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Maksufoorumi, 7.5.2013

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MOBey
FORUM
Mobile Financial Services

Mobey Forum

- ✓ Global, bank-led cross-industry expert consortium with non-profit structure
- ✓ Thought-leader in the field of mobile financial services
- ✓ Filtering and analyzing **complex information** through its White Papers
- ✓ Promoting **sustainable, open** business models
- ✓ Meetings 4 times a year in member events with high profile guest speakers and topic-specific roundtables

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www.MobeyForum.org

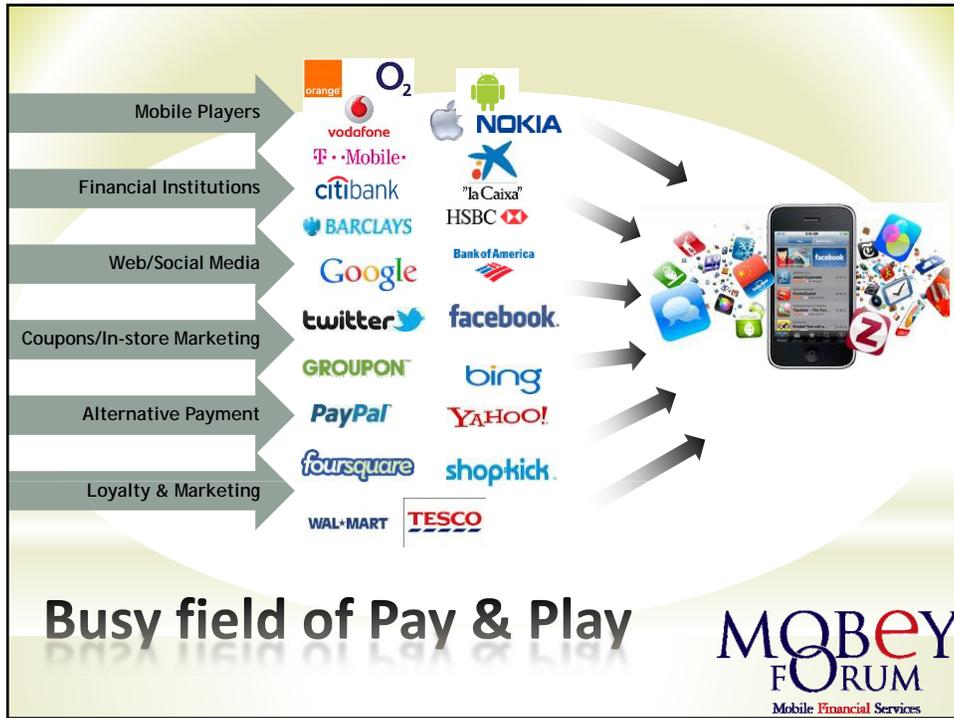
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Evolution will never be this slow again:

- ✓ Magnetic Stripe: 28 years
- ✓ Debit Accounts: 12 years
- ✓ PayPal Accounts: 7 years
- ✓ iPods: 6 years
- ✓ Facebook Accounts: 5 years
- ✓ Contactless Payment Cards: <4 years
- ✓ Mobile Payments ???

To the first 100 million

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The most popular Mobile Wallets?

Google Wallet:

- Embedded NFC SE with virtual Google card attached to your personal card
- Banks as partners, while completely losing visibility to customers payment data
- Business model based on advertising

PayPal inStore payments via mobile

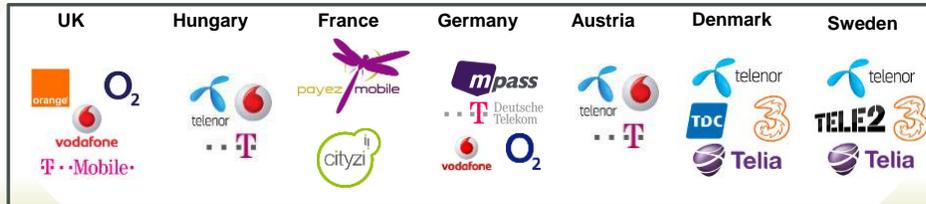
- going forward very quickly without NFC
- PayPal account with your personal card attached
- Still cumbersome, but strong user base makes it popular

Square Mobile Wallet in Starbucks

- Location based offers & orders
- Pre-payment & pick-up

MNOs are very active

Interestingly, mobile operators have understood the advantage of collaboration – as indicated by JV initiatives below. Collaboration means common standards and interoperability – necessary for payment growth.



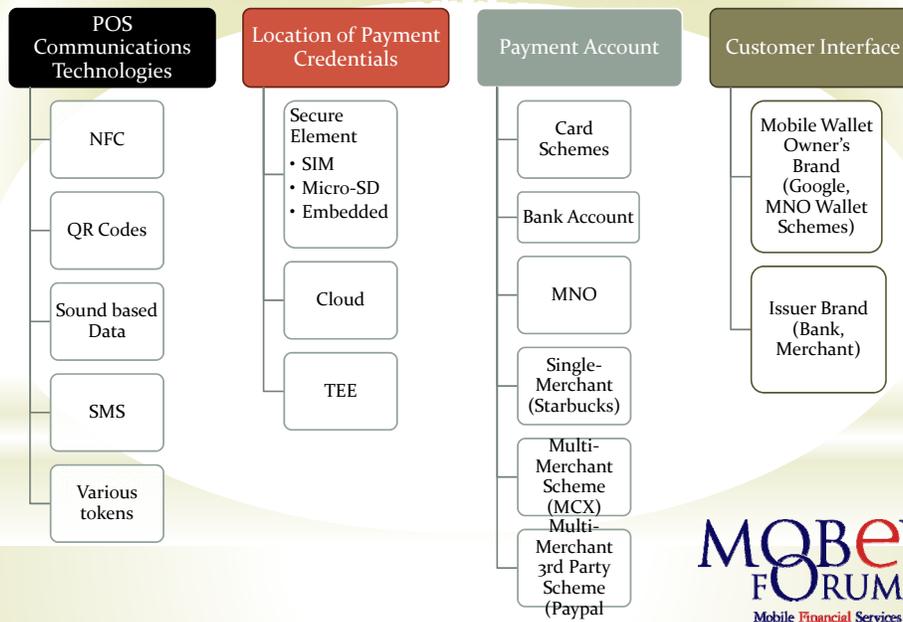
Mobile operators are leveraging existing infrastructure offering

- a “complete” mobile payment system and/or
- unified mobile wallet platforms.

A valid question: What is the role of banks?



Mobile Money Battlefields



Mobey Forum series of white papers focuses on strategies for banks in mobile wallets / payments

Papers are not limited to any single technology (e.g. not only NFC), due to rapidly changing environment

Mobey Forum aims to bring clarity and provide tools for analysis in the jungle of mobile wallets

The Mobile Wallet White Paper Part 1 was published November 2011, Part 2 in February and Part 3, in July 2012

Free to download at www.mobeyforum.org

Mobile wallet papers: strategies for banks



Mobile Wallet: Options and structures



Security issues in mobile contactless payments



The MPOS Breakthrough: How the Power of Mobile has Disrupted Payments'



Mobile Financial Terms explained

Mobey Forum Papers currently in pipeline



- ✓ **Network with MFS experts:** Our quarterly member meetings are conference-type closed (members-only) events that offer an unmatched opportunity for networking with senior executives and hands-on experts from all areas of the MFS industry. *“For banks, by banks”* has been one of our often heard slogans.
- ✓ **Learn the latest directly from the horse’s mouth:** Hear about the latest projects in MFS in our interactive sessions. Exchange ideas with specialists and have your questions answered by our speakers and panelists. Our speakers regularly share advance information about upcoming projects and rollouts, and other information not usually shared at commercial events.
- ✓ **Skip the marketing pitches:** Our meetings are non-commercial and for members only
- ✓ Next meeting is Mobey Day in Barcelona, Spain in June 11th.

Why Mobey Forum?



THANK YOU

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