

UL advises Swiss market leader in mobile payments towards commercial readiness

A new mobile payments platform for the Swiss market has been developed and UL Transaction Security was asked to evaluate the solution against best practices, and to advise on how to further improve and grow the platform.

About

Swisscom is Switzerland's market leader in providing telecom, internet and television. In the mobile domain, the company has a market share of over 60%, which positions Swisscom as the country's leading party when it comes to mobile payments. Swisscom wanted to create an open mobile payments platform in the Swiss market, which they called "Tapit". The aim of this platform is to enable Service Providers to easily find their spot in the Tapit wallet, by offering easy service management and a sublime user experience. The project is currently focusing on NFC proximity payments in collaboration with partnering banks, however Tapit is planning to expand focus in the domain of loyalty and couponing and physical access.

Challenge

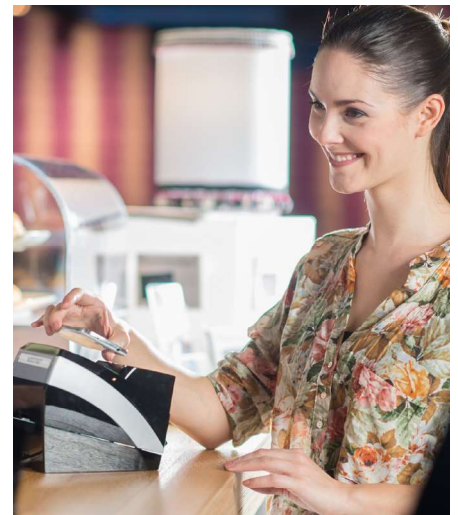
Swisscom has grown a lot of in-house knowledge on mobile payments, which led to the development of a proof-of-concept mobile wallet solution. Yet, in the ramp-up to commercial readiness, Swisscom sought advice from UL to bring in specific expertise on mobile payments and help build a product that meets commercial quality standards. Therefore, UL was first asked to evaluate the Tapit solution against the best practices UL knows as a market expert in mobile payment. Since then, UL consultants have joined the project team to assist Swisscom in maturing Tapit. UL's experience is leveraged in three areas of interest; product documentation, test organization and quality assurance, and technical expertise on service management and mobile payments.

Solution

UL performed sanity checks on various aspects of the Tapit solution; in particular on the mobile wallet application, the Trusted Service Management platform, and the security concept. These sanity checks provided a thorough analysis of the solution and a benchmark against comparable initiatives in the market. In the domain of the product documentation, UL's experience enabled Swisscom to improve the product use cases and mobile wallet functioning. Furthermore, a framework was delivered for on-boarding service providers. With regards to test organization and quality assurance, UL jointly designed a tailor-made test strategy for Tapit, and subsequently helped build the test organization and test lab. UL also provided test tools which helped simplify the test process. Technical expertise in service management and mobile payments was delivered through providing expert technical knowledge of SIM cards, Trusted Service Managers, and payment transactions. In addition, UL performed a PCI-DSS evaluation.

Results

The results of the sanity checks have given Swisscom confirmation on the quality of their implementation and steered towards identified improvements. Next, Tapit has benefitted from UL's market experience with regards to the product definition. UL also structured the quality assurance processes and the test organization in the project team, which directly contributed to the quality of the product. With their in-depth know-how, UL's technical experts have helped bring Swisscom's Trusted Service Management towards a commercial quality level.



“UL has been an important partner in the development of our mobile payments product; their proven expertise has been crucial to make sure Swisscom keeps focus on quality and complies with industry standards, thus developing a state-of-the-art product.”

- Sachin Mittal, Swisscom