**SD ASSOCIATION SHOWS microSD VALUE
FOR MOBILE PAYMENT AND NETWORK SECURITY**

**Demonstrates microSD memory cards in NFC, FIDO and payment applications
at Mobile World Congress Barcelona 2016**

SAN RAMON, Calif. and BARCELONA – MWC Booth CS168 Congress Square – Feb. 22, 2016 -- The SD Association (SDA), a global ecosystem of companies setting industry-leading memory card standards, will demonstrate at GSMA Mobile World Congress how microSD memory cards offer compelling value when creating secure mobile apps protecting both user identity and server credentials, exploring applications for near-field communications (NFC) and Host Card Emulation (HCE), FIDO authentication, contactless payment and the Internet of Things (IoT).

Using smartSD technology, the tiny microSD memory card enables some of the most exciting and secure payment and authentication options in the mobile market.

microSD as the Secure Element
smartSD enables a secure element for HCE providing certified security in various implementations with minimized compromise of HCE benefits. smartSD leverages native NFC, eliminating the cost of embedding an antenna into a microSD memory card. It simplifies and lowers the cost of operations, takes advantage of HCE with established app store distribution and provides security for the app – ensuring proper security and certification for every use.

The smartSD memory card serves the same function as a smart card, authenticating and securing consumer and service provider credentials. This solution can be added easily by consumers via a smartSD memory card to Android smartphones. smartSD can also be used by Blackberry and other mobile operating systems.

Serving as a FIDO Authentication Token
In addition to offering the required security to optimize an HCE implementation, smartSD offers the industry's best token for FIDO since a card can be used in both a mobile device and a computer. SDA will demonstrate smartSD in both passwordless and second-factor FIDO authentication scenarios.

smartSD excels at providing root of trust and security to applications on a mobile device. smartSD offers an independent secure element for all consumers regardless of their mobile operator or phone model for deployment of contactless service and digital security on their mobile phones. Read more about smartSD at https://www.sdcard.org/developers/overview/ASSD/smartsd.

IoT with smartSD

smartSD is the perfect companion for IoT. It provides secure storage for caching and recording data, and authentication capabilities for remote access to the recorded data and credentials for off-peak time synchronization with dedicated servers. The demonstration will feature a smartSD memory card serving as the security token and secure storage for a home automation service provider.

Contactless Payment with microSD Slot

The SDA will show how consumers can use existing smartphones with and without NFC capabilities that have microSD slots to pay for products and services securely with a microSD memory card. The demonstration will use on-site point-of-sale terminals and regular mobile phones loaded with an NFC-capable microSD card to simulate real payment on POS terminals.

Partner Program Power Hour Session

The session, "smartSD Card: Self-Contained Solutions," will be presented on Feb. 25 at 1 p.m. in Hall 8, Theater B. The presentations will focus on microSD memory cards as a business-independent, self-contained secure element for various contactless and security use cases, including FIDO, IoT and HCE, how smartSD technology is simple to deploy and presents the lowest up front cost for a solution with security certifications, how a business model for mobile services based on microSD memory cards is positive for banks in mobile contactless payments, for transit operators or government mobile eID card applications.

About smartSD Technology

smartSD memory cards leverage the world-leading SD architecture and Advanced Security SD standard, allowing transfer ISO 7816 Application Protocol Data Unit commands to, for example, JavaCardTM applets running on internal Secure Element, through the SD bus.

Watch a video, download a presentation and read the Association's smartSD white paper with new information on HCE. Find everyone about smartSD at https://www.sdcard.org/developers/overview/ASSD/smartsd.

SD Association

The SD Association is a global ecosystem of nearly 1,000 technology companies charged with setting interoperable SD standards. The Association encourages the development of consumer electronic, wireless communication, digital imaging and networking products that utilize market-leading SD technology. The SD standard is the number one choice for consumers and has earned more than 80 percent of the memory card market with its reliable interoperability and its easy-to-use format. Today, smart phones, tablets, Blu-ray players, HDTVs, audio players, automotive multimedia systems, handheld PCs, digital cameras and digital video cameras feature SD interoperability. For more

information about SDA or to join, please visit the Association's website, https://www.sdcard.org/.

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