

Synopsis	Emerging Payment Options												
<p>This report provides analysis and forecasts of the emerging mobile payments market using the latest market data, consumer survey results, and briefings with key industry players. It includes an overview of the core technologies enabling mobile commerce and mobile payments, including near field communications (NFC). It illuminates the growing mobile payments value chain and explores in-depth the implications of mobile payments for the major players, including carriers, payment networks, and merchants.</p>	<p><b>What is your preferred method of paying for service and transactions on your mobile phone?</b> (Among U.S. BB HHs)</p> <table border="1"> <caption>Preferred Mobile Payment Methods (Approximate Data)</caption> <thead> <tr> <th>Method</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Bill me on my monthly mobile service bill</td> <td>38%</td> </tr> <tr> <td>I am not comfortable with doing financial transactions on mobile phone</td> <td>35%</td> </tr> <tr> <td>Pay with my credit card by entering card # and expiration date</td> <td>15%</td> </tr> <tr> <td>A direct debit from my checking/saving account</td> <td>12%</td> </tr> <tr> <td>Use PayPal or other types of e-Wallet solutions that link to my bank/credit card account</td> <td>10%</td> </tr> </tbody> </table> <p>Source: <i>Mobile Cloud Media and Access Platforms</i> © Parks Associates</p>	Method	Percentage	Bill me on my monthly mobile service bill	38%	I am not comfortable with doing financial transactions on mobile phone	35%	Pay with my credit card by entering card # and expiration date	15%	A direct debit from my checking/saving account	12%	Use PayPal or other types of e-Wallet solutions that link to my bank/credit card account	10%
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**Publish Date:** 4Q 11

"With the creation of the ISIS initiative in 4Q10 and the launch of Google Wallet in 3Q11, the mobile payment industry is riding the recent momentum to build scale," said Harry Wang, Director of Health and Mobile Product Research at Parks Associates. "The success of the mobile payment industry not only hinges on consumer and merchants' willingness to adopt but also requires seamless integration of technology with viable business models."

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**Companies Covered**

Alipay  
Mobilians  
American Express  
Mocapay  
Apriva  
MoPay  
Bango  
MPass  
Boku  
Narratte  
Buyster  
Obopay  
Cardinal Commerce  
OpenMarket  
ChargeAnywhere  
PayAnywhere  
C-SCAM  
Payfone  
Danal/BilltoMobile  
PayPal  
Discover  
RoamData  
Enstream  
Sage  
Google  
Square  
Ingenico  
Starbucks  
Intuit  
Sybase  
ISIS  
Think Computer  
Mastercard  
UnionPay  
mBill  
Verifone

**Mobile Payment: Technologies and Business Models**

By Harry Wang, Director of Health and Mobile Product Research; Jennifer Kent, Research Analyst

4Q 2011

mBlox  
 Visa  
 mFoundry  
 ViVotech  
 Mobile Messenger  
 Zong

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