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**DeviceFidelity**

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**DeviceFidelity In2Pay™ Brings Next Generation Interactive Contactless Transactions to Millions of Mobile Phones Now**

*Industry's first microSD solution with integrated antenna and approved contactless smart card chip*

**Richardson, TX – November 9, 2009** – DeviceFidelity, Inc. today announced the availability of its patent-pending In2Pay™ solution, a microSD based technology that transforms any mobile phone with an available memory card slot into an interactive contactless transaction device. Compatible with near field communication (NFC) technology, In2Pay is now available for trials with banks, wireless carriers and payment networks, with volume production for commercial deployments in 2010. DeviceFidelity has signed evaluation agreements with some of the largest card issuers in the U.S. and will be demonstrating In2Pay at Cartes 2009.

In2Pay's "plug-and-play" technology provides a simple and effective alternative for installing NFC contactless transaction functionality on the millions of mobile phones now in use. Designed to be compatible with existing merchant, mass-transit and bank infrastructure, In2Pay makes mobile contactless transactions faster, easier and more secure with one-click access to payments and other personal access control features. Issuers and carriers can deploy In2Pay as an integrated services platform, with the option of additional memory, enabling them to deliver their entire portfolio of mobile applications through their customers' mobile phones.

Sixty percent of existing mobile phones deployed in the U.S. have a microSD card slot, allowing consumers to insert In2Pay for conducting contactless transactions without the need for additional software or hardware. In2Pay is designed to operate on most popular smart-phone operating systems, making wide scale deployment of mobile payments cost effective and viable now.

In2Pay uses an industry standard dual interface contactless smart card chip that supports all major contactless payment networks with available options for transit, identification and access control applications. In2Pay is pre-loaded with certified payment applications in secure memory and simplifies market deployment by allowing issuers or wireless carriers to provision the user account using certified personalization bureaus. As a result, when customers receive In2Pay from the issuer, they can immediately insert it into their phones and are ready to make contactless transactions.

"We're committed to helping the industry transform the mobile phone into a ubiquitous mode of retail payment that is faster, more secure and more convenient," said Deepak Jain, CEO of DeviceFidelity. "In2Pay's open architecture, industry standard smart card chip and compliance with industry processes make it easy for banks, payment networks and wireless carriers to deploy mobile payment programs quickly without special handsets or changes to merchant infrastructures."

While many major U.S. retailers and transit authorities have upgraded their point-of-sale systems to accept contactless transactions, industry analysts believe the mobile phone could accelerate the use of contactless payments on a wider scale. Consumer attitudes seem to support this. In a recent Synovate global survey, three quarters of the respondents and 82 percent of Americans in the study said they never leave home without their mobile phones. One in four said they would find it harder to replace a mobile phone than a wallet or purse.

**About DeviceFidelity, Inc.**

DeviceFidelity, Inc. develops plug-and-play technologies that empower a variety of institutions to deploy their services and applications on millions of mobile phones worldwide. Its patent-pending In2Pay microSD solution, transforms any mobile phone with an available memory card slot into an interactive contactless transaction device. Committed to bringing contactless innovation to the mobile phone, the company has numerous patents pending in both U.S. and international patent offices. DeviceFidelity is a private corporation with headquarters in Richardson, Texas and offices in Foster City, California. For more information, go to [www.devicefidelity.com](http://www.devicefidelity.com).

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