



#### **Expert Table Presentation: How to position a bank for** mobile payments with the many options available?



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## Directions to go

**Tokenisation Apple Pay** in-App purchase Mobile **eCommerce** Payment **Payments** (MasterPass, v.ME) Value added services around payment Personal (loyalty, ...) **mPOS** Finance Manager

CL Payment (PayPass, payWave) in ooperation with MNO (SIM as SE)

CL Payment based on CBP / HCE

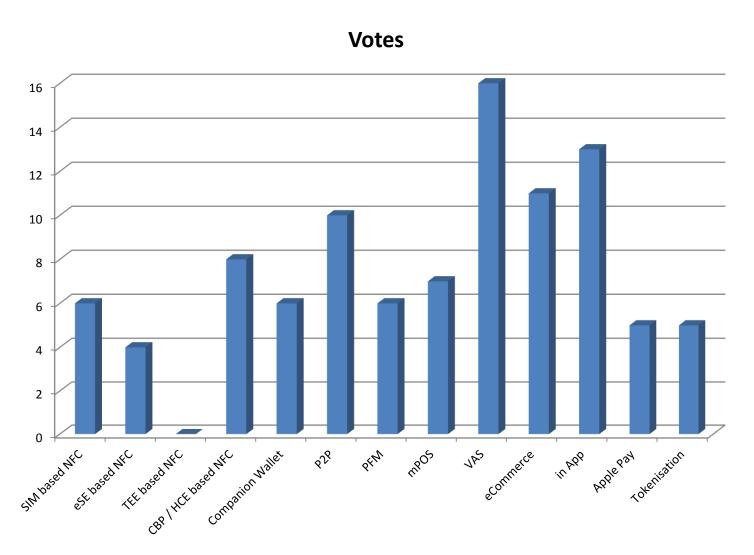
Companion Wallet to card / Sticker to visualise balance & trx; control and limit trx (inControl)

Person to Person Payment
Visa VPP / MC MoneySend /
Account 2 account





# The results of the Mobey Jury





- NFC on SIM
  - Process is complex
  - Security is prooven

- NFC on eSE:
  - Dutch bank plans to launch product in cooperation with Samsung with eSE
  - Spanish bank is analysing
  - is considered too dependant on device manufacturer
  - SE in Apple will motivate key Android players to put (back) eSE in phones

- HCE / CBP
  - Risk on Security
  - will do it but are not feeling comfortable
  - transportation cannot be supported in all markets

- Companion Wallet
  - is extension only
- eCommerce
  - future shop experience where there is no POS
  - checkout by mobile phone

- P2P
  - where is the business model
  - in Denmark succesfull (Danske Bank)
    - first mover advantage
    - has reached additional customers
    - success is : "Supersimple"
  - other countries not successful



#### VAS

- This is \*the\* opportunity: can disrupt existing
   CRM, m-Marketing
- Needs relevant content for consumers
- Needs collaboration with partners, retailers
- can be complete new revenue stream
- make loyalty / couponing in the focus and payment process in background ("least annoying")

