

## TRUSTED SERVICE MANAGEMENT FOR NFC MOBILE

Mobile network operators, banks, and processors can deliver mobile application provisioning and/or Trusted Service Manager (TSM) services for payments, ticketing, and marketing

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applications to their client base through a recently formed partnership of three industry vendors.

Bell ID, a provider of smart card account application life cycle management, VIVOTech, a provider of mobile payments, loyalty, and marketing applications as well as contactless NFC readers, and PPC Card Systems, an EMV-certified card personalization bureau, are collaborating to support the mass market rollout of Near Field Communication-based mobile commerce. Their joint offering will enable hosted and certified provisioning and management services for EMV-compliant payment cards as well as closed loop prepaid cards, loyalty cards, tickets,

and transit cards. The partnership is aimed primarily at the markets where PPC provides card personalization services.

PPC Card Systems, NovaCard, and VisionCard, which are collectively known as the Card Factory, are owned by AEM Technologies. PPC and VisionCard operate card manufacturing plants. Only PPC produces bank cards.

PPC Card will use its secure

facility to provide the key management for personalization, any needed processing, and delivery of PINs focused on payment applications. It will also provide secure hosting and customer support for mobile phones for loading of applications onto a chip or other token and the subsequent personalization applications on secure elements, both in-house and over the air.

Bell ID will provide its Mobile Token Manager software to PPC Card Systems and its clients.

The software will manage tokens (cards and phones) and all related applications and security keysets. Management begins at initial personalization and continues until any element (token or application) is changed or terminated.

VIVOTech will provide its patented over-the-air provisioning server software as well as the handset applications in the phone that interact with consumers and the security elements ((U)SIM, embedded, microSD). Its software controls the over-the-air loading of applications to the phone including loyalty, coupon, one-on-one marketing, and NFC poster

... AIMED AT MARKETS WHERE PPC PROVIDES PERSONALIZATION SERVICES.

## CONTACTS

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management.

Bell ID plans to duplicate this partnership model with VIVOTech and other personalization bureaus around the world. Regional card personalization bureaus will need a mobile offering to compete against global vendors such as Gemalto, Oberthur, and Venyon (owned by Giesecke & Devrient). Those vendors, which can provide plastic card service bureau support, TSM for mobile commerce, and the SIM cards in the handsets, are in a position to offer card issuers an integrated solution, making them difficult competitors to legacy credit and debit card personalization bureaus. The Bell ID partnership program offers legacy card personalization bureaus support in retaining their existing issuer clients while gaining new business in the mobile payments market.