

30 October 2008

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[Pay by Waving Your Mobile Phone](#)

Rogers Wireless helps RBC and Visa in mobile phone payment test



Visa Mobile Payment
Platform
VISA

RBC, Visa and [Rogers Wireless](#) have come together for the next phase of the mobile phone payment pilot which will ultimately allow Canadians the flexibility to make purchases securely by waving their mobile phones. The customer phase of the mobile phone payment pilot is expected to launch in mid-2009, following a brief employee pilot.

Designed to be a fast and convenient way for customers to pay for small purchases, pilot participants will be issued specially-equipped mobile phones that can simply be waved at Visa payWave-enabled checkout readers at select retail stores and quick-service restaurants in Toronto's downtown core.

As part of the pilot, Motorola mobile phones outfitted with [Near Field Communication](#) (NFC) contactless chips will enable customers to make purchases using the Visa payWave feature just as they would with a contactless RBC Visa card. The functions tested in the pilot will include the secure delivery and storage of account information to the mobile phone and the security of mobile payments at retailers.

The pilot will be the first in Canada to test secure over-the-air ([OTA](#)) delivery of mobile payment software and credit card information to a customer's mobile phone. Gemalto, a world leader in digital security, is providing this capability by acting as the Trusted Service Manager and securely bridging banking with mobile phones.

Gemalto, which currently produces RBC Visa chip cards, will manage the transfer of credit card information from RBC to the secure SIM card in the Rogers Wireless NFC-enabled mobile phone, using the same high level of security and encryption for issuing RBC [Visa](#) chip cards.

Supported by Visa's mobile payment platform, pilot activities will allow RBC, Rogers and Visa to better understand behavior and perception of the payment experience before the service is provided to consumers.