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An Authentication Framework for Secure NFC Applications

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A History of NFC Innovation



INSIDE Secure: A Leader, Pioneer in NFC

A leading position in the NFC market...

- **One of only 2 vendors worldwide currently shipping NFC chips in volume:**
 - Over 17 million NFC chips sold in 2011
 - Design wins & strategic partnerships with leading mobile device and SIM providers



..INSIDE Strengths

- **Multiple Innovative Solutions**
 - 4th generation NFC chips
 - Roadmap to 65 nm technology node
 - Open NFC software for multiple ecosystems
- **Proprietary Secure Element for 2012**
- **Applications, Authentication Infrastructure**
- **NFC Booster for Legacy Mobile Phones**
 - SIM, microSD Form-Factors

Secure Connectivity Standard

- Low-power short-range wireless
- Enables contactless communication between devices when they are brought within a few centimeters of each other
- Compatible with large installed base of RF readers, smartcards and tags
- Enables a new breed of proximity-based applications for mobile handsets, tablets, PCs and other consumer electronic devices

Easy-to-use

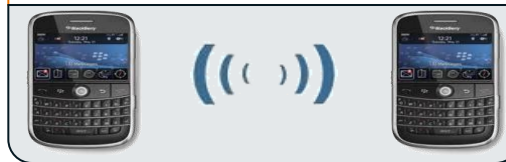
Reader Mode



Card Emulation



Device to Device



Platforms for Unlimited Applications

- Smart posters
- ID check
- Download of mobile coupons
- Mobile advertising
- Transport and ticketing
- Mobile payments
- Access control

- Information exchange
- P2P payment
- Social networking

High Level NFC Architecture



To TSM for Applet and Credential Provisioning

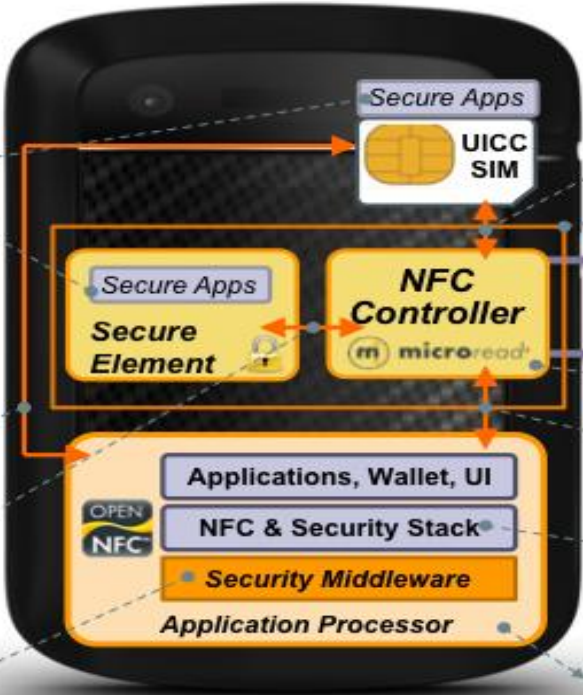
Secure Applets and Services

Secure Element EAL5+ (Embedded or SD Card)

Existing ISO-7816 UICC – Baseband Interface

NFC Controller- Embedded SE Interface (DCLB and/or SWP)

e.g. TrustZone



UICC - NFC Controller Interface (SWP)

 **securead**
System-in-Package

NFC Antenna



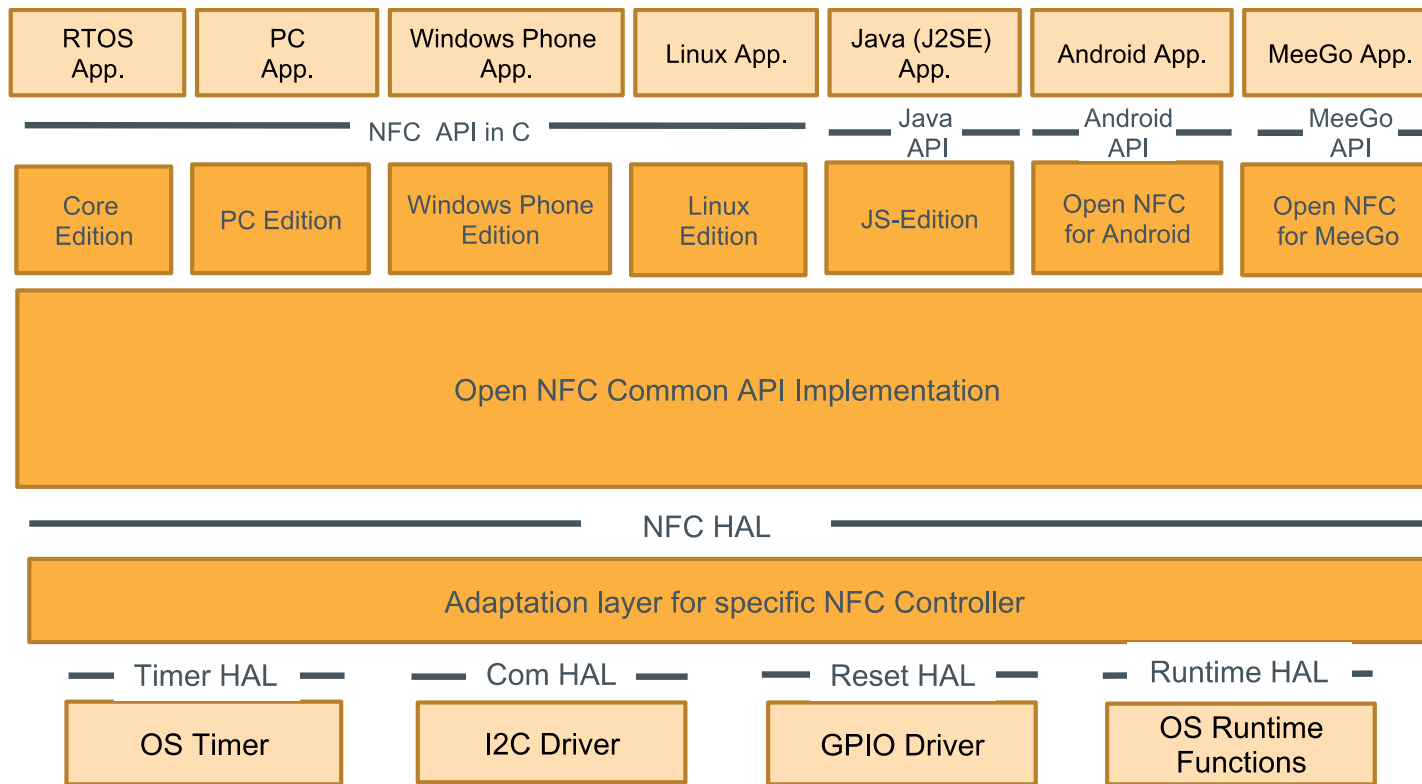
NFC Controller
ISO 14443, ISO 15693 RF

NFC Controller-Baseband Interface (I²C)

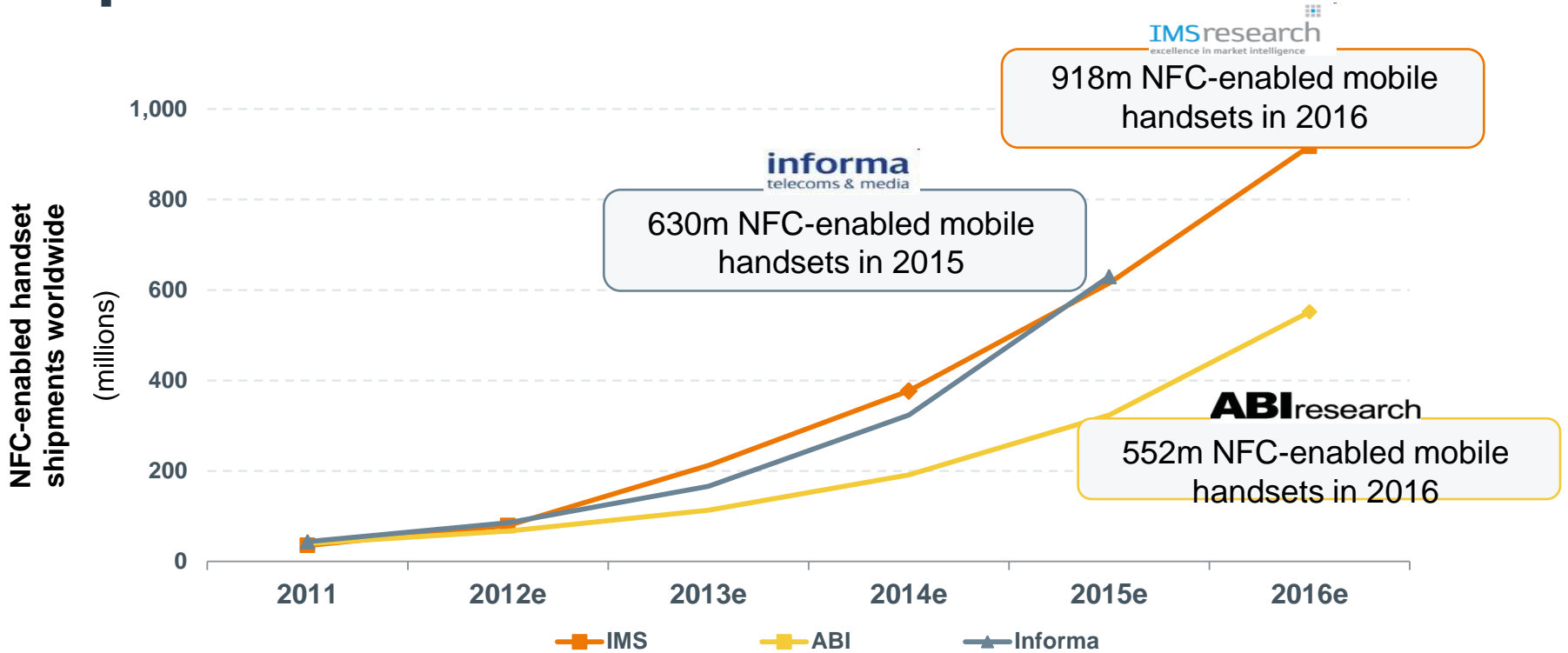
NFC Protocol Stack:
Open NFC

Smart Phone Processor
Runs applications,
manages device modes.

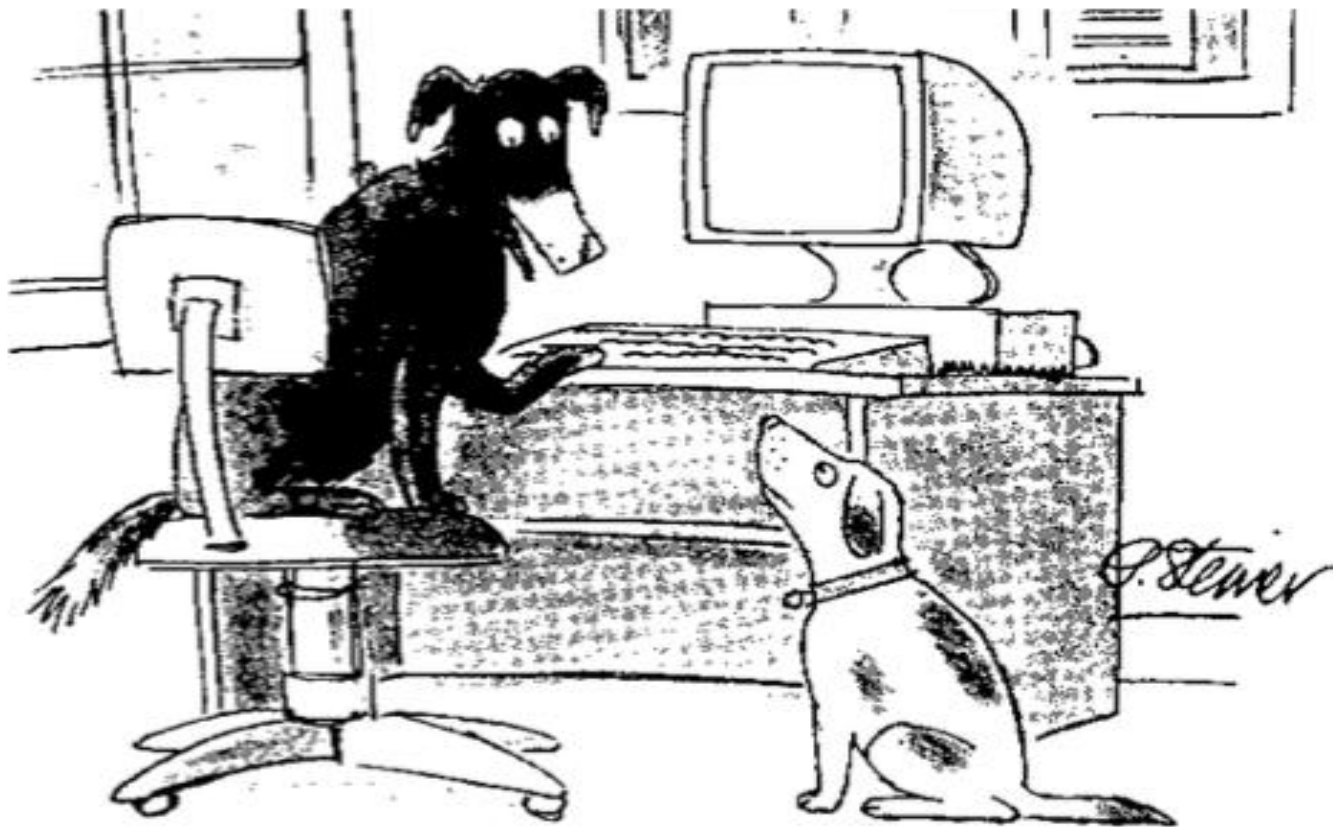
INSIDE's Open NFC Software Stack



Rapid NFC Market Growth



Sources: Informa, IMS Research, ABI Research



"On the Internet, nobody knows you're a dog."

Current Situation for NFC Application Growth

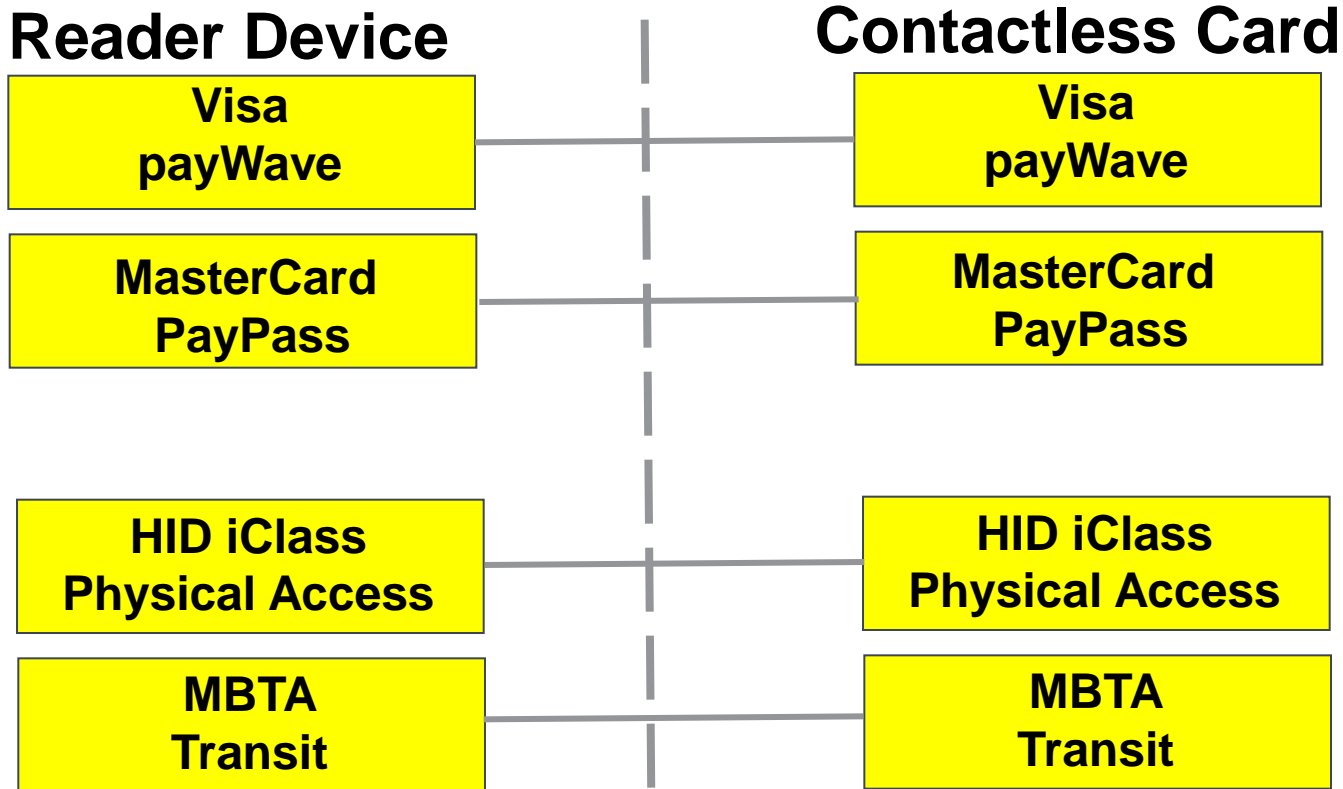
- **Attributes**

- Proprietary Vendor Solutions – Evolving from Card Market
- Card Applet, Reader Firmware Pair for each Scheme
- Multi-App Smart Card Paradigm Evolution to TSM
- Chip Based Application and Credentials

- **Scaling Challenges**

- Drives greater secure chip capacity requirements
- Slower, less flexible, more expensive, less open
- In short, tech-centric (old paradigm) drivers

Historical, Legacy Approach – Why?



Approach to Contactless Standards

**MasterCard
PayPass**

**MBTA
Transit**

**Acme
Coffee**

**Application
Data**

**Simple
Authentication**

ISO 14443

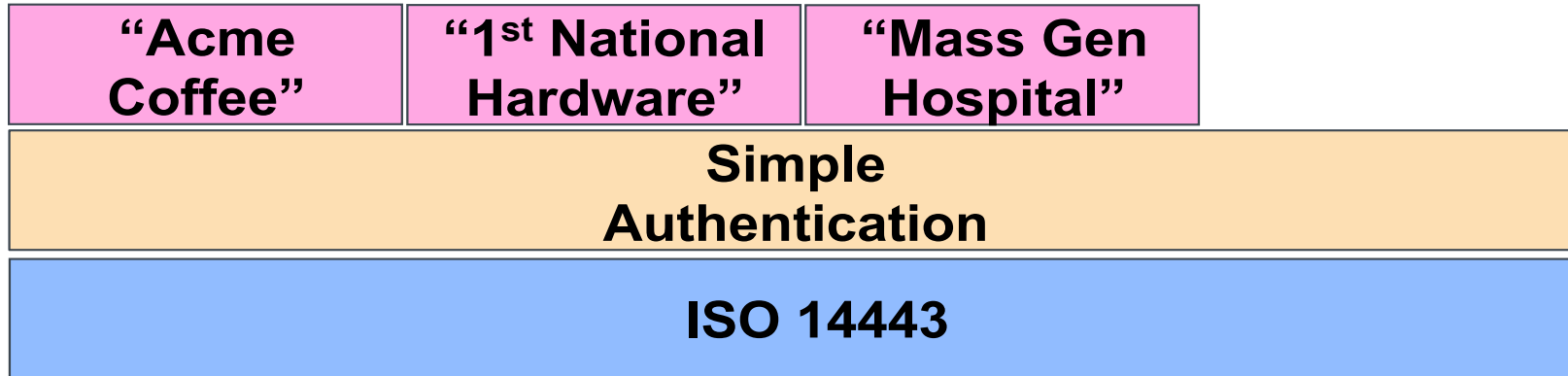
ISO 14443

ISO 14443

ISO 14443

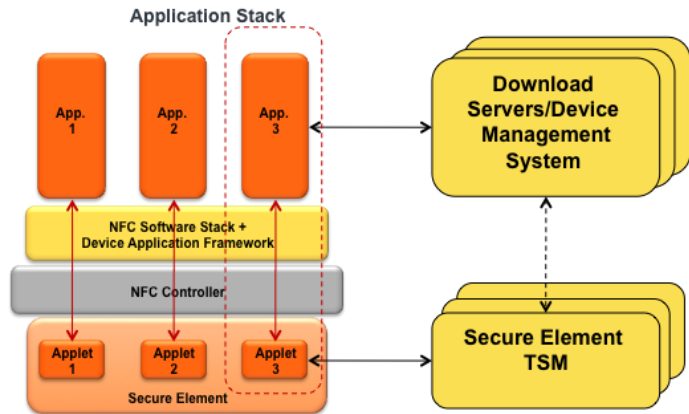
- Separation of Contactless Application Protocol
- Component for Standard Authentication
- Component for Data Exchange
- Move Data Management to Server-Based Services

An NFC Authentication Scheme

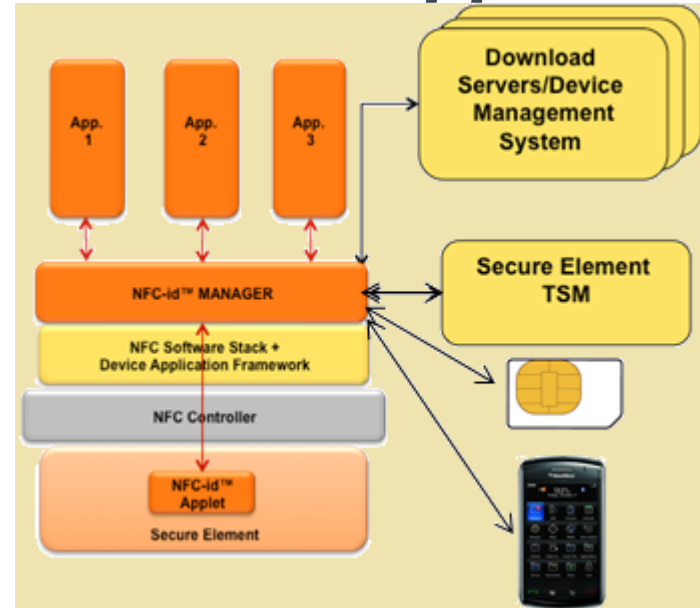


- Targeted to New NFC/Contactless Applications, Fast Time to Market
- Open framework for future applications, vs. “walled garden”
- Elimination of Applet, Terminal Application Scalability Problems
- Applicable to use cross vertical markets, cross hardware ecosystems
- New Vertical Market Schemes in Target: Retail Commerce, Health, ...
- Preserve Legacy Data Flows for Magstripe Applications

The Future of Secure NFC Applications

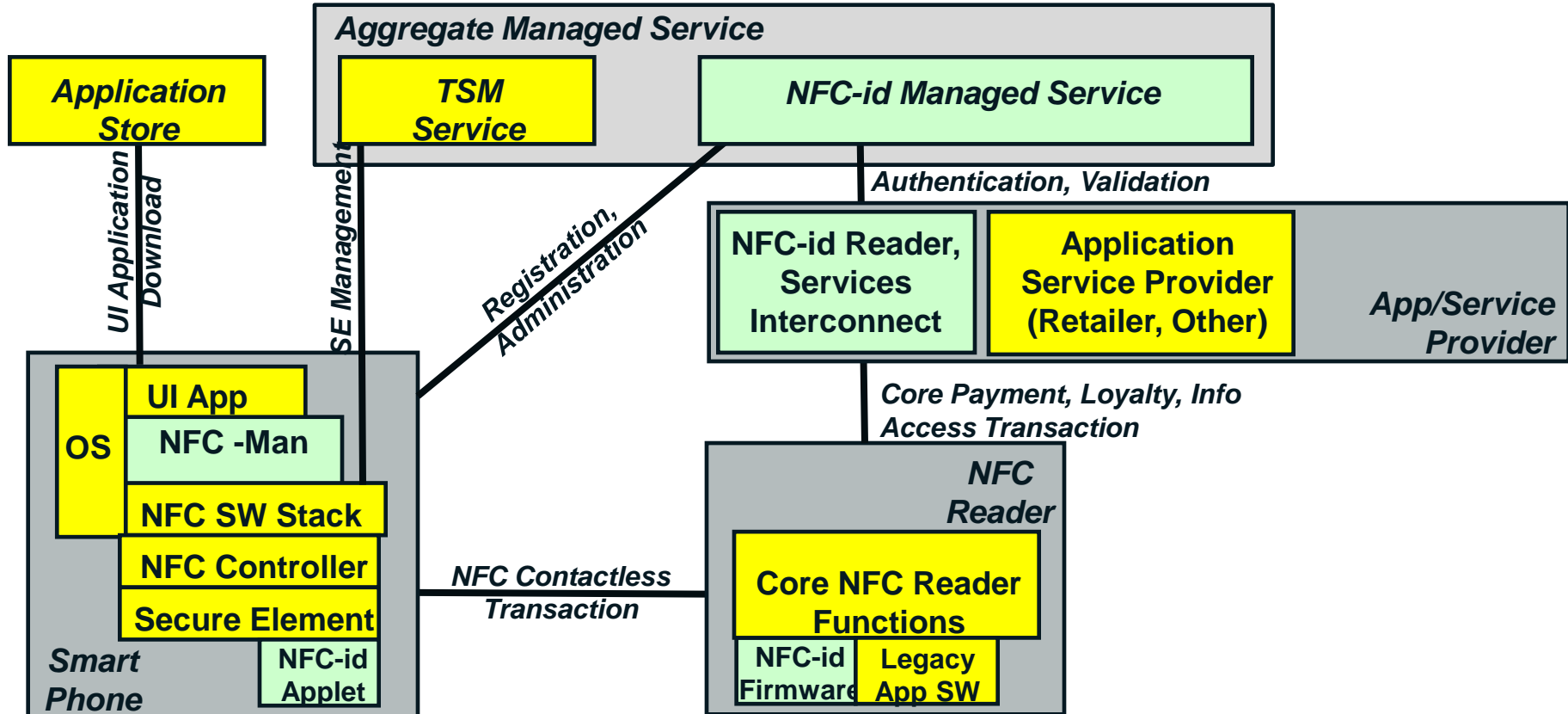


- **SE: Multi-applets, multi-credentials**
- **Storage: Drives increased SE capacity**
- **Auth: Multiple, different schemes**
- **Interop: Fragmentation, lack of standard**
- **TSM: More complex, heavy**



- **SE: One user credential**
- **Storage: Minimizes storage requirements**
- **TSM: Simplified SE Administration**
- **Flexible: Credentials in eSE or UICC**
- **Flexible: Fast to market for developers**

A System Approach: 'An NFC-id'



Strong Value Proposition in the Ecosystem

Common Framework – ‘The SSL for NFC’



The Benefits of NFC-id to the Application Enablement Community

- **Minimizes SE Storage Space Requirements**
- **Minimizes TSM Applet and Credential Downloads**
- **Minimizes Reader Device Updates**
- **Application and Developer Simplicity**
 - Focus on UI Application, Faster/Simpler Application Rollouts.
 - Applicable for Proximity, WIFI, OTA Transactions
- **Flexibility for Multiple Administrative Domains if Desired**

Summary Points

- Next Wave of NFC Applications and Services will require a common framework for industry growth
- For Mobile Commerce, services meeting the needs of the retail segment: Methodology, Tools, Core Authentication.
- Framework of NFC-id within Tizen Ecosystem
- Open NFC for Tizen Ecosystem

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