made decisions along the way to do certain jobs and I've always ensured I've learnt as much as I can from everyone around me. That and an almost un-natural concern for the detail has had significant impact on where I am today and where I'll be looking to go over the next 10+ years in my career.

If you could change something about the industry, what would it be?
If I had a magic wand I'd certainly use it to educate people about technology. Customers / Users can be so easily mislead by technology due to the fact that they just don't understand what is happening. In particular malicious attacks leveraged against their computers, devices and data are a significant concern to me.

What is the last project you completed?
The last project I completed (my tasks) on involved me writing personalisation scripts for a contactless payment application.

What is your favourite gadget?
My Samsung Galaxy Tab. Tablet PCs are really a device that fall into an area where there was no existing market. Having bought one for frankly quite lame reasons I am regularly astounded by how useful I find it.

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.

www.chyp.com



Consult Hyperion, Tweed House,
12 The Mount, Guildford, Surrey,
England. GU2 4HN

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

Public Sector: mike.burden@chyp.com, +44 (0)1483 468694
or len.king@chyp.com, +44(0)1483 468610

Private Sector: nick.norman@chyp.com, +44 (0)1483 468690

consult hyperion

Consult Hyperion
Tweed House, 12 The Mount
Guildford, Surrey GU2 4HN

T: +44 (0)1483 301 793 F: +44 (0)1483 561 657

www.chyp.com
info@chyp.com

Registered in England. Registered Address:
Tweed House, 12 The Mount, Guildford, Surrey GU2 4HN
Company No. 1955749. VAT No. 413631386