***Under Strict Embargo until 7.00pm, Wednesday October 8, 2014***

 **New Zealand’s New Mobile Wallet Brand *Semble* Unveiled**

**Auckland, 8 October 2014 –**The new mobile wallet brand *Semble* was unveiled to the public today and will soon see Kiwis using their smartphones to make contactless payments. The exciting new technology will eventually replace the traditional plastic cards that fill our wallets.

New Zealandowned company Semble (previously known as TSM NZ) has developed the new mobile wallet in a unique collaboration with shareholders 2degrees, Spark New Zealand, Vodafone, Paymark, and banking partners ASB and BNZ.

Semble’s CEO Rob Ellis says New Zealanders are increasingly relying on smartphones to manage their lives. “It makes sense to move the physical contents of our wallets to our smartphones. Initially customers will be able to pay via their smartphone for goods and services but *Semble* will ultimately eliminate the need to carry anycards at all.”

Credit and debit cards available in the *Semble* mobile wallet include ASB and BNZ cards and a number of Air New ZealandAirpoints earning GlobalPlus cards. Additional bank cards, loyalty cards, public transport and much more will eventually be integrated into *Semble* enabled phones.*Semble* has also entered into a marketing partnership with Samsung that will support *Semble’s* initial launch and rollout.

“We’re moving into an exciting new era where the days of physical wallets bursting at the seams will be a thing of the past. Soon smartphone users will be able to purchase goods and services via their smartphones and know instantly whether they’re due that free coffee or voucher without rifling through their collection of loyalty cards amassed over the years,” says Ellis.

The technologywill be available on a range of Android smartphones which have near field communication (NFC), on any mobile network in the country. NFC is a short-range wireless technology that allows communication between two electronic devices such as the smartphone and payment terminal.

Ellis saysmoresmartphones will be added as they are tested to ensure the user experience is consistent across the many different types of devices. By the end of 2014, it’s expected that approximately one million NFC-enabled smartphones will be used in New Zealand.

*Semble* will store personal information encrypted on a “secure element” contained within the SIM card,just like the chip embedded in credit cards. There will also be additional layers of security availablevia a security code for the mobile wallet app and the pin code or biometric security on the phone.

A live market pilot is starting in November and *Semble*will be available to download from Google Play early next year.

Ellis says the launch of *Semble* is the first step towards being able to leave the house with just amobile, leaving your wallet at home.“We’ve had a huge amount of interest already from a really exciting mix of businesses, including retail, loyalty, ticketing and transport. We look forward to bringing these additional services to Kiwis in the future.”

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**For more information or to arrange an interview with a Semble representative please contact Rebecca Hyndman:**

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**Partner Endorsements**

**2degrees**

"Today’s launch of *Semble* marks the beginnings of a smarter way to pay for Kiwis. Our customers are pretty tech-savvy and, together with our partners, we are looking forward to providing them with the power and simplicity of *Semble* for a seamless mobile commerce experience. We are proud to be a part of this trail-blazing initiative."

**- 2degrees CEO, Stewart Sherriff**

 **Spark New Zealand**

Managing Director of Spark New Zealand, Simon Moutter, said that the launch of *Semble* is a major step in the realisation of a mobile wallet future for New Zealanders. “Spark New Zealand is all about using technology to help New Zealanders unleash their potential in a constantly connected world. With the unique industry collaboration that has led to the arrival of *Semble*, we now have an eco-system for a mobile wallet future that puts the power of the wallet into the smart-phone, helping New Zealanders live and play in new and amazing ways.

 **Vodafone**

Vodafone NZ CEO, Russell Stanners, says the company is excited to participate. “Semble is a pioneering collaboration between the telecommunications and banking industries, creating a great consumer platform that will offer Kiwis a simple and secure way to pay.

“The initiative offers a gateway to a whole new mobile experience, allowing service providers from banking, retail, transport and entertainment to put digital versions of their cards on any NFC-enabled smartphone.

“NFC smartphones will eventually replace all the cards we carry in our wallets right now, and *Semble* will significantly expand the mobile payments industry for our customers.”

**Paymark**

Paymark's CEO Mark Rushworth says *Semble* is a major milestone in the journey towards a fully integrated mobile wallet. "It's incredibly exciting for all involved as so many well respected partners collaborate to unleash the infinite possibilities of the mobile wallet.

“Technology in the payments sector is rapidly evolving and Paymark's own progressive digital strategy is a perfect fit. Innovation, growth and action is at the forefront of Paymark's strategic vision and with products such as *Semble*, New Zealand is securing a key position on the global stage with our home grown and well-known 'can-do' attitude."

 **ASB**

ASB's General Manager of Technology and Innovation Russell Jones says ASB's support of the *Semble* mobile wallet pilot is in line with ASB's strong history of innovation and technology leadership, including being the only bank in New Zealand to offer Facebook payments.

“*Semble’s* mobile wallet concept is an innovation that opens the door for the many exciting possibilities that the mobile wallet can offer to both consumers and merchants. It’s exciting to begin to realise the seamless customer experiences that the combination of evolving smartphone technologies and secure payments platforms can offer while investigating what it may be like to one day not have to carry a bulky, physical wallet.”

**Bank of New Zealand (BNZ)**

BNZ’s director, partners Shelley Ruha says BNZ’s participation in this mobile wallet pilot is the latest in a series of mobile payments initiatives from the bank. BNZ was the first New Zealand bank to allow small businesses to accept payment via mobile phone with PayClip, and has previously participated in two mobile wallet trials.

“What our leadership in mobile technology has demonstrated is that collaboration between service providers is key to achieving a better outcome for New Zealanders.

“We’re operating in a dynamic environment with the world of payments and technology continuously evolving. We believe the Semble partnership puts BNZ in a strong position to effectively harness emerging technologies for the benefit of our customers,” she says.

**Air New Zealand**

Air New Zealand’s General Manager Customer Value Hamish Rumbold says Air New Zealand Airpoints is proud to support such an innovative Kiwi initiative. “As an airline we pride ourselves on thinking outside the square and liberating our customers. *Semble* is a fantastic example of that.”

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