

# MOBILE COMMERCE ASIA

Quarterly eZine for  
M-Commerce Industry Executives

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## COVER STORY FEATURE

### **MOBILE COMMERCE IS HERE TO STAY**

by Jhorden Niño and Eugene Azucena

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## THE MOBILE COMMERCE POWER CLUB

Airtel / Megapay / Comviva

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## INDUSTRY FOCUS *Hot Topics & Trends*

**Netbiscuits** : Go Global with Feature-Rich Mobile Sites and Apps

**Accumulate** : Accumulate's Mobile Everywhere (ME)

**Jmango** : Go Mobile with JMango

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## START-UPS

*Upcoming Relevant Players in the mCommerce Space*

ZenithMist: A Mobile Evangelist's New Big Venture

*An Interview with Chris Dadd*

DOKU: EMPOWERING THE UNBANKED THROUGH MOBILITY

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## ASKING THE EXPERTS

Kaflina Kamalul Arrifin, Malaysian Communications and Multimedia Commission (MCMC)

Chris Chan, Axiata Group Berhad

Scott Bales, Fundamo

Bin Zhang, Union Mobile Pay

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## FEATURES

### **MCOMMERCE: POISED FOR CONTINUED GROWTH**

by Herman Zaidin

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## NEWS BITS

Neoedge's Mobile Commerce Gathering in ASIA

Marking Another Successful Year By Eugene Azucena

As they Blogged it:

*"One of the most important annual mobile commerce events in Asia"*

COMING SOON in 2012!

# Mobile Commerce is here to stay

By Jhorden Niño and Eugene Azucena

Over the years, Mobile Financial Services has always been the hot topic in the Mobile Commerce Industry. Seeing the advancement of the latest technologies from a simple over-the-counter banking transactions to a convenient mobile banking services, a traditional POS system used by retailers to an advance way of making payments through Mobile, a normal money transfer service to a user-friendly International and Domestic Mobile Remittance service and with the continuous emergence of new mobile commerce solution providers and numerous successful collaborations between Banks and Mobile Operators prove that Mobile Commerce definitely is here to stay.

For the past 4 Mobile Commerce Summits (pages 7-8) that we had conducted, we have seen new developments and players in the market that have emerged. Countries like Cambodia and Mongolia are becoming more competitive in the market in providing Mobile Financial Services in their respective markets.

The likes of MobiFinance of Mobicom in Mongolia, the ACLEDA Unity of Aceda Bank Cambodia and Malaysia's REDtone's E-Purse are just some of the latest advancements in the Mobile Financial Services Industry. There will be other major movements and initiatives in the coming years and we will be on guard to bring you only the latest.

As you move on to read the contents of this quarter's Mobile Commerce ASIA eZine, you will discover the start-ups which are making waves in the industry and the established players which continue to innovate on their services. We have featured Airtel, Megapay (also on page 9) and Comviva as our first edition's Mobile Commerce Power Club for their great contribution in the industry's movement through their services and initiatives.

The next line-up of industry movers cover a more global scheme of featured mCommerce firms. Under Hot Topics and Trends and Start-Ups sections (pages 4-5), you will find Sweden's Accumulate which made mobile payment happen live and living up to its market's hype; Netbiscuit's Managing Director for APAC tells us how mobile consumers want to access on products and information anytime and anywhere; Australia's JMango empowers the businesses through going mobile. Zenith Mist (UK) and DOKU (Indonesia) are our featured Start-ups for this issue.

Today's newsmakers and respected industry speakers shared to us the impacts, benefits and their current focus on mCommerce. We have short listed them and their mobile vision on Page 6: Kafina Kamalul Ariffin of MCMC, Chris Chan of Axiata Group Berhad, Bin Zhang of Union Mobile Pay China and Scott Bales of Fundamo.

As we continue to give awareness of the current movement in the mCommerce space through this quarterly publication, we would also like to hear your comments and suggestions on how we can improve our Mobile Commerce ASIA eZine. If you want to highlight on a major issue or development in the mCommerce space be it in Asia, Europe or the Americas, please feel free to write to us [jhordenn@neo-edge.com](mailto:jhordenn@neo-edge.com); [eugene@neo-edge.com](mailto:eugene@neo-edge.com) and we shall consider them in our succeeding issues: October 2011, The Next BIG M-Commerce Champions ; January 2012, FUTURE: How the mCommerce World looks like?"

Enjoy reading!

**- The Editors**

**Airtel tells Neoedge of the new partnership with Bank of Ceylon**  
**Making Sri Lanka an MCommerce hotspot through BOC Paymate** By Eugene Azucena

This new strategic partnership between Airtel and Bank of Ceylon will enable 7.5 million BOC customers to access a simple text-based solution through any mobile device. Customers of both Airtel and BOC get to enjoy instant post paid account bill payments and pre paid recharge connections via SMS. More services like instant payments of phone and utility bills are available including mini statements and fund transfers.

The major launch between Bharti Airtel Lanka, Bank of Ceylon and Sri Lanka's BOC Paymate to provide the convenience for customers in paying bills for water, electricity and telephone bills along with other mCommerce services is bound to make Sri Lanka one of the major hotspots for mCommerce in the region.

Ajay Adishesann, MD and Founder, PayMate shared to Neoedge, "PayMate along with our local partners, Fortuna Global, are excited to bring the first SMS based mobile payment service in a country where mobile penetration is growing rapidly. The potential is enormous considering Airtel is Sri Lanka's fastest growing mobile network and Bank of Ceylon is Sri Lanka's largest bank. PayMate's edge over any other m-payment platform lies not only its convenient, anytime-anywhere utility but also in its incredible simplicity".

Through a simple text based platform, it gives Airtel and Bank of Ceylon customers the ease of use in paying the bills. Additionally, Airtel recharge facilities as well as postpaid bill-payment facilities are also available to customers over SMS. Bank of Ceylon customers who are already registered with the Airtel network can continue to use their current connection and enjoy the service over their Airtel mobile. This service does not require any GPRS/EDGE connectivity nor does it require an application download as it is an SMS based service which works on any mobile making this service handset-agnostic, and therefore accessible to the entire customer base of Bank of Ceylon.

In line with Neoedge's launch of the Mobile Commerce ASIA eZine, a quarterly definitive guide for mCommerce Executives in the region, Jhorden

Niño, Group Business Development Manager at Neoedge stated, "We are very glad to feature Bharti Airtel in our first edition of the eZine because of this great contribution for the mCommerce space."

"We aim that through this publication, we may be able to provide the latest mCommerce movement that will benefit all players not only in the region but the rest of the world with valuable information and insights and as a guide for their decision-making.", added Niño.

"The Airtel mCommerce solution offers all Bank of Ceylon customers the opportunity and convenience of transacting need based services over SMS. Through this co-created initiative to enrich customers of Bank of Ceylon and Airtel, we are happy to engineer yet another avenue of service delight while facilitating a paradigm shift in the way customers conduct economic transactions.", as Amali Nanayakkara, CEO Bharti Airtel Lanka pointed out.

Dr. Gamini Wickramasinghe, Chairman, Bank of Ceylon told Neoedge, "With the changing lifestyles ushered in by the mobile phone over the last few years, a significant opportunity to combine banking and mobile services has arisen. The mobile phone is increasingly becoming the one-stop-shop for customers and a simple and secure service like the BOC Paymate Solution offered over Airtel, provides unparalleled convenience to all our customers".



**Megapay's Complete Payment System: Patented and Secure** By Jhorden Niño

The Hong Kong based solutions provider, Megapay, is among the fastest growing players in the mCommerce space. Its solutions specializes in the development and implementation of secure, flexible and innovative platforms that give Mobile Network Operators the ability to offer general online payment services to mobile phone users.

Megapay told Neoedge, "we provide a secure



payment platform which enables consumers to pay merchants for goods and services online using nothing more than their mobile phone."

Megapay's patented technology creates a complete payment system between consumers, merchants, payment processors, aggregators and mobile network operators giving all parties a cost effective, secure and efficient method of online payment without using the traditional banking products such as credit or debit cards.

"Using Megapay's technology platform, a consumer chooses the product they wish to buy online and enters their mobile phone number. The consumer then receives a security PIN via SMS that is then entered into the merchant's site. Once the transaction is authorized and completed, the charges incurred by the consumer for the product or service purchased are deducted from their mobile phone account.", shared Ekaterina Gratcheva, Operations Manager at Megapay Limited.

Megapay's technology creates value for all involved in the payment process. Consumers gain access to an online method of payment that does not rely on bank accounts or credit cards making it perfect for the unbanked. Mobile Network operators gain a revenue stream to help boost revenue per user and finally merchants gain an easy to integrate payment system without having to navigate the complexity of incompatible protocols, software packages, integration methods and local regulations.



**COMVIVA: Affordable Financial Services to the Banked and Unbanked Customers** By Eugene Azucena

Comviva, the global leader in providing mobile solutions, told Neoedge, "our solutions are beyond value added service (VAS) and we help mobile service providers to rationalize costs, accelerate revenue growth and enhance customer value."

Srinivas Nidugondi, VP, Mobile Financial Solutions, Comviva shared, "We have long recognized that a vast and untapped opportunity exists to provide people with easy access to formal financial services across emerging markets worldwide. Enabling payments and P2P transfers is a compelling proposition – especially in markets where financial networks are relatively weak. We are leading the market in working with service providers to meet this demand."

He further added, "While mobile payments and m-banking is targeted largely towards the banked segment, for the under banked and unbanked, the basic requirement is of banking. We believe mobile is that one device that can help a large segment of society across the world come into the organised banking services fold. Comviva recognises this and in a lot of our products we have built in right building blocks for banks and Mobile Network Operators (MNO). Comviva is currently looking at leveraging its experience of implementation of mobile financial services across other geographies. "

Comviva's mobiquity™ mobile financial services platform is an award-winning white-labeled solution that empowers operators and financial service providers to cater to the diverse financial needs of both banked and unbanked customers.

mobiquity's™ mobile prepaid wallet functionality fulfills a critical customer need by providing an end-to-end standalone banking solution. The mobiquity™ mobile wallet equips the user with a fully functional and secure account, which can be used to transfer funds to friends and family members and make secure payments, including utility and bill payments. The platform can map to any distribution hierarchy in order to provide last mile financial access for cash-in / cash-out services.

Comviva's mobiquity™ platform can also be deployed to target banked customers, providing mobile access to people's bank accounts and credit cards and enabling bill payments on the go – delivering a level of convenience that has become a necessity to banked customers worldwide. mobiquity™ is now present in 38 countries and has enabled over 230 million end customers.



## Go Global with Feature-Rich Mobile Sites and Apps By Jhorden Niño

**N**etbiscuits, a world leader in cloud-based software services for cross-platform development, publishing and monetization of mobile websites and apps, shared with Mobile Commerce ASIA eZine, how they empower businesses in operating the most effective and tailored mobile experiences for consumers on different platforms and devices.

Joerg Krahnert, Netbiscuits' Managing Director in the Asia Pacific Region says: "The mobile consumer wants efficient access to products and information anywhere, anytime. They expect engaging delivery of the best deals, latest promotions, product reviews and the ability to easily complete transactions on the particular mobile device they have in their hand."

2011 is set to be the year of mobile retail. Last year, eBay, a Netbiscuits customer for nine years now, generated \$2 billion in Gross Merchandise Volume (GMV) via mobile. "Our feature-rich, platform enables our customers to provide services on mobile with the best possible user experience on all devices," adds Krahnert.

To do this, Netbiscuits follows a unique concept. The platform provides a wide range of multi-layout building blocks – or 'biscuits' – that individually adapt to the native capabilities of each specific device. "These biscuits are our 'secret sauce' as they facilitate delivery of high-quality optimized mobile sites to all mobile devices from one single code base," explains Krahnert.

According to Netbiscuits, the platform supports all media tablets, smartphones, feature phones, games consoles, music players and any other web-enabled mobile device on any mobile OS, including Apple iOS, Google Android, Nokia Symbian, MS Windows Phone 7, Samsung bada, HP WebOS, and RIM BlackBerry. Currently over 50 new devices are added to the device database every monthly.

"Being a cloud software service, Netbiscuits gives its customers convenient and cost-effective access to one of the world's best mobile software tools and publishing platform," Krahnert continues. "This approach offers guaranteed security and reliability, yet is scalable and a cost-effective way to implement mobile projects and realize ROI fast."

Mr. Krahnert points out that "many Netbiscuits customers want to utilize our wide industry experience when taking their first steps into optimization of their mobile offerings. We offer technical consulting, implementation, and support services for mobile sites and apps. We also provide training to enable customers' own in-house teams to set up and manage their professional feature rich mobile websites and hybrid apps fast and cost-efficiently using our platform."



## Go Mobile NOW with JMango

By Eugene Azucena



*Ilan Oosting, CEO JMango*

**J**Mango, a mobile company and now in several territories, leads the way in secure mobile solutions, providing clients with robust mobile money remittance, mobile banking and mobile commerce systems, was chosen to be featured in the Mobile Commerce ASIA eZine because of its mCommerce solution. The JMango mobile commerce solution now serves a wide variety of companies across the globe.

JMango's mobile commerce solution provides businesses with a secure mobile commerce platform in which to transact with their customers over the mobile device.

"Our mobile commerce solution is a white labelled solution that is integrated to the clients existing infrastructure and systems, empowering their business to go mobile," said JMango's CEO, Ilan Oosting.

"With the mobile commerce solution, clients can transact with their customers anywhere, anytime, providing mobile payments, in-app purchasing, mobile bookings, coupons and ticketing as well as in depth CRM and loyalty programs."

One of JMango's first mobile commerce clients was Silvertop Taxis, Australia's leading taxi provider. Silvertop integrated the mobile commerce system to their own booking engines, bypassing the call centre and enabling faster, direct mobile bookings.

In a year, Silvertop has amassed over 10,000 unique customers, who have made over 55,000 bookings. Bookings are constantly increasing with over 8,000 made in the month of May.



## Accumulate's Mobile Everywhere (ME)

By Eugene Azucena



**A**ccumulate, a leading provider of mobile financial services and mobile authentication enabler was picked as one of Mobile Commerce ASIA eZine's featured technology provider for its Accumulate Mobile Everywhere (ME). A multipurpose mobile security platform that can be deployed in many different situations where secure and cost efficient authentication is needed.

"Using a standard mobile phone, transactions like online payments, person-to-person, money remittance, man-to-machine and other payment services such as ticketing, coupons, loyalty points can be performed.", said Lars Aase, VP for Marketing at Accumulate.

"In mobile banking, all informational and transactional services can be performed as well, while in mobile security, features like, login and signing using the mobile as token (VPN, Intranet / Extranet, secured web pages), eID, online card transactions, example using the mobile for 3D Secure, are all part of the services using the ME platform."

All products are developed with focus on highest security, ease-of-use and lowest total cost of ownership. It's also the perfect tool for securing cloud computing services. Accumulate is headquartered in Stockholm, Sweden and with offices in London and Beijing.

Accumulate Mobile Everywhere (ME) is a multipurpose mobile security platform that can be deployed in many different situations where secure and cost efficient authentication is needed. "This solution is unique and is a combination of unparalleled security, independency, easy of use and flexibility in a cost effective way. It also works in most handsets including Android, Blackberry, iPhone, Java (J2ME), Nokia Series 40/60, Symbian and Windows Mobile.", Aase added.





the better way to pay

## DOKU: Empowering the Unbanked through Mobility

By Eugene Azucena

**M**obile Commerce ASIA eZine interviewed Doku's Business Development Head, Willy Arifin. In the recent gathering of the mCommerce executives last March 2011 in Kuala Lumpur, Malaysia, DOKU was regarded as one of the most important players in the Asian mCommerce space.

Based in Jakarta, Indonesia, it was initially founded as PT Nusa Satu Inti Artha (NSIA) in 2007 by specialists in Information Technology & Direct Marketing. As a payment gateway, they provide online payment services that enable web users to do online payment safely.

"NSIA is the first and the only local company certified with PCI DSS (Payment Card Industry Data Security Standards), currently at level 2, but we will be audited for level 1 certification in the coming months. We manage and operate our own fraud detection unit to mitigate fraudulent activities and amplifies safe commerce for our merchants and bank partners.", said Arifin.

In 2010, NSIA was incorporated to a larger group of companies, which includes non-bank financial institution (that has the right to manage 3rd party money) and a network infrastructure company (that builds BTS or base transceiver station for mobile network operator).

Arifin shared: "We re-branded ourselves as DOKU, which refers to "money" in local dialect to support our intention of going forward not

only as a payment system but as a payment service provider. Currently we are connected to major banks including Bank Mandiri, Bank Negara Indonesia, and Citibank for credit card processing and Bank Central Asia for internet banking. Our merchant-clients portfolio includes 5 major airlines in Indonesia and others in various industries such as hotel & travel, events ticketing, electronics, retail, insurance, and many more."

The company continues to connect with more banks and merchants for its current internet-based payment solutions. Its deployment of the mobile solutions will enable their clients to expand through its mobile channel. Through a number of handsets, be it Java, Symbian, Blackberry, Android or iPhone, a wide access on mobile payments, retail promotions, coupons redemptions, loyalty points payment, P2P payments will be available.

"Our approach is first to reach the bankable people, second to enable them to empower the unbanked people, and third to directly facilitate monetary exchange and payments for the unbanked mass. As such, our products will cater that approach mostly through mobile solutions that are connected to banks and/or other financial institutions. The first product range on mobile will include retail promotions, virtual wallet and mobile payments for local transactions while later products will be an extension of those services and for foreign remittances.", Arifin ended.

**"We re-branded ourselves as DOKU, which refers to "money" in local dialect to support our intention of going forward not only as a payment system but as a payment service provider.**

## ZenithMist: A Mobile Evangelist's New Big Venture

by Eugene Azucena



An Interview with ZenithMist's  
CEO and Founder, Chris Dadd

**Eugene:** Thanks for joining me for the exciting launch of our new Mobile Commerce ASIA eZine Chris. What inspired you to leave the GSM Association to start your own venture?

**Chris:** Firstly, let me say that your eZine is a great idea for bringing together thought leaders that speak at your conferences and creating the continual flow of knowledge we all need to stay one step ahead of the game. I left the GSMA because their membership of nearly 800 mobile operators makes incubation of cutting edge product ideas difficult; they are better at cracking interoperability challenges and creating harmonised ecosystems.

Starting ZenithMist enables our team to immediately help retailers, publishers and social enterprises benefit from mobile commerce, engaging relationship management and value added services.

**Eugene:** What do you think about the Mobile Commerce/Mobile Payments Industry at the moment?

**Chris:** Mobile commerce is in rapid growth – Forrester research shows it's grown 25% faster than any other mobile channel and PayPal has doubled its own predictions to \$3billion of checkouts using its m-payments service this year. Amazingly, 75% of smartphone users would like offers via SMS rather than ads in web and apps, but only twice a month.

**Eugene:** What are the hottest issues that you think people are discussing about Mobile Commerce and Mobile Payments?

**Chris:** Biggest question is how do you deliver the best consumer experience, with the most local relevancy, balancing security with convenience and worrying less about the perfect technology. If you get this right, not only do consumers adopt the channel but they tell their friends.

**Eugene:** Who are the major players in the Mobile Commerce and Mobile Payments Space right now? Why are they dominating the market?

**Chris:** The biggest are probably amazon, ebay and paypal. They dominate because of their ease of use,

stock relevancy, brand awareness and simple checkout that avoids entering card and shipping info each time. Apple and Google are planning exciting disruptions, but smaller brands like bango, zong, verrus, Philips, boku and zoompass could become major players too.

**Eugene:** So how is ZenithMist joining the game?

**Chris:** We are combining our own Z\*Alert and Z\*CRM services with a partner approach. Movyloshop lets you self-manage your m-shop and GroupOn-style deals across mobile web and apps simultaneously. Appitalism.com is a disruptive app store aggregator and enables us to bring white-labelled selections together that fit a retailer's brand. Then with channel partners like chickenegg we can educate retailers on how to use mobile as part of the e-commerce and high st mix.

**Eugene:** Which part of Asia is the hottest spot in terms of mCommerce innovation?

**Chris:** Two hot Asian upstarts: Megapay's phone-billed e-commerce is being rolled out fast to many other countries by their Bangkok team and Simon Buckingham's appitalism.com is product engineered by his Hong Kong team.

*Chris is CEO and a founder of ZenithMist. His previous innovations included apps and m-sites for traders, retail bank and high street customers, merchandising and signing content for Operators' portals and launching a social networking brand in 5 T-Mobile countries.*

*ZenithMist is a mobile agency engaging retailers, publishers and charities with their consumers. With our blend of idea generation, service creation and communication craft, we help your business grow, using a mix of text, apps, insights and thought leadership. <http://zenithmist.com>*

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## WE'VE ASKED THE MCOMMERCE EXPERTS FROM THE OPERATOR, REGULATOR AND TECHNOLOGY PROVIDER SIDE AND HERE ARE THEIR PERSONAL VIEWS AND INSIGHTS...

**Q: What do you think about the Mobile Commerce/ Mobile Payments Industry at the moment? Is it moving into progression or are we looking at the same things as what we have had last year?**

**Scott:** To use the words of Geoff Moore, "We've landed on several beaches on the Isle of Early Majority, established camps and reinforcements are arriving everyday. Large names (VISA, Google, MasterCard, SAP) have made commitments to the cause and we are ready to make the push towards the capital the Mainstream Market. 2011 will be the year we invade. 2011 is the year Mobile Commerce & Payments drive into the masses within the mass stream markets.

**Kafina:** In Malaysia for 2012 the mobile banking will be dominating the market in mid June onwards. As the Economic Transformation Progress for Malaysia there are stronger push to move towards cashless society. Various stakeholders such as Banks and Telcos are working together to develop 1Malaysia Platform for this converged market.

**Chris:** From an independent perspective, it seems like we're still looking at the same things where the challenge is still on driving customer adoption and merchant acquisition. As for NFC, it is still waiting to happen in a large-scale way.

**Bin:** Mobile payment industry has a promising future, and China Mobile, China Unicom, China Telecom, China UnionPay, Google, Square, Apple, Amazon are making efforts to seize the market shares. From the application perspective we can see that, in the United States, most shops and websites have had corresponding mobile terminals. In China, more and more traditional brands begin to develop the mobile phone terminals, keeping in step with the development of mobile Internet.

**Q: What are the hottest issues that you think people are discussing about Mobile Commerce / Mobile Payments?**

**Scott:** The hottest issues are:

1. Financial Inclusion: Using Mobile as a driver to delivering formal financial services to those previously outside the reach of traditional banks
2. Eco-Systems: This is key to driving from the previous closed loop mentality that has survived until today, and opening the doors for interoperable services.
3. NFC/Bump: What technology will replace the Card? If we are going to truly adopt Mobile Payments, consumers need to find a technology that they trust, is convenient and widely available. Most likely candidates at the moment are NFC & Bump, but you never know what someone might invent out of necessity.

**Kafina:** NFC seemed to be hot on the agenda. However there seemed to be a wait and see approach whereby there seemed to be no massive rolled out for this service. There seemed to be bridging technologies available in the market whilst waiting for NFC to roll.

**Chris:** Within the South Asian and South-East Asian regions, it looks to be heating up with deployments of m-banking and m-wallets in Bangladesh as well as Indonesia. The Philippines has a fairly proven model through Smart and Globe Telecoms and again, the hope and outlook would be to see what this would evolve into, with perhaps contactless or NFC solutions being introduced into the existing ecosystems.

**Bin:** For China, a hot spot is the supervision mechanism, supervision organization and threshold system that are established by the government for the non-financial institutions engaged in business related to payment to standardize the third party payment market. Another hot spot is the establishment of mobile payment standard. The significant issues in terms of communication and interface can never be resolved and the scaled application of the mobile payment could not be realized without a uniform standard. The payment security is another problem. With the development of the Internet, we can often see the phishing sites and network frauds, and how to guarantee the safety of payment is an important subject. All of these are directly related to the standard establishment and healthy development of the third party payment market.

**Q: Who are the major players in the Mobile Commerce and Mobile Payments Space right now? Why are they dominating the market?**

**Scott:** There are two schools of thought here:

1. Emerging markets are currently dominated by Mobile Operator Led closed-loop payments Eco-Systems. Everyone has heard of M-Pesa's success in Kenya. But I think the real dominator here is MTN, with a presence in multiple markets and aggressively growing
2. Developed markets have no real dominator, instead we see a blend of transport driven proximity cards (EzLink, Octopus, Oyster, Touch n'Go), lifestyle smartphone apps from the banks (SCB Breeze, Citi Mobile) and disintermediation services from the likes of PayPal, iNets, Square and Obopay. Although none have growth beyond Early Adopters.

**Kafina:** Some of the dominant banks and Telcos seemed to be dominating the market. Perhaps due to their size and branding presence in the market.

**Chris:** In Asia, it looks like the challenge is still on deploying contactless and NFC solutions for markets where m-commerce needs support from the merchant ecosystem e.g. transportation and retail. Fundamo seems to be making headway in Bangladesh through its bKash initiatives and partnership with mobile operators while platform providers like Sybase365 have also deployed their services through banks. In addition, Mobeepay Bangladesh and Manamech through its Mobeebank solutions have formed a strong relationship with Equity Bank in Africa and they seem poised to collaborate strongly with leading banks in Bangladesh to roll out their m-banking and m-wallet services.

**Bin:** So far, the mobile payment business in the developed

countries, particularly in Japan and South Korea, is widely used, but it is still at an early stage in China. Since the actual conditions in various countries are dissimilar, the dominant players of the industry chain are different. So there are different business models. At present, there are mainly four kinds of the mobile payment business modes, namely, the operator-centered mode, the bank-centered mode, the third-party payment service provider-centered mode, and the bank-operator cooperation mode.

**Q: Which part of Asia is the hottest spot in terms of mCommerce innovation?**

**Scott:** From the emerging countries, I'd suggest that the Philippines & Cambodia lead the way. G-Cash & WING Money are brilliant operational businesses that have driven to large scale adoption of Mobile as a payments tool. But let's not forget the 3 biggest potential markets of Indonesia, India & Bangladesh.

On the developed markets side Japan is a clear leader, their Felica technology is years ahead of other countries and continue to show the world the possibilities. Singapore & Hong Kong would be next, as they feature widely available NFC Cards and SmartPhone Banking

But my tip is to look at Pakistan. There the market has wide adoption of both the financially inclusive mobile money services of Telenor, called EasyPaisa. While the countries largest private bank, MCB, is also seeing great success with their mobile offering, MCB Mobile.

**Kafina:** I would say those countries whereby there are low rates of bankable customers. The mCommerce seemed to be quite innovative there ( For example countries like Phillipines, India and etc)

**Chris:** Not withstanding Japan and Korea, countries like Bangladesh, Indonesia, Cambodia and Malaysia seem to be rolling out m-commerce services abundantly with The Philippines leading the way in terms of customer adoption. It's hard to pick a front-runner although Indonesia and Bangladesh show much promise due to their population size and relatively low bank penetration.

**Bin:** In South Korea, a mobile payment operation mode in which Commercial banks has dominant position together with the operators and banks has been formed. The success of Japan and South Korea in mobile payment industry is contributed by four factors: reasonable strategic orientation, accurate market positioning, effective control over the industrial chain, and unified standards as a tool of the industrial chain integration. China is paying more attention to positioning the user groups, and promoting product sales through accurate user group positioning. Good attempts have been made in terms of utilization payments, traffic IC cards and school and enterprise IC cards through the industry resource integration under the guidance of domestic operators and Unionpay.

Chris Chan



Scott Bales



Kafina Kamalul Ariffin



Bin Zhang

**Scott Bales.** SVP of Partner Solutions at Fundamo. 10 years of experience in the Financial Services and vast networks across industry. His past roles include the Head of Technology at WING Cambodia and a Mobile Financial Services Consultant with HSL Consulting.

**Kafina Kamalul Ariffin.** MSc. E-Commerce (UK), BBS (NZ), Dip. IT (MY); Deputy Director – Digital Signature Unit at MCMC. Over 10 years of experience in strategic planning and policy implementation for the Financial Services Sector. One of her key responsibilities is the planning of Digital Lifestyle Initiatives focusing on Mobile Commerce, the development of the New Postal Bill and Related Regulations.

**Chris Chan.** Mobile Commerce - Group Strategy at Axiata Group Berhad. Chris is also part of the Axiata Group's regional mobile commerce team which is currently developing an airtime transfer and money remittance hub to support Axiata's mobile network operator base of over 100 million subscribers. He was part of Celcom Aircash in 2009, the region's first USSD-based mobile commerce service.

**Zhang Bin.** Founder & Managing Director at Union Mobile Pay. Prior to joining UMPay, he worked for Nortel Networks, Microsoft and Texas Instruments. Mr. Zhang graduated from Beijing Institute of Technology with a Bachelor of Science degree in 1994 and holds an MBA from the University of Illinois.

*Interactive Panel Discussion*



*Stand Alone Presentation*



*Summit Day 1*



*Keynote Speaker's Address*

**Mobile Payments & NFC World Summit 2009**  
1 - 2 April 2009,  
Kuala Lumpur,  
Malaysia



*Summit Day 2*

**Mobile Money Transfer World Conference 2009**  
29 - 30 July 2009, New Delhi, India



*Pre-Conference Wrokshop*



*DAY 2 Panel Discussion*



*DAY 1 Networking Session*



*DAY 2 Ballroom*



*Panellists on Stage*



*DAY 2*

**3rd Mobile Commerce Summit ASIA 2010**  
24 - 25 March 2010,  
Manila, Philippines



*Pre-Conference Workshop*



Speed Networking Session



Summit Day 1 - Crowne Plaza Ballroom



Summit Day 1



Summit Day 2



2011 Event Sponsors - Megapay & Netbiscuits



Breakout Group Discussion - Afternoon



Breakout Group Discussion - Morning

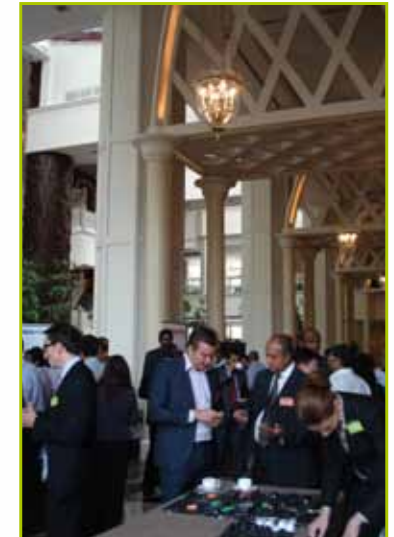


DAY 1

**4th Mobile Commerce Summit ASIA 2011**  
15-16 March 2011,  
Kuala Lumpur,  
Malaysia



Morning Refreshments at the Foyer



Networking Session



Pre-Conference Class

## MCommerce: Poised for Continued Growth

By: Herman Zaidin

Mobile commerce is poised for steep growth in the coming years supported by rising smart phone adoption and upgrades, improving infrastructures, diminishing security concerns, increase in m-commerce optimisation by financial institutions, more clarity by regulators and amongst others, efficient and faster wireless networks. These represent tremendous enterprise opportunities for all of us.

Furthermore, continuous innovations will leave us spoilt for choice and the 'mobile web vs apps' conundrum requires a unique and careful analysis to comprehend. We should learn from past mistakes and empower ourselves to leverage on these dynamic technologies, innovations and solutions to ensure that a paralysis effect is avoided. Best practices must be learned, framed and importantly shared.

The recent CommunicAsia11 event serves to prove that the mobile commerce scene will get more vibrant in the coming years as a big number of solution providers and vendors showcased their expertise and propositions.

It is in this empowering spirit that I proudly announce that the 5th Mobile Commerce Summit Asia will take place next year in March. The venue for this successful and definitive event series will be released in the coming weeks.

Once again, this will be the signature event to synergise and forge winning strategies and partnerships amongst mobile network operators, regulators, banks and financial institutions along with E-Commerce and M-Commerce firms, solution providers, vendors and consultants.

Mobile commerce will continue to transform the retail and enterprise landscape and leveraging on it successfully and achieving sustainability at the same time will be the ultimate objective of every winning organization.

Let us work together to achieve this vision for all.

## Neoedge's Mobile Commerce Gathering in ASIA | Marking Another Successful Year

By: Eugene Azucena

The 2011 Mobile Commerce Asia organised by Neoedge last 15th-17th March was held in Sheraton Imperial Kuala Lumpur, Malaysia. It was a great success again this year after having great speakers and high level delegates in Manila in 2010.

4th Mobile Commerce Summit Asia was graced by Emmanuel Gadaix who had a keynote on Mobile Payments Security and his company Megapay was a major sponsor at the recent summit. While this year's Technology Sponsor, Netbiscuits who's Managing Director for Asia Pacific, Joerg Krahnert had a standalone speaking slot which wowed the audience. Another event sponsor was Telepin Software who graced the event and had an insightful joint presentation between Vincent Kadar, CEO of Telepin Software and Stephen Breen, Mobile Money Director, Digicel Pacific.

In a time and age of increasing demand for mobile commerce, the event was a timely movement for banks, financial institutions, m-commerce technology providers, telecom operators, telecom regulators and financial regulators to steer growth opportunities, hence the insightful discussions on regulatory policies, innovative models, and more growing concerns in the mobile commerce space were covered.

Nearly 100 attendees from the Telco operators and regulators, finance industry regulators, central and commercial banks, vendors, telecom associations, media and the government attended the 3-day event, 15th-17th March. The main event was co-chaired by Rodney Gardner and Tarik Husain, M-Commerce Head of Sybase 365, and featured an insightful keynote speech from Kazi Islam, CEO at Grameneophone IT.

There were also several special messages from the speakers and among them are Jaime Friginal Jr., Head of Sales at G-Xchange, Frederic Schepens, SVP Mobile Financial Services at Belgacom ICS, Sean Woo, Senior Product Manager at Chunghwa Telecom Mobile Business, Gavin Grounds, CEO at GoBanca, Ng Wei Ken, Head of

M-Commerce, Celcom, Aditya Menon, EVP-Global Alliances at Obopay, Ernest Lo, Global Consulting Partner at Huawei, Nitin Chittal, VP & Head Direct Banking Group, Axis Bank, Aaron Oliver, Managing Director at Fundamo Asia, Chris Chan, Mobile Commerce Group Strategy at Axiata Group Berhad and Yoav Elgrichi, Asia Pacific Director at VeriFone.

The 2011 event at the Sheraton's Nasuntara Ballroom featured an impressive total of 36 industry leaders who presented, including telecom regulators Kaffina Kamalul Ariffin, MSc. E-Commerce (UK), BBS (NZ), Dip. IT (MY) Deputy Director – Digital Signature at MCMC and DR Iwan Krisnadi, Commissioner at Indonesian Telecommunication Regulatory Authority.

A very successful two-part Post-Conference Workshops closed the event with Suhas Desai of Aujas Networks who led the morning session entitled "Security Issues in Mobile Payment Services" and the afternoon workshop on "Enhancing Customer Experience through M-Commerce" led by Ronald Pereira and Anthony Chong of KnightsBridge & Woods.

The simultaneous exhibition just right outside the ballroom was well supported too, with Telepin Software, Netbiscuits and Megapay promoted new products and services while Tourism Malaysia, the summit's online advertising partner, gave out goodies and souvenirs for the delegates.

Event Website: <http://www.neo-edge.com/mcommerce2011>

**In a time and age of increasing demand for mobile commerce, the event was a timely movement for banks, financial institutions, m-commerce technology providers, telecom operators, telecom regulators and financial regulators to steer growth opportunities**

## As they Blogged it:

**"One of the most important annual mobile commerce events in Asia"**

The Neoedge 4th Mobile Commerce Summit Asia has once again lived up to industry expectation further solidifying its status as one of the most important annual mobile commerce events in Asia.

Dedicated to showcasing leading companies and addressing challenges in the mobile commerce industry, this year's Summit gathered together both regional and international m-commerce industry leaders in Kuala Lumpur, Malaysia. Delegates were presented with the opportunity to share their m-commerce experiences while update themselves on m-commerce market trends, strategies, opportunities and emerging technologies in the rapidly growing field of mobile commerce.

Recognizing the changing developments in the industry and striving for excellence through shared learning, Megapay has not only attended but also sponsored the event in order to help accelerate and encourage future development of the mobile industry.

The Summit's agenda included various presentations from recognized experts in the industry along with interactive panel discussions and networking sessions. Key topics covered focused on the core of current developments in m-banking, mobile money transfer, NFC and the m-commerce industry at large.

Emmanuel Gadaix, Megapay's CTO, delivered a well received and unique presentation entitled "Deploying Mobile Payment Services: View from the Trenches" where he shared his experiences on "The Good, The Bad and The Ugly" aspects of successfully deploying Megapay's

mobile payments technology into the Latin American market. In addition Emmanuel returned to the stage to act as the moderator of a panel discussion on overcoming the barriers of mobile payments.

Although a large number of complex industry challenges and issues were addressed, the conclusive outlook for the industry remains simple. With Mobile industry in its infancy many challenges, trials and tribulations lie ahead and all stakeholders must dedicate time and resources to continuously research, learn and improve the industry and products so as to achieve maximum penetration and profitability in the market place.

With the majority of m-commerce companies still struggling to find ways to achieve positive results in a fledgling industry, there are some who have developed successful business models. These companies include Megapay's partner GCASH, a company from the Philippines that specializes in the implementation of visionary remittance solutions that solve a host of issues faced by physical as well as web merchants. Also at the leading edge is BICS, a Belgacom company that operates an m-wallet hub and the GSMA-endorsed HomeSend international remittance service.

Megapay is delighted with the progress made during The Neoedge 4th Mobile Commerce Summit Asia and looks forward to the next Neoedge event in 2012.

Article Source: <http://megapayblog.com>

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# 5TH MOBILE COMMERCE SUMMIT ASIA 2012

19-22 March, SINGAPORE

**For Early Sponsorship Bookings contact:**

**Jhorden Niño at +65 6557 9194**

**[jhordenn@neo-edge.com](mailto:jhordenn@neo-edge.com)**

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*Publisher:*

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*Editor-in-Chief:*

**Eugene Azucena**

*Feature Editor:*

**Jhorden Niño**, *Group Business Development Manager – Telecoms*

*Contributor:*

**Herman Zaidin**, *Consultant – Telecoms & IT*

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