

ACT Canada

Mobile Strategic Leadership Team

Mobile Strategic Leadership Mandate

- To bring together a broad group of stakeholders to better understand the roadmap, issues and opportunities related to mobile payment, marketing and other m-commerce options in the Canadian market.
- Develop a dialogue to help us understand the mobile roadmap, and look at each step of the roadmap from the viewpoint of multiple stakeholders
- Identify questions and answers that can mobilize payment in the Canadian market.



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Introducing the ACT Canada Mobile Strategic Leadership Team (MoSLT)

For those of you who are not already familiar with the Mobile Strategic Leadership Team I would like to introduce you to the group and its accomplishments over the past year.

The explosive growth of mobile payments globally and has spurred a growing demand for information regarding how we can best embrace and advance mobile payments in Canada. Earlier this year ACT launched the Mobile Strategic Leadership team (MoSLT). The group was formed to address the growing need for a forum for Canadian stakeholders to dialogue the challenges, share insights and determine an optimum approach to mobile payments in Canada.

Via this newsletter I would like to introduce you to the group and share some of the team's activities and achievements throughout the year.

The MoSLT was formed following the March Cardware Connections event where we asked the community about growing mobile payments in Canada. The feedback endorsed the need to create a forum to discuss ideas and I am delighted to share that we have formed a cross

disciplined group of professionals that spans banking, telecom and solution provider segments of our market. This unique group of volunteers came together throughout 2009 to get involved and work through the challenges and ideas for advancing mobile payments in Canada.

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Participating Organizations

- ACT Canada
- John Ambrose
- Apriva
- Bell
- BMO Financial Group
- CIBC
- Citi Cards Canada Inc.
- CPI Card Group
- Dynamic Card Solutions
- Enstream
- Gamble Consulting
- Gemalto
- GFH Group
- Giesecke & Devrient (G&D)
- Interac Association
- LoyaltyOne
- MasterCard Canada
- MBNA Canada Bank
- Microexpert
- President's Choice Financial
- Rogers
- SecureKey Technologies Inc.
- TechTrex Inc.
- Telus
- VCS Technologies Inc.
- Visa Canada Inc.

Mobile Payment Industry Challenges

- The technology is evolving and standards being developed
- Customer ownership is still a contentious issue
- The business model is murky
- Building consumer demand is not yet a home run.

MoSLT Chairs

The Mobile Strategic Leadership

Team is chaired by:

Debbie Gamble
Gamble Consulting
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Andrea McMullen
ACT Canada
andrea@actcda.com

ACT Members

MoSLT Documents



ACT members are able to access the minutes and output from each of the MoSLT sessions via the ACT website

www.actcda.com



The Mobile Device has the potential to completely disrupt the way we look at payments

Outputs from 2009

During the course of 2009 the group created the following documents:

1. Overview of inhibitors to advancing mobile payments in the Canadian market
2. Glossary of mobile payment terms
3. Mobile proximity payment roadmap
4. Mobile proximity capability table
5. A 'watch list' of potential regulatory influences
6. A collection of learning and insights from other markets
7. Draft roadmap for mobile marketing, smart poster and couponing to drive mobile payments
8. List of triggers and high level costs for commercializing NFC in Canada
9. Overview of the role of the Trusted Services Manager (TSM)
10. Definition of the target marker for NFC in Canada

We would like to thank the Mobile Strategic Leadership team members for their hard work and contributions

We welcome new members to the group who would like to provide input and influence the development of the mobile payments market in Canada and the policies that will regulate it.

If you would like to participate in the Mobile Strategic Leadership Team or would like copies of the documents listed above please contact:

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2010 Focus

The team will be reconvening in 2010 to continue the discussion and focus on the following items:

- Bringing retailers into the discussion
- Stakeholder and consumer survey
- Leveraging non-payment NFC capabilities to drive adoption
- Government policy discussion
- Mobile Payments education programs