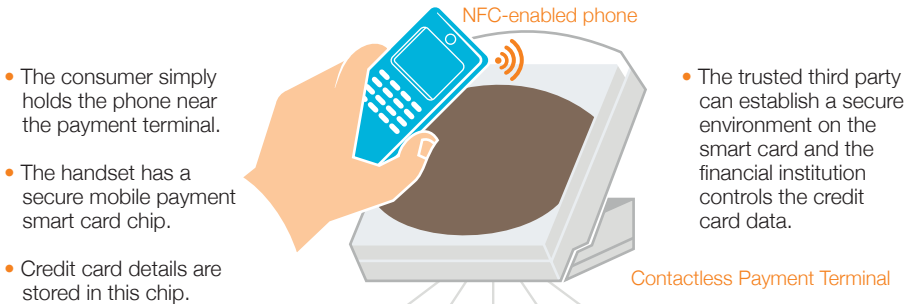
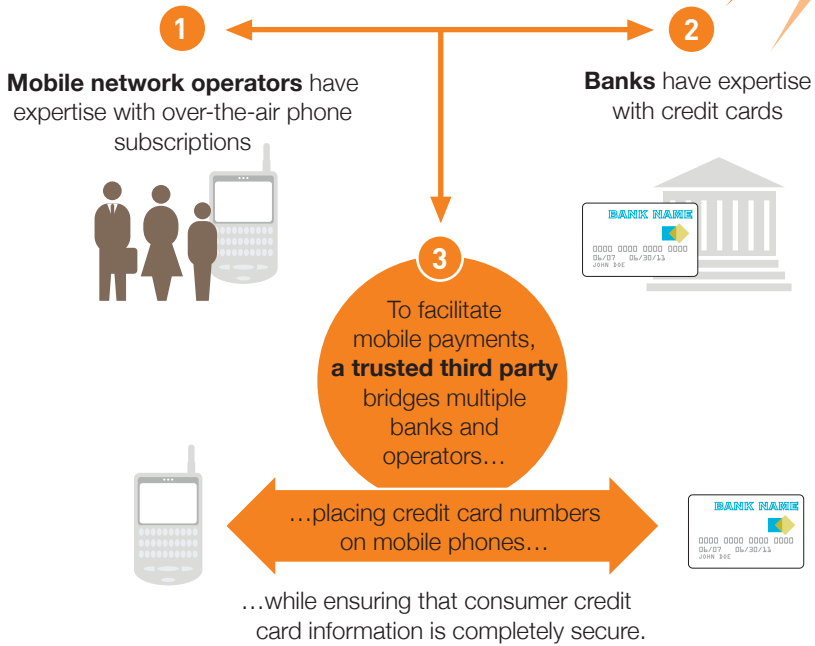


Gemalto Explains

Paying with your phone:

The new mobile payment ecosystem



Uses

The system works with any operator, network technology or financial institution.






How it works

Trusted Service Manager

What is smart card technology?

Smart card technology uses a computer and software with 100s of built-in security features.

The contacts on the surface of the device are connected...
 outside
 inside
...to wires running from a computer chip under the surface.



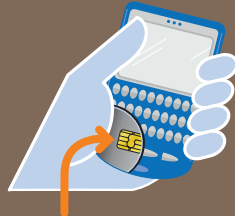
The whole piece is embedded into a plastic card or hard token.

What is an NFC Secure Element?

A smart card chip that stores information, manages security and provides a firewall between NFC applications and other elements in the phone. It is installed in one of three ways:

1 SIM/UICC cards

2 Micro SD cards



Cards are removable

3 Embedded chip



Chip wired into phone