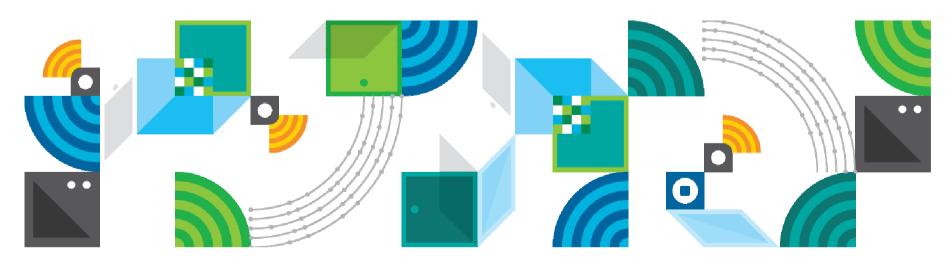


NFC Mobile Wallets

The evolution of card payments in the mobile age



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

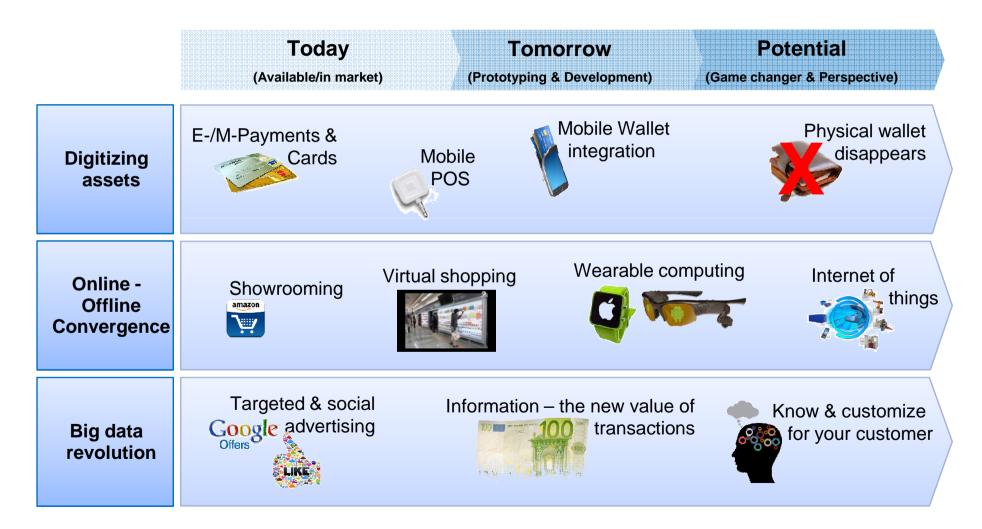


Mobile devices are becoming the most important touchpoint to build a customer relationship. It is crucial to improve the mobile customer experience for your business services





Mobile future trends which will fundamentally transform the payments business



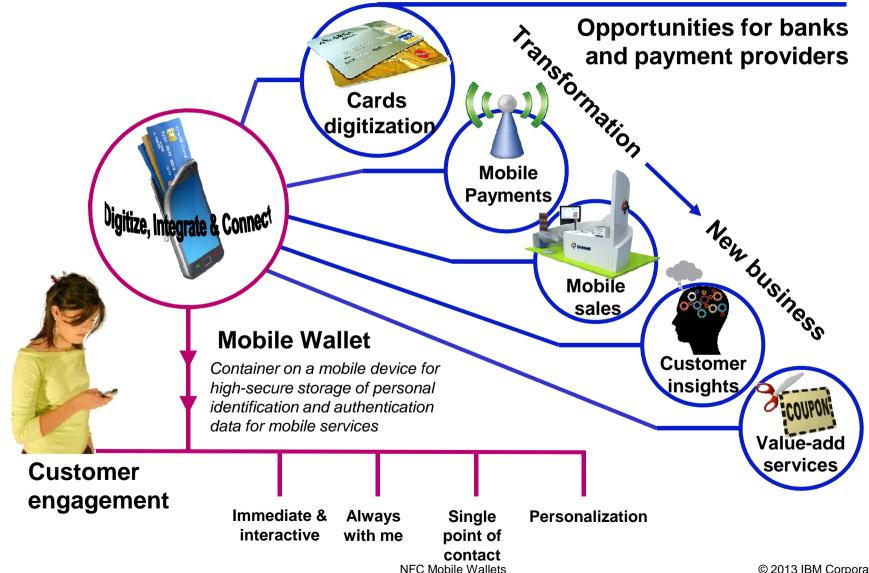


Mobile Wallet is all about saying goodbye to the physical wallet





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 ElementChip for secure storage of smart card application



NFC interface For data transmission



Acceptance Terminal

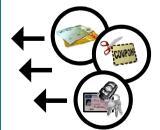
Contactless/NFC-capable acceptance terminal for smart cards/card emulation



Trusted Service Manager

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





Services

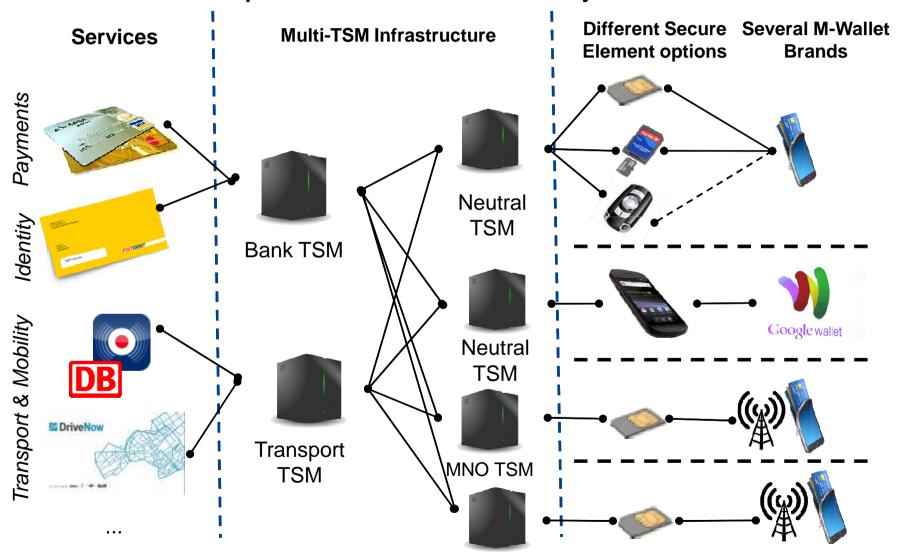
Service application and personalized customer data



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

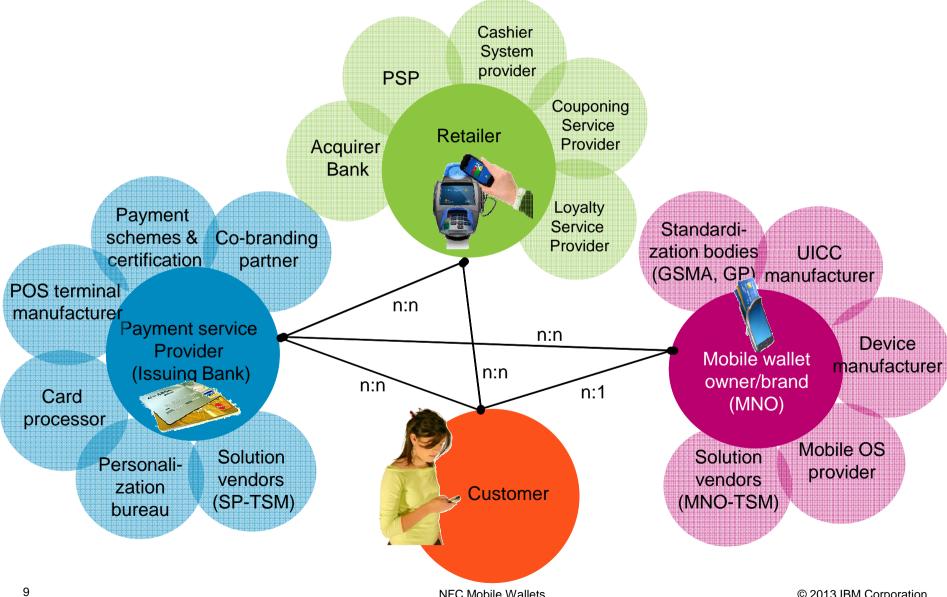
high complexity

Example of a future mobile wallet ecosystem





Mobile wallet ecosystem – managing different stakeholder interests





Mobile Wallet ecosystem – connecting and integrating very different

industries

PSP Provider

Couponing Service Provider

Bank

Loyalty Service Provider

Provider

Payment schemes & Co-branding certification partner

POS terminal manufacturer

Payment service Provider (Issuing Bank)

Card processor

Personalization bureau Solution vendors (SP-TSM)

Key Topics

- > Standardization
- ➤ Business models & costs
- > Security
- ➤ Usability
- ➤ Customer Care
- ➤ Usage patterns
- Marketing
- ➤ Availability & acceptance
- ➤ Infrastructure
- ➤ KPIs & SLAs
- ➤ Integration (Processes & IT)

Standardization bodies UICC (GSMA, GP) manufacturer

Mobile wallet owner/brand (MNO)

Device manufacturer

Solution vendors (MNO-TSM) Mobile OS provider





Let us make mobile wallets a little smarter!



Building a Smarter Wallet



