

# Go mobile **with cash**

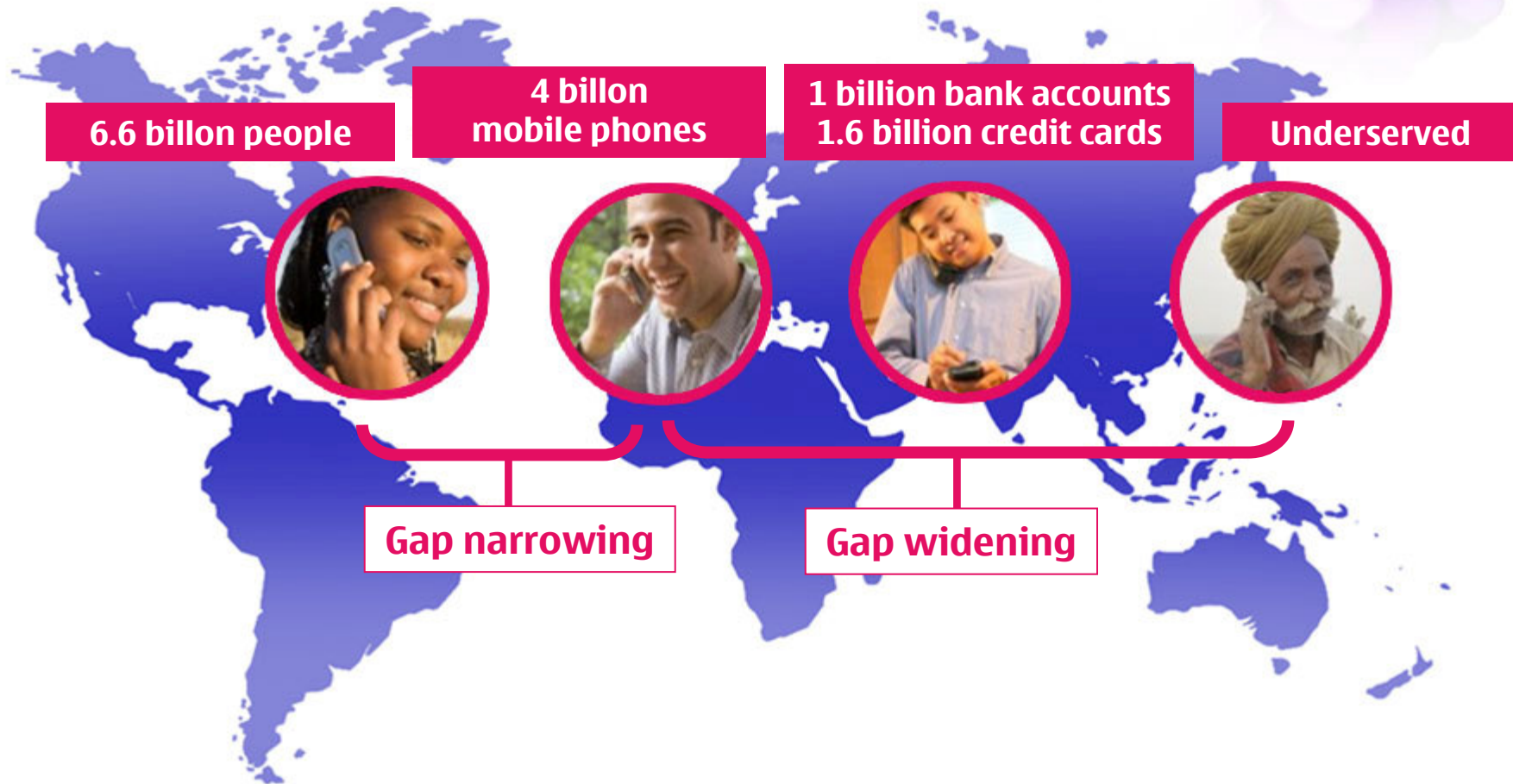
Teppo Paavola  
11th November 2009

The **We** **Live** **Next** **3.0**

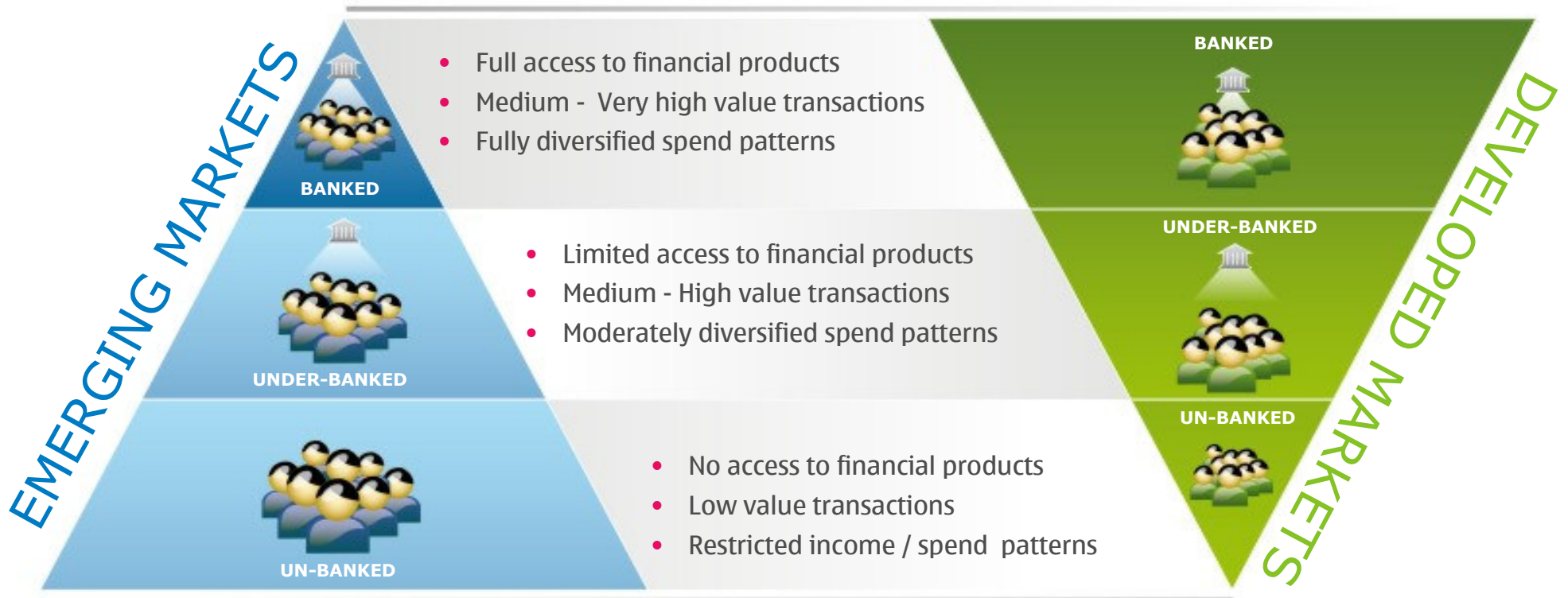
**NOKIA**

# Global market opportunity

The Way We Live Next 3.0



# A variety of **consumer needs**



# Today's **early** implementations...

- Lack a multi bank approach
- Lack a multi operator approach
- Lack international interaction

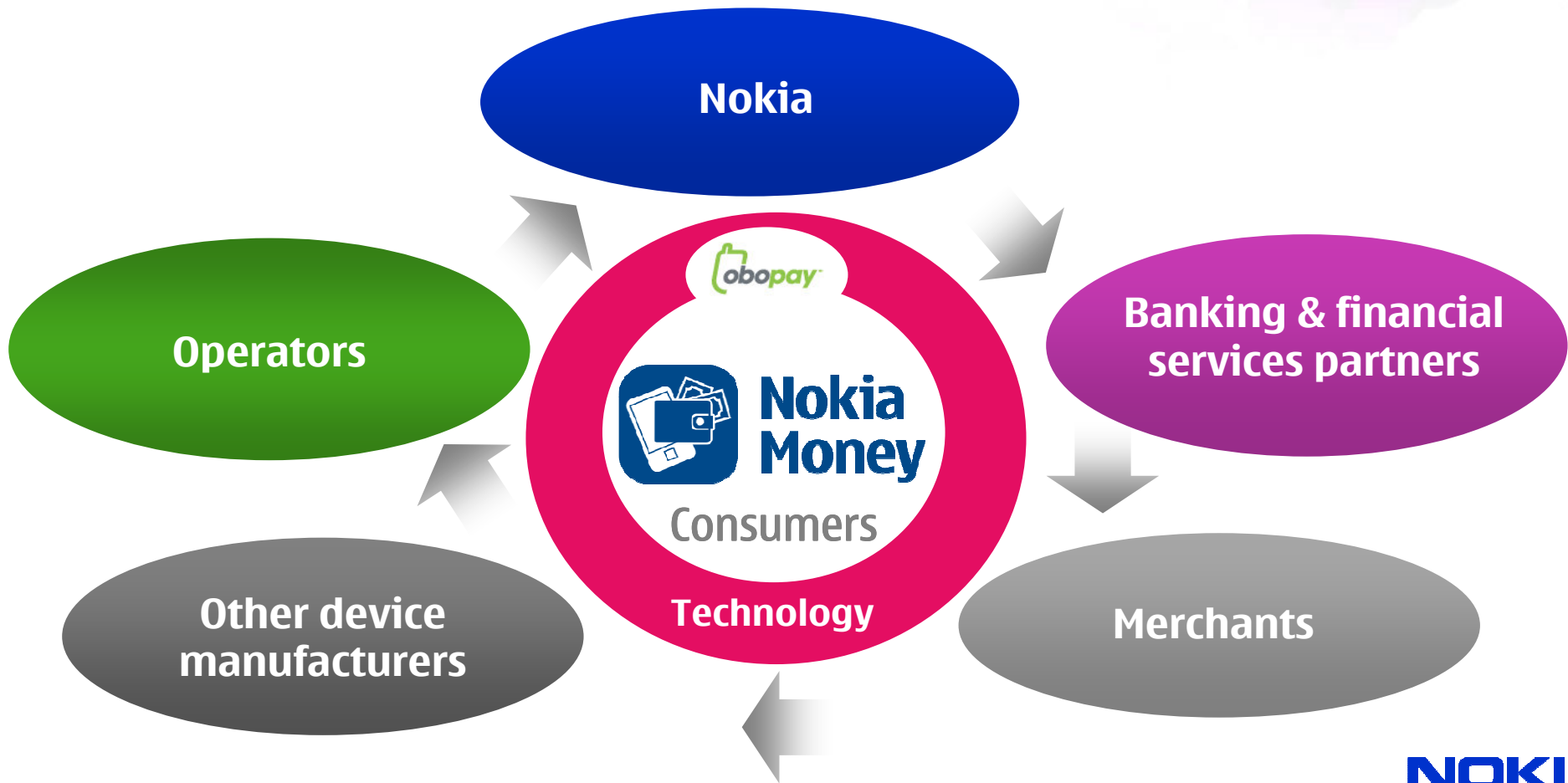
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# Nokia leading a new open financial ecosystem

Collaboration is key driving the ecosystem :  
**open, trusted, scalable and interoperable**

The **Way** <sup>We</sup> **Live** <sup>3.0</sup> **Next**



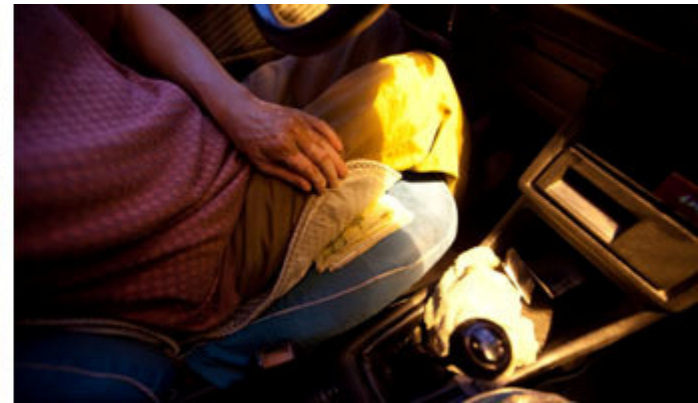
# What is Nokia Money?

- Independent of operator or banking networks
- On most mobile devices, even from other manufacturers
- Using as simple as making a voice call or sending text message
- Initial focus on emerging markets
- Application pre-installed
  - as part of sales package
  - side-loaded by visiting a Nokia agent
  - downloaded from Nokia web page



# Consumer challenges with cash

- Safety – theft and loss
  - Need to carry / store cash
- Time and effort to pay bills / send and receive money
  - Hours in the queues
  - Travelling miles to physical locations
  - Access to cash out
- Cost for using financial services
- No easy access to financial products
- Selling products remotely and getting paid nearly impossible
- No access to pay for internet products
  - Reliance on middle men



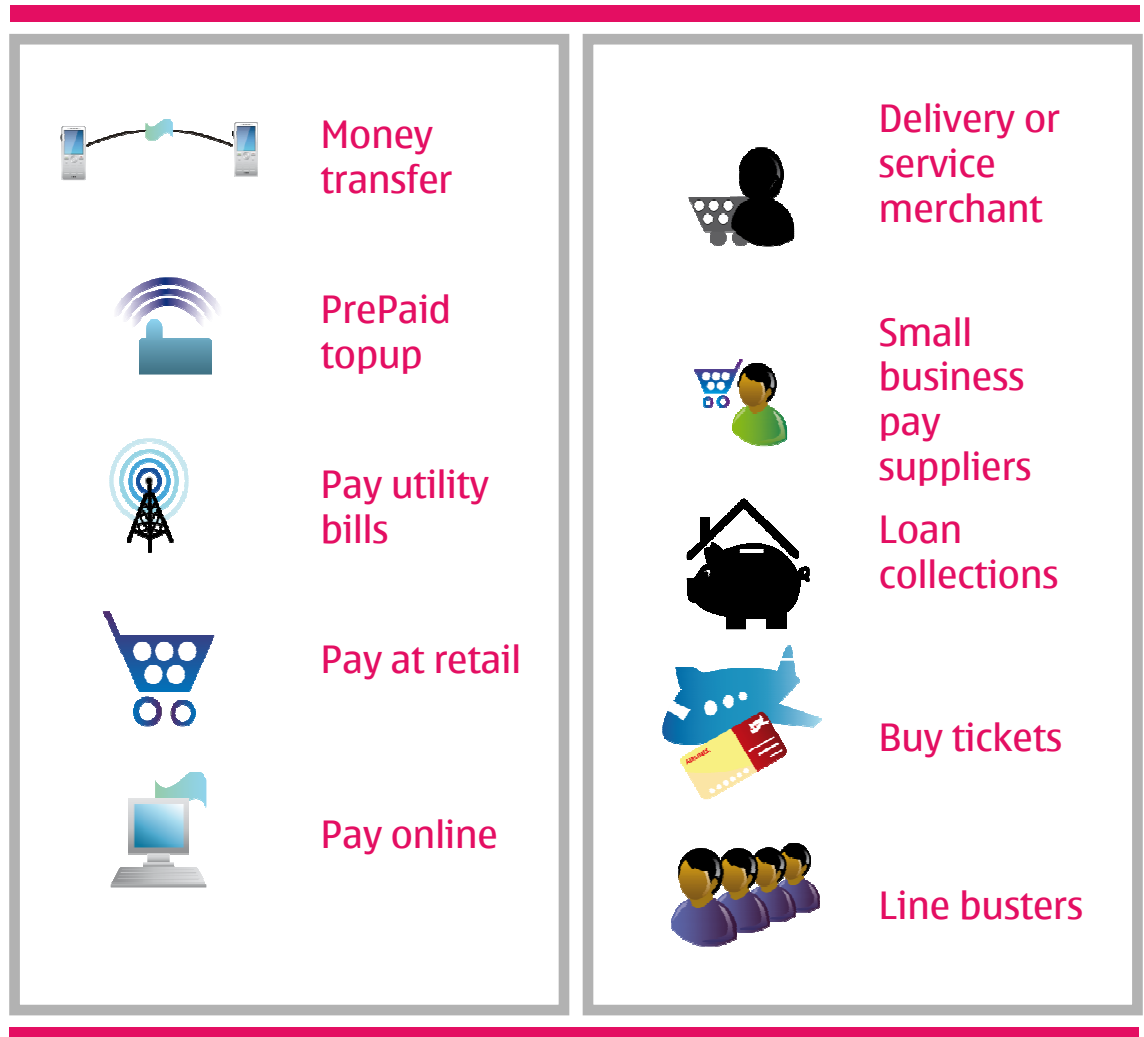
# Broad set of use cases

Send money home

Pay – I owe you

- Kid
- Gardener
- Plumber
- Friend

Buy



# Unique **Nokia assets** enabling mobile financial services

- Preload on wide range of mobile devices
- Partnerships with banks and mobile carriers
- Retail reach
- Brand & trust
- Deliver beyond Nokia devices
- Global presence



The **Way We Live Next** 3.0

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