

# BIOS

## *TRANSATLANTIC RFID Workshop* on Consumer Privacy and Data Security

### Susan Grant

Susan Grant is Director of Consumer Protection at Consumer Federation of America, a non-profit association of some 300 non-profit consumer groups that was established in 1968 to advance the consumer interest through research, education, and advocacy at both national and state levels. Ms. Grant works specifically in the areas of privacy, deceptive marketing, online safety and security, fraud, electronic and mobile commerce, and general consumer protection issues. Ms. Grant is also involved in global consumer protection issues through her work in the Trans Atlantic Consumer Dialogue, a group of consumer organizations in the United States and the European Union countries that provides input on cross-border consumer issues to the U.S. and EU governments, and her participation in the U.S. government delegation to the Committee on Consumer Policy at the Organization for Economic Cooperation and Development. She began her career in consumer protection in 1976 as an investigator and Director of the Consumer Protection Division in the Northwestern Massachusetts District Attorney's Office. In 1993, Ms. Grant became Executive Director of the National Association of Consumer Agency Administrators, a professional organization for the heads of government consumer protection agencies. From 1996 to 2007 she served as Vice President of Public Policy and Director of the Fraud Center at the National Consumers League before joining the CFA staff in 2008.

### Anette Høyrup

Anette Høyrup is a lawyer and has worked as a Senior Legal Adviser with the Danish Consumer

Council – a private, independent interest organization – since 2000. She deals with consumer protection in relation to marketing, e-commerce and registration of personal data. She has participated in various working groups on CCTV surveillance and privacy and is a member of the IT Safety Committee set up by the Minister for Science, Technology and Innovation. She has drawn up guidelines on RFID in cooperation with the Confederation of Danish Industry (DI) and also participated in EU workshops on this subject. The Danish Consumer Council cooperates with (and is a member of) the European Consumers' Organisation BEUC and Consumers International.

### Ari Juels

Dr. Ari Juels is Chief Scientist and Director of RSA Laboratories, where he works to bring sparks of invention and insight from RSA's scientists and affiliates to the company as a whole. He joined RSA in 1996. Ari's dozens of research publications span a range of topics, including biometric security, RFID security and privacy, electronic voting, browser security, combinatorial optimization, and denial-of-service protection. Ari has served as the program chair or co-chair for a number of conferences and workshops, and is a frequent invited speaker at industry events. In 2004, MIT's Technology Review Magazine named Dr. Juels one of the world's top 100 technology innovators under the age of 35. Computerworld honored him in its "40 Under 40" list in 2007. Ari received his B.A. in Latin Literature and Mathematics from Amherst College in 1991 and his Ph.D. in Computer Science from U.C. Berkeley in 1996.

## [Tom Karygiannis](#)

Tom Karygiannis is a senior researcher at the National Institute of Standards and Technology. His responsibilities include developing standards, metrics, tests, and validation tools to promote, measure, and validate security systems, particularly for new and emerging technologies. As a senior researcher with the Emerging Technologies Group, Tom has conducted research in secure electronic commerce, wireless security, network intrusion detection, mobile device security, RFID security, and ad hoc network security. Tom has served on expert panels organized by DHS, DARPA, NSF, the Department of Commerce Office of Technology Policy, the White House Office of Science and Technology Policy (OSTP), the Department of Transportation, the Defense Information System Agency, and the National Security Council's Critical Infrastructure Protection Office. Tom holds a Ph.D. in Computer Science from the George Washington University and a Master and Bachelor of Science degree in Electrical Engineering from Bucknell University.

## [William E. Kovacic](#)

William E. Kovacic was designated to serve as Chairman of the Federal Trade Commission on March 30, 2008, by President George W. Bush. Kovacic was previously sworn in as a Commissioner in January 2006, following his nomination by the President and confirmation by the U.S. Senate. Prior to his appointment as FTC Commissioner, Kovacic was the E.K. Gubin Professor of Government Contracts Law at George Washington University Law School, where he began to teach in 1999. He was the FTC's General Counsel from 2001 through the end of 2004. Kovacic earlier worked at the Commission from 1979 to 1983, first with the Bureau of Competition's Planning Office and later as an

attorney advisor to former Commissioner George W. Douglas. After leaving the FTC in 1983, Kovacic was an associate with the Washington, DC, office of Bryan Cave, where he practiced in the firm's antitrust and government contracts departments, until joining the George Mason University School of Law in 1986. Earlier in his career, he spent one year on the majority staff of the Subcommittee on Antitrust and Monopoly of the U.S. Senate Committee on the Judiciary, which was chaired by Senator Philip A. Hart.

Since 1992, Kovacic has served as an adviser on antitrust and consumer protection issues to the governments of Armenia, Benin, Egypt, El Salvador, Georgia, Guyana, Indonesia, Kazakhstan, Mongolia, Morocco, Nepal, Panama, Russia, Ukraine, Vietnam, and Zimbabwe. Kovacic graduated with a bachelor's degree from Princeton University in 1974, and received his J.D. from Columbia University in 1978. He lives in Virginia, with his wife, Kathryn Fenton.

## [Simon Langford](#)

Director of RFID & EPC Strategies for Wal-Mart Stores, Inc., Simon Langford's initial focus has been leveraging the collaborative benefits of RFID which has resulted in improved product availability for Wal-Mart's customers and so delivering benefits for both suppliers and Wal-Mart. Simon has been working with operations and suppliers to ensure the use of the technology is operationalized within Wal-Mart and SAM's clubs. Simon and his team have participated in standards development for RFID and EPC through work in global standards groups. A native of England, Simon earned a degree in business studies at Huddersfield University in the United Kingdom and Certificate of Food Retailing at the Bristol Retailing Academy. Simon worked at ASDA for seven and a

half years before moving to the US and has been in operations in the retail industry for 21 years. In 2005 Simon was awarded the Sam M Walton award of excellence for leadership, this is the highest personal honor awarded at Wal-Mart Stores Inc.

### Hana Pecháčková

Hana Pecháčková is a desk officer (Legal Affairs and Policy) at the European Commission, Directorate-General Justice, Freedom and Security, in the Data Protection Unit. She deals extensively with the processing of personal data, especially in the field of electronic communications, focusing on privacy and data protection related issues on the internet and in new technologies such as RFID and the Internet of Things. Within the scope of tasks entrusted to her Unit in the role of the Secretariat of the Article 29 Data Protection Working Party, Ms. Pecháčková is responsible for co-chairing/chairing the subgroups responsible for Technology and Binding Corporate Rules. She is also an active member of the Commission's Inter-service Reflection Group on RFID, as well as the Expert Group on RFID and Internet of Things. Ms. Pecháčková has been actively involved in preparing Commission's Communication on Promoting protection of personal data by privacy enhancing technologies, and monitors its proper follow-up. She is a frequent speaker at various conferences, workshops and round-table meetings related to privacy, protection of personal data and new technologies. Before joining the European Commission in 2005, Ms. Pecháčková worked as a legal practitioner, as an Associate in an international law firm.

### Nasreen Quibria

Nasreen Quibria is an independent consultant specializing in the payments industry and emerging technology. Previously Nasreen was a key architect of the Federal Reserve Bank of Boston's Emerging Payments Research Group (EPRG). In the EPRG, her research focused on new technologies (in particular, contactless and near-field communications), remittances, and alternative payment options, topics that she is often called to speak on at industry conferences. At the Fed, she also contributed to Federal Reserve System projects. Nasreen also has extensive entrepreneurial experience. Prior to the Fed, she was Director of Product Development and Management at Eliza Corporation, a speech recognition company. Nasreen played a pivotal role in transforming Eliza from a research and development start-up company to a profitable business. During her tenure at Eliza Corporation she became the co-inventor of two patents in artificial intelligence focused on user adaptive behavior. She also has previous experience in financial services and risk management. Nasreen holds a B.A. in economics from Wellesley College and an M.B.A. from the Carroll School of Management at Boston College.

### Gérald Santucci

Gérald Santucci has been working in the Information Society and Media Directorate-General of the European Commission since February 1986. Since March 2007, he is Head of the Unit *Networked Enterprise & Radio Frequency Identification (RFID)*. His unit's portfolio includes about 55 research projects covering the following areas: Enterprise networked devices in the emerging Internet of Things; Enterprise interoperability; and Technologies for digital business ecosystems supporting regional

development and SMEs. Mr. Santucci's main objective is to support the new wave of innovation in collaborative networks, with special emphasis laid on the creation of distributed, temporary alliances of independent, cooperating manufacturers, customers and suppliers in specific value chains using systematic approaches, methods and advanced information and communication technologies (ICT) for increasing efficiency in the design, manufacturing and delivery of products/extended products and services, thus achieving sustained competitiveness on global markets. Over the years, Mr. Santucci has gained extensive experience in the activities of the Directorate-General through his involvement in research management, including heading the Unit "Applications relating to Administrations" (i.e. eGovernment) 1999-2002, the Unit "Trust and Security" 2003, and "ICT for Enterprise Networking" 2004-2006. In 2005, he was tasked with coordinating the efforts of the European Commission to consult RFID stakeholders and set up a conducive and stable policy environment encouraging all types of companies to invest in RFID technology and harmonizing technology standards as well as radio frequency allocation, while at the same time safeguarding individuals' privacy and security. The adoption by the European Commission, in March 2007, of a Communication on RFID has constituted a first milestone towards the achievement of a European policy framework regarding this disruptive technology. Work underway includes a Recommendation on the implementation of privacy and information security principles in RFID-enabled applications and a new series of global consultations on the Internet of Things. Mr. Santucci holds a Master's degree from the Institute for Political Studies in Paris, and a Ph.D. in Microeconomics from the University of Paris 12 Val-de-Marne.

## Paul Skehan

Paul Skehan joined the ERRT as Director on 1 October 2007. Prior to that he acted as Deputy Secretary General of EUROCHAMBRES for 10 years. Before joining EUROCHAMBRES, Paul worked as CEO of the Chambers of Commerce of Ireland, having spent several years before that in the Irish Industrial Development Authority – responsible for attracting, and developing industry in Ireland. He has a Bachelor of Commerce degree from University College Dublin, and an MBA from UBI/Mercer University. As a student, he also worked as a chimney sweep, proof reader, house painter, grape picker, seller of In Dublin magazine and merchandiser.

## Hugh Stevenson

Hugh Stevenson is the Deputy Director for International Consumer Protection in the Federal Trade Commission's Office of International Affairs. Mr. Stevenson leads the team that coordinates the FTC's international consumer protection and privacy policy work, and that deals with the international aspects of the FTC's consumer protection and privacy enforcement cooperation. He has served on the U.S. delegations for several international organizations, and currently heads the U.S. delegation to the OECD Committee on Consumer Policy. He has also served as a moderator for various FTC and OECD conferences focusing on international issues, including jurisdiction, judgment recognition, alternative dispute resolution, the interactive web, and spam. He coordinated FTC work on the 2006 U.S. SAFE WEB Act on international enforcement cooperation, and has led the negotiation of enforcement cooperation arrangements with agencies in Australia, Canada, Ireland, Mexico, Spain, and the United Kingdom. Mr. Stevenson has also served in various other

positions at the FTC. As the FTC's Associate Director for Planning & Information, he led the establishment of the FTC's Consumer Response Center; the FTC's identity theft program; and the Consumer Sentinel complaint system, now accessible to more than 1,000 U.S. and foreign enforcement partners. He has also litigated for the FTC, for state government, and in private practice. He is a magna cum laude graduate of the Harvard Law School, and also spent the 2005-06 academic year at Harvard as a Kramer Fellow. Currently he is an Adjunct Professor teaching comparative US-EU privacy law at the Georgetown University Law Center. He has made presentations to congressional committees, and to international organizations and other audiences on five continents.

### András Vilmos

András Vilmos, Managing Director of SafePay Systems Ltd. and Project Manager of StoLPaN, has pursued a long career in corporate finance. A few years ago Mr. Vilmos launched his own company active in business and financial consulting. In the past few years Mr. Vilmos was actively involved in the development of mobile payment solutions, and the introduction of mobile banking. As Project Manager of StoLPaN, Mr. Vilmos coordinates the research and development activity of the 23 member European consortium to establish an open platform mobile NFC application for the support of a range of contactless services like payment, ticketing and loyalty programs. Mr. Vilmos holds patents related to electronic transactions and is the author of a number of publications on the topic of e- and m-payments.

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