CARTA
WORLDWIDE

HCE
HOST CARD EMULATION

This solution simplifies the complexity typically associated with mobile payment deployments, enabling EMV secure proximity transactions that are compatible with existing contactless POS acceptance systems without the need for traditional integration & system upgrade costs.

Why HCE?

Gain independence and direct control over your application
By using Host Card Emulation (HCE), dependence on any intermediaries is removed giving you direct control over your brand and consumer experience.

Leverage your existing infrastructure
Eliminate the need for system upgrades. Simplify with Carta's platform, which complements your current system, accelerating your time to market, saving cost and eliminating barriers to delivering mobile transaction opportunities.

Reduce provisioning costs
Securely storing credentials in a Cloud-Based Secure Element eliminates cost and complexity associated with 3rd party service provider integrations and hardware SE domain charges.

Enhance security and risk management
Instantaneous fraud detection and interception become reality advanced transaction security features.

Scalable storage for open application opportunities
Leveraging remote secure element lifts the constraints of chip based storage opening up a broader range of mobile transaction applications.
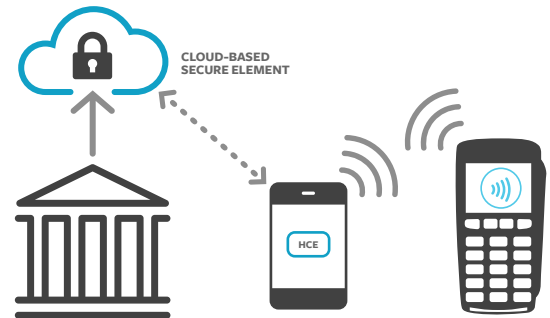
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SIMPLIFIES & ENABLES

Get Direct Control

Hardware Secure Element

HARDWARE SECURE ELEMENT

With Host Card Emulation (HCE):

CLOUD-BASED SECURE ELEMENT

HCE

Who are we?

Carta is an award winning leader in the development of mobile payment technologies such as Tokenization, Host Card Emulation (HCE), Cloud and Secure Element NFC Solutions.

At Carta, we enable Banks, Mobile Network Operators, Merchants and Program Managers to accelerate the development of their transaction initiatives. We are dedicated to providing reliable, secure, and flexible products to our clients.

Key Benefits

› End to End HCE NFC Payment Solution
› Existing infrastructure friendly
› Full EMV compatibility
› Compatibility for open and closed loop networks
› Rapid time to market

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