

Mobile Payment: Technologies and Business Models

By Harry Wang, Director of Health and Mobile Product Research; Jennifer Kent, Research Analyst

4Q 2011

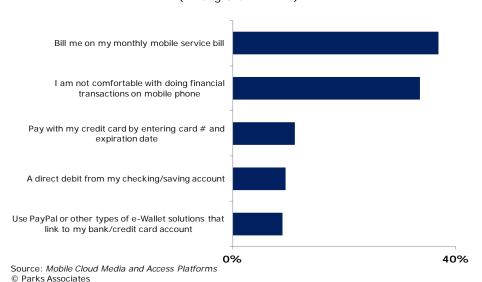
Synopsis

This report provides analysis and forecasts of the emerging mobile payments market using the latest market data, consumer survey results, and briefings with key industry players. It includes an overview of the core technologies enabling mobile commerce and mobile payments, including near field communications (NFC). It illuminates the growing mobile payments value chain and explores in-depth the implications of mobile payments for the major players, including carriers, payment networks,

Emerging Payment Options

What is your preferred method of paying for service and transactions on your mobile phone?

(Among U.S. BB HHs)



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and merchants.

"With the creation of the ISIS initiative in 4Q10 and the launch of Google Wallet in 3Q11, the mobile payment industry is riding the recent momentum to build scale," said Harry Wang, Director of Health and Mobile Product Research at Parks Associates. "The success of the mobile payment industry not only hinges on consumer and merchants' willingness to adopt but also requires seamless integration of technology with viable business models."

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Companies Covered

Alipay

Mobilians

American Express

Mocapay

Apriva

MoPay

Bango

MPass

Boku

Narratte

Buyster

Obopay

Cardinal Commerce

OpenMarket

ChargeAnywhere

PayAnywhere

C-SCAM

Payfone

Danal/BilltoMobile

PayPal

Discover

RoamData

Enstream

Sage

Google

Square

Ingenico

Starbucks

Intuit

Sybase

ISIS

Think Computer

Mastercard

UnionPay

mBill

Verifone



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mBlox Visa mFoundry ViVotech Mobile Messenger

Zong

Figures

Mobile Payments Market Segments and Key Players

Mobile Payment Industry Overview

POS Manufacturers' NFC Products and Initiatives

Mobile Barcode Payment Applications

Remote Mobile Payment Methods, by Purchase Type

Premium SMS/WAP Billing Solution Providers

Direct Carrier Billing Solution Providers

Square's Gross Daily Transaction Value and Estimated Card Reader Shipments

Mobile Payment Acceptance Solution Providers

Global EMV Payment Card and Terminal Penetration

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Attributes

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