

## Giving cell phones the credit they're due

*New technology provides cellular phones with same buying power as credit cards*

By Kyle Ross  
THE BATTALION

The things a cell phone can do beyond interpersonal conversations seems to be growing by the day. Electronic gaming, photography, text and voice messaging, phone books and appointment books are just a few of the extra tools currently made available.

Now, with the combined effort of credit card companies and a South Korean-based telecommunication corporation, a new technology has been produced that will give consumers the ability to use their cell phones to pay for products.

Harex InfoTech, the company awarded the exclusive rights to market this system, has been the leading force in developing the technology. Damon Gonzalez, in charge of business development for Harex, says it was only a matter of time before cell phones became a new form of credit card.

"The meat of a credit card, debit card or even a driver license is the digital electronic information stored in the magnetic strip on the back of the card," Gonzalez said. "The credit card account data is stored electronically in memory (of the cell phone) the same way it is on the back of the plastic card."

Using an infrared beam, account data can be sent wirelessly from a cell phone to a small cashier terminal, completely erasing the need for plastic

cards. Rather than handing over a card for swiping, users can type in a personal password and press a button.

Financial transactions, performed thousands of times a day, are simply adjustments to memory banks in computers, Gonzalez said. It is this system that makes it possible to think of cell phones as credit cards.

"I think it would be nice if I could use my cell phone to pay for things," said Mark Baughman, a junior electrical engineering major. "My only worry is if it would be secure."

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No need to worry. Security did not take a back seat when developing this technology, Gonzalez said. The transmission is encrypted, and the use of a password ensures protection against fraudulent activity.

When the phone-based card is used, the credit card number, expiration date or card verification value remains hidden, allowing only the computer system to see them.

"It's the time-worn tale of giving your plastic card to a waiter who copies down the information visible on the card and later uses it to pay for a tropical vacation," Gonzalez said. "Using a cell phone eliminates such a worry."

Disabling a lost or stolen cell phone will also be preferable to losing a credit card because noticing the loss will be instantaneous.

"It is usually a matter of weeks before most people realize they've lost their plastic card, while losing your phone is something you know about readily, often

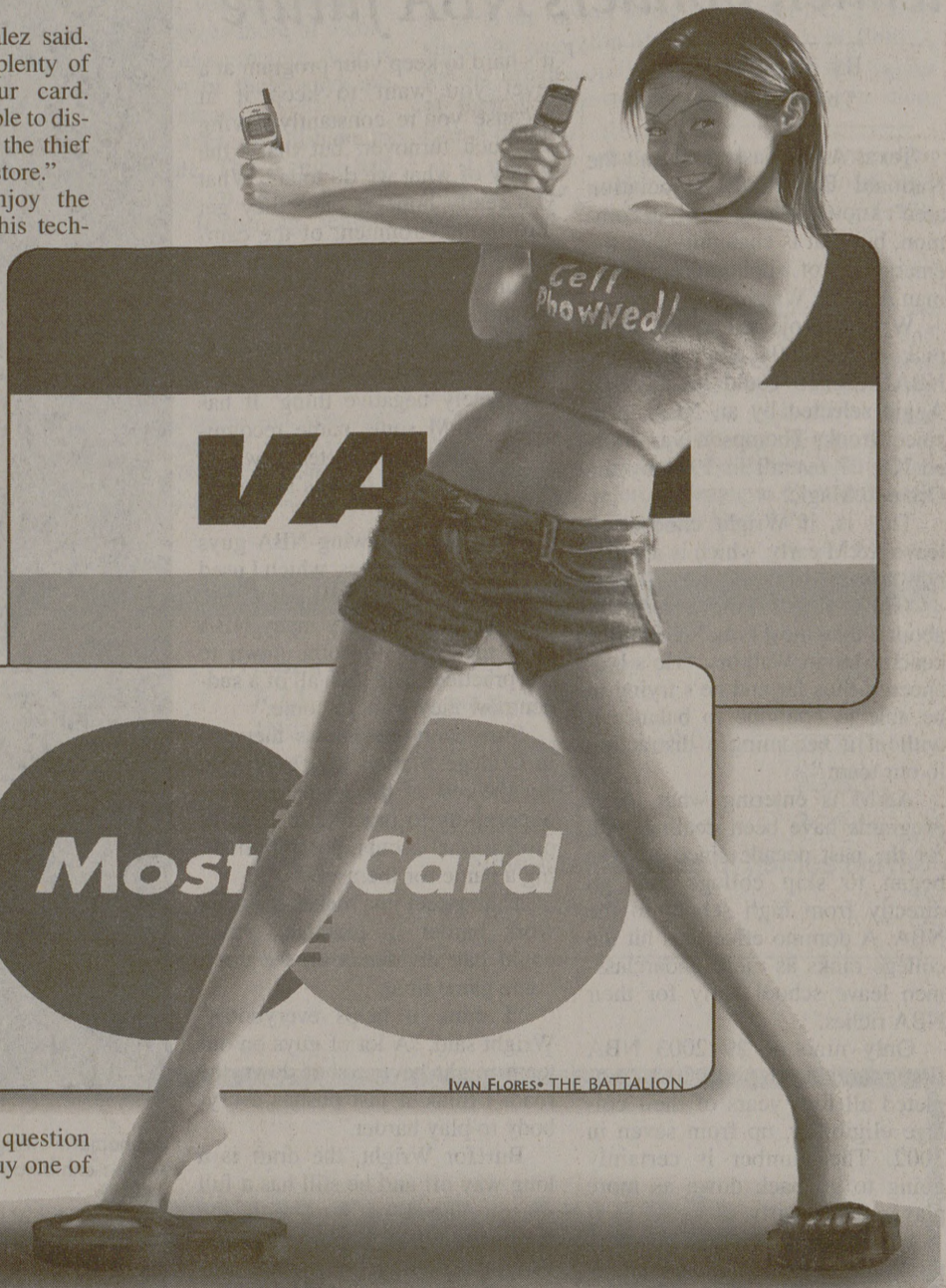
within a few minutes," Gonzalez said. "In the first case, a thief has plenty of time for mischief with your card. However, in the latter it is possible to disable the electronic card before the thief has a chance to get to the next store."

While consumers may enjoy the convenience and security of this technology, people such as Sam Boggan, store manager of The Gap in College Station, are more excited about the time it will save them.

"Anything that streamlines the checkout process is what is desirable to us," Boggan said. "If this would cut back checkout time and paperwork and give us more time to do things like actually sell the product, it would be great."

Baughman's concerns with security are an accurate sample of the sort of feedback already being received by Gonzalez as far as acceptance of this technology.

"Our experience with persuading people that mobile phones could be electric wallets sufficient for us anywhere in the world has not been met with reservations but with wild enthusiasm," Gonzalez said. "It hasn't been so much a matter of 'Why should I do that?' but rather a question of 'When?' and 'Where do I buy one of these things?'"



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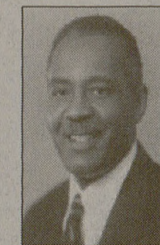
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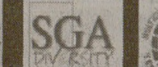
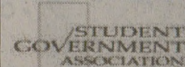


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