

**WHAT HAPPENS AFTER THE  
MOBILE COMMERCE TECHNOLOGY REVOLUTION**

## M-BUSINESS LANDSCAPE

BY: JHORDEN NIÑO AND EUGENE AZUCENA

The future of M-business is here. Mobile business or commerce is now.

When asked about what the M-Business Landscape require from the payment players, Neoedge's telecom events consultant Herman Zaidin said, "Get your selves ready." That being shared by Zaidin, here are some important questions that Neoedge's Mobile Commerce ASIA eZine has collated not only to guide but also to make push into the technology revolution that keeps moving forward and still being predicted by the mobile realm experts to go, grow and glow, all the more, in the coming years.

Who will prevail in the Mobile Payments Race? How do you achieve a true User-Centered design? What is the next leap towards true interoperability? What is next in NFC? What are the latest innovations in banking the unbanked? How do we build the social media presence that is engaging and also lucrative? How do Merchants and Regulators play their roles in the M-Business landscape?

These are questions that the mobile commerce players need to start "re-thinking." We, at Mobile Commerce ASIA, will make our own ways of finding answers to these questions and we will surely keep you posted in the next couple of months.

Meanwhile, since it is our anniversary issue, we have gathered some useful information for you – ranging from the Hot Topics and Trends (pp. 3-4) to the Industry Shakers (pp.7-8) that we asked and interviewed. You will also rediscover the M-Commerce Champions League of 2012 and they deserve to be featured in this issue (p.9).

Keep trying to push M-Commerce forward. Join us!

-- Editors

## GCASH: The power to pay, purchase and post On-the-GO

by Eugene Azucena

"Paying is almost always a chore. With the GCASH mobile app and the enjoyable experience it offers, our subscribers will feel good getting payments done using GCASH," according to GXI President Paolo Baltao.

GCASH, the trailblazer in mobile commerce since 2004, has new elements to help the subscribers get on with the daily things-to-do, chores and places to go. The platform has improved on the way to purchase clothes, books, vacation getaways and gadgets online; pay bills; and even post your child's weekly allowance with just a few clicks on your mobile phone.

Now it gets even better, as Globe Telecom through its wholly-owned subsidiary G-Xchange, Inc. is again redefining the industry with the launch of the new GCASH Mobile App for iPhone, Android and BlackBerry that lets you do everything on the go.



GXI President Paolo Baltao showing the features of the new GCASH Mobile App.

### An interactive and intuitive GCASH App

The GCASH mobile app makes it more enjoyable for users to do GCASH transactions like sending money, buying airtime load, paying bills like credit cards, utilities, even topping up e-Pass and EasyTrip, without the need to memorize keywords or access numbers. It also features a 'moneybook' which lists down all the GCASH transactions for the month in real-time.

The new GCASH App also allows users to send money not only to their phone and email contacts but to their Facebook friends as well. "Even for non-smartphone users, they can dial \*143# on their phones and select GCASH to enjoy the same experience," Baltao added.

### Getting the App

Download the free GCASH mobile app from Apple App Store, Google Play, and BlackBerry App World. To launch the GCASH mobile app, a subscriber only needs to log in with his Mobile PIN (MPIN). Clean and the intuitively-designed screens will guide the subscriber in doing GCASH transactions. The app can be downloaded in supported versions of the following operating systems including iPhone iOS version 4.3 or up, Android OS version 2.0 or up, and BlackBerry OS version 5.0 or up.

On top of the full color user-friendly interface, the new GCASH app gives subscribers access to their contact list and even Facebook friends without having to switch applications. This comes in handy especially when sending money or buying load to a loved one.

Buying load and paying bills via GCASH are also FREE of airtime and service charge as well. To know more about GCASH, visit [www.globe.com.ph/gcash](http://www.globe.com.ph/gcash).



## Compuware simplifies complexity for Web, Mobile, Streaming and Cloud Applications

by Eugene Azucena

Compuware APM®, the industry's leading solution for optimizing the performance of web, non-web, mobile, streaming and cloud applications has announced the release of Gomez software-as-a-service (SaaS) solution. This new release will further simplify application performance management (APM) of the internet for web, mobile, streaming and cloud applications.

While Compuware APM continues to provide the market's only unified APM coverage, Compuware Gomez® SaaS enable organizations to optimize end-user experience and improve business results. Compuware unified APM coverage across the entire application delivery chain -- from the edge of the internet through the cloud to the datacenter.

"Increasing complexity at the edge of the internet is making it more and more difficult to deliver great user experiences at a time when end-user expectations are rising", said Jeff Loeb, Global Marketing Vice President of Compuware's APM business unit.

With the launch of the Compuware Gomez® SaaS, organizations can now, more than ever, deliver cutting-edge experiences while ensuring optimal mobile web application performance and availability. This too, will deliver proactive problem resolution for greater customer satisfaction, accelerate time-to-market for new application functionality and reduce application management costs through smarter analytics and advanced APM automation.

Loeb added: "The new Gomez release provides our customers with a new generation APM system that makes it easier than ever to manage Web, mobile and streaming applications from the end user's perspective."

Considered as the industry's most comprehensive mobile WebKit support, Gomez MobileWebKit, has a mobile browser agent and test script recorder which provides the most accurate representation of end users' mobile web experiences by supporting the very latest mobile technologies.

The new WebKit based browser agent and recorder supports:

- The latest HTML5 and JavaScript frameworks;
- Custom, user-defined and node-based locations to simulate end-users' geographies and deliver tailored content based on location;
- Touch events including tap, swipe and span; and
- Switch orientation, enabling organizations to rotate and change the orientation of the simulated device.

Compuware has over 4,000 APM customers worldwide and is recognized as a leader in the "Magic Quadrant for Application Performance Monitoring" report.





## Smart makes new push in NFC and expands offerings to subscribers

by Eugene Azucena

In October of 2012, Smart Communications, Inc. (Smart) has introduced "Tap2Share," a service that allowed subscribers using an NFC-enabled smartphone to make a balance inquiry and download mobile content like news, music, and games, simply by tapping their phone on specially marked posters. Then "Tap2Pay" followed a couple of months after. It is the country's first mobile NFC service that let users pay for products or services. Nokia C7 users were able to buy a ticket to a World Trade Center event in December 2011 simply by tapping on marked posters at the entrance.

After pioneering the use of Near Field Communications (NFC) in the Philippines, it will soon expand the use of a reloadable stored-value payment instrument using NFC (Near Field Communication) technology. Smart is now partnering with an international technology giant, Oberthur, to expand the country's use of NFC technology as a fast and convenient means of completing payment transactions.

Smart recently inked a memorandum of understanding with Oberthur – a world leader in field of secure technology – on the implementation of an innovative payment system using NFC, a technology that allows wireless data exchange between two devices in close proximity to each other.

According to Tricia Dizon, Smart's Financial Services Head, "Through our partnership with Oberthur, Smart's NFC payment solution will be accessible to millions of Filipinos, whether they own a smartphone or not. While the country's smartphone penetration is increasing at a rapid pace, we do not want to alienate the large majority of Filipinos who are still using feature phones."

For several months now, Smart employees have been using NFC to buy food and beverages at the canteen

inside its Makati offices. All they have to do to pay for their purchases is tap a special Smart Money card with an embedded NFC chip on an NFC terminal.

"Smart will make NFC technology available across different industries like food, transportation, and retail," said Dizon. "Merchants and customers will definitely save a lot of time and effort with Smart's NFC payment solution. There will be no need to prepare change, and no need to take the NFC card out of a wallet or bag. This means people will have more time to attend to more pressing matters." Dizon further remarked

### NFC pioneer in the country

Smart was the first Philippine telco to utilize NFC technology in the country using smartphones and cards. As early as October last year, Smart introduced "Tap2Share," a service that let subscribers using an NFC-enabled smartphone to make a balance inquiry and download mobile content like news, music, and games, simply by tapping their phone on specially marked posters.

"NFC is just part of the long list of innovations that Smart has introduced in the Philippines. We assure Filipinos that as with our previous pioneering efforts, we are pulling out all the stops to make sure that they will get superior NFC services from Smart. For us, it's not enough to be the first. We continuously strive to offer only the best services to our subscribers," Dizon ended.



## Movenbank's Chief Mobile Officer announces its Strategic Partnerships

by Eugene Azucena

"At Movenbank, we recognize that the future of financial services requires the collaboration of strong thought leaders, new technologies and new thinking." – Scott Bales

Movenbank announced recently that they have entered into partner agreements with Fidelity Information Systems, Tagit Mobile and Geezeo to develop its integrated payments, mobile commerce and personal financial management platforms that will deliver its vision of creating the world's first mobile-direct retail banking proposition.

According to Scott Bales, Chief Mobile Officer at Movenbank, "Each of our strategic partners have been handpicked to deliver Movenbank's vision of creating a world-class mobile centric customer experience, with feedback loops that will help our customers spend, save and live smarter with their money."

Prior to joining Movenbank, Scott has had over ten years international experience in financial services innovation, thought leadership and implementation planning, most recently as SVP of Partner Solutions at Fundamo, a VISA company.

"Each of our partners are fully aligned with that vision and the team here at Movenbank are excited to be working with the quality of Fidelity Information Systems, Tagit Mobile and Geezeo.", Bales ended.



Aside from his previous technology and solutions management roles in retail banking, risk management, cash management and transaction banking, he is one of the most sought after speakers in the mobile space. He was one of the Speakers at the 5th Mobile Commerce Summit ASIA 2012 last March at The Fullerton Hotel in Singapore.

**movenbank**

# C-SAM AND DNP EXPAND GLOBAL MOBILE SERVICES AGREEMENT FOR ASIA-PACIFIC



**C-SAM, Inc. (C-SAM) and Dai Nippon Printing Co., Ltd. (DNP) announce that the two companies** have expanded their global mobile services agreement to deploy C-SAM's Mobile Transaction Platform (MTP) as part of DNP's TSM (Trusted Service Manager) solution, smart card offerings, and NFC technologies and digital services for Japanese service providers that serve the Asia-Pacific region. The agreement enables the MTP-enabled TSM solution to be deployed in more than 30 Asian markets.

The joint C-SAM/DNP solution provides scalable and flexible mobile wallet technology for mobile operators, retailers and banks, healthcare companies and other service providers to offer innovative mobile services, such as payment, offers, coupons, banking, loyalty, healthcare and other rich value added services.

C-SAM's MTP addresses the complexities of managing a wide range of mobile devices and operating systems, secure elements, and connections to third-party systems for conducting secure NFC and/or barcode transactions that are associated with mobile payments, rewards, coupons, ticketing and related services.

"The agreement to expand our global mobile services agreement with DNP is a natural extension of the very successful partnering that we have done together in Japan and globally with our integrated mobile wallet solution. We look forward to deepening our collaboration with DNP, further strengthening DNP's portfolio of applications and services, and growing DNP's market leadership position throughout the Asia-Pacific region," said Felix Marx, CEO of C-SAM.

C-SAM's Mobile Transaction Platform and SDK were selected by ISIS, the US-based joint venture between AT&T Mobility, T-Mobile USA and Verizon Wireless, for its mobile wallet offering. In addition, the platform was chosen by MasterCard (NYSE:MA) to provide a white-label mobile wallet solution that enables seamless integration with MasterCard's pre-paid platform, offers, PayPass Wallet Services and rich informational services. This agreement with DNP reflects the highly scalable capabilities of C-SAM's MTP to roll out interoperable mobile wallet services across global markets and deliver the highest standard of customer experience to ensure brand differentiation.

## C-SAM'S MTP

C-SAM's Mobile Transaction Platform (or MTP) is an enterprise-grade infrastructure platform, with a secure (mobile phone optimized) client and secure server. MTP creates a secure, reliable environment for users to easily access personalized services from their mobile phones, enabling service providers to securely and reliably extend business services to the mobile environment for remote and proximity transactions.

The client, consisting of a wallet with secure token and transaction management for remote and proximity transactions, and related service modules for various financial and non-financial services, is a user-friendly, device-centric application installed on the mobile device. The platform supports various channels, including SimTK, SMS, USSD, and WAP, the client application is available for all popular mobile platforms including J2ME, BREW, RIM Blackberry, Apple iPhone, Windows Mobile and Android handsets, with additional ability to leverage native smart phone features.

The server provides the necessary frameworks, components, messaging, security, and utilities, supported by interfaces to various host business systems in the ecosystem, to fulfill various business services. The server enables configuration of services based on use-cases, transaction tokens, trust models, and personalization of the user experience, channels and admin utilities. The server is developed with Java/J2EE and supports all popular application servers and databases.

C-SAM is the Official Lanyard Sponsor of the 6th Mobile Commerce Summit ASIA 2013.

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WALLET SOLUTION  
NOW AVAILABLE IN  
MORE THAN 30  
ASIAN MARKETS



## MOBILE COMMERCE ASIA EZINE TURNS 1 AND HERE ARE SOME CONGRATULATORY NOTES THAT OUR FRIENDS SENT US:

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**Congrats! Mobile payment tech provider Accumulate wishes Mobile Commerce ASIA eZine a happy one year and best wishes for the future.**

**-Lars Aase, VP Marketing  
Accumulate**



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*Dear Mobile Commerce e-Zine team,*

*HAPPY BIRTHDAY! My heartiest congratulations to you! It has been my joy to see immense growth in our Mobile Commerce community for the past one year. I am looking forward to the day when Mobile Commerce eZine provides essential intelligences needed by the industry not just regionally but also globally.*

*Thomas Ooi, Executive Director  
Neoedge*



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*Congratulations Eugene and all at Neoedge on the first of many successful years in Mobile Commerce ASIA eZine's history. We're looking forward to your continued events, coverage and insights from the world of Mobile Commerce. From Christian Geissendoerfer and the entire team at YOOSE, the hyper-local mobile ad network.  
[www.yoose.com](http://www.yoose.com)*

*-Greer Hahn, Marketing Director  
YOOSE*

## YOOSE

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**To Eugene and the Mobile Commerce Asia e-Zine team,**

**Congratulations on your first anniversary... keep up the great work in making sure all of us throughout the region are kept informed of all things mobile commerce. We look forward to seeing much more in the coming year as the market really starts to heat up.**

**Allan Bennetto, Chief Marketing Officer  
JMango**





**Claire Mula**, Founder & Managing Director, Sprooki

Claire brings 15 years of Commercial, Product and General Management experience in Digital Marketing, Media and FMCG to her role as Founder & Managing Director of Sprooki, Sprooki is revolutionizing retail by being South-East Asia's first location-based mobile commerce service specifically designed for malls and traditional brick n' mortar retailers.

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

Mobile Commerce has moved forward in leaps and bounds in the past 24 months. On the "demand" side, the \*growth between 2010 and 2011 alone was almost 7-fold according to PayPal, with mobile driving most of the total growth in digital commerce in general.

When I think back to this time last year, we were just about to launch Sprooki as SE Asia's first mobile marketing & commerce platform specifically designed for traditional "real world" malls & retail brands. During the course of our product research, meeting industry specialists, reviewing legislation, guidelines etc., there was a lot of "misinformation" as well as really helpful advice. In the end, there were not a lot of options available on the 'payment' side of the equation which would integrate elegantly with smartphone apps (iOS in particular).

Nowdays, most payment service providers and banks have in-App solutions or APIs available and have evolved their user experience to cater for "on the go" shoppers (as opposed to internet browsers).

\*Singapore Market Statistics

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

Funnily enough, the "hottest" stuff is mostly what I like to call "upstream" technology. NFC is probably the hottest among these. At Sprooki we try to focus on the more mundane task of making the end to end shopping experience for mobile shoppers engaging, frictionless and secure.

Our clients being some of Asia's largest mall groups and retail brands are less interested in the business of payments and more interested in enabling shoppers to engage with their brands/service through whichever way they choose: pay via mobile, pick up instore or buy via instore kiosk, deliver to home or view free offer via mobile and walk instore to redeem. Most are looking for an comprehensive solution, which is what we endeavor to provide.

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

Obviously there is a plethora of B2C services, technology providers, marketing services and payment providers which all contribute to the broader "mobile commerce" ecosystem. In terms of B2C businesses, obviously the deals / flash sales businesses such as SingSale, Gilt Groupe, GroupOn, G-market have contributed to educating consumers on mobile shopping in general. In the B2B space, we tend to look to business such as Placecast, GPSopper and Sprooki as providing tremendous value to retailers by provisioning services under their own brand and building long-term value through geo-purchase data and customer insights.

In terms of what we like to call "mobile first" businesses, we observe interesting models such as shopkick (US) who use location-enablement, strategic partnerships with major stores and brands to engage consumers with rewards, offers and "gamification" mechanics.

When working with traditional malls & retailers in Asia, most are only just embarking on the m-commerce journey. In the US and Australia, strong online commerce markets, we tend to have conversations around "multi-channel" and "POS integration". While in SEAsia, the conversations are more around "positioning" technology and driving path to purchase via mobile. Which makes sense given most markets in Asia are truly "mobile-first".

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

In SE Asia, Singapore is clearly a hot spot due to the sheer penetration of sophisticated smartphones and digital payment options so a great testing ground for next-gen services like Sprooki. Beyond this, rapidly-growing smartphone markets, like the Philippines and Malaysia, where mobile users are accustomed to utilising devices, wallets and messaging for payments such as remittances, top-ups and bill payments are also interesting. Not unsurprisingly, these markets come in first, second and third respectively in the Mastercard Mobile Readiness Index.







**Tak Miyata** is CEO at mixi America, US subsidiary of mixi Inc. which is No.1 mobile social networking service in Japan. Previously, Tak was an Executive Officer of Alliance at mixi, where he leads mixi's efforts on expanding its business in global scale. He took the initiative to form the alliance with two major social networks in Asia, "Renren", China No.1 social network with 150 million users, and "Cyworld", Korea No.1 social network with 24 million users, to standardize and to co-promote their social application platform.

Prior to mixi, a serial entrepreneur, Tak has founded several companies in Japan and US, including mobile service firm J-Magic and image recognition software company NevenVision acquired by Google.

**1. 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 moving really fast. Smartphone made everything different. New trends I'm interested in are "Dynamic Pricing", such as HotelTonight [www.hoteltonight.com](http://www.hoteltonight.com) and "Instant delivery", such as Instacart

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

New functionality called "Passbook" introduced in iOS6. "Mobile Wallet" will be the hottest issue because we can understand who/when/what bought in the past and "what will be bought in the future".

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

No winner yet. There 2 possible categories. One is a disruptive startup fully leveraging mobile capabilities such as GPS and camera. The other one is an offline player which has huge real shops or partners.

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

Tokyo. Mobile commerce works really well in integrated population area.

**1. 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?**

I believe mobile commerce (no comment on mobile banking) is progressing nicely. There are some products in the market that are engaging the interest of consumers and some that are falling off. The main issue is that too many different technology concepts are being thrown together (mobile commerce, mobile payments, mobile transaction processing, mobile banking). That muddies the water.

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

Security, reliability. The same as always.

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

Paypal and Square are leaps and bounds ahead of everyone in the USA. Outside the USA I can't comment.



**Aron Steg**,  
Managing Director BCDE  
Investments, SMS Diagnostics,  
SMS Broker, Sniip, Zaq, &  
Explainers



**Tamer Keshi**,  
Senior Advisor, STC Group –  
Saudi Telecom Company

**1. 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 real progress is slow and we are rather looking at the same things as what we have had last year.

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

Technically there is no problem with massive implementations of Mobile Commerce and Mobile Payments across the world. The real problem lies in the fact that Banks are the key players in this game and that Banks and Telcos are in strategically antagonistic position with each other.





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.

**Product Service Profile**

C-SAM's Mobile Transaction Platform (MTP) is an infrastructure platform that facilitates the development and delivery of secure transactional services, both mCommerce (OTA) and mPayment (NFC Proximity), to a broad range of mobile phone environments.

C-SAM's MTP consists of the following key elements:

- a) Wallet Experience: Client application for mobile handsets and SE, supporting both NFC and OTA services.
- b) Wallet Management Platform: Robust, scalable, server platform to manage the wallet ecosystem, wallet lifecycle, widget provisioning, integration with other ecosystem partners, etc.
- c) Software Development Kit: Easy-to-use standards based tools and development environment to build and test individual widgets (service capsules).
- d) Value Added Reference Services: Collection of reference service implementations for wallet ecosystems and value added services

The MTP platform is designed to be network, carrier, device and operating system agnostic, masking these complexities and facilitating development. The unique security architecture enables providers to configure different trust models, and effectively aggregate applications from disparate domains without altering their existing risk management practices.

C-SAM's fundamental goal is to support and empower its clients by providing a horizontally integrated technology solution for rapid application and widget development across a broad range of mobile handsets and services, using a common SDK and development environment.



*Enabling the mobile experience.*

Netbiscuits is the world's leading cloud software service for cross-platform development, publication and monetization of mobile websites and apps. The company serves the mobile Internet programs for premium online and media companies such as eBay, Universal Music, MTV Networks, TV3 Malaysia and Sensis Australia, as well as leading agencies such as Sapien, Publicis, Razorfish and Ogilvy. Globally Netbiscuits processes more than 3.5 billion mobile page deliveries for its customers each month. Founded in 2000, the company has 90 employees in the USA, Germany, UK and Singapore.

The award winning Netbiscuits platform is available as a cloud-based software service (SaaS). At [www.netbiscuits.com](http://www.netbiscuits.com) all tools, interfaces and mobile enabling technologies are provided to develop, publish, monitor, and monetize professional mobile web applications. By using Netbiscuits, media companies, agencies, retailers, brand owners, developers, and service providers achieve a faster path to profit from their mobile Internet programs. In 2009 Netbiscuits won the internationally recognized ME Award for the "Best Mobile Publishing Platform".



YOOSE is the mobile coupon wallet 2.0. Everything that fills up today's consumer's wallet will be available on his mobile phone: loyalty cards, coupons, shopping lists, and much more. This provides a unique direct access to the consumers for product brands, retailer, transport & travel provider, mobile network operators and others. YOOSE is the future of relationship marketing.

YOOSE provides a mobile coupon wallet service. The concept is to replace plastic loyalty cards and paper rebate coupons from retailers and deliver them directly to the mobile phone of the consumer. YOOSE will thus help retailers generate more revenue through successful client acquisition and greater client retention. The consumer will benefit from greater savings and personalized offers he has always with him and which are not cluttering up his wallet.



F1Soft International has created an image of its own in the field of Transactional Banking Software through the course of its persistent effort for the last 7 years. We offer a variety of services in mobile applications, mobile banking, ERP system and bill payment module. Our major products include, Internet Banking, Mobile Banking, Terminal Product, Remittance Solution, Payment Gateway, and other Transactional Banking Product. F1Soft International has created a unique distributed structure, and steadily continues to expand its software development activities. In view of the quality and wide range of services as well as the growing number of Clients we work with, F1Soft International stands out amongst numerous Software Companies in mobile payment platform.



eSewa is an ambitious project in the context of Nepal. It started as an online payment gateway aggregating all the major banks in Nepal to create an easy gateway for payment for the customers of these banks. eSewa enables money remittances, online payment for transactions and value added services at the point of sales. We specialize in Secure Real-Time transaction processing service and support. eSewa online payment gateway performs payment authorization and authentication, and makes settlement of funds between banking institutions of the merchant and User (Customer). Currently, we have 23 Major Banks and Financial Institutions of Nepal in eSewa Network, a customer base of 35,000 and more than 250 Merchant partners. eSewa also has five different channels to reach to the mass, Bank Accounts, Mobile Wallet, Internet Wallet, Debit Card and Payout Agents. eSewa has recently introduced its mobile wallet along with a network of agents to be able to reach now unreachable market and benefit the economy as a whole.

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