



PRESS RELEASE

*Galitt publishes its White Paper “HCE, Apple Pay...
The shock of simplifying the NFC?”*

Boulogne-Billancourt (France), October 28th, 2014

Building upon its recognized expertise in payment, especially on mobile devices, Galitt new White Paper titled “HCE, Apple Pay... The shock of simplifying the NFC?” is now available from Galitt website www.galitt.com. This White Paper provides essential keys allowing the reader to understand new mobile payment evolutions such as HCE (Host Card Emulation) and Apple Pay as well as their consequences on the payment ecosystem.

HCE is a service integrated into the operating system of a mobile device, allowing software applications installed in the mobile to interact directly with the NFC interface. With this service, an application can emulate a virtual card to communicate with a contactless reader.

The enthusiasm for HCE created a renewed interest this year in mobile NFC payment from the many players in the payment ecosystem. This topic today is essential for banks, international payment networks (such as Visa and MasterCard®), mobile network operators, smartphones manufacturers, PSPs, TSM solution providers, tokenization solution providers and large retailers.

Referring on issues experienced while beginning to deploy mobile payment solutions, Galitt White Paper “HCE, Apple Pay... The shock of simplifying the NFC?” delivers detailed information on HCE characteristics, supported by many diagrams. The document focuses on the consequences of this newly developed technology on the NFC mobile payment ecosystem; it analyzes different implementation options (SE-centric vs. SE-in the cloud) and describes the associated payment transaction flows.

The last chapter covers the sensitive combination of security mechanisms with user-friendliness and performance requirements needed for a NFC mobile payment solution to succeed.

Remi Gitzinger, Consulting Director, Galitt, declares: “With this White Paper, we’d like to share Galitt’s analysis on HCE technology for NFC mobile payment. Our expertise is built up from numerous studies we have completed for European payment industry leaders.”

About Galitt (www.galitt.com) – For more than 20 years, Galitt has been offering consulting and services in payment systems and secure electronic transactions. Regarding consulting and assistance, Galitt is providing its customers with services from strategic choices to system implementation via system design and support: business consulting, EFT business analysis and expertise, audit and security, design, specification & project management, acceptance testing, technical assistance and development, training. Engineering and technology activities are covering bespoke development, software integration, turnkey solutions, hosted solutions and testing software. Galitt indeed offers petrol and loyalty card solutions (Catti™), simulators (KaNest®), personalization validation tools (VisuCard®) and added-value solutions (VisuBank®, private labels...).

Galitt

SAS au capital de 2 667 744 euros
RCS Nanterre B 329 822 514 - TVA FR42 329 822 514
17 route de la Reine – 92100 Boulogne – France
Tél. : +33 1 77 70 28 00 – Fax : +33 1 77 70 28 23
www.galitt.com – contact@galitt.com



Being the reference in payment systems and electronic transactions, Galitt is the leader in France in all its businesses, and a worldwide leader in providing test tools and expertise in payment innovation.

Contacts:

Sales team
Tel.: +33 1 77 70 28 00
Fax: +33 1 77 70 28 23
contact@galitt.com

Press Relations
Isabelle PUJADAS
Tel.: +33 1 77 70 28 01
i.pujadas@galitt.com

Join us at Cartes, stand 3C044:

