Nokia Siemens Networks Mobile Payment Solution

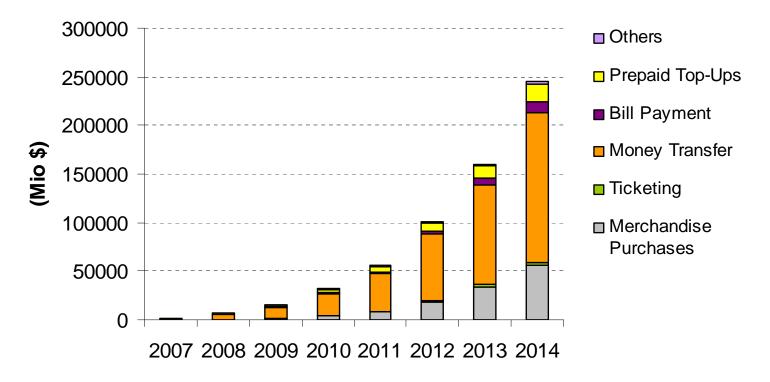
Executive Summary

Make purchases & payments anywhere/anytime



Mobile Payment offers one of the fastest growing business opportunities for CSPs

Mobile Payment Transaction Value, 2007-2014



Source: Gartner, April 2010

Money Transfer incl. Mobile Banking, Merchandise Purchases and Bill Payments are the main drivers

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Value propositions of Mobile Payment

Reduce subscriber churn	Increase customer loyalty by providing a simple, consistent, and secure way to make purchases and payments anywhere/anytime
Acquire new subscribers	New opportunity to reach un-banked and under-banked subscribers
Create new revenue stream	Create additional business by offering non-telco purchases and requesting charging fee for Payment transactions and Services
Strengthen marketing channels	Expanded opportunities for agents/distributors by offering additional products and services
Increase cross selling opportunity	Major increase in ARPU through additional services (e.g. SMS confirmation)

anywhere/anytime

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Why Nokia Siemens Networks?

- We address the customers' needs and market requirements with tailored made Mobile Payment Solution
- We deliver smooth integration and rapid deployment from NSN's proven experience in Telco and IT domain
- You get the best industry practices delivered by NSN Business and Security consulting
- We provide the most innovative platform and services in Mobile Payment from best of breed software partners

Let us create successful Mobile Payment business together!



