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# Apple's Close to EU Deal to Open NFC Technology: Report

- The issue is Apple's tap-and-go NFC technology allowing for contactless payments with mobile wallets
- An agreement with European Commission could come as

## **early as May**

Reports have Apple inching closer to allowing other smart phones to use their near-field communication (NFC) technology.

A Reuters story last week stated the iPhone maker finalizing its offer to open its tap-and-go mobile payments system to rivals for the next 10 year that could be approved by European Union (EU) antitrust regulators as soon as next month.

At issue is Apple's tap-and-go NFC technology allowing for contactless payments with mobile wallets. The European Commission two years ago accused Apple of thwarting competition for its Apple Pay mobile wallet by preventing rival mobile wallets app developers from accessing its tap-and-go technology.

## **Apple EU Case**

The U.S. company has previously offered to let rivals access its NFC on its iPhones, iPads and other Apple mobile devices free of charge without having to use Apple Pay or Apple Wallet, with access based on fair and non-discriminatory criteria.

Additionally, proposed additional functionalities including defaulting of preferred payment apps, access to authentication features such as FaceID and to set up a dispute settlement mechanism.

The changes being offered by Apple is an attempt to settle the four-year investigation would help it dodge a finding of wrongdoing and stave off a potential hefty fine that could be as much as 10% of its global annual turnover.

## **May Day?**

The European Commission accused Apple of thwarting competition for its Apple Pay mobile wallet by preventing rival mobile wallets app developers from accessing its tap-and-go

technology.

The Silicon Valley giant apparently has tweaked some of the terms following feedback from rivals and customers.

The Reuters story stated the European Commission aims to accept the offer by the summer, with May as the likeliest month although the timing could still change as it waits for Apple to work out the final technical details.

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