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## Highlights

- Allow customers to use mobile devices as smarter wallets to securely pay for goods and services—online or in stores—without a card
  - Increase revenue, profitability and loyalty for retailers
  - Deliver a richer and safer online banking experience, and reduce bank fraud by eliminating the use of credit or loyalty cards
  - Replace expensive paper coupons with e-coupons that can eliminate costly back-end processing and deliver targeted offers with pinpoint accuracy
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## Mobile banking

Wouldn't it just be easier if customers could pay for everything with the one thing they *always* have with them—their mobile devices? And what if instead of clipping coupons, the moment customers walked into a store, they received tailored offers that were simple to redeem? Or if loyalty program information could be accessed and used easily, without fumbling for cards? This is all possible with a smarter wallet.

### A smarter wallet for a more rewarding shopping experience

These days, almost every consumer has a mobile phone in his pocket or her purse. IBM is working to take advantage of this to develop new mobile banking applications. By using smart mobile devices to create a smarter wallet, mobile banking solutions from IBM are enabling financial institutions and retailers to allow consumers to:

- Use their mobile phones to securely pay for goods and services without swiping a card or handing it to a cashier.
- Use their smart wallets both online and in stores to pay for purchases with cash, credit or loyalty points.
- Receive comparative information about where to find the best prices and valuable coupons delivered directly to a smart device.
- Manage their relationships with the vendors they value most.

### Instrumented and interconnected systems that strengthen customer relationships

A smart mobile device becomes a smart wallet when it is enabled for near-field communication (NFC). IBM helped invent NFC, including the cryptography that keeps it secure, and NFC has already been integrated into smart devices in countries such as France, Germany and the United Kingdom. In the United States, similar technology is used in electronic highway toll systems, such as FastTrack passes and passports, and will soon be embedded into mobile devices.



Smart wallets also need a trusted service manager to enable them. IBM Core Smart Card Management System, which already powers mobile payments, provides the platform to enable trusted service management. A trusted service manager must have the ability to deal in an equitable manner with the multiple stakeholders involved with mobile payments, as well as provide a trusted platform to manage identity, personal data and wallet lifecycle. Already supporting 18 million smart wallets in South Korea, the IBM trusted service manager can help give consumers the flexibility and ease of payment they want, while also helping:

- Retailers increase revenue, profitability and loyalty.
- Banks reduce fraud and deliver a richer and safer online banking experience.
- Consumer product groups replace expensive paper coupons with e-coupons that can eliminate costly back-end processing and deliver targeted offers with pinpoint accuracy.
- All players participate in customer-managed relationships that provide tailored experiences for more effective promotion, bigger wallet share and better margins.

Additional mobile banking solutions, which extend the value and capability of a smart wallet, include:

- IBM® WebSphere® Mobile Portal, a device-independent development platform that allows banks and retailers to write once and render over multiple devices and applications—from e-mail to PIM to mobile devices.
- Microlocation-based services that allow information, services and applications to be delivered in a variety of locations—from train stations to hospitals to museums to schools.
- IBM Master Data Management (MDM), the first multidomain, multifunction MDM product in the market, packaged to address all types of MDM implementations—from small entry-level projects to strategic transaction hub deployments.

## For more information

To learn more about mobile banking solutions from IBM, please contact your IBM representative or IBM Business Partner, or visit: [ibm.com/banking](http://ibm.com/banking).



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Route 100  
Somers, NY 10589

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