

Learning from the field

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Key Learning from field trials...

✦ Banks & Transport Operators



- Payment application on the mobile : **security & confidentiality**
- Customers reach & retention : **whatever the Mobile network**
- Card issuance system : **minimize impact on legacy**

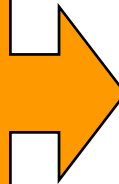
✦ Mobile Network Operators



- **ROI** : need for multiple service providers
- **End-user Confidence**: lost & stolen mobile ?

Majority of current pilots:

- 1 Operator & 1 Bank
- 1 handset & 1 SE provider
- Applications pre-loaded



Roll-out will require a service infrastructure to

- Cope with multiple Mobile Operators
- Manage securely the deployment & management of applications

Payez Mobile: widest mobile payment project with 6 banks, 4 mobile operators, Visa and MasterCard



- ✦ 1000 consumers, 200 stores in two locations : Caen and Strasbourg cities
- ✦ Objective: prepare the commercial roll out
- ✦ Payment > 20€ -> PIN mandatory
- ✦ Payment < 20€ -> PIN optional (user's choice)
- ✦ First NFC project in the world with
 - Multiple players: all Mobile operators and major banks together
 - Both Visa and Mastercard
 - Complete use case including OTA



The **T**rusted **S**ervice **M**anager as an enabler for the deployment of mobile c-less

