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NFC-on-a-Card is Startup's Big Idea

By Evan Koblentz
WirelessWeek - December 05, 2008

Mobile banking startup Tyfone has a unique twist on near-field communications (NFC) – the chips can be built into memory cards, so no special hardware is needed from handset vendors.

CTO Siva Narendra, formerly of Intel, said the design called u4ia took three years to finish. No antenna sticks out, yet it communicates with client software and back-end software. It could be used in any device with a card slot, not just in phones.

"The perception is we are working around the carriers, which is not true," he said. "Everybody we've talked to doesn't believe it works."

Wireless carriers can save money – and make money – by reselling the product instead of buying more expensive NFC phones, Narendra said.

"There is a tug-of-war between the carrier industry and the payment institutions, which is what we solve," he said. "It's not the perfect solution, but it's sort of like democracy – it's the best thing that you can find, as far as we know. This is going to cost just like any other memory card."

Tyfone hopes for a soft launch by the middle of 2009. Currently, there are 21 tests under way or in discussion. The ability to receive data, not just transmit data, is scheduled for the second half of 2009.

The company is based in Portland, Ore., with development in India and a sales office in Taiwan. It employs 30 people, raised \$5 million in funding and hopes for another \$10 million soon.

Willy Dommen, a principal at Booz Allen Hamilton, said he is evaluating the Tyfone design for use by clients such as transit agencies.

A memory card approach is useful, Dommen said, because it doesn't make the handset obsolete when chip technology evolves. "If it performs its service in the real world as well as it does in the demonstrations, [then] I think it's a very good platform that will be viable in the space for a very long time," he said. "I can put my application into the mobile phone without having to ask AT&T or Verizon."

However, it's important for potential customers to evaluate the design's security and Tyfone's potential as a long-term company, he noted.

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