

Collis Contactless & Mobile Payments Services



Official partner with
ING and MasterCard's
first joint NFC Trial



Exclusive collaboration
with Visa Europe in
developing the
Visa payWave Test Tool

Contactless Innovations

Making payments using a mobile phone is now a reality in certain parts of the world. In other countries, it is still in the experimental or pilot phase. Either way, one thing is certain: it has all the characteristics of being the next 'big thing' in making payments. This is especially true for low value payments where fast moving queues mean more revenue for merchants.

They say 'time is money'. Nowhere is that truer than at the checkout of a convenience store, newsagent or café. In this fast-paced world, consumers demand quick service and merchants want speedy transactions. Both sides of the checkout have embraced a new and exciting way of making fast payments: contactless payment with your mobile phone.

This method of paying has been made possible by using Near Field Communication (NFC) Technology; a short-range, high frequency wireless communication technology.

NFC Technology

NFC technology enables the exchange of data between devices at distances up to 10 centimeters. The technology is a simple extension of the ISO 14443 proximity-card standard (contactless card, RFID) which combines the interface of a smartcard and a reader into a single device.

An NFC device can communicate both with existing ISO 14443 smartcards and readers, and with other NFC-enabled devices, and is thereby compatible with the contactless infrastructures already in use for public transportation and payment.

Implementing a Contactless and Mobile Payment solution using NFC technology is often a challenge to say the least. A challenge that we at Collis embrace with our years of experience in technical and business consulting in payment product implementation. If you are planning or have already begun an NFC implementation, having Collis on your team could make all the difference.

Contactless & Mobile Payments Services - Key Benefits

- ◆ Experience in serving *both* mobile and payment industries
- ◆ Have partnered with Visa, MasterCard & JCB in enabling contactless & NFC technology
- ◆ Proven track record spanning more than a decade
- ◆ Shorten implementation time
- ◆ Cutting edge training from experts in their field



Expert Consultation & Training



**Your one stop
solution to all your
NFC needs**

NFC Implementation

The development and implementation of any payment product typically involves the coordination of many elements, often from a variety of different suppliers and partners.

An NFC Mobile Payment solution is no different, and certainly more complex. Collis has many years of experience in managing the introduction of payment products. This management covers many important stages such as: the development of initial product propositions, the design and construction of supporting specifications, the testing and integration of components, right through to the eventual launch. We achieve these goals without losing sight from the initial business objectives. This ensures that the capabilities of the finished product are in line with the goals set out at the start of the project.

Collis has partnered with a number of organisations to support the development and implementation of successful NFC mobile payments launches. We can help you get the most out of your NFC implementation by combining knowledge, expertise, design and development experience, together with industry partners and contacts to ensure that your NFC project has the best possible start.

Training/Workshops

Collis offers an entire range of training courses and workshops, each designed to address a particular aspect of NFC mobile payments:

- ◆ Contactless & Mobile Payments Training
- ◆ NFC Technology Training
- ◆ EMV Executive & Expert training (where appropriate)
- ◆ Mobile Payment Product design workshop
- ◆ Business case workshop

Business Consulting

Collis can support you in defining the initial business objectives for your NFC payment product. We can also take your initial product proposition and turn it into a more detailed implementation plan. We work with your chosen partner(s) to develop the most appropriate solution to meet your needs and customer & market requirements.

Collis consultants are experts in their field and are trained to combine commercial demands with the reality of available technical solutions.



Business Cases

The design of an NFC mobile payments product will often rely on a variety of inter-related product propositions: while payment capability on its own could be a winner in certain markets, other implementations will require a combination of services to support a positive business case.

Collis can support you in developing solid business cases for your NFC implementation by identifying suitable business & technical implementation options, together with robust business partners from different industry sectors. These elements can be combined in the creation of alternative business cases, which could combine - for example - payment, transit and loyalty in one product proposition.

Extensive Project Planning



Technical Consulting

Successfully implementing an NFC-based Mobile Payments product will necessarily involve a number of different players.

There are both technical and business choices to be made in defining the “right” mix of components which will lead to a winning combination in line with your own business goals and objectives:

- ◆ Handset manufacturers and availability of handset model(s)
- ◆ Appropriate Secure Element implementation
- ◆ Electronic wallet or User Interface
- ◆ Payment brand or product
- ◆ Implementation options (pre-paid, pre-authorized etc.)
- ◆ Network operator(s) and service offerings
- ◆ Merchant mix
- ◆ Associated NFC-based loyalty & promotional programmes
- ◆ 3rd party service providers and solution partners

Project Planning & Management

One of Collis’s greatest strengths is the knowledge and experience of its Project Managers; Collis staff have successfully managed many payment, ATM, systems and contactless projects worldwide. Our staff can support your project by defining the initial project plan, developing the associated project schedule and even managing the entire project or implementation program.



ING Project Case Study

Collis is particularly proud of its role in the recent launch of the Maestro PayPass Mobile Payments service in Romania.

The project is sponsored by ING Payments Retail Europe (PRE) and involves a fully EMV-compliant MasterCard Maestro PayPass application loaded into an NFC-enabled Nokia 6212 handset.

The product proposition allows for offline contactless Maestro PayPass payments at point-of-sale, coupled with an Over-The-Air top-up of available funds stored in the handset.

Working closely with ING PRE and ING Romania staff, the Collis team carried out the following:

- ◆ designed the technical solution for the Mobile Payment product, following the ING PRE requirements
- ◆ wrote the base specification for the interface between the payment product and the mobile handset
- ◆ specified the User Interface which is at the heart of the overall proposition
- ◆ developed the project plan and project schedule
- ◆ designed the component and integration test campaign
- ◆ managed the overall implementation program
- ◆ developed a set of Host Test Tools to simulate the interfaces between the various OTA components
- ◆ supplied test managers and test staff to ensure the finished product met both the specifications and the requirements of the customer

Contact us

Range of Services

- ◆ Collis Business Consultancy
- ◆ Collis Technical Consultancy
- ◆ Project Planning & Management
- ◆ Collis Chip Certification Services
- ◆ Collis Chip Profile Definition Services
- ◆ Collis EMV Business Analysis

Training & Workshops

- ◆ Collis Contactless & Mobile Training
- ◆ Collis NFC Technology Training
- ◆ Collis EMV Executive & Expert Training
- ◆ Business case workshop
- ◆ Mobile Payment Product design workshop

About Collis

Ensuring Trust in Technology

Collis is the leading competence centre in the design and testing of smart card based electronic transaction systems. Collis has provided market leading Testing Tools and expert Consultancy & Training to the EMV, e-Identification & 3G/GSM markets for over a decade. Collis is an ISO 9001:2000 certified company.

Collis is an official Visa Chip Migration Partner and a member of NFC forum, Smart Card Alliance, MasterCard Vendor Program, Visa Partner Network, GlobalPlatform & EMVCo. Collis is accredited by MasterCard to deliver chip-related training and consultancy services.

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