

MOBILE PAYMENT 2015

TAKE A JOURNEY INTO THE NEAR FUTURE

1,050 MILLION M-PAYMENT USERS BY THE END OF 2015

SMARTPHONES IN USE SURPASS 1 BILLION AND WILL DOUBLE IN 2015

BY 2015, MOBILE PAYMENT TRANSACTIONS COULD REACH \$1 TRILLION WORLDWIDE

SOURCE: THE VISIONARY PAYMENTS IN MOBILE 2010-2015 REPORT

SOURCE: STRATEGY ANALYTICS

SOURCE: YANKEE GROUP

PURCHASE DIRECTLY FROM THE MANUFACTURER

41%

OF IPHONE OWNERS HAVE MADE A PURCHASE ON THEIR MOBILE PHONE.

SOURCE: CHARTWICK MARTIN BAILEY, 2011



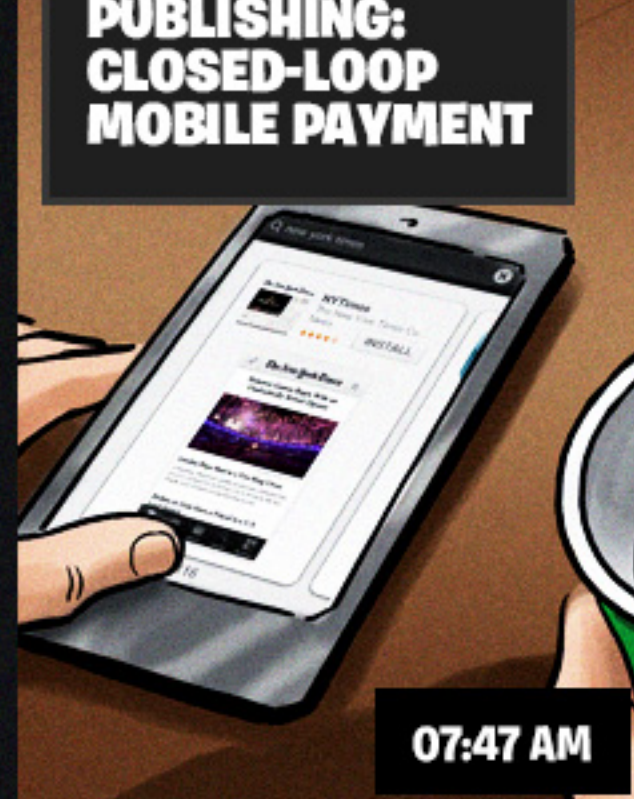
MOBILE PAYMENTS IN QUICK SERVICE RESTAURANTS AND CAFES



\$ 3 BILLION HAS BEEN LOADED ON TO STARBUCKS CARDS IN 2012.

2 MILLION MOBILE PAYMENT TRANSACTIONS OCCUR EVERY WEEK.

SOURCE: MOBILEPAYMENTSTODAY.COM



NEWSPAPER PUBLISHING: CLOSED-LOOP MOBILE PAYMENT

07:47 AM

PAY-BY-TEXT PARKING: FAREWELL TO COINS

SMS REMAINS THE DOMINANT ACCESS TECHNOLOGY IN DEVELOPING M-PAYMENT MARKETS DUE TO THE CONSTRAINTS OF MOBILE DEVICES AND THE UBIQUITY OF SMS.

SOURCE: GARTNER



87%

OF U.S. MAGAZINE AND NEWSPAPER PUBLISHERS HAVE IPAD APPS.

41% USE PAYWALLS AND 44% SAID THEY PLAN TO IMPLEMENT ONE IN THE NEXT TWO YEARS.

SOURCE: ALLIANCE FOR ADVERT MEDIA



SCAN AND GO: TRANSPORT TICKETING GOES MOBILE

THE NUMBER OF MOBILE BARCODED BOARDING PASSES ISSUED BY THE GLOBAL AIRLINE INDUSTRY

280 MILLION IN 2011

480 MILLION IN 2013

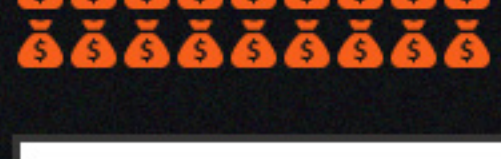
SOURCE: JUMPER RESEARCH



TAXI: PAY BY SMARTPHONE, SCANNING A QR CODE

PRICE OF A MOBILE POST TERMINAL:

\$120



PRICE OF A QR CODE STICKER IN A TAXI:

\$0.10



VENDING MACHINES: COCA-COLA HAS THEM



COCA-COLA HAS LAUNCHED VENDING MACHINES WHICH ACCEPT CONTACTLESS PAYMENTS MADE WITH SMARTPHONES

78%

OF RETAILERS PLAN TO INVEST IN MOBILE COMMERCE

SOURCE: THE S-TAILING GROUP INC., 2012



FAST FOOD GOES MOBILE - COUPONS AND QR CODES



STARBUCKS, DUNKIN' DONUTS, MCDONALDS, KFC, TACO BELL BELIEVE IN MOBILE PAYMENT



MASS TRANSIT: THE GREATEST TRACTION FOR MOBILE PAYMENT

MORE THAN 70%

OF SURVEYED U.S. STAKEHOLDERS BELIEVE THAT MOBILE PAYMENT WOULD HAVE THE GREATEST TRACTION IN MASS TRANSIT.



1 IN 8 MOBILE USERS

IN WESTERN EUROPE AND THE US WILL USE THEIR PHONE AS A CONTACTLESS METRO TICKET BY 2016.

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IN WESTERN EUROPE AND THE US WILL USE THEIR PHONE AS A CONTACTLESS METRO TICKET BY 2016.



SOURCE: DELLOITTE, FUTURE OF MOBILE PAYMENT SURVEY

SOURCE: JUMPER RESEARCH

M-DONATION: MICROPAYMENTS FOR GOOD



NFC-READY SHOPPING



DURING 2012'S U.S. PRESIDENTIAL ELECTION IT WAS POSSIBLE TO DONATE TO CANDIDATES VIA TEXT MESSAGE OR A SMARTPHONE APP.

AN INDIVIDUAL COULD CONTRIBUTE IN SMALL INCREMENTS AND UP TO \$200 WITHOUT DISCLOSING THEIR IDENTITY.

SOURCE: PEW INTERNET

OBAMA 15%

ROMNEY 6%

FUNDS THRU MOBILE



\$74 BILLION NFC TRANSACTIONS

HALF OF THE WORLD'S POS TERMINALS



BY 2015



WILL BE NFC-READY BY 2017, RISING FROM 3.9 MILLION IN 2011 TO 43.4 MILLION IN 2017.

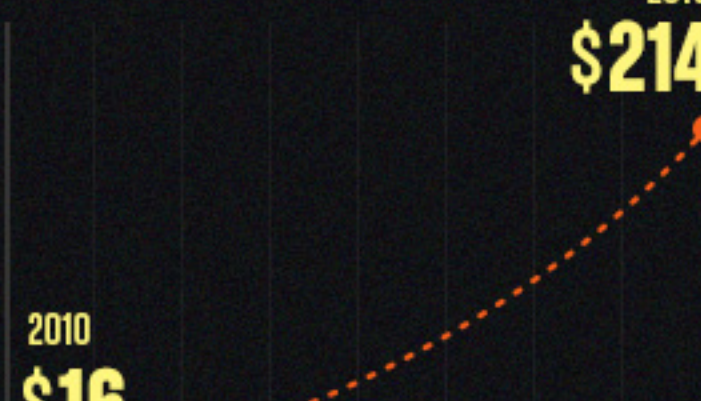
SOURCE: JUMPER RESEARCH

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MOBILE BILL PAYMENT WITH A QR CODE



U.S. MOBILE BILL PAYMENTS (BILLION)



SOURCE: ATE GROUP

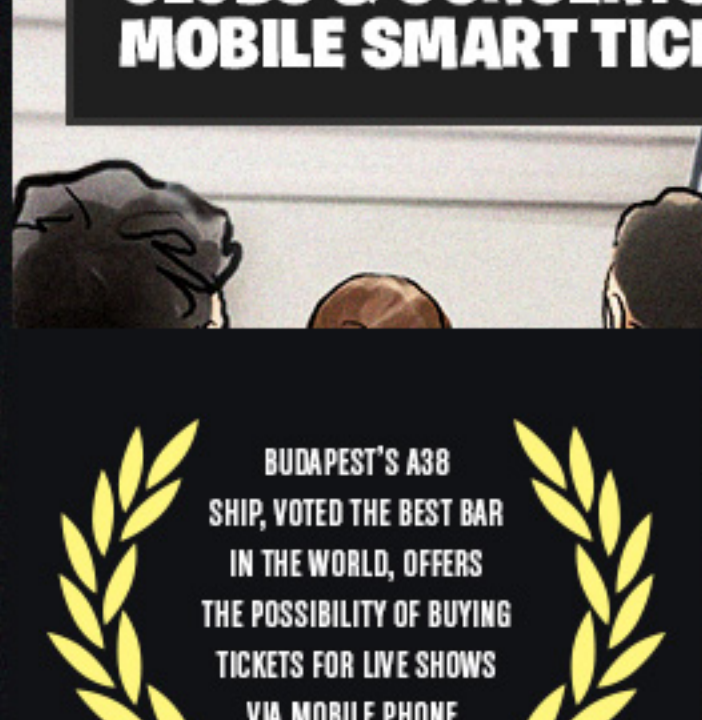


SMALL BUSINESS SOLUTIONS: ADAPTED FOR SMARTPHONES

EYING THE GROWING NUMBER OF CUSTOMERS WHO RELY ON THEIR "DIGITAL WALLETS" - CREDIT CARD NUMBERS STORED IN A PHONE APP - SMALL BUSINESS OWNERS ARE SCRAMBLING TO FIND EFFICIENT MEANS OF ACCOMMODATING THESE EARLY ADOPTERS WITHOUT TOO MUCH COST TO THEIR OPERATIONS OR THE NEED TO OVERHAUL EXISTING PAYMENT SYSTEMS.



CLUBS & CONCERTS: MOBILE SMART TICKETS



BUDAPEST'S A38 SHIP, VOTED THE BEST BAR IN THE WORLD, OFFERS THE POSSIBILITY OF BUYING TICKETS FOR LIVE SHOWS VIA MOBILE PHONE.



TOP 10 COMPANIES SHOWCASED ON MOBILEPAYMENTSTODAY.COM (MAY, 2013)

1. amdocs
2. cellum
3. txtNation
4. MAGTEK
5. monitise
6. infobip
7. AURIGA
8. TIO
9. {Fiksu}
10. slamobile