



Banca móvil en Latam

TENDENCIAS MUNDIALES A TENER EN CUENTA

Banca Móvil

- Un concepto amplio ¿dónde y cómo acotar?
- Acceso
- Claves para su desarrollo
- La búsqueda de socios
- La oportunidad NFC

¿Qué es?

- Transacciones de dinero
- Consulta de saldo
- Pagos
- Alertas
- Localización de cajeros y sucursales

Acceso y oferta

- SMS
- Web Móvil
- Aplicación nativa en OS
- Soluciones híbridas (ej. SMS y Aplicación nativa)
- NFC

Claves para su desarrollo

- Regulación: componente clave para el desarrollo del mercado (responsabilidades, etc)
- Smartphones
- Estandarización de soluciones
- Asociaciones entre bancos y operadores
- Involucrar a los comercios
- Comunicación efectiva

Los socios

- Asoaciación entre operadores: Estados Unidos, Bélgica, Hungría, Reino Unido y España
- Telefónica y Mastercard
- América Móvil y Citibank JV
- Conclusión: es un mercado que no se puede desarrollar en solitario



La oportunidad NFC

- Una oportunidad difícil de desarrollar
- Empresas como Google o Apple lo quieren capturar
- Los operadores en varios mercados han decidido asociarse





Webinar Mobile Banking in Latin America

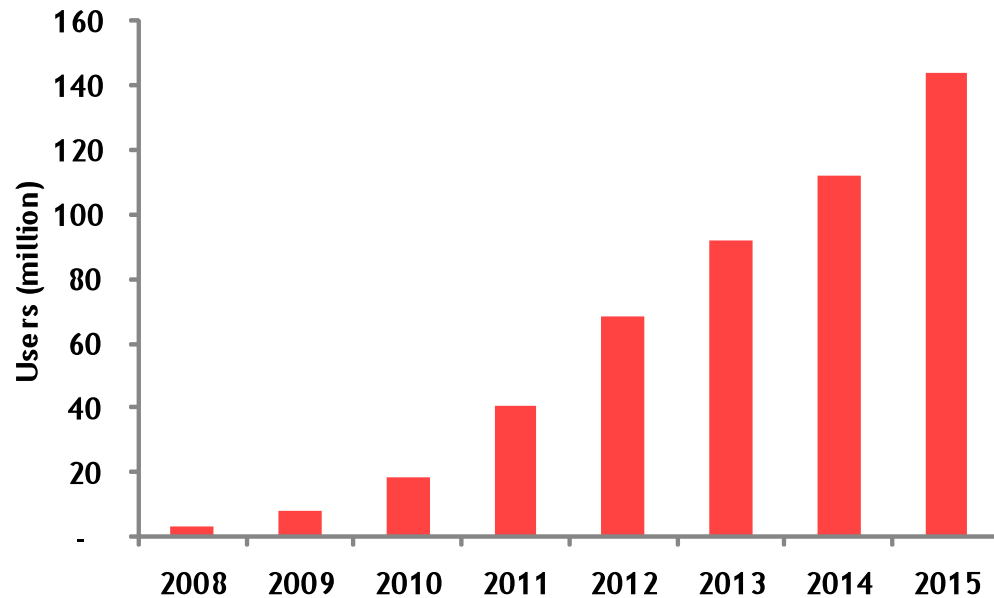
In collaboration with TeleSemana.com

LIGHT READING
COMMUNICATIONS NETWORK



Mobile Banking will surpass 140m by 2015

Mobile Banking Users in Latin America, 2008-2015



Source: Pyramid Research

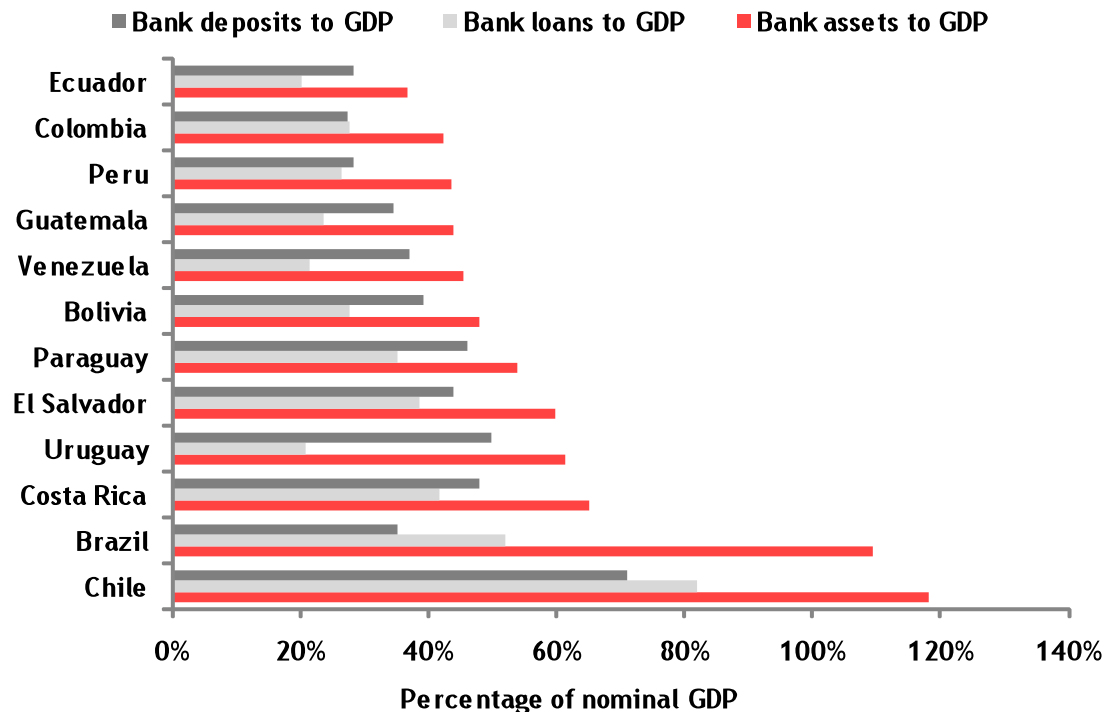
- Mobile Penetration exceeds 100% in the majority of markets, with user penetration close to 85% in the region.

- There is a minority of people in Latin America that uses financial services and even a smaller minority who does some sort of online banking

- We see mobile connectivity as a channel to reduce costs to serve a large group of users and increase the benefits of financial services.

There is a relationship between wealth and penetration of financial services

Bank assets, bank loans and bank deposits to nominal GDP in selected countries, 2010



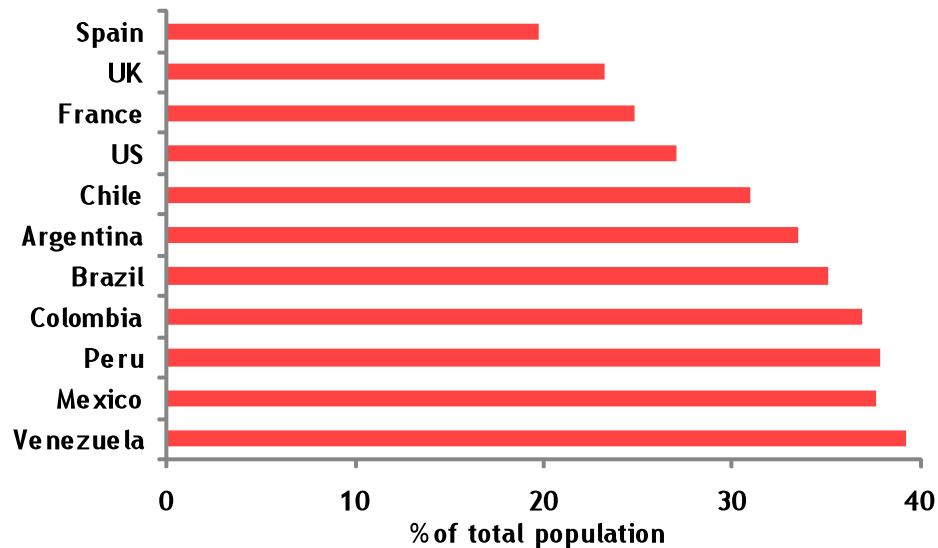
Source: Felaban

•We see that currently there is a large correlation between wealth and banking penetration, were countries that are underdeveloped present a low penetration of financial services.

•Financial services are crucial engines of economic growth as they allow people to have access to credit to finance cash flow imbalances, buy protection with insurance, have access to diversified savings, etc.

And the region is ready to adopt mobile data services

Percentage of population aged 24 or younger in selected countries, 2010



Source: EIU

• Mobile data services are soaring now with some countries with penetration of mobile Internet close to 16% of the population.

• There is a very large percentage of the population that is younger than 30 years old: the type of demographic that is more likely to try new services

And the region is ready to adopt mobile data services

Conditions needed for adoption



Operators bring to the table:

- They can help the system to be faster providing back-end services through their network, handling large amounts of data smoothly
- Operators can make the process cheaper by cutting paperwork and economic inefficiencies
- Operators can help the system to gain traction by leveraging its network of users and resellers to push for the service

Source: Pyramid

Conclusion and Recommendations

- Banking penetration and its share of assets to GDP is low in Latin America, presenting a significant upside if low-income groups are given the tools to gain access to financial services.
- The Latin America market is becoming more familiar with mobile banking and mobile payments. Due to the need to generate adjacent business, mobile operators are constantly exploring ways to participate. In the same token, companies that already participate in the value chain, such as payment vendors like Visa and MasterCard, are investing resources to extend their coverage into new income segments.
- Banks are an instrumental piece of the equation. They can help operators overcome potential barriers from regulation and already have the brand to make users feel comfortable using mobile payments.

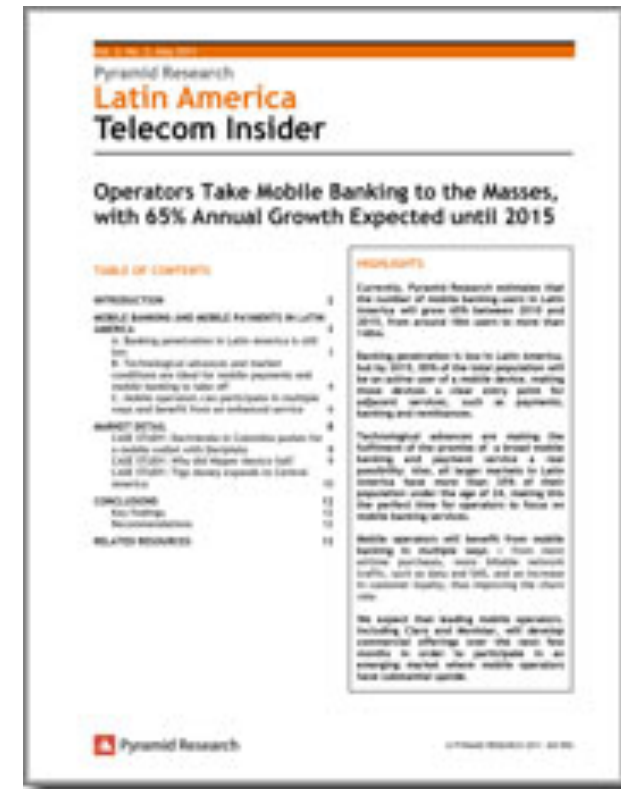
Recommendations

- Mobile operators** – Have an open mind with business models. Technology is the enabler, but you might also need to include/adapt business models and form partnerships. Look to your distribution channel to push technologies for your user base. Understand that for a mobile payments service, attracting merchants is as important as attracting users. Be open to developers and work closely with them to enhance the value of the devices sold through your network.
- Regulators** – Work closely with banks to promote mobile banking and update regulations to help push the service. Create a regulatory environment that enhances the exploitation of technological advances and that includes more income groups into the payment/banking ecosystem.
- Handset vendors** – Take advantage of the rapid migration to advanced devices to include differentiators such as NFC capabilities, cameras for scanning codes, software that increases the security of devices and a hardware or software design that helps users to have smooth access to financial services/payments.

Source: Pyramid

Telecom Insider Report: Operators Take Mobile Banking to the Masses, with 65% Annual Growth Expected until 2015

- Pyramid Research estimates that the number of mobile banking users in Latin America will grow 65 percent between 2010 and 2015, from around 18 million users to over 140 million users.
- Report explains Pyramid's beliefs that Latin America has achieved the right conditions to smoothly increase the uptake of mobile financial services, including banking and payments.
- Pyramid expects that leading mobile operators, including Claro and Movistar, will develop commercial offerings over the next few months in order to participate in an emerging market where mobile operators have substantial upside.



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Thank You

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