

Karl J. Weaver invited to present HCE - Host Card Emulation: Opening NFC Mobile Payment Smartphones to the Cloud!

Karl J. Weaver will deliver a enlightening presentation on the growth of HCE in August, sponsored by Seattle FinTech Meetup

SEATTLE, WA, USA, August 6, 2014 /EINPresswire.com/ -- Many companies have been in search of the Holy Grail of mobile payments, and to wireless operators, NFC – Near Field Communications appeared to be that “strategic tool” to manage the other major stakeholders (Banks & Transportation Authorities) with NFC SIM cards for the payment credentials on Smartphones. But that never sat well with some ecosystem enablers, including handset manufacturers. Like Blackberry who adopted HCE in their 7.0 OS long ago and is support in Blackberry 10 OS now. Google was forced to react to rejection from ISIS for their Google Mobile Wallet application as well as from many global wireless operators, who felt threatened by use of an embedded Secure Element on the CLF NFC Controller Chip from a collaboration with NXP, and the belief their control was being weakened. A few months later in August 2012, a small Texas startup called “Simply Tapp” created an HCE-based near field communication payment wallet for CyanogenMod Android community. Fast forward to late 2013, Google introduced support for Host Card Emulation in Android 4.4 KitKat, enabling any Android NFC device to be used for mobile payments and other secure applications — without needing access to and thus bypassing the secure element in the SIM card.



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Karl J. Weaver, Newport Technologies

A few months later Visa and Master Card jumped on board to support virtual payments in the Cloud, and now we begin to see major banks launching commercial HCE NFC payments services globally that makes use of Visa or Master Card’s cloud-based payments specifications and major Cloud-based TSMs like Bell ID and AB Note growing rapidly for HCE NFC Smartphone payment services. HCE has breathed new life into the lungs for NFC and that troth of disillusionment for NFC mobile payments has turned back into excitement in the payments industry.

Security on HCE NFC Mobile Payment Smartphones has been an issue and with the use of Tokenization, these issues have been solved, although further debate and apparent limitations remain. Also some believe the TEE will also play a role in security of HCE NFC? A secure payment system requires a holistic approach encompassing end-to-end encryption, tokenization and compliance with both existing and emerging standards, including PCI

and EMV. The key is use of NFC SIM cards and HCE are not mutually exclusive, and you'll see hybrid designed NFC Payment Smartphones emerge. Karl will explore exactly what Host Card Emulation is, where it came from, is planning an invite from Seattle FinTech Meetup to present during a 2014 Pacific COast banking School Financial Conference at the University of Washington in mid-August 2014.

<http://www.meetup.com/Seattle-FinTech-Meetup/events/193223982/?fromEmail=193223982&rv=ea1>

Karl J. Weaver is an OEM/ODM mobile device ecosystem and business development executive/rainmaker for Near Field Communications, mobile (wallet) payments and TEE embedded mobile device security ecosystems with his own meet-up group. He is a Globally-trained, bilingual Mandarin Chinese speaking senior mobility executive with vast experience selling wireless & mobile device technologies from both sides of the Pacific Rim to the global OEM/ODM handset/tablet PC ecosystem supply chain. He recently spent 5 years working in China for Gemalto as Rainmaker for design in embedded Mobile NFC Payments & TEE security technologies to the OEM Smartphone/Tablet PC ecosystem. Newport Technologies is his private vehicle to evangelize public speaking and social networking for customer engagement in Greater China, India and the rest of North/Southeast Asia. He possess a B.S degree in Business Management from Salve Regina University, Certification in Mandarin Chinese Language, Customs and Culture from National Taiwan Normal University – Mandarin Training Center and Certification in Broadband wireless communications from the University of Washington (Seattle). He lives with his wife and daughter in Woodinville, WA but his workplace is the Globe. Many presentations on Smartphone technologies can be viewed on You Tube, Youku and Tudou video streaming web sites. His Web site: www.newporttechnologies.biz | Mobile: 1-425-260-4378 | Email: karljweaver@gmail.com

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