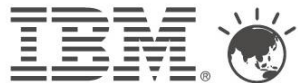




# ReThink

## 企業 突破力

落實創新，再造企業新局！



ReThink  
企業 突破力

落實創新，再造企業新局！

# 行動支付生態鏈 啟動智慧商務金脈

孫一仕

IBM大中華區金融事業群支付系統 副總經理



# 行動設備是充滿想像空間的” 平臺”



Cash  
(Replacement)



Smart  
Ticketing



Gift  
Cards



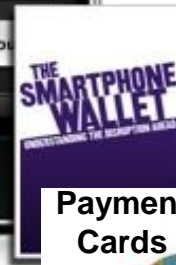
Loyalty  
Programs



Receipts



ID Cards



Payment  
Cards



ReThink

# 行動金融涵蓋的範圍



Mobile Money



行動銀行

延伸銀行服務到行動設備



通路

成功要件:內部整合



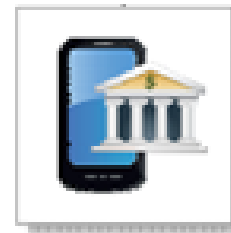
行動支付

在行動設備上進行或是  
接收支付交易



平臺

成功要件:外部結盟



行動商務

在行動設備上 搜尋商品/服務,  
進行行銷,購買,銷售,獲得服務



ReThink





# 行動金融各領域的參與者

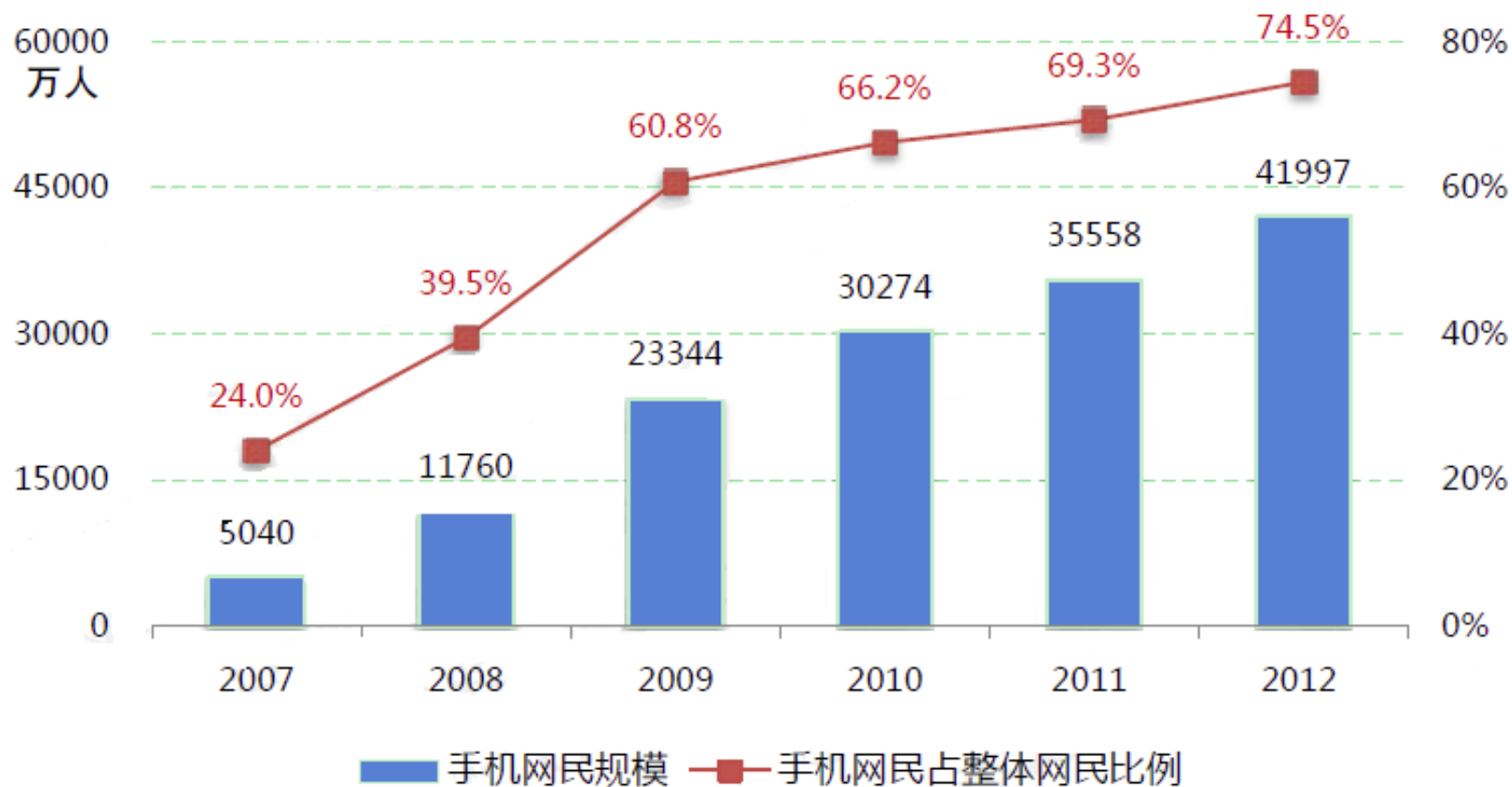


# ReThink

Source: Mobile LUMAScape, 2012, Luma Partners LLC

# 中國手機網民規模及其占全體網民比例

## 中国手机网民规模及其占网民比例



来源：CNIC 中国互联网络发展状况统计调查

2012.12



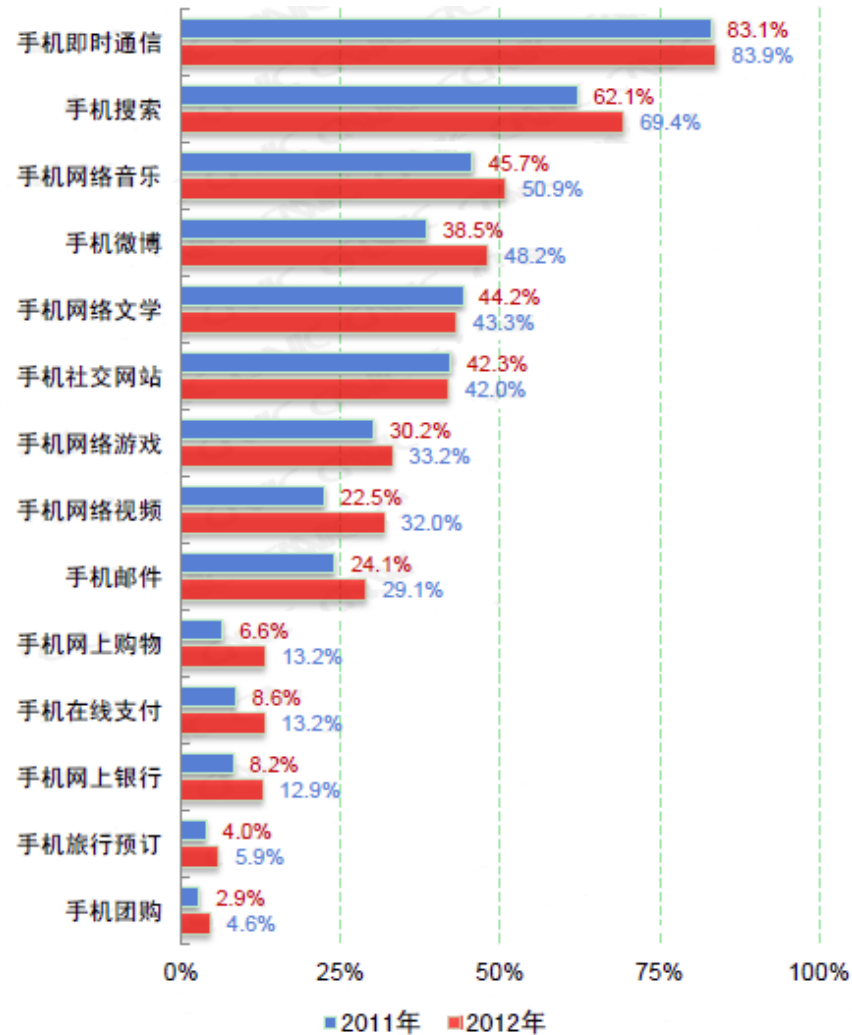
# 中國行動金融現況調查

- 在全國地級及以上城市城鎮人口中，個人手機銀行用戶比例為**8.9%**。較去年略有增長但占比仍不到一成
- **安全性、便捷性和應用範圍局限性**是銀行在發展行動遠端支付中的障礙因素。**難以相容多家銀行卡**，應用範圍不廣、沒有類似支付寶式的**電子商務平台**等，都是手機銀行使用率較低的重要原因。
- 短距支付方式的使用率也較低。最近1年僅有**3%**的人使用過手機刷POS機的支付方式，有**1%**的人使用過條碼支付。報告認為，現有支付方式的**便利性和安全問題**是行動短距支付的主要障礙因素。

中國金融認證中心 ( CFCA ) 發佈《2012中國電子銀行調查研究報告》 -12/13/2012

ReThink

# 2011-2012年 中國手機網民 各類手機應用使用率







# 行動設備以及社交網路的不斷演進，伴隨著資料量爆炸似的增加及資料分析能力的快速強化，都將驅動著支付產業的改變

A set of digital transformation drivers is emerging for the payments business



## Mobile revolution

- Connectivity, access and participation are growing rapidly
- Smart, connected devices are becoming the primary route to get connected
- Devices are getting smarter as they are increasingly connected and enriched by mobile apps



## Social media explosion

- Social media is quickly becoming the primary communication and collaboration format
- GenY's or "digital natives" use of technology and social media platforms is accelerating adoption
- Enterprises are adopting social media but are struggling to drive its value and manage risks



## Hyper digitization

- Digital content is produced and accessed more quickly than ever before
- Internet traffic is growing globally driven by consumer use of video, mobile data, interconnectedness
- An increasing number of connected devices and sensors is further driving growth



## The power of analytics

- New capabilities for real time analysis, predictive analytics and micro-segmentation are emerging
- Top performing companies use analytics to drive action and business value
- Analytics is making information "consumable" and is transforming all parts of the organization, from customer intimacy to supply chain management

9  
Source: IBV Analysis

## The Payments Business in 2015 to 2020

- The **business model** will become more complex **with many new players**
- Mature and emerging markets will have different solutions
- Technology is an **enabler** of the transformation
- **Consumers will be in control**, not the payment companies or telco's
- Change will be **evolutionary**
- **Security is a key component** to build trusted mobile services
- Social networks will be an important part of **the marketplace**
- *Traditional brick & mortar retailers and ecommerce merchants solutions will converge*
- Mobile payments will be a part of a **bigger ecosystem**, Smarter Commerce
- **Payments transaction competition will be at the point of transaction initiation**, not necessarily when an account is opened
  - **Future competition will focus on wallet share**

# ReThink

# 銀行的本質是？

- 銀行的基本功能是金錢的**保管、交換和借貸**
- 金錢的本質是什麼？習慣用作**價值尺度與交換仲介**
- 任何機構若能夠行動、操控及保證這種以有規律能量為表現形式的字母性資料，同時由字母資料作為價值尺度與交換仲介，被大家**普遍使用和信賴**，那麼這類機構就是銀行
- 信用卡其實是一個誤稱，卡片只不過是負載著作為貨幣價值交換符號的另一種**工具**。我們**(VISA)**真正從事的是貨幣**價值交換**的業務。

VISA and the rise of chaordic organization  
– VISA Dee Hockcess



# 美國行動支付市場大事-2012

August 8, 2012

## Starbucks and Square to Team Up

May 24, 2012

## Wells Fargo Launches ClearXchange P2P Payments Service

June 27, 2012

## Apple Announces Passbook

July 27, 2012

## Apple to Buy AuthenTec

Aug 1, 2012

## ISIS reported to launch tests Aug. 20

ISIS, a consortium of AT&T, Verizon and T-Mobile, is set to launch its mobile payment pilot test on Aug 20 in Austin & Salt Lake City.

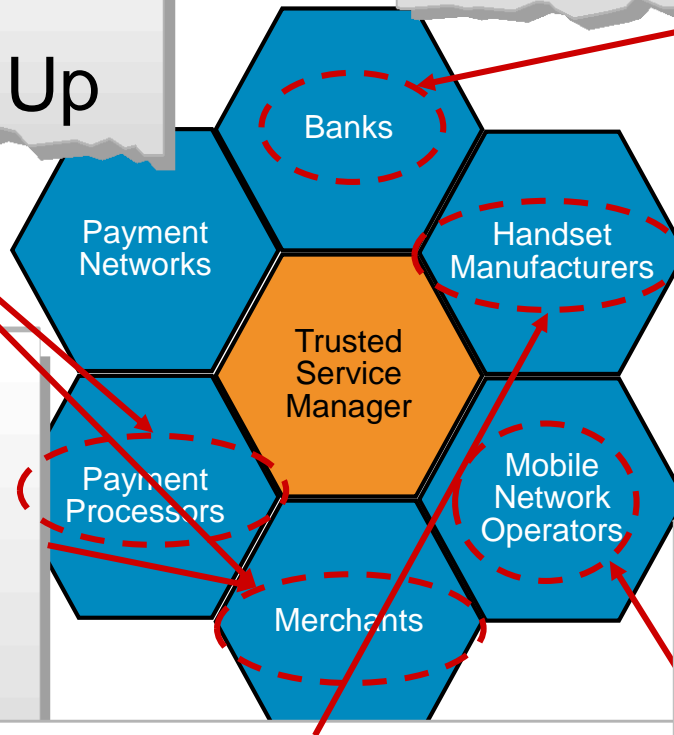
August 1, 2012

## Google Wallet Now Works With Multiple Credit Cards

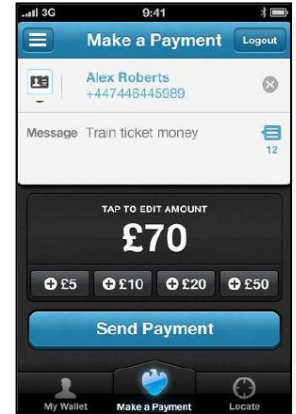
Aug 9, 2012

## Big Retailers Join Forces to Develop Mobile Wallet

Wal-Mart, Target, 7-Eleven and other major retailers form Merchant Customer Exchange (MCX).



# 什麼是行動支付？



## Barcode base

Starbucks



## NFC base

Google Wallet  
ISIS

## Card Base

Square  
Paypal Here  
Verifone PAYwave  
Intuit Gopayment  
SWIPY  
.....

## Online Wallet

Banks P2P transfer  
AMEX Serve  
Square Card Case  
Paypal

Customer Device or Card



客戶可選擇的支付工具是很多樣





# Contactless Payments/NFC

## Key Players



**HOW IT WORKS**

Your credit card info, or that of any loyalty or gift card, is stored on your phone.

Enter a PIN code prior to purchase.

Tap your phone to an NFC payment system and your info is sent to the merchant for authentication.



# ReThink

# NFC外接Apple手機的方法

Juniper Research : iPhone 5's Lack Of NFC Has Set Market Back By 2 Years In U.S., W. Europe



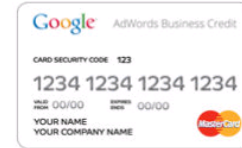
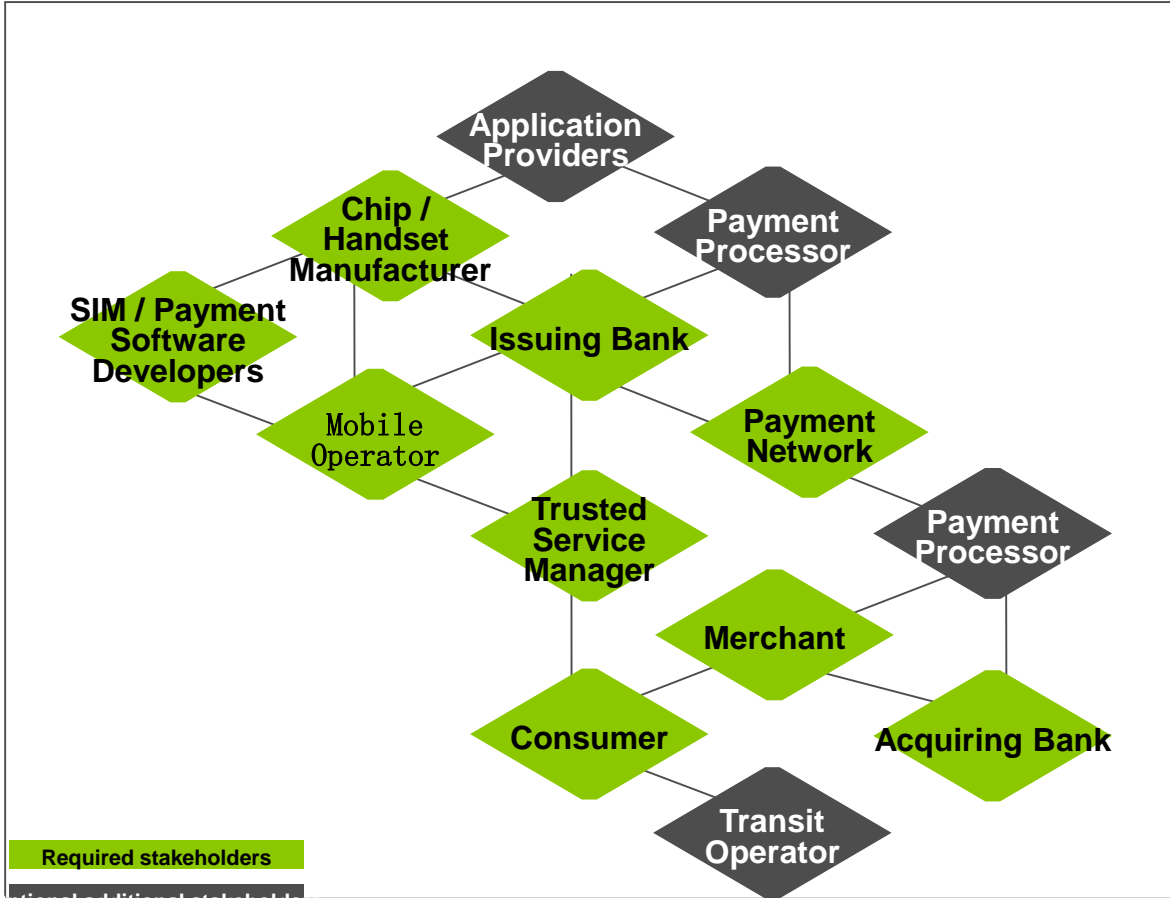
具備NFC功能的手機只是滿足部份功能 真正能夠成功的要件是生態系統



# NFC – Google Wallet



最少要有九個相關單位元元元元需要共同合作



# ReThink



# Google Wallet現況

## Phones (10)

Samsung Nexus S 4G on Sprint , Samsung Galaxy Nexus on Sprint

Samsung Galaxy Nexus GSM/HSPA+ , Samsung Galaxy Victory 4G LTE on Sprint and Virgin Mobile

Samsung Galaxy SIII on Sprint, MetroPCS, and US Cellular , Samsung Galaxy Axiom on US Cellular

LG Viper™ 4G LTE on Sprint , LG Optimus Elite™ on Sprint and Virgin Mobile

LG Nexus 4 GSM/HSPA+ , HTC EVO 4G LTE on Sprint

## Tablets

Asus Nexus 7 , Samsung Nexus 10

*Citi MasterCard*

Re-org : Moved Google Wallet under Advertising





# 香港金融局(HKMA) NFC Payment 架構規劃

- NFC mobile payment infrastructure that will achieve interoperability among all NFC mobile payment services along four development objectives:
  - The ability to download multiple payment services from different banks and payment service providers onto a single NFC phone (單一手機可儲存不同支付功能)
  - Payment service continuity when a consumer switches from one mobile network operator to another (消費者更換電信運營商 支付功能不會中斷)
  - Payment service continuity when a consumer changes from one NFC phone to another (消費者更換手機 支付功能不會中斷)
  - A high level of **security** “in line with international standards and relevant regulatory requirements ” (符合國際標準及相關監管要求的安全標準)
- HKMA’ s consultant has produced a draft set of standards and guidelines covering three aspects:
  - (i) **interoperability** requirements between devices and systems;
  - (ii) **operation guidelines** of NFC mobile payment services; and
  - (iii) **security measures** on mobile wallet protection and payment transaction processing.



# Mobile as Point of sales

## Key Players



There are **probably 200** apps in the App Store that allow you to take a credit card swipe





快錢公司今年(2011)9月1日發佈了快+開放支付平臺，並首次對外公佈了行動支付產品快刷。快刷由讀卡器、手機用戶端及服務平臺組成，提供一插即刷功能，支援所有銀聯卡和境外卡刷卡，無額度限制

“快刷”年底將正式投入商用，價格在100元以內，保險、物流和網購行業客戶有望首批使用。



# 銀聯商務 一盒寶



- 信用卡還款
- 餘額查詢
- 公共事業繳費
- 卡卡轉帳
- 手機話費充值
- 機票訂購
- 帳單號支付
- 一盒寶購買







# 案例探討 – BoA Mobile Payment on Demand

Idea :

Merchant is looking for different way to help customer to shop

Customer is looking for different way to shop

Focus on SME

Competitive advantage : Brand , Fund  
mobile app and secure card reader



*“I hate to come out with a commodity product, but every bank should have one”*

- Trevor Rubel, EVP of Strategy and Emerging Products for Bank of America Merchant Services



**BankAmeriDeals™**

It's your choice, your cards and your cash back.

connect merchants with customers through promotional offers, online coupons and deals.

**ReThink**



# 案例探討 – BoA Mobile Payment on Demand

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## Idea :

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Customer is looking for different way to shop

Target customer : Focus on SME



Competitive advantage : Brand , Fund

Technology : mobile app and secure card reader



## BankAmeriDeals™

It's your choice, your cards and your cash back.

connect merchants with customers through promotional offers, online coupons and deals.

# ReThink

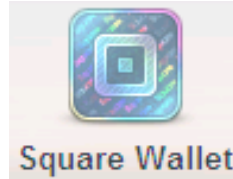
- 2012/11 , Verifone CEO Doug Bergeron announced the company would be getting out of the dongle business
- 2012/5/9 announce the service
- **customer acquisition costs** that didn't "justify the razor thin margins produced by merchants with infrequent volumes and extremely high attrition.
- My belief is that the only possible survivors in this fundamentally challenging business model will be companies who might have an opportunity to **provide other services to these micromerchants,**“ Bergeron said





# Online to Offline vs. Offline to Online

PayPal™



V.me by Visa



Google wallet



ReThink





- MasterCard launched MasterPass 2013/2/25. . MasterPass is the evolution of PayPass Wallet Services. It is a digital service which allows consumers to use **any payment card** or enabled device to **shop online, in-store** or anywhere
- Financial institutions in **Australia and Canada** by the end of March 2013, and in the US and the UK later in the spring and summer respectively. Additionally, **MasterPass availability in 2013 will expand to other markets worldwide, including Belgium, Brazil, China, France, Italy, Netherlands, Singapore, Spain and Sweden**
- MasterPass service
  - **MasterPass checkout services**– to provide merchants a way to accept electronic payments regardless of where the consumer may be. For **in-store scenarios** either at the register or in the aisle, MasterPass will support the use of NFC, **QR codes**, tags and mobile devices used at points of sale. For **online purchases**, MasterPass provides shoppers a check-out process by eliminating the need to enter detailed shipping and card information with every purchase.
  - MasterPass-**connected wallets**– to enable banks, merchants and partners to offer their own wallets. **Consumers can store card information, address books and more in a secure cloud**, hosted by an entity they trust. The wallet is open, which means that in addition to MasterCard cards, consumers can use other branded credit, debit and prepaid cards
  - MasterPass **value added services**– to upgrade the shopping experience before, during and after checkout. These will include more information such as **account balances** and **real-time alerts**, **loyalty programs**, as well as Priceless offers and experiences.

ReThink



# AMEX and Social Media

## TwitterSync. Tweet. Save:

After a card is synced, Tweet a unique offer #hashtag from a participating merchant. Once you make a qualifying purchase at the participating merchant on your synced American Express Card, you'll automatically receive the savings as a statement credit.

## FourSquare:

Check-in with foursquare, tap to redeem the Special and pay with their synced American Express card to receive a credit on their monthly statement.

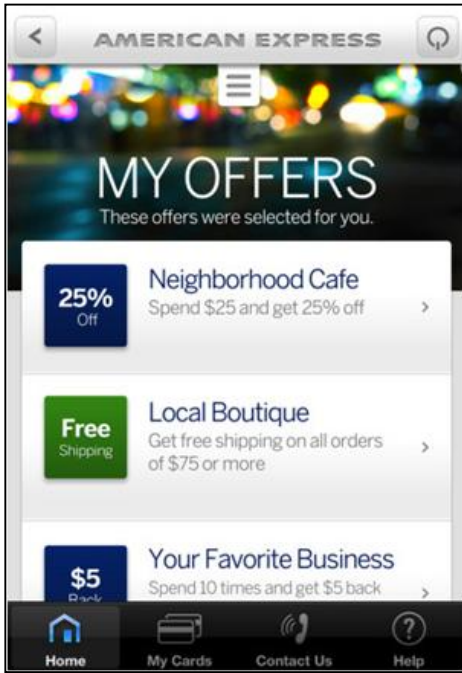


## Facebook Link Like Love:

American Express takes what you "like" on Facebook and gives you offers you may love.

**AMEX Sync:** Leveraging the power of social. It partners with *Foursquare* on check-in deals, *Facebook Likes* for rewards and *Twitter* for coupons.

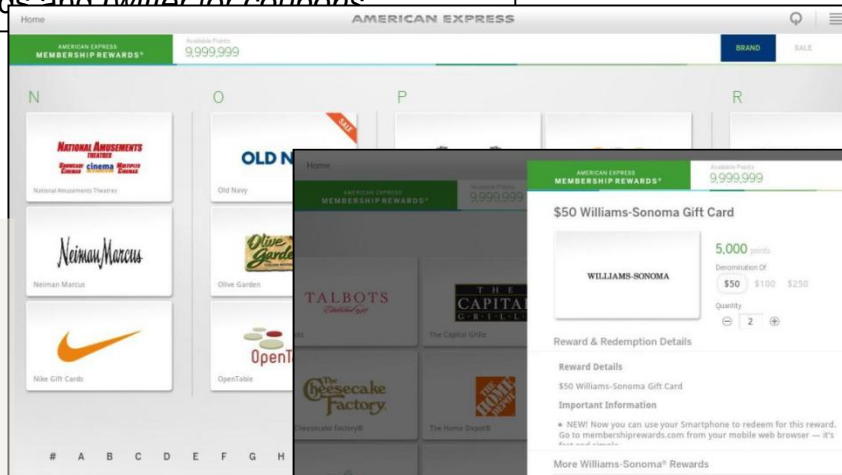
EXPLORÉ  
americanexpress.com/sync



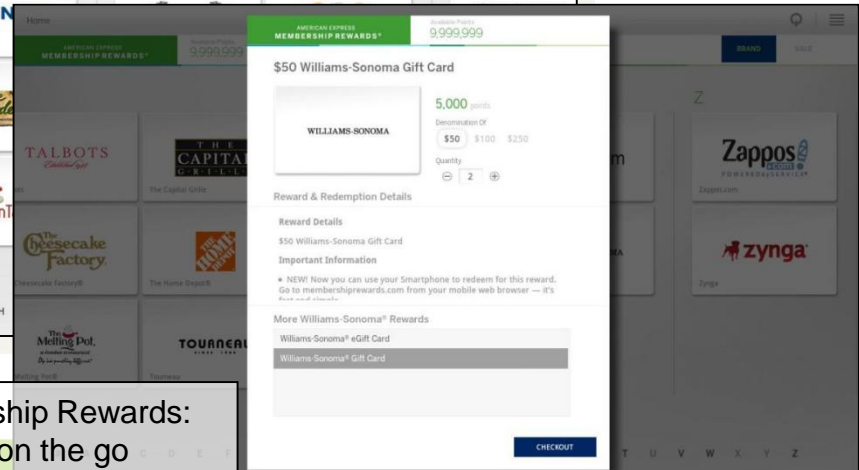
Mobile offers are real-time and based on location and spend history

*"We developed our mobile offer engine with three key points of differentiation in mind: relevance, convenience and value"*

- Josh Silverman, president of the U.S. Consumer Services Group at American Express



AMEX Membership Rewards: Redeem points on the go





# Mobile Payment Merchant Carrier



Mobile phone



Pad

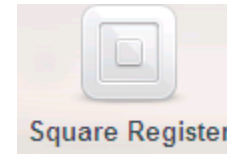


PC



Traditional POS

支付服務將只是**基本功能**更重要的是**整體**增值服務



央行資料顯示，如以2012年刷卡消費額為基準測算，下調費率使商業銀行、中國銀聯等銀行卡產業各方刷卡手續費收入減少超過**75億元**。

**Durbin Amendment**設定信用卡手續費上限，將導致前二十五大銀行營收減少八十億美元

Using the vast amount of data each store collects in cloud platform and turning that around into actionable information. Move small businesses into Cloud - CEO of Shopkeep

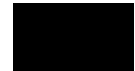


# CBA – Pi的奇幻旅程

**Albert**是由澳洲聯邦銀行CBA (Commonwealth Bank of Australia) 依據安卓作業系統所設計，具備EMV卡片讀寫器，短距通信以及照像機的7英吋的交易平板設備，提供客戶協助其業務。

**Pi** 是由CBA 設計的軟體平臺，特別為零售業設計。CBA在基於此平臺，開發多種交易及服務的應用app，提供客戶在商店內所需的各項需求。

**Pi** 是一個開放平臺，協力廠商可依託此平臺開發特定客戶所需知應用app，客戶可以至CommonwealthAppBank下載所需之app。

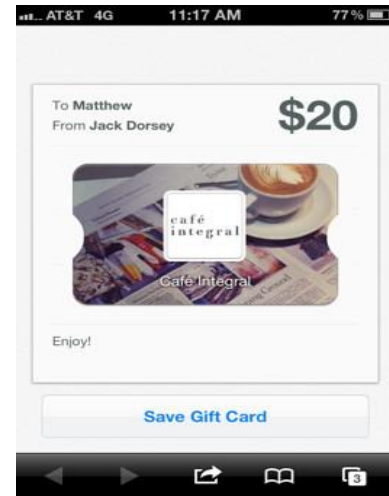


ReThink



# Square 案例

- 2010開展業務,投資者包括 摩根大通(JPMogan Chase) , VISA, Starbuck
- Square Wallet的核心是一個讓用戶在店裡不用掏出錢包就能付款的應用
- Square用戶可以贈送給好友任意一家合作商戶的電子禮品卡
- 如果我發現了一家不錯的店，我會把它推薦給我的好朋友。而禮品卡把這事做的更進了一步，因為我的好友會真的因為我贈送的禮品卡而去嘗試這家店。” ,營造商務” 集客” ,更進一步送禮品
- 禮品卡=現金取代物
- 從商家出發
- 使用者規模對我們來說是其次，最重要的是我們希望能夠通過一些不斷創新的服務把使用者深深的粘住-
- 只要我們不撼動銀行帳號、儲蓄——這兩個根本，銀行都會喜歡
- 業務演進
  - Sqaure → Square Register → Square card case → Square Wallet → Square Stand





# Square Stand – 2013/05/14

Select Hardware

Select Hardware > Shipping Address > Billing Information > Confirm Order



## Add Optional Hardware

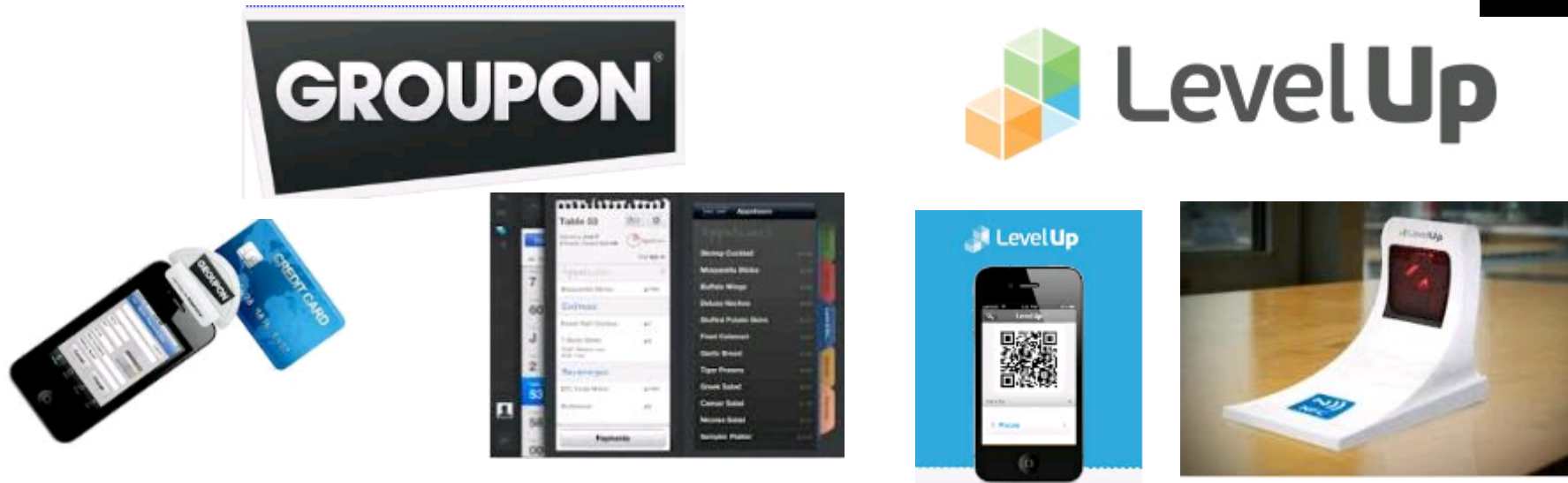
Configure your counter with a USB receipt printer, cash drawer and barcode scanner. Connect devices to the Square Stand in minutes.

Square Stand	<b>\$299.00</b>
<input checked="" type="checkbox"/> Add Cash Drawer APG Vasario 1616 USB	<b>\$199.00</b>
<input checked="" type="checkbox"/> Add Receipt Printer Star Micronics TSP143UII	<b>\$199.00</b>
<input checked="" type="checkbox"/> Add Barcode Scanner Symbol LS2208 USB	<b>\$99.00</b>

Pre-order

**\$796.00**  
Ships week of July 8





- 所有的新案例一定會在手續費上做文章。
- Groupon 對於 MasterCard, Visa, and Discover 等信用卡交易 收取 1.8 % 的費用加上 每筆交易 \$0.15 美金, Groupon 將會帶動新一波的手續費下降
- Square目前是單筆收取 2.75 % .
- LevelUp 則開始提供免費的支付交易，打破支付市場現有的局面。這表明我們迅速進入一個新時代，**支付資料的價值超過交易費用。最原始的支付交易營收模式已經死亡。**

# P2P Lending - Financial Disintermediation



The screenshot shows the Alibaba Financial website. At the top left is the logo for Alibaba Financial, with the text '阿里巴巴金融' and 'Alibaba Financial' below it, followed by the tagline '专注于小微企业的融资服务提供商'. Below the logo is a navigation bar with '首页' (Home) and '诚聘英才' (Recruit Talents). The main content area has a green background with a white grid pattern. The headline reads '电子商务平台 & 互联网式的数据化运营模式'. Below this, there are five key features: '无需抵押' (No collateral), '在线操作' (Online operation), '利息低' (Low interest), '额度高' (High limit), and '零门槛' (Zero threshold). At the bottom of the main content area, there are three small square images. Below the main content area is a grey bar with the text '阿里巴巴金融简介'. The bottom section of the page contains two paragraphs of text describing the service.

阿里巴巴金融 | 专注于小微企业的融资服务提供商

首页 诚聘英才

## 电子商务平台 & 互联网式的数据化运营模式

无需抵押 在线操作 利息低 额度高 零门槛

### 阿里巴巴金融简介

阿里巴巴金融承担阿里巴巴集团为小微企业和网商个人创业者提供互联网化、批量化、数据化金融服务的使命。阿里巴巴金融通过互联网数据化运营模式，为阿里巴巴、淘宝网、天猫网等电子商务平台上的小微企业、个人创业者提供可持续性的、普惠制的电子商务金融服务，向这些无法在传统金融渠道获得贷款的弱势群体提供“金额小、期限短、随借随还”的纯信用小额贷款服务。

阿里金融致力于让小企业的诚信创造财富，并已成为网商小企业首选的金融服务商。

# 餘額寶 - 2013/6/13 銀行掌握的 到底是什麼？

手机支付宝

欢迎使用支付宝!

登录 - 注册

我的支付宝

安全中心

帮助中心

提建议

支付宝 | 余额宝



余额宝收益播报 2013年06月18日

4.676% 七日年化收益

马上体验余额宝



在线客服

## 支付宝打造的余额增值服务

通过余额宝,用户不仅能够得到较高的收益,还能随时消费支付和转出,像使用支付宝余额一样方便。首期支持天弘基金增利宝货币基金。

### 如何转入

[详细流程演示](#)



支付宝账户实名认证



填写转入金额



成功转入

### 如何消费

[详细流程演示](#)



挑选商品



输入支付密码



完成付款





# 銀行掌握的到底是什麼？客戶？資金？ 還是帳號？還是使用的情境？

手机支付宝

欢迎使用支付宝!

登录 | 注册

我的支付宝

安全中心

帮助中心

提建议

支付宝 | 余额宝



余额宝收益播报 2013年06月18日

4.676% 七日年化收益

马上体验余额宝



支付宝打造的余额增值服务

通过余额宝,用户不仅能够得到较高的收益,还能随时消费支付和转出,像使用支付宝余额一样方便。  
首期支持天弘基金增利宝货币基金。

支付寶的帳戶除了電子商務交易, 前述的實體交易外, 也可以購買保險, 購買基金

支付宝账户价值得到提升

銀行最終要回答一個問題：要和客戶多黏？要”站”到多前面？

ReThink



# Visa應用手機功能及分析能力產生對客戶有意義的優惠

Visa designed the *Real-Time Messaging system* to address three key pain points of merchants.

1. Location-based driven offers
2. Tailoring the offer based off consumer lifestyle data.
3. Assisting with the redemption process at the point of sale.



ReThink

## 行動金融最終要回答的問題:

- 行動設備是新的通路嗎?會與其他通路互補嗎?
- 是取代現金交易? 還是將卡片交易移轉至手機(NFC vs. contactless Card)

**誰掌握了消費者未來的“錢包”，誰就掌握了資金出入口。**

交易手續費終將不是唯一的收入來源, 趨勢上是往下  
因此Debit card , pre-paid card將會是商家的首選

**唯有參與商務 才能掌握支付**

黏著度是掌握與客戶“對話”的機會 唯有對話才能參與客戶的行為

**由業務模式的形成增值服務才是建立“較”長久 競爭優勢的基礎**



धन्यवाद

Hindi

多謝

Traditional Chinese

Teşekkür ederim

Turkish

Спасибо

Russian

Danke

German

Gracias

Spanish

شكراً

Arabic

**Thank You!**

Obrigado

Portuguese

多谢

Simplified Chinese

Multume

Romanian

Merci

French

SC

ありがとうございました

Japanese

Grazie

Italian

감사합니다

Korean

ReThink