



## Cellum to support NFC payments based on Host Card Emulation

### *Mobile wallet provider offers 360° solution to help banks, MNOs break into mobile payments*

**Budapest, July 21, 2016** – Leading European-based mobile wallet provider Cellum today announced that it would soon be extending its mobile wallet offering to include NFC-based contactless payments using Host Card Emulation technology.

Host Card Emulation (HCE) is a cloud-based approach which enables NFC transactions to take place without using a mobile device's hardware for storing payment credentials or needing to replace the SIM card, allowing for faster and more flexible implementations.

The HCE-based payment option comes as a new addition to Cellum's well-established wallet platform that leading brands around the world have been using for years. The company developed the world's first MasterCard-branded mobile wallet in 2011, and has since partnered with other leading brands for similar services, including mobile carrier Telenor in Thailand and Hungary, and smartphone manufacturer Evercross in Indonesia, among others.

*“Until recently, Cellum focused on remote payments, though the company is no stranger to NFC, as it has had a number of successful implementations based on the technology in the past. However, back then the market wasn't ready for it,”* said Cellum Director of R&D Zoltán Ács. *“Now the tide has turned and we are committed to meeting the growing demand for fast, secure and, most importantly, easily-deployable NFC solutions,”* he added.

Cellum supported MasterCard in launching its MasterPass™ platform in Hungary, and has recently become an official MasterCard Digital Vendor Partner. The company provides MasterPass-enabled wallet services to banks and telcos, as well as integration services to merchants, based on its PCI DSS compliant platform. As MasterCard is preparing to roll out new HCE-based contactless payments into MasterPass, Cellum will be offering the same functionality to its partners.

*“Cellum has been providing its mobile wallet technology in a white-label model for years. We have successful partnerships from Europe to Asia and are very proud to be able to serve the diverse needs of our various clients and markets,”* said Cellum COO Ábel Garamhegyi. *“As an official Digital Vendor Partner of MasterCard, we are able to provide the online experience of MasterPass and the one-touch convenience of PayPass in a single application, under our partner's brand,”* Garamhegyi added.

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## About Cellum

Cellum is a leading multinational mobile wallet provider based in Europe. Its innovations make transactions via smartphones easy and secure. The company's banking-grade security solutions cover all areas of m-commerce, including mobile commerce and payments as well as NFC (contactless) technologies. Cellum is PCI DSS 3.1 Level 1 compliant, being one of the first mobile payment service providers in the world to comply with the most important security standard of the top global card companies.

Systems operated by Cellum currently manage nearly two million secure mobile transactions per month, and the company counts among its customers and partners MasterCard, Vodafone, Magyar Telekom, Telenor, Erste Bank, OTP Bank, PaysBuy, Ffastacash, MyPay, Kalixa and Credorax. It has signed a deal with leading Indonesian handset manufacturer Evercross, bringing its preinstalled m-wallet to over 5 million Evercross branded handsets.

Established in 2000, the company began a major international expansion in 2011, establishing subsidiaries in several European, North American and Asian markets.

Website: [www.cellum.com](http://www.cellum.com), Twitter: [@Cellum\\_Group](https://twitter.com/Cellum_Group)

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