



MOBILE PAYMENT

 SAVVYCOM

— CONTENT OUTLINE

- Overview of Mobile Payment
- Forms Of Mobile Payment
- Apple Pay

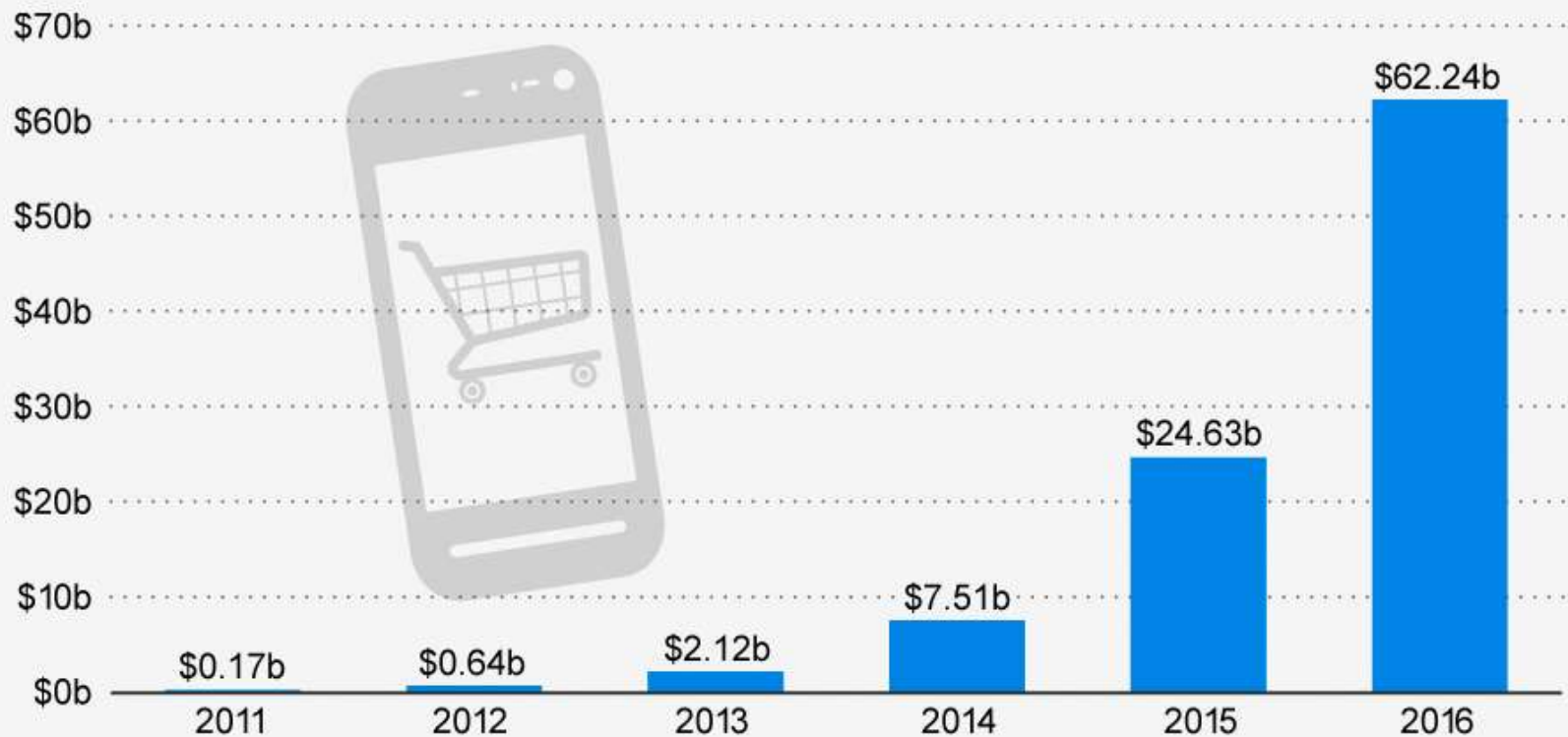


Overview

Mobile Payment Status

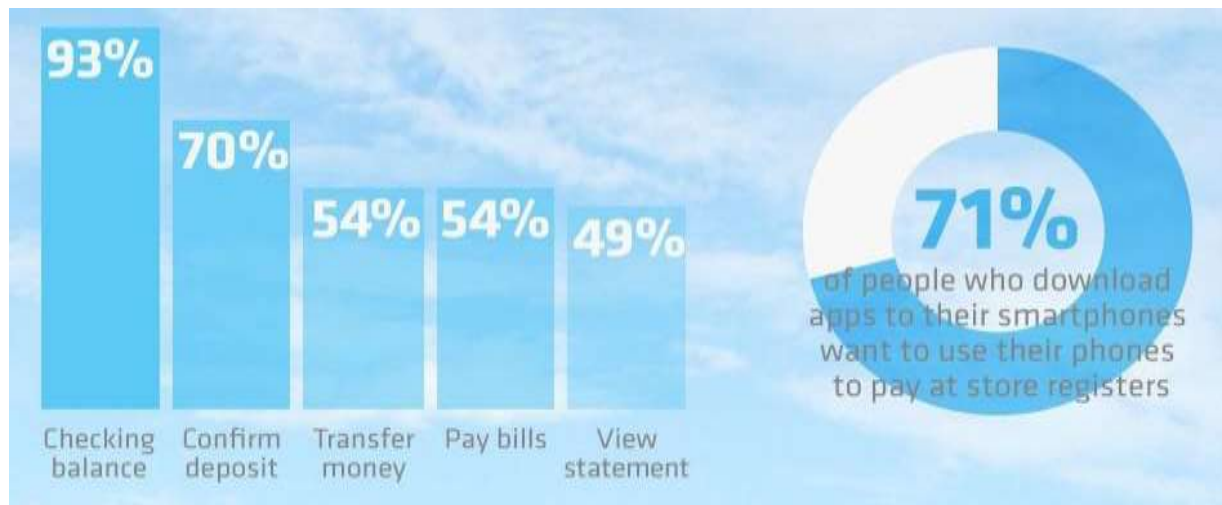
Are Smartphones the New Wallets?

Forecast of proximity mobile payment transaction value in the United States*



* Excludes purchases of digital goods and e-commerce purchases made via smartphone/tablet.

Banks and Mobile Banking Users



Growth of Mobile Payment



20 countries will be launching NFC services in the next 18 months



There has been a 45% increase in the number of people using mobile banking applications since 2010

\$240 billion

in mobile payment transactions in 2011



\$670 billion

in mobile payment transactions by 2015



15%

of card transactions will be handled via mobile payments by 2013

By 2015, mobile payments will be the most used channel for banking

What is **Mobile Payment**



A **transfer of funds** in return for a good or service, where the **mobile phone** is **involved** in both the **initiation** and **confirmation** of the payment.

What is Mobile Payment

- Location of payer
 - Mobile
 - On the move
 - Point of Sales
- Support infrastructure to process payment
 - Credit card
 - Prepaid wallet



— Advantages For Consumers



Secure



Easier payment
process



Cool way to
pay

— Advantages For Shop Owners



More returning
customer



Easy and cheap
setup



Increase
conversion rate



Forms of mobile payment

— Different Forms Of Mobile Payment

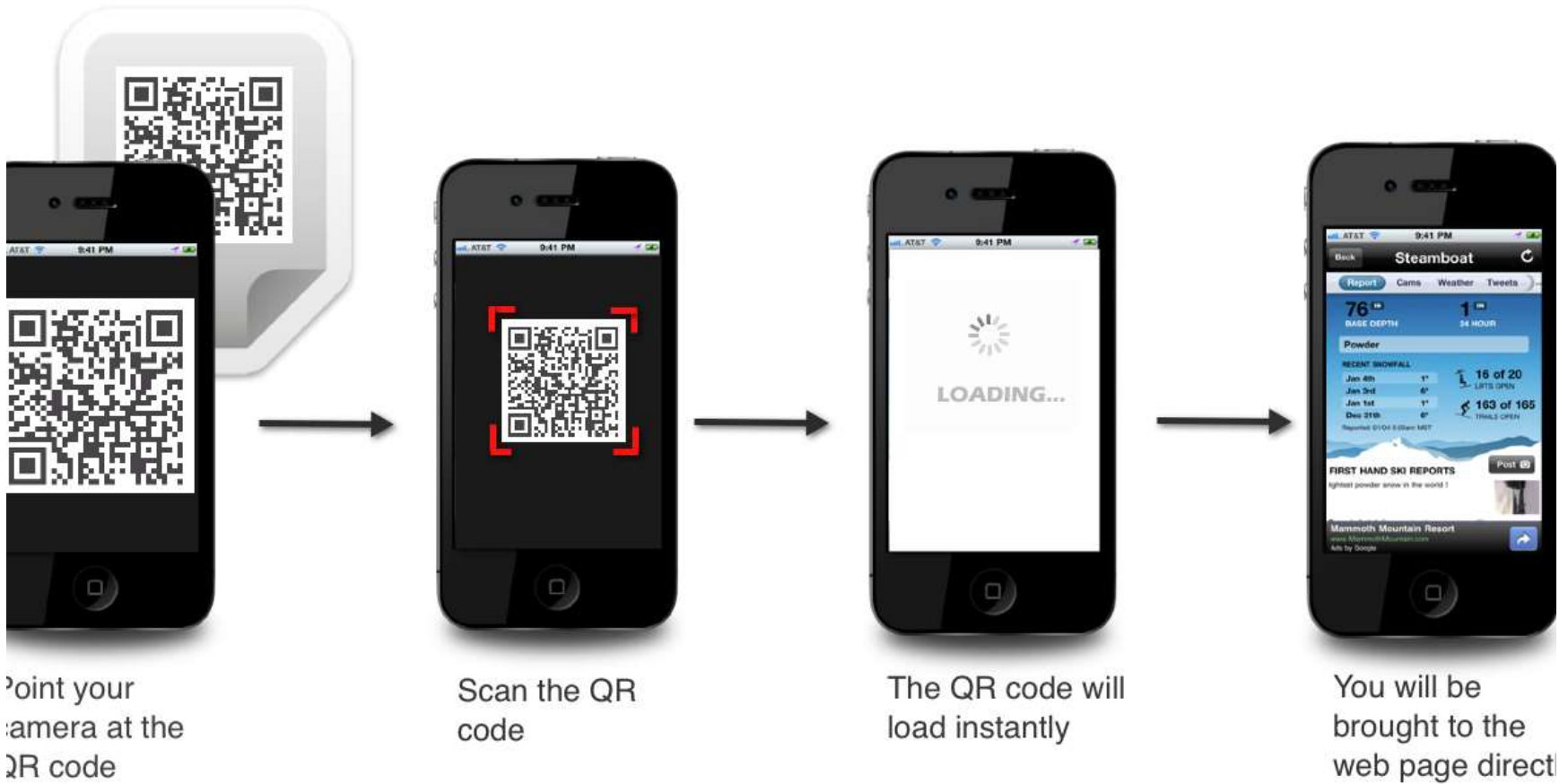
- SMS Payment
- QR Code Payment
- NFC Payment
- Payments Within Apps Or Mobile Websites
- Virtual Prepaid Cards
- Mobile Credit Card Readers

SMS Payment

- Prominent in developing markets
- Attractive for micro payments
- Fast, easy and anonymous
- Less popular now in mature markets



QR Code Payment



Near Field Communication **Payment**



- Alternative to credit card
- Put smartphone close to the NFC reader

Payments within Apps or Mobile Web



- In-app purchase
- Google Wallet

Virtual Prepaid Cards



- Digital version of plastic gift card
- Pay by scanning barcode



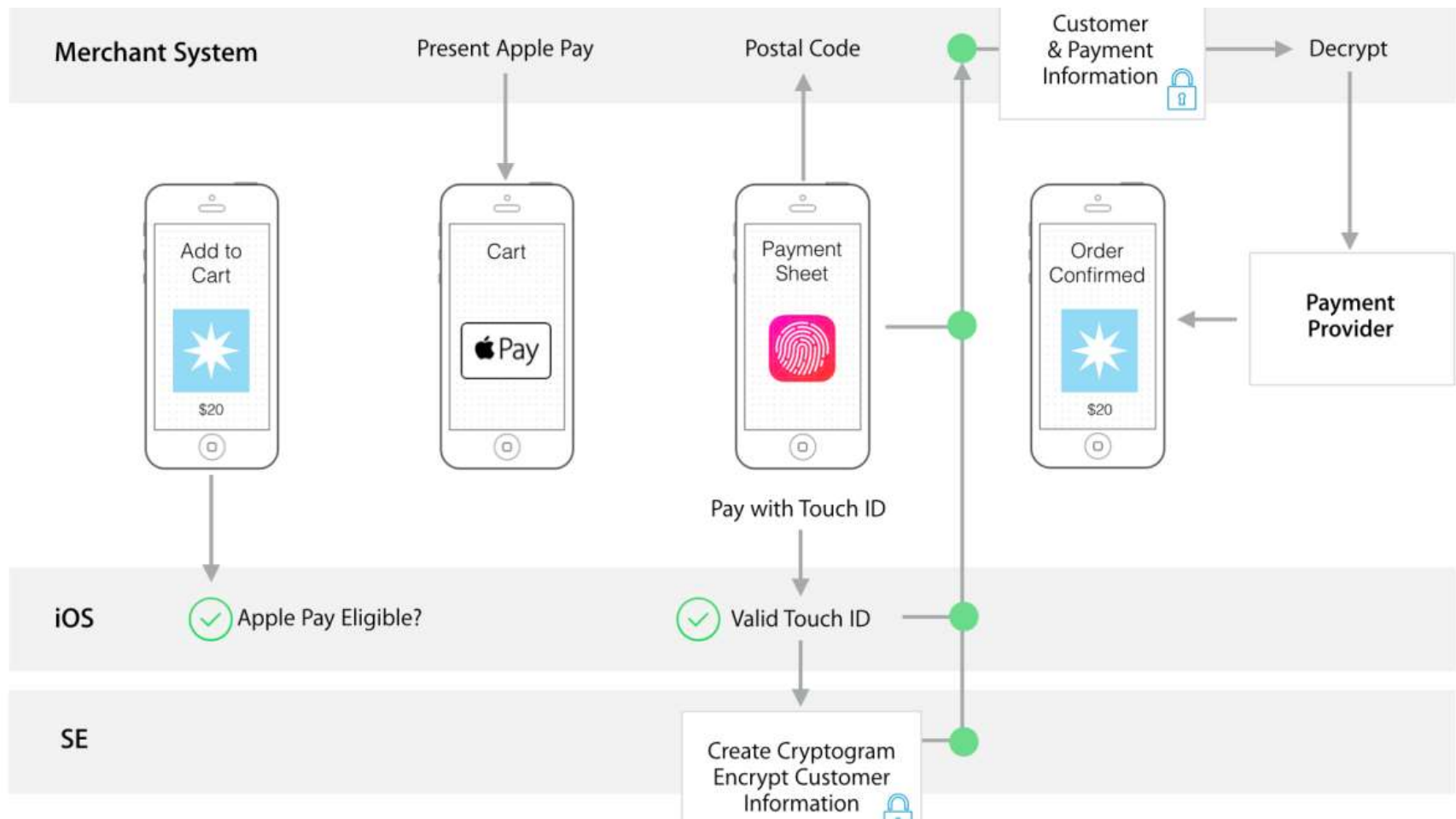
Apple Pay

— Apple Pay

- NFC Integration
- Touch ID for Security
- "Tokenization"
- Accepted at 200,000 Locations in U.S.
- Supported by iPhone 6, 6 Plus, Apple Watch



Payment Flow



THANK YOU !



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