



## MasterCard, Nokia again team for NFC payment tests

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DALLAS—Another trial of near field communication for contactless payment is underway in Dallas. The trial will include up to 500 participants and will last six months, according to participants MasterCard, Nokia and 7-Eleven.

This is the latest mobile payment trial for MasterCard and Nokia. Indeed, the companies have been running mobile payment tests in Dallas for more than three years.

Participants in the latest test will get NFC-enabled Nokia 3220 handsets, which have figured in past trials.

The new twist in the Dallas trial involves a secure chip management platform from Munich-based Giesecke & Devrient, a major player in the electronic payment and smart card space. The trial marks the first implementation of G&D's latest platform.

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Participants will receive the Nokia 3220 with instructions on how to provision it with MasterCard's PayPass service. Users have their banks provide information to setup eFinity prepaid accounts that are accessed at 7-Eleven stores, McDonald's, some professional sports stadiums and other retail outlets that accept PayPass for purchases under \$25.

Once the prepaid account is established, G&D's platform sends data over-the-air to provision the phone. The phone can be password protected to prevent financial loss if lost or stolen.

Analysts have said that the security and technology elements of NFC have already been established, but that consumers must now be familiarized with both subjects to accept NFC. Also, NFC presents network operators and financial institutions with the need to cut deals over revenue. Further, operators' networks must be augmented to handle financial transactions and provisions on a mass scale.