



November 2<sup>nd</sup>, 2009

## Mobile Commerce: “Life Without a Wallet”

*We’ve all heard about the “cashless society”. But is it fact or fiction? Will mobile technologies play a role in accelerating the demise of our wallets and transform the way we will all transact our financial affairs? If so, when? What is the overall business case that drives the value for mobile commerce - and how can we accelerate its realization? Hear what the experts have to say about this revolutionary topic that is sure to affect all 6.5 billion mobile users worldwide, more than half of which reside in developing countries...*

5:15	Registration Opens, Networking & Cash Bar	
6:00	Welcome and Introductions	<b>Charles Cleary</b> , CEO, Leadership Outcomes & board member of Mobile Monday Mid-Atlantic
6:05	Opening Remarks	<b>Harold Hambrose</b> , CEO, Electronic Ink and author of “Wrench in the System”
6:15	Keynote	<b>Roy Sosa</b> , Founding Partner, MPOWER Ventures, Chairman & CEO, MPOWER Labs
6:30	Intuit Case Study	<b>Omar Green</b> , Director of strategic mobile initiatives
6:45	Panel Discussion and Q&A	<p><i>Moderator:</i> <b>Rick Rasansky</b>, Founder and CEO, Yorn LLC, and Co-Founder, Mobile Monday Mid-Atlantic</p> <p><b>Noah Glass</b>, Founder and CEO, GoMobo</p> <p><b>Omar Green</b>, Director of Strategic Mobile Initiatives, Intuit</p> <p><b>Harold Hambrose</b>, CEO, Electronic Ink</p> <p><b>Anil Jacob</b>, First VP of Card Strategy for JPMorganChase</p> <p><b>Roy Sosa</b>, Founder and Chairman, MPOWER Ventures</p> <p><b>Mike Urban</b>, Senior Director, Fraud Solutions, FICO</p>
7:35	Closing Remarks	
7:40	Networking, Book Signing & Cash Bar	
8:30	Conclusion	

*Join Mobile Monday Mid-Atlantic on Monday, November 2, 2009 for a lively and informative panel discussion and debate on this fascinating subject that will eventually touch the lives of anyone who uses a mobile device. Your host for the evening will be **Charles Cleary**, CEO, Leadership Outcomes & board member of Mobile Monday Mid-Atlantic.*

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## Event Overview:

There's no question that mobile web use is on the rise as cellular networks worldwide are seeing major increases in usage. In fact, concerns abound that the current infrastructure won't be able to keep up with the new demands. With these levels of growth, related mobile services are exploding. App stores are fueling unprecedented usage of airtime, mobile video usage is booming, and mobile ad markets are seeing dramatic growth. However, there's one area that hasn't yet caught up to the mobile revolution: mobile commerce.

Despite the massive numbers of mobile users, those using their phones to make purchases and conduct widespread financial transactions are still few and far between...at least here in the U.S. Privacy and security concerns are still at the forefront of both shoppers' and retailers' minds as well as the lack of standardization in the mobile space – not to mention a subpar user experience. Another major problem is with the number of platforms now available, perhaps leading companies to drag their feet when it comes to introducing their own mobile commerce plans.

However, developing m-commerce applications is only one part of the equation. For mobile e-commerce to be successful, ubiquitous mobile payment platforms must be adopted as well. Only recently have we begun to see some advances in this space - at least in developed markets like the U.S. With the recent launch of a new wave of mobile payment services, consumers should soon become more comfortable and open to the concept of using their phones to make purchases and conduct all sorts of financial transactions. Notwithstanding these challenges, the "immature" m-commerce sector is actually growing at impressive rates.

**Gartner estimates by the end of 2009, there will be 74.4 million people using mobile devices to purchase goods and services globally, and predicts that number will double by the end of 2012.**

## Opening Remarks

### Harold Hambrose

CEO, Electronic Ink, Author of "Wrench in the System"



Every year, American businesses waste billions of dollars on information technology that doesn't communicate clearly with the people who use it. This fundamental flaw causes errors and delays, lowers profits, and can even endanger lives. Wrench in the System tells executives and managers how to turn under performing digital assets into powerhouse systems: how to specify small changes that can dramatically boost productivity, how to reduce training costs, and what questions to ask vendors. This timely book by an industry insider shows how any business can achieve a better return on one of its biggest investments.

Harold Hambrose established Electronic Ink in 1990, in order to introduce Design's concern for the human experience with form to the technology industry.

As a Graphic Design major at Carnegie Mellon University, Harold recognized that a burgeoning software industry was focused more on features and functions than on how usable these products were in the hands of human beings. Harold's influence in his industry has pushed technology and technologists to be more conscious of the human experience with software products.

Harold is a pioneer in user-centered system development. He contributed to the design of the first public access banking machine for Citibank Corporation, the first computerized patient record for First Data Corporation's Health Systems Group and the user interface for IBM's OS/2. For 18 years,

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his unique approach to the design and build of digital products, as well as an unwavering concern for the user of computer-driven products and services has attracted leaders in the health care industry to award landmark projects to Electronic Ink. The company's client roster includes AstraZeneca International, British Petroleum, Merrill Lynch, the New York Stock Exchange, Reuters, and Wyeth, to name a few.

Harold lectures extensively in the U.S. and Europe on the importance of Design and consideration for the end-user in the creation of business systems. He has spoken at conferences including the Internet World Conference Usability Workshop, London, England; the International Conference on Computer Human Interaction (ACM-CHI); IBM Interact; Carnegie Mellon's Emergence 07; and the Designing Digital Communities Workshop, a presentation of Temple University's Fox School of Business and the Philadelphia Wireless Project. In 2006 Carnegie Mellon University awarded Harold its Alumni Achievement Award for significant contributions to the fields of Technology and Design.

## Keynote

### Roy Sosa

Founding Partner, MPOWER Ventures,  
Chairman & CEO, MPOWER Labs



Mobile-based innovations are quickly emerging as the new frontier in transforming government, health, banking, education and many other sectors due to fast growing penetration of mobile phones across the diverse global social strata. For the first time ever, many public and private services have now reached poor households and underserved communities through a multitude of highly innovative mobile applications.

However, the enormous potential of mobile devices transforming delivery of financial services is still largely untapped. The opportunity to deliver universal remote access to banking services and to develop and nurture a yet unrealized savings mentality for this underserved market is not only Roy Sosa's passion but also the focus of his business career. You will find his comments and perspective in this realm not only fascinating, but also a motivating lesson in that not all technology is adopted from the top down.

Mr. Sosa co-founded the socially committed venture fund, MPOWER Ventures, and the affiliated business accelerator, MPOWER Labs, in order to identify, create and invest in early-stage financial service companies focused on underserved markets. The MPOWER Ventures portfolio spans international payments, mobile payments, asset building and retail financial services and operates in regions across the globe, including North America, Latin America, Europe and Asia-Pacific.

Mr. Sosa is an accomplished entrepreneur who pioneered the multi-billion-dollar prepaid debit market as the co-founder of NetSpend Corporation, a highly successful company that serves millions of unbanked Americans. While at NetSpend, Mr. Sosa also created innovative programs such as the National Savings Program, which remains the only savings program linked to a prepaid debit card. Mr. Sosa's success at NetSpend has been recognized by multiple awards, including the 2004 Ernst and Young Entrepreneur of the Year Award and the 2003 NASBIC Portfolio Company of the Year Award.

As a leading voice for underserved consumers around the world, Mr. Sosa pledged to the Clinton Global Initiative to bank five million consumers in five years through the work of the MPOWER group of companies. He serves as Co-Chair of the World Economic Forum Global Agenda Council on Financial Empowerment and as a Board Director for ACCION International. Mr. Sosa also served with distinction in the United States Marine Corps where he received numerous meritorious citations and promotions, including the Navy-Marine Corps Achievement and National Defense Service medals.

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## Intuit Case Study

**Omar Green**, Director of strategic mobile initiatives, Intuit

We all know Quicken, QuickBooks and TurboTax. But leave it to Intuit to innovate in other areas that are not so common to us yet. Omar's expert grasp of the intricacies of mobile payments is clearly articulated when he discusses Intuit's first steps into mobile payments with "Credit Card Acceptance – a first revenue-generating step toward mobile payments."



Keeping it at a high-level, Omar will outline how Intuit approached the mobile payments space (focusing on small businesses and not the general consumer), and how they leveraged technology and services they already had as assets.

He will also talk about the specific problem of getting paid quickly, a problem that their merchant customers had, and why mobile was a profound way to solve the problem. Lastly, Omar will talk about how they got operators interested in the offering, and about the things that were missed in putting the offering together.

Omar Green is director of strategic mobile initiatives at Intuit, where he is responsible for the company's overall mobile strategy and for driving its execution across Intuit's business units. Omar has been at the center of several recent mobile application launches at Intuit, including GoPayment (mobile credit card acceptance) in conjunction with Sprint/Nextel. Prior to his service at Intuit, he was director of personalization technologies at SavaJe Technologies, where he created one of the first user context-sensitive mobile operating systems. A graduate of MIT with a combined degree in electrical and mechanical engineering, Omar spends his spare time directing short films and music videos for his production company, AuteurLabs, and working on his context-awareness startup, AppleSeed Networks, where he is co-founder and CEO.

## Moderator:

Rick Rasansky, Founder and CEO, **Yorn LLC**, Co-Founder, Mobile Monday Mid-Atlantic, has served as founder, c-level officer and a principal partner of public and private entities spanning software, telecom, financial and consumer services. Since founding one of the earliest SaaS companies which grew to over one million users in less than six months in 1999, to building mobile payment systems, Rick is considered an expert in viral marketing techniques. In addition to focusing on mobile and Internet technologies, his expertise spans payments, user authentication, and privacy, most specifically in the highly regulated financial services sector.



Currently, Rick is leading Yorn in redefining market research by using crowd-sourcing and social media to aggregate web and mobile users as panelists for any business, political cause, organization, or individual who has a need to obtain directional feedback, trends, votes or opinions in near real-time and at low cost. Previously, Rick was a founder and CEO of Sapphire Mobile Systems, which was acquired in 2007 after the successful development of its patent pending, mobile payment infrastructure. Rick was also Chief Marketing Officer of TRM Corp, an operator of an international network of over 22,000 ATM terminals and CEO of eCal Corp, which he founded in 1997.

Mr. Rasansky is a graduate of the Wharton School of the University of Pennsylvania, attended the Moore School of Engineering and served two years as an AVROC in the U.S. Navy. An invited speaker and panelist at numerous international conferences, Mr. Rasansky also serves on the boards of several start-ups, charitable, and industry organizations in addition to being actively involved in mentoring young entrepreneurs. Rick is also a patent holding inventor who resides outside of Philadelphia with his wife, three children and two dogs.

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## Panelist Bios:

Mobile Monday Mid-Atlantic has brought together an incredible panel of leading industry experts and visionaries from MPower Labs, Intuit, Electronic Ink, JPMorgan Chase, FICO, GoMobo and others (subject to change) who will directly address issues such as:

- The how, when & where's of paying with a mobile device
- Mobile banking
- Mobile money transfers
- Bill pay
- Micro-payments and digital goods
- Developing a "comfort level" to use such services
- Simplification of user/consumer experiences
- Security, adoption, availability and usability
- Cost of mobile transactions
- Contactless technologies at physical point of sale: NFC, bar code scanning
- Social implications

**Noah N. Glass** is the Founder and Chief Executive Officer of **GoMobo**, a mobile and online ordering provider for major restaurant chains, including Applebee's, Burger King, Dunkin' Donuts, Quiznos, and Subway. GoMobo, dubbed "Fandango for Food" by *New York Magazine*, allows customers to place and pay for orders online or from a mobile device, so that they can Skip the Line™ at their restaurant of choice.



Businessweek recognized Glass as a "New M-Commerce Baron" in 2006. He and GoMobo have been featured in "ABC World News," *Advertising Age*, "The Big Idea with Donny Deutsch," Bloomberg TV, CNN, *Entrepreneur Magazine*, "Good Morning America," *Inc. Magazine*, *New York Magazine*, *The New York Times*, *USA Today*, *The Wall Street Journal* and more. Glass lives in New York City with his wife, Maeve. He is an avid Oakland Athletics fan.

**Omar Green** (please see Intuit Case Study photo/bio above)

**Harold Hambrose** (please see Opening Remarks photo/bio above)

**Anil Jacob** is First Vice President of Card Strategy with **JPMorganChase** and leads the mobile strategy and innovation efforts for Chase Card Services, the largest issuer of general-purpose credit cards in the United States with more than 159 million credit cards issued that process in excess of \$300 billion in payment volume annually.



Jacob joined Chase in 2003 and has been part of their growth strategy group that is responsible for identifying and incubating new growth ideas to drive top line revenue growth in the 3-5 year horizon. He has been intimately involved with assessing the mobile landscape and articulating a comprehensive mobile strategy for Chase across multiple dimensions. He helped launch Chase Mobile, the suite of mobile banking products for Chase customers that encompass text banking, an optimized mobile browser, and the Chase Mobile iPhone app.

Jacob has led a number of distinct innovation efforts that explore the business viability of new mobile technologies related financial services. He developed and launched multiple in market pilots for mobile payments & mobile commerce - testing Near Field Communications (NFC) technology, mobile gift card network solutions with national and regional retailers, mobile customer service, and mobile loyalty and rewards. He has also been instrumental in setting up and institutionalizing a test kitchen environment for Chase and leading multiple projects related to various alternative payment, loyalty and ecommerce initiatives.

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**Roy Sosa** (please see Keynote photo/bio above)

**Mike Urban**, one of the financial service industry's most sought-after experts, has over 15 years' experience in banking and electronic payment systems. Mike currently serves as Senior Director, Fraud Solutions for **FICO**, where his responsibilities include managing the operations for the ATM network fraud solution as well as leading numerous fraud initiatives. He analyzes fraud issues and trends to provide continuous improvements in fraud detection technology and management strategy.



Mike's industry recognition includes ATM Industry Association (ATMIA) Crime Fighter of the Year 2005 and ATMIA Most Influential Member of the Year 2004. He is also a founding board member of the Global ATM Security Alliance (GASA), and is a member of and the American Society of Industrial Security (ASIS). Mike is a steering committee member for the Santa Fe Group Vendor Council, which is a collaborative forum of fraud, risk and compliance vendors who work as industry activists on non-competitive issues such the Identity Theft Victims' Bill of Rights. The Santa Fe Group has partnered with the Communications Fraud Control Association (CFCA) to develop a white paper titled 'Risk Associated with Upcoming Broadening Channel Technology: Mobile Banking'. Mike is an MBA candidate in Fraud Management at Utica College.

**About Mobile Monday Mid-Atlantic**

**Mobile Monday Mid-Atlantic (MoMo Mid-Atlantic, [www.momo-ma.com](http://www.momo-ma.com))** is a non-profit global community of wireless industry professionals. Our goal is to promote a vibrant mobile community from Princeton to Philadelphia to Baltimore. With over 1,000 members joining since it was founded two years ago, Mobile Monday Mid-Atlantic is the fastest growing technology networking organization in the Greater Philadelphia area. Our chapter organizes events around wireless mobility featuring industry-leading keynote speakers and panelists. Past events have been attended by 200-400 people to network with other entrepreneurs, executives, students, developers, marketers and professionals and to learn more about mobile marketing and advertising, location based services, next generation wireless, mobile social networks, emerging mobile companies (demo day) and mobile in the enterprise.

The Mobile Monday phenomenon began almost by accident in Helsinki, Finland during the autumn of 2000. A couple of well-known Finnish visionaries invited the who's who of the Finnish mobile industry to a pub for an informal get-together and a warming drink. The only time suitable for such an event was Monday evening. With agreement to continue these meetings, the movement started to spread to other areas of the world and new MoMo chapters were started in Tokyo, London, Sydney, San Francisco and New York. Today there are over 70 chapters with 70,000 active members around the world.

Mobile Monday Mid-Atlantic is an open forum to its members. All individuals and organizations with good standing in the community with a common interest or use of any mobile or wireless technology may participate as members.

Lisa Allen, Brad Blumberg, Rebecca Bottorff, Ron Braunfeld, Charles Cleary, James Drobile, JP Finnell (chair), Rick Rasansky and Chuck Sacco currently serve on the board of organizers of Mobile Monday Mid-Atlantic. If you would like to make a difference in creating a vibrant mobile community, get involved with one of our committees – email [info@momo-ma.com](mailto:info@momo-ma.com).

**New:** follow Mobile Monday Mid-Atlantic on Twitter: [www.twitter.com/momo\\_ma](http://www.twitter.com/momo_ma)



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