



## Tyfone to Launch SideTap™ MicroSD Card Versions for Contactless Payments Market

*World's first patented MicroSD card with fully integrated payments capabilities market ready*

**PORTLAND, Ore. – March 1, 2010** – Tyfone ([www.tyfone.com](http://www.tyfone.com)), a provider of secure mobility solutions, today announced that its SideTap micro secure digital (MicroSD) memory card versions are completed and will be available via partners to consumers in the second half of 2010. MicroSD memory cards enabled by Tyfone's patented SideTap contactless payment technology with integrated 13.56MHz coil can be used by hundreds of millions of mobile phones at thousands of existing contactless payment terminals worldwide. These cards will work in phones with MicroSD slot on any side of the phone – top, left, right, bottom or back.

Tyfone's enabling patent portfolio includes US patent 7,581,678 filed February 22, 2005 for "Electronic Transaction Cards", issued September 1, 2009, and other patents pending.

The SideTap memory card technology is the world's first to fully integrate near-field communications (NFC) contactless card payment capabilities with a popular and commonly used mobile phone accessory, a MicroSD memory card. SideTap memory cards enable MIFARE as well as any Global Platform compliant payment applet. The SideTap MicroSD card contains an onboard controller that manages over-the-air (OTA) capabilities allowing consumers to add multiple payment and identification options, creating a true mobile wallet. Because the SideTap MicroSD card also retains all its memory card functions, consumers can also use them to store documents, photos, videos, music or other files.

"Unlike solutions tied to specific retailers or financial institutions, the SideTap memory card works like an actual wallet that contains financial information from multiple sources, either specific retailers or financial institutions in both open loop and closed loop scenarios, said Tom Spitzer, Tyfone's chief executive officer. "We are very excited to be launching the SideTap MicroSD card. It's a significant milestone for the company and for the industry." The SideTap MicroSD card is a fully integrated solution with a built-in contactless coil, without loss of traditional memory card functions.

In addition to the SideTap memory card, a SideTap *lite* MicroSD card with OTA wallet functions but no storage memory is available for partners. A SideTap *ultralite* MicroSD card is also available without storage memory or OTA wallet capabilities, for a single-payment provider scenario, much like a contactless plastic card or sticker from a single issuer. SideTap and SideTap *lite* cards are supported by Tyfone's u4ia® (pronounced euphoria) mobility platform. The platform transforms the MicroSD memory card into a mobile wallet capable of performing OTA life cycle management and contactless transactions at NFC equipped point-of-sale readers. Tyfone's u4ia mobility platform, that will be used by Trusted Service Manager (TSM) partners, is necessary for OTA services only and not for payment transaction processing.

Using SideTap memory cards, consumers purchase goods simply by tapping their mobile device at a point of sale reader. The read distance ranges from 1 to 3 cm depending on the reader and transaction speeds are identical to contactless plastic cards.

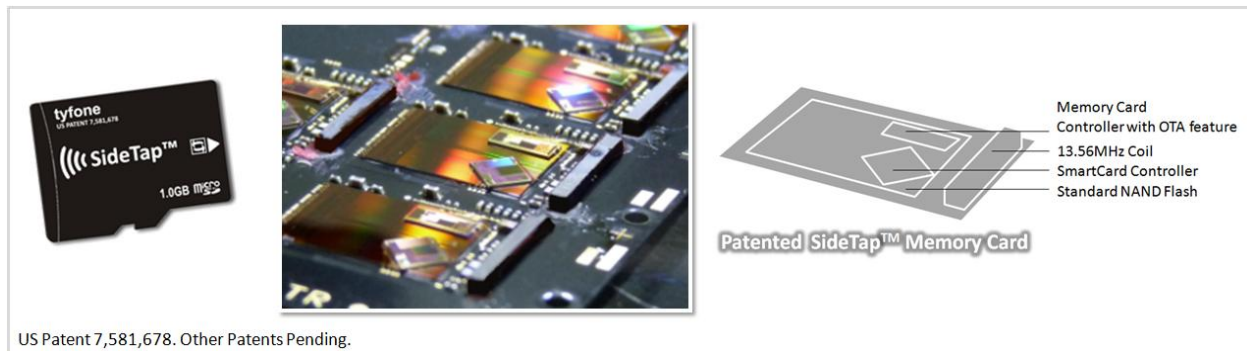
"If you are like most people, inside your wallet you have a few credit/debit/ID cards, perhaps gift/prepaid cards, money and miscellaneous items like coupons," said Dr. Siva Narendra, chief technology officer at Tyfone. "With Tyfone's u4ia platform and our SideTap MicroSD card a consumer can have multiple payment identities with OTA access and won't be limited to where they can use their mobile phone to make payments and other secure transactions. Not to mention the ability to store contents including coupons, catalogs, and music, some of which can be preloaded by our partners. More important, the Tyfone SideTap MicroSD cards are equipped to work in virtually any mobile phone with a memory card slot. We can now kick start NFC."

One of the most often cited obstacles for NFC payment models is the lack of availability of NFC-enabled handsets. By contrast, Tyfone's patented technology enables a more rapid deployment of NFC capabilities by simply inserting the SideTap MicroSD card into commonly available memory card slots, requiring no other changes to consumers' phones. According to a September 2009 forecast by Strategy Analytics approximately 900+ million

phones will be enabled with memory card slots by 2013. Many handset manufacturers already report that memory cards are the most purchased accessory for mobile phones today.

“To address a marketplace that today has hundreds of millions of mobile phones that can use Tyfone’s SideTap MicroSD cards, it was important to ensure the ability to scale,” said Prabhakar Tadepalli, Tyfone’s managing director. “SideTap memory cards can work across all mobile operating systems and all wireless operators. We have also built it to scale quickly and have a team ready to assist our partners in that effort.”

Tyfone’s SideTap SD memory cards have undergone extensive and successful trials with multiple partners over the last 18 months. In the coming months, consumers will be able to purchase SideTap MicroSD memory cards and use them at major retailers. Tyfone will soon announce partnerships that will make the first wave of this important payment technology available for consumers, financial institutions and retailers.



### About Tyfone

Tyfone is a neutral infrastructure enabler for cloud computing based mobile services. Tyfone enables the next wave of secure-element-neutral mobile apps that are secure enough to store your Driver's License, Health Records, Passport, Debit, Pre-paid and Credit Cards.

Tyfone's u4ia® platform and its companion SideTap™ card is the world's first patented memory card-based mobile payments solution with integrated secure element, OTA controller and miniature contactless coil for mobile NFC payments. The technology operates in any standard memory card slot and is rapidly gaining market acceptance as a single-strategy approach to mobile contactless payments for any mobile phone. Tyfone and its partners enable a suite of services including Mobile Banking, Mobile Identity Management, Mobile Remote Payments, Mobile Retail Services and Mobile Contactless Payments. To discover why Tyfone is becoming the partner of choice for secure mobile apps to many of the world's leading organizations, please visit [www.tyfone.com](http://www.tyfone.com).

Some names and brands mentioned may be claimed as the property of others. u4ia, Tyfone, and SideTap are trademarks of Tyfone, Inc.

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