

NFC

Optimizing Mobile NFC to increase customer satisfaction



Mobile Communications

» The NFC Opportunities

Mobile operators serve billions of customers worldwide and by increasing customer satisfaction they can earn loyalty and generate more revenue. Introducing Near-Field Communications (NFC) based services to customers as a value-added option allows mobile operators to tap into the large market potential of micro-payments everywhere. NFC offers subscribers a quick and hassle-free method for making

payments through secure contactless transaction medium.

Once the (U)SIM Card, based on Single Wire Protocol and following Global Platform and payment security standards, is inserted into NFC enabled mobile phone, a subscriber enters a world where purchasing goods and paying for services becomes speedier, convenient and highly secure.

» NFC Ecosystem

Introducing new technology and services to customers have their own inherent challenges. NFC-based contactless transactions combine banking systems, mobile networks and service providers into affiliation with each other. For the mobile operator, this means the rise of several questions regarding the transactional security and customer concerns about privacy.

- Banks demand high security in each transaction. Can that be done through NFC?
- What if the subscriber loses his/her mobile phone? What happens then?
- Can more services be added on demand? Is NFC-based contactless payment a scalable technology?
- How can a mobile operator provide efficient customer support when their many partners are using a variety of technologies and platforms for a diverse range of services?
- Can all involved parties ensure good uptake and growth in this market? What are the possibilities?

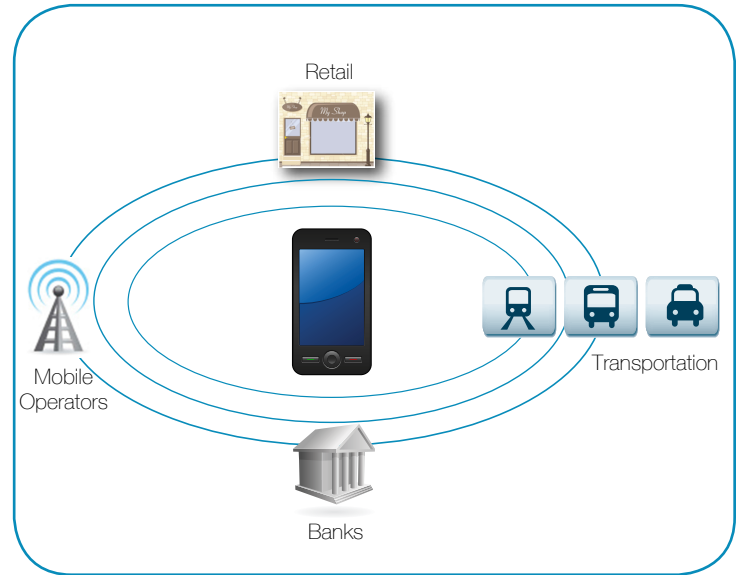
Mobile operators can be assured of security, scalability and control with NFC based (U)SIM cards. The (U)SIM cards can be replaced if lost or damaged and customer won't suffer any inconvenience. More services can be included in the range offered by the mobile operator, because of the centralized remote management platforms.

» A Flexible, Scalable And Comprehensive Approach

The (U)SIM centric NFC infrastructure offers the banks, mobile operators and service providers the opportunity to implement and modify their services on demand. Multiple applications (transport ticketing, payment, loyalty etc) can co-exist on the (U)SIM Card, at the same time ensuring highest security for each application. Service accessibility through convenient (U)SIM based application menus allow for good user experience.

The diverse capabilities of OTA technology by trusted service managers/ mobile operators assists in solidifying the NFC platform by:

- Giving all involved parties secure access to (U)SIM services
- Handling remote deployment services on behalf of various service providers
- Managing several domains simultaneously
- Supporting strict security and implementation standards
- Installation of new services without affecting existing applications



» The Choice To Use NFC

The NFC offer provides mobile operators and service providers with the opportunity to increase customer loyalty and achieve better revenue generation by

- Scalability – whatever the future brings in services, the technology is capable of handling it.
- Flexibility – easy deployment and modifications of services
- Dependability – fast and responsive services through the OTA infrastructure
- Security – highly secure environment for service provisioning

» End User Benefits

- Quick and convenient contactless transactions, whenever, wherever
- Easily replaceable (U)SIM-integrated service
- Secure and reliable services at all times
- Easy-to-use (U)SIM based services access



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