

Mobile Wallet Whitepaper Part 5: Strategies for Banks

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Welcome to the Webinar

Presented by:

Kasper Sylvest Olsen, DanskeBank

Amir Tabakovic, Postfinance

Kristian Thure Sorensen, NETS

Sirpa Nordlund, Mobey Forum

Agenda for Webinar Strategic Options for Banks

- The untold story
- Where to play?
- How to win?
- Who to join forces with, if any?

- Q & A



Reason why for this white paper?

- Mobile Wallets are **relevant** for banks
- many **lack strategy** for wallets
- The complexity increases when there are **many stakeholders** with a variety of motivations
- Need to filter the complexity out of the mobile wallet equation
- Strategic direction for a bank as a starting point:
 - Where to play?
 - How to win?
 - Who to join forces with, if any?

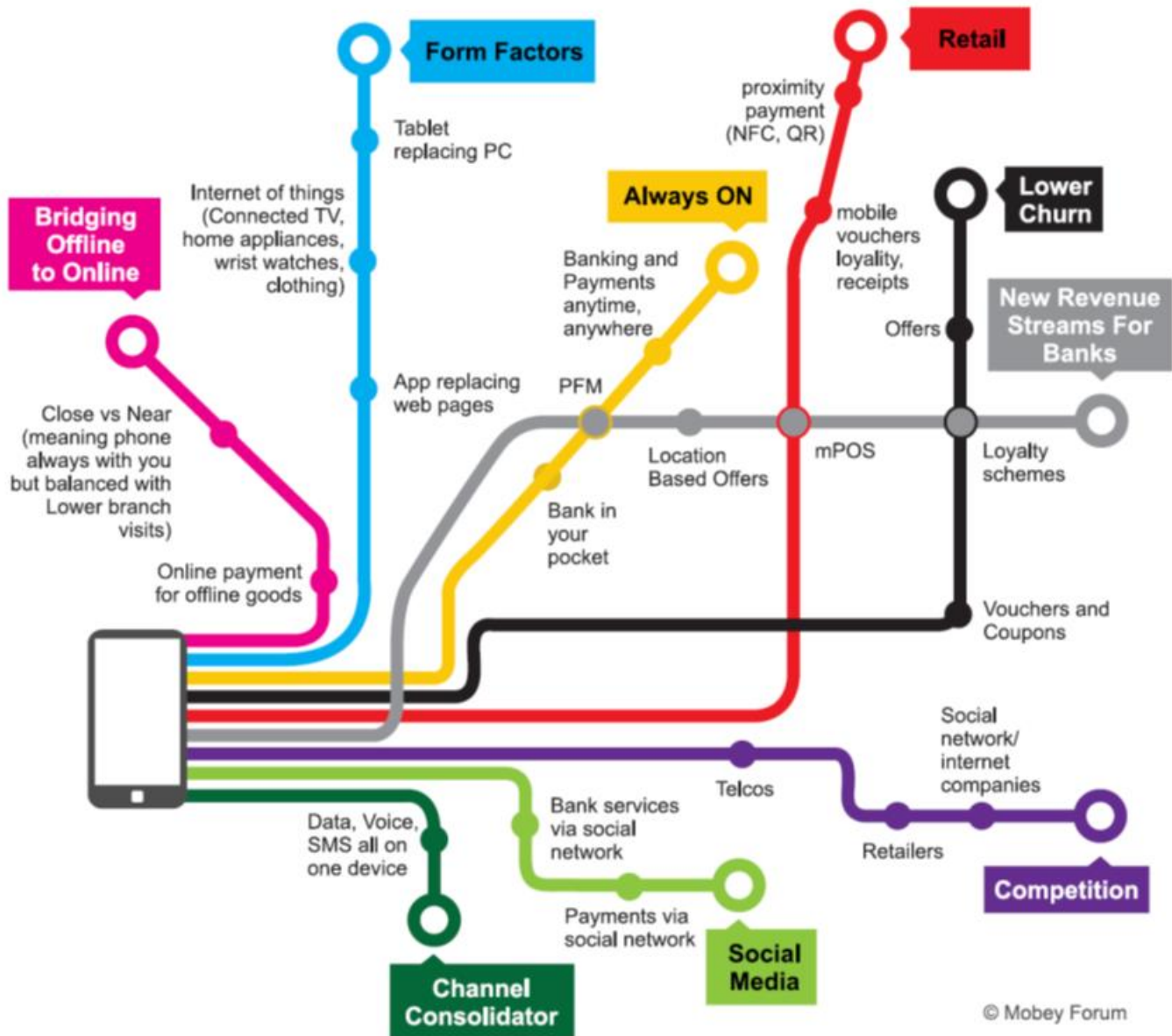
The untold story

Mobile will grow (and a lot)

	Population		Adult Pop (15+)		Banked population		mBanked population				Unbanked	
	2011	2016E	2011	2016E	2011	2016E	2011	2016E	2011	2016E	2011	2016E
	m	m	m	m	m	m	m	% of banked	m	% of banked	m	m
WORLD	7,079	7,483	5,228	5,594	2,588	3,057	280	11%	875	29%	2,640	2,536
CAGR		1.1%		1.4%		3.4%			26%			-0.8%
DEVELOPED	1,045	1,074	877	897	803	849	113	14%	420	49%	73	47
CAGR		0.6%		0.4%		1.1%			30%			-8.4%
N America	361	376	292	305	259	287	47	18%	158	55%	33	18
W Europe	435	443	369	370	340	348	39	11%	149	43%	30	23
Dev APAC	249	254	215	221	204	215	28	14%	114	53%	11	7
HYBRID/EMERGING	6,035	6,410	4,351	4,697	1,785	2,208	166	9%	455	21%	2,566	2,489
CAGR		1.2%		1.5%		4.3%			22%			-0.6%
CE Europe	416	419	346	345	165	185	15	9%	37	20%	181	160
Middle East	296	322	208	231	101	127	10	10%	25	20%	108	104
Latam	604	637	440	477	172	219	7	4%	22	10%	269	258
Emerging APAC	3,665	3,851	2,724	2,925	1,202	1,461	123	10%	349	24%	1,521	1,464
Africa	1,054	1,180	633	719	145	216	11	5%	22	10%	488	503

Source: UN population forecasts, World Bank Financial Inclusion Database, Accenture, Capgemini, Google, Monitise estimates

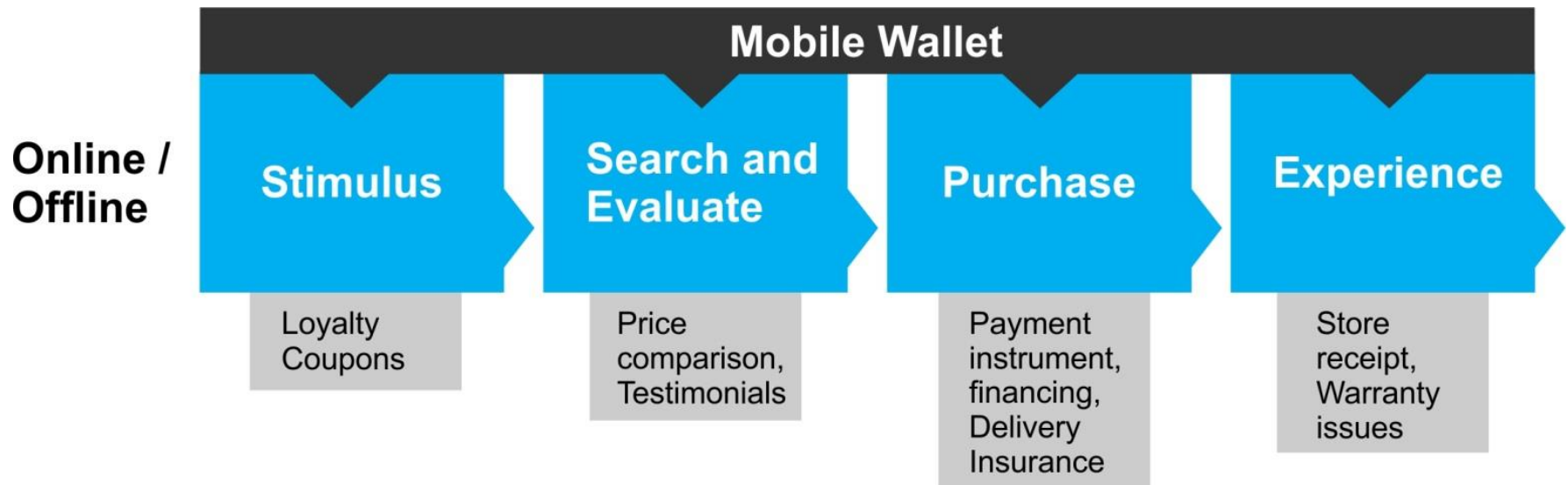
Top mobile trends



Where do you play?

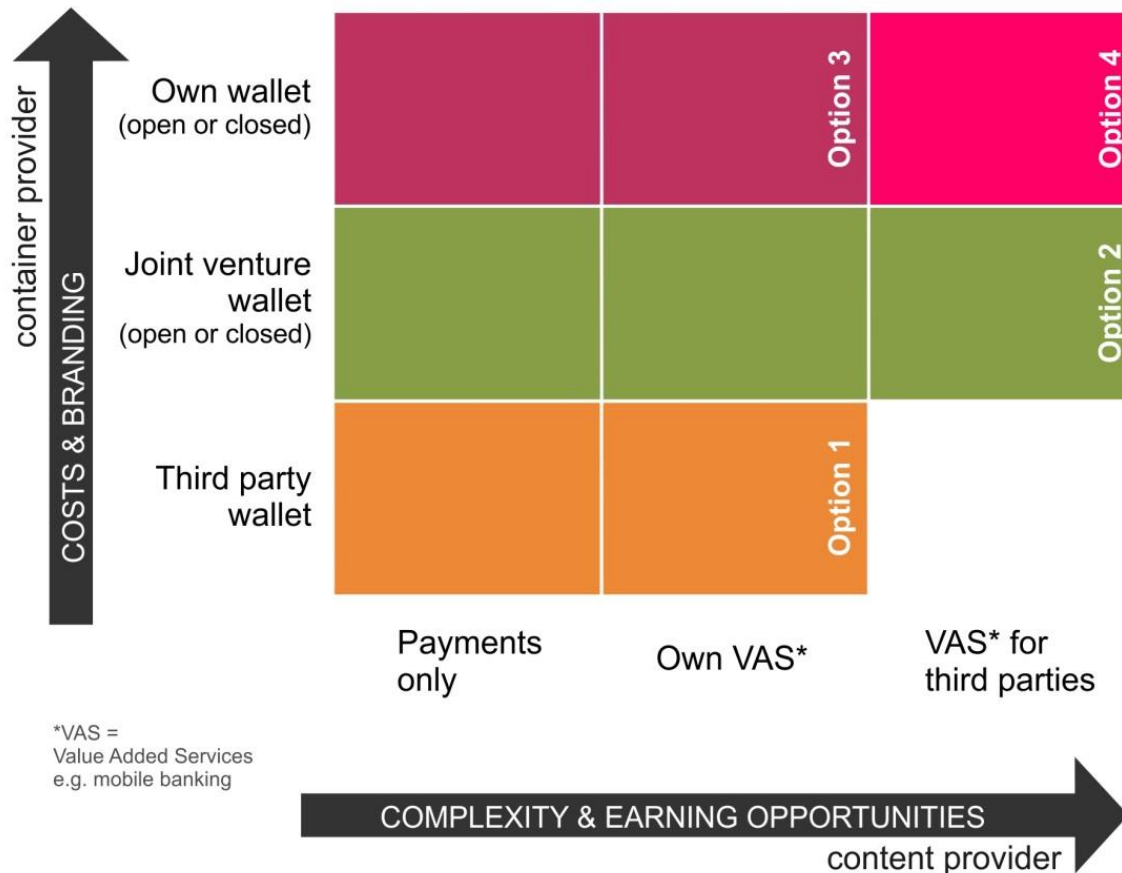
Engagement throughout the shopping experience

The mobile wallet provides multiple opportunities to engage the customer throughout their shopping experience

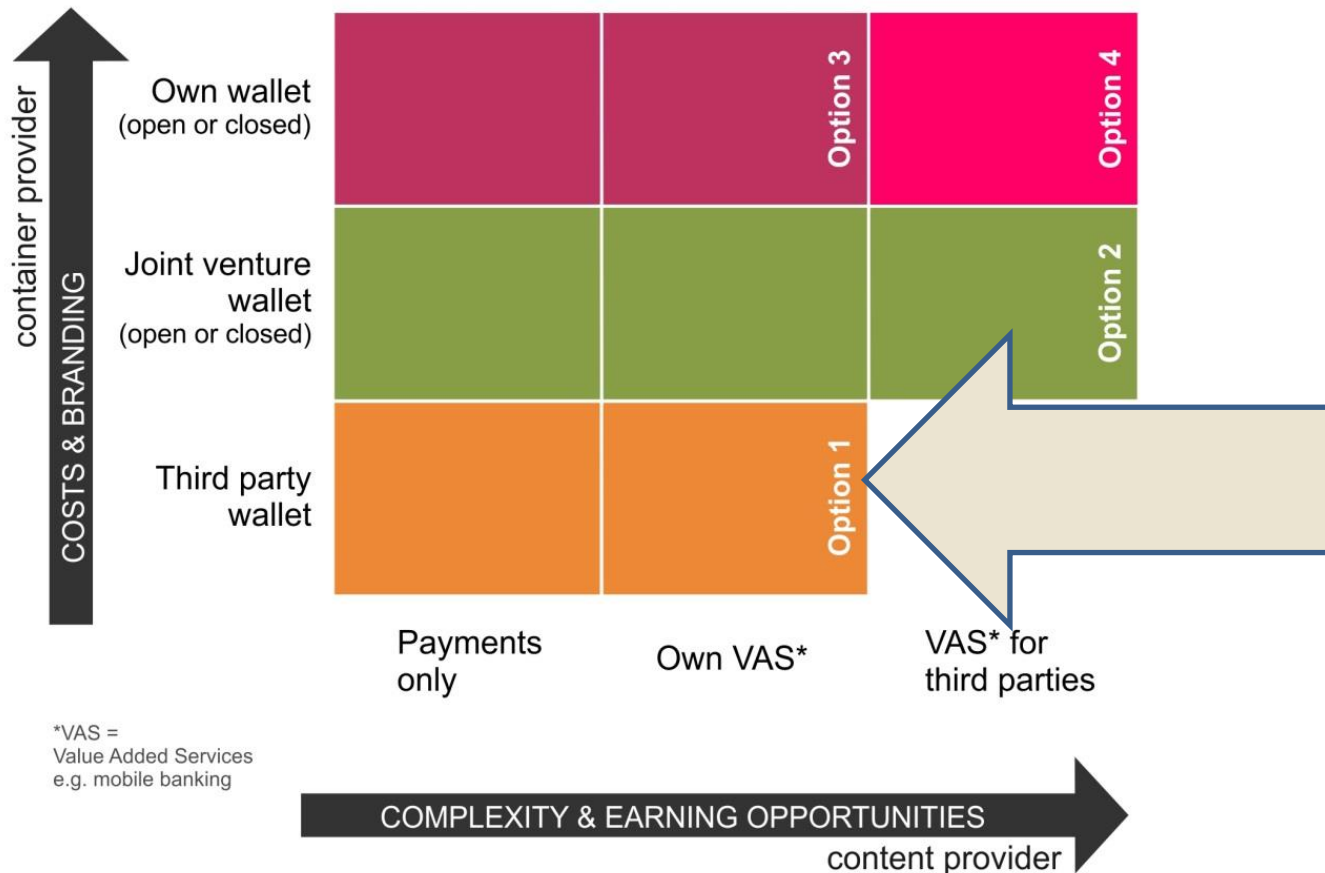


Who do you play with?

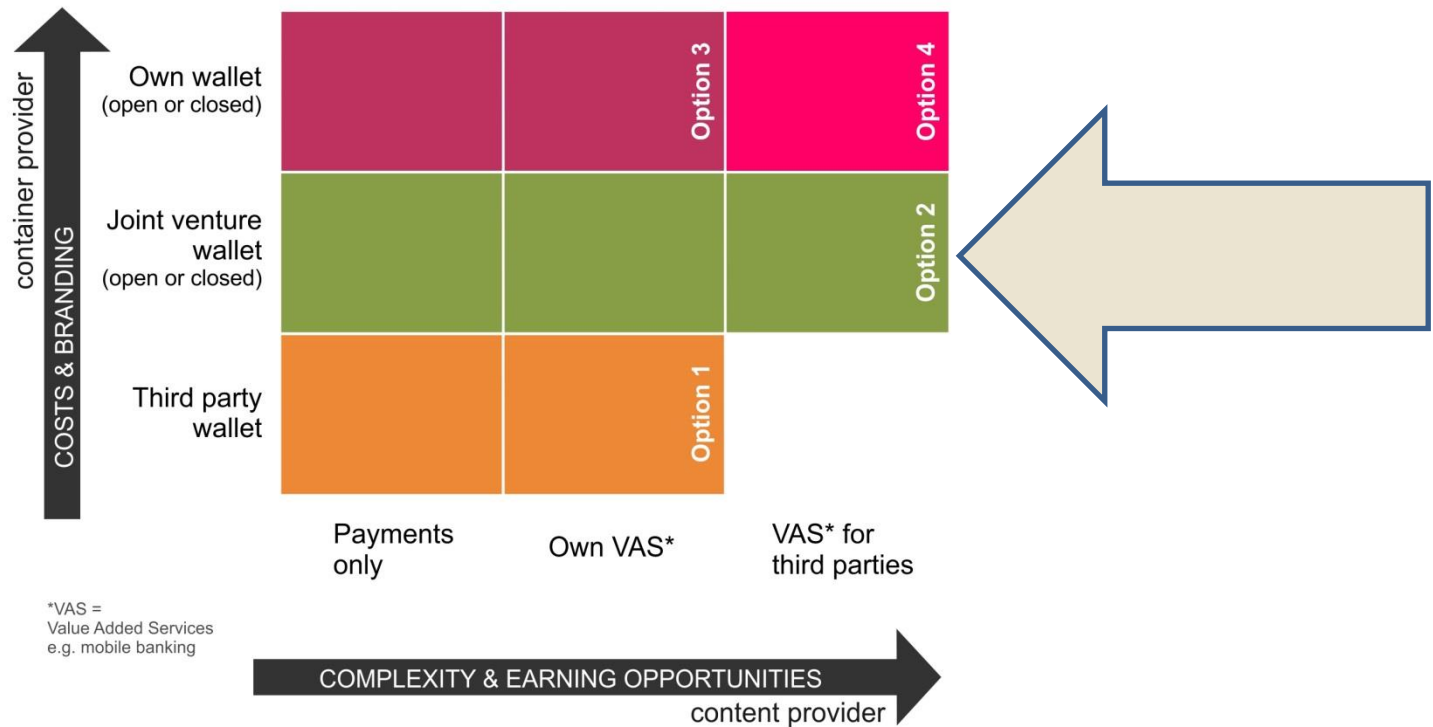
Mapping models for wallet ownership against various approaches to service provision reveals four strategic options for banks



ISIS or CaixaBank & Telefónica



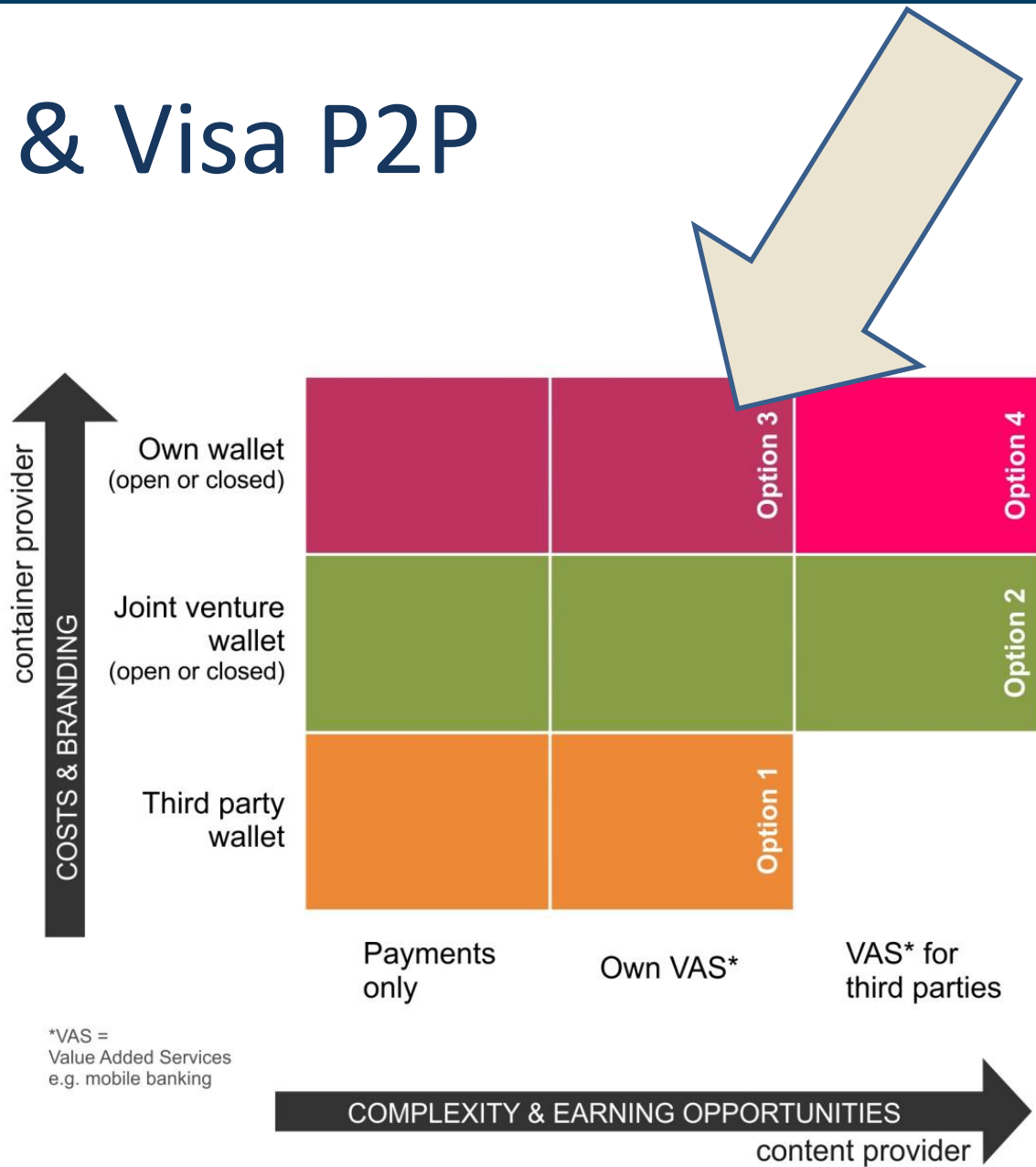
Swish or VALYOU



*VAS = Value Added Services
e.g. mobile banking

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RBS & Visa P2P



Bank of America with BankAmeriDeals or PostFinance Switzerland

