The GSMA’s Digital Commerce Programme is releasing technical design proposals to enable mobile operators to work with retailers to implement consistent mobile NFC loyalty and couponing solutions.

Mobile operators across the globe are exploring, testing or launching services that enable mobile loyalty and couponing to assist merchants with their customer engagement strategies in the digital space. The GSMA’s Digital Commerce programme has been supporting these initiatives by producing white papers, best practice guidelines and technical proposals to underpin mobile operator implementation projects around the world. As part of this effort, the GSMA is releasing two new technical documents, design proposals for: a Value Added Services applet (NFC.19) and a Value Added Services plugin (NFC.20).

NFC.19 and NFC.20 follow on from the GSMA’s earlier work, NFC.15 Mobile Commerce, NFC Coupons and Loyalty Acceptance – Technical Proposal, produced as a joint effort by mobile operators and service providers for the retail industry. NFC.19 and NFC.20 take a close look at two specific components present on the handset and necessary for loyalty and couponing propositions to work, a VAS applet for NFC UICCs and a VAS plugin service for Android OS based handsets, respectively.

Together, the three documents provide an architecture for the transfer of VAS data through the mobile ecosystem, specifically between mobile apps and the POS terminal. They enable the functionalities to acquire, store, activate, redeem, present and burn coupons, and pass loyalty IDs via NFC.

WHO SHOULD READ THESE DOCUMENTS AND WHY?

Mobile operators, retailers and their service providers can use these documents to reduce the cost and time associated with implementing mobile loyalty and couponing services in their markets, while increasing the opportunity for interoperable solutions.

In particular, where mobile operators are looking to collaborate in-market for interoperable services, engagement with the GSMA to establish what support may be available is highly encouraged.

ABOUT THE GSMA

The GSMA represents the interests of mobile operators worldwide, uniting nearly 800 operators with more than 250 companies in the broader mobile ecosystem, including handset and device makers, software companies, equipment providers and Internet companies, as well as organisations in adjacent industry sectors. The GSMA also produces industry-leading events such as Mobile World Congress, Mobile World Congress Shanghai and the Mobile 360 Series conferences.
Features / benefits of VAS applet:
• An application that allows for the storage of VAS data – such as mobile coupons and loyalty IDs – on a secure element and enables later transmission via NFC at the merchant’s point of sale.
• VAS data is generated by mobile operator apps, service provider apps or third-party consumer apps.
• Transfer of only the relevant information to the POS.
• Minimum impact (software development) at the contactless terminal.
• In line with the SIMalliance’s Open Mobile specifications and related Application Programming Interfaces (APIs).

The document offers:
• A proposed applet architecture, APIs and underlying data structure.
• Example case studies of deployed applet solutions from multiple implementations.

Features / benefits of VAS plugin:
• An operating system dependent middleware that communicates with the secure element VAS applet on behalf of all mobile apps.
• A simplified interface for application developers to store VAS data on the applet, abstracting the complexity of dealing directly with the applet.
• Enables both brands’ (‘open loop’) and a merchant’s own (‘closed loop’) coupons to be distributed to the VAS applet from merchant, brand or retailer applications and mobile operator wallet applications, for later consumption at the merchant’s point of sale.

The document offers:
• Guidelines for implementation regarding installation flows, architecture and design, APIs and security considerations.
• Example case studies.

WHAT’S NEXT?

The GSMA is now looking to engage with contactless terminal vendors, POS hardware and software vendors, applet developers, SIM vendors, Trusted Service Manager (TSM) vendors, merchants, brands, loyalty providers, coupon distributors, app developers, handset OS vendors and SIM access API owners – particularly from markets where GSMA-supported implementation projects are in progress. The goal is to speed up implementation, interoperability and scale of services by establishing common requirements that can help extend the API specifications beyond the examples and case studies provided in NFC.19 and NFC.20 and towards common detailed reference interfaces.

Organisations interested in learning more about the opportunity to collaborate are encouraged to get in contact via digitalcommerce@gsma.com.