



MOBILE PAYMENT NETWORK
by **Luxembourg's Banks**

Official Mission to Turkey | 12/02/15

March 2010

- **Mobile Payment R&D Project** co-financed by Luxembourg Government

February 2012

- **Belux Accenture Innovation Award** for Financial Services **Jury Prize winner**

July 2012

- **Digicash** granted an **EU Payment Institution Licence**

**November 2012 –
March 2014**

- **BCEE, POST Luxembourg** and **BIL** retail banks went **Digicash**

May 2014

- **New funding round** backed by **SNCI, Luxembourg Government & founders**

January 2015

- **Downloads** : equivalent to over **10% of Luxembourg population**

March 2015

- **BGL BNP Paribas** official launch

M-payment product for banks



Enhanced services

Strengthen bonds with clients & multiply touch points

Market banking products

Loyalty & couponing

P2P Payments

Enhanced shopping experience

Banks move up the value chain

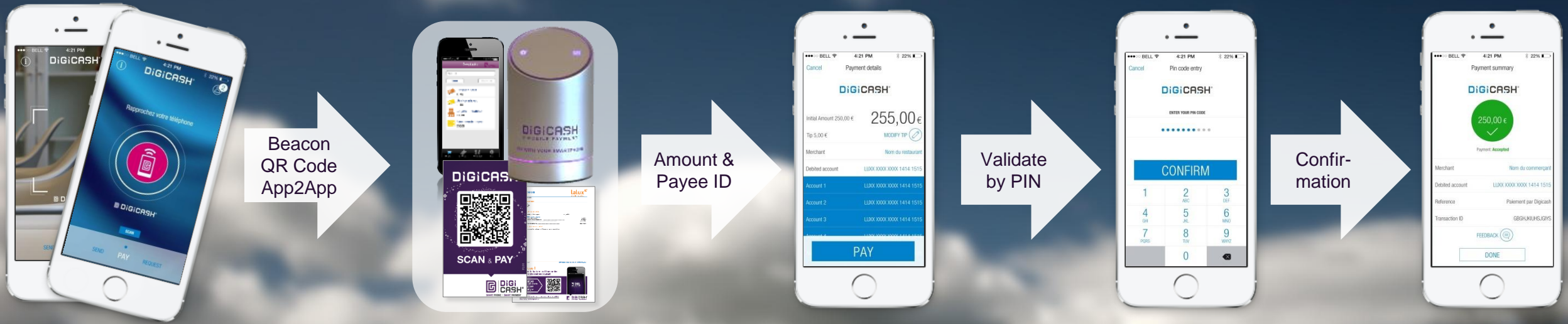
Consumer-centric product design & approach

Direct marketing services

Big data services

Shopping enabler

ID & authentication provider



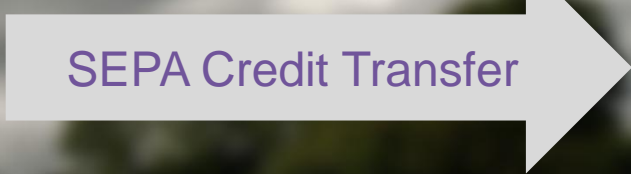
Digicash Platform



Payment order



Payer's bank



SEPA Credit Transfer




Merchant's bank



Payment confirmation




Banks' customer base


90% of the population



55 000 downloads



0% fraud


Merchants – Professionals - Billers - Payees

+ 500 partners

E/M-Commerce



Bill issuers













Points of sale > 1000 cash desks



80% of Luxembourgish e-commerce

25 cities <=>
45% of the pop.
>60% of bills issued

>10% of stores equipped with.

	Concept/Decision	Implementation	Beta/field test/ limited availability	Going live at large scale	Technical evolution
	Year 1	Year 1-2	Year 2-3	Year 3-4	Year 4-5
 Belgium				<div style="background-color: #00AEEF; color: white; padding: 5px; border-radius: 10px;">Live since 11/2014</div>	
 United Kingdom			<div style="background-color: #00AEEF; color: white; padding: 5px; border-radius: 10px;">Roll-out announced for 2015</div>		
 Spain				<div style="background-color: #00AEEF; color: white; padding: 5px; border-radius: 10px;">Live in some regions and with limited services</div>	
 Poland				<div style="background-color: #00AEEF; color: white; padding: 5px; border-radius: 10px;">Official launch February 2015</div>	
 Luxembourg					<div style="background-color: #00AEEF; color: white; padding: 5px; border-radius: 10px;">Deploying 3rd gen. Apps & Beacons</div>

Use the “**existing**” (payment platforms, channels...)

Work **closely** with merchants

Make an **efficient segmentation** by industry

Align your **agenda** with banks

New player with an entrepreneurial approach can be the **key driver of a joint and shared innovation** effort between retail banks

Choose **technology neutrality** of payment triggers and connectors

At all cost, stay **user centric**

Keep **interoperability** in sight

Go beyond mobile payment

If possible, operate your business out of a **highly developed** and **efficient** financial center and FinTech hotspot

European FinTech hotspot



Support of local authorities & proximity with decision makers



Technology & innovation driven country

- World leader for access to technology*
- The highest density of Tier IV datacenters in the world
- Over 75% smartphone penetration



The first multi-bank-based solution for mobile payments in Europe



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