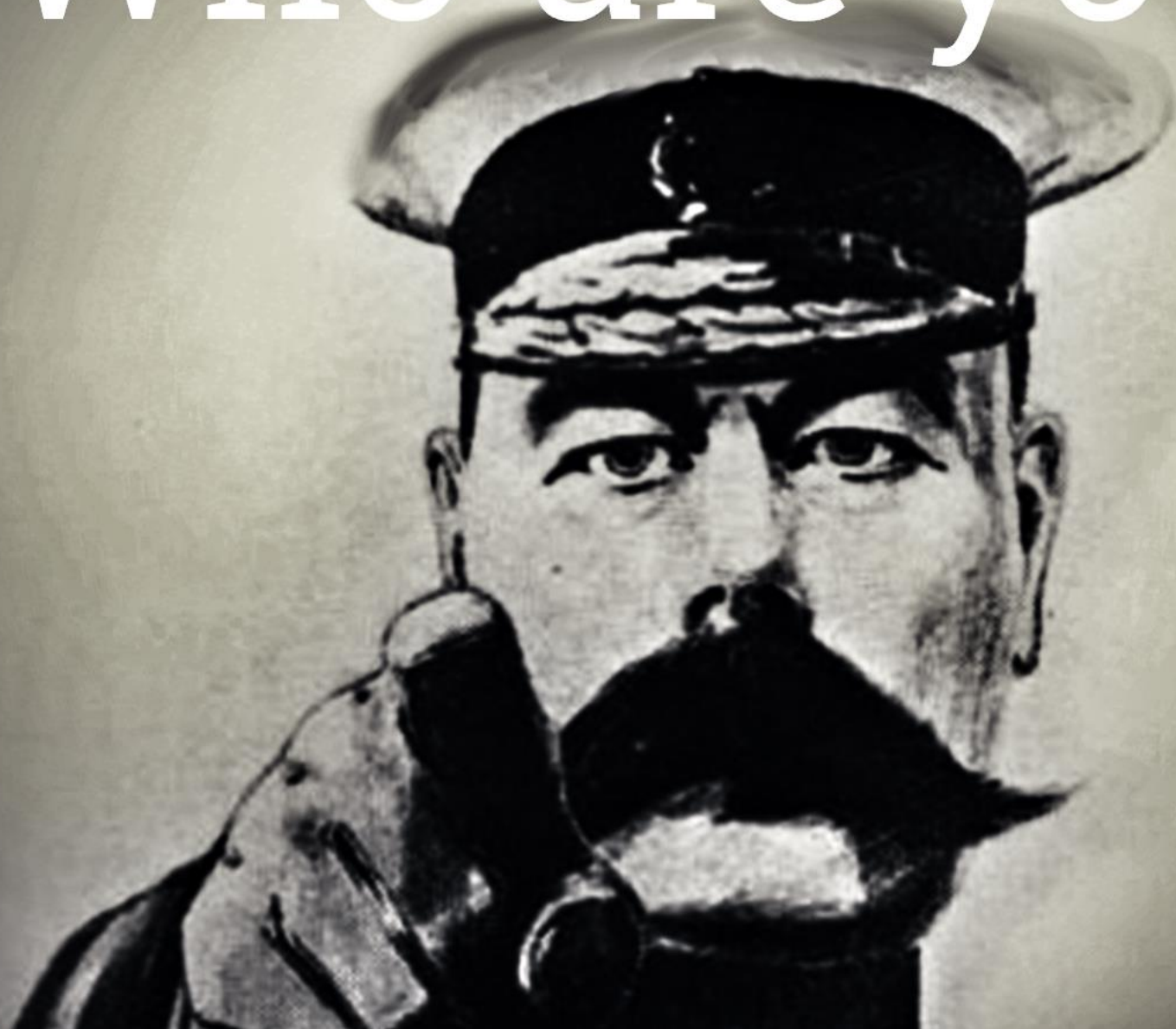


Who are you?





**Give me your  
data  
in order to  
receive  
something  
special!**

# Google Wallet

„Privacy concerns include the **storing of data regarding payment information, transaction details, payment attempts and other information stored by Google indefinitely**. The Privacy Policy for Google Wallet indicates that **much of the data is stored...**

The storage of such personal information about users' transactions is of significant financial value to a company that earns much of its revenue from data, but may be controversial to users aware of the policies.” - *Wikipedia*



A man with short dark hair and glasses is looking intently at a computer monitor. The monitor displays a high-contrast, black and white image of a man's face with a mustache. The scene is dimly lit, with a circular light source visible on the wall behind the monitor.

**WEVE:**

**„TARGET THE RIGHT PEOPLE,  
TIME & PLACE.”**

**BIG BROTHER IS WATCHING YOU.**

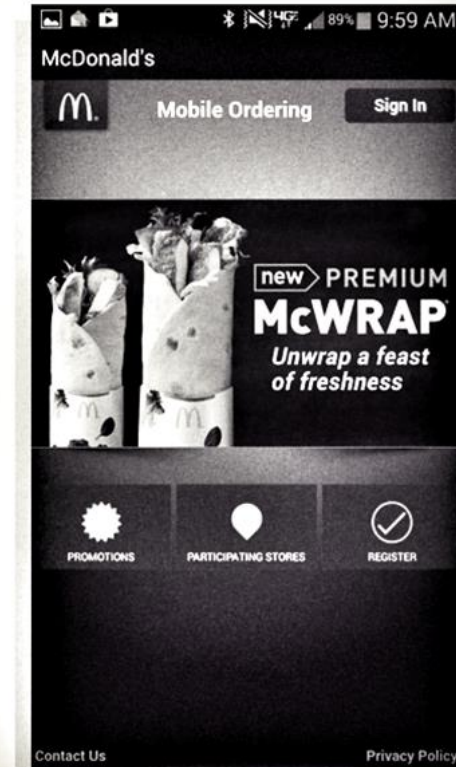
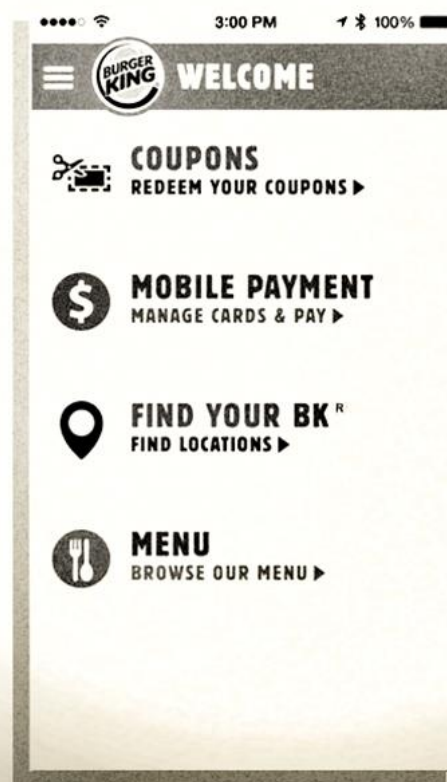
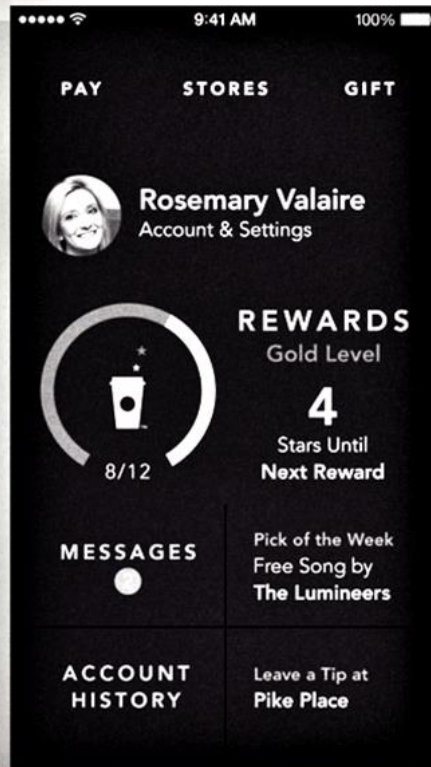
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**WELCOME TO THE MOBILE WALLET WORLD.**

“Combining the couponing and payment apps to precisely target profitable offers.”

Don Thompson  
McDonald's, CEO

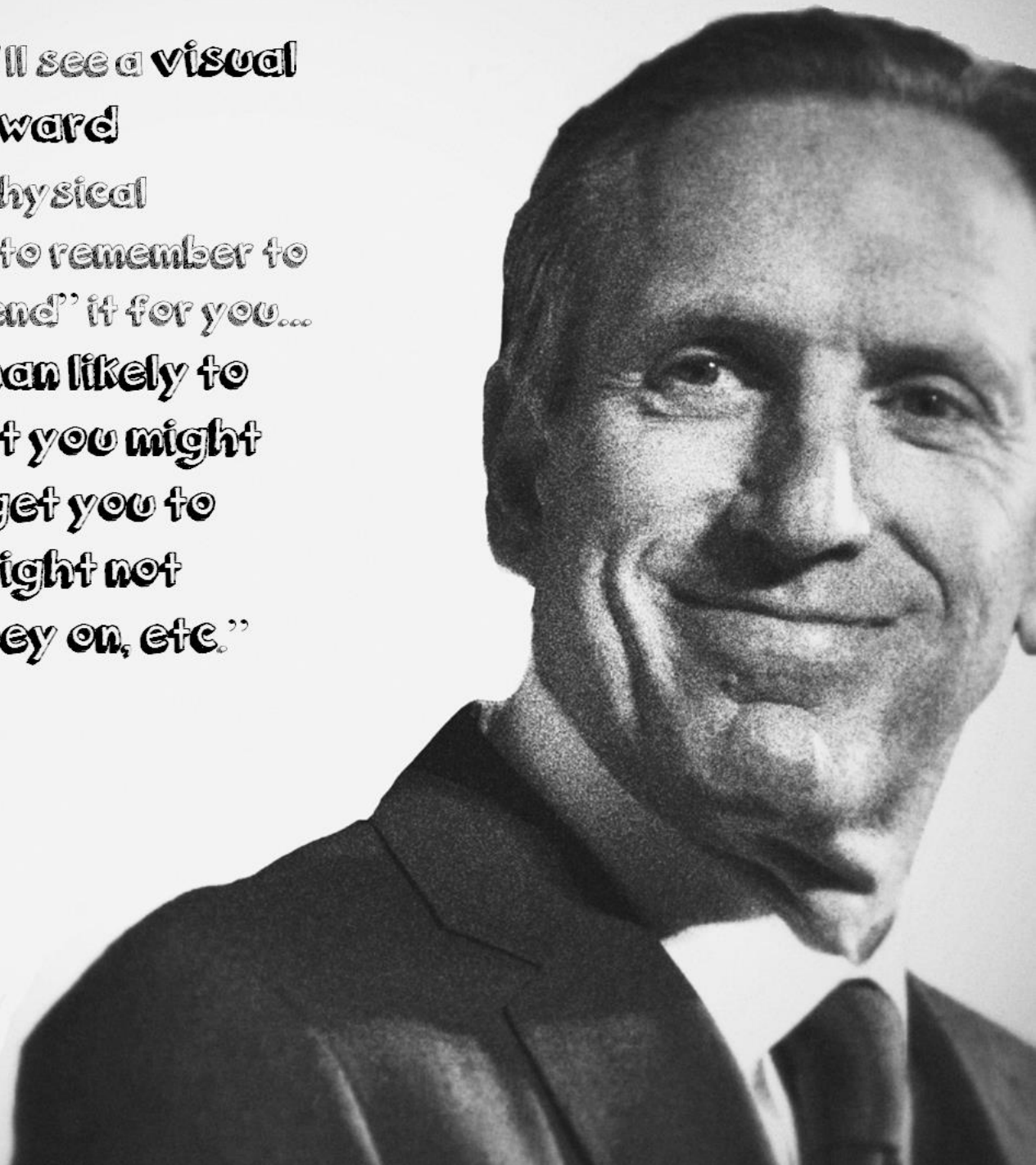


„On the mobile app, you'll see a **visual indication** there's a **reward available**; if you're a physical cardholder, you'll have to remember to ask your barista to “spend” it for you... That freebie is **more than likely to bring you in for a visit you might not otherwise make, get you to order a pastry you might not otherwise spend money on, etc.”**

Forbes

October 2012

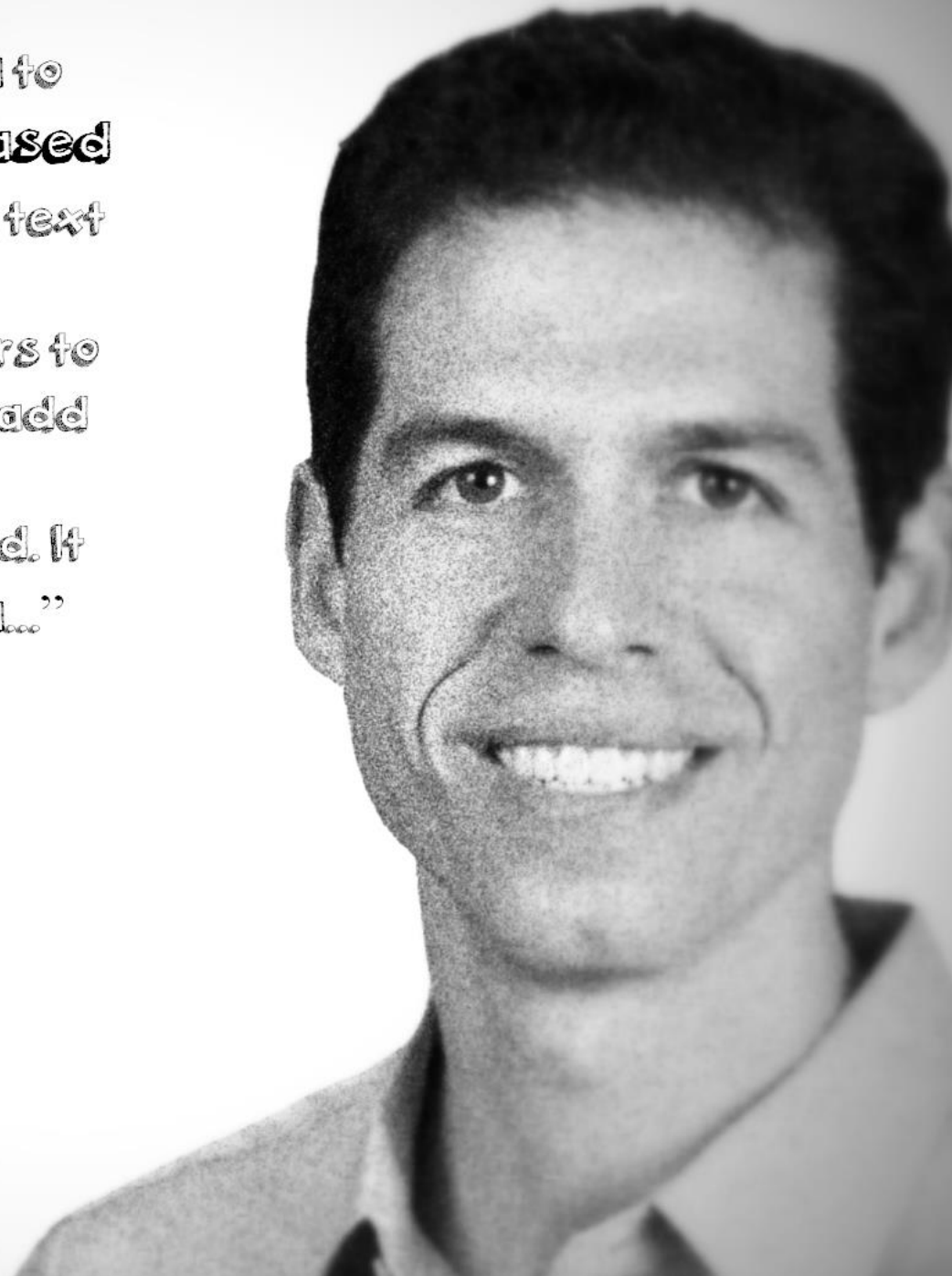
Howard Schultz  
Starbucks, CEO



„BK will use the purchase data to deliver customers coupons based on their preferences through text messaging, email and digital “badges,” that prompt customers to open the app. Eventually, BK will add a loyalty feature that rewards regular customers with free food. It will also use preference data...”

The Wall Street Journal  
March 2014

Daniel S. Schwartz  
Burger King, CEO





„McDonald's also stands to benefit from the **transaction data** the McD Ordering app collects. **Combining the couponing and payment apps** would allow the company to see everything customers purchase when they redeem a digital coupon, data that over time would allow McDonald's to **precisely target profitable offers.**”

Business Insider  
June 2014

Don Thompson  
McDonald's, CEO



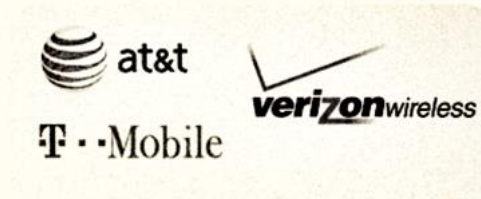
**"Without a mobile loyalty platform embedded into the mobile payment, mobile wallets offer few benefits over a plastic card payment."**

Michelle Evans  
Euromonitor  
March 2014



# Mobile Network Operators:

# Cooperate each other is the key to success.





Set up as a joint venture by EE, O2 and Vodafone, formed to offer **massive reach** with our core services - mobile messaging, display advertising, loyalty programmes and transactions.

Our business is underpinned by **intelligent data insights** that allow brands to target the right people, at the right time, in the right place.

October 2012

**David Sear**  
**Weve, former CEO**

# "Battle of the mobile wallet: Target, Wal-Mart and others team up against Google, ISIS"



MCX is creating its own collective nationwide mobile commerce network. MCX has also promised special offers and loyalty rewards as part of the platform. And if there's one thing that people like, it's saving money.

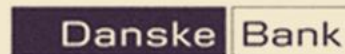
Merchant Customer Exchange (MCX),  
August 2012

Manoj Vaish  
MCX, CEO



Payments Council: "Paym has the potential to link every UK current account with a mobile number".

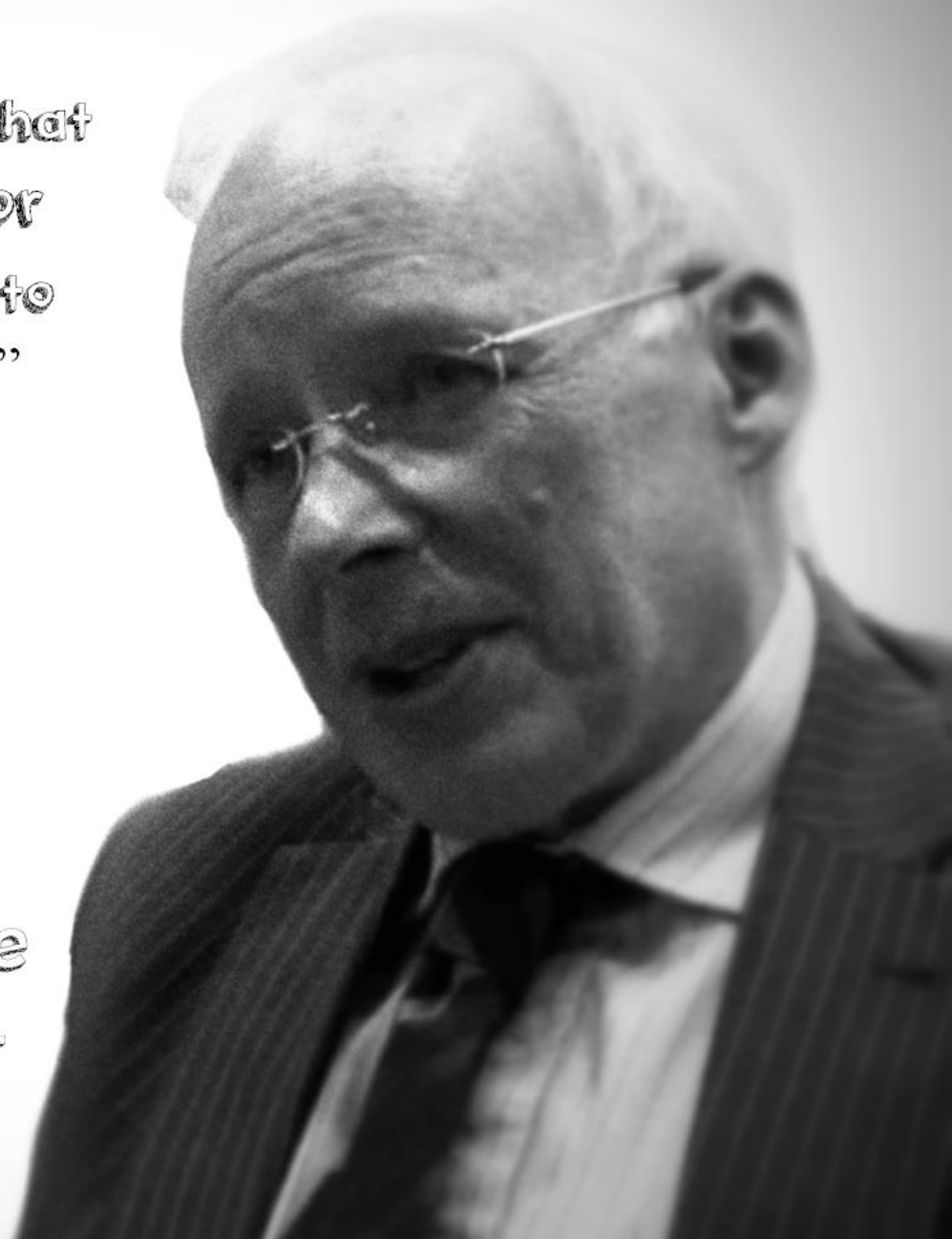
March 2014



“Paym is a great example of industry-wide collaboration that delivers tangible benefits for customers. ...we look forward to expanding Paym even further...”

March 2014

Adrian Kamellard  
former Chief Executive  
of the Payment Council

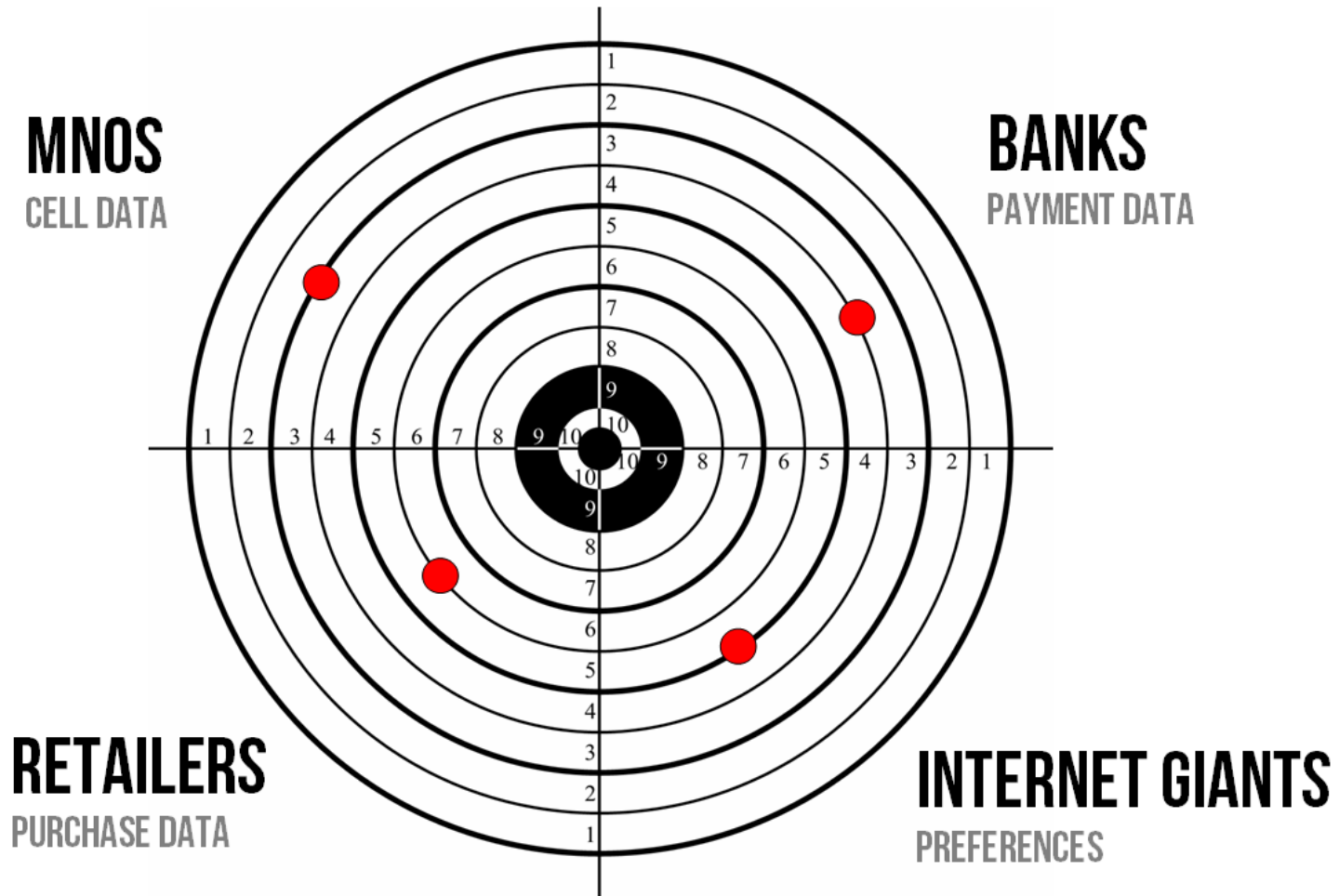




# LET'S SEE WHO CAN TARGET VERY WELL?



# IT'S A GREAT TIME TO SAY: WE HAVE TO COOPERATE!



# KEY QUESTIONS:

1. DO WE REALLY NEED BIG BROTHER?
2. WHY DO WE THINK OF TRADITIONAL WAYS?
3. SINGLE APP OR MULTIPLE PLATFORM?
4. COLLABORATION IN WHAT PURPOSE?
5. HOW CAN WE MAKE MONEY FROM BIG DATA?
6. WHO WILL WIN THE BATTLE?



# What do you want?



Gábor Lemák

Secretary General  
Hungarian Mobile  
Wallet Association