



ERICSSON WALLET PLATFORM

COMMERCIAL PRESENTATION

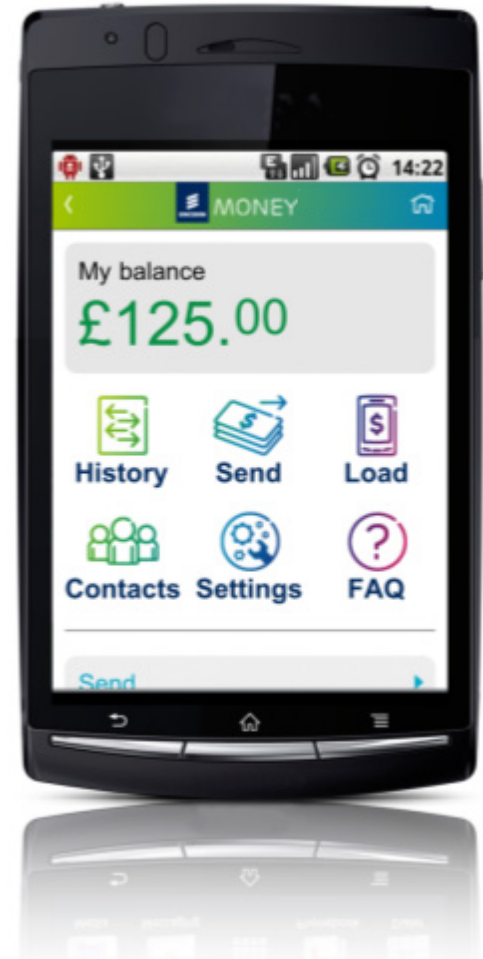


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CONVERGED WALLET

SUMMARY



> INTRODUCTION

MOMENTUM IS BUILDING



Undeveloped financial infrastructure
in some developing markets

Globalized workforce

Mobile broadband revolution

Smartphones

Consumer demands for convenience

Lower transaction costs



MOBILE MONEY FOR EVERYBODY



Basic banking services



Family/teenager spend



Digital goods purchase



International remittance



Donations



POS in-store



Online payment



Salary payment dispersion



Payment for goods upon delivery



Money transfer



Bill payment



Airtime top-up/transfer



M2M transactions



Reduced CO₂ emissions

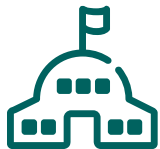
MAKING IT HAPPEN



SECURITY



INTEGRATION



REGULATORY
COMPLIANCE



USER
EXPERIENCE



FLEXIBILITY



SETTLEMENT

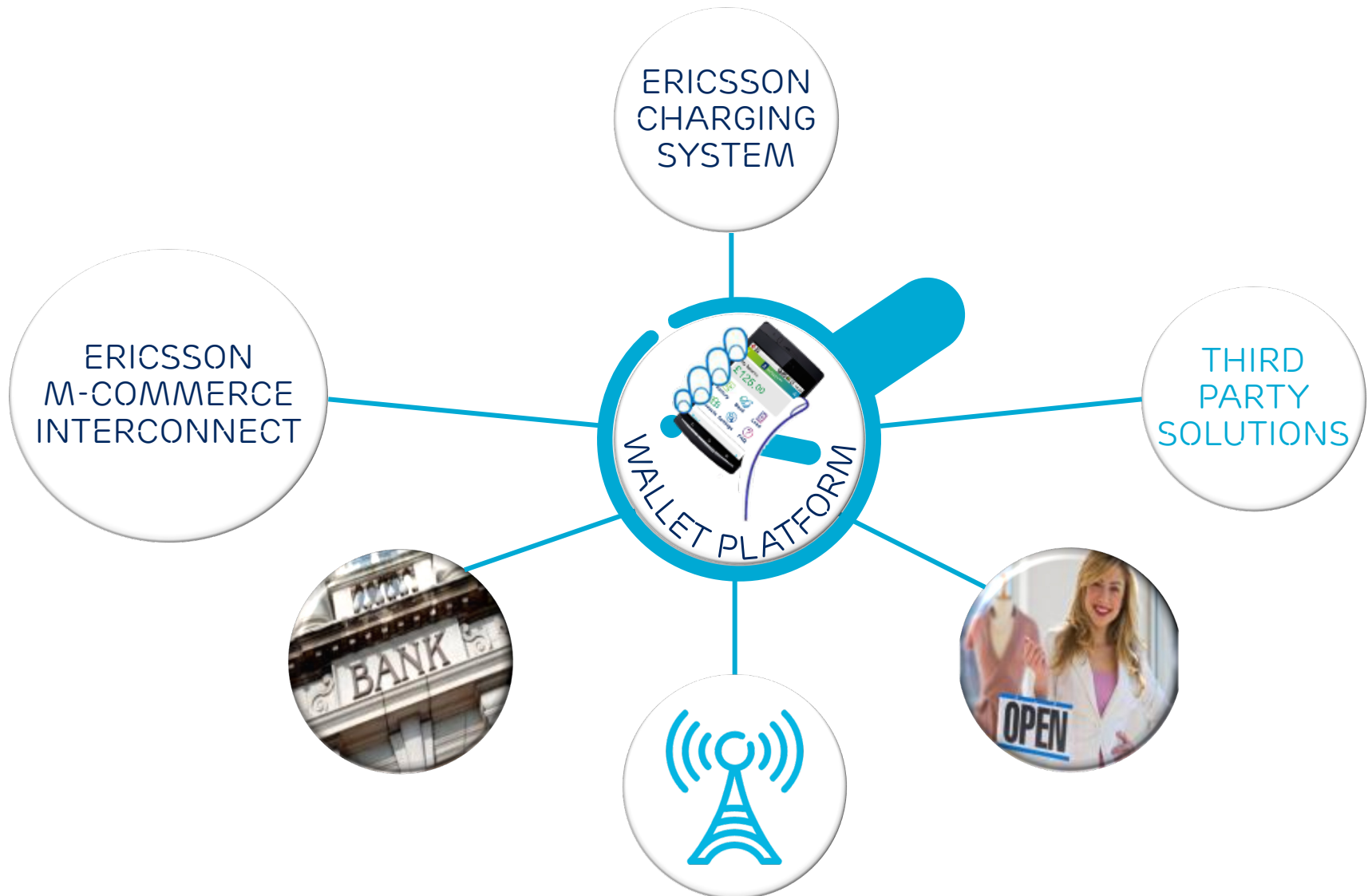
A TRUSTED
VENDOR



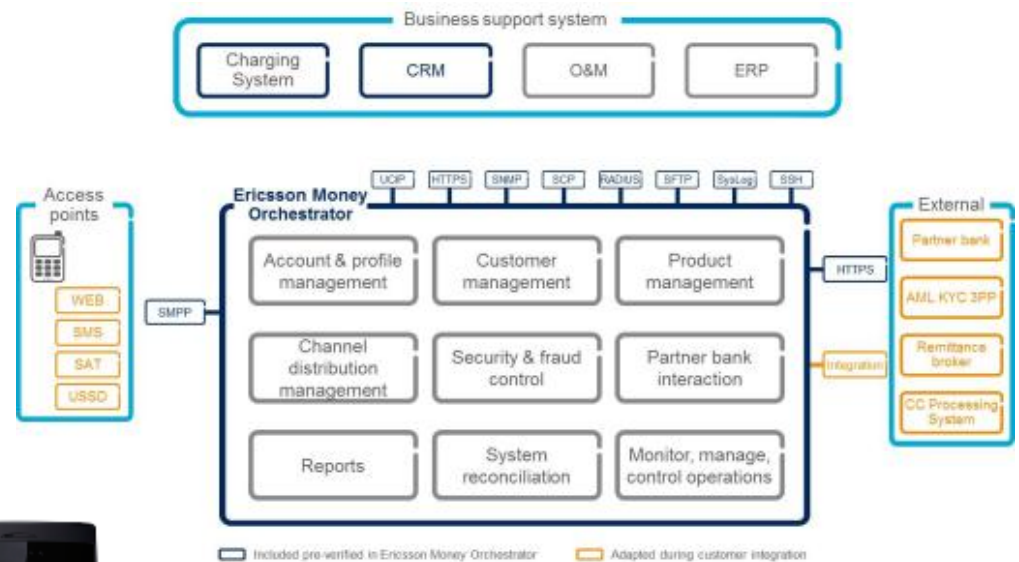
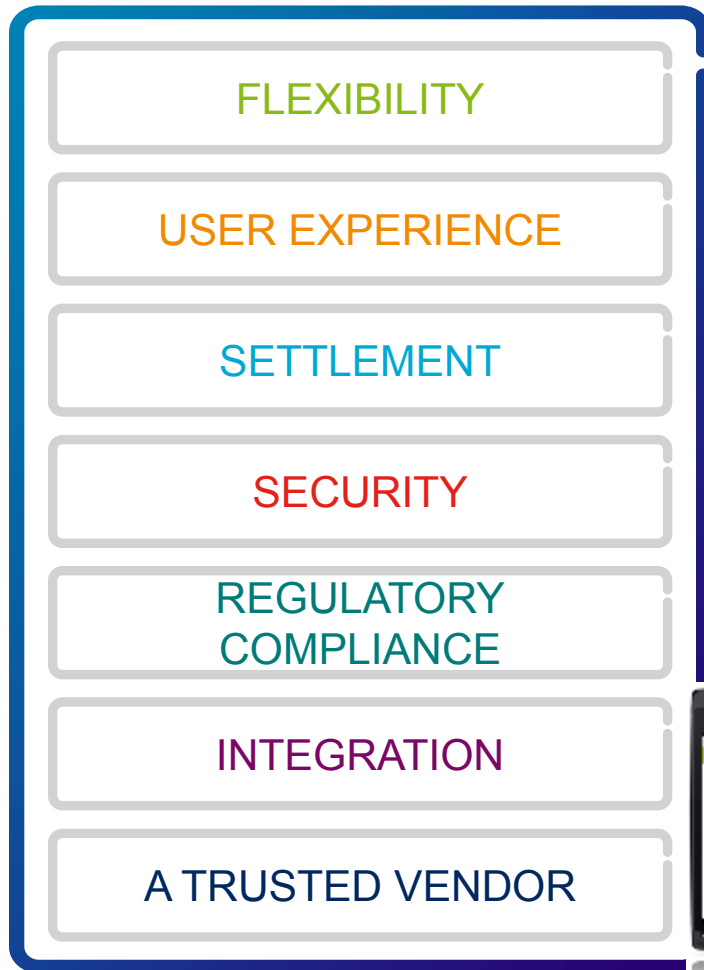


> MEET ERICSSON
WALLET PLATFORM

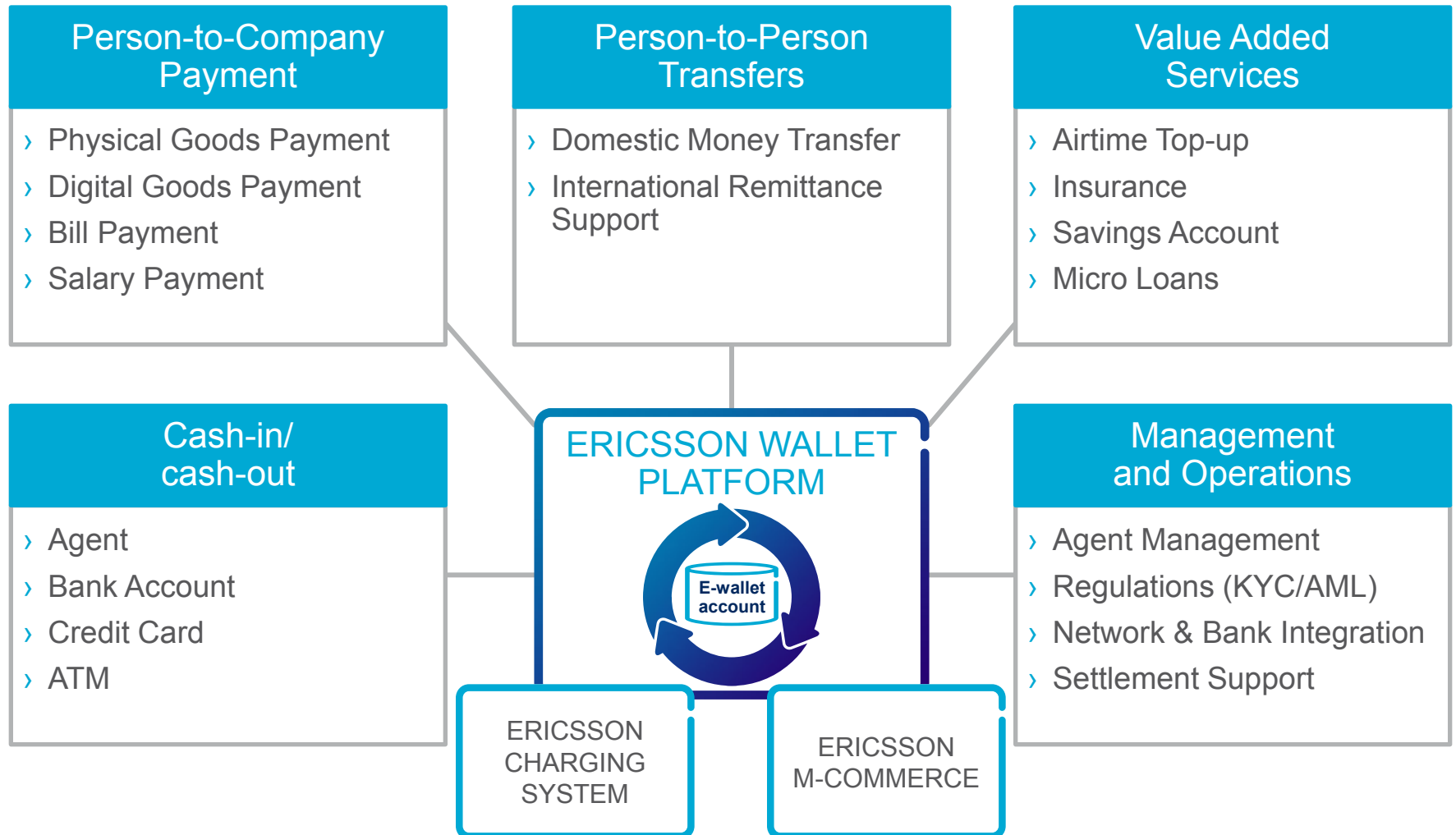
ERICSSON WALLET PLATFORM ECO-SYSTEM



ERICSSON'S SOLUTION



A PLATFORM FOR MOBILE FINANCIAL SERVICES



GAIN FLEXIBILITY – SERVICE PROVIDERS



GAIN FLEXIBILITY – USERS



Mobile-to-mobile transfer



Airtime top-up



Person-to-person transfer



Cash-in and cash-out

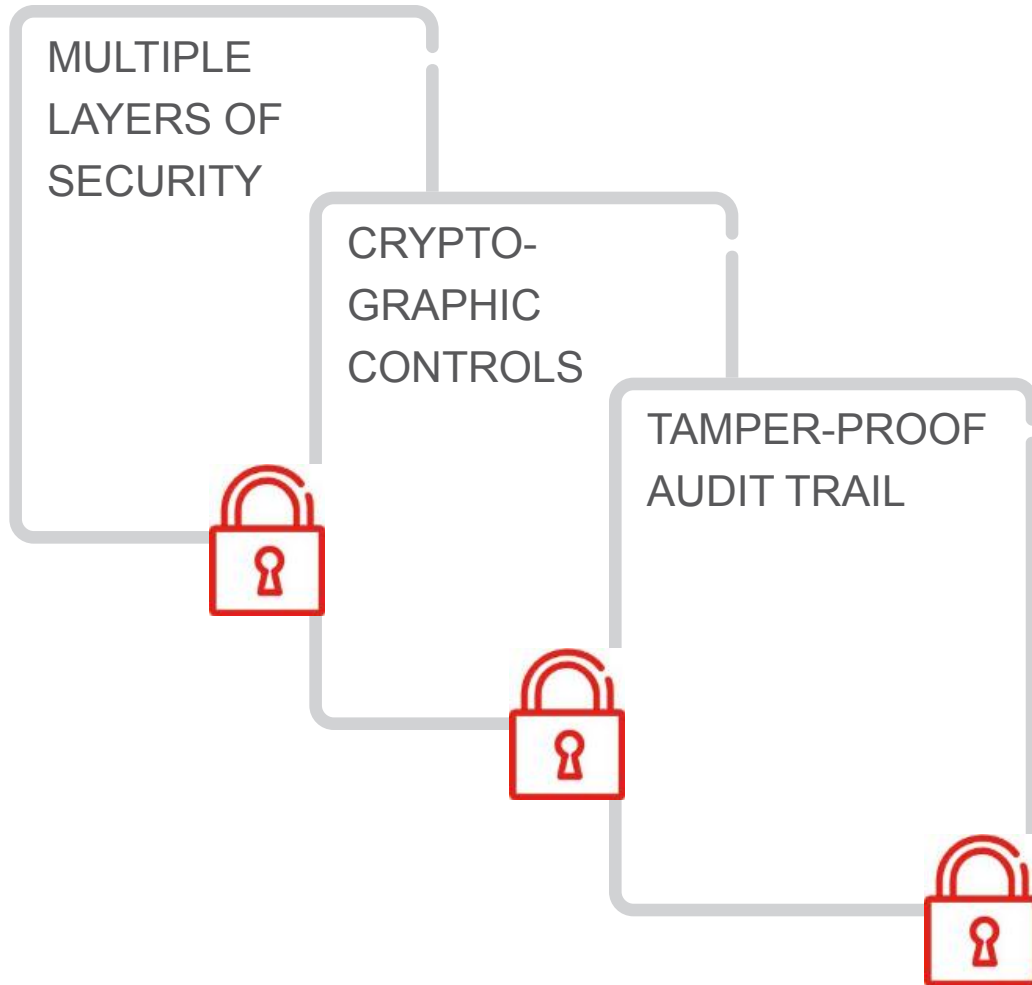
A GREAT USER EXPERIENCE



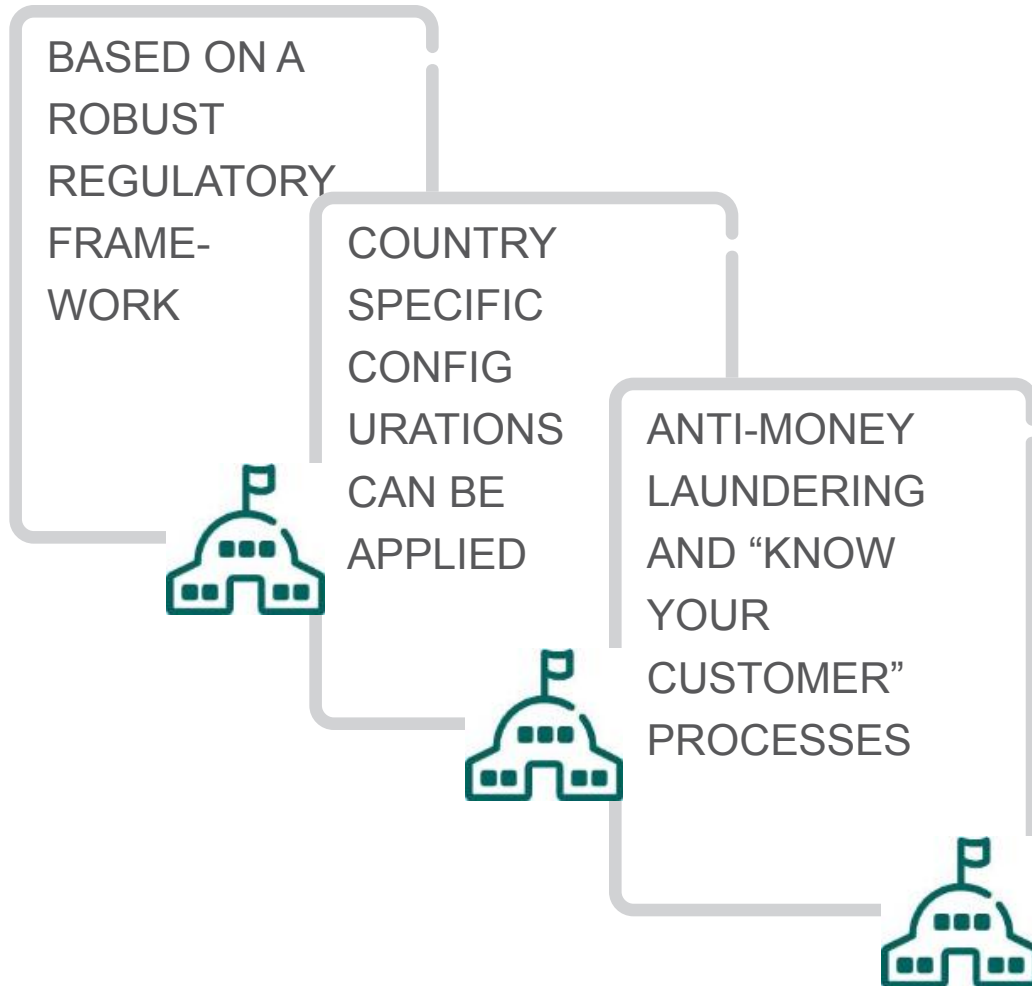
Ericsson Wallet Platform
offers all the Application
Programming Interfaces
(APIs) you need to build
attractive user interfaces



PROVIDE COMPLETE SECURITY



ENSURE REGULATORY COMPLIANCE



SETTLEMENT



[SECURING FINANCIAL STABILITY WITH A 1:1 RATIO]

A TRUSTED VENDOR 2/3

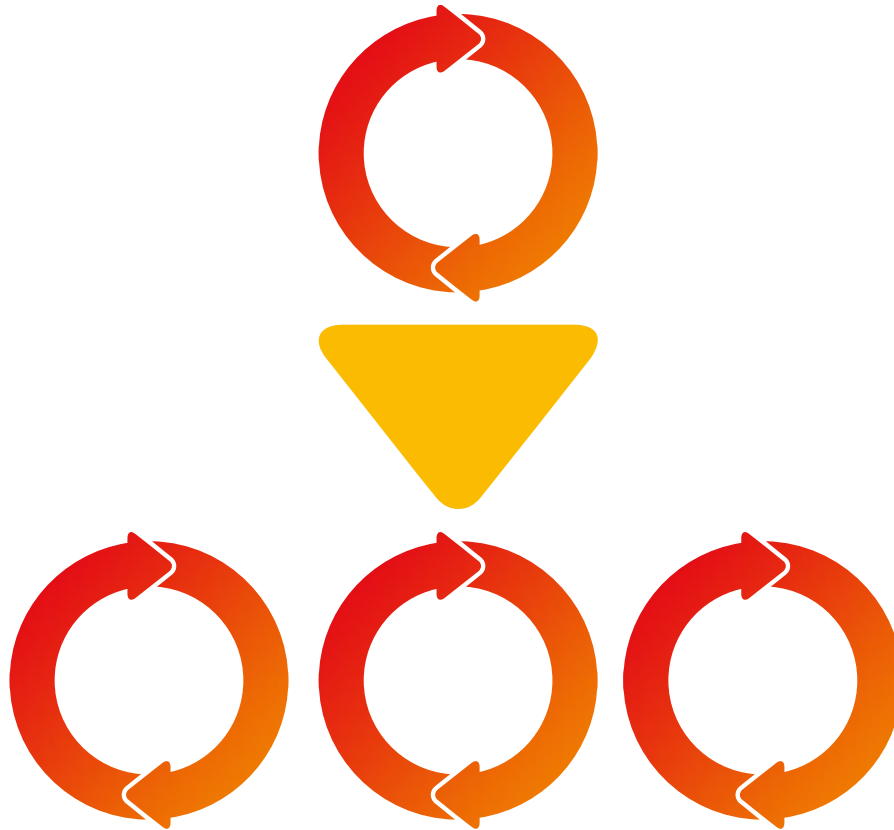


IPX FOR 96%
OF MOBILE USERS

890 MILLION
USERS CHARGED
IN REAL TIME

PROVEN TRACK RECORD OF
HANDLING HIGH-VOLUME
FINANCIAL SERVICES

A TRUSTED VENDOR 3/3



Build as you
grow and avoid
costly changes
to your system.

[A HIGHLY RELIABLE AND SCALABLE SOLUTION]



> CONVERGED WALLET

CONVERGED WALLET – AN INTEGRATED SOLUTION WITH CHARGING SYSTEM



ERICSSON
CHARGING
SYSTEM

[IDEAL AS STAND-ALONE OR INTEGRATED]

CONVERGED WALLET – BENEFITS



INCREASE SUBSCRIBER STICKINESS

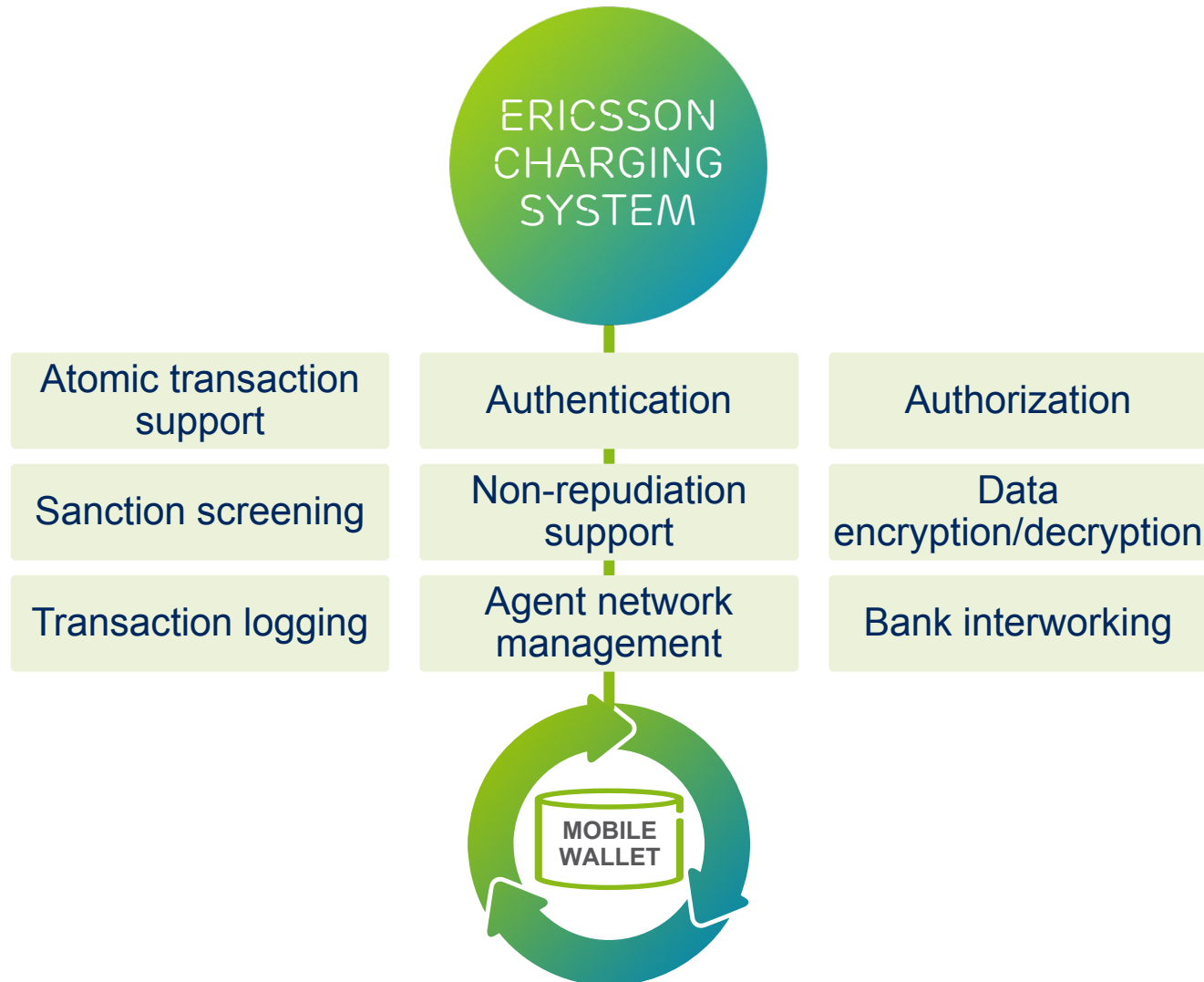
- › Consolidated Account View
- › Share benefits of bundled services
- › Cross-Offering Promotions
- › Same communication channels

IMPROVE OPERATIONAL EFFICIENCY

- › One & Same Configuration Tool
- › Reduce Risk for Inconsistency
- › Optimize Portfolio



CONVERGED WALLET – MOBILE MONEY EXTENSION

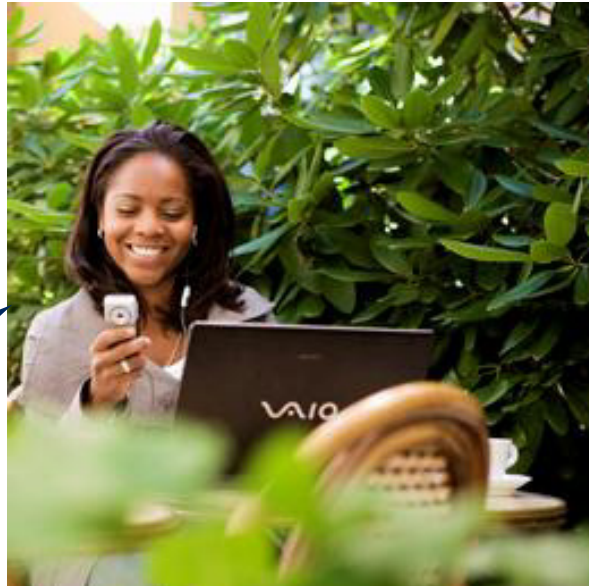


CONVERGED WALLET – CREATE CROSS-PROMOTIONS



Your wallet contains:
5.60 on your prepaid account;
157.30 mobile money credit;
and 4 355 loyalty points
Would you like to make a
transfer, buy more call credit
or redeem a reward?

Since you have the Friends &
Family (F&F) offering this
money transfer to a F&F
account will be free of charge



Since you have a Gold
prepaid tariff, this money
transfer gave you a 50%
discount on the transfer fee

You are reaching your mobile
data limit. Get 15% off a
300MB booster voucher when
you pay from your wallet

CONVERGED WALLET – MOBILE MONEY RATING EXAMPLE



The request is split into two parts: one for deducting the money to transfer and one to calculate the cost

Deducts the actual transferred money from the account

Sets a fee for the transfer for sending up to €99 the cost is €2 for sending between €100 and €999 the cost is €3

Selection Tree

- Mobile Money [0]
- Definitions [defs]
- Deduct requested units
 - FieldSelection (Service identifier = 1)
 - Rate Price=1.0
- Deduct fee for requested units
 - FieldSelection (Service identifier = 2)
 - Fee between 0 and 99
 - CompareField (Requested-Money < EUR 100)
 - Fee Price=2.0
 - Fee between 100 and 999
 - CompareField (Requested-Money < EUR 1000)
 - CompareField (Requested-Money >= EUR 100)
 - Fee Price=2.0

Settings

Name	Id	Comment	Condition	Operator	Value
Mobile Money [0]					
FieldSelection (Service identifier = 1)					
FieldSelection (Service identifier = 2)					
CompareField (Requested-Money < EUR 100)					
CompareField (Requested-Money < EUR 1000)					
CompareField (Requested-Money >= EUR 100)					



> SUMMARY

VALUE PROPOSITION – STANDALONE



Flexibility to address multiple consumer segments



Offer a great user experience



Stable ecosystem



Easy integration



Compliant with international & local regulatory requirements



Safe transactions



A complete solution



ACCESS NEW REVENUE STREAMS, DRIVE TRAFFIC,
GROW SUBSCRIBER BASES AND REDUCE CHURN

VALUE PROPOSITION – CONVERGED WALLET



Flexibility to address multiple consumer segments



Offer a great user experience



Stable ecosystem



Easy integration



Compliant with international & local regulatory requirements



Safe transactions



A complete solution



- › Improve operational efficiency
- › Increase subscriber stickiness

YOUR MOBILE MONEY SOLUTION



GAIN
FLEXIBILITY



OFFER A
GREAT USER
EXPERIENCE



CONFIRM
SETTLEMENT



EASY
INTEGRATION



PROVIDE
COMPLETE
SECURITY



ENSURE FULL
REGULATORY
COMPLIANCE



A TRUSTED
VENDOR





ERICSSON