

# Contents

<b>Preface</b>	<b>xv</b>
<b>Acknowledgments</b>	<b>xxiii</b>
<b>List of Acronyms</b>	<b>xxv</b>
<b>1 Executive Summary</b>	<b>1</b>
1.1 Towards NFC Era	2
1.1.1 Ubiquitous Computing	2
1.1.2 Mobile Phones	3
1.1.3 Technological Motivation of NFC	4
1.1.4 Wireless Communication, RFID, and NFC	4
1.2 Evolution of NFC	4
1.2.1 Earlier Form of RFID: Barcode Technology	4
1.2.2 RFID Technology	5
1.2.3 Earlier Form of Smart Cards: Magnetic Stripe Cards	6
1.2.4 Smart Card Technology	6
1.2.5 NFC as a New Technology	7
1.3 NFC Essentials	7
1.3.1 Smart NFC Devices	8
1.3.2 Standardization of NFC Enabled Mobile Phones	8
1.3.3 General Architecture of NFC Enabled Mobile Phones	10
1.3.4 Near Field Communication Interface and Protocol (NFCIP)	11
1.4 NFC Operating Modes and Essentials	11
1.4.1 NFC Operating Modes	11
1.4.2 Reader/Writer Mode Essentials	12
1.4.3 Peer-to-Peer Mode Essentials	13
1.4.4 Card Emulation Mode Essentials	13
1.4.5 Case Studies	13
1.5 SE and Its Management	14
1.5.1 Over-the-Air Technology	15
1.5.2 GlobalPlatform Card Specification	15
1.5.3 Trusted Service Manager	16
1.5.4 UICC Management Models	16
1.5.5 Multiple SE Environments	16

1.6	NFC Application Development	17
1.6.1	<i>JSR 257</i>	18
1.6.2	<i>JSR 177</i>	18
1.7	NFC Security and Privacy	19
1.7.1	<i>Why is Security Important?</i>	19
1.7.2	<i>Primary Goals of Security Measures</i>	20
1.7.3	<i>Vulnerability, Threat, Attack, and Risk</i>	21
1.7.4	<i>Security Tools and Mechanisms</i>	21
1.7.5	<i>NFC Security</i>	22
1.7.6	<i>Privacy, Legal, and Ethical Aspects</i>	24
1.8	NFC Business Ecosystem	25
1.8.1	<i>Stakeholders in NFC Ecosystem</i>	27
1.8.2	<i>Understanding NFC Business Models</i>	28
1.8.3	<i>Business Model Approaches</i>	30
1.9	Usability in NFC	30
1.10	Benefits of NFC Applications	31
1.10.1	<i>Future Scenarios on NFC</i>	32
1.11	NFC Throughout the World	33
1.11.1	<i>NFC Cities</i>	33
1.11.2	<i>NFC Trials and Projects</i>	34
1.12	Status of Academic Research on NFC Literature	36
1.13	Chapter Summary	39
	References	39
<b>2</b>	<b>Towards NFC Era</b>	<b>41</b>
2.1	Ubiquitous Computing and NFC	41
2.1.1	<i>Ubiquitous Computing</i>	41
2.1.2	<i>New Communication Interface Alternative for Mobile Phones: NFC Technology</i>	42
2.2	Mobile Phones	43
2.2.1	<i>Features of a Mobile Phone</i>	44
2.2.2	<i>Mobile Phone Network</i>	45
2.2.3	<i>Mobile Phone Architecture</i>	46
2.3	Wireless Communication as a Communication Media for NFC Technology	47
2.3.1	<i>Wireless, Mobile, and Nomadic Communication</i>	48
2.3.2	<i>Wireless and Mobile Communication Technologies</i>	48
2.4	RFID Technology	50
2.4.1	<i>Earlier Form of RFID: Barcode Technology</i>	51
2.4.2	<i>Barcodes vs. RFID Tags</i>	53
2.4.3	<i>Essentials of RFID Technology</i>	53
2.4.4	<i>RFID Tags as Transponders</i>	54
2.4.5	<i>RFID Readers</i>	55
2.4.6	<i>Frequency Ranges</i>	55
2.4.7	<i>Operating Principles of RFID Technology</i>	55
2.4.8	<i>Near Field vs. Far Field Transmission</i>	57
2.4.9	<i>Common RFID Applications Throughout the World</i>	58

2.5	Smart Card Technology	58
2.5.1	<i>Earlier Form of Smart Card: Magnetic Stripe Cards</i>	59
2.5.2	<i>Evolution of Smart Cards</i>	60
2.5.3	<i>Types of Smart Cards: Capability Based Classification</i>	60
2.5.4	<i>Smart Card Operating System (SCOS)</i>	61
2.5.5	<i>Types of Smart Cards: Mechanism Based Classification</i>	63
2.5.6	<i>Smart Card Applications</i>	67
2.6	Comparison between RFID Tags and Contactless Smart Cards	67
2.7	More on NFC	68
2.7.1	<i>Inherent Security and Pairing Capability of NFC</i>	70
2.8	Chapter Summary	70
	Chapter Questions	71
	References	71
<b>3</b>	<b>NFC Essentials</b>	<b>73</b>
3.1	Introduction to NFC	73
3.2	Standardization and Development Efforts of NFC Enabled Mobile Phones	76
3.2.1	<i>NFC Forum</i>	76
3.2.2	<i>GlobalPlatform</i>	79
3.2.3	<i>GSM Association (GSMA)</i>	80
3.2.4	<i>International Organization for Standardization (ISO)/International Electrotechnical Commission (IEC)</i>	80
3.2.5	<i>ECMA International</i>	81
3.2.6	<i>ETSI and ETSI Smart Card Platform (ETSI SCP)</i>	81
3.2.7	<i>Java Community Process (JCP)</i>	81
3.2.8	<i>Open Mobile Alliance (OMA)</i>	81
3.2.9	<i>3rd Generation Partnership Project (3GPP)</i>	82
3.2.10	<i>EMVCo</i>	82
3.3	General Architecture of NFC Enabled Mobile Phones	82
3.3.1	<i>Secure Element</i>	83
3.3.2	<i>NFC Interface</i>	86
3.3.3	<i>Interface between SE and NFC Controller</i>	86
3.3.4	<i>Host Controller and HCI</i>	89
3.4	Physical Layer of NFC	92
3.4.1	<i>ISO/IEC 14443 – Proximity Contactless Smart Card Standard</i>	92
3.4.2	<i>Near Field Communication Interface and Protocol (NFCIP)</i>	94
3.4.3	<i>Data Transmission on RF Layer</i>	96
3.5	Reader/Writer Operating Mode Essentials	99
3.5.1	<i>Protocol Stack Architecture of Reader/Writer Mode</i>	100
3.5.2	<i>NFC Forum Mandated Tag Types</i>	101
3.5.3	<i>NDEF</i>	102
3.6	Peer-to-Peer Operating Mode Essentials	108
3.6.1	<i>Protocol Stack Architecture of Peer-to-Peer Mode</i>	108
3.6.2	<i>LLCP</i>	109
3.7	Card Emulation Operating Mode Essentials	111
3.7.1	<i>Protocol Stack Architecture of Card Emulation Mode</i>	111

3.8	Chapter Summary	112
	Chapter Questions	113
	References	113
<b>4</b>	<b>NFC Operating Modes</b>	<b>115</b>
4.1	Mobile Interaction Techniques	115
4.1.1	<i>NFC Technology Interaction Technique</i>	117
4.2	Classification of NFC Devices	118
4.2.1	<i>Active vs. Passive Devices</i>	118
4.2.2	<i>Initiator vs. Target Devices</i>	119
4.3	Reader/Writer Mode	119
4.3.1	<i>Smart Poster</i>	120
4.3.2	<i>Generic Usage Model</i>	121
4.3.3	<i>Leading Applications</i>	123
4.3.4	<i>Use Cases on Reader/Writer Mode</i>	125
4.3.5	<i>Underlying Application Benefits</i>	127
4.4	Peer-to-Peer Mode	128
4.4.1	<i>Generic Usage Model</i>	129
4.4.2	<i>Leading Applications</i>	129
4.4.3	<i>Use Cases on Peer-to-Peer Mode</i>	130
4.4.4	<i>Underlying Application Benefits</i>	131
4.5	Card Emulation Mode	131
4.5.1	<i>Generic Usage Model</i>	132
4.5.2	<i>Leading Applications</i>	133
4.5.3	<i>Use Cases on Card Emulation Mode</i>	134
4.5.4	<i>Underlying Application Benefits</i>	135
4.6	Overview on Benefits of Operating Modes	135
4.7	Case Studies	136
4.7.1	<i>Reader/Writer Mode Case Study: NFC Shopping</i>	137
4.7.2	<i>Peer-to-Peer Mode Case Study: NFC Gossiping</i>	141
4.7.3	<i>Card Emulation Mode Case Study: NFC Ticketing</i>	142
4.8	Chapter Summary	148
	Chapter Questions	148
	References	148
<b>5</b>	<b>Developing NFC Applications</b>	<b>151</b>
5.1	Initial Steps in NFC Application Development	151
5.2	Why Java?	152
5.2.1	<i>Why did we Choose Java?</i>	152
5.2.2	<i>Why is Java the Favorite?</i>	153
5.3	Setting up the Environment for Java ME and NFC Programming	155
5.4	Introduction to Mobile Programing	158
5.4.1	<i>Java ME Building Blocks</i>	160
5.4.2	<i>MIDlets</i>	161
5.4.3	<i>Package javax.microedition.lcdui</i>	164
5.4.4	<i>Creating a New MIDlet Project</i>	165

5.4.5	<i>Inside a MIDlet Suite (MIDlet Packaging)</i>	168
5.4.6	<i>A More Detailed User Interface MIDlet</i>	171
5.4.7	<i>Push Registry</i>	177
5.5	NFC Application Development	179
5.6	Reader/Writer Mode Programing	179
5.6.1	<i>Package javax.microedition.contactless</i>	181
5.6.2	<i>Package javax.microedition.contactless.ndef</i>	183
5.6.3	<i>Package javax.microedition.contactless.rf</i>	185
5.6.4	<i>Package javax.microedition.contactless.sc</i>	185
5.6.5	<i>A Reader/Writer Mode Application</i>	185
5.6.6	<i>NFC Push Registry</i>	199
5.7	Peer-to-Peer Mode Programing	200
5.7.1	<i>Package com.nokia.nfc.p2p</i>	200
5.7.2	<i>Package com.nokia.nfc.llcp</i>	201
5.7.3	<i>A Peer-to-Peer Mode Application</i>	204
5.8	Card Emulation Mode Programing	211
5.8.1	<i>Accessing Secure Element Using JSR 257</i>	212
5.8.2	<i>Accessing Secure Element Using JSR 177</i>	212
5.9	Reader/Writer Mode Case Study: NFC Shopping	215
5.10	Peer-to-Peer Mode Case Study: NFC Gossiping	223
5.11	Chapter Summary	236
	Chapter Questions	238
	References	239
<b>6</b>	<b>NFC Security and Privacy</b>	<b>241</b>
6.1	Security in General	241
6.1.1	<i>Why is Security Important?</i>	242
6.1.2	<i>Primary Goals of Security Measures</i>	243
6.1.3	<i>Vulnerability, Threat, Attack, and Risk</i>	248
6.1.4	<i>Principles of Security</i>	253
6.2	Security Tools and Mechanisms	257
6.2.1	<i>Cryptography</i>	257
6.2.2	<i>Symmetric Cryptography</i>	258
6.2.3	<i>Asymmetric Cryptography</i>	259
6.2.4	<i>Hashing</i>	261
6.2.5	<i>Message Authentication Code (MAC) and HMAC</i>	261
6.2.6	<i>Digital Signature and Mobile Signature</i>	261
6.2.7	<i>Comparing Security Mechanisms</i>	262
6.2.8	<i>Digital Certificates and Certificate Authority</i>	263
6.2.9	<i>Do Not Keep Cryptographic Algorithms Secret</i>	263
6.2.10	<i>Key Types: Symmetric Key, Private Key, Public Key, Master Key, and Session Key</i>	264
6.2.11	<i>Key Management and its Importance</i>	264
6.2.12	<i>WEP (Wired Equivalent Privacy) and WPA (Wi-Fi Protected Access)</i>	264
6.2.13	<i>Other Security Components</i>	264

6.3	NFC Security Framework	265
6.3.1	<i>Security Issues on NFC Tag</i>	266
6.3.2	<i>Security Issues on NFC Reader</i>	268
6.3.3	<i>Security Issues on Smart Card</i>	269
6.3.4	<i>Security Issues on Communication</i>	270
6.3.5	<i>Middleware and Backend System Security</i>	272
6.3.6	<i>Standardized NFC Security Protocols</i>	272
6.4	Privacy, Legal, and Ethical Aspects	277
6.4.1	<i>It is a Different World</i>	278
6.4.2	<i>Some Examples on Privacy Issues</i>	279
6.4.3	<i>Summary on Privacy and Countermeasures</i>	280
6.4.4	<i>Some Proposals for Providing Privacy on Tags</i>	280
6.4.5	<i>What to do for Protecting Privacy</i>	281
6.5	Chapter Summary	281
	Chapter Questions	282
	References	282
<b>7</b>	<b>NFC Business Ecosystem</b>	<b>283</b>
7.1	Business Ecosystem	283
7.1.1	<i>Generic Features of a Business Ecosystem</i>	285
7.1.2	<i>Business Ecosystem of NFC</i>	286
7.2	Stakeholders in NFC Ecosystem	286
7.2.1	<i>Standardization Bodies and Other Contributors</i>	287
7.2.2	<i>NFC Chip Set Manufacturers and Suppliers</i>	288
7.2.3	<i>Secure Element Manufacturers and Suppliers</i>	288
7.2.4	<i>Mobile Handset Manufacturers and Suppliers</i>	290
7.2.5	<i>Reader Manufacturers and Suppliers</i>	290
7.2.6	<i>Mobile Network Operators</i>	290
7.2.7	<i>Trusted Service Managers</i>	290
7.2.8	<i>Service Providers</i>	292
7.2.9	<i>Merchants/Retailers</i>	293
7.2.10	<i>Customers</i>	293
7.3	Business Models	293
7.3.1	<i>Key Indicators in NFC Business Models</i>	295
7.3.2	<i>Business Model Alternatives</i>	297
7.3.3	<i>General Revenue/Expenditure Flow Model</i>	300
7.4	Case Study: NFC Ticketing	301
7.5	Additional Reading: Pay-Buy-Mobile Project by GSMA	304
7.6	Chapter Summary	308
	Chapter Questions	309
	References	309
<b>8</b>	<b>Secure Element Management</b>	<b>311</b>
8.1	Introduction to OTA Technology	311
8.1.1	<i>OTA Technology and Mobile Device Management</i>	312
8.1.2	<i>OTA Technology and UICC Based SEs</i>	313

8.2	GlobalPlatform Specifications	314
8.2.1	<i>GlobalPlatform Card Specification</i>	314
8.2.2	<i>GlobalPlatform Messaging Specification</i>	316
8.3	Life Cycle Management of SEs	316
8.3.1	<i>TSM in NFC Environment</i>	317
8.3.2	<i>Actors and Their Functional Roles in GlobalPlatform</i>	318
8.3.3	<i>UICC Based SE: Security Domains and Hierarchy</i>	320
8.3.4	<i>UICC Management Models</i>	320
8.4	Multiple SE Environments	325
8.4.1	<i>Architecture without Aggregation</i>	325
8.4.2	<i>Architecture with Aggregation</i>	326
8.5	Alternative TSM Based OTA Management Model	326
8.6	Chapter Summary	328
	Chapter Questions	329
	References	329
<b>9</b>	<b>NFC Cities and Trials</b>	<b>331</b>
9.1	NFC Cities	331
9.1.1	<i>City of Oulu</i>	331
9.1.2	<i>City of Nice</i>	337
9.1.3	<i>Smart Urban Spaces</i>	339
9.2	NFC Trials and Projects	341
9.2.1	<i>Contactless Payment Trials</i>	341
9.2.2	<i>Transport and Other Ticketing Trials</i>	345
9.2.3	<i>Other Trials</i>	347
9.3	Chapter Summary	349
	References	349
	<b>Index</b>	<b>351</b>