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## Press release

# Mobile contactless payment: Major industry players launch joint field trial

**(Paris, 09/11/2007) -- Six major French banks (BNP Paribas, Crédit Agricole and LCL, Crédit Mutuel-CIC, Groupe Caisse d'Épargne, La Banque Postale and Société Générale) as well as four mobile operators (Bouygues Telecom, NRJ Mobile, Orange and SFR) join forces in cooperation with MasterCard Worldwide and Visa Europe to launch at the end of November a large-scale field trial to test mobile contactless payment with 1 000 customers and 200 sales outlets located in the cities of Caen and Strasbourg.**

This new multi-operator payment service, aims at simplifying proximity payments, offering customers a fast, practical, and safe way to handle their everyday transactions.

The "Payez Mobile" trial is based on a payment application embedded in the customer's SIM card and on the NFC (Near Field Communication) technology.

The field trial will serve to evaluate users' interest in this new payment solution and to test the interoperability among solutions provided by different suppliers: LG, Motorola and Sagem (mobile phones), Ingenico and Sagem Monetel (payment terminals), Gemalto and Oberthur Card Systems (SIM cards and secured application management), and Inside Contactless (NFC components).

This initiative, under the supervision of the Secure Electronic Transactions (TES) cluster of the Lower Normandy region, is also geared toward standardization within the future SEPA (Single Euro Payments Area) by contributing to the emergence of a mobile contactless payment standard.

Today, the project has taken on an increasingly international dimension through its integration in the GSMA (GSM Association) "Pay-Buy Mobile" initiative, but also thanks to the interest shown by other European banks in the past achievements, and their will to carry out similar pilots operations in their own countries.

With this field trial, the major industry players are now clearly breaking new ground. "Payez Mobile" represents far more than a straightforward technical or functional trial; it is the first step toward a commercial roll-out of a new payment solution.

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