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## **NEAR FIELD COMMUNICATION TECHNOLOGY FOR SYSTEM FOR CONTACTLESS PAYMENT**

Проанализировав технологии, которые чаще всего используются для бесконтактных платежей, было принято решение о применении наиболее подходящей технологии. В данной работе кратко описаны основные достоинства технологии коммуникации ближнего поля.

Many countries want to integrate NFC with their economy to be digital country. Now mostly every smartphone has NFC. Advantages of NFC, that make us use NFC [1]:

- quick and convenient –you need to bring the card to the reader with the NFC icon;
- safe – operations occur after entering the PIN code of the card;
- without risk of forgetting the card at the ATM – the card is always in your hands.

Today smartphone with NFC can emulate credit card once. And after you don't need to take your card with you. The mobile phone is often the «carrier» of the NFC chip – the device is the most importantly inseparable from its owner, acting as:

- means of payment (app of the payment system or virtual wallet);
- means of identification of the owner;
- key, bonus card, ticket.

Currently, NFC solutions are already used in many areas all over the world, for instance you can pay for public transport and car park. NFC-

technology is also actively used in the services, entertainment sectors, field of security and access control. NFC chips are used not only in mobile devices in card emulation mode, but also in plastic cards themselves, for the possibility of contactless payment. NFC payments are extremely secure – way more secure than magnetic-stripe cards because they use tokenization (instead of your card number, the API stores a token received from the issuing bank, which is useless in the form in which it is stored).

NFC technology has its advantages and people all around the world prefer NFC as a technology for contactless payment. That's why we decided to choose for future payment system NFC.

#### **Literature**

1 Skinner, C. Digital Human: The Fourth Revolution of Humanity Includes Everyone / C. Skinner. – UK, 2018. – 326 p.