

Mobile Banking & Mobile Payment Services



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Agenda

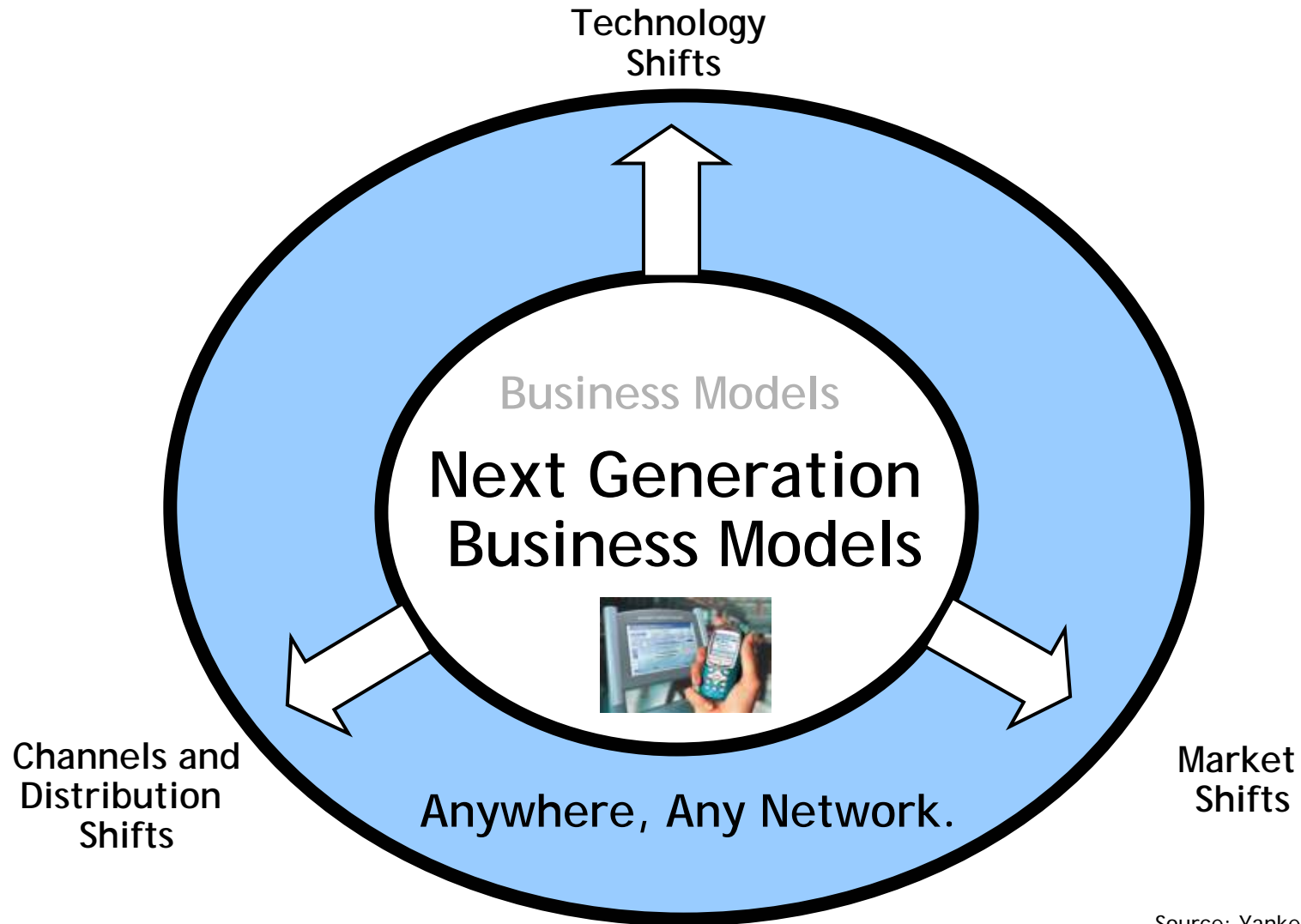
1. Introduction.
2. Alcatel-Lucent Approach and Value Proposition.
3. Convergent Payment Case Study.
4. Mobile Banking Propositions Going Forward.
5. Key Takeaways.

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Introduction



A View of the Market : Shifts create new business models.



Source: Yankee Group & Alcatel-Lucent Research, 2007



I want

- *Faster*
- *Better*
- *Cheaper*
- *Easier*
- *Secure*
- *Guaranties*
- *Service*

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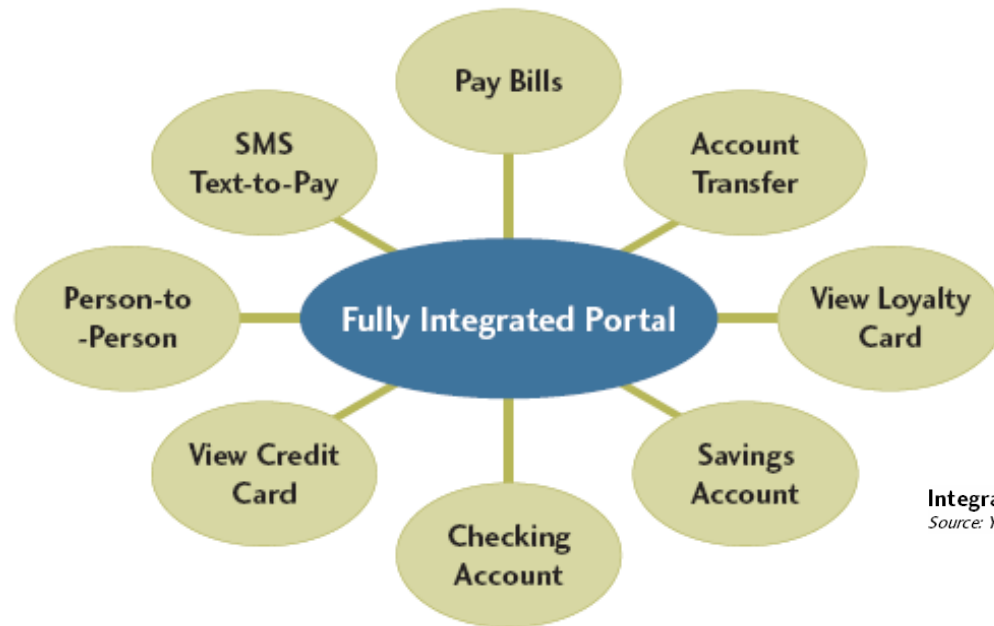
A View of the Market : Mobile Payment Trends

Means such SMS and Credit Card for online transaction are widely accepted.

Credit Exchange between Users is becoming mature in APAC.

M-Commerce is following quickly.

This also bring an opportunity to aggregate those Multiple Channels



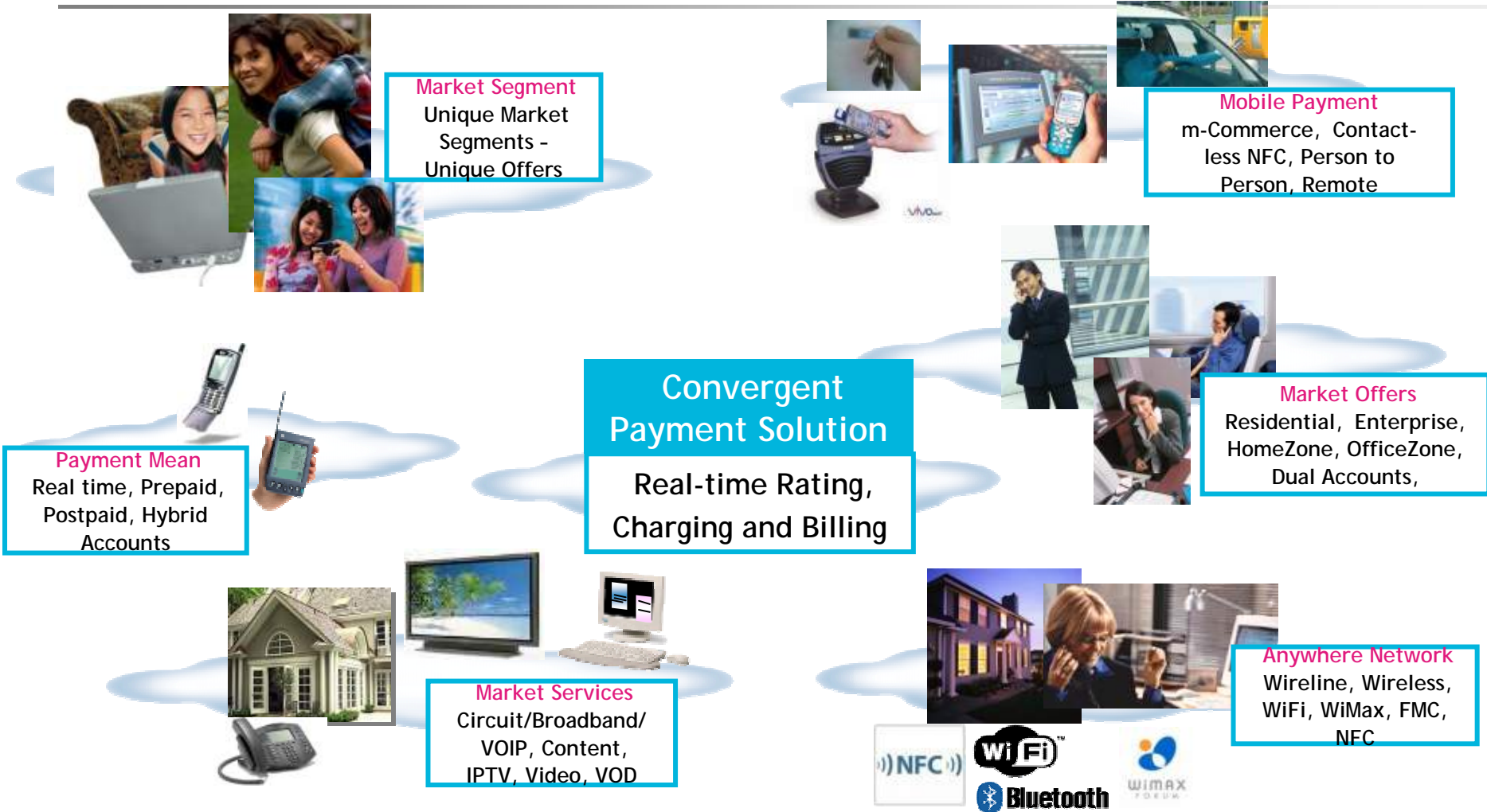
Integrated Mobile Payments Portal
Source: Yankee Group, 2007

Self-Service Access

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Alcatel-Lucent Convergent Payment Approach and Value Proposition

Alcatel-Lucent Convergent Payment Solution



Single Solution, Multiple Services, Multiple Offers, Multiple Networks - Simultaneously

Convergent Payment Suite

Offering Overview and Feature Highlights

Highly flexible

- Prepaid/postpaid/hybrid
- Private/corporate accounts
- "Mix and match"
 - Discounts
 - Promotions
 - Loyalty programs
 - Product catalog
- Affinity marketing
- Home/office zone
- Parent/enterprise controls
- Community offerings
- Personalization
- Online/offline charging

Support multiple applications - simultaneously

- Fixed/mobile convergence
- Instant messaging/SMS/MMS
- Voice/data
- IP TV
- Quad play
- Mobile TV, video-on-demand
- Video telephony
- Web-services
- Context-aware content
- M-payment, M-commerce
- Multi-player gaming
- Music/ringtones
- PTT/PoC

Real-time,
Convergent Rating,
Charging and Billing

Support multiple networks - simultaneously

- GSM/GPRS, UMTS, HSDPA
- CDMA, EVDO/Rev A
- Broadband/xDSL
- WiFi, WiMAX
- Fixed, VoIP
- IMS



Alcatel-Lucent Convergent Payment Solution

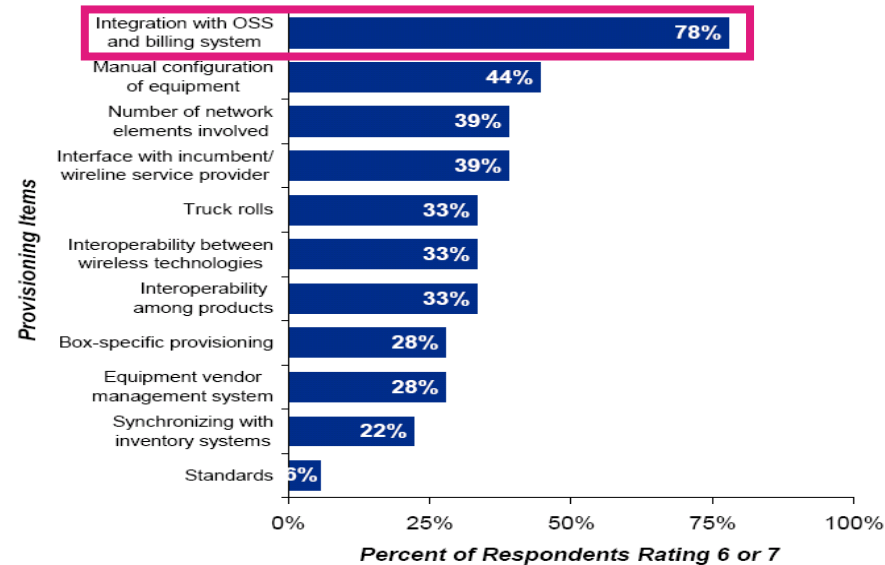
A Unique Payment Platform

- One platform (Prepaid/Postpaid)
- One product catalog (commercial offers)
- One customer database
- One operation team



Open Payment Platform

Smooth integration with Network Environments
Integration with IT elements



Source: Infonetics Research- March 2006

As networks evolves and IT systems evolve, overall integration becomes more complex and costly unless operators choose an E2E and Open Charging & Billing solution

Market Leadership

Large Installed Base & Proven Solution

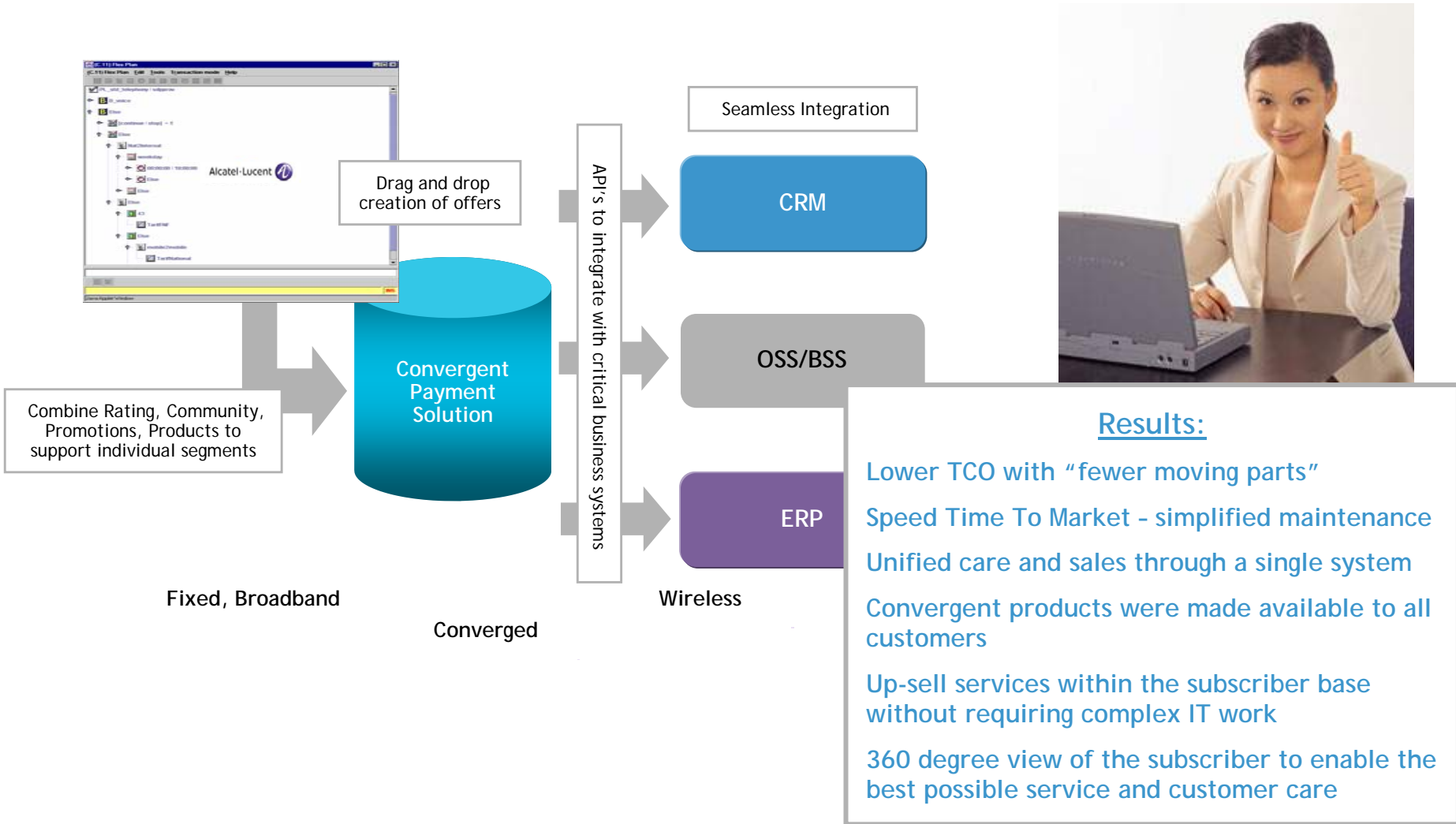
- Deployed in nearly all international groups
- More than 200 fixed/mobile networks with more than 300 million subscribers
- Complete end-to-end rating & billing solution
- Small network capacity to large network capacity



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Convergent Payment Case Study

A Case Study - The Solution



Alcatel-Lucent Services : your Integration Partner

Network complexities can require resources that may already be maximized supporting ongoing business operations

Alcatel-Lucent Services Team has the expertise and experience with complex network integrations to ensure a smooth transformation

Consult

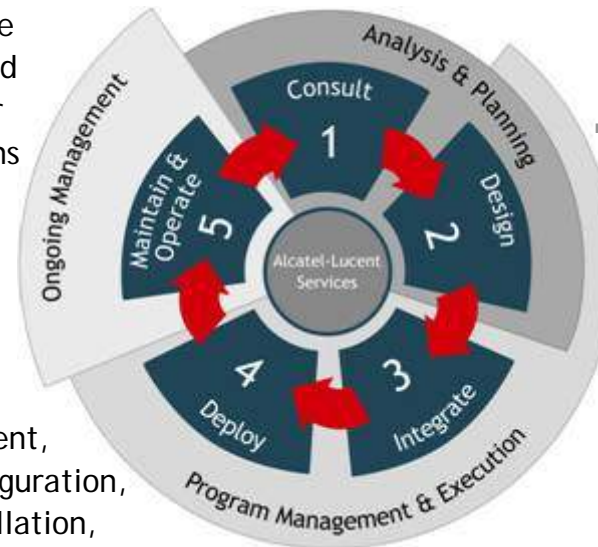
- Business consultancy, business case development
- Network audits, security audits, strategic architectures

Maintain & Operate

- Remote technical assistance, repair, spare parts management, field maintenance, partial or total network operations management

Design

- Network, services and OSS/BSS architecture, process design
- Detailed specification, design and test plans



Deploy

- Project management, engineering, configuration, site surveys, installation, commissioning, acceptance testing, migration

Integrate

- Test specification and execution
- In-lab testing and validation

Experienced Resource In Network Transformation

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Alcatel-Lucent
Mobile Banking Propositions Going Forward.

Stored Value Accounts (SVA) Concept.



Payment



Store Value Account Refill



Loyalty Reward



Provisioning & User Management



User Profiles & Commercial Offers



Leveraging Prepaid/Postpaid Operational Requirements to Mobile-Banking & Mobile Payment

Combining Mobile Banking & Mobile Payment services

Store value account (E-wallet)

- Cash-in / Cash-out in outlets
- Bill Payment
- Recharge
 - Recharge SVA with a cash, Bank transfer, Credit card, P2P, E-voucher or a scratch card
- Allow separation from Prepaid/Post-paid accounts



Peer-2-Peer Money Transfer

- P2P money Transfer between 2 E-wallets
 - Based on USSD, Web, IVR, Chargeable with rating rules on both e -wallets
- Support purchase of goods and services at merchants
- Support Settlements and Cash-out

Multiple End-User Options For Personalized Utilization

Features :

- Instant Notification
- User Self-care Services
- Consultation and History

Technology :

Support of New Technology and Devices

Any Means :

WAP, WEB, SMS, USSD, IVR, NFC, ...



Key Takeaways

Personalized Banking



Real-time:

- Stored Value Accounts, P2P Transactions
- Ease of use through choice of transaction management
- Self care/account management
- Leap frog access to e-banking

Application



Maximum flexibility:

- Support hyper-market segmentation of subscribers
- Extend market partners to merchants, financial institutions
- Reduced churn, increase loyalty
- Increase usage of adjacent services

Extensible



Single solution:

- Natural extension of prepaid/postpaid
- Open API's to financial institutions
- Positive impact on social, economic growth
- Enhancement of safety, security and efficiency – all-in-one

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