

PROJECT PROPOSAL FOR NEW PART TO ISO 14443 TO B10.5

1 Source of the Proposed Project

1.1 Title: ISO/IEC 14443 Part 15 – Application Layer Protocol Definition

1.2 Date Submitted: ASAP

1.3 Proposers: American Express

2 Process Description for the Proposed Project

2.1 Project Type: Standards Development

2.2 Type of Document: Standard

2.3 Definition of Concepts and Special Terms: To Be Determined

2.4 Expected Relationship with Approved Reference Models, Frameworks, Architectures, etc.: It is envisioned that this standard will build on the ISO/IEC 14443 standards parts 1-4, ISO/IEC 7816 parts 4 - 15 and other related ISO/IEC standards as required. A common application programmers interface and technical standards that may better enable the existing document will be used. It has been long recognized that a suite of technical standards were required within the U.S. and internationally, so as to enable RF tag payment application standards.

2.5 Recommended Development Technical Committee: INCITS B10, with the work being assigned to workgroup B10.5 (Contactless IC Cards).

2.6 Anticipated Frequency and Duration of Meetings: Meetings will be held as frequent as every alternate month until the work item is completed. Face-to-Face meetings NOT coincident with INCITS B10 plenary meetings are anticipated to last a minimum of two days.

2.7 Target Date for Initial Public Review (Milestone 4): January 2003

2.8 Estimated useful life of the document: Five years or longer

3 Business Case for Developing the Proposed Standard or Technical Report

3.1 Description: Broader adoption of all or part of ISO/IEC 14443 is anticipated for financial services applications in this decade. The advantages of contactless (RF) solutions are becoming very attractive to retailers and payment providers alike. These advantages include superior consumer convenience, increased throughput of transactions for merchants and the ability to provide increased security for all transactions.

3.2 Existing Practices and the Need for a Standard: The RF (ISO/IEC 14443) payment application industry is evolving. ISO/IEC have only recently begun to consider application standards in a standards context. A recent example of an application standard is the work being performed by ISO/IEC JTC1 SC17 WG4 on ISO/IEC 7816-15 (currently at the FCD level). The ISO/IEC 14443 standard does not currently address interoperable application level issues such as application selection, message structure, transaction flow, and available security mechanisms.

For any commercial solution to be successful on a pervasive level at least two technology requirements must be satisfied:

- 1) Interoperability of the solution to protect infrastructure investments by multiple parties
- 2) Availability of components for the payment solution from multiple vendors.

This work item is intended to produce a standard that will address these requirements in a manner that will enable solution providers to preserve their individual application value proposition.

It is foreseen that the proposed scope of work will address, as a minimum, the definition of interoperable application selection, message structures, transaction flow best practices and an related means to provide a framework for data integrity, authentication, and general security mechanisms.

3.3 Implementation Impact of the Proposed Standard:

3.3.1 Development Costs: Unknown at this time. Long-term, development costs are seen to be less expensive than a “from scratch” development for a proprietary implementations

Logistical Cost: Costs associated with telephone conferences, meeting space for face-to-face meetings, as well as time on the agenda for the B10.5 INCITS meetings.

Meeting attendance: Strong emphasis to use phone / email to reduce travel and other associated costs to a minimum.

Work between meetings: Product implementation details, the Application Programmers Interface , PCD-to-PICC communications

Editorial Work: Traditional ISO/IEC standard development editor work is foreseen. Use of existing templates is presumed mandatory.

3.3.2 Impact on Existing or Potential Markets: The existence of this proposed addition to the current set of ISO/IEC 14443 standard parts will allow implementers at least one path to achieving interoperability subject to the extent said implementer wishes to have interoperability. The proposed new standard would also serve as an educational means on the correct and intended interpretation of the other parts of ISO/IEC 14443. An implementation means would infer a faster time to market for implementers as well as reduced risk in investing in “orphan technology”.

3.3.3 Cost and Methods of Conformity Assessment: No official validation or certification procedure has been currently established for this standard. A form of conformance, compliance or agreed test document may be required should this work item be approved as a new project within INCITS.

3.3.4 Return on Investment: Currently Unknown

3.4 Legal Considerations: Potential patents or trade secrets may exist that may not be made available on fair and equitable terms per ANSI and ISO/IEC policy.

3.4.1 Patent Assertions: A regular call for patents is requested per the operational policies of INCITS, ANSI and ISO/IEC respectively.

3.4.2 Dissemination of the Standard:

4 Related Standards Activity

4.1 Existing Standards: ISO/IEC 14443 parts 1-4, ISO/IEC 7816 parts 4-15, others will surely be identified once the scope of work is clearly defined by the workgroup.

4.2 Related Standards Activity: None identified at this time

4.3 Recommendation for Coordination Liaison: ISO/IEC JTC1 SC17 WG8

4.4 Recommendations for Close Liaison: ANSI X9, subgroups X9A and X9F