



Mobile

PAYMENTS CONSULTING



Mobile Payments Consulting

Service Overview Presentation – 2010

Content



Mobile Payments Consulting (MPC) – Profile and Focus

M-payment scenarios (Login/Account Balance)

Potential transaction flows

Preface



- Mobile Payments Consulting (MPC) has over ten of experience in the global m-payments market. MPC has been at the forefront of mobile payments and has vast experience in both the developed and undeveloped market.
- The MPC team has worked on numerous project from researching a market entry point, developing RFP's, technically scoping the deployment architecture, building road map roll-out strategies and interim management of m-commerce companies.
- 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 interoperable 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 in roll-out through innovative marketing, comprehensive management competence and expert technology understanding.
- We can 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



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

Our Approach



We offer assistance with each stage of the business cycle, from setting strategic direction and executing effective business and process change management to ensuring ongoing corporate performance and business success.

We believe that our clients own the process of delivering change. Our role is to provide specialist advice and guidance to facilitate this change.

We only allocate consultants with the appropriate experience for the assignment. It might mean involving a number of specialists during the course of a project but only if and when required.

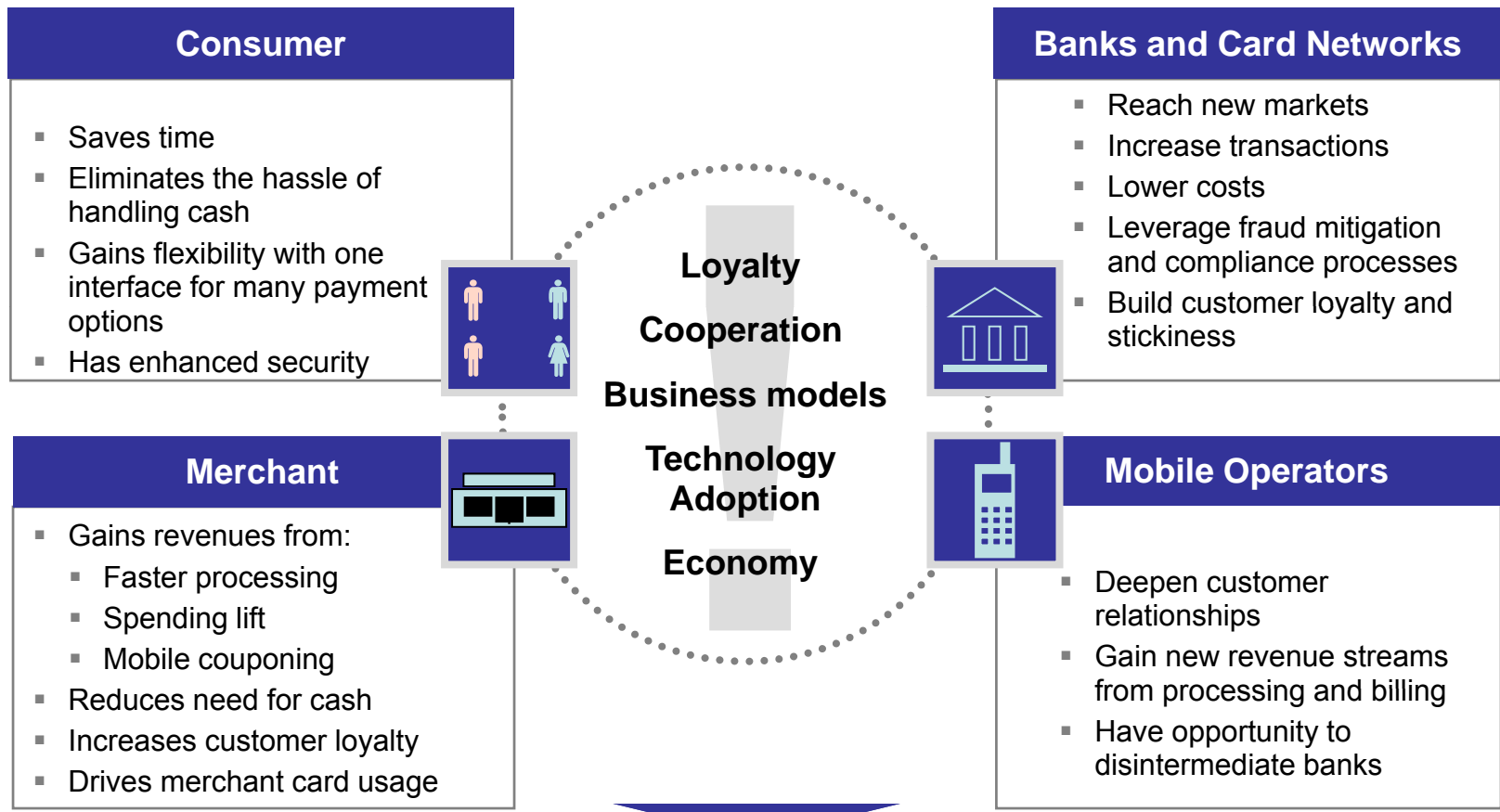
We always put cost effectiveness and client needs first. Each assignment is directed and controlled by a Partner or Director of Mobile Payments Consulting to ensure total quality control and hands-on management involvement.

We insist that our clients take ownership of both the issues and the solutions. As team players, our consultants work in close partnership with our clients, forming joint working groups and project teams to get the job done. We believe in a joint working approach to ensure effective transfer of knowledge to your staff. Our aim is never to leave a project half-finished and without proper handover.

We decline assignments where we feel there are others better qualified for the job – Client interests always come first.

We strive to foster internal acceptance of change and to generate a strong internal team spirit – a team that is willing and ready to embrace corporate change and to celebrate success.

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

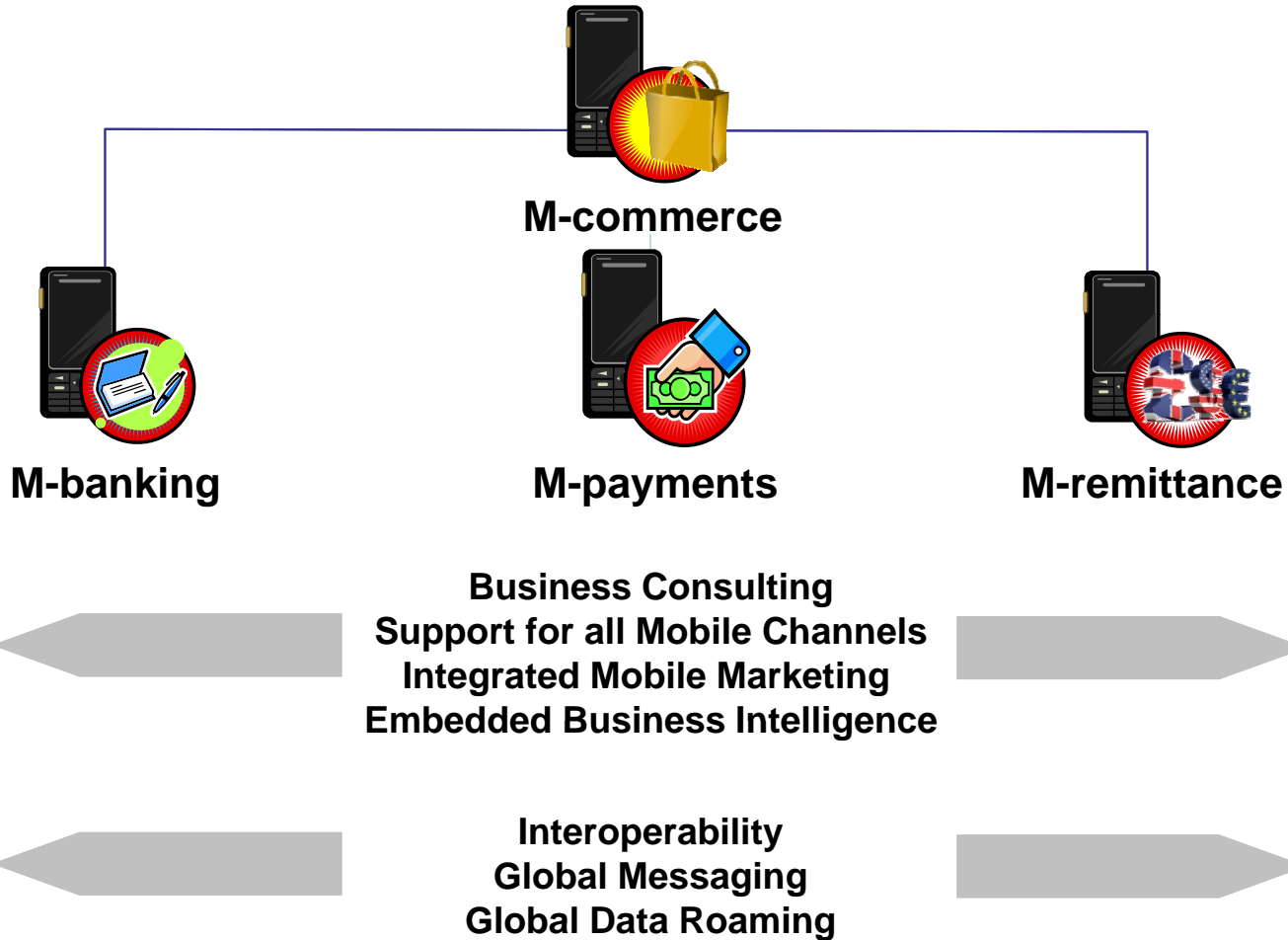
Becoming a leader in m-commerce



End-to-End Solution

Customer Success


Global Reach



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
- ...

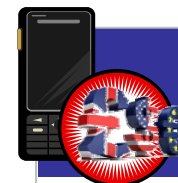
Cost Savings



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

Content



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Potential transaction flows

Consumer Login – USSD/SMS, WAP, Rich Client



The collage illustrates the user journey from USSD/SMS to WAP and Rich Client interfaces. The top row shows USSD messages on Sony Ericsson phones. The middle row shows WAP-style login forms with fields for 'Phone Number' and 'Password', and a 'Login' button. The bottom row shows smartphone screens with a rich client interface, including a 'Welcome to CBQ Mobile' header, a 'Login' button, and input fields for 'Phone Number' and 'Password'. The time on the smartphones is 2:48 PM and 2:49 PM.

Consumer experience – Account Balance



The sequence of screens is as follows:

- Screen 1:** "Please select service."
 - 1. Balance Inquiry
 - 2. Airtime TopUp
 - 3. Person-2-Person
 - 4. Remittance
 - 5. Bill Payment
 - 6. View Transactions
 - 7. Change Passcode
- Screen 2:** "Please select your account:"
 - 1. myVISA
 - 2. myMastercard
 - 3. myBankAccount
- Screen 3:** "Your balance: myVISA \$ 1234.56"
- Screen 4:** "Banking Menu"
 - Balance Enquiry
 - Pay Credit Card
 - Transfer Between Accounts
 - View Transactions
 - Order Cheque Book
 - Back | Exit |
- Screen 5:** "Balance Enquiry"
 - My Bank Account 1
 - bank2
 - cc3
 - Home | Back | Exit |
- Screen 6:** "Balance Enquiry"
 - Your QAR balance details

Account	cc3
Balance	20902.0
Available to spend	0.000
Min payment due	0.000
Payment date	11/09/2009

The bottom row shows three mobile phone screens with a carrier signal, Wi-Fi, and battery icons. The time is 2:52 PM.

- Phone 1:** "Balance Enquiry" menu with options: myBa, myCc2, myCc1.
- Phone 2:** "Balance Enquiry" showing "Your QAR balance details" for account myBa with a balance of 618.89.
- Phone 3:** "Balance Enquiry" showing "Your QAR balance details" for account myBa with a balance of 618.89 and a "Processing your request..." overlay.

Content

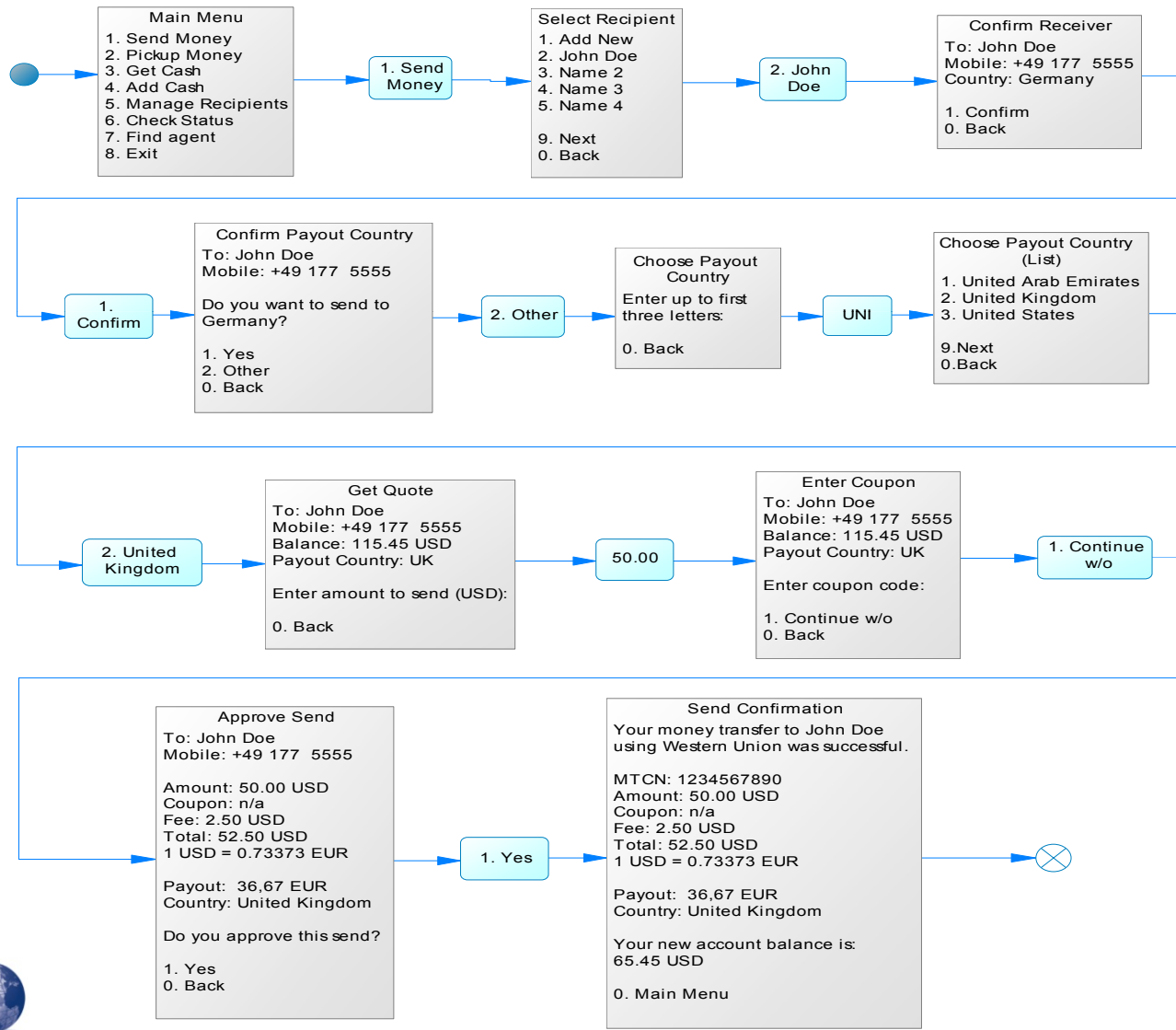


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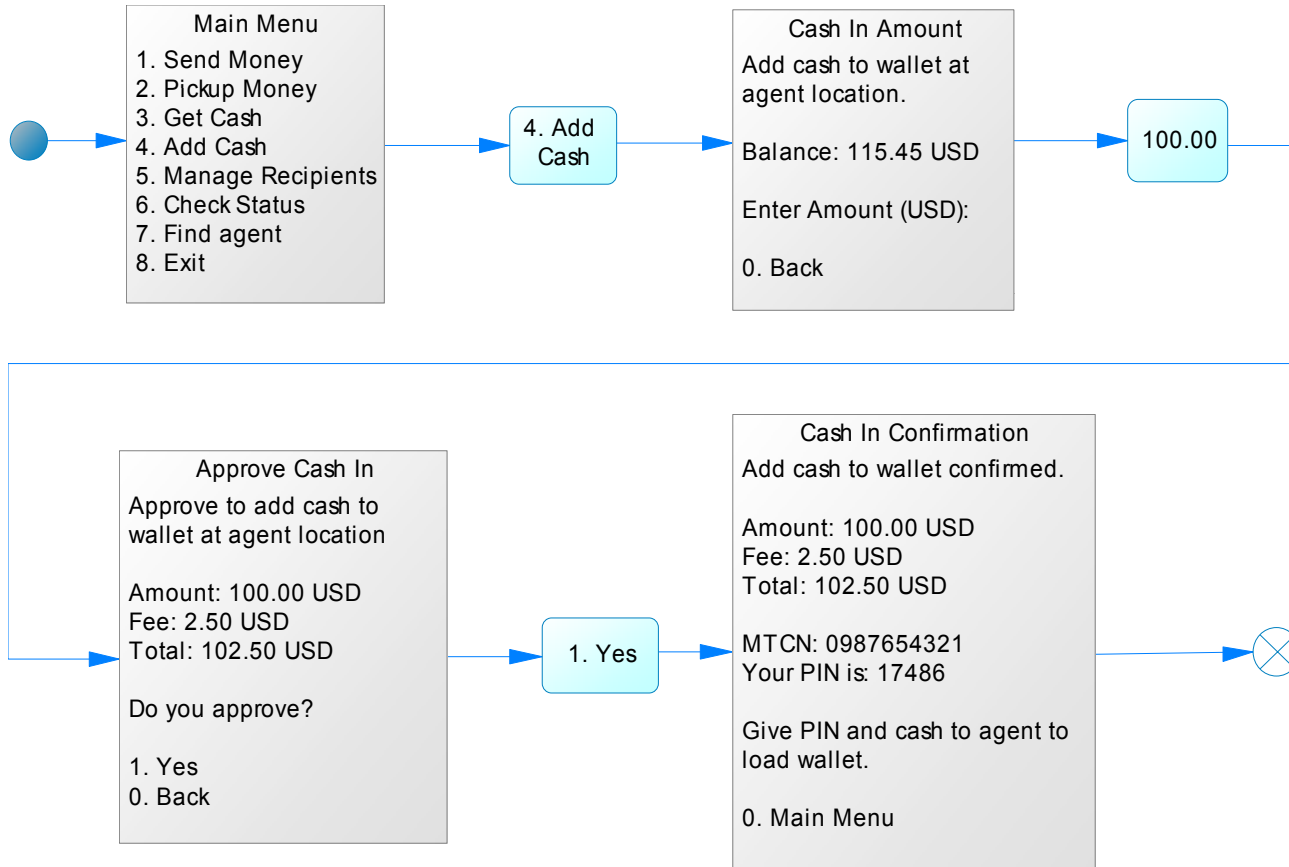
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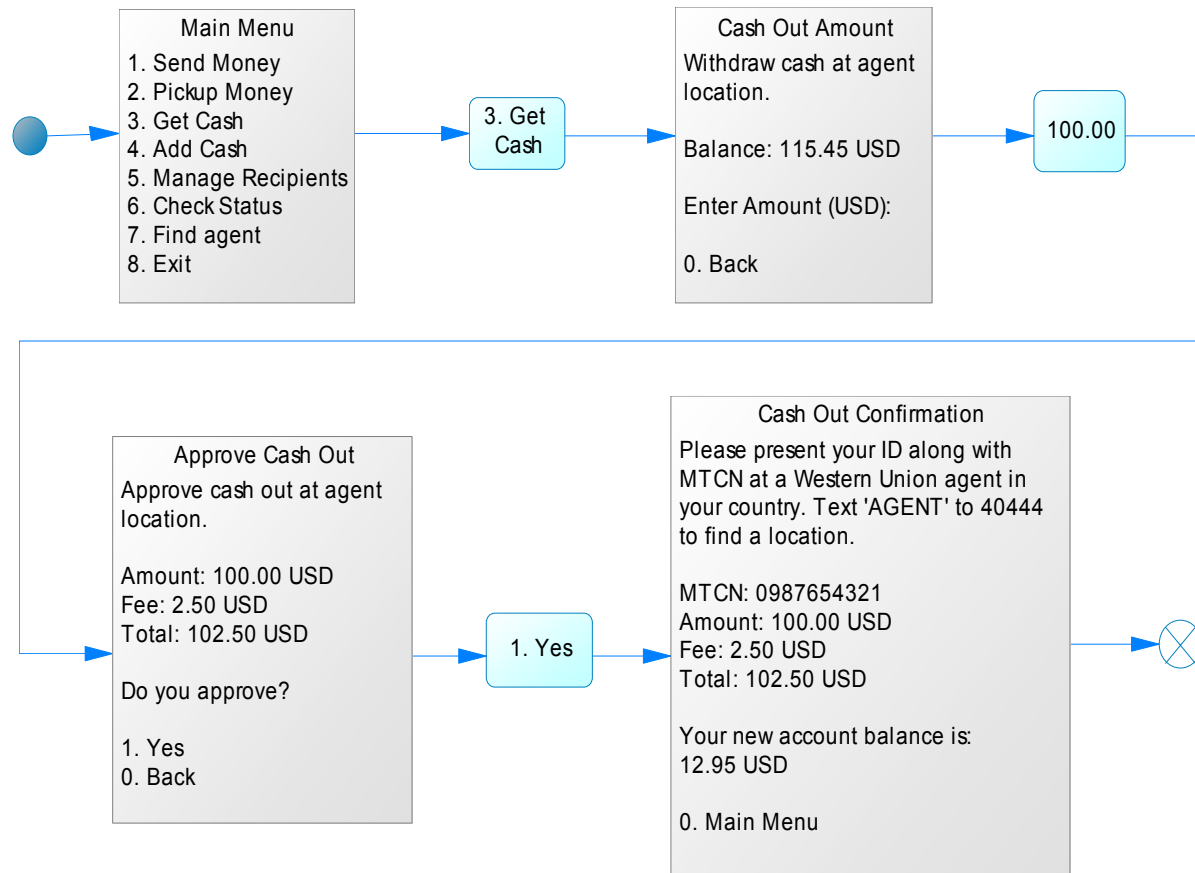
Send Money



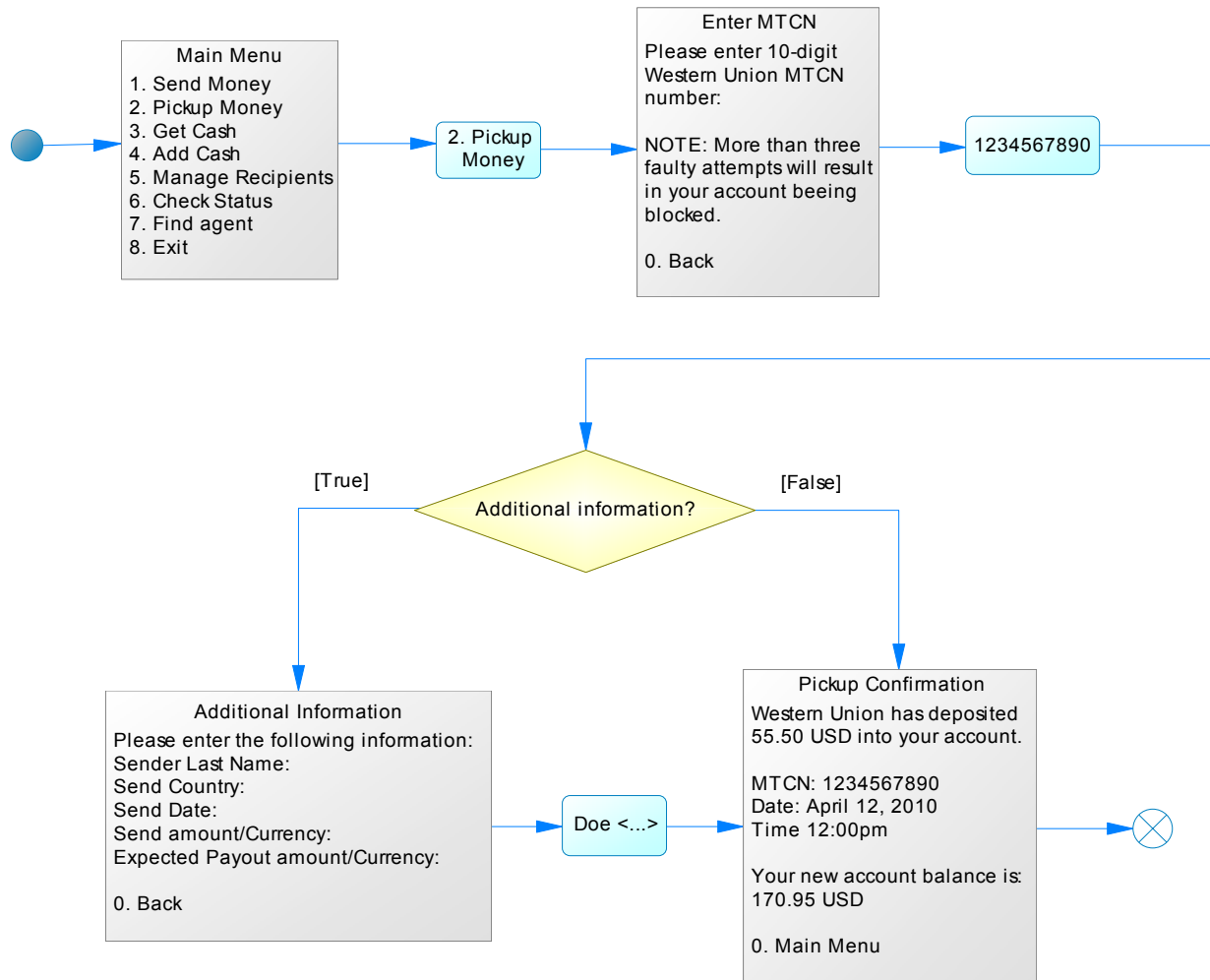
Cash In



Cash Out



Pick up



Organisations supported by our Consultancy Associates



Why choose MPC



- Mobile Payments Consulting has a proven track record – we can provide solid references
- We are flexible – working with diverse companies in diverse regions – from US banks to the Sudanese government
- Where necessary we partner with local, onsite members of our exclusive network so that ongoing meetings can be conducted in the local language and will not incur large travel bills
- Well established links to the vendor community to help you find the right partners
- We can document success
- We look forward to working with our next clients.

Which steps can we take for you?



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