



# Mobile Monday Belfast

## *“Mobile Payments & Ticketing”*

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# Agenda

- **18:15** *Introduction*, Colm Hayden, MobileMonday Belfast
- **18:25** *Mobile Peer Awards*, Norbert Sagnard, MobileMonday Belfast
- **18:35** *Mobile Payments Experiences: 6 years on*, Donal McGuinness, Managing Director of Payzone m-Payments
- **18:50** *SMS-based Mobile Payments*, Andrew Last, CTO, Mobile Payments Company
- **19:05** *Conclusions*, Colm Hayden, MobileMonday Belfast
- **20:00** Venue Closes

# Why Mobile Payments?

- **Service Providers want to maximise the potential for digital payments**
- **Mobile is the most widely-used service access**
- **More mobile phones than bank accounts globally**
  - Many subscribers are <18 years old, with low credit
- **Strong user authentication (tracked to SIM)**
- **Mobile Operators are trusted by consumers & merchants**
- **New Revenue Stream for Banks and Operators**
  - Commission for all payment segments
- **New disruptive technologies (NFC) enable new business models**

# Market Opportunity

- **Mobile Payments to rise from \$155m in 2005 to \$10b total revenue by 2010**
  - Source: Juniper Research
- **NTT DoCoMo's i-mode FeliCa shows average transaction to be \$5**
  - 25% more than purchases made with prepaid e-money and cash
- **PayPal Mobile payments will enable purchases and donations from mobiles from its 10m UK accounts**
- **Potential for ~2.5b mobile consumers**

# Types of Mobile Payments

- **SMS based micro-payments**
  - Text to pay using premium SMS
- **Mobile Internet**
  - Access banking services on the Mobile Internet
- **Java Mobile**
  - Ask the customer to download an applet to their handset.
- **PayPal Mobile Model**
  - Text a short code to pay a friend
- **Near Field Communications (NFC)**
  - Scan your phone over a sensor to make a payment
- **SMS interception**
  - Text a friend to pay a friend

# Near Field Communications (NFC)

- Scan your phone over a sensor to make a payment.
- Requires a special SIM card
- An extension of RFID standard
- Store multiple credit & debit cards on the one mobile



- **Pay-Buy-Mobile GSMA**
  - 35 Mobile Operators
  - 1.4 billion customers

