



Around the world (of
mobile payments) in
32 products



A whirlwind tour by Tim Green

I write about mobile payments at [Mobile Money Revolution](#)

Get in touch!

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Mobile
payment is
confusing.

Wow!

\$235.4 billion

Market worth in
2013, says Gartner

Oh dear

\$398m

US payments from a
mobile wallet in 2012

Mobile *online*
commerce is flying

Mobile *in-store*
payments are a
rounding error

But to make it even
more confusing,
there's more...

The 5 strands of mobile payment

- Buying stuff from apps and sites
- Using a mobile wallet to buy stuff in shops
- Paying for things with your phone bill
- Transferring money to friends
- Plugging a card reader into your phone to take payments – aka mPOS

So, who's doing what?

Let's start the tour...

Part 1.

Buying stuff from
apps and sites...

Turn a card payment
nightmare into an
API...

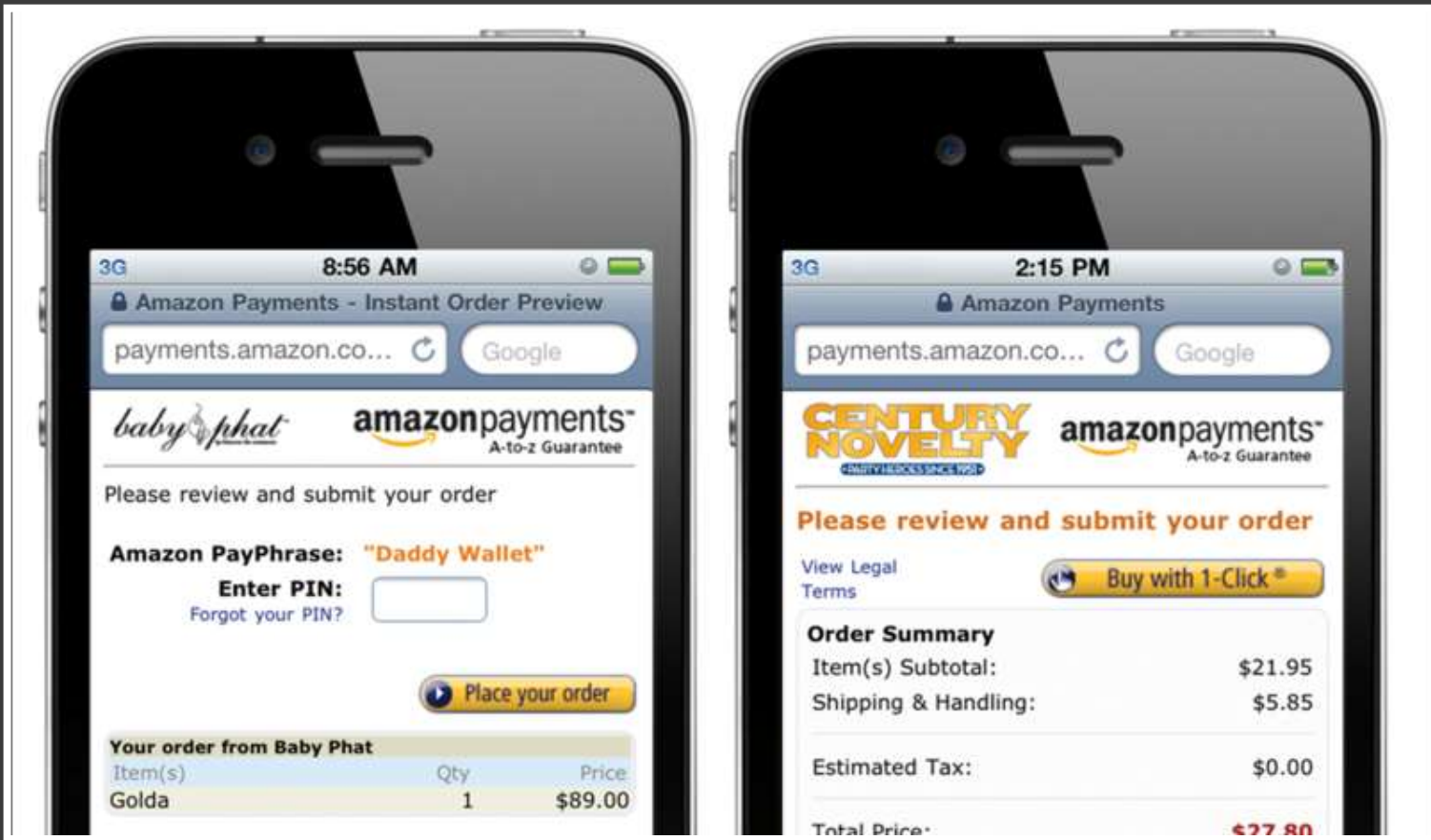


1. Judo API

All you need to accept card payments on a mobile site or app in a few lines of embedded code.

See also
Stripe, Braintree,
ZooZ, Paymill

Use some other
firm's payment
channel...



2. Amazon Payments

Solve the card payment nightmare by using an established channel with millions of users...like Amazon billing.

Turn a lengthy card
payment form into a
single QR code...

3. Paddle



Put your details into the Paddle app.
Scan a code on an online checkout form for instant payment.

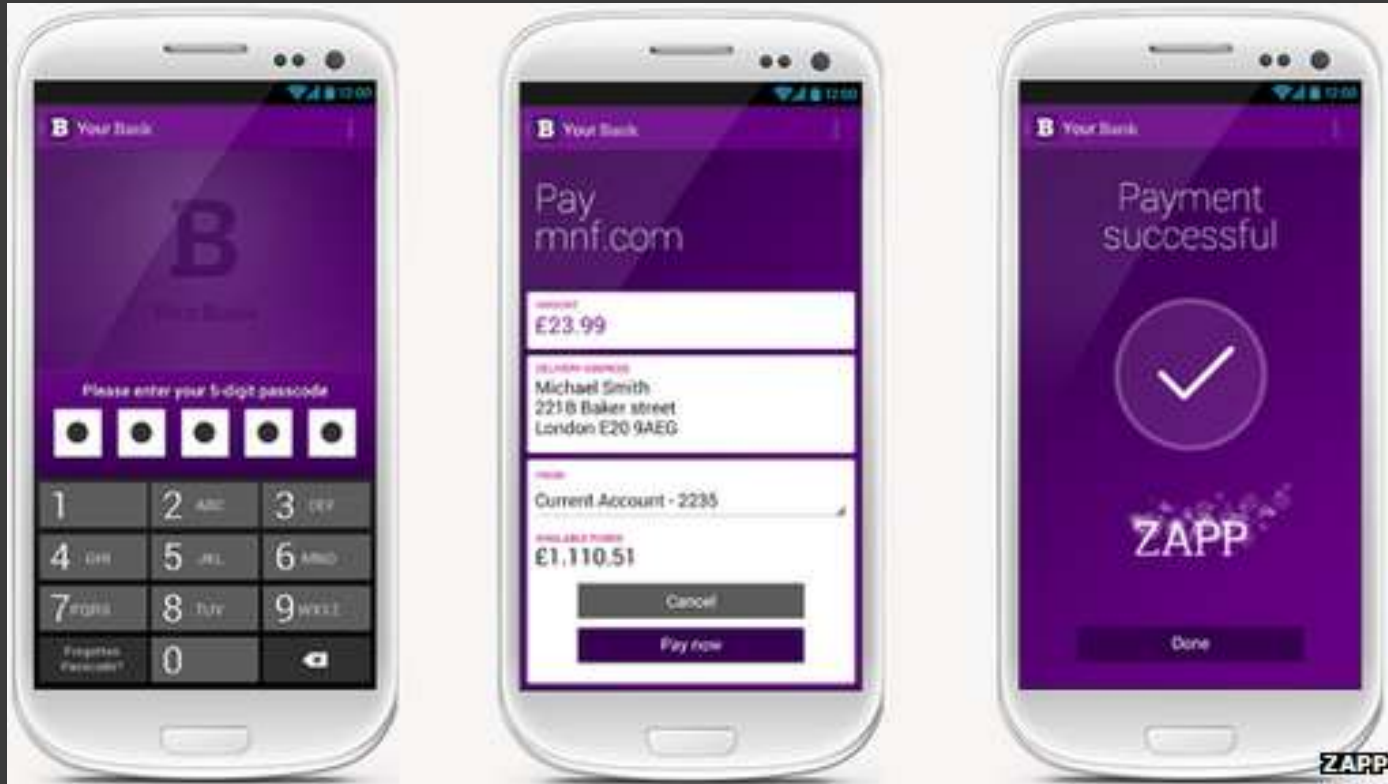
Take a photo of your
credit card...



4. Jumio NetVerify

Speeds up card entry – phone camera scans with 'remote card capture'

Let your banking
app handle the
payment...



5. Zapp

Click Zapp at checkout on a mobile site – opens your banking app. Pay and return to site.

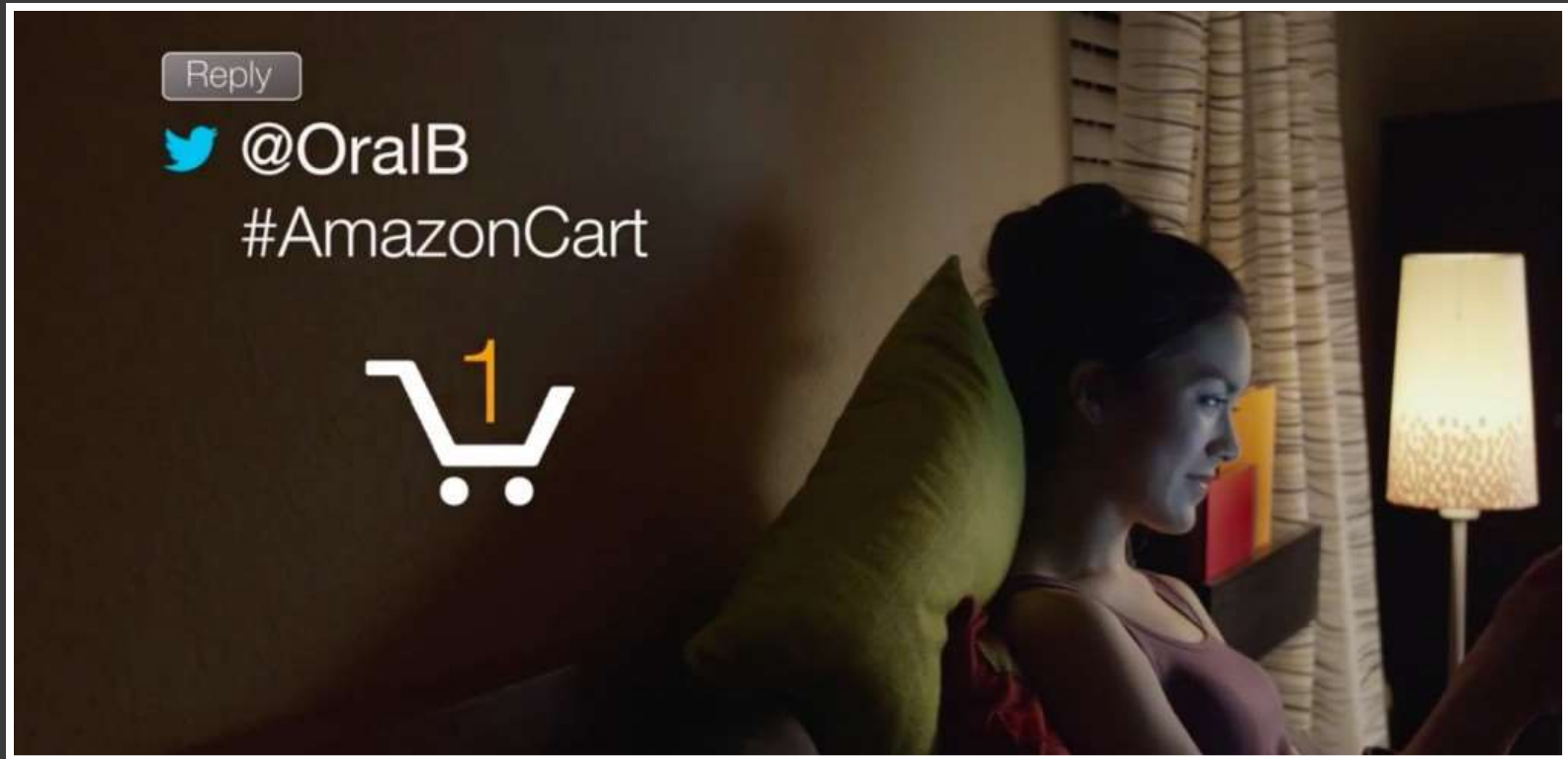
Buy stuff from a
messaging app...

6. WeChat mobile payments

Turns IM chat into a genuine commerce platform. No secret that Facebook is looking at this via Whatsapp...



Buy stuff with a 'pay
by comment' option
on social media...



7. #AmazonCart

Enter hashtag to store item in your Amazon basket

8. Soldsie




Another option for social media payments

Write 'sold' in comment box to make a purchase


Enabling
micropayment on
web sites without
the crippling
transaction fees...

9. Cardis



Small payments made profitable
This changes everything you knew about low value payments.

- › Dramatically reduce processing costs
- › Gain new insight into customers' buying habits
- › Drive enhanced product offerings & customer engagement



Micropayments using cards

30 to 80 per cent savings to digital merchants on sub €20 items

Aggregates multiple purchases to mitigate 20c fixed fee

Part 2

Don't use cards at all.

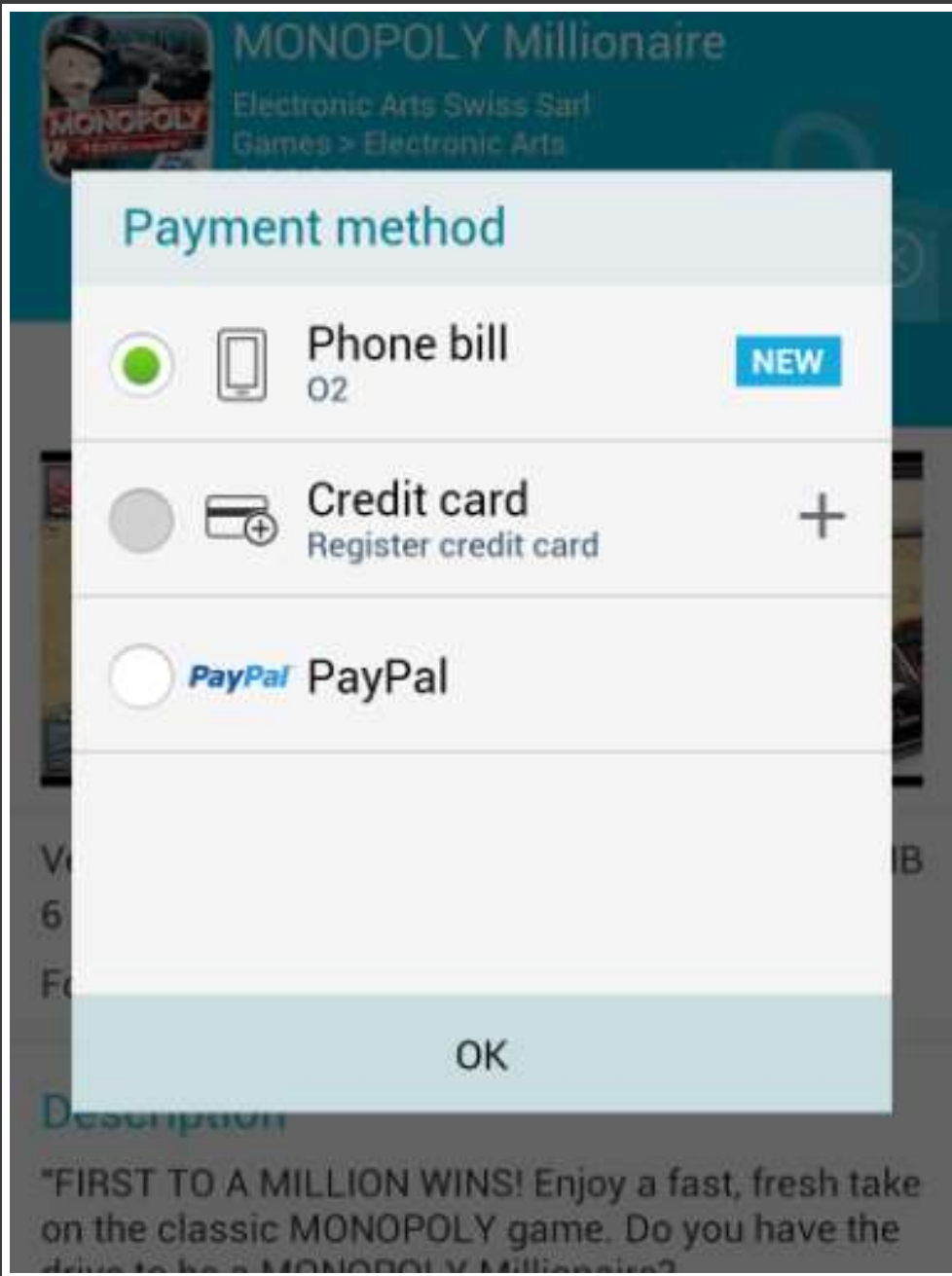
Use the phone bill...

10. Netsize direct operator billing

Pay for digital items from the phone bill.

Can be one click and reaches unbanked, under 18s...

See also Bango, OneBill, MoPay, OneBip, BillToMobile



Part 3

Ideas for making
mobile payments
viable *in-store*...

11. Starbucks app



Example of single retailer app. Shop assistant scans your phone. 5m transactions a week in US



12. LevelUp

Big in Boston, US. Pay from an app. No fees to merchants, all about data insights. But needs proprietary in-store kit.

13. Amazon Firefly



Camera or microphone recognises 100m items
Universal hard button launches Firefly
Option to buy instantly.

14. PowaTag



Load the Powa app and pay by QR code, NFC, audio trigger etc when you see the sign. 230 brands signed up. See also Yoyo, CloudZync, SeQR

15. Merchant Customer Exchange (MCX)



US retailers' own QR code based m-payment wallet. Includes Wal-Mart, Gap, 7-Eleven, Best Buy and Target.

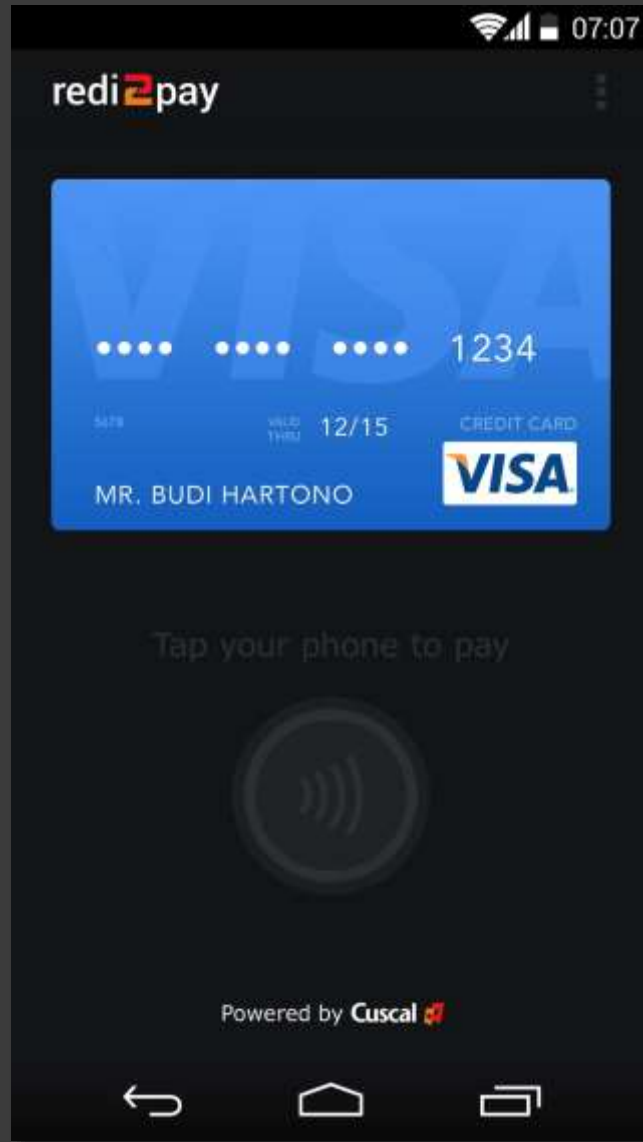
Should launch late 2014...

16. Vodafone SmartPass

Example of an operator-controlled NFC wallet. Dozens of similar trials launching across Europe.



17. Cuscal HCE contactless payment



Aussie NFC wallet that stores secure info on the cloud, not the SIM. Means you don't need operator support to launch


See also SimplyTapp in the US.



18. Close Beacon for Close Payment by Accumulate

An app and transmitter package that supports marketing and payment by Bluetooth Beacons

19. Clinkle



The screenshot shows a mobile app interface with a dark background and a brown leather-textured wallet. The wallet is open, revealing several items: a card for 'Maja Daley', a coffee cup icon for 'Sightglass Coffee', a blue card for 'Smitten Ice Cream', a green card for 'Pepples Donuts', and a yellow card for 'El Porteno'. At the bottom of the wallet is a button labeled 'Explore Places'. The phone's status bar at the top shows '10:03 AM' and signal strength.

 **Tabs.** Pay with your name.
Set up a tab at your favorite places. Order a coffee or sandwich, and walk away. Payment is automatic.

 **Directory.** Local finds, found daily.
Find nearby shops, cafes, and restaurants, with a location-based directory that shows you where it's at.

 **Menus.** Today's specials, in your pocket.
Browse today's menu, specials, and popular items, right on your phone.

 **Receipts.** Paper receipts are so 2010.
No more wasteful paper receipts. Store all your digital receipts in one convenient place.

Mobile wallet that transfers money
by inaudible sound

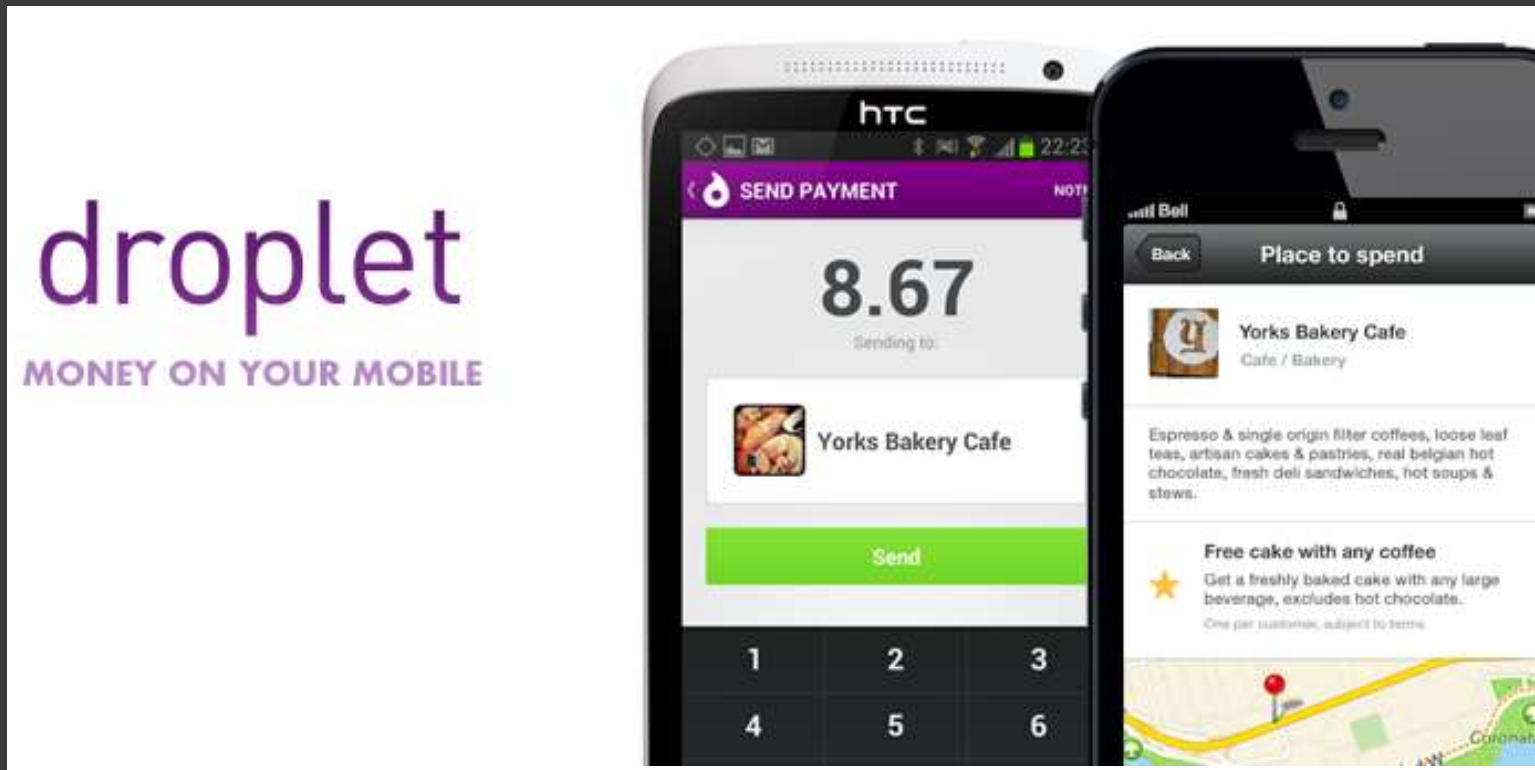


20. PayPal – pay with your face

Request the item before entering the store from the app.

Show your face to pay

21. Droplet



Makes payments over the air in-store.
Brings relevant retailer to the front by GPS. See also
Dwolla (US) and Mobino (Switzerland)

Part 4

P2P
transfers...

22. M-Pesa

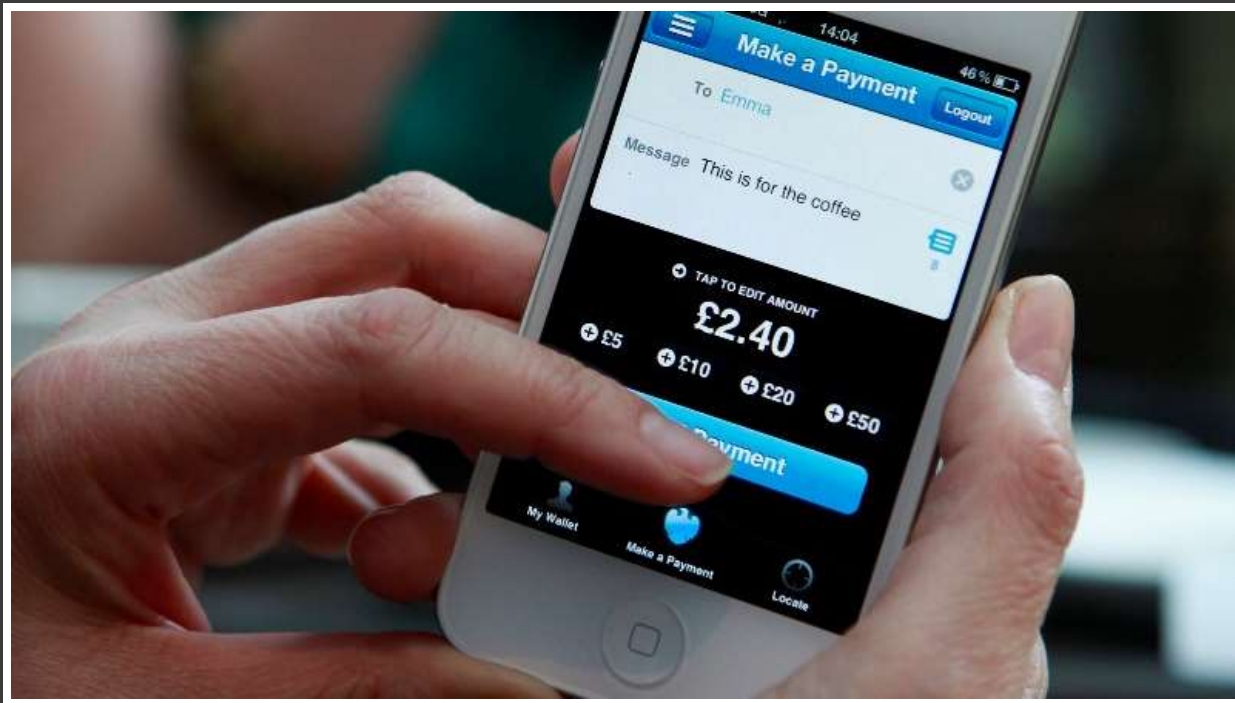


The original P2P mobile currency. Turn cash into mobile money and back again at agent kiosks. Huge in Kenya, now in Romania

GSMA says there are 61 million mobile money accounts.

See also Orange Money, Yu, Airtel Money and others

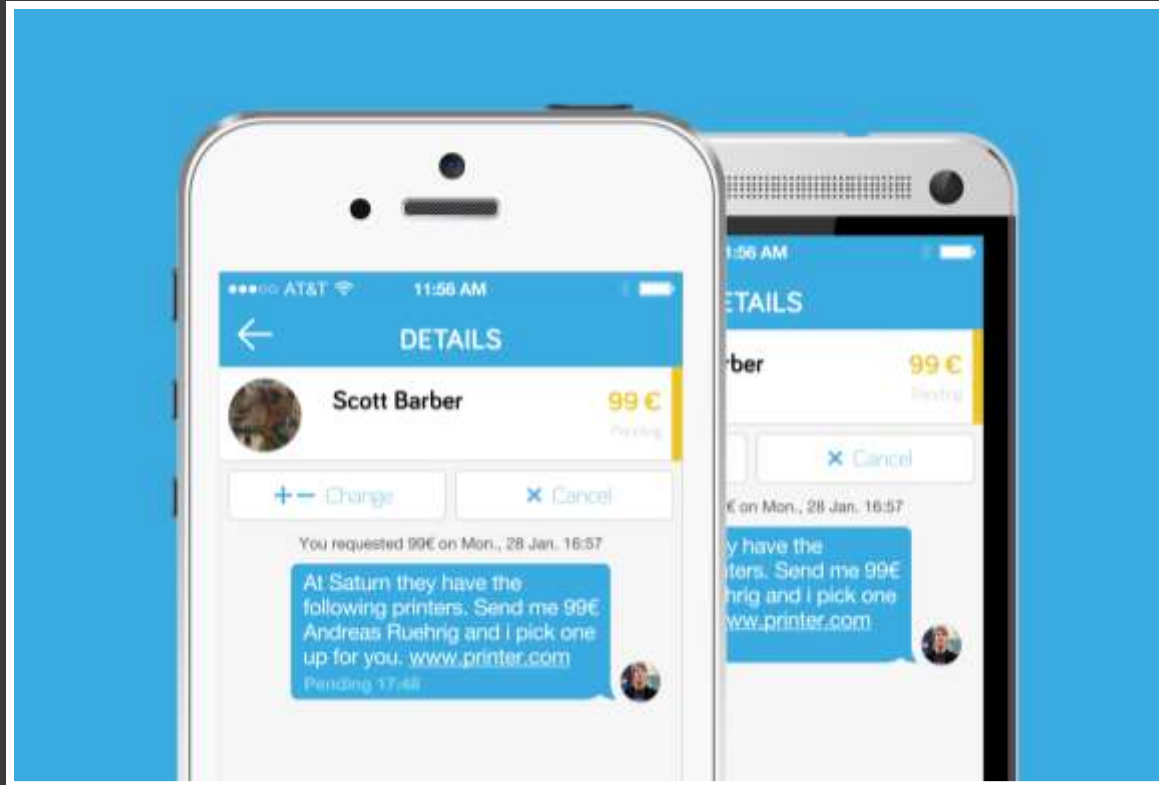
23. Barclays Pingit



Send money to friends. You only need their phone number – no account details necessary.

See also Paym – for UK mobile transfers between multiple banks

24. Payfriendz



P2P transfers from your address book. Like Pingit but independent of banks. See also Venmo.

24. Pay by Gmail



Just click on the \$ attachment.
See also Square Cash and Emu

Part 5

Turning the cash register
into an app

mPOS...



26. PayLeven mPOS

One of many European mPOS firms.

Payment must use a discrete Chip & PIN reader connected by Bluetooth

See also Square, iZettle, SumUp, Jusp

Random
wacky stuff

27. Coin

One 'master' card
to replace all your
plastic. Managed
by an app



28. The Wocket



One card that can duplicate thousands – and all authenticated with biometrics.

Not really mobile, but worth mentioning...

29. Paypal Galaxy Gear wearable



Wearable payments via the Galaxy watch. Pebble also has payment apps

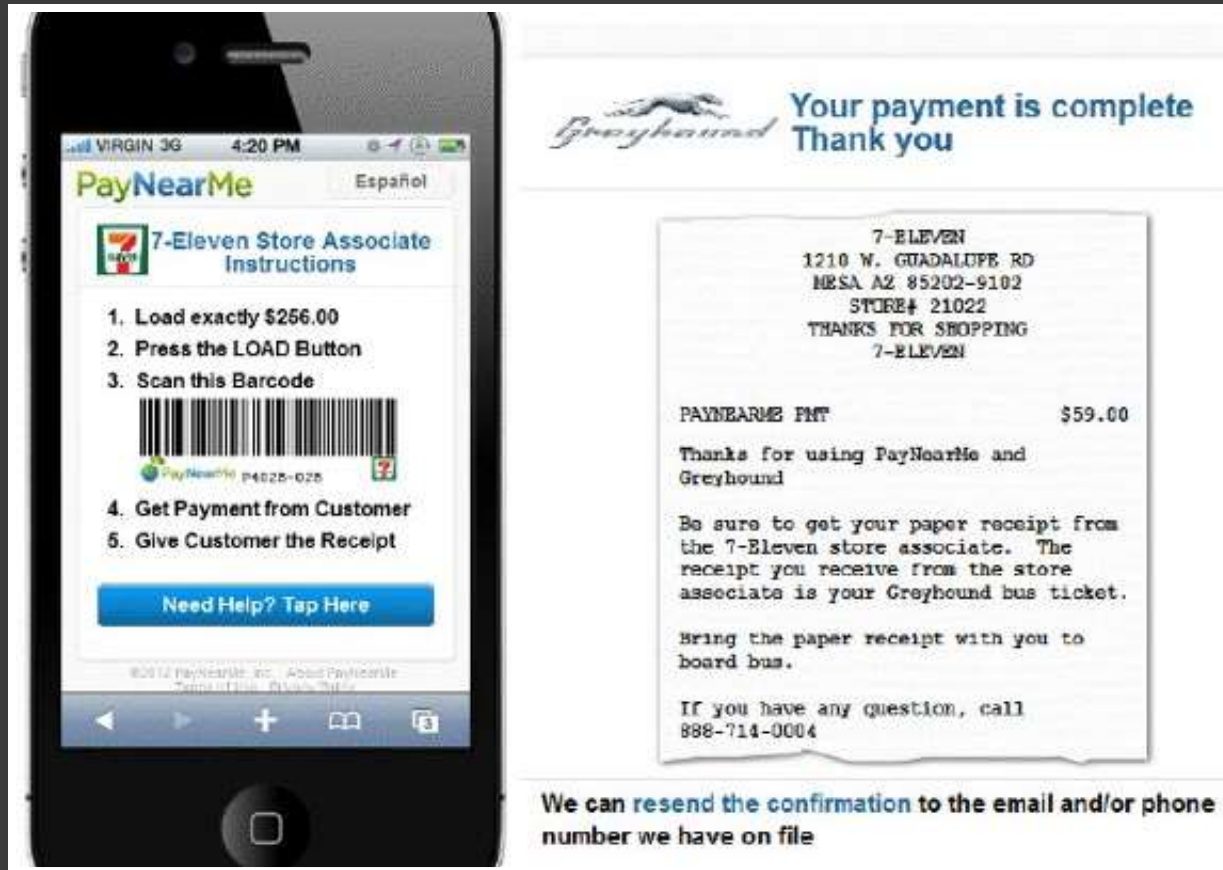
30. PayRange



Put this stick inside a vending machine.

Customers with the app can pay by mobile


31. PayNearMe



PayNearMe Español

7-Eleven Store Associate Instructions

1. Load exactly \$256.00
2. Press the LOAD Button
3. Scan this Barcode


PayNearMe P4025-025

4. Get Payment from Customer
5. Give Customer the Receipt

[Need Help? Tap Here](#)

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Terms of Use Privacy Policy

Greyhound Your payment is complete
Thank you

7-ELEVEN
1210 W. GUADALUPE RD
MESA AZ 85202-9102
STORE# 21022
THANKS FOR SHOPPING
7-ELEVEN

PAYNEARME PMT \$59.00

Thanks for using PayNearMe and Greyhound

Be sure to get your paper receipt from the 7-Eleven store associate. The receipt you receive from the store associate is your Greyhound bus ticket.

Bring the paper receipt with you to board bus.

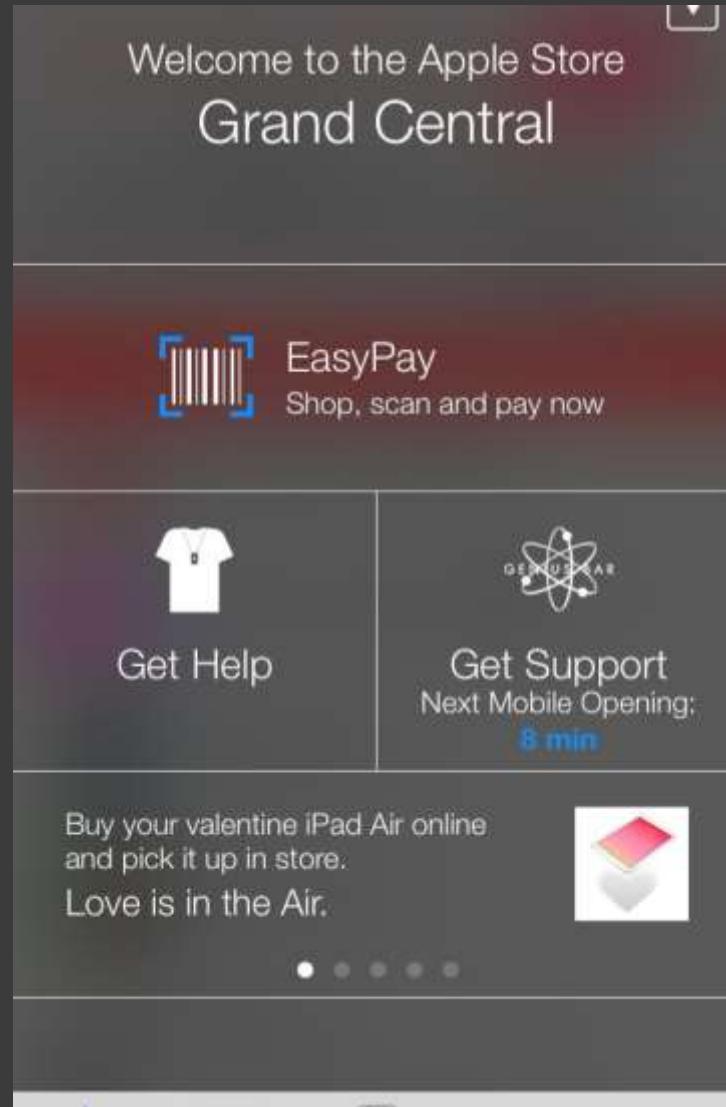
If you have any question, call
888-714-0004

We can [resend the confirmation](#) to the email and/or phone number we have on file

Lets people pay for online items with cash at neighbourhood stores.

And a word
about Apple...

32. Apple EasyPay



Over the air
payments in
Apple stores?

A glimpse of the
future?

IMO Apple is
interested in
authentication
and data, not
payments.



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