Mobile Payments: an emerging space

MOBILE BANKING

- FIRETHORN
- mFoundry
- monitise americas
- MSHIFT
- ClairMail

MOBILE PAYMENT

- ZONG
- boku
- MOBILUCKS
- bling nation
- mobapay
- mpayy

➤ And many more…
➤ And many more…
Mobile Payments: an emerging space

<table>
<thead>
<tr>
<th>PAYMENT USES</th>
<th>FUNDING</th>
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<td>P2P</td>
<td>Remittances</td>
</tr>
<tr>
<td>Telco acct</td>
<td>Pre-loaded</td>
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</tbody>
</table>

- **P2P**
  - X
  - Zong
  - MOBIbucks
  - boku
  - Mocapay
  - Obopay
  - Mpayy

- **Remittances**
  - Zong

- **Digital goods**
  - Zong

- **Physical goods**
  - boku

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Internationally: Two proven models

**DEVELOPED**
- Japan: NTT DoCoMo, Felica
- South Korea: SK Telecom, MBank

**EMERGING MARKETS**
- Kenya: M-Pesa
- Philippines: G-Cash
- India: mCheck
Internationally: Two proven models

- Japan: NTT DoCoMo, Felica
- South Korea: SK Telecom, MBank

The NFC model has a proven value proposition in Developed Markets
NFC hijacked by payments in the US

- Handset manufacturers competing for functionality per $.
- NFC explodes the use of the phone to the world around us, for minimal $ increase in hardware (less than $3).
- Telecoms and Banks cannot agree on who owns what information of the consumer, of the transaction, and the fees.
NFC hijacked by payments in the US
Bling Nation requirements

ANY phone

ANY carrier

EASIER than swiping a card

Certifications

SAS 70 Type II

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Bling Nation transaction

VIDEO
Bling Nation: Value proposition

CONSUMER
- Convenience, rewards, control

MERCHANT
- Cheaper acceptance, Loyalty, Info

BANK
- Increased profits, user satisfaction and new business accounts
Bling Nation Leadership Team

INVESTORS
- Backed by LightSpeed Venture Partners, Balderton Capital

ADVISORY BOARD
- John Reed ▪ Former Chairman of Citibank
- Jeffrey Stiefler ▪ Former Chairman of Digital Insight; former President of American Express
- Carl Pascarella ▪ Former CEO, VISA
- Brian Swette ▪ Former COO, eBay; Former CMO, Pepsico

MANAGEMENT
- Management team has a total of 60 years of Financial Services experience
- Wenceslao Casares & Meyer Malka ▪ Founders & Co-CEO’s. Patagon.com, Lemon Bank
- Puneet Agarwal ▪ Product. McKinsey, Fedex, Capital One
- Federico Murrone ▪ Technology. World Bank, IDB
- Cindy McAdam ▪ General Counsel. Fenwick, Postini, Google
- Judy Balint ▪ Marketing. E*Trade
- Rod Stambaugh ▪ Region President. Mocapay
- Charles Herel ▪ Region President. S1, FRS

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