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SimplyTapp picks up contactless payments award

By [Mike Clark](#) • 25 August 2015

PARTNER NEWS: HCE specialist [SimplyTapp](#) has been awarded Best Contactless Payments Solution of the Year at the [2015 Future Digital Awards](#), organised by UK-based firm Juniper Research.

“We’re honored to win Best Contactless Payments Solution at the Future Digital Awards,” says SimplyTapp CEO Doug Yeager.

“We invented HCE with one simple, powerful objective — to make mobile NFC payment technology a reality for card issuers everywhere. This award is testament to SimplyTapp’s position as a true leader and innovator in banking and payments.”





Full details can be found in the press release:

SimplyTapp wins Best Contactless Payments Solution at Future Digital Awards

Juniper Research recognizes HCE inventor as top technology provider of the year

SimplyTapp, the original inventor of Host Card Emulation (HCE) technology, has been awarded Best Contactless Payments Solution of the Year at the 2015 Future Digital Awards, organized by UK-based firm Juniper Research.

SimplyTapp took home the top prize in its category for creating a secure, customized and contactless user experience for card issuers across all industries.

HCE describes the software architecture that creates a secure communication channel between an NFC terminal and remotely hosted payment credentials. Through HCE, consumer's phones serve as secure proxies for payment cards, transit cards, room keys and event passes. This works exactly like a contactless card would at a POS terminal, except the card is now replaced by the phone. When the customer taps to pay using SimplyTapp, the NFC controller within Android phones allow the POS terminal to communicate with a secure payment application in the cloud and complete the transaction.

"We're honored to win Best Contactless Payments Solution at the Future Digital Awards," said Doug Yeager, CEO and Co-founder, SimplyTapp. "We invented HCE with one simple, powerful objective: to make mobile NFC payment technology a reality for card issuers everywhere. This award is a testament to SimplyTapp's position as a true leader and innovator in banking and payments."

The Future Digital Awards, now in its seventh year, recognizes companies from around the world that have made a significant contribution to their sector and are poised to make a considerable market impact in the future. This year prizes were handed out in six categories across payments, banking and ticketing. A panel of expert judges chose the winners based on a number of key criteria, including product features and user benefits, innovation, commercial partnerships and launches, certification and compliance and potential future business development opportunities.

“SimplyTapp’s offering essentially redefined and reinvigorated an NFC market that was in danger of stagnation,” said Dr. Windsor Holden, Head of Forecasting & Consultancy, Juniper Research. “Its solution has provided the technological backbone for stripped-down business models that can deliver products to market far more quickly and economically than was previously the case; it has reignited the interest of the financial services sector in the mobile contactless market.”

Through host card emulation and a virtual secure element, SimplyTapp provides financial institutions with the means to issue and use credentials via a mobile device instantly, without depending on that phone’s SIM card. Moreover, SimplyTapp is form factor agnostic, enabling proximity transactions through most Android, Windows or BlackBerry mobile devices.

In addition, SimplyTapp is secure. The company’s solution sits inside the private cloud of the bank and is subject to all of the authentication and security processes of that institution. This delivers universal tokens that better protect customer card data and can be used in a physical as well as a virtual environment. These tokens simplify credentials and authentication processes for both online and in-person transactions, where consumer preferences are constantly changing.

The SimplyTapp software stack provides an unparalleled level of flexibility and full support for traditional credit and debit standards including the Visa, MasterCard and American Express networks. SimplyTapp’s network-ready solution ensures the simplest and quickest time-to-market for developers.

“Consumers today like the simplicity, security and freedom of transacting with their mobile phones,” Yeager added. “Contactless technology has the potential to provide every industry and every organization with a way to respond to and meet those needs. By enabling a cloud-based virtual secure element, SimplyTapp provides businesses large and small the ability to accept contactless, card-emulated payments from Android smartphones.”

About SimplyTapp

As the inventors of host-card emulation (HCE) technology, SimplyTapp enables developers to leverage mobile devices for tap-payments and other real-world transactions. SimplyTapp's technology powers payment functionality for Android devices for card-issuing banks and provides a simple and secure transaction environment for industries including retail, transit, ticketing and hospitality. The company was founded in 2011 and is headquartered in Austin, Texas. For more information, visit <http://www.simplytapp.com>.

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