



Dear Payments Professional,

We appreciate your interest in membership in the U.S. Payments Forum (the Forum). The U.S. Payments Forum grew out of the highly successful EMV Migration Forum, which was instrumental in the progress of the U.S. migration to EMV chip payments since 2012.

As you know, EMV is just one part of the payments ecosystem – there are many other new and emerging payment technologies that require the same level of industry engagement, cooperation and coordination for successful implementation in the U.S.

The U.S. Payments Forum addresses a variety of payments technologies that protect the security of, and enhance opportunities for payment transactions within the U.S., and includes EMV, tokenization, card-not-present transactions, encryption, and mobile and contactless payments.

We also keep the migration to EMV chip technology a priority, and continue to focus on those areas that require implementation guidance. Optimizing transaction speed at the point of sale, chargeback best practices, and chip enablement at the ATM and in petroleum, hospitality and grocery are some of our focus areas. We plan to also address new topics as needed.

This is the perfect time to join. Take a look at some of our activities:

- Continued support of the EMV migration, especially supporting those areas in the market which have not completed their implementation, or are working out further challenges related to their implementations
- Providing best practices and actionable guidance on technical issues, consumer awareness and other non-proprietary issues relating to industry-wide adoption and implementation of new and emerging payments technologies
- Discussing the coordination of process-related elements of the payments infrastructure that impact multiple stakeholders
- Discussing and engaging in projects to facilitate consumer adoption and allow for a more consistent consumer experience
- Providing implementation feedback on proposed new payments specifications to standards bodies

You may be aware that the Smart Card Alliance, the organization behind the creation of the EMV Migration Forum and the current U.S. Payments Forum, is also involved in various industry advocacy and educational activities related to payments and other security-related markets. We have a membership level that allows you to participate fully in both the Smart Card Alliance and the Forum with a single membership. Current Smart Card Alliance members who also join the Forum will receive a 20% discount off the Forum's yearly membership fee.

I encourage you to be part of this influential organization.

Sincerely,

A handwritten signature in black ink, appearing to read "R. Vanderhoof". The signature is fluid and cursive.

Randy Vanderhoof
Director, U.S. Payments Forum
August 2016