



Canadian Mobile Payments Insights & Perspectives

An IDC Financial Insights Report Series

IDC Financial Insights recently conducted consumer and executive research to analyze the trends and opportunities in the Canadian Mobile Payments marketplace. The research goal was to better understand consumer interest in mobile payment services, what business models could evolve and survive in Canada, and what the disruptive issues are.

IDC's Canadian Mobile Payments Insights & Perspectives report series presents research findings in two reports:

- **Canadian Mobile Payments – Are Consumers Interested?**
- **Canadian Mobile Payments - Executive Views**

Canadian Mobile Payments – Are Consumers Interested?

IDC Financial Insights surveyed 1000 Canadian consumers to assess consumer interest in mobile payments in the context of current payment and mobility patterns. Findings include a consumer segmentation model that classifies market interest in mobile payments and highlights opportunities and challenges.

Report details include:

Current Mobility Usage Insight

- mobile device ownership and utilization trends
- a mobile maturity index that identifies who is interested

Current Payments Usage

- an overview of current Canadian consumer payment preferences (cash, debit, credit)
- initial consumer reaction to PayPass

Reaction to Mobile Payments Concepts

- initial reaction
- likes/dislikes
- concerns that must be addressed
- overall reaction defined in a mobile payments interest segmentation model

Canadian Mobile Payments - Executive Views

IDC Financial Insights interviewed 42 Canadian executives from the mobile payments ecosystem, including issuers, mobile network operators, merchants, associations, acquirers and payment infrastructure manufacturers and software providers. From these interviews IDC determined that a preferred mobile payments structural model dominates in Canada and that merchants and consumers play an integral role in the evolution of Canada's mobile payments marketplace.

This report will identify the preferred business model for mobile payments in Canada, the consumer and business transactions most likely to drive mobile payments, critical factors for success, technological issues, and IDC Financial Insights perspectives on the path forward for Canadian Mobile Payments.

Report details include:

- **Mobile Payments Definition and Ecosystem Overview**
- **Market Assessment of the Mobile Payments opportunity**
- **Consumer and Merchant Issues**
- **Making it Happen**
 - current payments infrastructure
 - the ideal ecosystem
 - technological/security issues
 - regulatory issues
 - business case issues

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WHAT YOU WILL LEARN

Consumer Attitudes

- perceived challenges
- mobile device usage trends
- preferred payment methods
- reactions to the mobile payments concept
- who's likely to be first to adopt

Executive Views

- what's the prognosis for mobile payments in Canada
- managing consumer and merchant needs and concerns
- technology and security concerns
- preferred business models
- what are the key issues to be tackled to move mobile payments forward

RESEARCH METHODOLOGY

Consumer

- 1000 internet surveys completed Sept/Oct 2008
- 50% male, 50% female
- regional proportional representation across Canada
- segmented age categories from 16 to 74

Executive Interviews

- 42 executive interviews completed Sept 2008 to Jan 2009
- cross-segment of the Canadian Mobile Payment ecosystem including:
 - issuers
 - mobile network operators
 - merchants
 - industry associations
 - acquirers and payment infrastructure manufacturers and software providers

ACT members receive discounted report pricing

Through its partnership with ACT Canada, IDC Financial Insights is pleased to offer ACT Canada members discounted report pricing for individual report sales or both reports. Research reports are anticipated to publish in September/ October 2009.

ACT members

One report	\$3,500.00 Cdn
Both reports	\$6,000.00 Cdn

Non-members

One report	\$4,500.00 Cdn
Both reports	\$9,000.00 Cdn

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ACT Canada

ACT Canada is the stakeholder association, focused on secure payment, secure identity management and other advanced applications. Now in our 20th year, we are the authority on the Canadian market, supporting our members through working with key stakeholders. We help members understand the market, public and private sector applications and potential barriers. We facilitate knowledge transfer and thought leadership through a neutral forum, while expanding our members' networks. Founded in 1989, ACT Canada is a non-profit membership association.