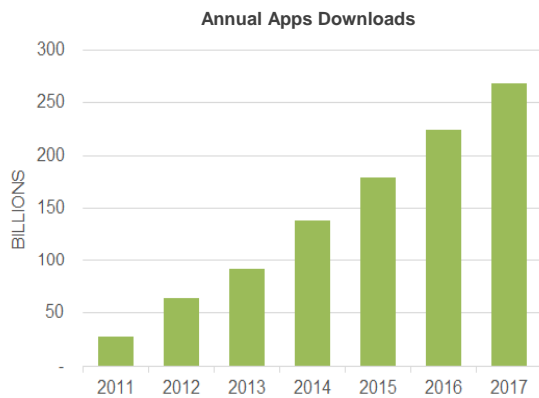# SimplyTapp

HCE Payment Card Platform

**Mobile Payment Trends
Host Card Emulation (HCE) Overview
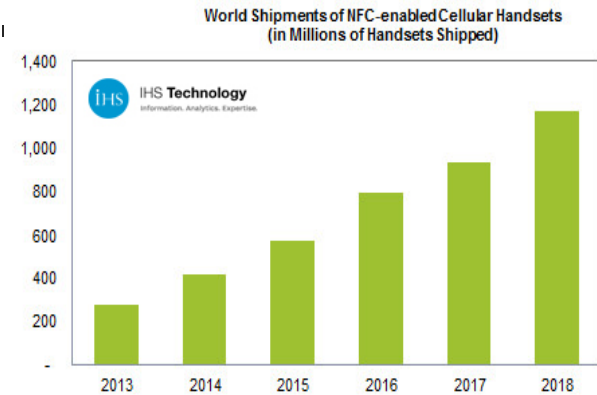Why Its Important
Why SimplyTapp**

Mobile Payment Trends

Trend – Mobile Payments are Here

More Smartphones, More Customer Demand, Rapid Customer Adoption

Annual Apps Downloads

World Shipments of NFC-enabled Cellular Handsets
(in Millions of Handsets Shipped)

IHS **Technology**
Information. Analytics. Expertise.

Source: Gartner, September 2013

Source: IHS, February 2014

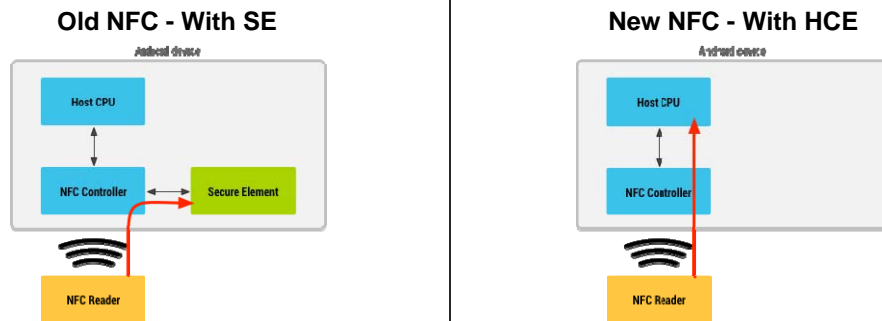**SimplyTapp**

Why it is Important – NFC is Coming!

- Standardization – NFC is the only standardized mobile payments method available today.
- Acceptance Points Infrastructure – Accelerated with EMV mandate by fall of 2015.
- Supported by Major State Holders – Card Networks, Banks, OEMs, Payment Processors.
- Cross Industry Functionality – Being adopted by players across transit, hospitality, retail,

access control, and ticketing industries.

Simply Tapp

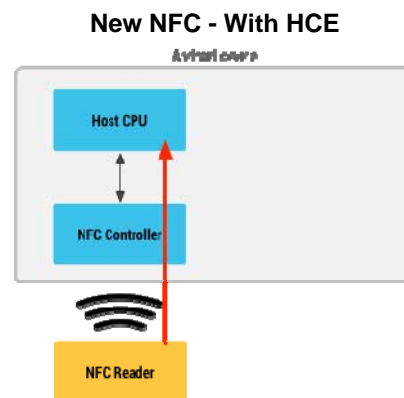# Host Card Emulation (HCE) Overview

HCE Architecture Basics

HCE is a new NFC software architecture implemented on a Android. It allows the any Android application to emulate a payment card and talk directly to the NFC reader.

Old NFC - With SE

New NFC - With HCE

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HCE Advantages

New NFC - With HCE

• Issuer Has All the Controlled

• Reduces Capital Expenditures

• 100% Scalable

• Reduces Complexity for Mobile Payments

• Days-to-Market 30-90 Days vs 180-360

• Gains Distribution Across NMOs

• Significantly More Capacity

SimplyTapp

HCE Payment Use Case

Open Loop   **Private Label**   **Stored Value Cards**

SimplyTapp Overview

SimplyTapp

SimplyTapp is a host card emulation (HCE) platform.

We provide payment card virtualization, storage and distribution services making it possible for mobile banking application to complete NFC transactions without the need of a Secure Element.
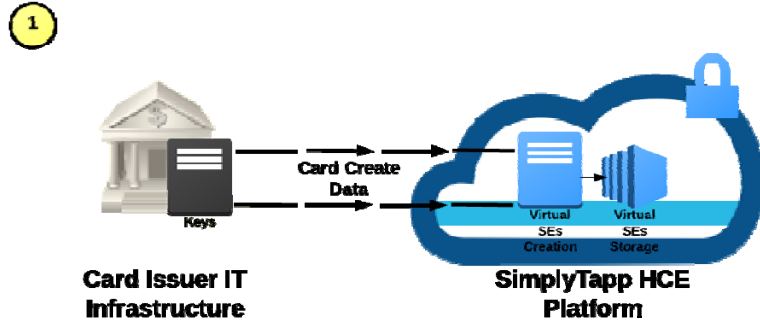
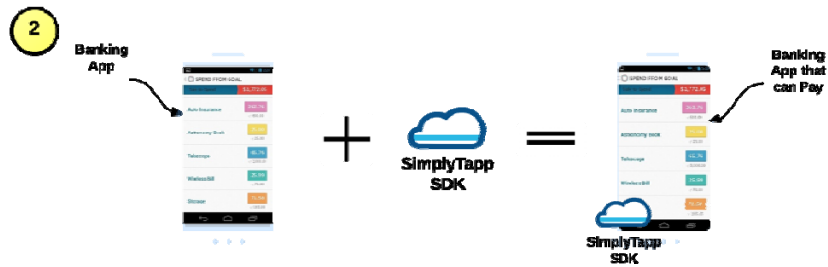**SimplyTapp**

How a Card Issuers Leverage SimplyTapp

Two Steps

1. Bank to Cloud
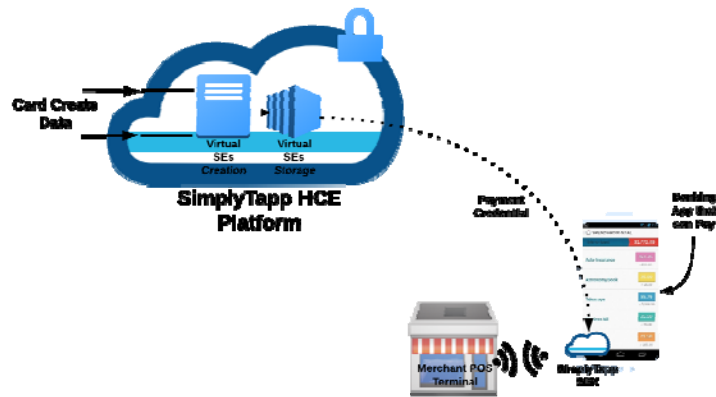2. Application SDK

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Integration Process – Step 1: Bank Side

Integration Process – Step 2: App Side

Mobile Payments Process
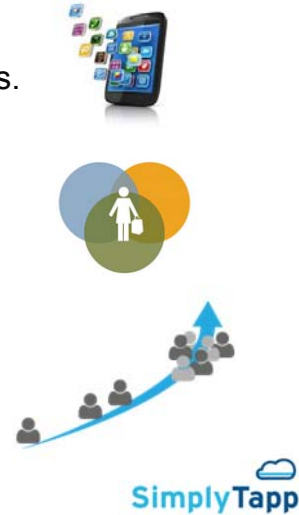

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Case Study

- Royal Bank of Canada was the first with a SE in the Cloud.
- Currently available on the Bell Mobility network.
- Multiple cards can be stored in the bank cloud.
- This is being built into full fledged HCE.

SimplyTapp

Why SimplyTapp

- Pioneer in Host Card Emulation.
- Deep Knowledge Capital and Expertise.
- "Helped engineer Googles' NFC Workaround."
- Recommended by leading ecosystem stakeholders.
- Resolution of Key NFC Issues
  - ✓ Cost
  - ✓ Set Up effort.
  - ✓ Security.
  - ✓ User Experience.
  - ✓ Latency.
  - ✓ No-network environment.
- Tried and Tested.

SimplyTapp

Credentials

Specialized team of industry experts that have worked with companies like Google, Apple, AMEX, Visa, MasterCard, Intel, NXP, ExxonMobil, Eaton Corp. with financial backing from LightSpeed Venture Partners and advisory roles filled by known payment and financial services experts in Tom Noyes and Cherian Abraham.

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THANK YOU.