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Dear Mr. Jolly,

Contact
Melanie Johnson

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RESPONSIBLE DISCLOSURE PRACTICE

I am writing as Chair of The UK Cards Association to draw your attention to our concerns regarding a research paper published earlier this year by a University of Cambridge student, details of which were published prominently on the University's Light Blue Touchpaper web site on 19 October. It is our belief that this web publication oversteps the boundaries of what constitutes responsible disclosure.

The UK Cards Association is the leading trade association for the cards industry in the UK. With a membership that includes all major credit, debit and charge card issuers, and card acquiring banks, the Association is responsible for formulating and implementing policy on non-competitive aspects of card payments including codes of practice, fraud prevention, major infrastructural changes, developments of standards and other matters where cross-industry benefits are identified.

The paper in question is 'The Smart Card Detective: a hand-held EMV interceptor' by Omar Choudary, University of Cambridge, dated June 2010. It was submitted as a dissertation for the degree of Master of Philosophy in Advanced Computer Science. The entry on Light Blue Touchpaper is also written by Mr Choudary. It provides links to the paper by Mr Choudary and to a 'project's page', where he gives an overview of the work done and a pointer to both the source code and hardware schematics for the device's application and functions.

It is the publication of this level of detail which we believe breaches the boundary of responsible disclosure. Essentially, it places in the public

domain a blueprint for building a device which purports to exploit a loophole in the security of chip and PIN.

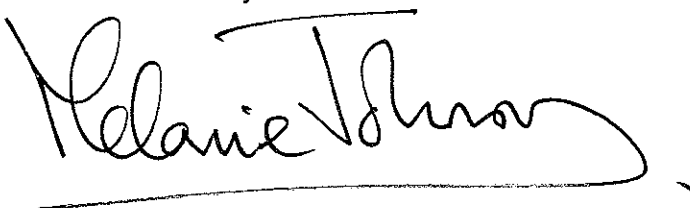
Fortunately, the type of attack described in the research is difficult to undertake and is unlikely to carry a sufficient risk-reward ratio to interest genuine fraudsters. And, in the unlikely event that such an attack were to take place in the UK marketplace, the banking industry's fraud prevention systems would be able to detect when such an attack had happened. Nevertheless, publication of such details could encourage nuisance attacks on the payment card systems, undermine public confidence in them and/or give organised crime access to material that they might be able to develop further.

Our key concern, therefore, is that this type of research was ever considered suitable for publication by the University. It gives us cause to worry that future research, which may potentially be more damaging, may also be published in this level of detail.

Concern has also been expressed to us by the police that the student was allowed to falsify a transaction in a shop in Cambridge without first warning the merchant.

Consequently, we would ask that this research be removed from public access immediately and would hope that you are able to give us comfort about your policy towards future disclosures.

Yours sincerely

A handwritten signature in black ink, reading 'Melanie Johnson', with a long horizontal flourish extending to the right.

Melanie Johnson
Chair, The UK Cards Association