

MOBILECOMMERCEASIA
eZine for M-Commerce Industry Executives

COVER STORY

“Collaborations, Movements And 2012 Success Mechanisms”

Are we ready for 2012?

By Jhorden Niño and Eugene Azucena

Mobile users look for services and information which are available anytime and everywhere. That was in the past.

In 2012, mobile users will be relentless as to using only the products they are loyal to, those without restrictions no matter which smartphone they are holding, or at the very least, there is familiarity on the product or with the technology provider.

COLLABORATIONS

There will be hundreds and even thousands of new Mobile Commerce services to be launched and made available but the key is who do you partner with? This will be one of the major keys in 2012. It maybe a Start-up or a Mobile Commerce Giant, the right blend of services and partners will make or break significantly. Take for example, ISIS' mobile wallet, a collaboration between AT&T Mobility, T-Mobile USA, and Verizon Wireless along with VISA, Mastercard, AMEX and Discover. This New York City based venture has recently chosen Gemalto to deploy on their NFC and Mobile Payments in the US and C-SAM to license its wallet management platform and software development kit (SDK). Now, we should say this is a Power Collaboration that is well geared up this year.

MOVEMENTS

The challenge for the existing players will be how they would dynamically develop and become a trend or the default product of the consumers. Technological Movements is another key in 2012. Who will create the biggest buzz in 2012? Who will improve the most? Who will constantly lead the pack? Who among them will fall in 2012? Among the companies to watch in 2012 are C-SAM Asia-

Pacific (p.2, Mobile Commerce Power Club), Compuware Singapore, Yoose (p.4 Industry Focus), and many more besides. As movements in the 2012 mobile commerce realm continue on, it is the right timing and the unique platform that will matter the most.

SUCCESS MECHANISMS

While 2011 is dubbed as the year for Mobile, then 2012 should be reaping its success by then. There are a number of promising start-ups who have paved the way already by exploring in different regions of the globe, Secure Strategies, Movenbank (p.7 Start-ups), ZenithMist (p.10 Features), the likes of M-Commerce Giant Smart Communications who again pioneered NFC Payments in the Philippines (p.1 Mobile Commerce Power Club) and the Mobile Industry Associations (MEF; Global Platform, p.8 Focus) take its share in developing mobile commerce initiatives.

All these are reflective that 2012 is the year for Collaborations, Movements and Success Mechanisms.

Enjoy this 3rd Edition as we enjoyed making it.

- MCA eZine Editors

Smart Money 'Tap2Pay' pioneers Mobile NFC Payments in the Philippines

Tap2Pay: Technology for a Cause at World Bazaar Festival

By Eugene Azucena

Smart Communications, Inc. (Smart), is the Philippines' leading wireless services provider with 47.7 million subscribers on its GSM network.

Smart Communications, Inc. (Smart) and top Philippine bank and issuer of Smart Money, Banco De Oro (BDO), in cooperation with Worldbex Services International's World Bazaar Festival, encouraged subscribers to share their blessings at the recent holiday season through Smart Money "Tap2Pay".

Similar to Tap Share which Smart launched in October 2011, Tap2Pay by Smart Money uses Near Field Communications (NFC), a technology which allows for contactless data exchange between two devices in close proximity to each other.

Nokia C7 owners with Smart postpaid subscriptions will be given free Smart Money accounts with a credit amount of P50. They can then use Tap2Pay to gain entrance to the Philippines' longest-running charity event which was held from December 10-18, 2011 at the World Trade Center in Manila. All they have to do is use their Nokia C7 handsets to tap on specially-marked posters located at the bazaar entrance to avail of their entrance ticket to the bazaar.

"Tap2Pay is the first mobile NFC service in the Philippines that lets you pay for products or services," said Smart Chief Wireless Advisor Orlando B. Veja. "In

this case, you can help those in need without having to physically send goods or monetary donations—one tap, and you've already made a difference in someone's life," he added.

Aside from being the first to utilize NFC technology in the Philippines, Smart has built a reputation for innovation by introducing the world-first wireless data services: Smart Money, Smart Load, Smart Padala and the Netphone. Smart will also be partnering with more merchants and with more NFC-enabled handsets to further expand its Tap2Pay services.

Upgrade and Tap2Pay

Before Nokia C7 owners can make use Tap2Pay, however, they must first update their phone software to activate the NFC feature. This can be done by going to the phone's update menu or by connecting the phone to a computer using Nokia PC Suite (standard data rates apply).

Similarly, C7 users can also visit the nearest Nokia Care Center to have their phone software updated for free. Tap2Pay by Smart Money only works with NFC-enabled phones.

A Contactless Future

NFC technology is predicted to be a major player

in mobile transactions within the next few years. It is already being used in many Asian countries and is expected to replace existing cashless payment systems.

Earlier this year, Google—the world's largest Internet company and owner of the Android smartphone operating system, announced that they will be actively pushing NFC technology.

Then CEO Eric Schmidt said NFC support will become a standard feature on Android's upcoming versions. Recently, Android released version 2.4 codenamed "Ice Cream" which includes native NFC support.

For more information, visit <http://www.smart.com.ph>





By Eugene Azucena

SHUBHRENDU KHOCHÉ to deliver a calibre keynote presentation on additional revenue streams for Mobile Commerce

DAY 2 – 21st March 2012, Wednesday, 10.45AM, The Fullerton Singapore

PRESENTATION TITLE: "The Additional Revenue Stream Argument: A Cost & Benefit Analysis"

Shubhrendu Khoche, General Manager, C-SAM Asia-Pacific SINGAPORE

Our featured industry thought leader lives and works in Singapore. He has over ten years of experience across mobile telecommunications, semiconductors, smart-card applications and their intersections, spanning both products and services. In the past he was responsible for Venyon's (a joint venture of Nokia and Giesecke&Devrient which later merged back into G&D) sales and operations in Asia Pacific for Trusted Service Manager (TSM) services around mobile phone payments, ticketing and related value-added-services.

From 2003 to 2007, Shubhrendu worked on business development, product marketing & product management of identification products including Near Field Communication (NFC) at Philips Semiconductors (now NXP, founded by Philips) across Europe and Asia. He was instrumental in market creation and evangelizing mobile contactless services in Asia during this early market. Earlier, he worked in product management roles at Ericsson hp Telecom (Ehpt) in Asia and Europe, creating and delivering products and services to fixed line and mobile carriers to launch & charge for new voice & data services.

He holds an MBA from INSEAD, a postgraduate degree in international business from the Indian Institute of Foreign Trade and a B.E. (Hons) in Electronics & Communications from the Delhi College of Engineering.

POST-CONFERENCE WORKSHOP HIGHLIGHT:

DAY 3 – 22nd March 2012, Thursday (Morning)
WORKSHOP TITLE: "Creating and Optimizing the Mobile Wallet: Current Issues, Latest Developments and Effective Solutions"
WORKSHOP TIMING: 9.30AM – 12NN (Networking Luncheon)

Led By: Elizabeth Duke, Head of Sales, C-SAM Asia-Pacific

Elizabeth Duke has 20 years of experience in both corporate and consulting environments. Covering markets across Asia Pacific /Middle East and Africa, she has had the opportunity to work for both global payment brands and local payment solution providers. Roles included Business Development and Strategic Planning with projects



Shubhrendu Khoche
General Manager,
C-SAM Asia-Pacific
SINGAPORE



Elizabeth Duke
Head of Sales, Asia
Pacific, C-SAM

relating to both issuing and acquiring businesses. However, recently Elizabeth has focused much of her time on developing e-commerce and mobile payments solutions. Elizabeth has forged insights and relationships with leading issuers, acquirers, domestic debit switches and merchants from markets across Asia Pacific.

About C-SAM:

C-SAM, a pioneer in secure mobile transactions technology, licenses its highly scalable mobile wallet platform and comprehensive SDK to banks, merchants, settlement networks, healthcare providers, and large infrastructure providers. C-SAM offers a robust, field-tested mobile ecosystem solution, with over twenty-five installations across the US, Japan, China, India, Singapore, and Mexico.

www.c-sam.com/solutions/mcommerce-mpayments
www.neo-edge.com/mcommerce2012

**C-SAM is the Official Lanyard Sponsor of the upcoming 5th Mobile Commerce Summit ASIA 2012 | March 20-21, The Fullerton Hotel Singapore*

Cardless Cash Withdrawals through UOB

By: Eugene Azucena

United Overseas Bank launches its First Mobile Banking app to set the standard for M-Banking

UOB, a leading bank in Asia, launched Singapore's, first mobile banking application that enables cardless cash withdrawals. This Mobile Cash service is, part of UOB's Mobile application, which can be downloaded for free from the iTunes Store from 12 December 2011.

UOB Mobile allows customers to transfer money to a list of registered recipients, including non-UOB, customers. This is done via an instant text message and a one-time password. The recipient can then, use this password and a withdrawal password to withdraw cash instantly at more than 600 UOB ATMs, in Singapore. UOB is the first bank in Singapore to link its mobile application to instant physical cash, access. Its Mobile Cash feature is the fastest way to send cash to family and friends when they need it, urgently.

Speaking at the launch of UOB Mobile, Ms Wendy Teo, UOB's Head of Group Channels, said: "Our, mobile application is not just about having internet banking transactions on the mobile screen. UOB's, Mobile Cash gives our customers something new; something they need and something that will help, make a difference in their lives. We are essentially putting a 'branch in the hand' of our customers."

We studied how people use their mobile phone and linked that to our knowledge of their everyday, banking needs. From there, we developed Singapore's first Mobile Cash application for our customers, to transfer money securely and easily. We then broadened the scope to look at what other features, would matter to them."

In addition to its innovative Mobile Cash feature, UOB's mobile application also offers:

- Augmented reality - a 'point and view' feature of the latest card promotions and privileges, and, nearest UOB branches and ATMs. When you tap on the promotion or UOB location, you are, given the address and directions to get there. More than 1,000 merchant offers can be found, through the application.
- Access to financial transactions on the go including fund transfers, account balances and bill, payment options for more than 100 service providers.
- Real-time access to financial information including deposit rates, exchange rates, unit trust, prices and gold and silver prices
- Calculators to help work out details about personal loans, home equity financing and financial, goals.

Today, two out of every three UOB customers are registered internet banking users. We expect that, many of these customers will use UOB Mobile for their everyday banking needs.

The UOB Mobile application is available for iPhones and iPads, with plans to launch Android, Blackberry and Mobile Web versions in 2012.

For more information about UOB's Mobile Cash Security, kindly visit: <http://www.uob.com.sg>



Augmented Reality



Mobile Cash



Questions for Scott Bales, Chief Mobile Officer at Movenbank

Interview by Eugene Azucena

The recently appointed Chief Mobile Officer talked about Movenbank. Its edge over competitors, how to gain success and the future plans.

He is one of the youngest and the brightest personality in the Mobile Industry today. A Consultant, Speaker, Technology Blogger (<http://scottiebmfs.blogspot.com>) and simply a guru in the mobile financial services realm, Scott Bales will surely lead the way for Movenbank's success and hopefully many start-ups will follow suit thereafter.

Mobile Commerce ASIA eZine: Can you give us a brief background of Movenbank, including its vision and mission, who started the company, when it was started, et cetera?

Scott Bales: The Movenbank brand was established in July 2010 by its founder Brett King who raised the seed capital to create a 'Concept Team' that scope out the development path of a retail, digital, mobile-centric bank to be launched initially in the USA. In October 2011 the brand launch of Movenbank was announced at SIBOS, the largest financial services conference in the world, hosted by SWIFT. The launch achieved widespread attention and positive media coverage across the globe, demonstrating market acceptance and showing the viability of Movenbank's digital, mobile-centric banking model. Movenbank's Alpha Site was simultaneously launched to begin testing

early consumer experience concepts, and to take consumer registrations of interest, prior to a targeted post mid 20102 launch of Movenbank's first product suite.

MCA eZine: What is Movenbank's edge over its competitors in terms of Products & Services?

Scott: Movenbank's suite of products and services will be announced closer to our anticipated launch sometime after mid 2012. However, customers can expect to see basic spending, savings, credit and payments services. Movenbank's edge will be in the delivery of products that incorporate best-in-class in class user experience, particularly on the mobile phone, that will allow customers immediate transparency of their spending and saving behaviours. This will allow them to manage their financial behaviour in a more positive way and enable them to spend, save and live smarter which is our vision for Movenbank.

Another edge that Movenbank has over traditional banks is that we are the first bank being built from the ground up for digital, mobile and social interaction. We do not have the legacy systems and processes of traditional banks that customers have to fit into, nor do we see mobile as a smaller screen version of internet banking which traditional banks do. With a world leading team of mobile and user experience professionals Movenbank is 100% able to focus upon meeting the customers growing demands for a great mobile banking experience.

MCA eZine: How hard has it been to break into the market? For that matter, how has the competition been?

Scott: Market acceptance of the Movenbank concept has been very positive. I believe this is because the Generation Y customers, our core target audience, have been eagerly awaiting a truly mobile bank that fits with their 24/7, always on lifestyle. Gen Y'ers are saying that they can go online with their smartphones and tablets, interact and share with their friends, search and shop, so why can't they make payments, transfer money and have immediate transparency over their transactions so that they can manage their financial affairs. This is the latent customer need that Movenbank is designed to meet.

Competition tends to break into two camps. Those who naysay any new innovation they see as disruptive to their traditional profit models and those who embrace the inevitable change, but who recognise that they need to partner up with more companies like Movenbank in order to be able to meet the fast changing needs and behaviours of the Gen Y Facebook generation.

MCA eZine: What factors do you consider as having helped/helping your company become a success?

Scott: For me it is the vision of Brett King in anticipating, very early, the changing financial needs of the digital native customer and the quality of the mobile and user experience team that we are putting together at Movenbank.

Ultimately though, it is the customers that make you a success and I believe that we are at a tipping point as Gen Y'ers increasingly regard their smartphones as multi-functional banking, transactional and money transfer devices and are now looking for a brand such as Movenbank who will deliver them a transparent, truly great, mobile user experience.

MCA eZine: What are the roles of Movenbank in the exploration of mobile commerce in Asia?

Scott: I foresee Movenbank having a positive role in the exploration of mobile commerce in Asia. In many ways Asia is ahead of the US and Europe in its adoption rates of mobile commerce and Asia is strategically important to us as we look to expand globally.

MCA eZine: How did you feel about the recent appointment as the Chief Mobile Officer?

Scott: I am actually really excited. The role gives me the opportunity to build an entirely new service, implementing a great deal of what I have preached and practised in my various roles mobile financial services. I am surrounded by some of the best minds in the world. Secondly, my title gives me a license to really change the perception of mobile's role within a financial services organisation. It's not just a channel, it's an ecosystem with the power to enable some amazing things around

mobility, contextualisation and behavioural engagement

MCA eZine: What do you consider as the biggest challenge that the Chief Mobile Officer has faced? How was this resolved?

Scott: One of my biggest challenges is also my greatest opportunity. To date the financial services industry has been quick to silo mobile as just another channel. But I see so much more potential in what mobile can enable. So my challenge is to evolve the industry perception, and adoption of mobile from an additive channel, to a serious contributor to the ecosystem of a financial services institution. Issues like: Changing thoughts on customer engagement; behavioural understanding; value exchanges; contextualisation; security; and dozens of other key issues. How do I resolve it? Simple.... Brilliant execution, show the banking world what's possible.

MCA eZine: Where do you see your company headed?

Scott: Our plans are to launch initially in the United States sometime after mid 2012 followed by a launch in the United Kingdom. A launch in Asia is anticipated sometime in 2013.



Brett King, Founder & Chairman,
MOVENBANK

movenbank

Netbiscuits successfully launches Netbiscuits World APAC event in Singapore

Netbiscuits' Anja Krahnert shares to Mobile Commerce ASIA eZine...

Netbiscuits, the world's leading platform for developing, publishing and monetizing mobile sites and apps across all connected devices, has held its annual mobile industry event, called Netbiscuits World, in Singapore for the first time. The event proved to be a great day of presentations and panels that focused on how mobile is helping brands, publishers, and retailers more deeply engage consumers and how Netbiscuits is the engine powering that engagement.

What works in Mobile today might not be what works in Mobile tomorrow. So to help make sense and keep pace of the ever-changing but rich mobile opportunity, Netbiscuits brought together some of the most successful and influential mobile marketers in the region to Netbiscuits World 2011. Since its inaugural event 4 years ago in Germany, Netbiscuits World has been held once every year in the US and Europe. This year was the first to showcase the event in Asia.

Guest speakers came from global players like Google, SapientNitro and Microsoft as well as smaller companies with global span like Sitecore, 24 mas, Reading Room and Altruist Technologies, all sharing their views on the future of mobile.

In his keynote presentation, Netbiscuits CEO Michael Neidhoefer, pointed to the numbers: Netbiscuits customer eBay is expecting a mobile GMV(?) of US\$ 4 billion for 2011, doubling the amount from 2010 and Netbiscuits partner Paypal predicts mobile payment volumes of US\$ 3 billion for the current year. Mobile will play a major role in the development of marketing as well as mobile commerce services not only in Europe and the US but also the some key markets in Southeast Asia. Consumer frustration of accessing Internet sites via the mobile device will drive the development of mobile sites, in Mr. Neidhoefer's opinion. Netbiscuits intends to become the global platform standard for the mobile internet. The technology offers one central platform to manage mobile sites and apps. It supports all mobile operating systems, including Apple iOS, Google Android, Nokia Symbian, MS Windows Phone 7, Samsung bada, HP WebOS, and RIM BlackBerry. The technology empowers brands, publishers and retailers to deliver optimized content to the broadest range of web-enabled mobile devices, including media tablets, game consoles, music players, e-readers and of course feature phones and smartphones. Being a cloud software service, users are given access to the mobile software tools and publishing platform on the web. This approach offers guaranteed security and reliability, yet is scalable and a cost-effective way to implement mobile projects and realize ROI fast.

The conference day was concluded by the handing over of the 2011 New Product Innovation of the year Award for its Mobile Apps Deployment Platform by analyst company Frost & Sullivan.



Dilip Mistry, Senior Director Mobile Advertisement, Microsoft Asia



Christian Cadeo, Head of Mobile SEA, Google, on Mobile Market Potentials in SEA

All presentations of that day can be downloaded from the Netbiscuits website at <http://www.netbiscuits.com/events/netbiscuits-world-2011-apac>. The company has already started planning its 2012 Netbiscuits World event for Q4 which this time will take place in Australia.

netbiscuits

Enabling the mobile experience.

Secure Strategies Opens Office in Singapore to Support Global Growth

by: Eugene Azucena

Secure Strategies, the executive advisory firm dedicated to bringing security and trust to payments, banking and commerce over mobile networks and the Internet, has opened a new office in Singapore, and at the same time has relocated its corporate headquarters there. The firm had previously been based in San Francisco since its inception in 2001.

In January 3, 2011, Secure Strategies will service clients in the the Asia-Pacific, Middle East, and Africa from its Singapore location, while its San Francisco team will remain focused on client business in the Americas and Europe.

"Our move reflects the vigorous market growth that's going on in this part of the world, as well as Singapore's business friendly environment and convenience as a transportation hub." said Tom Wills, Managing Director of Secure Strategies and one of the presenters at the upcoming 5th Mobile Commerce Summit ASIA 2012.

"With nearly every country in the region either implementing, or planning to implement branchless banking and mobile money systems, the move will help us to locate and serve clients more effectively."

Secure Strategies' key expert services include risk assessments, risk management strategy and policy development, product and business development, and implementation/oversight of fraud mitigation and information security programs.

Secure Strategies is an executive advisory firm that helps companies in the networked economy to navigate the issues of security and trust in their remote service channels: mobile, Internet, phone, call centers, and others. Our clients include financial institutions, payment networks, mobile networks, cloud service providers, retailers government agencies and technology vendors – ranging in size from blue chip organizations to pre-revenue startups. The firm as founded

on the premise that in remote channels the element of trust is of paramount strategic importance, is inadequately understood, and requires a specific expertise to develop which combines the disciplines of risk management, information security, business process engineering, and communications.

Secure Strategies was founded in 2001 by Tom Wills. Meet Tom at the upcoming 5th Mobile Commerce Summit ASIA 2012 in Singapore. His presentation entitled, "Overcoming a Key Weakness: How to Build and Keep the Customer's Trust in the Mobile Channel" will cover on Exploring and understanding the element of trust, Factors contributing to the loss or absence of trust, Strategies to ensure a high level of trust



Deal Site Evolution

By Greer Hahn

YOOSE Examines How Deal Sites Can Stay Competitive with Mobile Location Targeting

The explosion of the deal site market has paved a valuable new route to consumers that has proved so successful, merchants and advertisers the world over have signed up to offer their deals faster than numbers can be crunched against the equation of new customers, upsell opportunities and repeat business. Certainly, this powerful trio of benefits has fuelled the abundant supply of deals onto the market.

At the other end of the value chain, the appetite for daily deals has taken hold of a technically savvy generation of consumers that have embraced the culture of deals wholeheartedly. What once might have been referred to as thrift, with all the slightly miserable and miserly connotations that come with it, no matter how noble, worthwhile or unavoidable it may be, has been subsequently redefined by its own success as a thoroughly modern and pervasive preoccupation. Saving is the new spending it seems, and this competitive sport even comes complete with bragging rights: you saved HOW much? Make no mistake – when it comes to the anti-spend, we're not referring to a niche core of extremist supporters who laugh in the face of a full-priced fish pedicure; deal culture has officially gone mainstream and has its arms around every consumer vertical from travel and luxury goods through to healthcare and entertainment.

Some would argue that the deal site market is falling victim to its own success and that the current challenges, most painfully felt in the soaring cost of customer acquisitions, are a direct result of its rapid expansion and subsequent saturation. We are already seeing the inevitable natural selection process of dominant players

absorbing or eliminating smaller, weaker or otherwise more vulnerable sites that lack the marketing muscle, site loyalty or advertiser confidence to effectively compete. So for the players who remain, and those who are fighting to thrive rather than just survive, what more can be done? The sting for deal sites is not unlike that experienced by advertisers who saw consumer loyalty shift unceremoniously from a brand basis to a deal site basis almost overnight as deal mania took flight. Only now, deal sites themselves are being squeezed from all sides as an overpopulated market pushes advertisers to re-evaluate where their deal spend is best placed given the multitude of options available. This can only mean one thing for deal sites – it's time to offer advertisers and consumers a better deal.

As part of their evolutionary development, deal sites will need to embrace a further swing of consumer loyalty that is expected once again to shift individuals away from the comfort zones built around favoured sites in their quest for more targeted deals as they mobilise their purchasing power. The relevance of deals will become all-important and the most shrewd deal sites will cease with the marketing megaphone approach (that can bring on a deflating attack of deal fatigue in even the most relentless consumers) and instead look to precision consumer engagement to achieve the relevance and added value consumers are seeking.

YOOSE, the hyper-local mobile ad network, works with deal sites to help them lower customer acquisition costs through location-based consumer targeting. 'By engaging nearby consumers with highly relevant deals via their favourite mobile apps and sites, we build substantial new value into the deal site opportunity itself in a way that suits the consumer, suits

the advertiser and suits the deal site,' says CEO Christian Geissendoerfer. As deal site loyalty wanes, there can be less reliance on consumers finding deals and instead, new solutions for deals to find consumers on their own turf are emerging. The top five benefits to deal sites and advertisers of bringing deals to mobile with location-targeting are: increased reach, improved purchase and redemption rates, extended (advertiser and deal site) brand awareness to a mobile audience, an improved competitive offering and enhanced consumer experience – all of which play to the strengths of the three original advantages of the deal proposition (new customers; upsell; repeat business.)

Leveraging the full component of mobile assets will be an important factor for deal sites evolving in this way. The YOOSE solution for deal sites cleverly supports the historical stress points in the proposition mix. 'It's not enough for deal sites to simply upload their deal base and distribute to the masses,' says Geissendoerfer, 'true engagement supports a complete consideration of the consumer experience.' As an example, YOOSE says deal sites can make use of traditional location-based banner ads to build relevant deal interest. If a consumer clicks on the banner he can either take advantage of immediate offers in the vicinity, or secure the deal rate for later redemption at his convenience, via mobile coupon. Deal sites also have the advantage of creating a mobile site for manual deal searches by consumers which still packs the hyper-local relevance punch. This allows for the most broad spectrum of ongoing behaviours or trends for deal sites users in the future (e.g. for those mobile consumers who favour and trust a particular deal site, a manual search is a more pro-active pursuit of deals. New, transient and more adventurous consumers can be targeted via their



YOOSE

existing favourite mobile sites and apps where heavier loyalties and frequency of use may lie. In this scenario, deals become a value-add component of those particular, already highly personalised app and site experiences.)

Behind the scenes, deal sites can either maintain full control of the management, monitoring and analysis of each campaign or alternatively, give their advertiser clients the autonomy of self-management and full visibility on their mobile campaigns with these same features. For deal sites that are looking to make the leap and engage with consumers in the mobile space, location targeting and the undeniable added value it brings is nothing short of the real deal.

www.yoose.com



MEF Asia Execs

Linda Ruck, MEF Asia GM; Quotes from Colin Miles, MEF Asia Chairman

Can you give us a brief background of MEF, including its vision and mission, who started the association, when it was started, et cetera?

MEF is arguably the mobile industries' most active global trade Association. It was formed at the birth of the mobile era, and is driven by member issues and supports a divergent list of companies that aim to shape the future of mobile business TODAY. It is "hands on" in nature and dealing with matters of fundamental importance to the daily conduct of trade for its members, for example providing a Code of Best Practice for Brazil and engaging with Regulators such as BRTI in Indonesia to support the careful monitoring of rogue service providers.

How many people work for the association?

MEF is headquartered in London and has representative offices in Singapore, Middle East, LATAM and the US. We are a small dedicated team of ten staff however; we have a strong support base of mobile industry leaders on our strategic boards. In Asia our board spans Singapore, Malaysia, India, Thailand and China and includes such companies as KPMG, Maxis Communications, Admob & Netbiscuits.

What members does the association represent?

Our members span the entire eco-system of the Mobile industry and in Asia include Operators such as SingTel, Maxis, Celcom, TATA and Bakrie, handset manufacturers, content providers to start up's developing apps. In Asia, we have doubled our membership base in the previous two years, have the highest member retention globally and have had members join us in new markets of Australia, Brunei and Indonesia to leverage our

work in the region and fast track their business. With Asia seeing continual growth and one of the fastest growing economies in the world, we look forward to expanding our membership base and providing value to our current members and the mobile industry as a whole.

What factors do you consider as having helped your association become a success?

MEF is seen very much as a thought leader in the industry and an impartial association. A dedicated team, active members and strategic boards of industry veterans has assured MEF its success.

In a nutshell we roll up our sleeves, get our hands dirty and take action...issuing insights, driving knowledge and specific documents. With active chapters providing value to our members, MEF has formed strategic collaborations with key industry events globally. MEF also host our own exclusive dedicated MEF events both to provide thought leadership and exclusive networking opportunities.

MEF is seeking to engage with members and the wider industry to create collaborative industry working groups to review and clarify rules for the industry and produce an Industry Best Practice Framework of Standards. This Framework will address the promotion of services, sign-up; opt-in, subscription, unsubscribing, billing and customer service, in conjunction with the regulator.

When was the MEF M-Commerce Initiative launched? What are its Objectives?

MEF launched its M-Commerce Initiative in

January 2010 with leading industry players to engage, educate and evolve the potential of the mobile channel. M-Commerce has a global reach but in order to address and reflect local market distinctions, the Initiative has been rolled out on a local basis by regional chapters.

MEF Asia established a steering committee to develop the Asia m-commerce guide specifically targeting key Asian markets. Eighteen member companies participated to create individual company case studies which explore consumer shopping habits, market opportunities and challenges across six different South-East Asian territories, namely Brunei, Indonesia, Malaysia, The Philippines, Singapore and Vietnam.

Within the Asia Pacific region, M-Commerce solutions have been developed which are very much tailored to the needs of consumers living there, most notably in the areas of Mobile Money, Mobile Airtime transfers and Wallets. Revenue assurance and fraud management throughout the delivery cycle which is also addressed within the guide

What are the roles of MEF in the exploration of mobile commerce in Asia?

Together with members, MEF is creating a mobile payment model matrix which identifies all of the different methods of purchasing and transacting on the mobile, alongside a series of White Papers which will address key interest areas from different perspectives within the value chain, including security, privacy, tax, retail, advertising and regulation. The white papers produced by MEF Asia will fit into a into global series covering also North America, LATAM, Middle East, Africa and Europe. Phase two of

the project will commence in early 2012.

Mobile commerce (M-Commerce) is built on several key technologies. Some are very well established, others are much newer and less common. Traditional means of consumers paying for content, goods and services, both on the device, such as ringtones, games and apps, and off device, for example, physical goods and vouchers, is changing. New opportunities for consumer engagement, along with advances in payment business models, are all raising interest in M-Commerce

MEF Asia also develops and organizes CXO-level panels' specific to m-commerce in the region. So far, these panels (with the support of key industry players) have been programmed in Singapore, Malaysia, Thailand and Indonesia. We create these panels to provide thought leadership, localized knowledge and an area for often controversial debate on what is clearly a very hot topic.

As stated by MEF Asia Chair, Colin Miles EVP of public-listed mobile marketing and billing specialist InternetQ Asia [INTQ]: "Rarely has the World economy seen industries inverted and challenged in such a dramatic way as those of banking and financial services -- by the mass inclusion and uptake of mobile payment in all its forms. From a simple SMS to complex Apps distributed by multiple institutions; personal banking and virtual, credit-based transactions have now been placed in the hands' of the unbanked. We can clearly see that Asia is one of the continents leading the way -- along with Africa. As such, providing Industry best practice and expert guidance has never been more required than it is today."

What do you consider as the biggest challenge the association has faced? How was this resolved?

The challenges faced by our members are an opportunity to shape the development of the industry to create a level playing field and protect revenues whilst safeguarding consumers. The Indonesian VAS issue that we are currently working on shows the fast paced changes and challenges happening in mobile on a daily basis. With m-commerce taking off, privacy and security are also going to be a major concern for businesses and consumers globally. With this in mind MEF is developing educational webinars,

thought leadership programmes and steering groups to address these issues both regionally and globally.

Where do you see the association headed?

Since 2000, MEF has played a pivotal role in helping to grow the mobile content industry to the \$36 billion industry it is today. A uniquely horizontal trade body, connecting all parts of the mobile media value chain; it has helped create opportunities for new entrants and initiated a range of industry initiatives addressing business models and issues inhibiting growth.

Over the past two years, the mobile content and commerce space has experienced unprecedented change. What was once an industry focused on selling digital content for consumption on the mobile device has evolved into a sector touching almost every aspect of human life. Activities like reading, banking, shopping, navigating, browsing and paying for physical goods are all rapidly transitioning to mobile connected devices -- making these increasingly central to consumers. As a consequence, a range of new verticals -- including financial institutions, publishers, brands and retailers -- are getting increasingly mobile and becoming part of the universe MEF represents.

About MEF

MEF is the global community for mobile content and commerce. It is the leading trade body for companies wishing to engage consumers and monetize their goods, services and digital products via the mobile connected device. MEF provides competitive advantage to its diverse membership, shapes industry growth, connects thought leaders and spearheads groundbreaking initiatives which explore and promote monetization opportunities.

With global headquarters in London and operational chapters and offices in Asia, EMEA, Latin America, Middle East and North America, MEF is a member network with global reach and strong local representation, ideally placed to drive market growth. Established in 2000, MEF provides an impartial, consistent and powerful voice for the foremost companies and entrepreneurs from across the mobile content and commerce value chain.

Further details at: www.mefmobile.org



GlobalPlatform Extends Compliance Program To Meet Financial Sector Requirements

GlobalPlatform has extended its compliance program to validate that a secure product meets the requirements outlined in the new GlobalPlatform Basic Financial Configuration. This technical advancement has been progressed by GlobalPlatform to meet industry demand for a qualification process, which confirms that a financial card product operates within the payment landscape as defined by GlobalPlatform Card Specification and expected by the industry.

GlobalPlatform has launched the Basic Financial Configuration to specify which elements of the GlobalPlatform Card Specification v2.1.1 should be implemented by product vendors to ensure functional interoperability within the payment marketplace. This latest advancement of the GlobalPlatform Compliance Program will qualify financial products to promote market consistency and ensure long-term compatibility.

Four test tools, delivered by Barnes International, Collis, FIME and Galitt, are qualified to test a product's compliance to the GlobalPlatform Basic Financial Configuration. To receive GlobalPlatform

certification for a product, the testing must take place at an approved laboratory.

Gil Bernabeu, GlobalPlatform's Technical Director, comments: "Rather than validate compliance to an entire GlobalPlatform Specification, we have refined our compliance program to focus on functional requirements within a given sector. The development of the Basic Financial Configuration and supporting compliance program is in direct response to requests that we have received and the need to ensure the deployment of GlobalPlatform standards in the payments sector."

As more and more applications reside on a single secure chip, it is important to abide to industry standards that will deliver long-term market stability and interoperability explains Bernabeu. He concludes: "As a cross-industry technical association GlobalPlatform is well placed to facilitate the approval of products to ensure they perform in a consistent manner and across different geographical markets and industry sectors. We have now officially launched a dedicated GlobalPlatform trademark and committed the appropriate resources to manage its



Kevin Gillick, Executive Director, GlobalPlatform

use. We believe that the program will play a key role in validating the compliance of products to create trusted end-to-end solutions which will support the sustainable management of multiple applications embedded on a secure chip."

To find out more about the GlobalPlatform Compliance Program and view a list of GlobalPlatform qualified test tools, accredited laboratories and certified products, please visit: www.globalplatform.org/compliance.asp

*GlobalPlatform is one of the Endorsing Bodies supporting the 5th Mobile Commerce Summit ASIA 2012. Members get 25% Discount on Participation Fees

MCA eZine asked Chris on his take on Market Competition, Success Mechanisms, Exploration of M-Commerce in Asia and Future plans...



ZenithMist's Chris Dadd to Chair at the 5th Mobile Commerce Summit ASIA 2012 in Singapore

MCA eZine: Can you give us a brief background of ZenithMist, including its vision and mission, who started the company, when it was started, et cetera?

ZenithMist was founded in 2009 by three senior figures from the mobile and IT industries. One of those founders, Chris Dadd (pictured) will be chairman of this conference and one of the post conference workshops.

ZenithMist's mission is to help retailers and enterprises engage with their customers effectively on mobile. We:

- Help our customers sell products easily and securely on mobile.
- Use customer relationship management via text and in-app personalised deals to improve loyalty.
- Provide a flow of knowledge between European and Asian markets regarding best practice in mCommerce and SMS.

MCA eZine: What is ZenithMist's edge over its competitors in terms of Products & Services?

Our edge is simple. Specialist real-world experience and best of breed partner selection. Chris Dadd's innovations in previous ventures have taught him what works and doesn't. The most successful was an award winning Text and Reserve service, whereby customers text in the catalogue number for items they then collect in their local store. Also when the mobile internet was marketed as WAP, Chris was head of products for a startup creating mcommerce shops for florists,

music stores, flight companies and ticket sales retailers. The suppliers and partners we've selected for today's needs are fast to implement with customers, very usable and cheaper than any of our competition. We also offer customers an iphone and android app version so they don't need bespoke development. Importantly, we can be the mobile service regardless of the retailers current ecommerce system or payment service provider.

MCA eZine: How hard has it been to break into the market? For that matter, how has the competition been?

Breaking into the market has been tough despite the readiness of consumers, the 50% penetration of smartphone usage and having the right products. The biggest challenge is the discussion around stock quantities to put on the mobile shop. Whilst it's clearly desirable to have the whole stock tightly integrated, the real incremental sales opportunity is picking the "end of aisle" promotions. This is a merchandising skill not an IT one. This means the mobile store needs to be featuring the same products being advertised by the retailer's adwords and discounted categories. Get this right and sales conversions are much higher. The competition usually suggests to our prospects that they have "mobile templates" to simply skin the e-commerce store but this is never as effective for them. We offer professional services we call "interactive ingenuity" to add value to the merchandising process.

MCA eZine: What factors do you consider as having helped your company

become a success?

We spend a lot of time educating our customers as to the advantages and nature of mCommerce. In fact, many do not realise that a quarter of their website visitors are using a smartphone. This market education on this specialism helps give ZenithMist an edge over its rivals. Manyecommerce vendors still oversimplify the need for a different user experience approach. In addition, catching the sale via mobile needs to use deals and offers together with wallets, not simply copy across the entire stock range of their web shop.

MCA eZine: What are the roles of ZenithMist in the exploration of mobile commerce in Asia/Globally?

ZenithMist offers world class services for mCommerce and SMS and genuinely keen to work with partners in Asia who have the same aims for their customers. We have a partner based in Singapore and we're in discussions with companies in Hong Kong, Bangkok and the Philippines. Our mcommerce platform is feature phone friendly so we're able to support everyone.

MCA eZine: As CEO, what do you consider as the biggest challenge you have faced? How was this resolved?

The biggest challenge is that of running a startup at low cost, where your small team have to do everything from finance, to tech to customer service to sales. For instance, to generate leads through digital marketing needs a thorough

understanding of SEO, email marketing and not being classified as SPAM. Plus you would typically pay per email sent out, which makes marketing costs high. Once you understand this you can begin competing on a level playing field by having conversations with prospects who are ready to embrace mcommerce and fast follow the top 50 biggest retailers. I resolved this lead generation issue by hosting our own email marketing solution and designing our newsletters (to have no spammy words and the right balance of words/pictures). We also created our own website from scratch. I can tell you that my computer science degree plus all my previous roles have been very useful indeed over the last year.

MCA eZine: Where do you see your company headed?

Naturally our roadmap is somewhat of a secret but we will be adding more sophisticated personalisation of offers against personal consumers preferences and using mobile advertising on a cost per acquisition basis. We expect QR codes to be everywhere in 2012 and this increases mcommerce usage instore to watch product videos there and then, rather than consumers going home to research products and buying from a competitor.

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Neoedge's New Look: Fresh, Interactive and easy to navigate Website, LAUNCHED!

By Eugene Azucena

The Singapore based events company Neoedge Pte. Ltd, has announced its launch of a new corporate website to reflect its growing vision to be a world-class enterprise and a brand name in the events services industry.

Neoedge's awesome new look was conceptualised by its Marketing Manager, Rilla Eas. "It's clean, and it has a very professional feel and at the same time interactive, which makes it user-friendly to our future delegates. It is not only a pride to our staff but also to our valued past delegates, workshop trainers and speakers.", said Eas.

The fresh website www.neo-edge.com showcases Neoedge's burgeoning respectable reputation in various industries such as Energy, Finance, Telecoms, Mining, HR and many more besides.

"We have been busy over the last quarter of the past year and while new events are being launched, we thought that it is the perfect time to launch the new look. Pixelsquad, a leading digital communications company, helped us in the development, conceptualisation and did well in the revamp of layout while maintaining the informative content of our events and the ease of use for our site visitors.", Eas added.

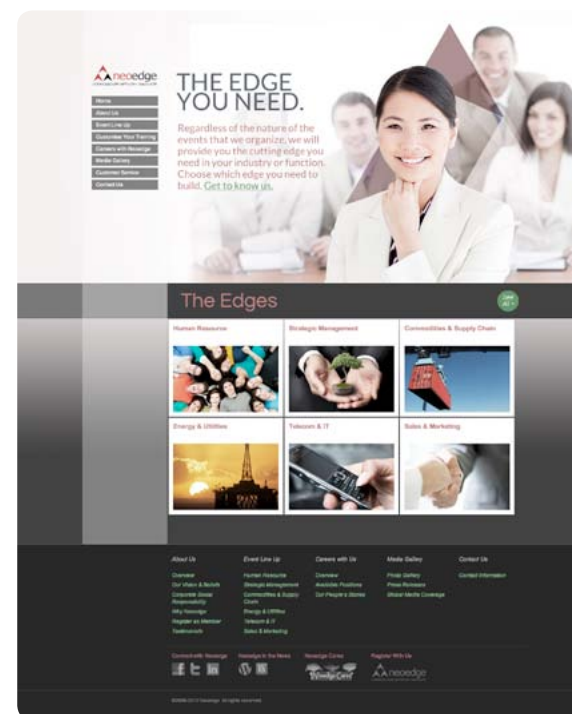
In the new website, navigation is easier and the web links for the upcoming summits, master classes and workshops were redeveloped for a better promotion of the events and an easier online registration for the delegates signing up for the upcoming

events like our 2012 First and Second Quarter line-up listed below:

Supply Chain Optimisation & Analysis: ACCRA, Ghana / Johannesburg, South Africa
International Arbitration & Dispute Resolution in the Oil & Gas Industry: Singapore
Optimized Drilling And Well Completion Masterclass: Kuala Lumpur Malaysia
Human Capital And Talent Management In Oil And Gas: Johannesburg, South Africa
Advanced Internal Control Concepts & Combined Assurance Applications: Johannesburg, South Africa
Structuring Shariah Compliant Derivative Master Class: Kuala Lumpur, Malaysia
Mastering Volatility Asia 2011: Singapore
Mastering International Oil & Gas Accounting: Dubai, UAE
Asset Integrity Management & Risk-Based Inspection Masterclass: Johannesburg, South Africa
Power Purchase Agreement Management Master Class: Singapore
5th Mobile Commerce Summit ASIA 2012: Singapore
2nd Annual Global Gas & LNG Summit: Abu Dhabi, UAE

"The launch of this new website is a signal of a new start for us as we are now focusing in taking our services to a higher level and likewise build a stronger brand in the industry while still providing well-researched agenda in the programs that we produce.", said Rekha Kaur, Conference Manager for Global Energy Edge at Neoedge.

"As part of our vision to extend our reach in taking our programs to markets we have not covered before. In 2011, we have successfully held trainings in Port of Spain, Trinidad & Tobago, Rio de Janeiro, Brazil, and Buenos Aires, Argentina. I believe it is critical that our online reach and visibility is strong and that is by having this website with an easier access to content and user-friendly navigation for browsing of our events.", Kaur ended.



About Neoedge:

Neoedge is a top-notch business media and consulting company that aims to serve the corporate world with integrity and excellence by providing cutting edge business intelligences and creating high value networking opportunities.

Neoedge identifies pressing issues that the corporate world is facing. Neoedge events are developed based on careful and original research including extensive and direct interactions with potential participants in the market. Neoedge events are distinguished by delivering premier value to customers in a sustainable means.

Neoedge is headquartered in Singapore and has been organising premier events all around the world including in Hamburg, Dubai, Accra, Johannesburg, Cape Town, Mumbai, Bangkok, Kuala Lumpur, Singapore, Perth, Manila, Hong Kong, Shenzhen and Shanghai etc.

Neoedge is your long term reliable corporate business partner.

What they had to say about Mobile Commerce ASIA eZine previous Editions...

**Nice publication with a good
compilation of articles.** – NN, Tata
Consultancy Services, INDIA

**Thank you very much for
featuring GCASH in the 2nd
Edition of Mobile Commerce
ASIA eZine.** – JC, Corporate
Comms, Globe Telecom,
PHILIPPINES

**Well done on the eZine! It
looks professional.** – Thomas
O., Executive Director, NE,
SINGAPORE

**Thank you so much for
the writeup. It's very well
written and we are very
happy about the outcome.** –
EG, Megapay, HONGKONG

**Thanks a lot for all the help
here. It was a pleasure
dealing with you.** – SK,
Corporate Comms, Comviva,
INDIA

**It was our pleasure, thanks
for asking us to participate.**
– AK, Admin & Marketing
Manager, NB, SEA

**Thanks Mobile Commerce
ASIA eZine! We are about
to post a blog about this
today. Cheers!** – AB, CMO,
Jmango, AUSTRALIA

**I've just read the
new edition of the
eZine, which is
excellent reading!** –
TW, Managing Director, Secure
Strategies, Singapore/USA

eZine looks impressive.
– NN, Manager, Business Solutions
& Operations, bKash Limited,
BANGLADESH

**Thanks so much for this. The
layout and content looks
great.** – JP, Icon International,
Singapore



5TH MOBILE COMMERCE SUMMIT ASIA 2012

20-22 March, The Fullerton Hotel, Singapore

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

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