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## **An alternative to NFC in Mobile Payment**

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Coming back from the GSMA Mobile Summit this past week, I was happy to see progress has been made in the NFC arena. Namely, the GSMA and industry partners such as Nokia have been working hard over the past year, and as a result, enabled ANSI to finally publish a set of NFC related standards under the Single Wire Protocol (SWP). SWP was developed to standardize the process of how the mobile SIM communicates with the NFC chip inside the phone. Based on these standards, industry players ranging from device manufacturers, chip suppliers, firmware developers and application developers can all work in unison to deploy a working ecosystem for mobile payment.

I was also delighted to find alternative solutions to NFC for mobile payments. One that caught my mind was developed by the startup company AcCells. AcCells' mobile identification device (mID) was developed to simplify the process of mobile security authentication of user identity. AcCells leverages existing GSM cellular infrastructure for the authentication process.

The way it works is the mobile devices communicate with a mID unit using regular GSM signalling. The mID units are placed at the point of sale. This can be at cash registers, in vending machines or even at transportation terminals. Similar to NFC, AcCell uses the mobile device to authenticate users, and authorize payments via the mID. In this respect, the mID unit performs similar to a small scaled picocell, acting as a GSM signal receiver. The benefits to using AcCells' approach to mobile payments is the reduction of deployment costs by leveraging existing GSM infrastructure, faster time to market, and the ability to work with the existing 4 billion GSM handsets currently in the market.

More information mID can be found at [www.accells.com](http://www.accells.com)