

Mobile payments, e-cash and keitai credit - disruptive innovation (Eurotechnology Japan KK)

Version 15 of April 26, 2007

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"Impact of mobile payments and the future of money"

(Presentation at the CLSA Japan Forum, on March 2, 2007)

appr. 27 pages, incl. appr. 7 Figures and 6 Photographs, pdf-format, 1 Mbyte

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Summary

Due to declining ARPU Japanese mobile operators are creating new streams of income independent of voice or data traffic. This paradigm shift led DoCoMo to invest in financial institutions, create a credit brand, and make a series of other investments including brick-and-mortar business, while competing operators follow different strategies. The present report gives a comprehensive overview of the variety of mobile payment services in operation in Japan, explains in detail how several proven mobile payment systems work, and explains the trends for mobile payments, transactions and mobile credit. The report describes the fundamental shift of paradigm occurring in the wireless communication industry and driven from Japan.

This report includes descriptions of the newest electronic money systems, including SUICA, PASMO, Nanaco, VISA-Touch, WAON and more.

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