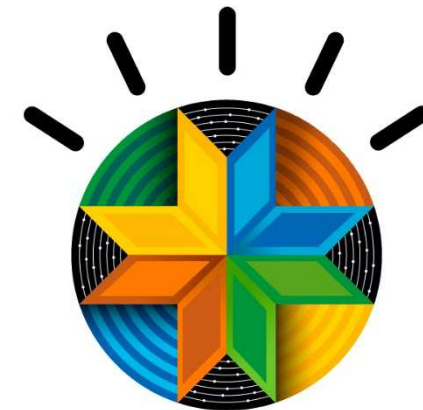




IBM MobileFirst

NFC Mobile Wallets

The evolution of card payments in the mobile age



IBM MobileCoC

Banks Cards and Payment Technologies 2013, Moscow, Russia

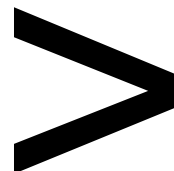




The mobile explosion cannot be ignored and requires every business to become a *mobile* business



7.3 Billion
Mobile Devices



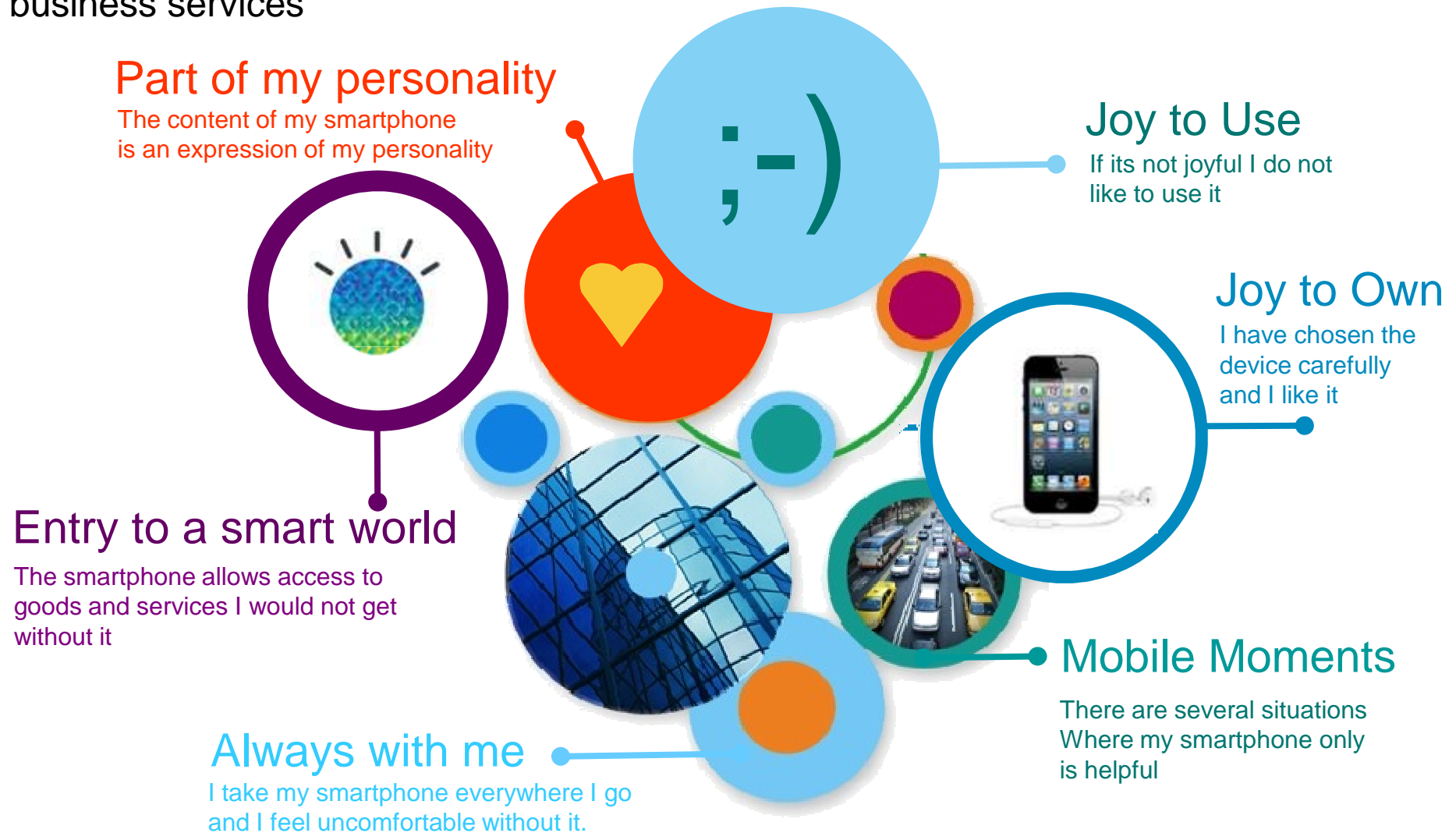
7.0 Billion
People



Sources: Forrester, Mobile Wave, World Bank, Cisco Visual Networking Index (VNI) Global Mobile Data Traffic Forecast, 2012-2017

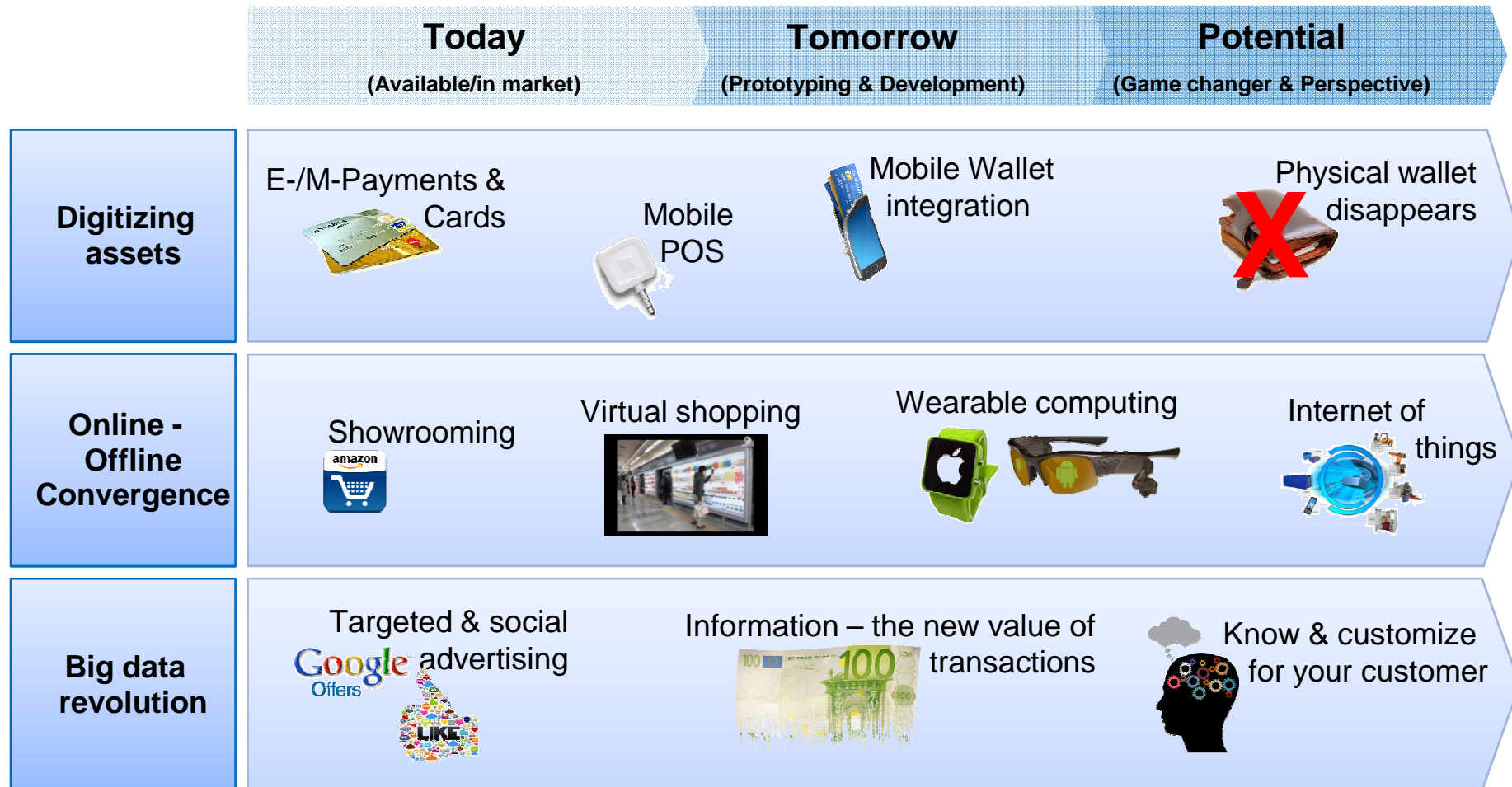


Mobile devices are becoming the most important touchpoint to build a customer relationship. It is crucial to improve the mobile customer experience for your business services





Mobile future trends which will fundamentally transform the payments business



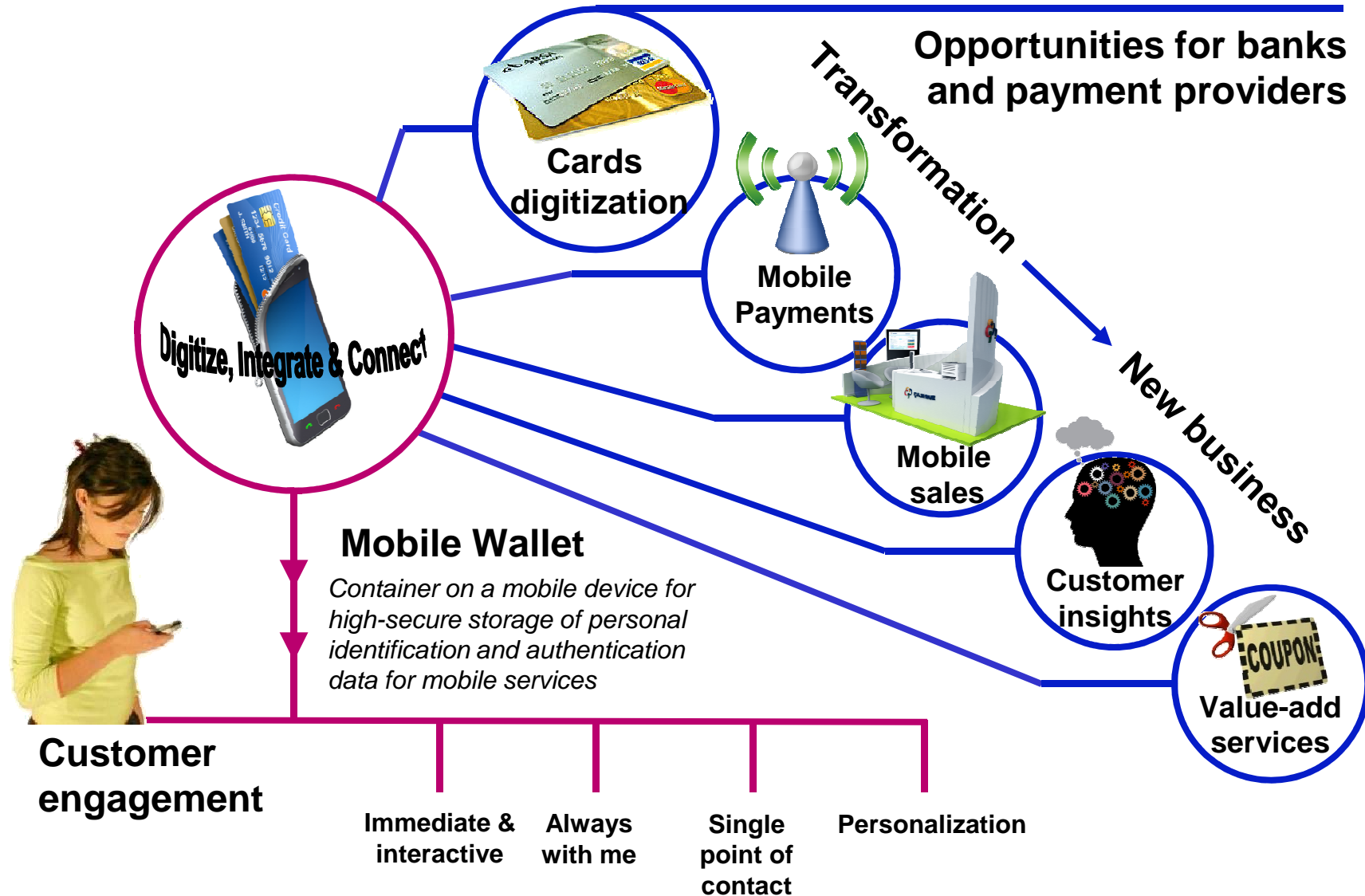


Mobile Wallet is all about saying goodbye to the physical wallet





The Mobile Wallet challenge – defend and extend the bank's role in cards and payments business in the mobile age





Mobile Wallet main technology components



Mobile Wallet App

User interfaces for
Mobile Wallet and
service



Required smart phone hardware components

Secure Element
Chip for secure storage of
smart card application



NFC interface
For data transmission
and card emulation



Acceptance Terminal

Contactless/NFC-capable
acceptance terminal for smart
cards/card emulation



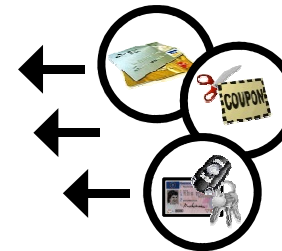
Trusted Service Manager

Remote and secure lifecycle
management of services (issuance,
blocking, deletion, etc.)



Services

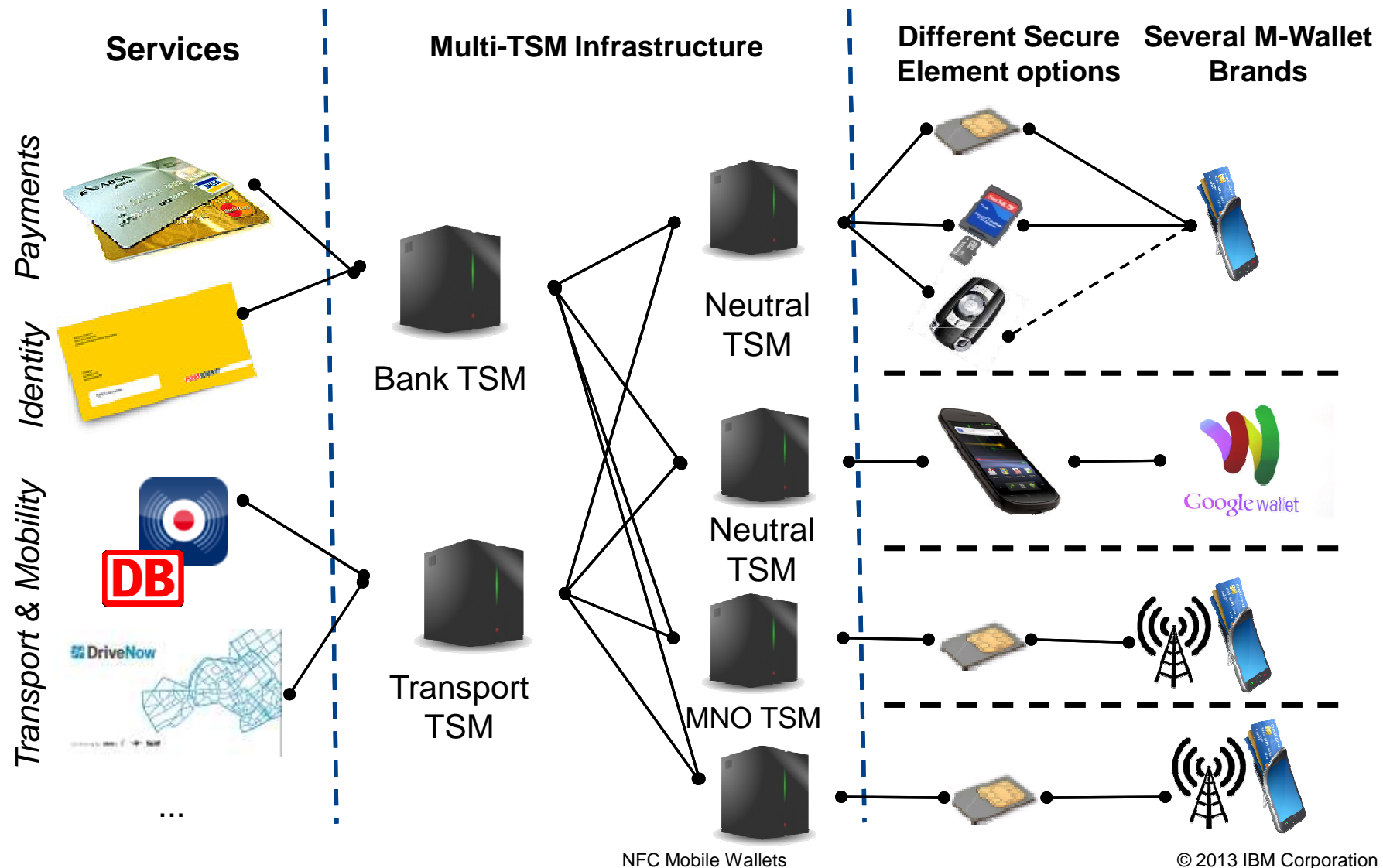
Service application and
personalized customer
data





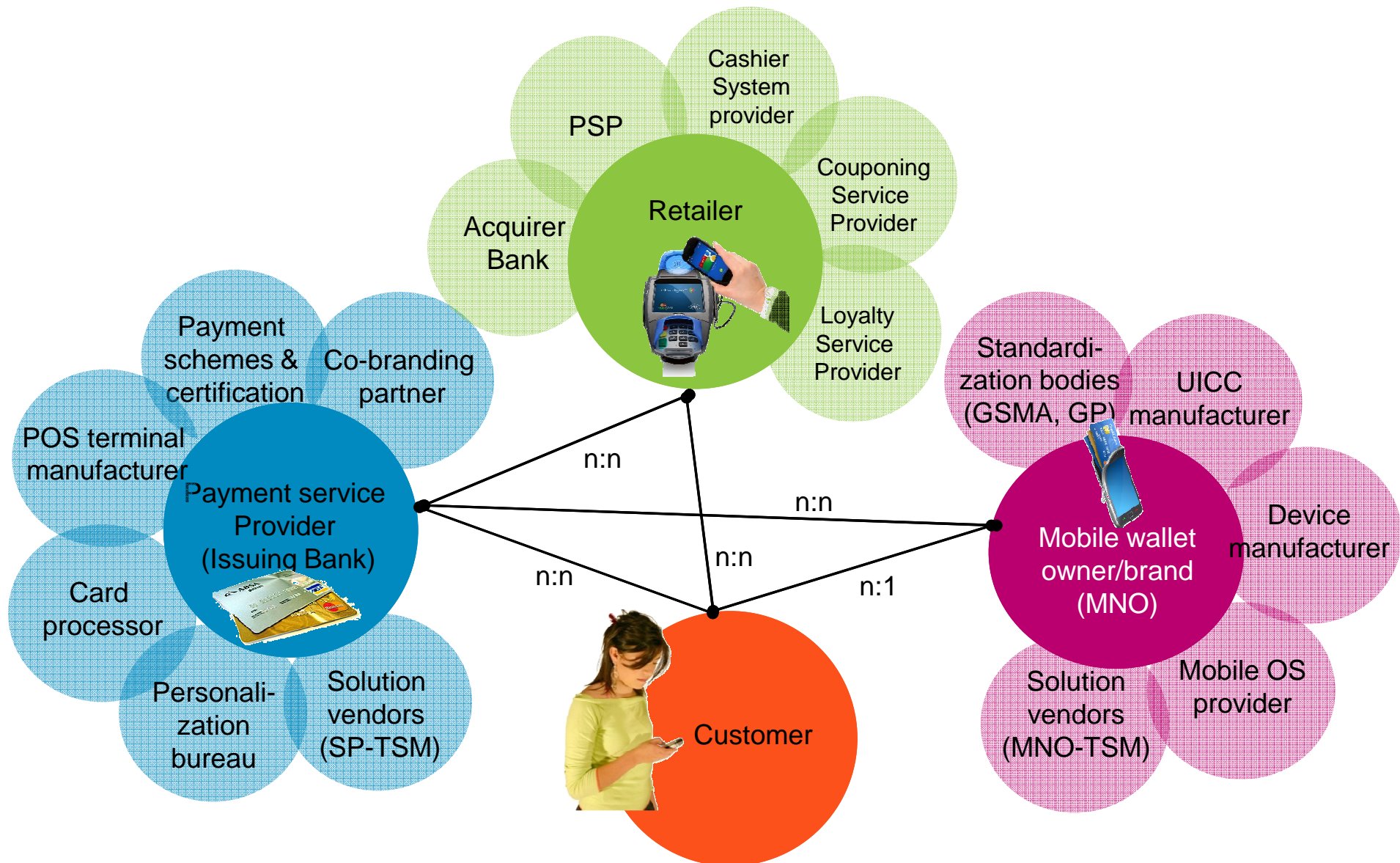
Mobile Wallet ecosystems – every country differs but most will have a high complexity

Example of a future mobile wallet ecosystem



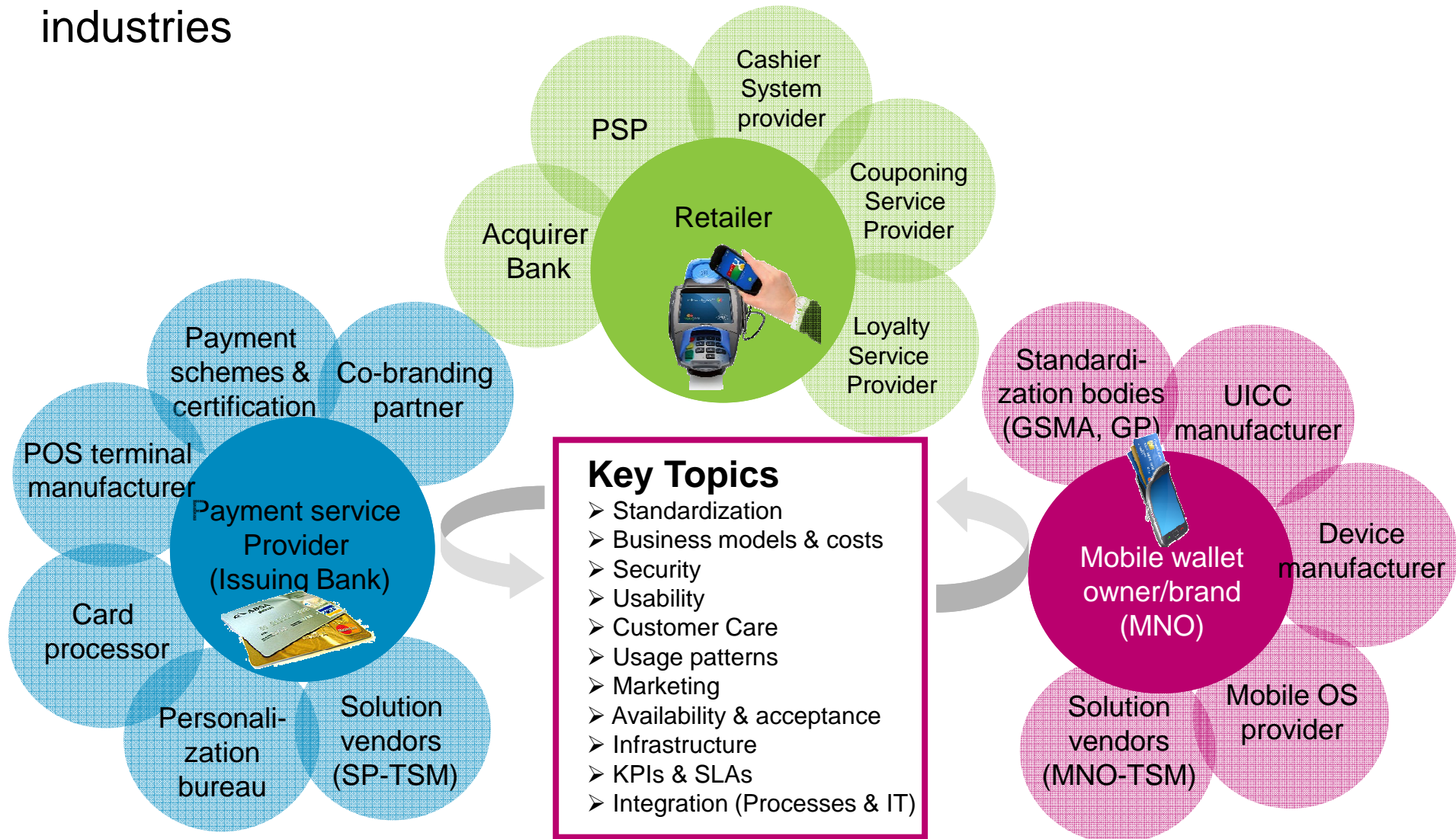


Mobile wallet ecosystem – managing different stakeholder interests





Mobile Wallet ecosystem – connecting and integrating very different industries





Let us make mobile wallets a little smarter !

IBM **MobileFirst**



Building a Smarter Wallet



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