

GSMA TEAMS UP WITH EUROPEAN PAYMENTS COUNCIL

Alliance will accelerate deployment of mobile payment services

30th June 2008, London: The GSMA, the global trade body for the mobile industry, and the European Payments Council, which represents 8,000 banks in the European Union and EEA and Switzerland, are to work together to accelerate the deployment of services that enable consumers to pay for goods and services in shops, restaurants and other locations using their mobile phones.

Both the GSMA and the EPC envisage that this cross-industry cooperation will enable banks to deliver better mobile payments services to their customers, supported by mobile operators' infrastructure. These services will be facilitated by a 'Trusted Service Manager', which will support banks and mobile operators in the distribution, configuration and activation of the bank's payment application on the UICC¹ within users' NFC² handsets. The GSMA, through its Pay-Buy-Mobile initiative, and the EPC will focus initially on defining a contractual framework document detailing the minimum set of requirements for a Trusted Service Manager to interface with banks and mobile operators.

"We are convinced that this cross industry cooperation between GSMA and EPC is the best way forward for efficiently enabling the mobile as a channel for initiation of payments in SEPA, and this cooperation model could also be a model for other parts of the world," said Gerard Hartsink, Chairman of the EPC.

"Together, the European Payments Council and the GSMA are well-placed to develop the tools our members need to deploy mobile payment services that will work internationally to the benefit of consumers," said Alex Sinclair, Chief Technology Officer of the GSMA. "We look forward to a productive working relationship with the EPC."

About the GSMA:

The GSM Association (GSMA) is the global trade association representing more than 750 GSM mobile phone operators across 218 countries and territories of the world. The Association's members represent more than 3 billion GSM and 3GSM connections - over 86% of the world's mobile phone connections. In addition, more than 200 manufacturers and suppliers support the Association's initiatives as key partners.

The primary goals of the GSMA are to ensure mobile phones and wireless services work globally and are easily accessible, enhancing their value to individual customers and national economies, while creating new business opportunities for operators and their suppliers.

About the European Payments Council:

The European Payments Council (EPC) is the trade association representing the European banking industry on payments and is responsible for defining the rules and

¹ UICC refers to the Universal Integrated Circuit Card, sometimes known as a SIM card

² NFC refers to Near Field Communications – a contactless technology that enables data to be transmitted wirelessly over very short distances

standards for creating the Single Euro Payments Area (SEPA). EPC represents 8,000 banks in 31 countries (EU, EEA and Switzerland).

For further information contact:

GSM Association
David Pringle
Email: press@gsm.org

EPC

Dag-Inge Flatraaker (Chairman of the EPC M-channel Expert Group); Mobile +47 90016809

Email: dag-inge.flatraaker@dnbno.no

Erik Månson (Deputy secretary General of EPC); Mobile +32 495776004

Notes to Editors:

Seven mobile operators – AT&T, FarEasTone, KTF, Orange, SFR, Softbank and Turkcell - are running trials of UICC-based contactless mobile payment services and a further seven plan to begin trials in the near future. The trials form part of the GSMA's Pay-Buy-Mobile initiative, which is designed to provide a single global approach to enabling UICC-based contactless payments using a mobile phone.

The GSMA also announced today (see separate press release) that it plans to release in the summer a preliminary set of minimum requirements for handsets containing NFC-enabled UICCs and NFC chips that can be used for mobile payments services.