

# PRESS RELEASE

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**Mahindra**  
**COMVIVA**

## **MAHINDRA COMVIVA SIGNS A STRATEGIC AGREEMENT WITH THE SCS CLUSTER FOR HCE (HOST CARD EMULATION) INNOVATIVE SOLUTIONS AND DEVELOPMENT**

Mahindra Comviva, the global leader in providing mobile financial and mobility solutions, signed a strategic agreement with the Pole SCS (Secured Communicating Solutions Cluster) of Provence Alpes Côte d'Azur region, France, a worldwide recognized technology cluster dedicated to the development of contactless, mobile-wireless and secured proximity solutions. Through business and solutions development, the agreement provides significant opportunities for both Mahindra Comviva customers and Pole SCS ecosystem to pave the way for new contactless solutions and mobile services rollout in Europe.

Among the companies participating in the SCS cluster are Gemalto, ST Microelectronics, Inside Secure, Orange, Telecom Italia and a large number of innovative startups in these fields.

The two companies have established a collaborative framework to work on various initiatives for enabling trust technologies ecosystem including both remote (e.g Digital Identity) and proximity technologies (e.g. Near Field Communication). The framework will focus on products, solutions and services as well as the potential development and deployment of new initiatives based on such innovative trust and security solutions. A key part of this collaboration will be a full assessment to new cloud-based trust technologies such as HCE Hybrid and Smart Tokenization. HCE Hybrid is the innovative way to improve the security of Hosted Card Emulation, adding hardware, network and contextual parameters. Smart tokenization is the innovative way to enable P2P (person-to-person) and P2M (person-to-machine) money and other titles transactions. It will also focus on innovation for mobile point of sale solutions for merchants using tokenisation and cloud.

*"Mahindra Comviva is focused on creating a conducive environment for fostering innovation. Thus, this partnership is an important step in our European and global strategy. Technologies like Host Card Emulation and Near Field Communication offer flexibility, security, convenience and cost-efficiency. Such technologies will help to further boost the mobile payments landscape and will be the harbinger of growth."* said Mr. Steve Summers, Senior Vice President and General Manager Europe of Mahindra Comviva.

*"This partnership with a worldwide leader in new technologies and services such as Mahindra Comviva recognizes Pole SCS as one of the top European and worldwide ecosystems in the contactless and security technologies and gives significant opportunities for innovative companies of the SCS cluster in developing new attractive solutions for mobile services based markets"* as stated by Mr. Georges Falessi, CEO of SCS Cluster.

## About Mahindra Comviva

Mahindra Comviva is the global leader in providing mobility solutions. It is a subsidiary of Tech Mahindra and a part of the USD 16.5 billion Mahindra Group. With an extensive portfolio spanning mobile finance, content, infotainment, messaging and mobile data solutions, Mahindra Comviva enables service providers to enhance customer experience, rationalize costs and accelerate revenue growth. Its mobility solutions are deployed by over 130 mobile service providers and financial institutions in over 90 countries, transforming the lives of over a billion people across the world. For more information, please visit [www.mahindracomviva.com](http://www.mahindracomviva.com)

## About SCS Cluster (Pôle de Compétitivité SCS)

### World-Class Cluster Secured Communicating (SCS): the future's good hands

The SCS Cluster is based in the Provence Alpes Côte d'Azur region in the South of France and has been founded in 2005. The ecosystem has an international leadership in the fields of contactless technologies, networks, M2M & mobile services, digital security and identities.

It brings together more than 260 players among which industry world leaders, research organizations and startups and SMEs (200).

Acting as an economic growth booster, the SCS Cluster does help small and medium companies on the road to growth through added value services.

Awarded "Gold label" in 2013 in recognition of its management excellence, the SCS Cluster is the third French Cluster to obtain this recognition from the European Cluster Initiative Excellence (ECEI).

For more information, please visit [www.pole-scs.org](http://www.pole-scs.org)

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