

# Seminal NFC Over-the-Air and Over-the-Wire Provisioning Patent Awarded to Tyfone

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### *Patent Covers Programming of Smartcard Circuitry in an Add-on Card in Response to a Communication Received over a Network*

**PORTLAND, Ore. – June 13, 2011** – Tyfone ([www.tyfone.com](http://www.tyfone.com)), a mobile financial solutions provider, today announced the issuance of a seminal patent for over the network provisioning of add-on smartcard secure elements.

This new patent covers programming of smartcard circuitry in add-on electronic transaction cards in response to communication received over a network. This includes programming the electronic transaction card to operate as credit, debit, or stored value cards. Communication over a “network” includes wired, wireless, or cellular networks.

The patent, US 7,954,717, entitled “Provisioning Electronic Transaction Card in Mobile Device” has an effective filing date of February 22, 2005 and was issued on June 7, 2011.

Enabling electronic devices to leverage NFC communication standards for completing highly secure contactless transactions necessitates the use of a secure element, such as a smartcard. Plastic cards with smartcard secure elements for financial transactions are generally provisioned with identities before delivery to the user. Mobile devices using secure elements can benefit from the ability to provision multiple user identities and remote over-the-air management of identities into the secure element.

“We recognized early on the benefits of supporting over-the-air and over-the-wire programming of add-on secure elements in electronic devices, especially for financial transactions”, said Dr. Siva Narendra, president at Tyfone-North America. “The issuance of this patent is evidence of Tyfone’s thought leadership with respect to technologies that Trusted Service Managers (TSMs) will require to scale and manage mobile handsets for use in secure ID and NFC applications. We are excited to be bringing solutions to the market during a time of tremendous global interest.”

This patent addresses the use of add-on cards that may include smartcard circuitry. Technologies covered encompass the use of wired or wireless networks for provisioning transactional identities and information into a smartcard in an add-on slot of mobile devices. One application of this technology can be found on the company’s SideTap™ MicroSD cards; other examples may include add-on form factors such as SIM cards or mobile device sleeves. This technology enables programming of add-on cards in intelligent electronic devices used by plastic credit, debit and pre-paid card manufacturers, and personalization bureaus either within their secure facilities or in an instant personalization environment such as kiosks.

Tyfone’s secure technology used in SideTap cards along with its u4ia® mobile financial services platform enables a customizable digital wallet for any device that is capable of secure mobile banking, mobile ID and NFC payments services. Consumers appreciate the ability to tailor their mobile digital wallet, just as they do with the wallet in their purse or pocket today. Technologies covered in this patent address management of a consumer’s mobile digital wallet remotely over a network.

### **ABOUT TYFONE:**

Founded in 2004, Tyfone’s corporate headquarters are in Portland, Oregon, and its Asia-Pacific headquarters are in Bangalore, India. Tyfone connects money and mobility via a highly secure,

scalable and flexible mobile financial services solution tailored to meet the evolving needs of consumers, financial institutions, mobile network operators, transportation companies, and retailers. Operating in any standard memory card slot, Tyfone's u4ia® platform and its companion SideTap™ memory card comprise the world's first patented, neutral, and comprehensive memory card-based payments solution for mobile contactless payments. 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. For more information 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.