



Demystifying Alternative and Mobile Payments  
Northeast Acquirers  
Mt Snow, VT  
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# Demystifying Alternative and Mobile Payments



Understanding Alternative Payments

The Medium is the Message

Reviewing the Players

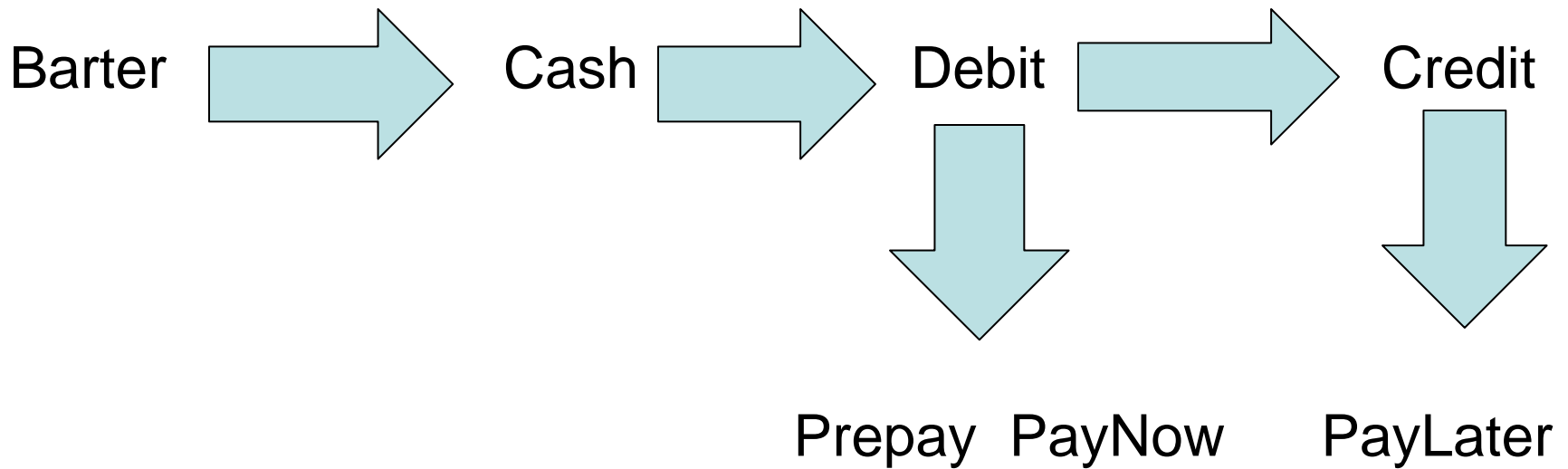
Forecasting winners

Keys to success

# Demystifying Alternative and Mobile Payments



## Understanding Alternative Payments



# Demystifying Alternative and Mobile Payments



## The Medium is the Message

Payment aggregators

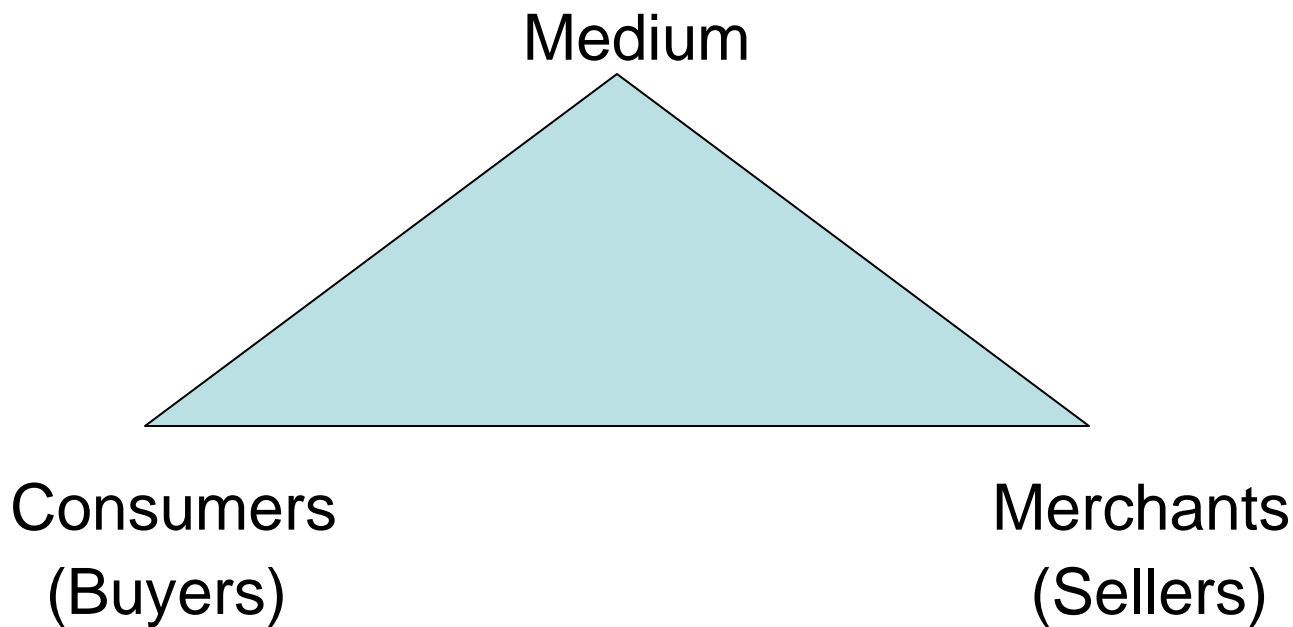
Evolution of the payments medium

Reaching the pinnacle

# Demystifying Alternative and Mobile Payments



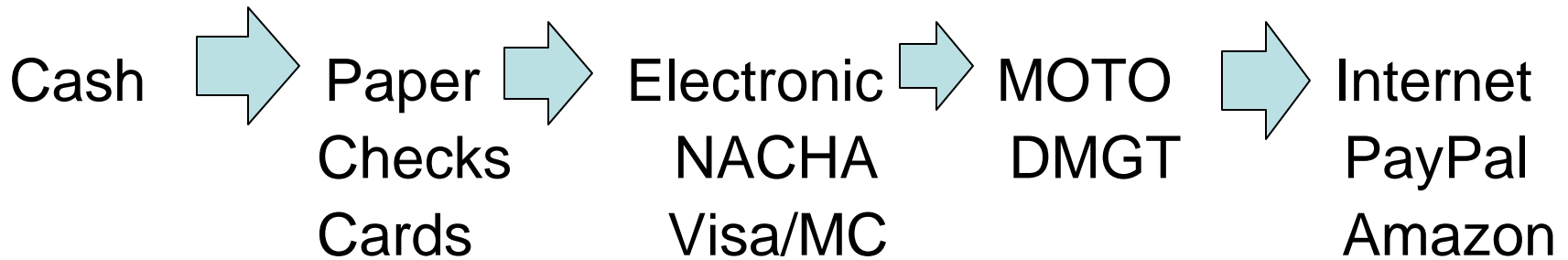
## Payment aggregators



# Demystifying Alternative and Mobile Payments



## Evolution of the payments medium

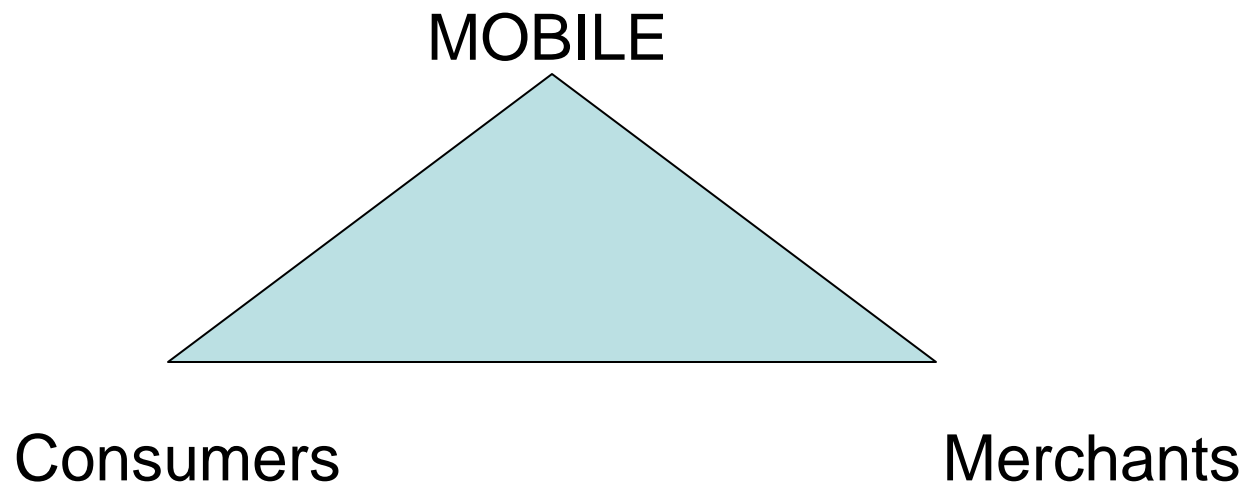


Key drivers: Risk, Consumer Trust/Convenience

# Demystifying Alternative and Mobile Payments



## Reaching the Pinnacle



# Demystifying Alternative and Mobile Payments



## Reviewing the Players

Who they are

What medium

What type of access account

New description

# Demystifying Alternative and Mobile Payments



## Reviewing the Players

Name	Medium	Payment type
Acculynk	Internet	Pin Debit
Amazon	Internet/Mobile	Credit or checking
Billing Revolution	Mobile	Credit
Bill Me Later	Internet	Credit
Bling Nation	Mobile	Credit or debit
Boku (Paymo)	Internet or mobile	Cell phone bill
CashEdge	Internet/mobile	ACH/debit
eBillMe	Internet	ACH/debit
eLayaway	Internet	Credit or debit
Global Standard Financial	Internet/mobile	ACH/debit
Google Checkout	Internet/mobile	Credit or debit
Intuit Payment Network	Internet/Mobile	ACH/debit
Mazooma	Internet	ACH/debit

# Demystifying Alternative and Mobile Payments



## Reviewing the Players

Name	Medium	Payment type
Mocapay	Internet /Mobile	prepaid debit
Moneta	Internet	ACH/debit
MyEcheck	Internet	ACH/debit
Noca	Internet	ACH/debit
Obopay	Mobile	Credit or debit
PayPal	Internet/mobile	Credit/debit/prepaid
Secure Vault Payments	Internet	ACH/debit
Square	Mobile	Credit
Tempo Payments	Internet	ACH Debit
Tyfone	Mobile	Credit or debit
Zong	Mobile	Mobile phone bill

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## Reviewing the Players

New description:

“ Payment Intermediaries that facilitate traditional payments through the internet and mobile medium, giving consumers a convenient and safe way to pay”

In most cases uses traditional payment networks (NACHA, Visa/MC to facilitate payment, using customer enrollment processes to ID customers and mitigate risk

# Demystifying Alternative and Mobile Payments



## Forecasting winners

PayPal

Google

Apple

Microsoft

Square

# Demystifying Alternative and Mobile Payments



## Keys to success

- ISO's are key (distribution channel)

- Determine your markets

- Experiment with mobile acquiring

- Align yourself with the players

- Pressure your processor to keep up

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