

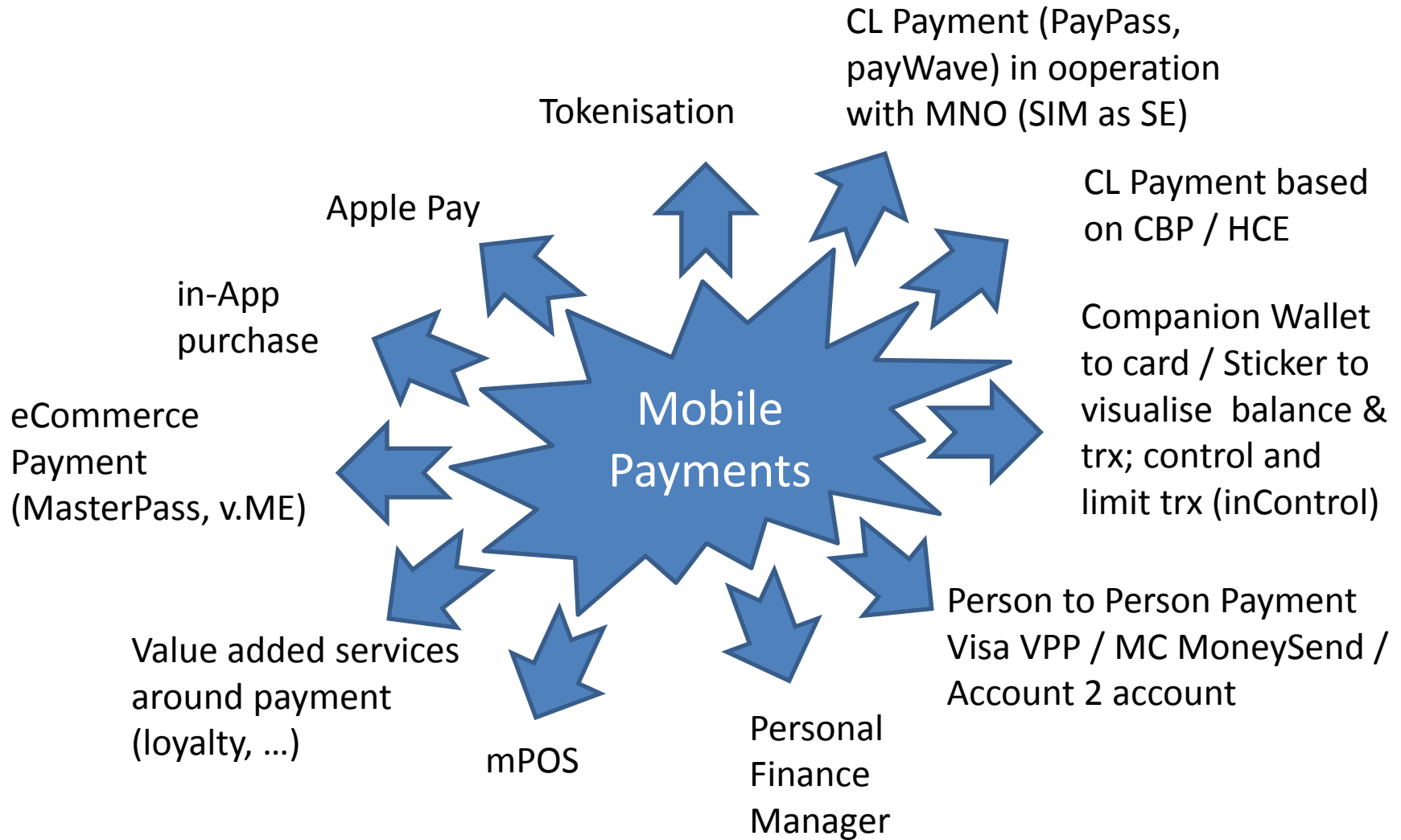
Expert Table Presentation: How to position a bank for mobile payments with the many options available?



Vienna - 11 December, 2014
Kurt Schmid - NEXPERTS

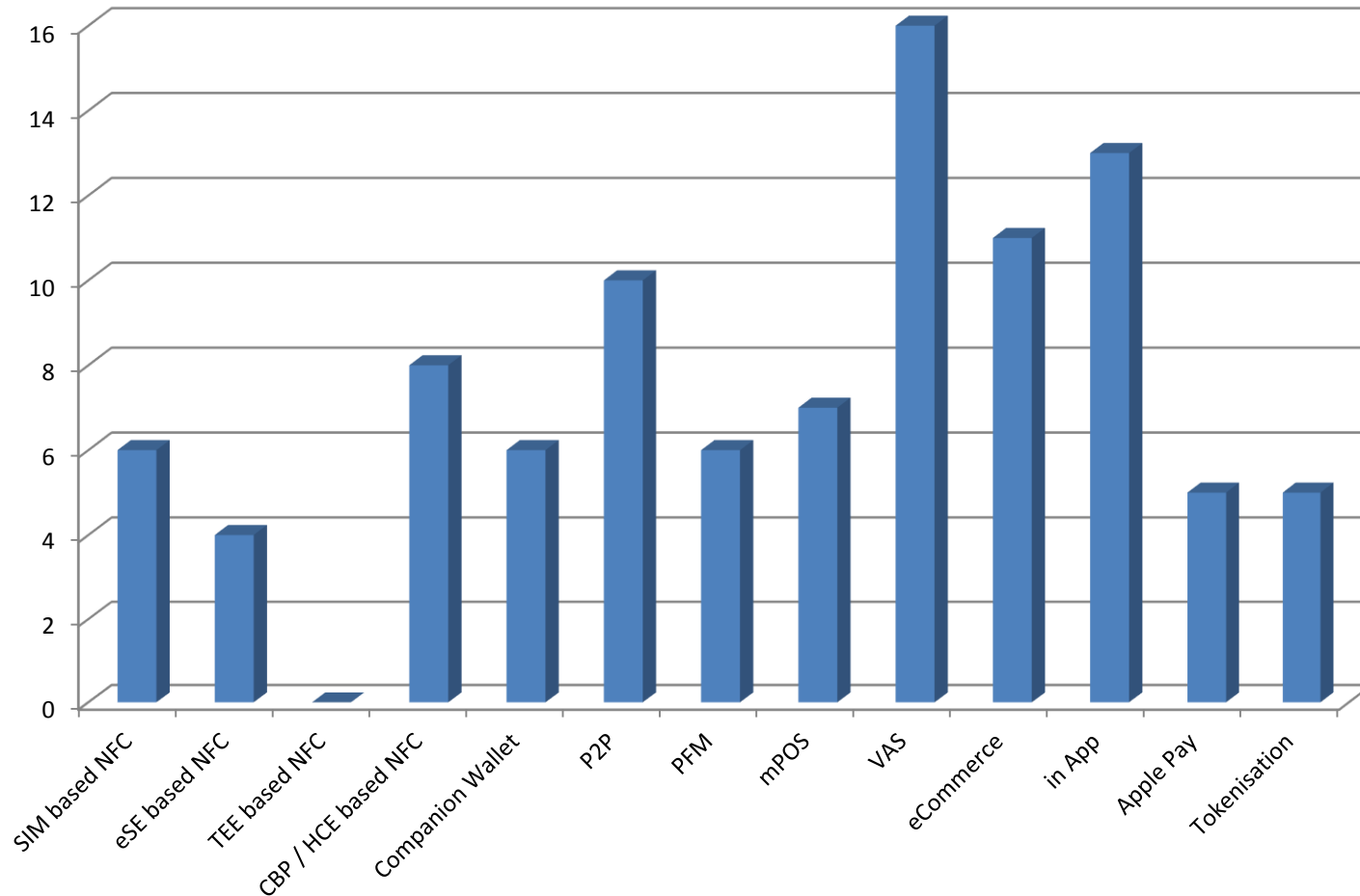


Directions to go



The results of the Mobey Jury

Votes



Comments

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

Comments

- 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

Comments

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

Comments

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

Comments

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

Comments

- 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“)