

MOBILE PAYMENTS AT THE FS CLUB, 09/10

DAVE BIRCH, CONSULT HYPERION



mobile, the big picture

the future of payments



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chair digital money forum

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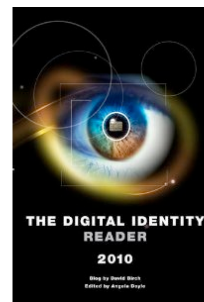
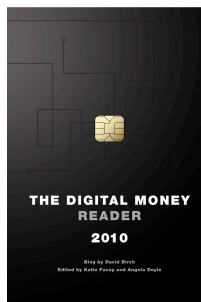
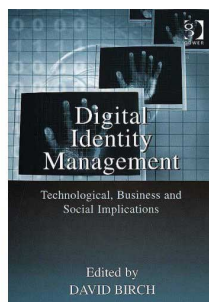
Dave Birch: Books



Editor Digital Identity Management (May 2007)

Author Digital Money Reader series (latest March 2010)

Author Digital Identity Reader (latest May 2010)



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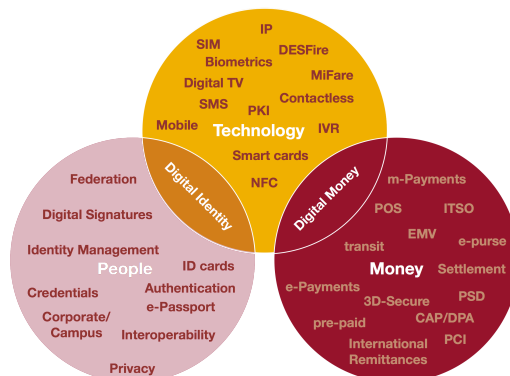
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What is Consult Hyperion?



Specialist electronic transactions consultancy based in UK

Thought leaders in Digital Money and Digital Identity



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Why should I listen to them?



Consult Hyperion have experience in mobile payments from Europe, Africa, America and Asia

Consult Hyperion advise banks, payment schemes, mobile operators, TSMs, software suppliers and others in the payments value network

Consult Hyperion were chosen by Barclays, O2 and TfL to help first UK NFC pilot and by Vodafone for M-PESA

Consult Hyperion are funding Ph.D research in mobile transaction security at the University of Surrey

Consult Hyperion are members of the NFC Forum and Global Platform

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The Context



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A few figures to get the right context for this presentation

- 5 billion active mobile phone subscriptions
- 4.1 billion actively used mobile phones
- 4 billion active SMS users (usage increasing at 19% per annum)
- 3.6 billion unique mobile subscribers with at least one active subscription and phone
- 2.5 billion unique subscribers with only one subscription
- 2.2 billion bank accounts in use
- 2 billion audience for mobile advertising
- 1.9 billion active MMS users (growing 21% per annum)
- 1.6 billion television sets in use
- 1.4 billion e-mail users (usage growing at 7% per annum)
- 1.25 billion peak landlines (currently 1.15 billion and still falling)
- 1.2 billion personal computers of any kind
- 1.1 billion people with two or more active phones (half of all users in Western Europe)
- 700 million digital cameras shipped cumulatively
- 480 million newspapers (free and paid)
- 300 million people with three or more active phones
- 3 million iPads shipped in first quarter

Developing world half of all phones 3G, a third of phones are smartphones
Emerging markets 4% of all phones are 3G, 8% of phones are smartphones

1 in 10 phones is never used for voice calls
Mobile data markets around \$200 billion, growing 50% in next five years
Data is more than a quarter of global mobile revenues
The top 10 nations by data service revenues: US, Japan, China, UK, Italy, Germany, France, Australia, Spain, and Korea.

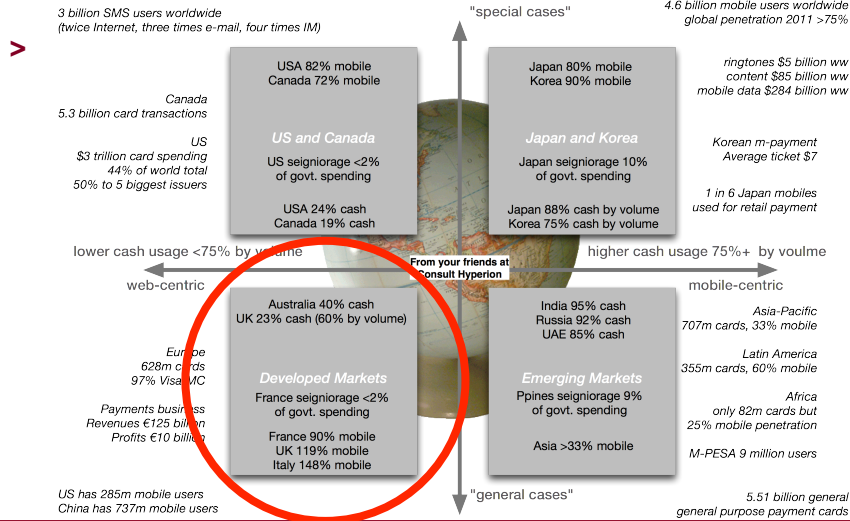
Source: Communities Dominate Brands (8/10), Informa (7/10), Chetan Sharma (3/10)

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Global infrastructure

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