



Mobile Payments

A battle of giants in a fragmented market

**Innovation
Reports**

This study spotlights the mobile payment market, provides details about the related services and their technological aspects, analyses the usages and the industrial structure with a drawn of the value chain.

The report makes an in-depth look in examining several business models - for NFC, SMS, Fixed/mobile wallet & App Stores - their impacts and upcoming opportunities.

Key questions

- What are the different mobile payment services and which technologies are being used?
- Who is using M-payment and how do they use it?
- How are this emerging market and its value chain structured?
- What are the existing business models and who is the furthest along with their deployments?
- What are the market's key figures and what are the main forces driving development?
- What does the competition landscape look like?
- What sustainable opportunities are available to the different kind of players?



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- Growing usage boosted by smartphone adoption

- Young people, and men in particular, are most interested

- Safety is still an issue, but confidence is growing

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- Mobile Banking could extend to bill payment

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80 pages

Hardcopy: EUR 2 900

PDF: EUR 3 500

December 2010

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Profiled players

Card Issuers:

- Visa: from contactless credit card to mobile payment
- BarclayCard: Onepulse card
- American Express: iPhone App to pay bills

Manufacturers:

- Apple: handling 100 millions of iTunes accounts
- Nokia: involved in mobile payment
- Gemalto: secure platform and operator billing solutions

Billing platforms:

- Boku: a service for paying fixed Internet services for unbanked people
- Zong: trying to bypass operator bill?

Other payment services providers:

- Obopay: from money transfer to payment
- MoBeePay: payment based on tags
- Venmo: social peer-to-peer payment
- Billing revolution: checkout for Android
- Verifone: card reader for iPhone

Retailers:

- McDonald's in Japan: loyalty programme including couponing and payment
- Carrefour: contactless card trial
- Starbucks: from loyalty card to mobile payment
- Subway

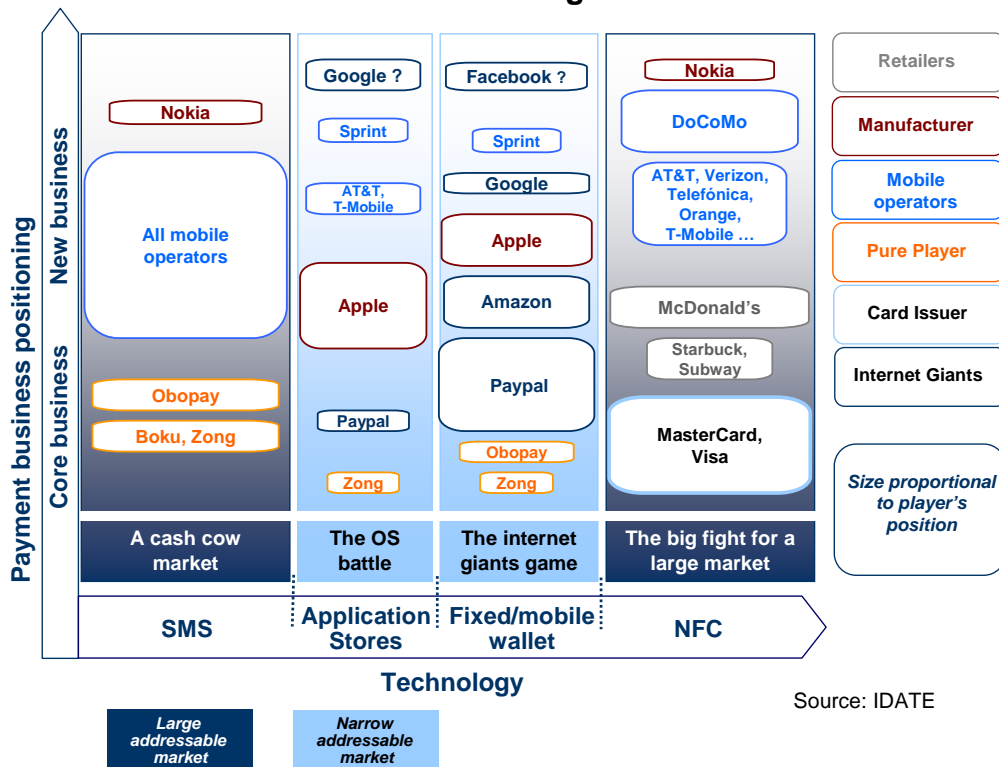
Telcos:

- NTT docomo: operational NFC mobile wallet
- Telefonica: many NFC trials in the UK and in Spain
- Deutsche Telekom
- Orange
- Sprint: a new mobile wallet outside NFC
- Telecom Italia: no commercial launch since 2009 trials
- PTC launches a mobile payment pilot in Poland

Internet fixed players:

- PayPal mobile
- Amazon Mobile Payments
- Google: an agreement with PayPal?
- Facebook: from virtual currency to e-payment?

Who is battling for what?



Source: IDATE