



SEMOPS II

SEMOPS provides secure payment services that can be used both for mobile and internet transactions as well as for all types of payments irrespective of the purchase value or the currency. It combines a real time authorization process with traditional electronic fund transfer, thus creating a state of the art service of existing banking procedures and infrastructures. The service also provides higher level of security and comfort than the current alternatives.

The SEMOPS II. (Secure Mobile Payment Service International Introduction) Market Validation project aims at launching mobile payment pilot services in Italy, Hungary and Greece. The new service will allow payment anywhere and using any kind of transactions. The project, with 2 million EUR budget, is co-funded by the e-TEN program of the European Commission and by the partners who come from four different countries and from various fields of activities such as banks, payment service operators and technology providers.

There are a number of possible transactions which include internet purchases - including e-government services -; purchases of mobile digital content, or mobile services such as parking and ticketing; topping up of mobile accounts or of prepaid cards; transfer for utility bills or for other invoices; and also person-to-person transfers.

The service is expected to be available in most countries of the European Union, as it is open to any banks or mobile operators who wish to join and offer the services to their existing client base.

The project started in January 2007 under the coordination of Motorola Hungary. The other project partners include Corvinus University, University of Augsburg, SafePay Systems Ltd., Intrasoft International SA., MKB Bank Ltd., Società per i servizi Bancari SSB S.p.A., Banca delle Marche S.p.A., Fornax Plc., Mellon Technologies, Giro Bank Card Ltd., Deloitte Ltd., BULL Ltd., FOLD-R Plc., Profitrade 90 Ltd.

EU Funding	€1.29 m
Duration	18 months (from January 2007 to June 2008)
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Participating Countries	Germany, Greece, Hungary, Italy, Luxembourg