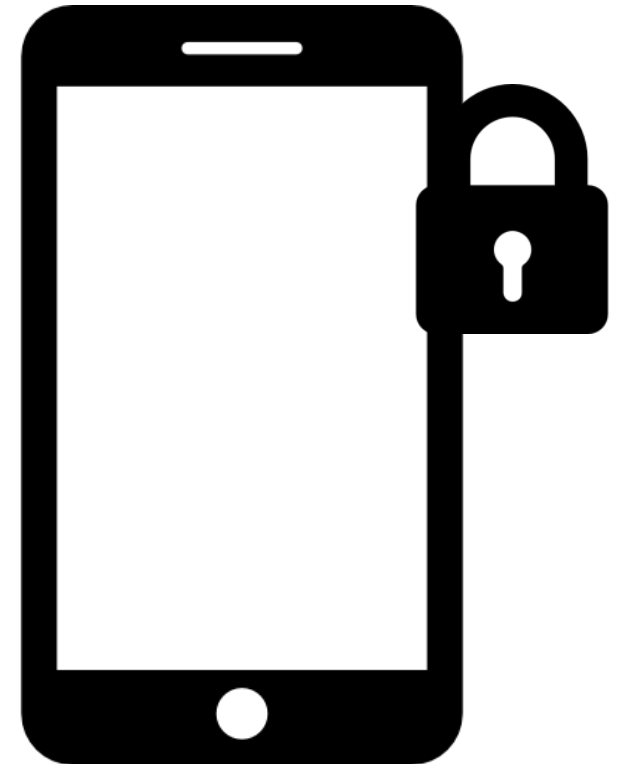
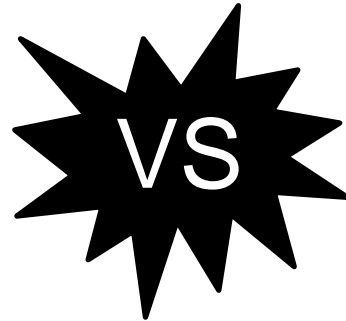
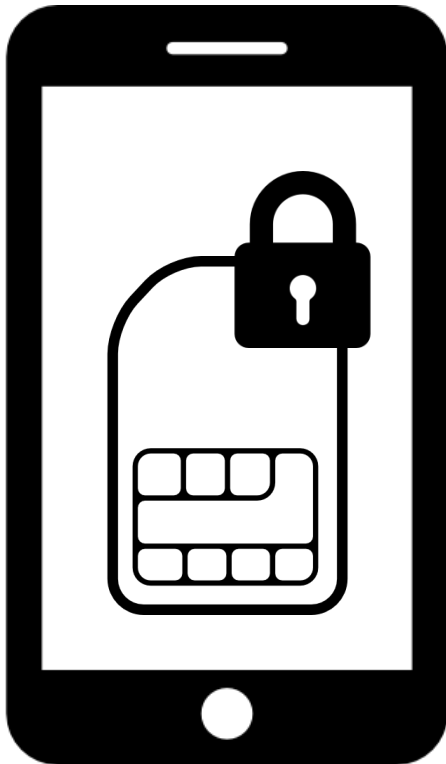


# Billétique : enjeux pour le paiement dans les réseaux de transport

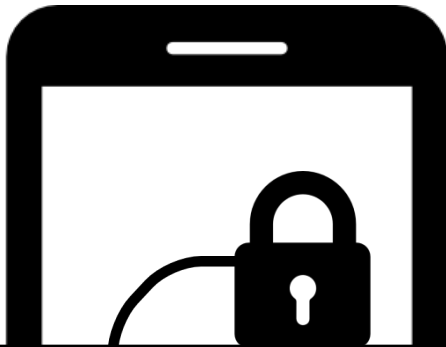
8 mars 2017

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# Mobile payment applications trends



# Mobile payment applications trends



## **Secure-Element centric**

Full EMV implementation on the Secure Element

*Long development and expensive certification*



## **Host Card Emulation**

Allows software card emulation

*Security relies strongly on the OS*

# Transportation Use-Case: complementary existing solutions

- Adapting the infrastructure to the payment solution.
- Adapting the solution to the existing infrastructure.



**Both kind of solution are complementary and address different kind of problematics**

# Security issues to be addressed

- Adapting to a new kind of environment.
  - Mobile OS
  - Accessing to the Secure Element
- Do we transform the infrastructures or adapt the solution to existing ones ?
- What about personal data ?