

# Greetings from the Board

1. Overview to 2012
2. New members
3. Meetings coming up
4. Workgroup updates

# White papers and News in 2012

- \* Feb 2012: Mobile Wallet **White paper** Part 2
- \* Mar 2012: **Press Release** New Articles + Nets pr
- \* May 2012: TCG **Press Release**
- \* June 2012: Mobile Wallet **White Paper** Part 3
- \* July 2012: Mobey Forum North American Chapter **Press Release**
- \* Oct 2012: New Member **Press release**
- \* Dec 2012: Mobile Terms Explained –**paper** reviewed by members, now sent for industry review before publishing

# Other milestones in 2012

- \* 32 Presentations at External Conferences or Events by Mobey Forum
- \* BAI Retail Delivery in Washington D.C. witnessed our own booth + Mobey Forum panel discussion at Congress
- \* 10 Articles in various publications and
- \* 16 Media Briefings with journalists

# Welcome 12 new members at Mobey Forum

- \* Allied Irish Banks, p.l.c.
- \* CIBC, Canada
- \* Gulf Bank from Kuwait:  
Mark Magnacca
- \* Accarda: Dr. Eva Schreiber
- \* Accenture: Mette Munck,  
Peter Eckdahl, Wim Decraene
- \* BKM (Interbank Card Center  
of Turkey) : Bora Isik and  
Soner Canko
- \* Monitise (formerly Clairmail):  
Richard Johnsson, Adam Stead,  
Andrew Griffin
- \* UL (formerly Collis): host 
- \* Fiserv: Jonathan Atkinsson,  
Denis Zelensky
- \* Metaforic: Douglas Kinloch,  
Ewan Denis
- \* Welcome Real-time
- \* Redsys

# Extract of North American Chapter Members



# Meeting dates update -mark your calendars

- \* The first 2013 Meeting in San Francisco April 15-17
- \* Hosted by Monitise
- \* Theme: Mobile Banking
  
- \* The second 2103 Meeting: Mobey Day in Barcelona, June 11-12
- \* Hosted by la Caixa
  
- \* The third meeting hosted by Sybase /SAP
- \* Most likely in Singapore –dates tbc

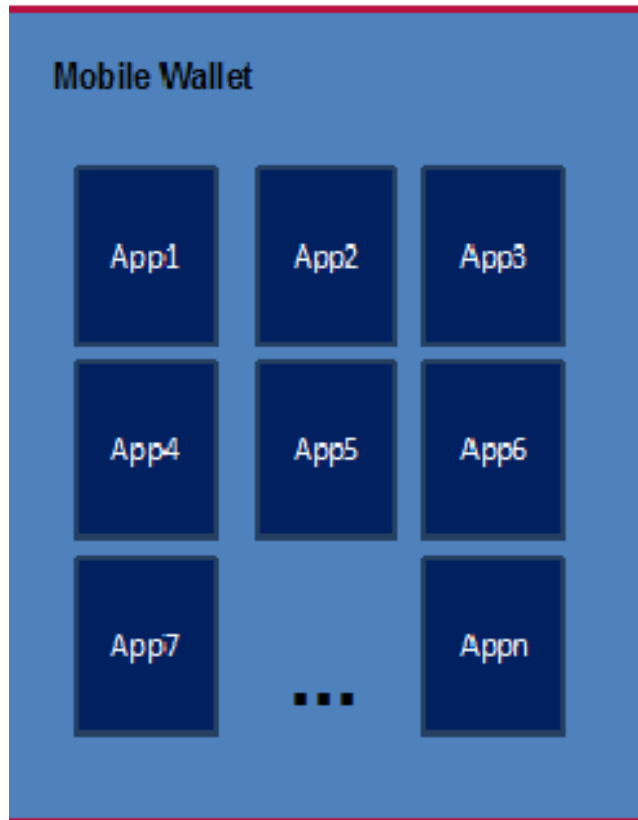
# Mobile Wallet Task Force

## Amir Tabakovic

- \* Mobile Wallet Task Force papers, Part 2 and Part 3, published in February and July
- \* Very good response from the public and press
- \* Part 3 was downloaded 1000 times from the Mobey Forum website
- \* **Part 5** coming out in Q2 next year:  
"Strategic options for banks"

Work starting now, calls every other Monday at 4 PM

# Mobile Wallet Structure





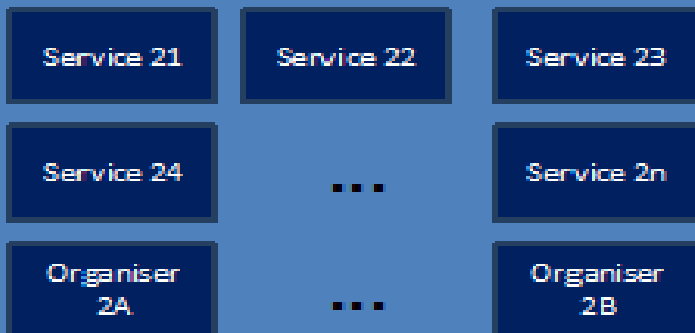
# Possible Multi-Wallet Approach

## Mobile device

### Organiser 1 (mobile wallet 1)



### Organiser 2 (mobile wallet 2)



...

### Organiser n (mobile wallet n)



# Security Task Force

## Mario Maawad

- \* Review phase on the latest white paper:

### NFC Security Analysis

- \* Security Threats and Vulnerabilities
- \* Recommendations of enhancing the security of NFC based devices
- \* Best Security Practices for NFC Devices

Coming for member review after holidays

**Next step:** Working on a paper together with device manufacturers

- \* Call for participation – contact Mario Maawad

# Marketing Workgroup

## Kristian T. Sorensen

- \* Enhancing the visibility of Mobey Forum by
  - \* Reviewing the events + possibilities to attend/speak
  - \* Developing marketing efforts, messages and strategy
  - \* Mobilizing Mobey
- \* Liaison program
  - \* Whom to liaison with
  - \* What does Mobey give & receive from these liaisons

# Overview on mobile POS task force

## Matt Calman

### \* **Objective**

- \* *The MPOS task force will deliver a series of short whitepapers tackling key questions on customer needs and expectations, risk, new competitors, transformative business models, and the tidal wave of atomized payment processing, especially from financial institution's perspective*

### \* **Structure**

- \* Chapter 1 – MPOS Landscape
- \* Chapter 2 – MPOS Business Model Analysis
- \* Chapter 3 – MPOS Go-To-Market Strategies

### \* One-hour telephone calls every other week

### \* **Leadership**

- \* Matt Calman, Bank of America

### \* **Participation**

- \* Seeking additional practitioners and merchants involved in MPOS

# Current MPOS Participants

**Bank of America**



Prospect



Prospect



Prospect



# Board of Directors

## **Ron van Wezel – Mobey Forum Chair**

Deutsche Bank, Director and Global Head of Emerging Payment Streams at Deutsche Bank

## **Bent Bentsen – Mobey Forum Vice Chair**

DNB Bank, Senior Advisor of Group Payments and Infrastructure

## **Boris Brunner**

UBS AG Zurich, Head of Client Cash Solution.

## **Matt Calman**

Bank of America, Senior Vice President and Research and Development (R&D) Executive

## **Jordi Guaus**

laCaixa, Head of Mobile Payments

## **Juha Risikko**

Nordea, Head of Mobile payments .

## **Nick Staib**

HSBC, Senior Manager

## **Kristian T. Sørensen**

Nets, Mobile Payments and eCommerce

## **Tapio Sulkava**

Nokia Corporation, Head of Business Development and Partnership.

## **Amir Tabakovic**

PostFinance, Head of Market Development

## **Wim Westerhof**

Rabobank, Senior Vice President