



Mobile 
PAYMENTS WORLD

Mobile Payments Consulting

Service Overview Presentation – 2009

Content



Mobile Payments Consulting (MPC) – Profile and Focus

Preface



- Mobile Payments Consulting has over ten years of experience in the global m-payments market. MPC has seen many platforms emerge and a number disappear. Amongst many insights, we have covered the global rise of Near Field Communications (NFC) and the increasing momentum behind mobile financial services in both the developed and developing world.
- We feel that this gives us a unique position in the market to stamp our authority. The team bring deep industry expertise backed by market insight and a strong m-payment operational heritage, with credentials which include bringing the Austrian m-payment platform, amongst others to market.
- Mobile Payments Consulting Services offers in-depth opportunity appraisal, strategic and operational advice and professional insight for any mobile financial services or m-payment challenges.

Preface



MPC is your address to realize innovations with **M**omentum

- Our focus is Go-to-Market Projects: Product Introductions, Market Roll-outs, Interim Management and International Research Projects.
- Our team creates momentum through innovative marketing, comprehensive management competence and expert technology understanding.
- We assemble a customer's "Dream-Team" for working in an interdisciplinary, well functioning, professional, highly motivated and decisive team for implementation.
- We listen – we understand and speak the language of our customers

MPC - Innovations made successful!

MPC Focus



Mobile Operators
Banks
Investors
Service Providers

in segments

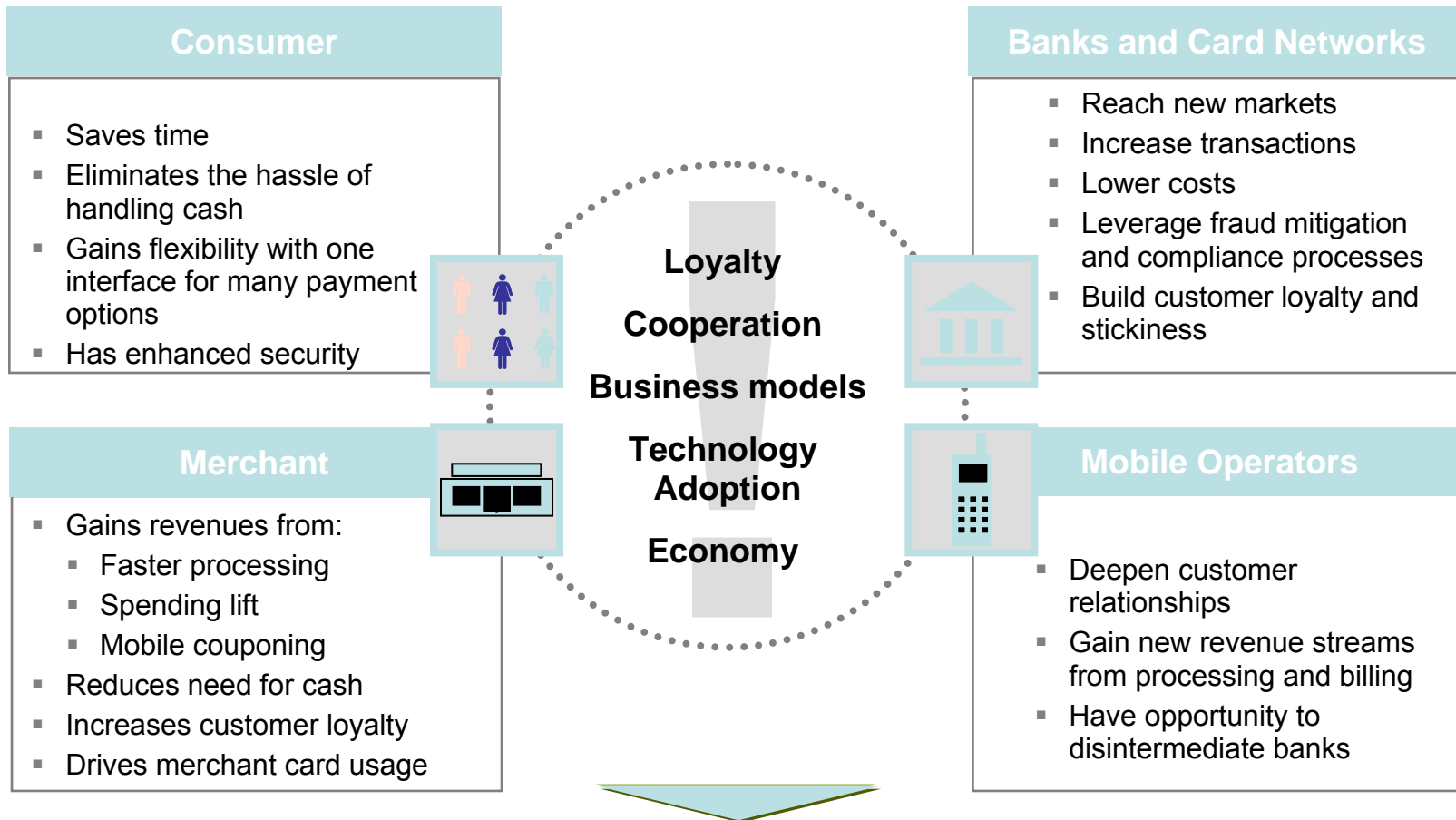
Mobile Business
Electronic Payment
Software & IT
Telecommunication

MPC Competency



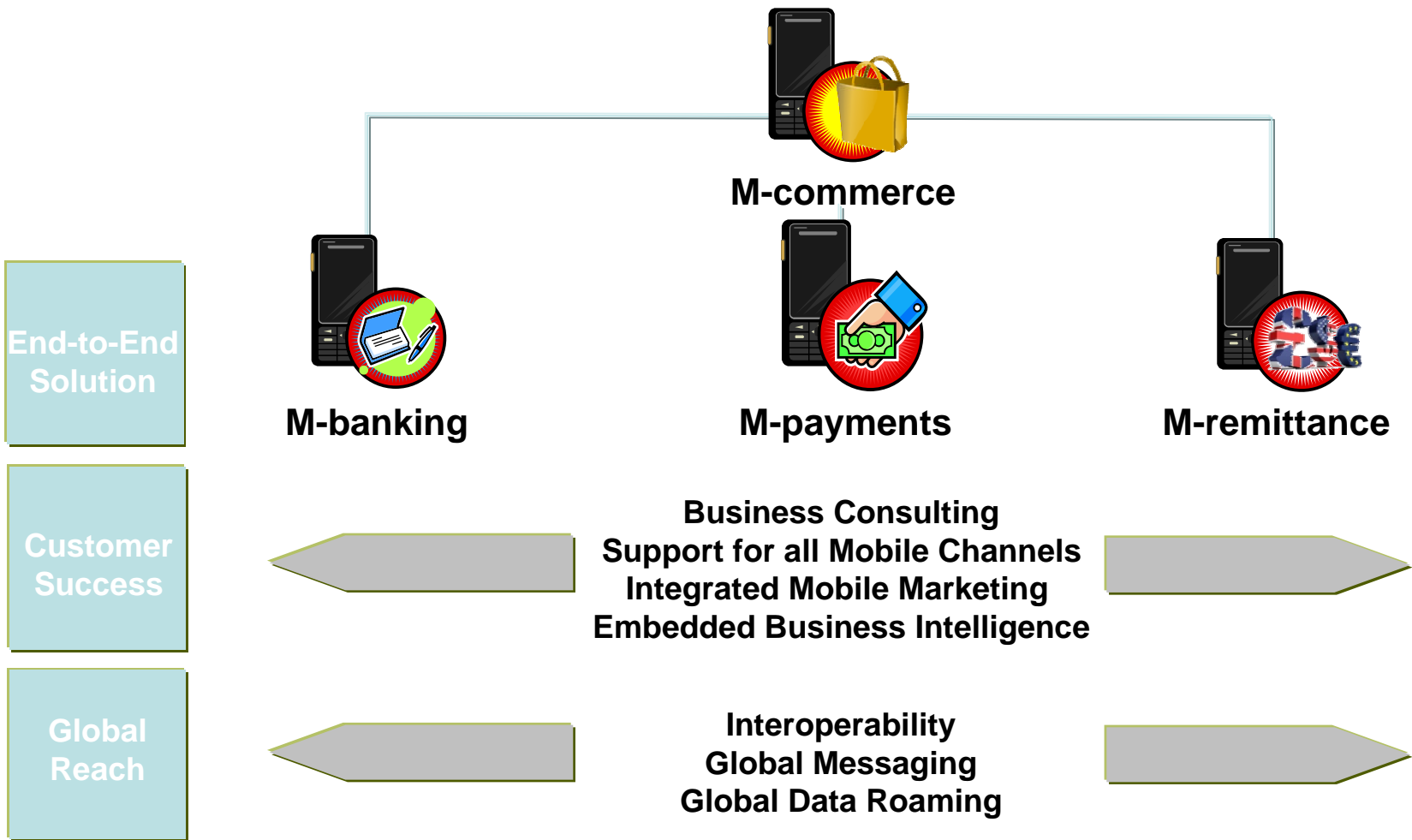
Challenges	Services	Competencies
<ul style="list-style-type: none">▶ Product roll-outs▶ Market roll-outs▶ Internationalization	<ul style="list-style-type: none">▶ Consulting▶ Realization▶ Co-Management▶ Innovation experts	<ul style="list-style-type: none">▶ Strategy▶ Business Planning▶ Organization & Processes▶ Finance & Legal Mgmt.▶ Product Planning▶ Marketing Management▶ CRM▶ Requirement Analysis▶ Vendor Selection

M-commerce adds value to all players in the ecosystem but barriers exist ...



The market requires trusted and proven leaders to take m-commerce forward


Becoming a leader in m-commerce



End-to-End - Need for an integrated m-commerce solution




Evolution of Requirements



M-banking

- Account balances
- Transaction History
- Account details
- Card Management
- PIN Management
- Complaints Management
- Notifications/alerts to receive account activity or threshold alerts
- User preferences such as languages or limits
- ...


Cost Savings



M-payments and M-top-up

- Wallet management with multiple sources of funds
- Top-up of any prepaid phone directly or via vouchers
- Remote and proximity enabled purchases at any merchant acceptance point
- Money Transfer to known or unknown consumers
- Bill payments and
- Loans repayments
- (Microfinance)

New Services

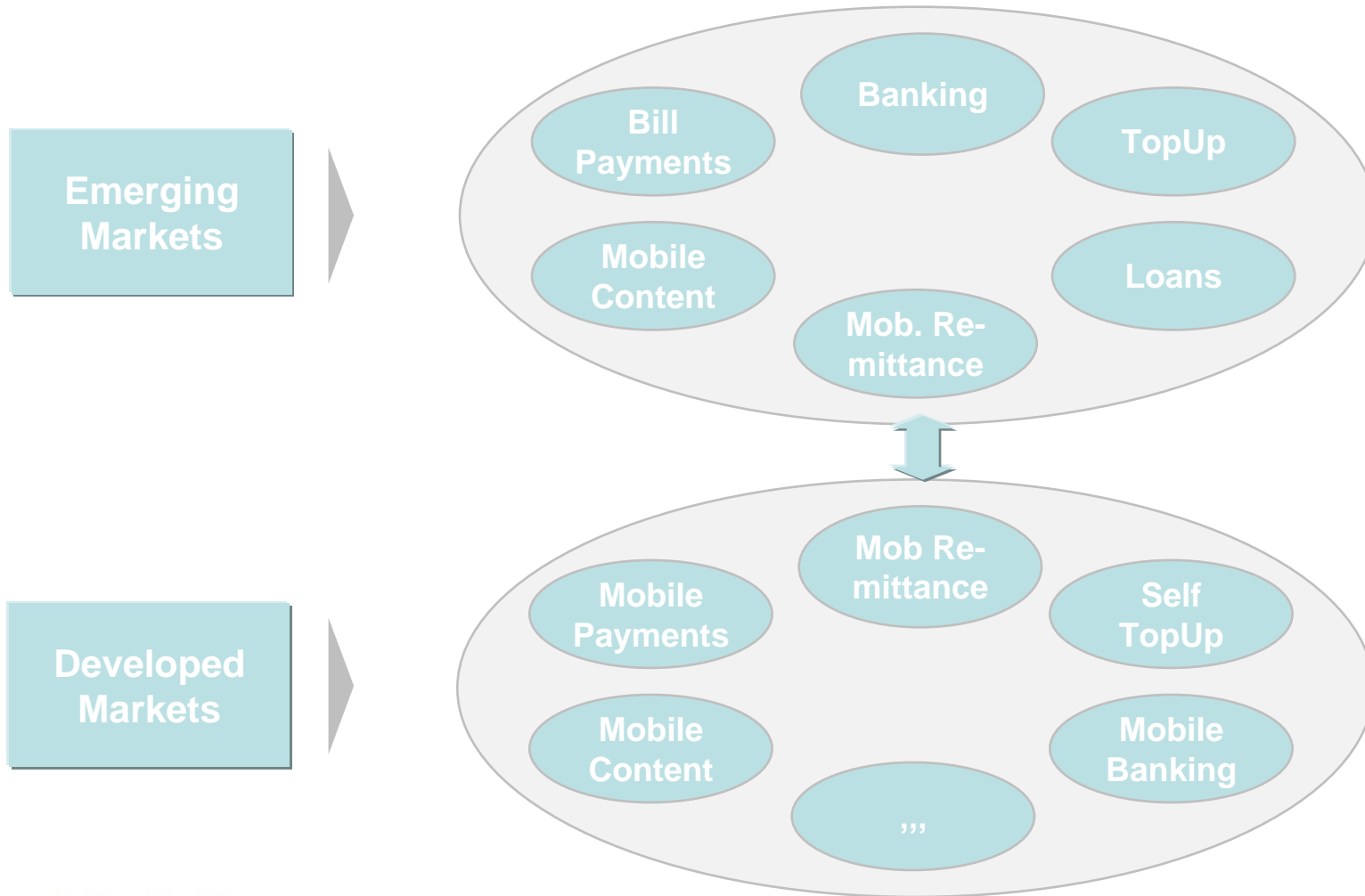


M-remittance

- Manage a Friends-and-Family-Lists
- Buy a remittance voucher online, at an agent or in any retail location,
- Money transfer from an agent, a wallet or account.
- Remittance to an agent, a wallet or into an account
- ATM cash-outs w/o a card.
- Airtime Transfer across borders.
- ...

New Value

Customer Success - Implement mobile communities around “low-value, high-frequency” propositions



Which steps can we take for you?



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