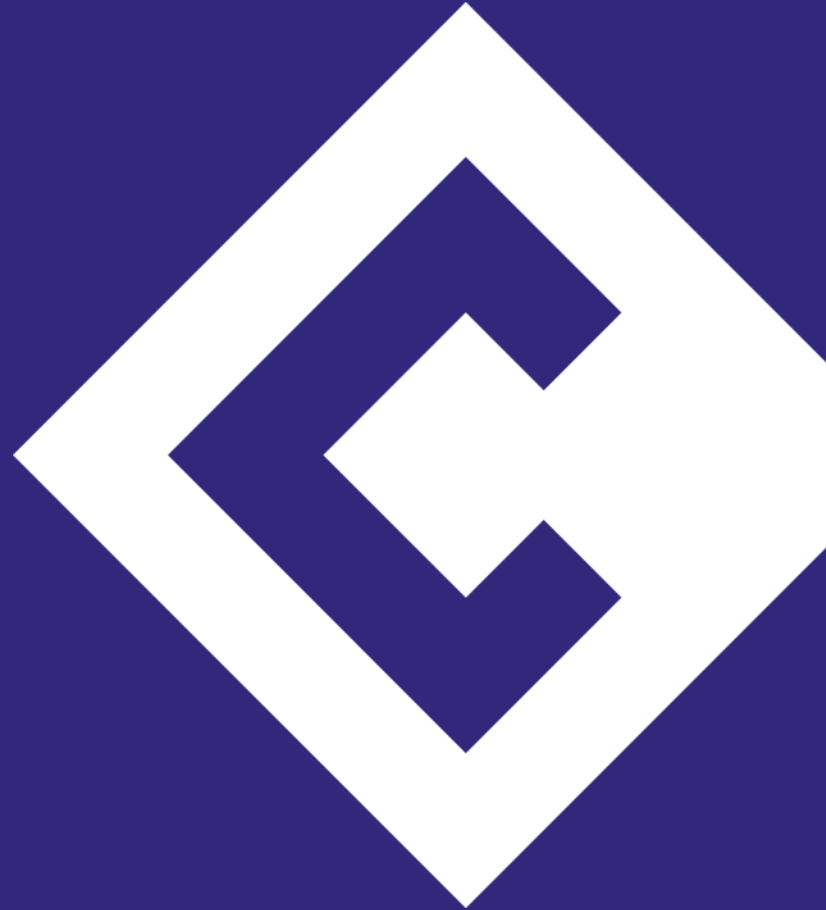




E-KERESKEDELEM MOBILE WALLET-TEL

Ács Zoltán
Cellum

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▶ **CURRENT TOP SMARTPHONES**
now are more powerful than those computers that
put man on the moon



Store Location



Mail order



Phone



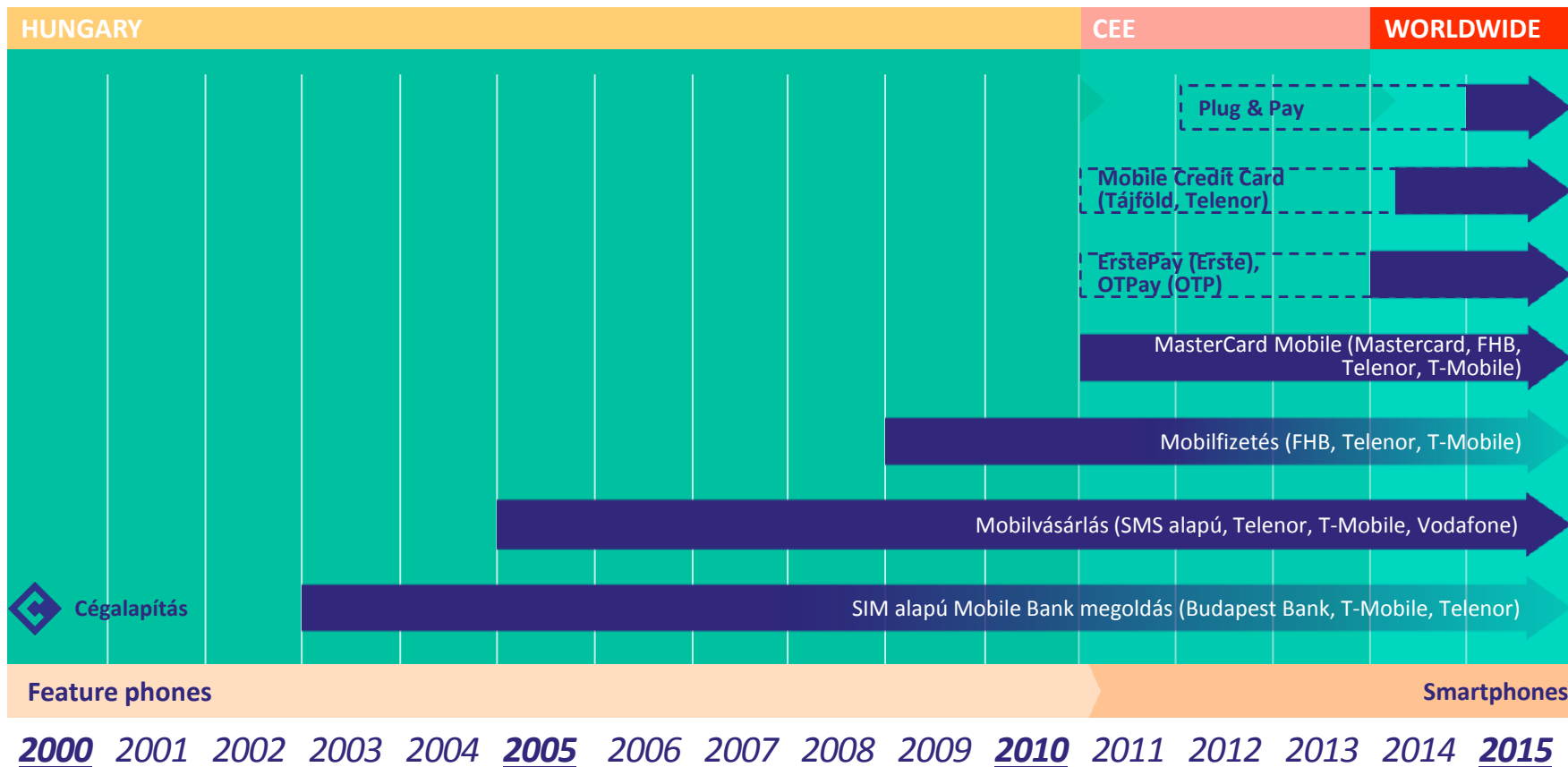
Internet



M-Commerce

- ▶ 1979 – Michael Aldrich TV és telefon összekapcsolása, a vásárlások megrendelések érdekében
- ▶ 1991 – nyilvános Web oldalak megjelenése
- ▶ 1994 – Online Pizzéria a Pizza Hut-tól
- ▶ 1994 – Az első „biztonságos” retail tranzakció a NetMarket által
- ▶ 1995 – Amazon.com
- ▶ 1995 – eBay.com
- ▶ 2003 – Taobao (Alibaba)
- ▶ 2008 – Tmall (Alibaba)

4 CELLUM TÖRTÉNELEM



5 A LEGGYAKORIBB FIZETÉSI MÓDOK



Phone order



Wire transfer



Cash on delivery



Online payment

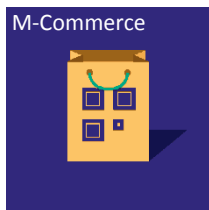
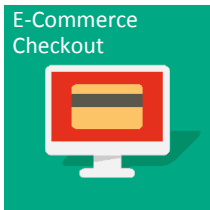
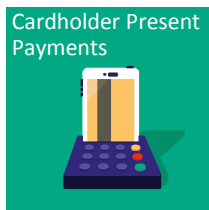
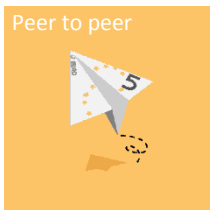
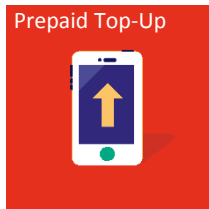
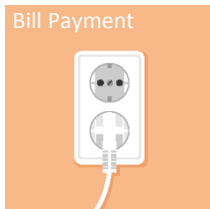
- ▶ **Carrier Billing**
- ▶ **Card payment**
- ▶ **SVAs**
- ▶ **Crypto currencies**



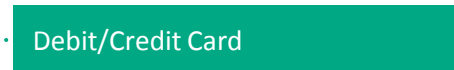
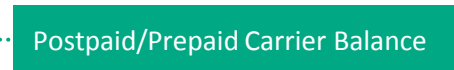
- ▶ Card on File (USA)
- ▶ ún. háromszereplős (EU)
(webáruház-vásárló-bank)
- ▶ E-Wallet
- ▶ Mobile Wallet



Use cases



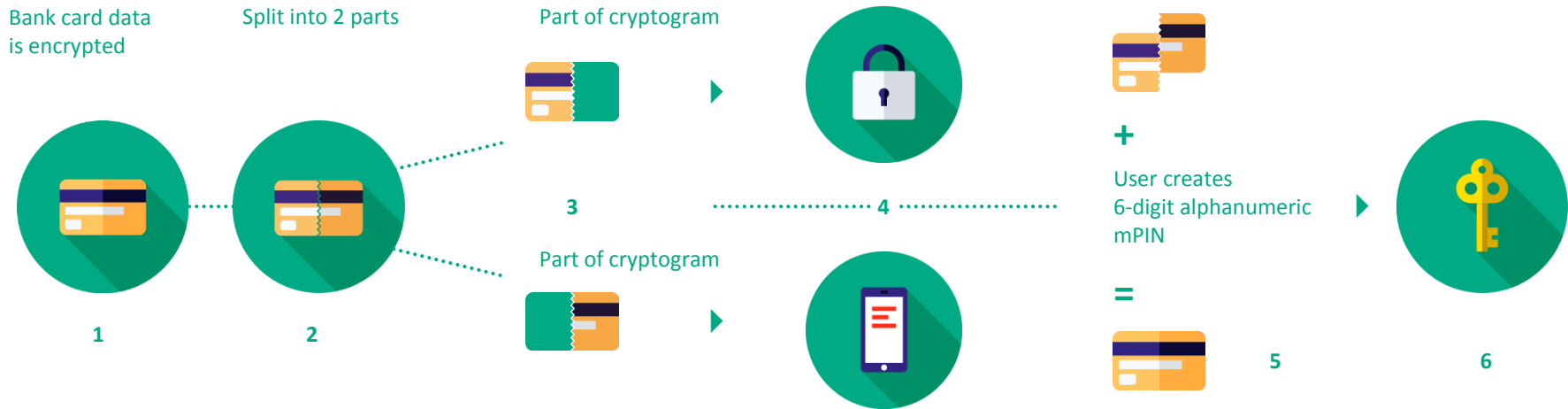
Payment instruments



9 CELLUM'S PROPRIETARY CARD VAULT

**OVER 86 MILLION
TRANSACTIONS TO DATE**

**ZERO FRAUD OR
CHARGEBACKS**



- ▶ No info stored on SIM card
- ▶ App ID, phone ID and phone number create a unique communication channel between device and secure server

- ▶ mPIN is necessary to bring the parts of the cryptogram together for successful, digitally signed transactions

10 WHY CELLUM MOBILE NEXT?



Security

- ▶ cannot be hacked (split data storage)
- ▶ cannot be compromised or denied (two factor authentication with the use of mPIN)
- ▶ stolen cards cannot be used (advanced registration process)
- ▶ optional app PIN protection



Safety

- ▶ card data are not transferred to merchants



Privacy

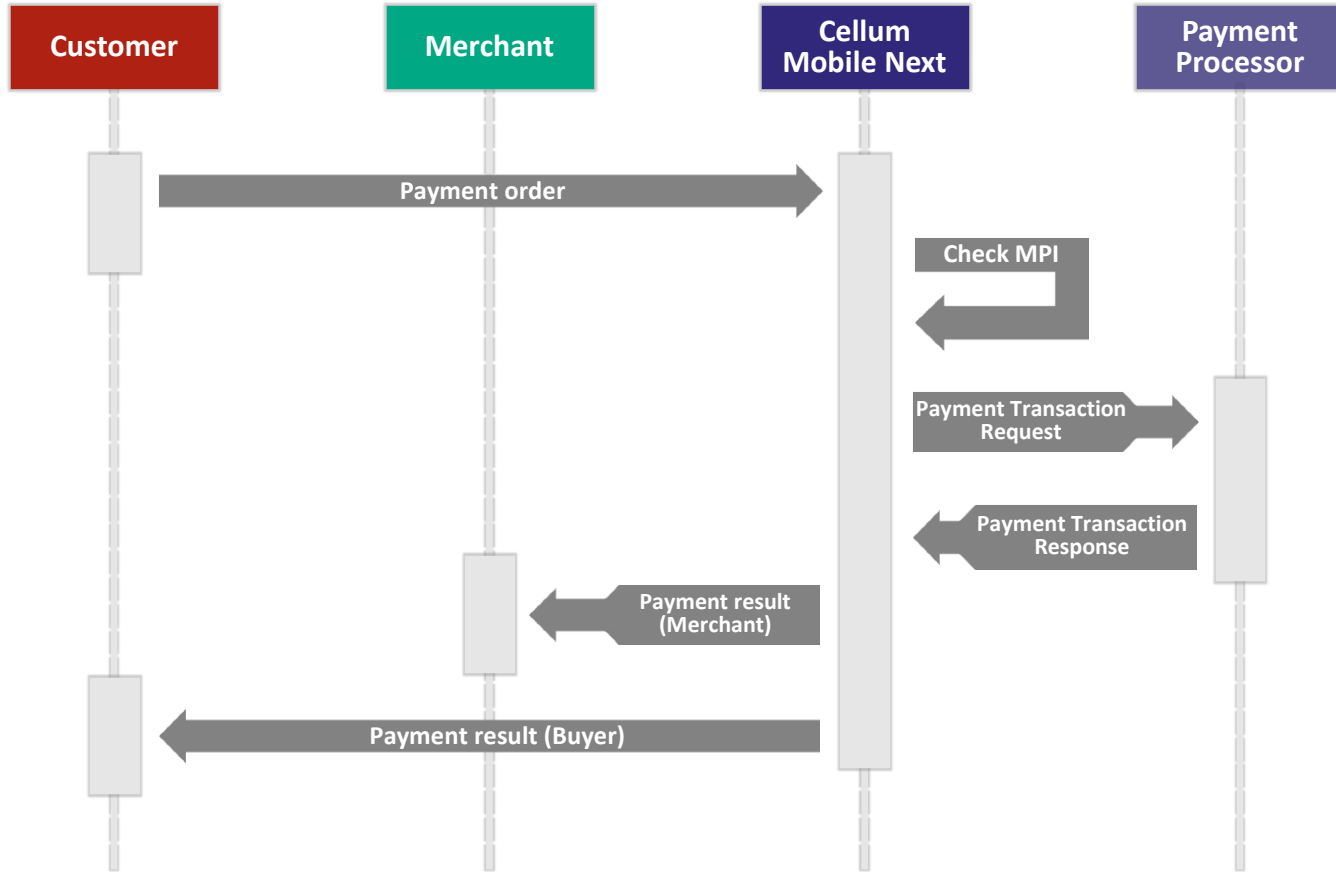
- ▶ opt-in for customers (customer decides when and what he/she wants to share with the merchant)



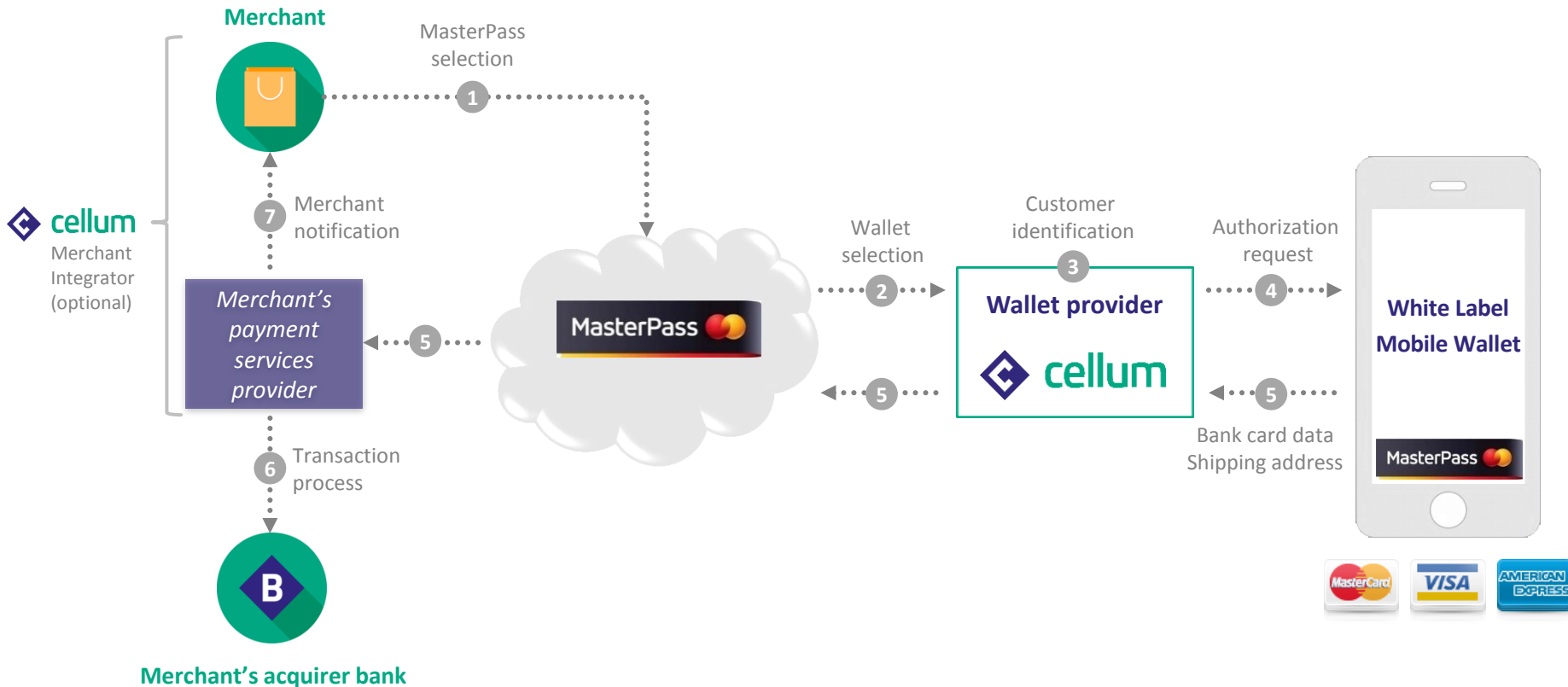
Simplicity

- ▶ one-click shopping
- ▶ remote and proximity situations
- ▶ seamless user experience

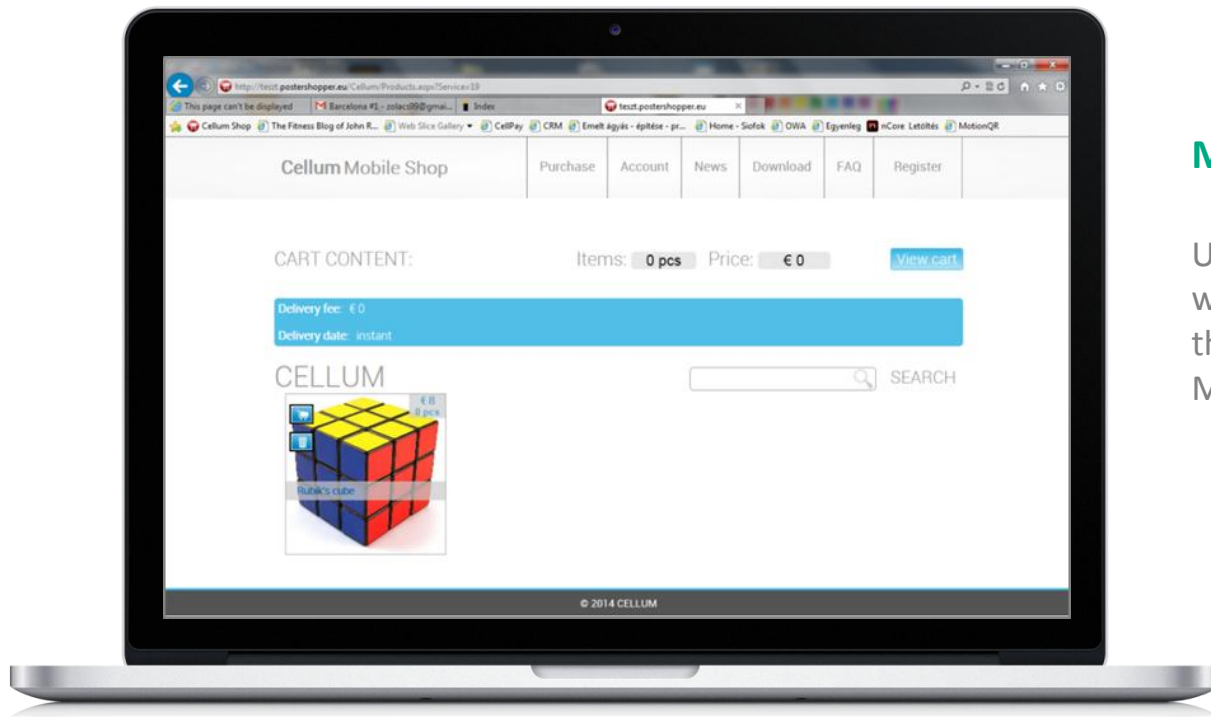
11 PAYMENT PROCESS



12 MASTERPASS MODEL



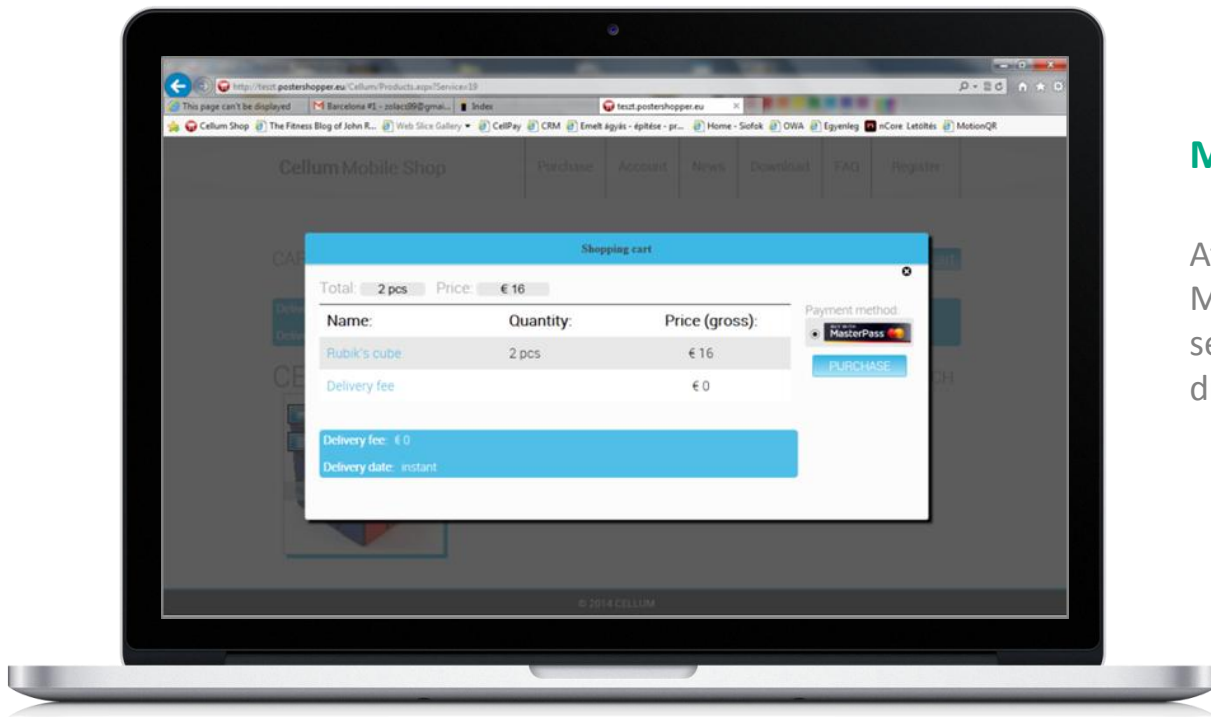
1



MASTERPASS WEB CHECKOUT

Upon filling up their shopping cart in a webstore, users can approve payment through the global acceptance brand of MasterPass

2



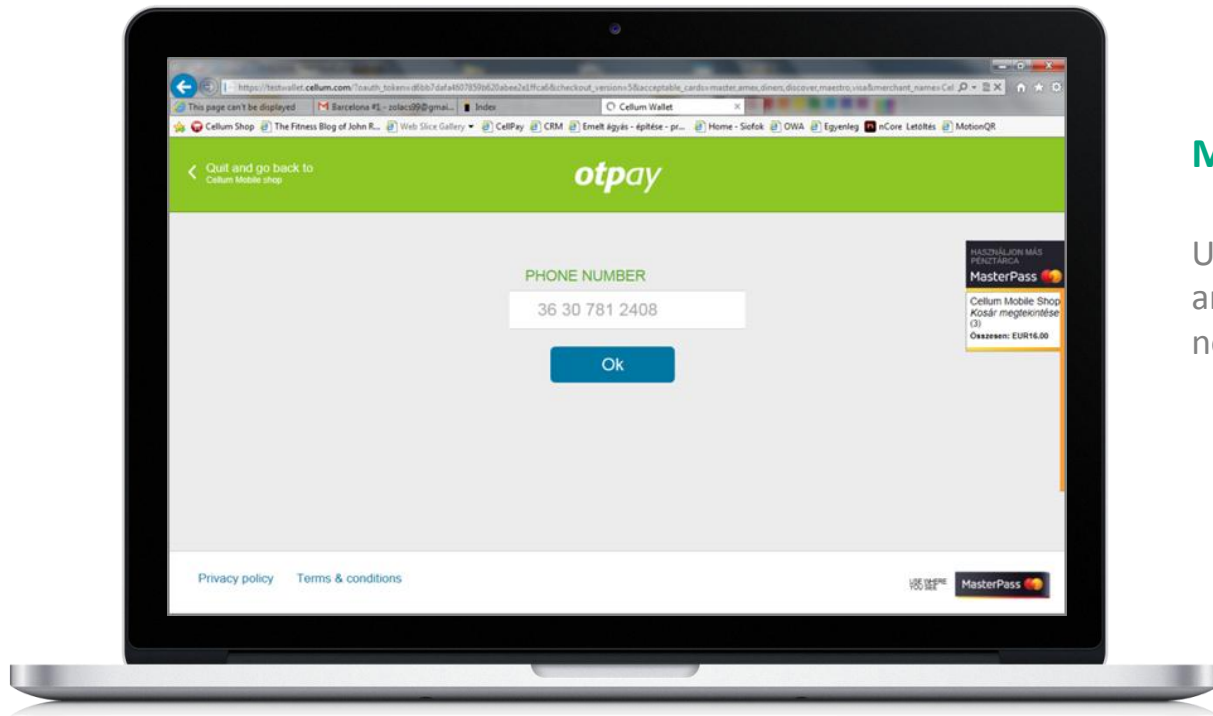
MASTERPASS WEB CHECKOUT

At the checkout, users simply choose MasterPass as the payment method and select a compatible wallet from the dropdown list.

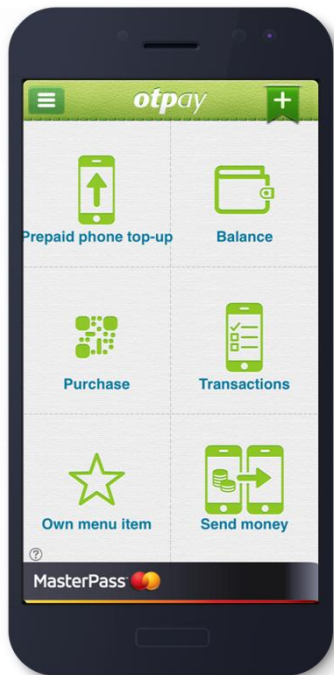
3

MASTERPASS WEB CHECKOUT

Using Cellum's wallet, transaction details are pushed to the user's phone in a notification

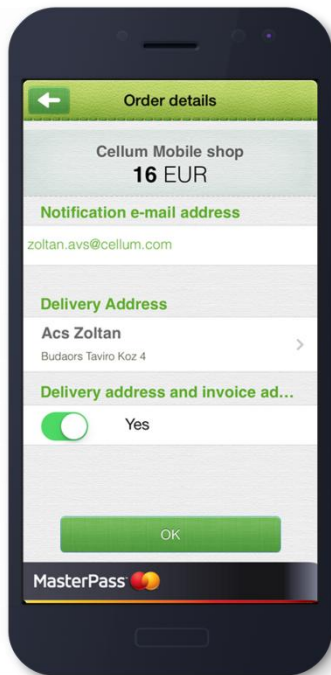


4



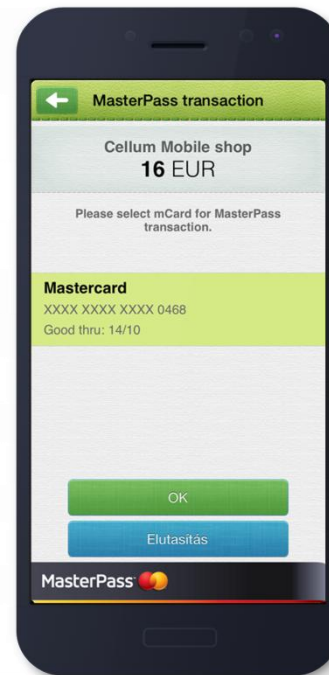
User opens the application

5



Transaction details can be reviewed

6



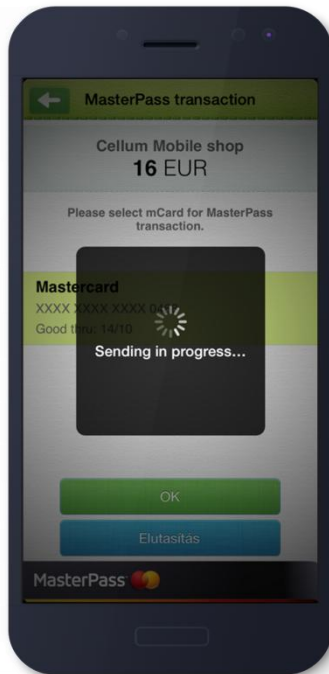
User selects a registered card to use

7



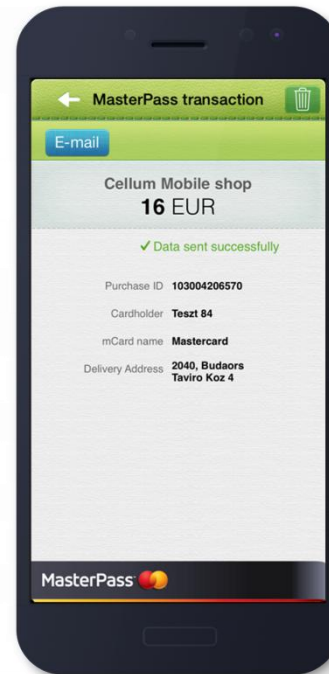
User enters mPIN for authentication

8



Approval is sent to Cellum's secure servers

9

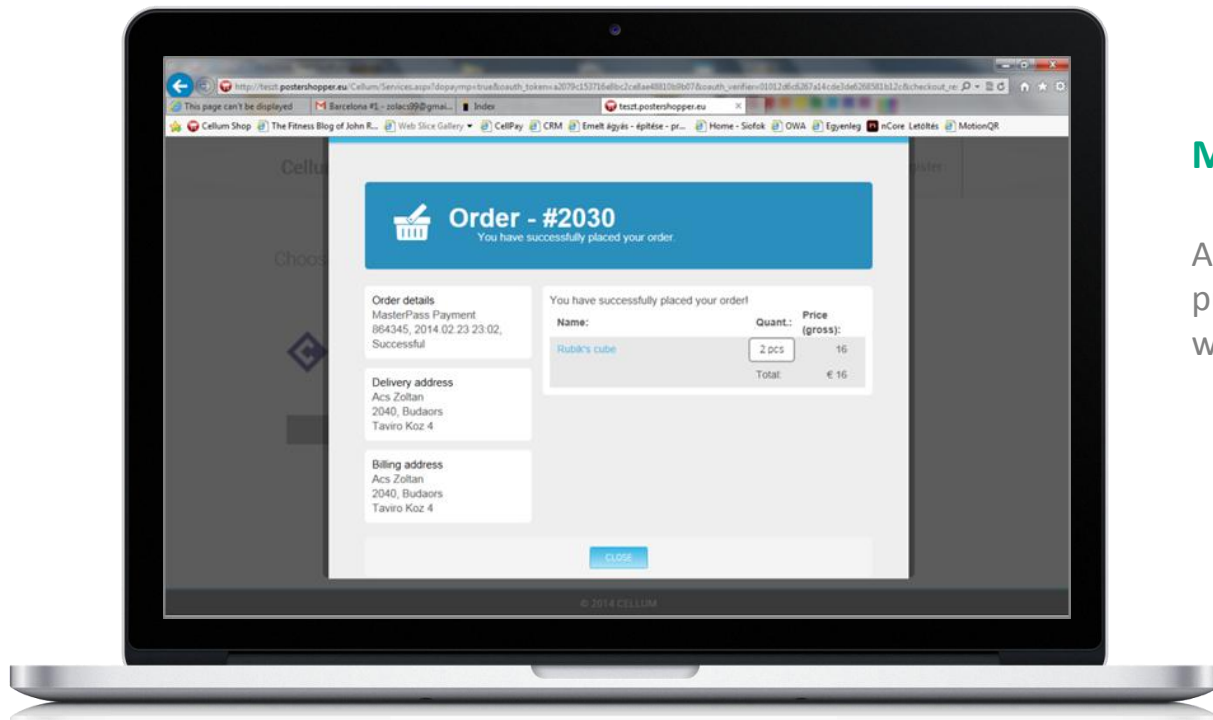


Confirmation of the transaction is displayed on screen

10

MASTERPASS WEB CHECKOUT

A confirmation message on the successful purchase is also displayed on the webstore's site.





PLUG AND PAY

- ▶ Mobile shopping directly within applications:
Merchant downloads SDK and documentation, integrates, signs up for processing/acquiring services sourced by Cellum



Köszönöm a figyelmüket!

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