

Factsheet for CFC Awardee Companies

Gemalto Pte Ltd

Role in the Consortium

Gemalto is developing the Trusted Third Party (TTP) infrastructure to enable service providers and mobile operators to connect to, for deployment of NFC related services through a neutral channel.

Proposed Services to Benefit Consumers

The TTP is a secure, reliable and interoperable NFC ecosystem that will provide maximum convenience for consumers from mobile payments and peer-to-peer services to coupon downloads. The range of services is set to proliferate, giving consumers an experiential and rich variety of new benefits and services.

Possible Business Opportunities and Collaboration

The infrastructure offers financial services consolidation, location-based services and special offers, customer relationship management, co-partnerships among retail merchants, new advertising channels, vendor/ service provider partnerships and mobile applications and services.

Company Profile

Gemalto is the world leader in digital security with revenues of €1.9 billion in 2010, and over 10 thousand employees operating out of 87 offices and 13 Research & Development centers in 45 countries. Gemalto delivers on the growing demands of billions of people worldwide for mobile connectivity, identity and data protection, credit card safety, health and transportation services, eGovernment services and national security by providing solutions that leverage Gemalto's secure software and services for governments, wireless operators, banks and enterprises to help them achieve their goals, enabled by a wide range of secure personal devices. Gemalto is the world leader for electronic passports and identify cards, smart banking cards, two-factor authentication smart tokens for online protection, Subscriber Identification Modules (SIM) and Universal Integrated Circuit Cards (UICC) in mobile phones. Moreover Gemalto supplies wireless modules and Machine Identification Modules (MIM) for Machine-to-Machine communication.

For more information visit www.gemalto.com, blog.gemalto.com, or follow @gemalto on Twitter.

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Citibank Singapore Limited

Role in the Consortium

A major credit card issuer and a leader in innovation, Citibank will contribute to developing a vibrant and secure NFC mobile payments environment in Singapore by providing a seamless new payment channel to all its cardmembers. It will leverage on insights gained from its NFC initiatives globally and in Singapore to introduce new NFC mobile payment products in the near future, and create a holistic, end-to-end experience that will transform the consumer payment behavior and landscape in Singapore. Our offerings will be available on both the MasterCard PayPass and Visa payWave platforms.

Possible Services to Benefit Consumers

Based on learnings from its Singapore and global contactless mobile initiatives, Citibank will introduce an interactive and holistic mobile-based consumer experience that will engage cardmembers at every stage – from marketing programmes to the point of purchase and rewards redemption. This will include interactive promotional content from NFC-enabled posters and a customised loyalty platform, where customers will receive targeted rewards based on segmentation and lifestyle needs. These initiatives will further reinforce Citibank’s mobile banking platform comprising Citi Mobile and Citi Alerts to provide customers with a comprehensive and mobile-based convergence that will cater to the full spectrum of their instant banking, payment and lifestyle needs. This is in addition to the convenience and accessibility of contactless mobile payments at potentially 20,000 acceptance points across the island, as well as the wide array of existing best-in-class credit card propositions and privileges.

Possible Business Opportunities and Collaboration

Citibank will partner with retail, F&B and other key ecosystem players to introduce a comprehensive rewards and loyalty platform that is uniquely centred around contactless mobile payments. The interactive rewards platform will be customised to cardmembers’ needs and lifestyles and will include electronic mobile coupons that offer them special promotions. This is over and above Citibank’s unrivalled rewards platform, which allows cardmembers to earn Citi Rebate at more than 500 locations islandwide including “everyday” merchants such as Starbucks, Cold Storage, Giant and Guardian. Citibank will continue to work with potential partners of NFC service providers and add new offerings as the contactless mobile payment environment in Singapore develops.

Company Profile

Citibank Singapore Limited is a distinct market leader in the consumer banking business. Since its local incorporation in 2005, Citibank has extended its distribution network to more than 1,400 touch points, reaching out to Singaporeans with innovative, value-added products and services. A leading credit card issuer in Singapore, Citibank offers the widest range of credit card propositions and the best-in-class privileges. In 2009, it also launched the first programme in Singapore that enabled consumers to make contactless payments linked to their credit card accounts with its Citi M1 mobile Visa payWave payment pilot. Globally, Citibank has launched several mobile contactless payment initiatives, including in India, the US, South Korea and the Czech Republic. Citi is the also lead bank in the launch of the Google Wallet, which gives Android phone owners the ability to make payments and take advantage of real-time in-store offers and loyalty programs at the point of sale.

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DBS Bank Ltd

Role in the Consortium

DBS' role, as a Payment Service Provider (PSP), is to continuously innovate and work with partners in the consortium on convenient and secure mobile payment options that complement our customers' evolving lifestyle needs.

Proposed Services to Benefit Consumers

Today's consumers are seeking greater convenience and security for their daily transactions. With the development of NFC, DBS' customers will be able to make quick yet secure payments, enjoy instant savings with our mobile apps such as DBS Indulge and DBS Shopper, and keep track of their transactions, all on a single mobile device.

Consumers can benefit from having access to customized offers and the ability to make their purchase at both the merchant's physical and online store. For example, consumers can scan the NFC poster tags at music stores to purchase and download music. In the future, consumers will also be able to enjoy a seamless journey from purchase to acceptance, by using their phone to buy tickets to performances or attractions and as a mobile ticket. Through partnership with other members of the consortium, DBS' customers will also be able to use their mobile phones to facilitate their daily commute such as paying for mass transit, parking or toll passes.

Possible Business Opportunities and Collaboration

As part of DBS' strategy to entrench leadership in Singapore, payment via mobile phone enhances the comprehensive card experience the bank offers to its customers. It presents a different dimension to online payments, contactless payments and other value added services such as loyalty and marketing programs. Through our partnership with the Card Scheme and CEPAS players, there are greater opportunities to widen usage and acceptance to non-traditional markets, promoting cashless payments. In 2010, DBS was the first in Singapore to introduce MasterCard PayPass acceptance. Bringing greater convenience to merchants, DBS is also the only acquirer to enable contactless payment through a single reader accepting PayPass, payWave, and CEPAS. With over 6,000 contactless acceptance points for transport, shopping and dining, DBS has laid the initial groundwork for NFC acceptance among consumers and merchants in Singapore.

Company Profile

DBS is a leading financial services group in Asia, with over 200 branches across 15 markets. Headquartered and listed in Singapore, DBS is a market leader in Singapore with over four million customers. DBS provides the full range of services in consumer, SME and corporate banking activities across Asia. As a bank born and bred in Asia, DBS also understands the intricacies of doing business in the region's most dynamic markets. This market insight and regional connectivity have helped to drive the bank's growth as it sets out to be the Asian bank of choice. The bank believes that building lasting relationships with its customers is an integral part of banking the Asian way. For more information, please visit www.dbs.com.

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EZ-Link Pte Ltd

Role in the Consortium

EZ-Link is working with the Trusted Third Party (TTP) and Mobile Network Operator to provide mobile users with a contactless e-purse that will allow for the various ez-link functions and features to be embedded into an NFC-enabled handset and utilized across all existing and new ez-link acceptance points. EZ-Link will be the only CEPAS-compliant provider.

Proposed Services to Benefit Consumers

The NFC user will be able to make payments with mobile handset at all merchant outlets that accept the ez-link card as a form of payment and a media for e-ticketing and smart posters. With the e-purse application, this includes payment for public buses and trains, as well as other non-transit applications such as motoring, private transport, retail, entertainment and leisure.

Possible Business Opportunities and Collaboration

Besides the ez-link purse in the NFC phone that can be used for e-payment, it can be used for e-tickets, e-coupon and identifier of the user for smart posters.

Company Profile

EZ-Link Pte Ltd was formed on 8 January 2002. Its core business is the clearing and settlement of all ez-link card transactions generated in transit and non-transit (retail/merchant) environments, as well as the sale, distribution and overall management of ez-link cards. To date, more than 10 million new CEPAS-compliant ez-link cards have been issued. This is in tandem with the government's plan to promote cashless payments in Singapore. In line with this vision, the new ez-link card is now also accepted as a mode of payment for Electronic Road Pricing (ERP) and at car parks fitted with the Electronic Payment System (EPS) when used in the dual-mode in-vehicle unit.

For more information visit www.ezlink.com.sg.

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M1 Limited

Role in the Consortium

M1 is pleased to be a member of the Gemalto-led consortium. We will leverage on the expertise and experience gained from the M1-Citibank VISA payWave Near Field Communications (NFC) trial that was conducted in 2009, and work with selected partners to deploy NFC payment services. In addition, we will introduce a variety of NFC-enabled devices, as well as provide NFC value-added services ranging from loyalty, couponing, ticketing, smart posters, to name a few; with the aim of bringing enhanced benefits and convenience to our customers, through the adoption of NFC technology. M1 will also work together with our consortium and co-brand partners, in promoting awareness and encouraging user-adoption of NFC offerings, including M1's co-brand cards.

Proposed Services to Benefit Consumers

M1 customers will be one of the firsts, to be able to experience simple, convenient and secured NFC payment services. Our customers will also find it more compelling, relevant and efficient to incorporate NFC value-added services into their daily lives.

Possible Business Opportunities and Collaboration

M1 welcomes business interests, in the areas of collaborations and partnerships on NFC related products and services. These would include coupon providers ranging from issuance to redemption, as well as other NFC value-added service providers.

Company Profile

M1 is Singapore's most vibrant and dynamic mobile, broadband and fixed communications service provider, with over 2 million customers. Established in 1997, M1 became the first operator to launch ultra high-speed fixed broadband, fixed voice and other services on the Next Generation Nationwide Broadband Network (NGNBN) in September 2010. With a continual focus on quality, customer service, value and innovation, M1 brightens lives by linking anyone and anything; anytime, anywhere. For more information, visit www.m1.com.sg.

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SingTel Mobile Singapore Pte Ltd

Role in the Consortium

SingTel is working with banks, payment service providers and handset manufacturers to introduce a wide range of NFC services and mobile devices. We will develop these services on our own or with third party applications that are suitable for NFC deployment in Singapore. As Singapore's leading mobile services provider, SingTel is well positioned to play a vital role in accelerating the development of NFC services and encouraging their adoption.

Proposed Services to Benefit Consumers

Customers can look forward to a convenient one-stop cashless experience when making payments and using public transport. We believe that the use of NFC for public transport is an important driver for its success, and we look forward to it being used on trains and buses. SingTel aims to enable as many applications as possible onto the NFC mobile wallet. We are also exploring the implementation of security card access, loyalty programmes, redemption of merchant coupons and storage of contact details. NFC technology enables the 'virtualization' of credit cards, debit cards, loyalty cards and vouchers, which means a mobile phone may soon be all a user needs for a day out. Businesses may be able to adopt the technology for automated employee identity validation. For example, staff access passes or staff loyalty cards.

Possible Business Opportunities and Collaboration

Collaboration is an important part of SingTel's NFC initiatives and we are happy to explore new opportunities with banks, payment service providers and application developers with innovative solutions. E.g. SingTel's popular ILoveDeals mobile shopping application can be easily adapted to the NFC environment. SingTel will also collaborate with educational institutions to familiarise younger consumers with NFC technology, even before they step into the working world.

Company Profile

SingTel is Asia's leading communications group providing a portfolio of services including voice and data solutions over fixed, wireless and Internet platforms as well as infocomm technology and pay TV. The Group has presence in Asia and Africa with 416 million mobile customers in 25 countries, including Bangladesh, India, Indonesia, Pakistan, the Philippines and Thailand. It also has a network of 35 offices in 19 countries and territories throughout Asia Pacific, Europe and the United States.

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StarHub

Role in the Consortium

StarHub will collaborate with payment and non-payment service providers to create a host of unique services for our mobile customers, supported by our network for secured information flow. We also offer NFC-enabled handsets and devices to our customers.

Proposed Services to Benefit Consumers

Consumers can enjoy great convenience and peace of mind when they use their NFC handsets to pay for public transportation and other daily transactions. They can also use it for a variety of lifestyle services such as ticket purchases, receiving the latest news, discounts and promotions from retailers, and even sharing their discoveries with their friends by tapping each other's NFC handsets.

Possible Business Opportunities and Collaboration

StarHub will work with partners to collaborate on services that simplify our customer's lives and improve customer experience. We strive to be the 'Hub' that brings different industries together, and create unique and life-changing services at work, at home, and for leisure.

Company Profile

StarHub is Singapore's fully-integrated info-communication company, offering a full range of information, communications and entertainment services for both consumer and corporate markets. StarHub operates Singapore's fastest two-way HSPA+ mobile network that delivers up to 21Mbps for downlink to complement its nation-wide GSM network, and an island-wide HFC network that delivers multi-channel cable TV services (including High Definition Television and on-demand services) as well as ultra-high speed residential broadband services. For more information, please visit www.starhub.com.

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