

# JCB to Run RFID Payment Trial in Amsterdam

Holders of JCB credit cards will use RFID-enabled Nokia phones to make payments using the near-field communication protocol.

By Mary Catherine O'Connor

June 15, 2005—In March, international credit card organization [JCB](#) said it was planning to introduce RFID-enabled credit cards (see [JCB Developing RFID Payment System](#)). The company now says it will also launch a technology trial in which its customers will use RFID-enabled [Nokia](#) phones, utilizing the near-field communication (NFC) protocol to charge purchases to their JCB accounts.

The trial, set to begin in early fall, will involve 100 JCB customers in Amsterdam, to whom the organization will supply the phones. A number of unidentified merchants in the [Amsterdam World Trade Center](#) will participate.

The company is conducting the tests to gauge the reliability and ease-of-use of making purchases—particularly those of low monetary value—with an NFC phone. JCB says it picked Amsterdam as a test site because consumers there are used to making small purchases with prepaid cards rather than cash, and because it is the location of some of the product and service vendors with whom it must work to deploy the trial. JCB says it does not yet have an end date for the trial.

Aside from Nokia, JCB is also partnering with [Philips Semiconductors](#), which is serving as a consultant and supplying the NFC chipset used in the Nokia phone. Smart card company [Gemalto](#) (formed through the recent merge of [Gemplus](#) and [Axalto](#)) developed the mobile payment application, while Dutch telecommunications firm [KPN](#) will install the application on the phones to be used in the trial.

[CCV Holland](#), a company that installs payment terminals and offers payment processing and authorizing services, is working with [ViVOtech](#), a manufacturer of RFID terminals for contactless payments, to install the ViVOtech 5000 series of payment terminals at participating merchant locations. Meanwhile, [PaySquare](#), JCB's acquiring partner—or processor of credit card transactions for merchants in the Netherlands—is working to coordinate the merchants involved in the project.

For payments, the RFID tag inside an NFC phone emulates an RFID credit card, transmitting encrypted account information to interrogators (readers) linked to payment terminals. (The tag inside the phone is part of an RFID module that can function as both a passive tag, used for making payments, and an RFID interrogator for data exchange and collection functions. For more on this, see [NFC Forum Announces Technology Architecture](#)).

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