



Around the world  
(of mobile payments)  
in 40 products



## A whirlwind tour by Tim Green

I write about mobile payments at [Mobile Money Revolution](#)

Get in touch!

Twitter: @timgreen64

Email: [timgreen35@googlemail.com](mailto:timgreen35@googlemail.com)

The big question  
is this:

Your phone has  
replaced...





SAMSUNG

SAMSUNG ZOOM LENS

1:3.5-5.9 27mm

5x

12.2 MEGA PIXELS

SL600









Can it replace this?



The verdict  
so far?

Mixed.

In one sense...

Mobile payment  
is massive!

\$500 billion  
in 2015

says Forrester



In another...

It's tiny

\$4bn in the US in 2014

=

One in every \$780 spent

Why?

Mobile *online*  
commerce is flying

Mobile *in-store*  
payments are a  
rounding error

So let's make it simple



Mobile payment can  
succeed only if it makes  
3 things better

- Buying stuff online
- Buying stuff in store
- Paying a person

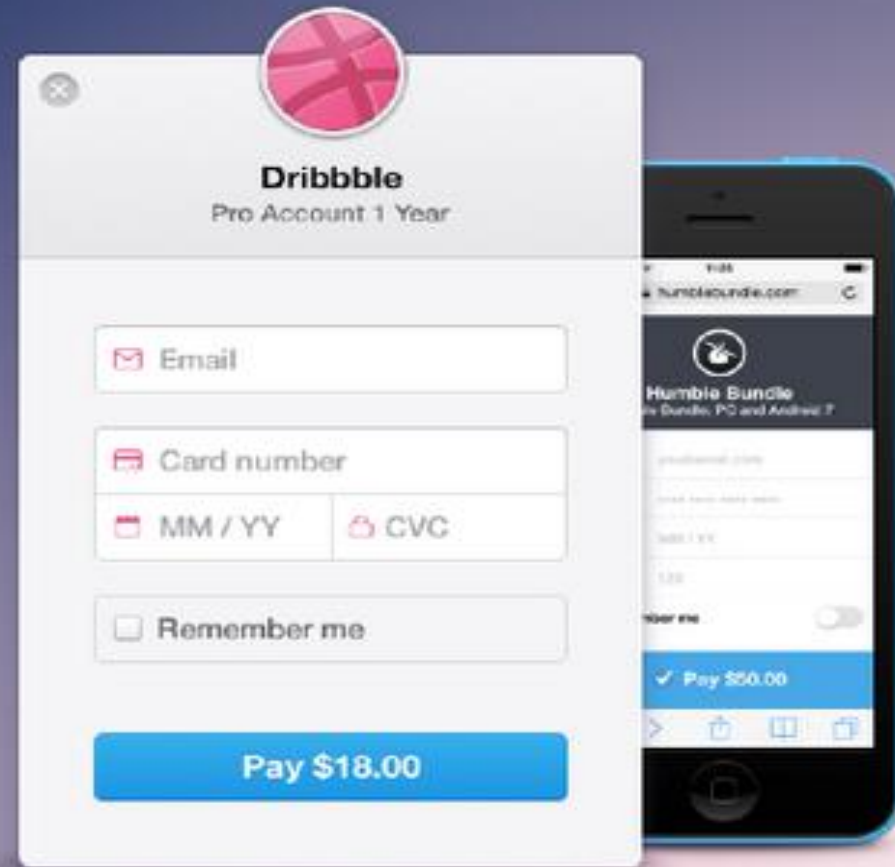
On with the tour...

Buying stuff online

# Checkout

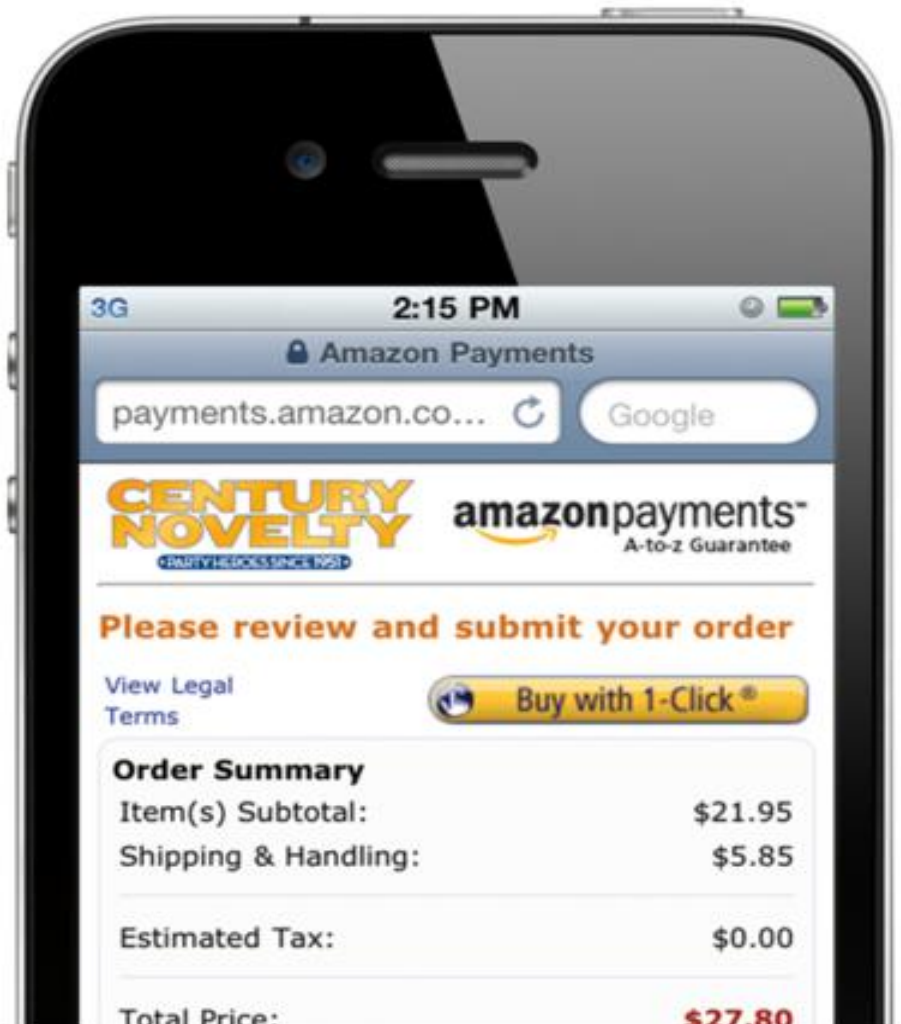
The best payment flow,  
on web and mobile.

Play again ↻



## 1. Stripe

All you need to accept card payments on a mobile site or app in a few lines of embedded code.



## 2. Amazon Payments

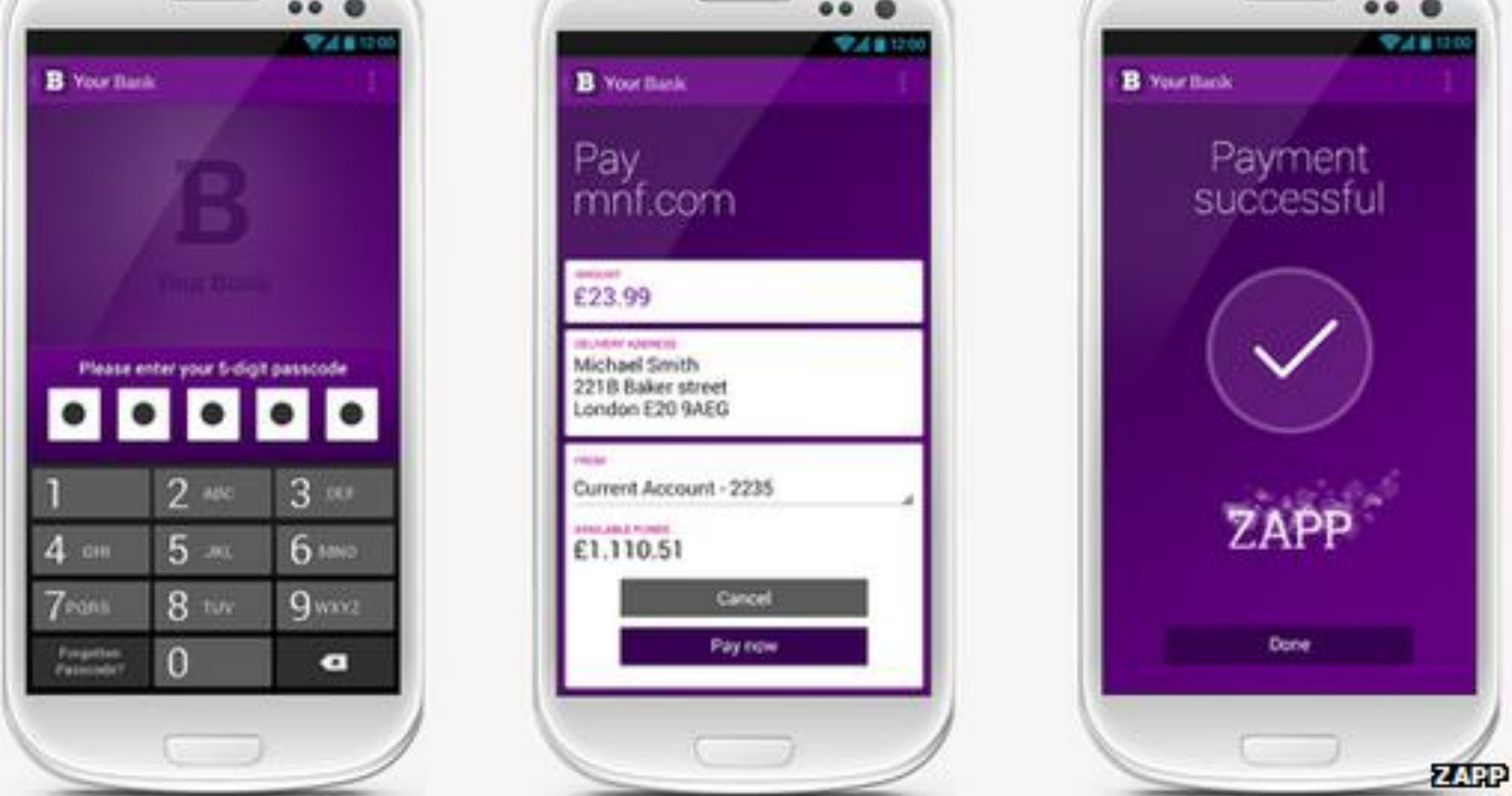
Solve the card payment nightmare by using an established channel with millions of users...like Amazon.



### 3. Jumio NetVerify

Speeds up card  
entry: phone camera  
scans with 'remote  
card capture'





## 4. Zapp

Click Zapp at checkout on a mobile site – opens your banking app.  
Pay and return to site. Like Trustly and Sofort

## 5. WeChat mobile payments

Turns IM chat into a genuine commerce platform.



# 6. Soldsie



Social media payments

Write 'sold' in comment box to make a purchase



# 7. Twitter Buy Now

Using Stripe 'Relay' so you're not re-routed to a payment page

The image shows a screenshot of a Twitter post from Warby Parker (@WarbyParker). The tweet text reads: "Grab a new fall read and Downing in English Oak—a go-to pair of sunglasses for any season. Buy now from this tweet!". Below the text is a photograph of a pair of sunglasses with brown frames and dark lenses, resting on a red and blue plaid fabric. To the right of the photo is a product card for "Downing in English Oak" sunglasses by Warby Parker, priced at \$95.00, with a "Buy" button. A red circle highlights the product card, and a red arrow points to the "Buy" button. The Twitter interface includes a profile picture, name, handle, settings gear, and a "Follow" button at the top. At the bottom, there are sections for "RETWEETS" and "FAVORITES" with small profile pictures of users who interacted with the tweet.

**WP** Warby Parker ✓  
@WarbyParker

Follow

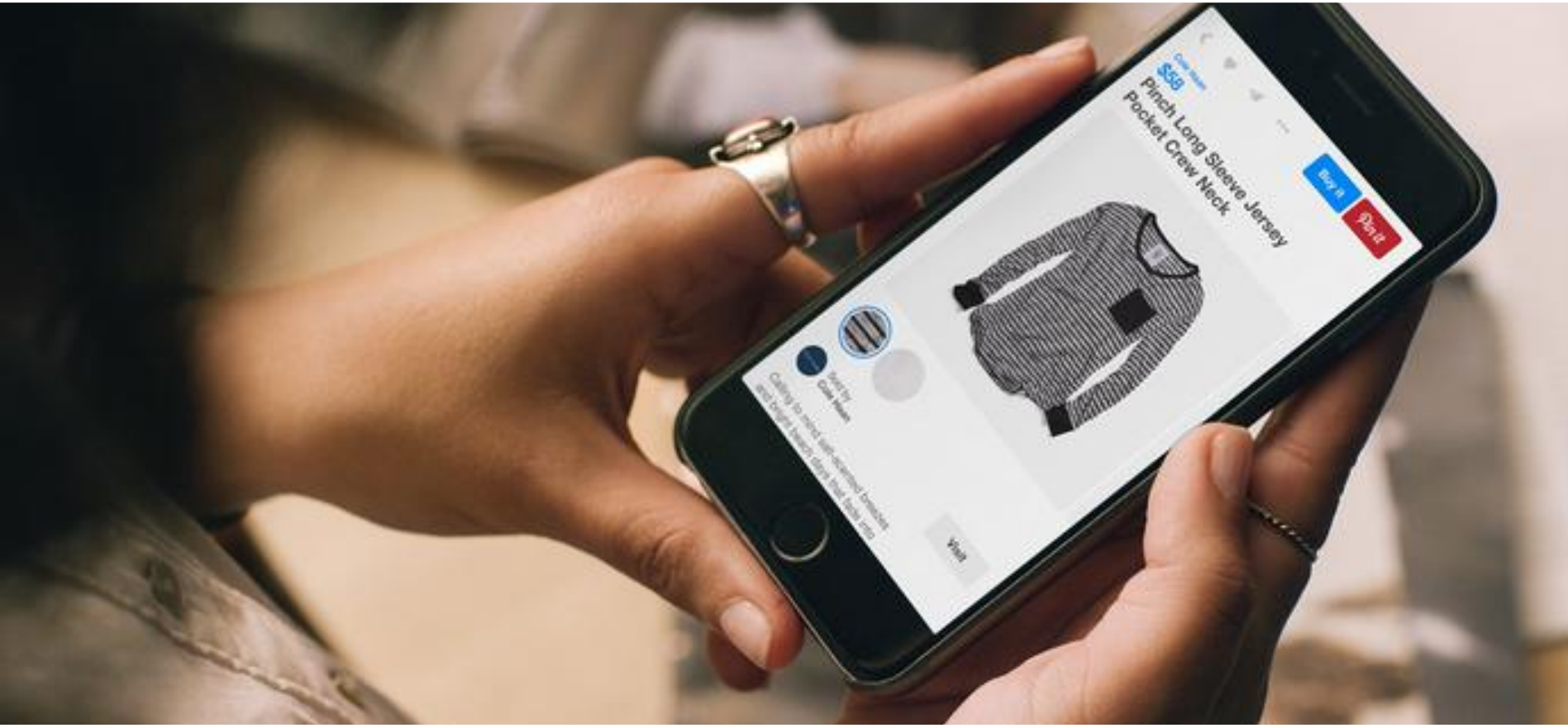
Grab a new fall read and Downing in English Oak—a go-to pair of sunglasses for any season. Buy now from this tweet!

**Downing in English Oak**  
Warby Parker  
\$ 95.00  
Buy

RETWEETS FAVORITES



## 8. Pinterest



A 'buy it' button to go with the 'pin it' button



## 9. Slyce

‘Shazam for shopping’. Take a photo, see the price, checkout. See also The Hunt, Amazon Firefly



Save and track the products you love simply by taking screenshots.



Watch the Video



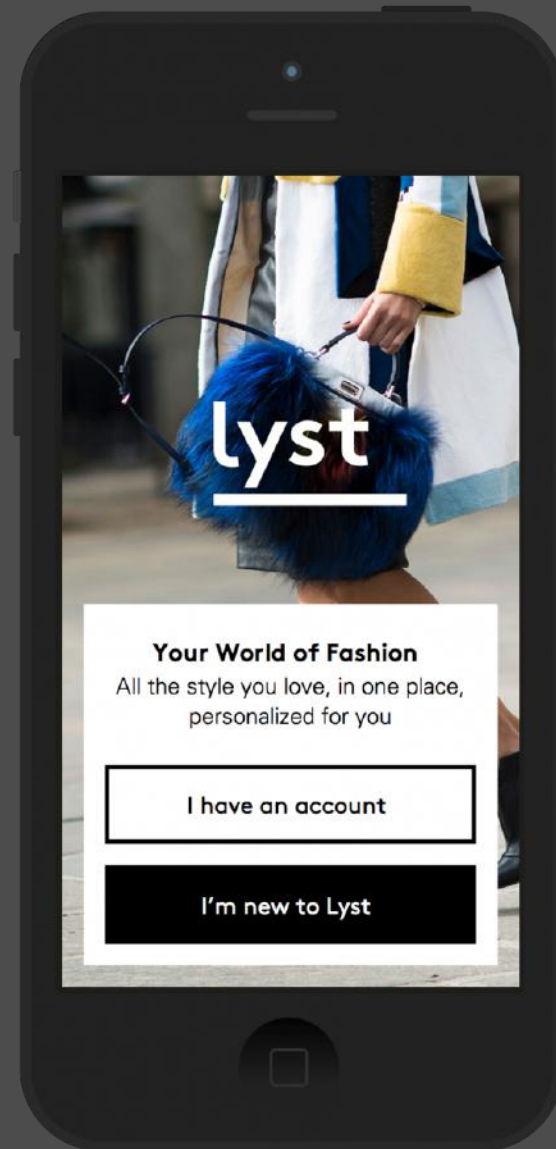
## 10. SnapUp

Take screenshots of anything you like. SnapUp stores and orders them, then lets you buy.

# 11. Lyst

A universal shopping cart

- Not as flawed as Keep...





# 12. PayNearMe

Lets unbanked pay for online items with cash at neighbourhood stores.

**PayNearMe** Español

**7-Eleven Store Associate Instructions**

1. Load exactly \$256.00
2. Press the LOAD Button
3. Scan this Barcode

**Need Help? Tap Here**

©2012 PayNearMe, Inc. About PayNearMe Terms of Use Privacy Policy

**Greyhound** Your payment is complete  
Thank you

7-ELEVEN  
1210 W. GUADALUPE RD  
MESA AZ 85202-9102  
STORE# 21022  
THANKS FOR SHOPPING  
7-ELEVEN

PAYNEARME PMT \$59.00

Thanks for using PayNearMe and Greyhound

Be sure to get your paper receipt from the 7-Eleven store associate. The receipt you receive from the store associate is your Greyhound bus ticket.

Bring the paper receipt with you to board bus.

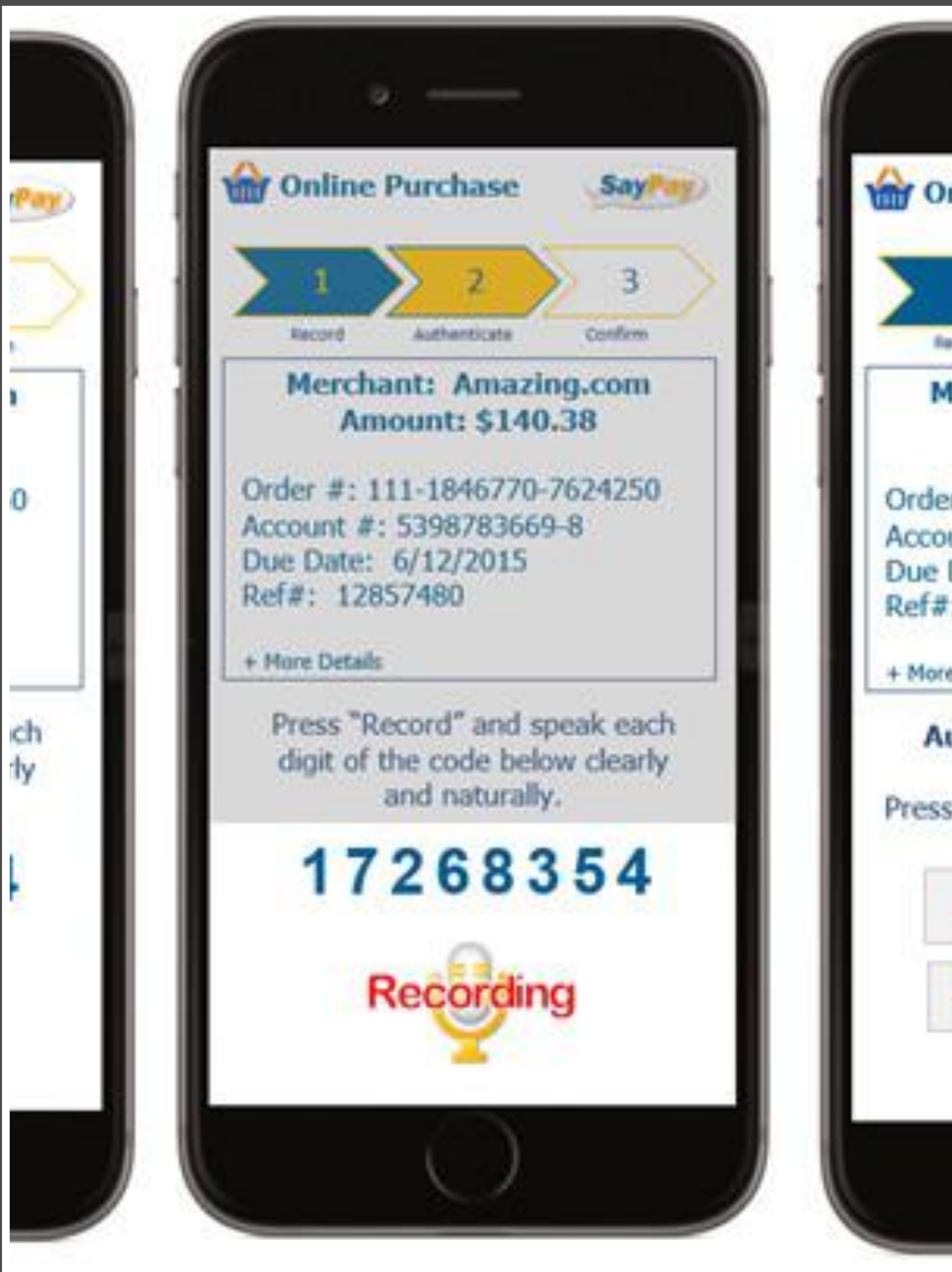
If you have any question, call 888-714-0004

We can resend the confirmation to the email and/or phone number we have on file

# 13. Alibaba facial recognition



Chinese e-retailer trialling Smile To Pay. Could launch 2017.



## 14. SayPay

Speak to check out  
a purchase

Buying stuff in-store





## 15. Apple Pay

What's in it for Apple?  
Simple. More iPhone sales!

## 16. Samsung Pay



Uses NFC and LoopPay tech to make nearly any reader contactless

## 17. Android Pay



Similar to Apple Pay in user experience.

An API to allow any party to create a payment wallet and easily drop in payment credentials

## 18. Vodafone SmartPass

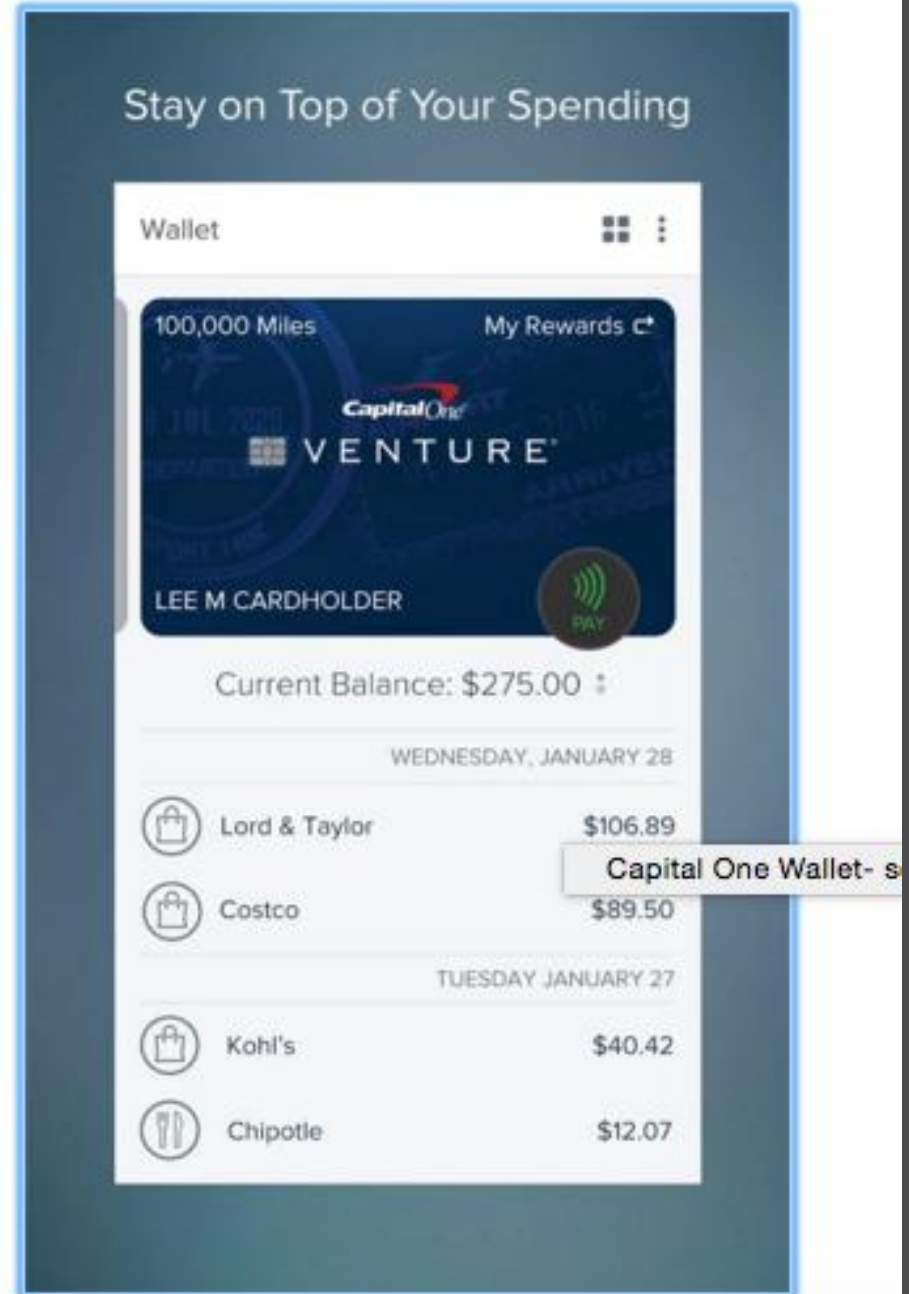
Example of an operator-controlled NFC wallet.

Big issue is the rev share and control of the secure element.



# 19. Capital One

A bank app that makes contactless payments – using host card emulation (HCE)





## 20. PowaTag

Load the Powa app and pay by audio trigger when you see the sign (also QR code, NFC).



# 21. Seamless SEQR



Pay by QR code – the biggest player in this space

# Seamless SEQR

Getting the staff  
naked in their ads

Det enda jag behöver är min mobil

Olivera Andersson  
Chief Communications Officer



Betala med mobilen!  
Ladda ned seqr-  
appen gratis.

SEQR

Olivera Andersson  
Svenska Ad Kampanj / TV Byrå / Foto: 128 Bilder



# Seamless SEQR

Including the CEO



## 22. Merchant Customer Exchange (MCX): CurrentC



US retailers' own QR code based m-payment wallet. Includes Wal-Mart, Gap, 7-Eleven, Best Buy and Target.

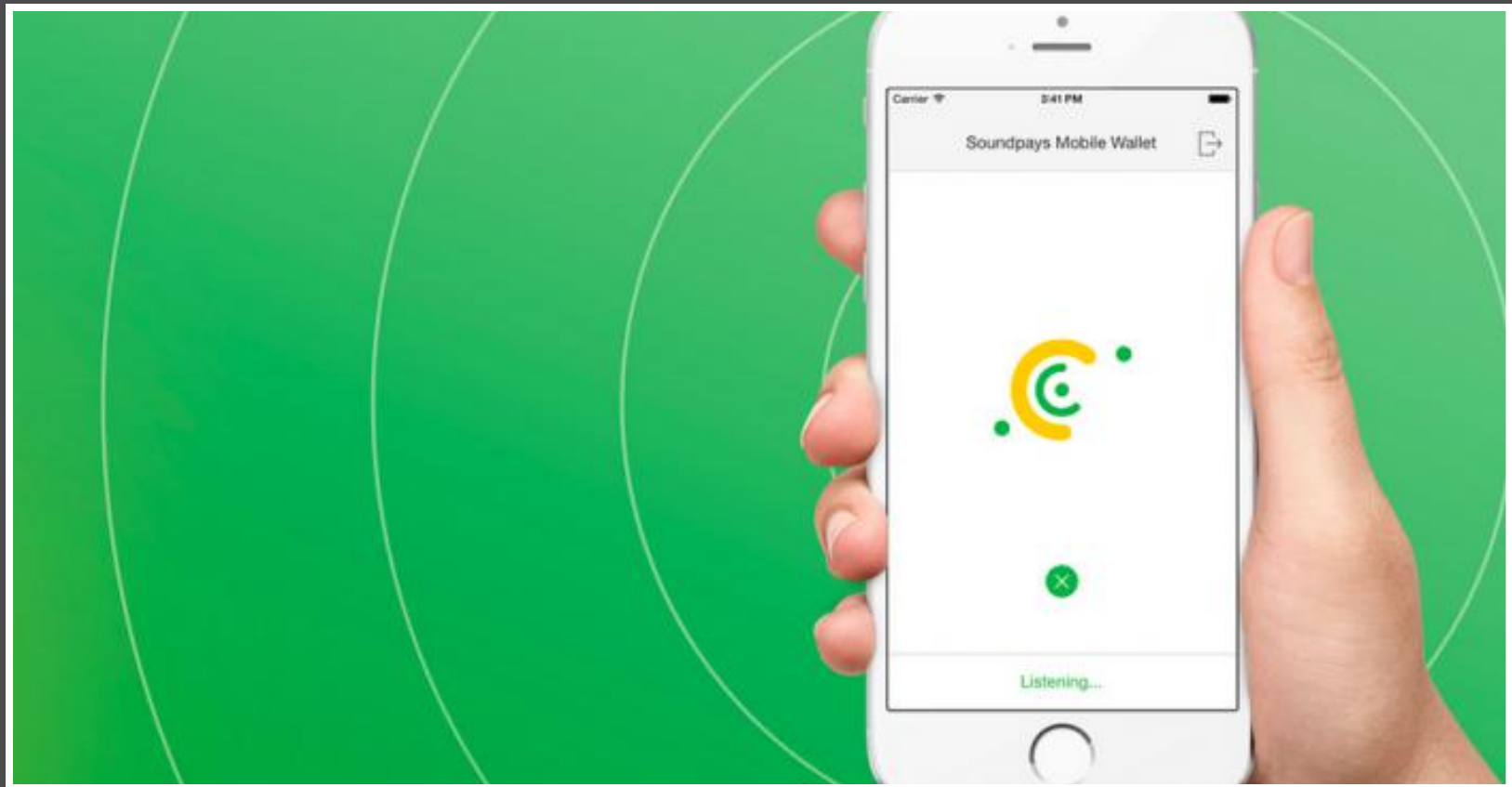
## 23. Starbucks app



Example of single retailer app. Shop assistant scans your phone. 21% of all Starbucks' payments in US.

# 24. SoundPays

Uses sound waves to send payment data



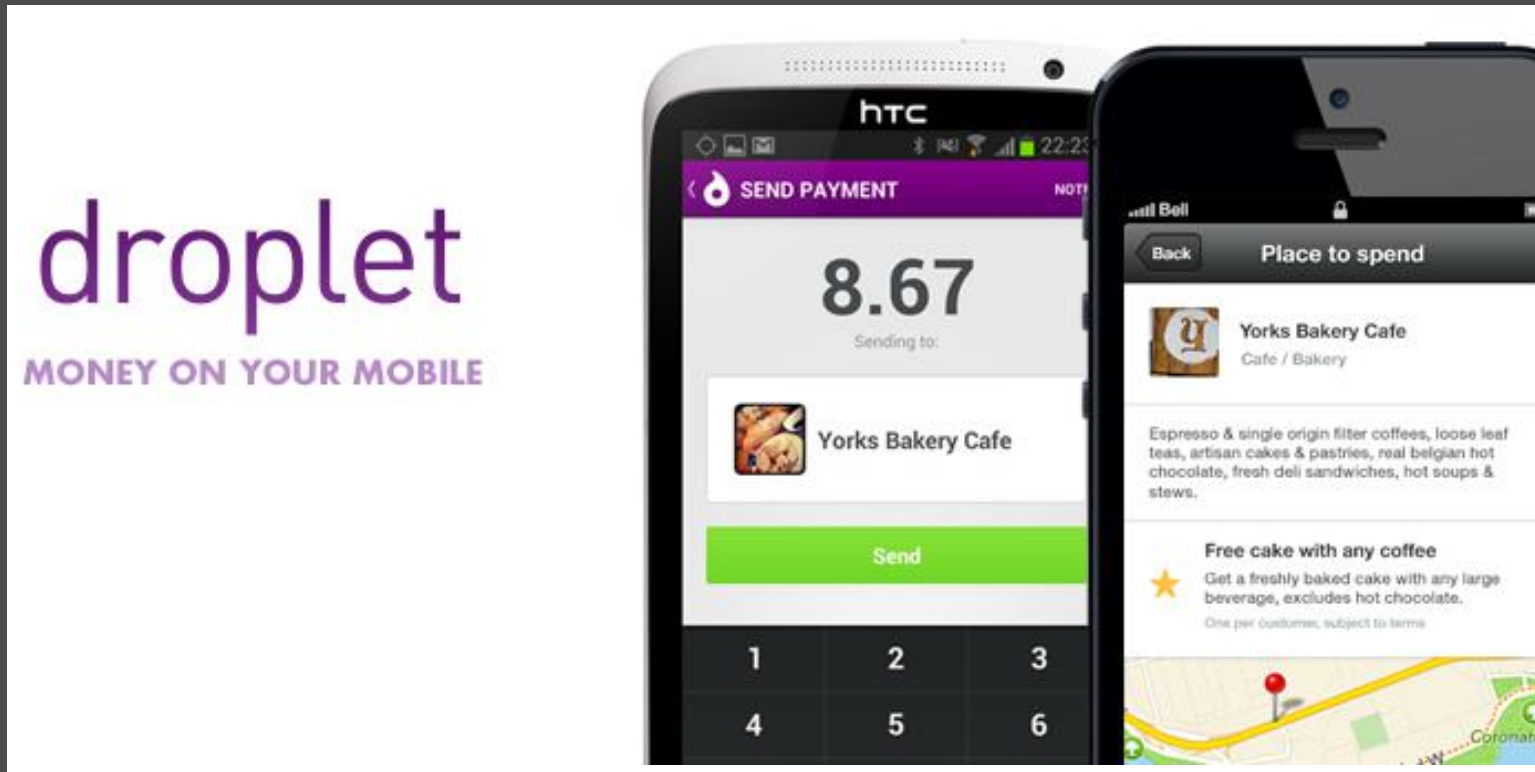


## 25. Google hands free

Request the item before entering the store from the app. Show your phone or your face to pay.

PayPal and Square tried this and gave up. Google is working on it.

## 26. Droplet



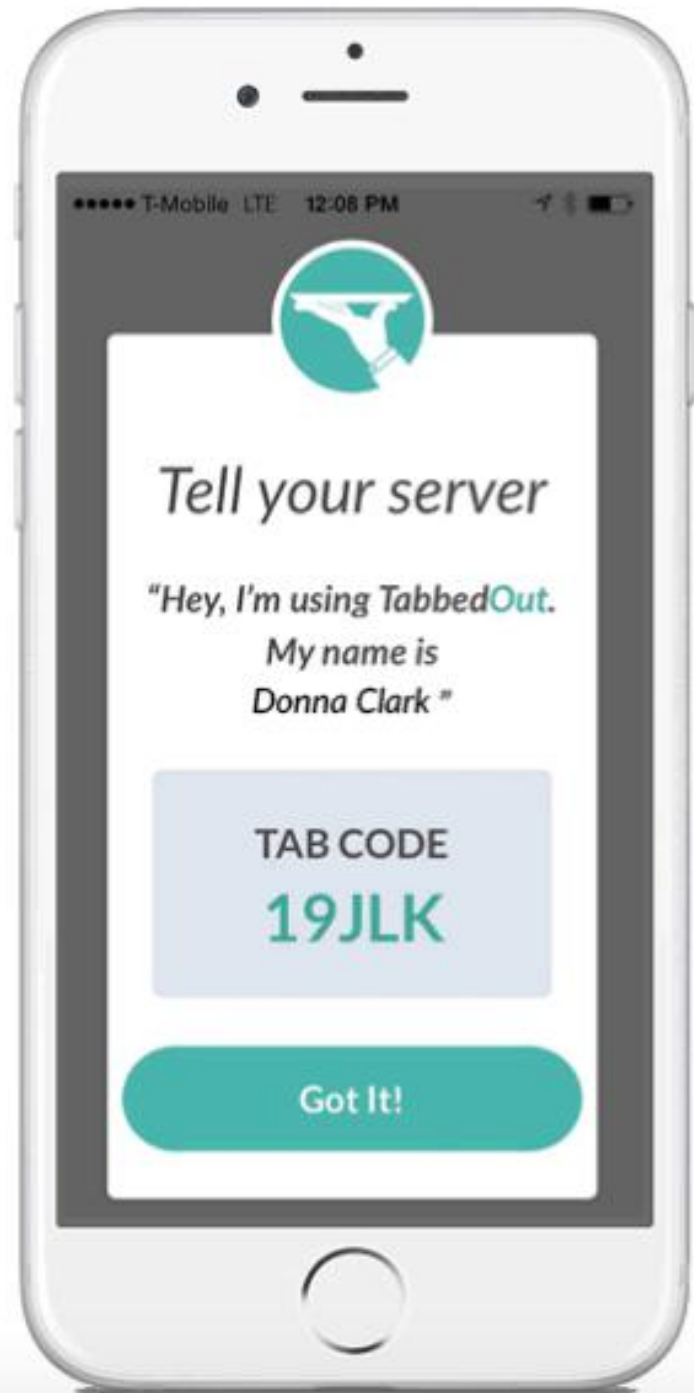
Makes payments over the air in-store. Retailer and shopper download the same app. Brings relevant retailer to the front by GPS.



## 27. TabbedOut

One of many 'pay at table' apps

Like Cover, Zapper, PaidEasy, Dash, Mycheck, FlyPay, Settle, QikServe...



## 28. iZettle

Using a phone to *take* a payment, not make it





## 29. Rhombus

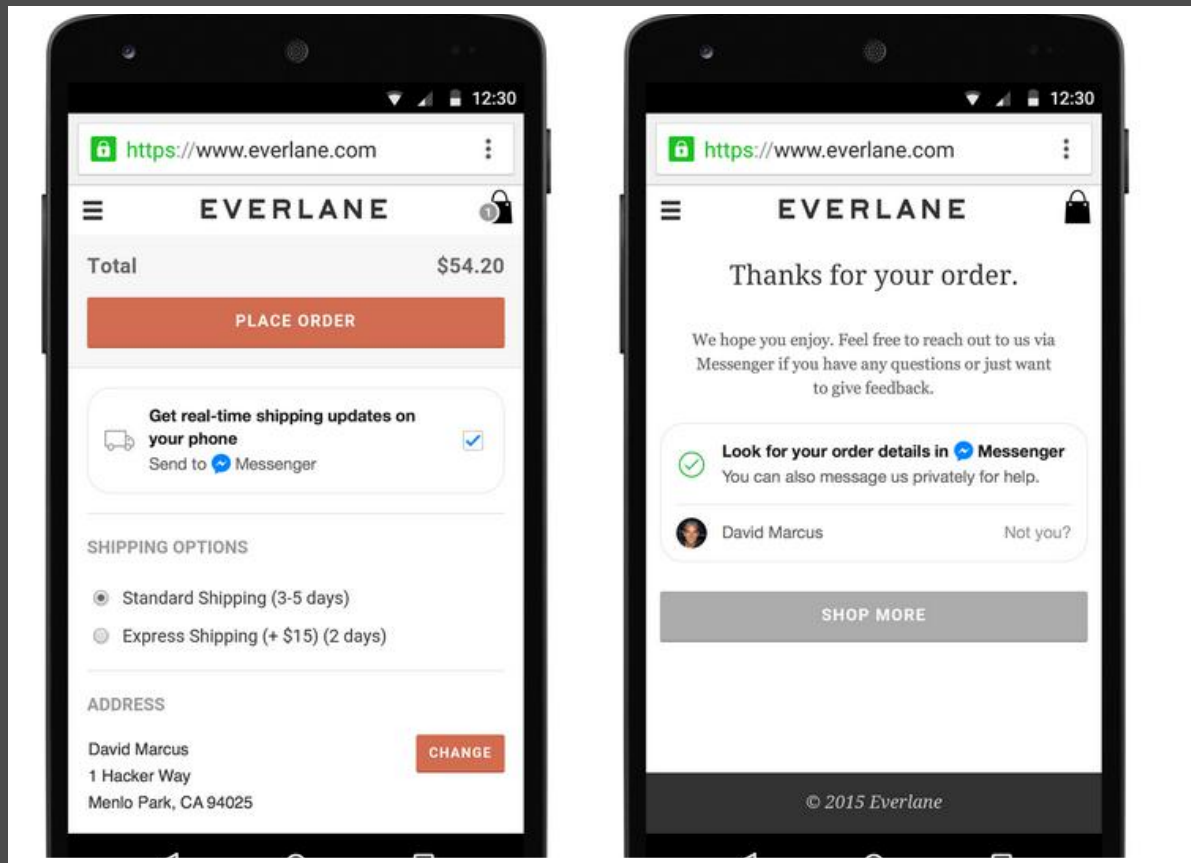
**RHOMBUS**

Exchange real-time text messages, and accept payments from your customers – all within the conversation.

Link a credit card to a mobile number – then text to pay

Paying your friends

# 30. Facebook Messenger



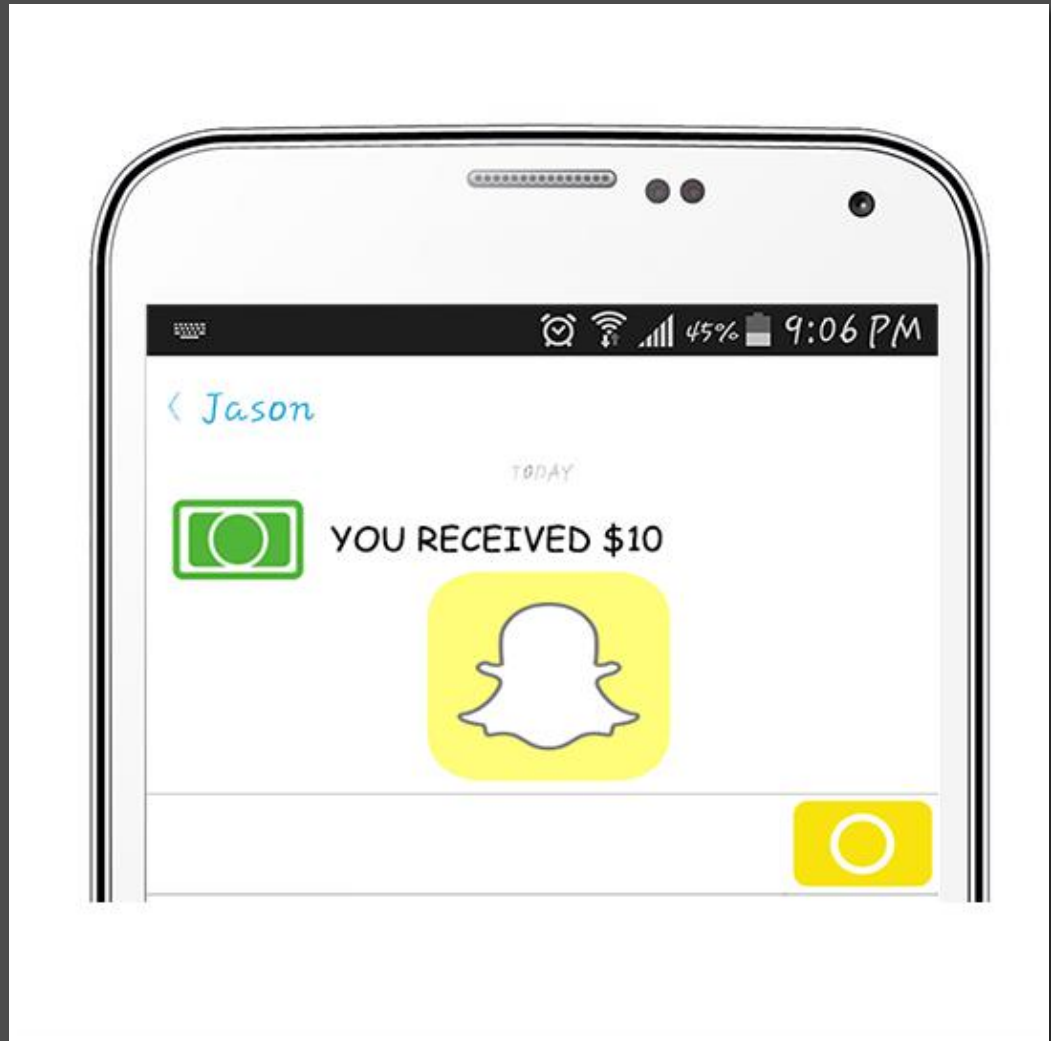
P2P transfers.

Also consumers can receive ecommerce confirmations through Messenger.

# 31. SnapCash

Powered by Square,  
and similar to its  
Square Cash  
system.

Is Snapchat  
suitable for  
payments?



# 32. Paymit

A P2P app made by Swiss banks.

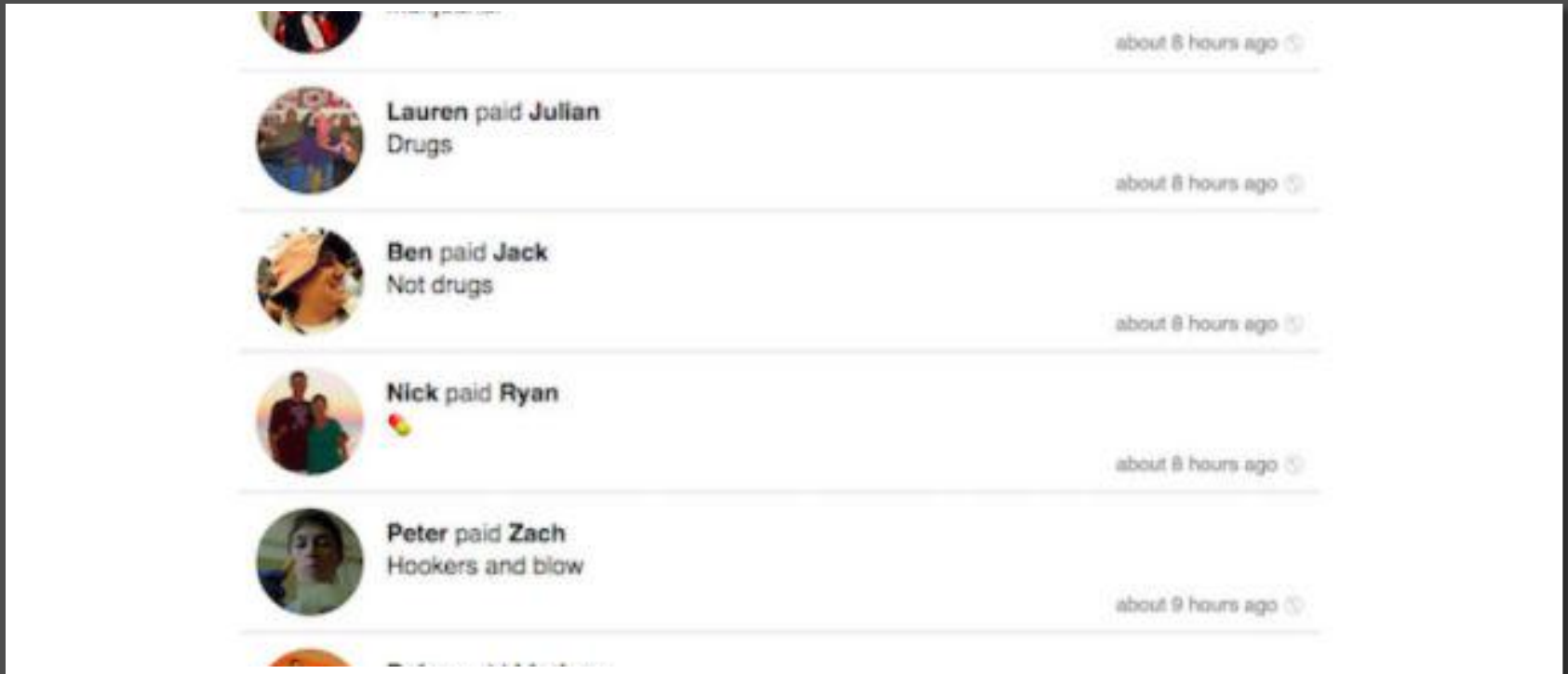
See Swish (Sweden) , ClearXchange (US), Paym, Pingit (UK)





## 33. MobilePay

Danish banks' P2P app.  
200,000 transactions per day!



## 34. Venmo

A P2P payment app that's more like a social network. It's also a verb.



And some  
other stuff

## 35. Boku

Direct carrier billing

Possible with physical items, when you have the right licence



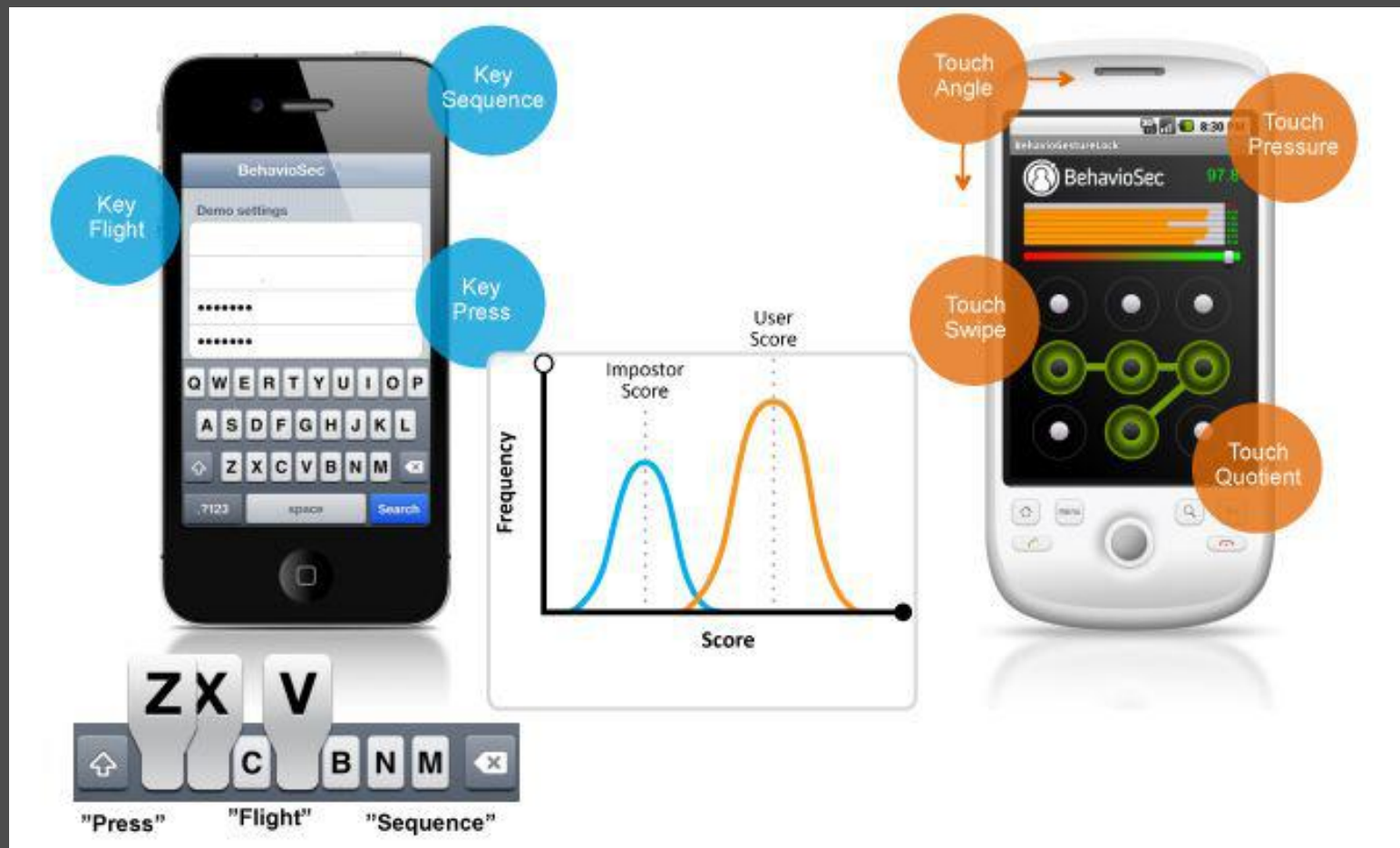
TEXT  
IS2014 to  
78660 to get  
a 1 year print  
subscription  
(12 issues)  
to *InStyle*  
magazine FOR  
JUST £15

... through your mobile  
Services Ltd

## 36. Zumigo



Compares your phone location – and stored records of your address – with your card shipping details to authenticate you.



## 37. Behaviosec

Tracks how – not what – you type to prove your identity.

## 38. Bionym Nymi heartbeat wristband



Uses heartbeat as unique authentication

## 39. NFC-enabled Swatch Bellamy



One of many traditional watches now going smart

## 40. Sainsbury's ShopSmart



The future? Blurring the lines between what is in-app and in-store





Tim Green  
Editor

Mobile Money Revolution

Twitter: @timgreen64

Email: [timgreen35@googlemail.com](mailto:timgreen35@googlemail.com)

[www.mobilemoneyrevolution.co.uk](http://www.mobilemoneyrevolution.co.uk)