



## **smartSD OPTIMIZES HCE SOLUTION TO DEPLOY SECURE NFC SERVICES ON SMARTPHONES**

**Presentation, white paper and smartSD demonstration available at CARTES**

SAN RAMON, CALIF. and PARIS – CARTES & IDENTIFICATION BOOTH 3F099 – November 4, 2014 -- The SD Association (SDA), a global ecosystem of companies setting industry-leading memory card standards, will demonstrate at CARTES Paris how smartSD memory cards are the best and easiest solution to create a secure mobile app while protecting both user identity and server authentication. smartSD improves Host Card Emulation (HCE) with the required security to sustain a variety of business models.

On November 5, the SDA will host a free workshop for CARTES attendees entitled “To SE or not to SE” at 15:00 in Exhibitor Workshop area - Hall 4. The seminar focuses on HCE, Trusted Execution Environment, Secure Elements (SE) and their application. It presents an analysis of the business drivers for using an SE, compares smartSD with other packaging options and discusses the benefits of combining consumer centric smartSD with HCE.

As the SE on Android 4.4, the smartSD memory card serves the same function as a smart card, authenticating and securing consumer and service provider transaction information. 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.

smartSD is the only secure element for HCE providing certified security in every implementation without any compromise of HCE benefits. smartSD leverages native near-field communication (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.

“smartSD provides a way to secure an app to enable NFC service business, reduce operation costs and cut financial risks,” said Brian Kumagai, SD Association president. “smartSD simplifies financial and security requirements for both service providers and card issuers.”

With smartSD memory cards, service providers and card issuers can offer secure NFC services to a global addressable smartphone market equipped with SD slots. Smartphone users highly value the convenience of immediate and easy storage upgrades offered by microSD memory cards. smartSD memory cards support consumer storage and portability needs.

smartSD enables numerous business models and provides great flexibility for providers and customers. Secure, contactless payment for services could be offered by transit and ticket providers, and secure, contactless access control is supported via smartSD memory cards in

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authorized individuals' devices, supporting bring-your-own-device trends. Plus, it supports digital security for personal devices used by businesses or governments.

### **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, JavaCard™ applets running on internal Secure Element, through the SD bus.

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

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