

## **AU-SYSTEM AND BEAMTRUST ANNOUNCE IN-STORE MOBILE PAYMENT SOLUTION**

***– combination of SIM cards and short-range communication enables new services***

**3GSM World Congress, Cannes, France – 18 February 2002** – AU-System, which is part of the Teleca group, and beamtrust have together created a complete solution for in-store payments from mobile phones, built on a secure internet-based infrastructure. A live trial of the solution is expected to start in Denmark in April. The trial will be run in collaboration with Dreisler Storkøb, a supermarket chain; Sonofon, a telecom operator; and a leading Danish bank.

“Combining AU-System’s mobile and security expertise with beamtrust’s leading-edge solutions for payment infrastructure has enabled the rapid deployment of the secure mobile payment solution. We’re confident that the live trial will be very successful and plan to extend it to cover cash machine withdrawals in the near future,” says Robert Elgaard, chief technology officer at beamtrust.

The mobile payment solution introduces a new type of in-store payment terminal with which the user communicates using the mobile phone’s short-range wireless connectivity. Initially the solution will use infrared communication, with Bluetooth™ capability being added soon. When paying, the user receives a request on the mobile phone from the payment terminal. The request is digitally signed using a separate PIN code, which enables the transaction to be cleared between the user’s bank and the seller’s bank. Lastly the user receives confirmation of the transaction on the mobile phone together with a paper receipt. An electronic copy of the receipt is stored in a web database, thus allowing constant access to all the information it contains.

The mobile payment solution is based on wireless public key infrastructure (WPKI) and can be implemented with or without digital certificates. The private key, which enables digital signatures, is stored on the mobile phone’s SIM card when the financial functions are initiated. The applications on the SIM card have been created using SIM Application Toolkit and are automatically activated via infrared or Bluetooth communication. There are also plans to integrate secure payments based on biometrics with the solution.

“AU-System and beamtrust’s mobile payment solution creates a bridge between operators and financial services companies that will be a key success factor in facilitating and benefiting from the expected growth of mobile payments over the next few years,” says Håkan Persson, business area manager at AU-System.

The solution allows a wide range of new services. It turns any standard GSM phone into a pocket banking centre capable of managing a variety of financial transactions. The SIM card can be used as a mobile wallet that enables digital deposits and withdrawals via SMS, and even direct money transfers between phones. Other examples include new operator or merchant loyalty programmes, in which bonus points can be stored on the SIM card and special offers made through the payment terminal.

The mobile payment solution will be on show at AU-System’s stand (E70) during the 3GSM World Congress on 19–22 February in Cannes, France. Demonstrations will include in-store payments with mobile phones, as well as a working prototype for cash machine withdrawals.

Pictures of the payment terminal can be downloaded from [www.ausystem.com](http://www.ausystem.com).

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**About beamtrust A/S**

beamtrust A/S arose out of the mobile payment project that was started by SDC Udvikling A/S in December 2000. SDC was founded in 1963 by a majority of the Danish savings banks. SDC is a software development company specialising in financial applications. For more information please visit [www.sdc.dk/sdcu/default\\_en.asp](http://www.sdc.dk/sdcu/default_en.asp).

**About AU-System**

AU-System, which is part of the Teleca group, is a leading supplier of consulting solutions based on emerging technologies in IT and telecommunications. The company also provides integrated marketing communications services through its subsidiary SandbergTrygg. AU-System was founded in 1974 and employs about 1,000 people located in Sweden, United Kingdom, Italy, United States, Thailand and Singapore. For more information please visit [www.ausystem.com](http://www.ausystem.com).

**About the Teleca group**

Teleca is one of Europe's leading high-end consulting groups focused on new technology and R&D. The group's business concept is to strengthen its customers' market positions and times to market. This is achieved by providing professional teams with specialist technical expertise, working in partnership with development-intensive companies worldwide. The group has more than 2,200 employees in 13 countries, with a strong presence in the Nordic region, UK and France. Teleca is quoted on the Attract40 list of Stockholmsbörsen. For more information please visit [www.teleca.com](http://www.teleca.com).