

**REVOLUTIONISING**  
**MOBILE**  
**COMMERCE**

# Revolutionising Mobile Commerce

Asia's largest gathering of Mobile Commerce players executives will be happening soon in Kuala Lumpur, Malaysia – 7th Mobile Commerce Summit ASIA 2014.

In last year's summit series, the players which made big waves were, Analysys Mason, Mastercard, China Mobile (GSM Mobile Zong Pakistan), PCI Security Standards, Dialog Axiata PLC, Digi Telecommunications, Chemonics International, Indosat, C-SAM, Taggo, Olswang Asia and Google.

**This growth process (of the industry) will come to a success only when pioneers, start-ups and other emerging players share and work together on a vision of reaching greater heights through innovative mobile services and commerce.**

These companies were represented by its experts and it summed up, not just an enjoyable event, but one that is truly relevant and attendance worthy. The delegates, speakers, sponsors and exhibitors who made it, shared the professional networking and the learning with such depth.

The event featured a wide array of new knowledge, technologies and imperative lessons.

In this eZine issue, it features Oberthur Technologies, Mobey Forum and GlobalPlatform. (pp.3-5) This also include two featured industrial insights: "A glance at the Mobile Commerce trends of 2013" by Sarah Campbell and "Mobile Commerce 2013: A Look Back" by Chuck Martin. (p.6).

It is exciting to share with you our dear readers that we have fresh Mobile Commerce expert personal insights from various executives coming from Axiata, Malaysia, IDA, Singapore (Info-communications Development Authority of Singapore), Mobily, Saudi Arabia, and Shabbakat Cellular Telecommunication, Middle East & Africa.

As we are expanding our minds and broadening our horizons for Mobile Commerce, Neoedge continues to contribute to the industrial revolution mainly by sharing the success stories that we gather in our summit series,

where all players may emulate, and, eventually learn from.

This growth process (of the industry) will come to a success only when pioneers, start-ups and other emerging players share and work together on a vision of reaching greater heights through innovative mobile services and commerce.

As you browse through on our regular sections, here's hoping that it will let you gain knowledge as much as it will inspire you.

Your Editors

*P.S.  
Share this Mobile Commerce electronic magazine to your team and colleagues and let us hear about your own stories. Next issue will be out in April 2014.*

# Neoedge Telecoms reveals its Line-up of Speakers and Oberthur Technologies joins the 2014 summit

By Eugene Azucena

## Neoedge's Mobile Commerce event held in Kuala Lumpur, Malaysia, joined by Industry Experts

The next cutting edge summit on Mobile Commerce is on its seventh year and this year it is taking place in the grand ballroom of The Prince Hotel & Residence Kuala Lumpur, Malaysia, on 18-21 March 2014. The expert roster of speakers is released and Oberthur Technologies (OT) joins the summit that is poised to unleash the mobile commerce potentials of the emerging Asian markets.

The industry experts converging in the mobile commerce summit are ranging from pioneers, current leaders and new players in the telecommunications industry. Malaysia-based Chief Innovation Officer at Axiata Digital Services, Mr. Karan Henrik Ponnudurai, will lead the presentation on "Malaysia's thrust into Mobile Commerce."



One of the summit's core sponsor is the world leader in digital security solutions for the mobility space—Oberthur Technologies. OT will be led by its Asia Pacific Head of Solutions Sales, Geoffrey Head, who will be speaking on the DAY 2 of the summit, under the Mobile Wallet focus stream. He will engage the delegates on how to fully transform the shopping experience through mobile wallet.

Joining the roster of subject matter experts are the Mobile Money gurus Gregg Marshall, Global Business Development at Western Union Digital, Singapore and Nick Cunnew who is the former VP Asia Pacific at MoneyGram International.

Mr. Marshall will lead the summit in examining Asia's Mobile Money Transfer sector and will likewise share a case study from Western Union Digital. On the other hand, Mr. Cunnew of MoneyGram International will give a presentation entitled: "Leveraging mobile technologies for financial inclusion in emerging Asian markets and beyond."

Also presenting in the forthcoming summit are high profile executives from Google, Citigroup, MasterCard, Westpac Pacific, Smart Hub, NTT Docomo, CIMB Investment Bank, Huawei Technologies, Safaricom, and many others.

7th Mobile Commerce Summit ASIA has been successfully running for the last seven years now and the culture of learning and networking experience has grown since. The forthcoming summit in March is endorsed by Global Platform, MobiAD Korea, Mobile Alliance, MEF and NFC Forum. Members of these associations are given the opportunity to participate at a reduced rate.

## ABOUT OBERTHUR TECHNOLOGIES

OT is a world leader in digital security solutions for the mobility space. OT has always been at the heart of mobility, from the first smart cards to the latest contactless payment technologies which equip millions of smartphones. Present in the Payment, Telecommunications and Identity markets, OT employs over 6 000 employees, including 600 R&D people. With more than 50 sales offices across 5 continents and 10 facilities, OT's international network serves clients in 140 countries. For more information: [www.oberthur.com](http://www.oberthur.com)

Further information on the 7th Mobile Commerce Summit ASIA 2014 and the online registrations are available [here](#).







Latest white paper assesses the power plays, business models and strategic options for banks as MPOS evolves beyond its sole trader roots

## Mobey Forum Calls for Banks to Gen Up as MPOS Market Grows Claws

**Banks and financial institutions globally need to develop mobile point of sale (MPOS) strategies now**, as major high street retailers begin to use MPOS solutions to reinvent their in-store shopping experience. This is the view taken by the global bank-driven business association, Mobey Forum in the second in a series of white papers focusing on the mobile point of sale (MPOS) market. The paper, entitled ‘The MPOS Strategy: Shifting the Balance of Power’, examines the changing market dynamics brought about by disruptive MPOS providers and offers a strategic evaluation framework designed to help banks maintain their position and take advantage of the rapidly evolving MPOS market.

The paper examines how MPOS disrupts the established four-party model (cardholder, merchant, acquirer, issuer) and identifies the potential winners and losers in the marketplace. Pushing beyond the traditional MPOS ‘dongle plus smartphone’ concept, the paper addresses issues surrounding interchange models, payment service provider models, networked commerce and the merchant-customer relationship. The paper then investigates how banks and financial institutions are currently reacting to the influx and utilisation of MPOS solutions, before proposing a structure through which banks and other stakeholders can weigh their strategic options, protect their interests and move to take advantage of the wave of change occurring in this complex environment.

Sirpa Nordlund, Executive Director, Mobey Forum, comments: “MPOS has already led a revolution in customer purchasing convenience by bringing card acceptance to sole traders and small businesses. As the market matures, this ethos is now being applied to much bigger and more mainstream shopping environments. MPOS is providing a midpoint between our physical and digital shopping experiences, enabling us to apply in-store many of the behaviours that have become second nature when shopping online, such as the application of digital loyalty and reward-driven promotions, voucher codes, personalised offers and self service checkouts. Dramatic, enabling changes are occurring in point of sale solutions as a result; tablets are coming into play, line-busting sales staff are becoming commonplace, even biometric authentication on handsets is being introduced in some solutions. Banks that have chosen a ‘wait and see’ stance on MPOS now need to get serious about evaluating this market. This paper is intended to help them do just that.”

Looking to the future, Nicolas Dinh, Mobey Forum MPOS Workgroup member and Vice President, Business Leader – Mobile Lead (Canada) at MasterCard, adds: “In 2014 we are likely to see alliances form where merchants integrate value added services and launch low-energy Bluetooth-enabled payment zones. The mainstream adoption of ‘smart’ wearables

such as glasses and watches is also around the corner, which is likely to simplify mobile payment acceptance even further. Banks have a real opportunity to align their services with these innovations, but they must adopt a strong mindset if they are to maintain their current competitive position in payments and extract value from the market at the same time.”

‘The MPOS Strategy: Shifting the Balance of Power’ is the second deliverable from the newly formed, globally representative MPOS task force, founded and coordinated by Mobey Forum’s North American Chapter. The paper has also benefitted from the contribution of unique and previously unpublished MPOS market research from global management consultants, McKinsey&Co. A variety of leading banks and service providers have also contributed to the paper, including: Bank of America, BAMS, Calman & Co. LLC, Capital One, CIBC, Danske Bank, DNB Bank, Elevon, Fiserv, Gemalto, Infobip, MasterCard, Metaforic, Monitise, Nets, Nordea Oberthur, RBS, SAP, Tieto, US Bank and Visa.

The paper is available for download, [here](#).

**mobey forum**  
mobile financial services

# GlobalPlatform raises the bar on mobile services security

By Eugene Azucena

**GlobalPlatform, the leading association which develops and publishes specifications that promote secure and interoperable deployment** and management of multiple applications on secure chip technology has published the first Trusted Execution Environment (TEE) Protection Profile (PP).

The PP details the functional and assurance security requirements that a product should adhere to based on Common Criteria for Information Technology Security Evaluation (Common Criteria), which is an international standard for computer security certification.

The Trusted Execution Environment (TEE) Protection Profile (PP) document which defines the level of security required in a TEE hosted in a mobile device to support the delivery of a range of value added services including premium content and mobile wallets, as well as enterprises and governments supporting bring your own device (BYOD) initiatives.

“There is an obvious need to trust the TEE to ensure service providers have the confidence and infrastructure to successfully and securely deliver mobile services to end-users,” explains GlobalPlatform’s Technical Director, Gil Bernabeu.

The market’s first PP for TEE products were published by GlobalPlatform members. It is a secure area that resides in the main processor of a mobile device and ensures that sensitive data is stored, processed and protected in a secure environment.

He further explained, “It is important to remember that end-users will have just one smartphone which must be able to support all the services that they select. This means that the

TEE – regardless of manufacturer – must sufficiently meet the technical and business requirements of different markets and mobile services stakeholders. The GlobalPlatform TEE PP offers a ubiquitous security baseline that brings clarity, consistency and structure to the mobile environment. This in turn supports commercial efficiencies and product interoperability.”

“It is important that the TEE offers security that allows service providers to develop convenient, secure services that enhance end-user experiences without necessitating additional authentication requirements.”, Bernabeu ended.

While GlobalPlatform continues its role in developing end-to-end frameworks that bring solutions, it aspires to engage its stakeholders to identify and address specific technical requirements from different market sectors.

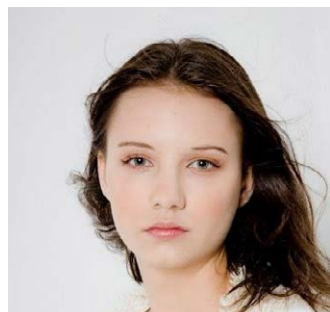
GlobalPlatform is the Event Endorser of the forthcoming 7th Mobile Commerce Summit ASIA 2014 in Kuala Lumpur, Malaysia.



**GLOBALPLATFORM™**  
THE STANDARD FOR MANAGING APPLICATIONS ON SECURE CHIP TECHNOLOGY

# A glance at the Mobile Commerce Trends of 2013

By Sarah Campbell



**Mobile shopping** has been a blessing for the retail industry in this challenging economy. According to a survey of 2012 by Prosper Mobile Insights, 25% consumers are using mobile devices to shop online. The trend of mobile shopping continues in 2013 and is expected to grow in the coming years. And this holiday season, Amazon and eBay are weighing in on the new technology shopping trends.

With smartphones and tablets coupled with technology like augmented reality, American consumers are looking for products that can talk back and tell what users need to know. These technologies have also allowed retailers to create more targeted marketing campaigns, reflecting their increasingly sophisticated monitoring of the consumers' buying behavior and patterns.

This holiday shopping season, there are a few major digital trends driving the sales. This year, it has been observed that retailers are pushing more internet-connected products. The reason is obvious as 2013 has been marked as the year of augmented reality in retail segment. And this technology overlay the real-world objects with audio, video, image or text providing additional content via mobile apps.

The craze of mobile commerce is expected to grow dramatically this holiday season. One out of three buyers is searching products on their phones these days. Besides, a growing

number of mobile phone users in America are using smartphones, which means they are also viewing the email promotions from retailers on their mobile devices. Also, according to a recent comScore report, tablet users are more likely to purchase items using their device. Thus, it is no surprise that we get to see more number of retail apps being introduced every day during this holiday season. The retailers are mostly trying to ease out the mobile checkout experience of customers using these apps.

Besides, another trend that was noticed this year was that retailers are sending increasingly personalized offerings, emails and product recommendations to consumers, based on their previous purchase patterns. This shows that retailers are taking personal data analytics and management more seriously than ever. It was noticed that marketing messages tailored to specific shoppers provide better result than generic emails and offerings.

Shoppers are now expecting a round-the-clock accessibility from their retailers. In fact, this year more customers were seen directly querying retailers through Twitter. And these queries include everything ranging from customer-service issues to product questions. Retailers are also cautious about these tweets as they can be something positive or negative, and the later can always ruin the marketing efforts of the retailer.

**These technologies have also allowed retailers to create more targeted marketing campaigns, reflecting their increasingly sophisticated monitoring of the consumers' buying behavior and patterns.**

Retailers too are using social media to promote their products more than ever. There are more promotional Tweets and retail ads found in Facebook timeline. It seems that retailers are using these social channels more for customer engagement as well as for driving revenue.

***SeeMore Interactive Inc.***

**Karan Henrik Ponnudurai**  
Chief Innovation Officer  
AXIATA DIGITAL



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

There is a culmination of many technologies and trends which means that the industry will progress very differently from the way it has previously. One of these is the ubiquity and price points of smartphones. Previous efforts (particularly in so called emerging markets) seemed to focus on the lowest common denominator SMS and USSD screens. This destroyed the flexibility and usability of the experience and turned off a lot of users. With a smartphone in the hands of the mass market, we have an avenue to provide rich, user-friendly experiences that lowers the barrier to consumer adoption.

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

From a telco and bank perspective, we are now seeing the Internet players moving and investing heavily into this space. The issue of whether these industries are nimble enough to come up with solutions is yet to be decided. Another issue that this industry will need to address quickly is whether the regulatory regimes can keep up and evolve ( look at the controversy about Bitcoin ) to keep up

*Who are the major players in the Mobile Commerce space right now? Why are they dominating the market?*

Apart from the incumbent mobile operators and banks, I think the global internet companies will make their presence felt, and I think products like the yet to take off Google Wallet will finally morph into ubiquity. There are obvious advantages to incumbency in certain sectors ( for instance remittances and money transfers ) that will be hard to shake, but I think you will see more partnerships to get scale.

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

There is no single country that is not a hot spot in some sense. I think Asia is really interesting from a couple of aspects: 1. Scale – When you have the ability to get traction in multi-million users in countries like China, Indonesia, India 2. Variety of market structures and socio-economic positions – You need to be innovative to deal with consumers which range from poor rural population to rich urban dwellers.





**Laura Fayre**  
IT Product Specialist  
InfoComm Services  
Division  
IDA



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

It is gaining an upward trend (up to what percentage I don't know) especially in terms of e-banking and mobile advertisements/marketing. This is in correlation to the upward trend of dependencies of users on mobile devices than pc. The issuance of one time pin for local and international banks for transfer of funds, purchase goods and services, mobile alerts to bill payments, products and services discounts and advertisements are the few of the examples that I benefited from mobile commerce.

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

The hottest issues are online security and fraud. The exposure of sensitive profile, data and transactions in the "cloud" or "internet" the possibility of hacking the transaction payments, transfer or sharing while transmission can be threatening to users. The probability also of unauthorized transactions due to online fraud can post threat and trouble to users. Upward business trends attract upward risks and issues.

*Who are the major players in the Mobile Commerce space right now? Why are they dominating the market?*

I would not say major players but at least those I subscribe to, like Citibank, DBS and Singtel. I also don't know if they are dominating the market however if they are, I personally contributed to that trend.

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

South Korea. The country rely heavily on social networking sites and mobile apps to sell concert and movie tickets, advertise upcoming movies and music albums, tv shows, even paying grocery items online. The Kpop and Kdrama cultures has a wide role of the user adoptions in korea, in collaboration with the Korea mobile provider giant Samsung and media moguls like KBS.



**Khaled Sayed**  
 Mobile Payment  
 Expert, Middle East  
 Experienced Mobile  
 Payments, mWallet,  
 mCommerce,  
 eVoucher,  
 mBanking, Mobile  
 Money Transfer  
 & Fraud Senior  
 Analyst  
 Etisalat, Egypt



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

The year 2013 have witnessed massive developments in Mobile Commerce/Mobile Banking Industry. The incremental increase in the penetration of smart phones was instrumental to the growth of this sector in the recent years. The growing competition in the Telecom industry, increasing usage of smartphones and value-added services has contributed to the growth of the Global M-Commerce/M-Banking market and, consequently, the Retail sector via m-commerce.

It will not be wrong if we say 2013 was a booming e-commerce year globally and in Asia in particular. Mobile Commerce/Mobile Banking remained most hot trends through the year. Huge deployments have been made in Thailand, Philippines; China; India and many other parts of the world. While PayPal made headlines by enabling mobile shopping through the scanning of QR codes on physical posters as In Store Payments. Mobile shopping is now much broader than just digital downloads with 'fashion and accessories' and 'movie tickets' seen as hot favorites for both smartphone and tablet shoppers.

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

Despite the immense potential and acceptance Mobile Commerce sector is also facing many challenges. There are two main types of issues, i-Corporate Issues and ii-Consumers issues. From the corporate prospective such issues need to address by the Mobile Operators, central regulatory authorities and Financial Institution. Some Mobile operators are keen to kick-off the Mobile Commerce, their network is also ready to support but still those are waiting the regulatory approvals. Whereas in some cases Mobile Operators are technologically

not ready to introduce such services, they need huge investments to upgrade the network to provide the required network quality for the smooth transaction. From the customer prospective the primary issue revolved around security. Users feared that their devices would be attacked by viruses, resulting in the theft of personal data. Users also voiced concern over slow or unstable connections, fearing they would be cut off in the middle of an e-commerce transaction. Another valid issue raised by the consumer is the internet charges. High data charged discourage them from using the mobile payments.

*Who are the major players in the Mobile Commerce space right now? Why are they dominating the market?*

Driven by widespread adoption of consumers using the mobile web and their smartphones and computer tablets to research and buy products, mobile commerce sales in booming globally. Amazon, eBay and Wal-Mart have achieved something remarkable. With millions of apps and websites competing for attention, each has carved out a mass audience on mobile and has become the top three mobile commerce properties in the U.S along. While low Environment, Infrastructure, and Financial Services scores are part of the reason for M-Pesa's success in Kenya. Telenor EasyPasa in South Asia is the pioneer initiative, have collect immense success and wide recognition. Other flavors under mobile commerce that gained enormous success include, Mobile ATM, Mobile ticketing; Mobile vouchers; coupons & loyalty cards; digital marketing & advertising.

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

E-commerce is gathering steam in emerging markets, and is seeing increased adoption by BRIC (Brazil, Russia, India and China) countries. SAP's findings suggests APAC is far ahead of other regions as

far as m-commerce goes. 84 percent want more interactions, 67 percent want more payment methods (e.g. a mobile wallet), and 42 percent have actually purchased something through their mobile phones. Higher confidence in mobile security is driving the shift. In South East Asia, the number of GSM mobile connections has doubled in the last four years. In Southern Asia, it has more than tripled within the same timeframe.

Several trends are converging to make mobile commerce lucrative. In Southeast Asia, Singapore represents a small but ideal market due to its GDP per capita and mobile penetration rate. However, metropolitan areas in developing countries, like Jakarta and Metro Manila, should not be underestimated for their potential. It's simple: Asian consumers' dependence on smartphones is increasing and banks, like any business, need to adapt to this mobile demand. Just in the first quarter of 2013, Gartner reported that Asia was the only market with an increase in mobile sales, with more than 226 million mobile phones sold. "Yesterday, people were not banked with banks that was not had internet banking. Today, they will not bank with a bank that does not have mobile banking. Mobile banking will become a necessity, similarly likewise for mobile operator."



Innovate your world

**Maroun Fadel  
Shabakkat**  
Advisor and  
Regional Business  
Development  
Director



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

Certainly, when addressing the Mobile Commerce today, I would like to highlight the fact that many different viewpoints appears today vis-à-vis the Mobile Banking Industry. I do suppose that to market still need to look at more opportunities to encourage more customer-oriented service ecosystem, unfortunately this needs to be gravely addressed in order to make a big step ahead.

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

When discussion the issues and the challenges around the Mobile Commerce we still can find many that needs to be addressed between the key players that includes and not limited to the challenges around the regulations, trust of the consumer especially many players for the same solution and no single owner for the consumer point of view, as well as the services provided.

*Who are the major players in the Mobile Commerce space right now? Why are they dominating the market?*

With the current situation and development of the Mobile Commerce, the competition is not a worry in such. The competition for mobile money today represent two key players the mobile network operators or/and banks.

The Mobile Operator present the winning strategies, and the banks present today the business and application innovation, using the mobile applications.

Anyway the competition in the Mobile Commerce had emerged.

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

Asia is pioneering in mobile commerce, consumers consistently buying growing, the region offers a wealth of knowledge the Mobile commerce is much more advanced than other regions.



# 7TH MOBILE COMMERCE SUMMIT ASIA 2014

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For Sponsorship and Exhibition Bookings, please contact:

Mr. Thomas Ooi, Conference Director

DID: +65 6557 9168

Email: [thomas.ooi@neo-edge.com](mailto:thomas.ooi@neo-edge.com)

Find out the latest movement on M-Commerce Space and discover the start-ups who are making waves.

Publisher:  
Neoedge Telecoms & Research

Editor-in-Chief:  
Eugene Azucena

Contributors:  
Chuck Martin  
Sarah Campbell

Online Consultant:  
Pixelsquad Pte. Ltd

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