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## Nokia Announces the World's First NFC Enabled Mobile Product for Contactless Payment and Ticketing

ESPOO, Finland February 9

ESPOO, Finland, February 9 /PRNewswire-FirstCall/ -- Nokia today introduced a new product for secure mobile contactless payments and ticketing. The world's first Near Field Communications (NFC) product for payment and ticketing will be an enhanced version of the already announced Nokia NFC shell for Nokia 3220 phone. It delivers the promise of NFC based services, covering service discovery, payment and ticketing. The Nokia NFC shell will provide the first opportunity for consumers, mobile operators and service providers to benefit from an easy, touch-based access to services and content.

With the Nokia NFC shell for payment and ticketing, the consumer can conduct local transactions with a mobile phone, simply by touching a point of sales device or ticket gate. Consumer's payment credentials, such as debit and credit cards, and transport tickets are securely stored in the integrated smart card chip of the Nokia NFC shell. The Nokia NFC shell for payment and ticketing is compliant and interoperable with contactless smart card infrastructure. Hence additional investments are not required.

Nokia

"Visa is always looking for exciting, first-rate innovations that advance the field of contactless payment and we are pleased to join forces with Nokia in this pioneering effort," said Jim Lee, senior vice president, Product Technology and Standards, Visa International. "The development of the Nokia NFC shell serves as a natural extension of Visa's contactless card and phone programs around the world. Moreover, it aligns well with Visa's commitment to enabling payments anywhere, anytime, through any device."

"We are pleased that Nokia is developing technology that will support MasterCard(R) PayPass(TM) contactless payment technology in a mobile handset. This is a natural extension to the successful PayPass market trial that we carried out together in Dallas, Texas in 2003. MasterCard's research has consistently shown that consumers are interested in using their mobile phones for making convenient payments in the future," said Richard Fletcher, senior vice president, Mobile and Wireless Centre of Excellence, MasterCard International.

In the first live NFC-based public transport ticketing showcase of its kind, Nokia 3220 mobile phones will be tested within the local bus network in the city of Hanau, near Frankfurt, Germany. For the trial Nokia is collaborating with the regional public transport authority, the Rhein-Main-Verkehrsverbund (RMV). The mobile phone offers customers a quick and convenient way to use the public transport network. "NFC enables us to securely store and electronically control tickets in mobile phones. To

us another important feature of the project is, that the NFC enabled phones are compatible with the contactless smart card infrastructure already installed in Hanau," said Peter Preuss, Head of Strategy and Innovation at RMV.

"Secure payment and ticketing functionalities add true value to consumers everyday life," said Petri Vesikivi, Director, Nokia Ventures Organization. "With this new innovative product, mobile operators can provide payment and ticketing applications to the phone together with service providers such as banks and transportation companies. We are excited about this opportunity and keen on starting first commercial deployments."

The Nokia NFC shell for payment and ticketing will be available in mid 2005. The product will be distributed to consumers through operators, and as such it will not be generally available as a traditional enhancement.

The Nokia NFC shell for payment and ticketing will be demonstrated at the Cannes 3GSM World Congress 2005 at Nokia main stand (A9, Hall 1).

#### About Nokia

Nokia is a world leader in mobile communications, driving the growth and sustainability of the broader mobility industry. Nokia connects people to each other and the information that matters to them with easy-to-use and innovative products like mobile phones, devices and solutions for imaging, games, media and businesses. Nokia provides equipment, solutions and services for network operators and corporations. <http://www.nokia.com/>

#### About Visa

Visa is the world's leading payment brand generating more than US\$3 trillion in annual card sales volume. Visa has unsurpassed acceptance in more than 150 countries. The Visa organization plays a pivotal role in developing innovative payment products and technologies to benefit its 21,000 member financial institutions and their cardholders. Visa is a leader in Internet based payments and is pioneering the creation of u-commerce, or universal commerce-the ability to conduct commerce anywhere, anytime, and any way. For more information, visit <http://www.corporate.visa.com/>.

#### About MasterCard International

MasterCard International is a leading global payments solutions company that provides a broad variety of innovative services in support of our global members' credit, deposit access, electronic cash, business-to-business and related payment programs. MasterCard International manages a family of well-known, widely accepted payment cards brands including MasterCard(R), Maestro(R) and Cirrus(R) and serves financial institutions, consumers and businesses in over 210 countries and territories. The MasterCard award-winning Priceless(R) advertising campaign is now seen in 97 countries and in 47 languages, giving the MasterCard brand a truly global reach and scope. For more information go to <http://www.mastercardinternational.com/>.

#### About RMV

RMV is one of the largest regional public transport authorities in Europe, providing its services to the five million inhabitants in the state of Hessen, Germany. RMV is responsible for organization and co-ordination of the regional rail services as well as for integrating long distance, regional and suburban rail services in to an overall mass transit system. Incorporating 147 public transport companies, RMV also combines the complete rail system with the regional and local bus systems, taxi services and other modes of transportation. The integration includes public transport planning, traffic management systems, tariffs & ticketing, promotional strategies and programs, financial controlling and administration, training and other operational aspects in the context of public transport.

#### About Near Field Communication (NFC)

NFC technology evolved from a combination of contactless identification (RFID) and interconnection technologies. NFC operates in the 13.56 MHz frequency range, over a distance of typically a few centimeters. NFC technology is standardized in ISO 18092, ISO 21481, ECMA (340, 352 and 356) and ETSI TS 102 190. NFC is also compatible to the broadly established contactless smart card infrastructure based on ISO 14443 A, i.e. Philips MIFARE(R) technology, as well as Sony's FeliCa card. <http://www.nfc-forum.org/>.

Additional information for Nokia NFC shell for payment and ticketing can be found from <http://www.nokia.com/nfc>

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