

# Aconite and Proxama to demonstrate new solution for remotely managing NFC applications on mobile phones

Submitted by: Proxama

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Aconite, a provider of smart product management solutions, and technology innovations company Proxama, are to showcase at Cartes and Identification 2008 a new service that allows the remote management of NFC (<http://www.proxama.com/solutions/137/Payments-and-Ticketing/>) phone applications. This capability will be vital to the roll-out of near field communication (<http://www.proxama.com>) (NFC) applications on mobile phones – from loyalty, to payments, ticketing and access control. Whether a customer wants to cancel the payment application because their phone has been lost or stolen, or they need to add a ticketing application or an access control facility for a new job, the ability to control NFC applications in the field will be critical to both consumers and service-providers.

Dr Neil Garner, CEO of technology innovations company Proxama, says: “The ability to have more than one application on the phone is part of the promise and appeal of NFC. This level of service requires consumers and service-providers to feel confident about updating applications in the field in a way that is both secure and simple. If this issue is not tackled up front it could slow the development of widespread and successful NFC services.”

Proxama and Aconite will illustrate their NFC applications management service with a demonstration of a pre-paid mobile payment (<http://www.proxama.com/solutions/137/Payments-and-Ticketing/>) application. The demo uses a Java wallet application, developed by Proxama, that sits on a MasterCard M/Chip PayPass pre-paid ‘card’ on the phone’s secure chip. The prepaid ‘card’ is topped up by Aconite’s Prepaid Value Manager solution which manages authorisation and top-ups for contactless prepaid applications. The co-operation between the two organisations uniquely links the software on the phone with the back-end processes of the application issuer. This provides an important corner-stone in mobile applications life-cycle management.

David Harbige, Head of Technology at Aconite, says: “The use of a mobile phone as a payment platform has significant benefits over the traditional plastic card, especially due to the ‘always available’ network connectivity and a personal and private user interface. As European issuers roll out EMV for card-based contactless payments, this development offers them the opportunity to trial NFC mobile payments in a way that leverages these benefits, resulting in a mobile payment platform that is more than just another form factor.”

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Notes to editors:

Remote application life-cycle management: EMV prepaid top-up use case illustration

Remote management is important for all types of payment applications. But where contactless cards can be updated by going online at the point of sale using the chip-card interface, there is no interface that allows this to happen with a payment application on a mobile phone. This challenge must be addressed before the roll-out of EMV contactless payments in NFC phones.

The Aconite and Proxama demo, which supports both Mastercard PayPass and Visa payWave, illustrates three important functions:

**Counter resets:** The risk management procedure for pre-paid EMV applications requires every card to go online after a set number of transactions or a pre-set cumulative value has been reached. With no direct interface to the point of sale, this procedure must be initiated and executed remotely using the phone's connectivity.

**Prepaid top-up:** The offline spend must be topped up through an online transaction. In this demo the phone's connectivity provides the secure link to the issuer backoffice.

**Cancelling an application:** In case of a lost or stolen phone, the applications on the phone can be stopped remotely.

About Proxama (<http://www.proxama.com>)  
Stand: 4M91

Proxama, part of the American Banknote Group, works with consumer-facing organisations, helping them to get the most out of consumer technologies. The company employs some of the industry's most experienced professionals in smartcards, mobile phones and interactive TV technologies and can combine these technologies to deliver solutions that can be easily integrated with a range of other suppliers in payments and ticketing, loyalty, and information and service discovery. Clients include MasterCard, Virgin Mobile, BT and Sky.

About Aconite (<http://www.aconite.net>)  
Stand: 4K92

Aconite delivers software solutions and provides consulting expertise for managing business applications on chips in smart cards, tokens or mobiles to issuers around the world. The company provides a rapid and cost-effective route to implementing new customer propositions, entering new markets and complying with international standards. Incorporating a unique blend of proven software and professional services, Aconite solutions can be tailored to meet individual business requirements without the need to replace legacy systems and with minimal impact on staff and processes. Based in the UK, Aconite operates across the globe, with a local presence in many markets.