



Mobile Connect Summit Singapore

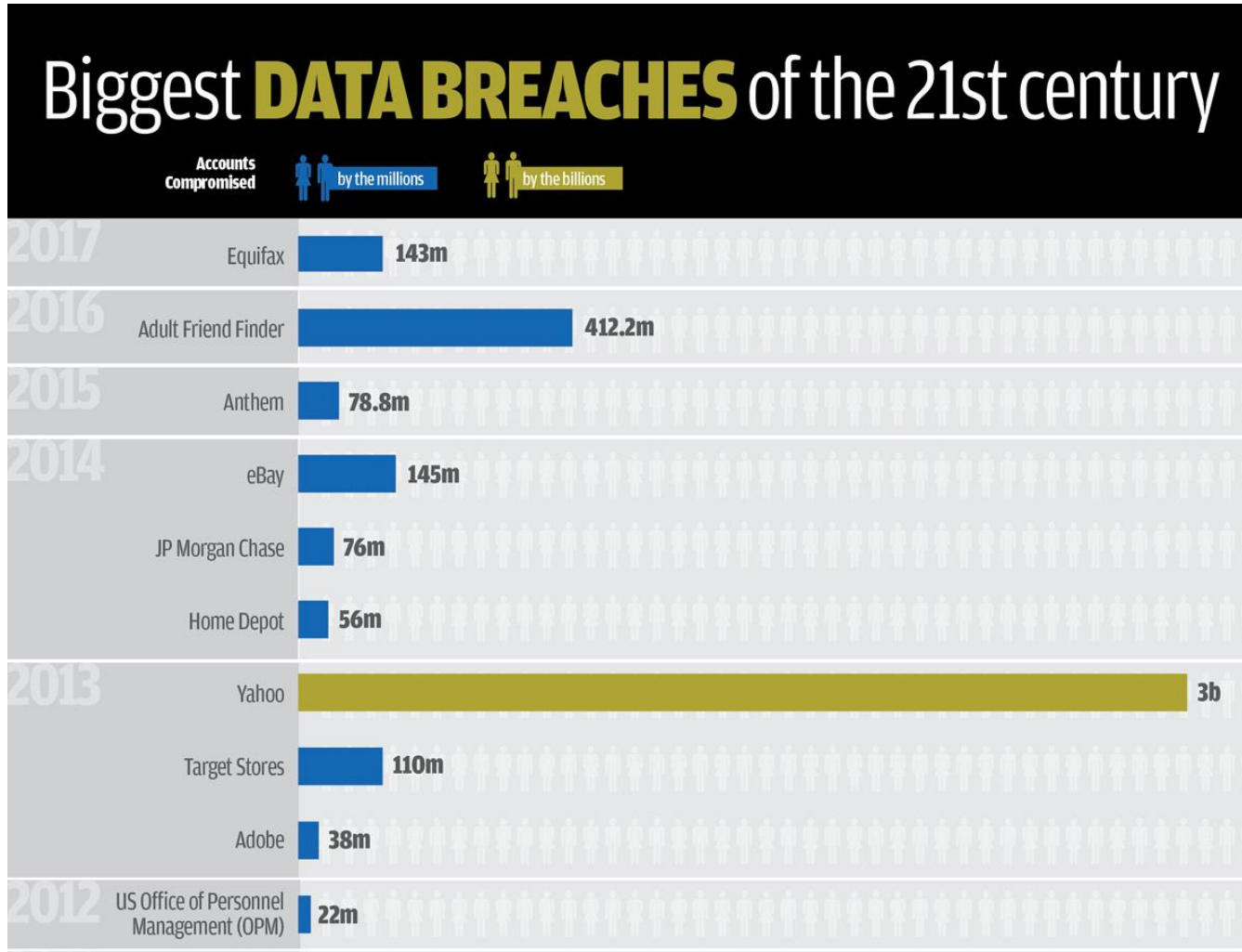
21 & 22 November 2017

Suntec Exhibition & Convention Centre, Suntec City

Why have a digital ID strategy?

Julian Gorman

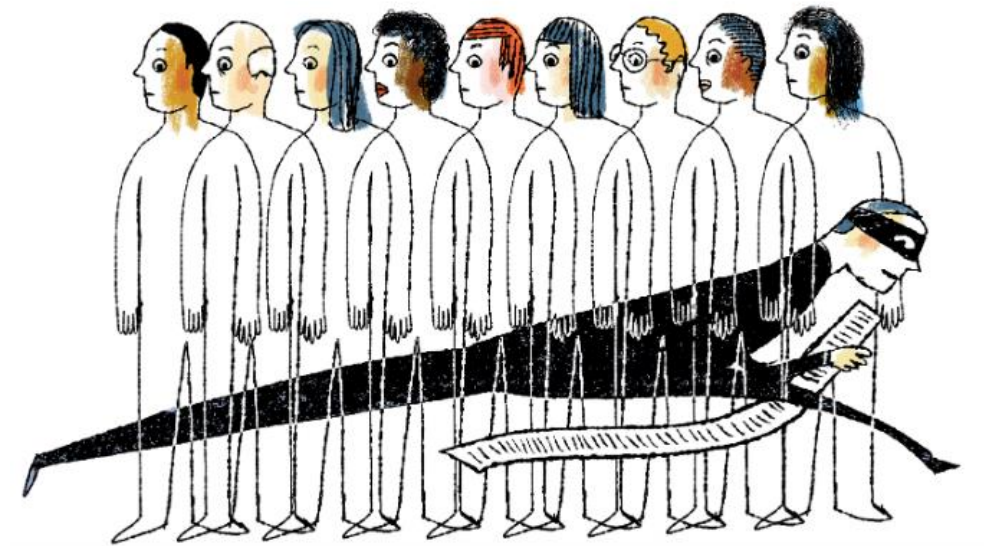
Head Strategic Engagement, Asia Pacific, GSMA



How to Protect Yourself After the Equifax Breach

By RON LIEBER UPDATED October 16, 2017

The credit reporting agency said the information of more than 145 million Americans had been compromised. [RELATED ARTICLE](#)



NY Times

Consequences can be significant

RI Attorney General files legislation on security freezes following Equifax data breach



By Sarah Doiron

Published: November 20, 2017, 9:02 pm



Equifax CEO Richard Smith Resigns After Uproar Over Massive Hack

By Jennifer Surane and Anders Melin

26 September 2017, 22:02 GMT+8 Updated on 27 September 2017, 00:06 GMT+8

How a data breach battered Yahoo!'s reputation

We investigate how the fallout of Yahoo!'s data breach may affect the company's chief executive, Marissa Mayer, finalising a \$4.8 billion deal to sell Yahoo!'s core internet business to Verizon

HACK BRIEF: HACKERS BREACH A BILLION YAHOO ACCOUNTS. A BILLION



What is a strategy?



What is a strategy?



This is not a strategy!

Non Exhaustive Elements of a Strategy



- 13.40 – 13.50** **Emanuela Lecchi, Head of Public Policy APC, GSMA**
- 13.50 - 14.10** **Pedro Hernandez, Head of Product Management, Cyber Security at G&D Asia**
- 14.10 - 14.30** **Veljko Vasic, CEO, CreITive**
- 14.30 -14.50** **Anthony Howe, Think Howe**
- 14.50 – 15.30** **Industry Experts Discuss: Are we having a Digital Identity Crisis?**
Moderated by Julian Gorman
- **Veljko Vasic**, CEO CreITive
 - **Dan Clarke**, CreITive
 - **Pedro Hernandez**, Head of Product Management, Cyber Security at G&D Asia
 - **Anthony Howe**, Think Howe
 - **Paul Meyers**, Head of Muru-D
- 15.30 - 15.45** **Angus Yu, Technology Director, Asia Pacific, GSMA**
Getting started with Mobile Connect
- 15.45 -15.55** **Summit Close**



G+D
Mobile Security

Security Strategy for Mobile ID

GSMA Mobile Connect Summit

Singapore, 22nd November 2017
G+D Mobile Security





Dan Clarke



THE ROAD TO **GREAT UI/UX**

ABOUT

Dan Clarke

Europe

Worked with Rocket Internet in Berlin helping to head up Groupon's international expansion ahead of the company's \$17.8 billion public listing on the New York stock exchange in 2011.

Middle East

Senior manager in Digital Marketing focused on UI/UX with two of the largest global media agencies, with clients including HSBC, Nissan, and Adidas.

Asia

Co Founder and CEO Disruptient, a leading Digital Marketing agency in South East Asia, based out of Singapore, with clients across Asia Pacific and the Middle East, including Visa, Axiata, and EY.



VISA

**AXIATA
DIGITAL**



GREY group

GROUPON™



ZALORA
ASIA'S LEADING ONLINE FASHION DESTINATION





**WHY
MOBILE?**

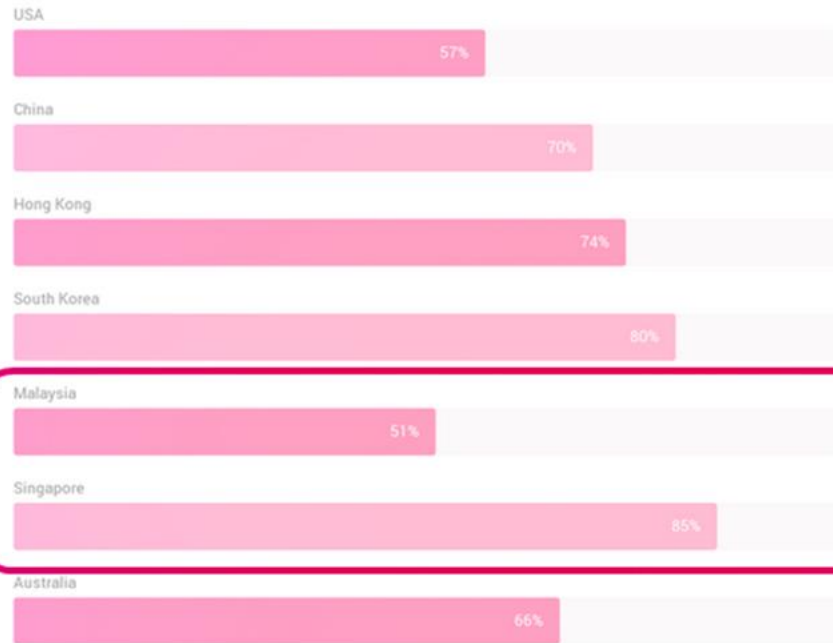
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MOBILE USAGE

In Asia, Mobile > Desktop

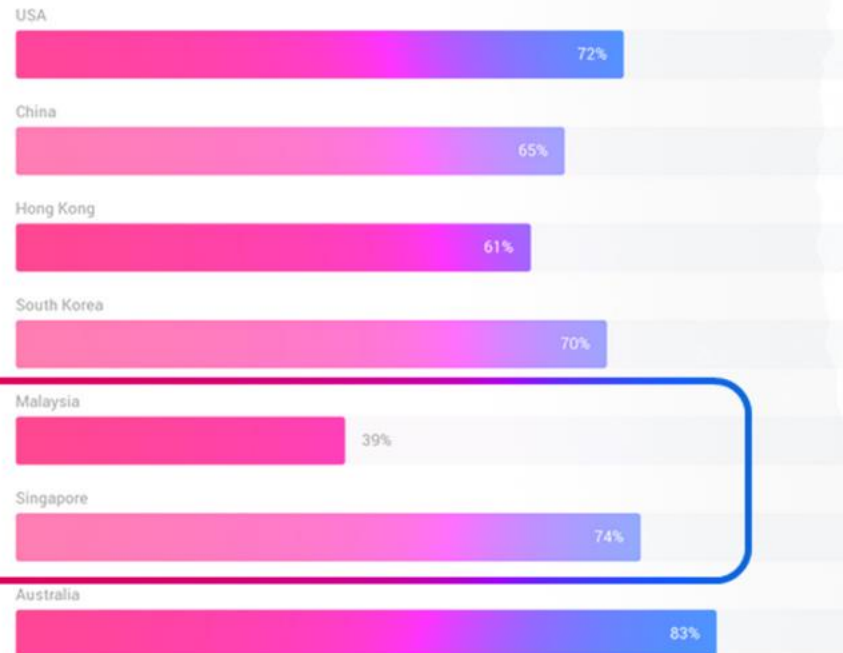
Which devices do people use?

Smartphone



Which devices do people use?

Computer



THE ROAD TO **GREAT UI/UX** **CHANGING WORLD**

Rivals to the Crown

- Shifting search usage to Mobile
- Siri, Cortana, Mobile Assistants

More than 60 percent
of all Google searches
are now performed on
mobile devices



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FOLLOW THE MONEY

— Google & Apple are unlikely bedfellows

— Power shifts to device maker

APPS & SOFTWARE

Google pays Apple \$3 billion to be the default search engine on the iPhone

 Yoni Heisler [@edibleapple](#)
August 14th, 2017 at 7:12 PM

[Share](#) [Tweet](#)

As the Android vs iPhone rivalry began to intensify a few years ago, Apple pulled a power move and quickly removed Google apps like YouTube and Google Maps from the iOS homescreen, the most valuable piece of screen real estate in mobile. These days, Apple and Google remain fierce competitors in the mobile space, but the two companies still enjoy a longstanding and mutually beneficial relationship when it comes to mobile Safari.

Nikkei ▲ 15663.01 0.56% Hang Seng ▲ 20794.37 1.75% U.S. 10 Yr ▲ 4/32 Yield 1.459% Crude Oil ▲ 48.57 0.50% Yen ▼ 102.89 -0.31%

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[>](#)

TECH

Search Deal with Apple Shows Google's Mobile Vulnerability

Payment made in 2014 underscores importance of smartphones as access point for online services.

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MOBILEGEDDON

Performance on Mobile:

- Huge “Mobile-Friendly” Update
- Responsive Design
- Ranking penalty for non-compliance



THE ROAD TO GREAT UI/UX

STEPS:



DESIGN THINKING



RAPID PROTOTYPING



MVP



TESTING



THE ROAD TO GREAT UI/UX DESIGN THINKING

The notion of design as a "**way of thinking**" in the sciences can be traced almost 50 years back



THE ROAD TO GREAT UI/UX DESIGN THINKING

”The most important goal of this phase is focus on the **WHAT** and the **WHY**, so that the design team can design the **HOW**.



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RAPID PROTOTYPING

Rapid prototyping is the process of quickly designing screens or visuals and implementing them as a simple interface, with the purpose of showcasing the UX/UI design or functionality. Rapid prototyping enables quick validation of ideas and assumptions, with minimal resources necessary.

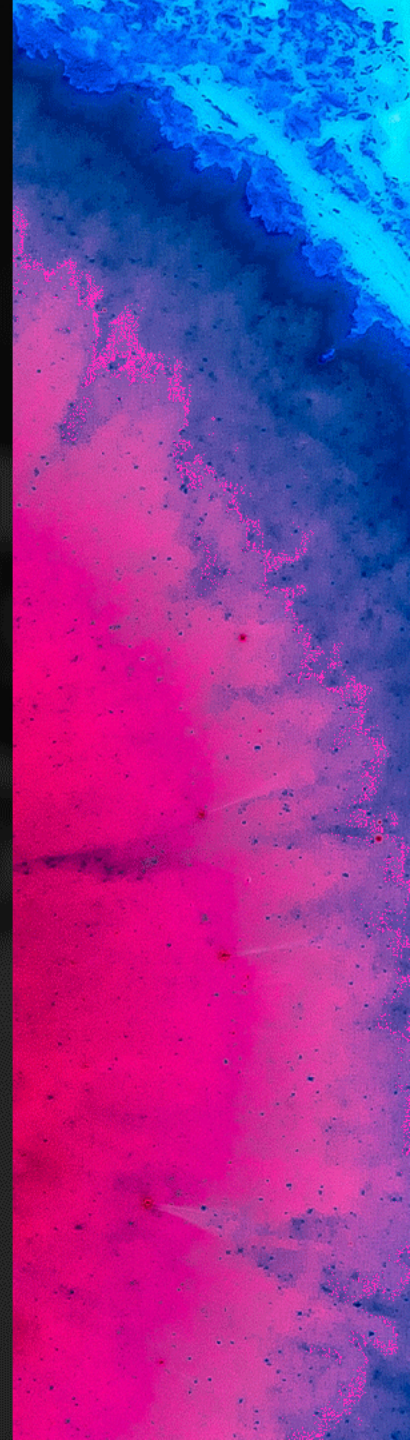
Horizontal
Prototype



Vertical
Prototype



Full
Prototype



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MVP

The goal of minimum viable product is to use feedback from the design thinking and prototyping sessions and get a live product ready for outside world testing in an agile way. After the MVP is done, the next steps would depend on your customers that will provide feedback and direct your growth.

Stages:



Design

Development

Testing

**User
Experience**

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LEAST ABLE USER

- Apps should be intuitive
- Language and literacy free
- KISS



“**Steve Jobs** has designed a powerful computer that an illiterate six-year-old can use without instruction,

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USER STUDY & FEEDBACK

- Consumer focus groups
- Tasks/Goals given to complete
- Screen recording to observe user behaviour

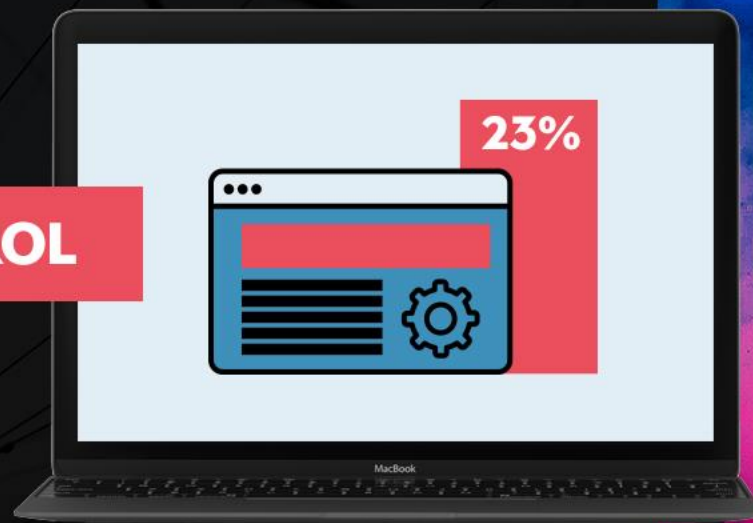


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A/B TESTING

- Split testing traffic
- Control and variation
- Monitor and track user goals/tasks

CONTROL



VARIATION



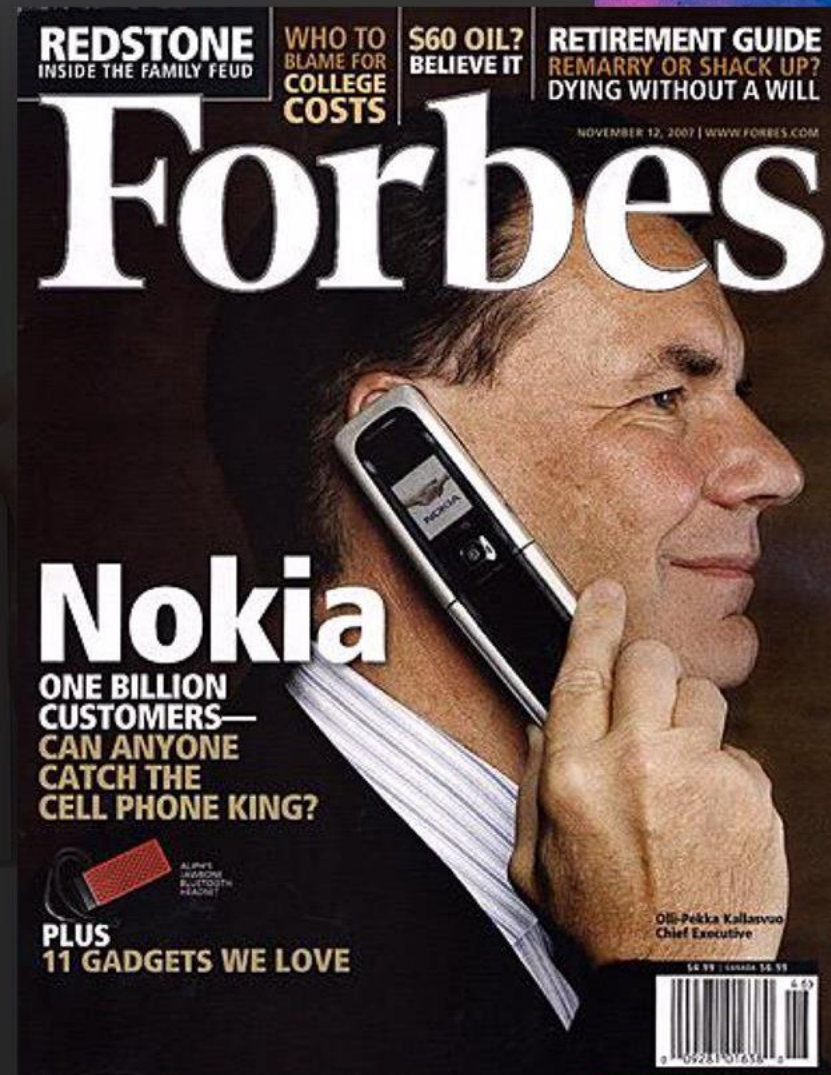
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UX DESIGN IS NEVER OVER

— Constant ongoing process

— Always be testing

— Move and adapt with chang



THE ROAD TO GREAT UI/UX

CASE STUDY

Future Banking

Results of testing

Future Banking UX Concept was compared with 3 traditional online banking design solutions.

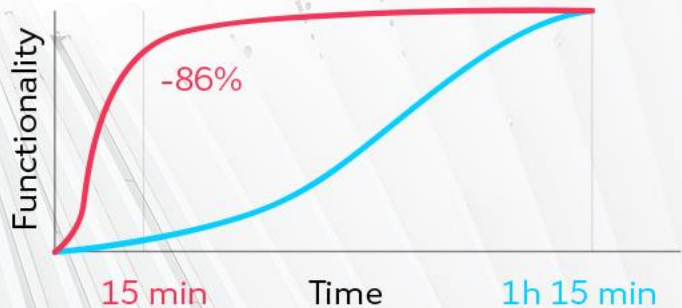
- 3 traditional online banks
- Future Banking UX Concept

Steps amount to perform main tasks



Steps

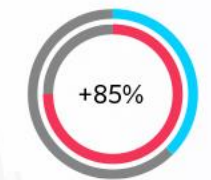
Steps amount to perform main tasks



Customer satisfaction



Engagement for services



Readiness to recommend



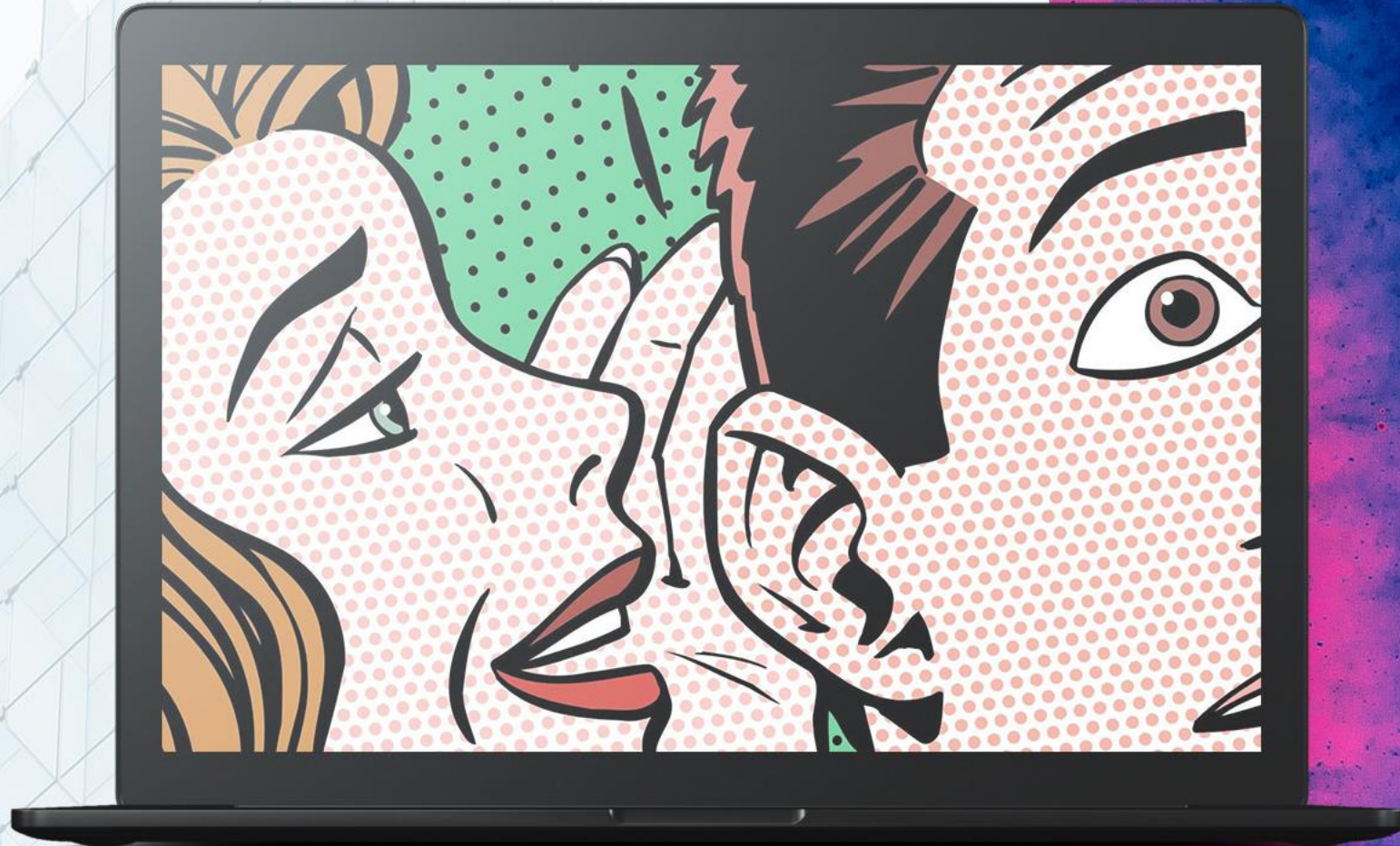
Readiness to switch bank



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UX MAKES DOLLARS AND SENSE

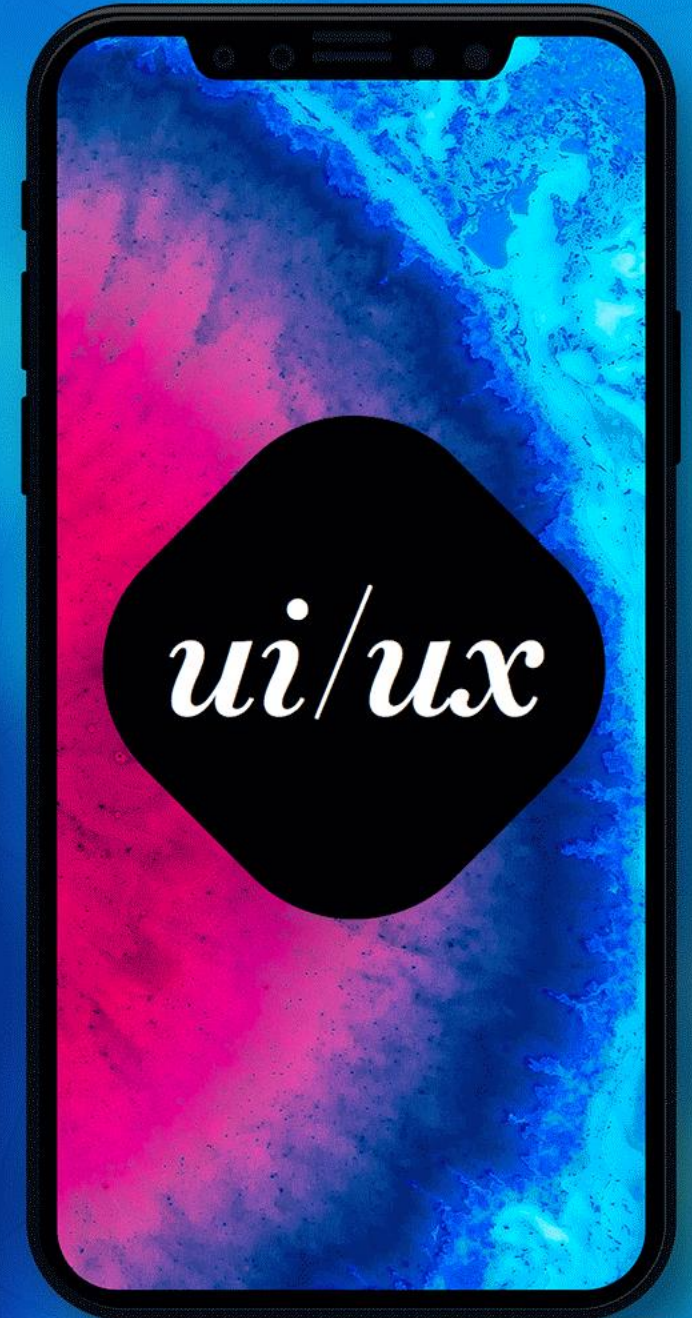
- Stay customer centric
- Listen and incorporate
- Streamline and simplify



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Our mission is to implement a startup way of creating digital products in to the MNC world. Great UI/UX design of digital products come from a step by step process followed by user feedback and proof of concept.

The outcome is making the user experience better on each and every platform and save time and money to both users and service providers.





THANK YOU.

Digital ID & Payments



Optimising payments with a robust digital ID plan!

A bit about me...

- ▶ **Started Australia's first mobile marketing company in 2000, 5th Finger.**
- ▶ **Designed and commercialised a range of software products in the mobile communications and education sectors.**
- ▶ **ThinkHowe is a SERVICE DESIGN agency headquartered in Singapore.**
- ▶ **NUS Industrial Design Lab guest tutor.**
- ▶ **Design Thinking Training & Product Validation / Sprints.**
- ▶ **Jazz. Drums.**





So where are we in time?

13 % of smartphone owners
have a digital wallet app.

Source: Gallup

...while the majority of those
who do have an app (76%)
...rarely use it.

Source: Gallup

Less than 2% of the 1.2 billion population
of India have a credit card
(and nearly 20% have never been to a bank).
and yet ...
Over 1 billion mobile phones in India.

Source: Daily Fintech July 15, 2016

“Despite the growing tendency to enlist the help of a smartphone when making purchasing decisions, millennials are still completing 53 percent of their purchases in physical stores.”

WHY?.....SECURITY CONCERNS!

November 2016 , Osterman Research

Different markets are
more or less messy with money, & ID,
for different reasons.

Source: Daily Fintech July 15, 2016



OR



...a **PAYMENT** is what occurs after a
WHOLE BUNCH OF OTHER TRANSACTIONS
HAVE HAPPENED!

OPPORTUNITY ???

The Key to Mobile Money IS DIGITAL ID

OPPORTUNITY ???

The Key to Mobile Money IS DIGITAL ID

OPPORTUNITY...

ONE (1) key to mobile money is
Digital ID that creates ease & trust.

WHAT CREATES EASE & TRUST?

Technology – Ease.
People – Trust.

HOW DO USERS SEE IT?

State based...

One digital ID to rule them all?

Benjamin Goh For The Straits Times

PUBLISHED MAR 17, 2017, 5:00 AM SGT



Efficiency of the online system is appealing but there might be serious costs and risks

Last month, Prime Minister Lee Hsien Loong reiterated his vision for Singapore to have a digital ID for more efficiency.

Nets QR code to roll out to 120 hawker centres by 2018

Seven banks here to allow customers to use Nets' QR code system



Yunita Ong
Nov 21, 2017 06:00 am



35 Shares

Thanks to e-payment system Nets, paying for your hawker fare using a single QR code could soon be a part of daily life.

And you won't have to worry about which banking app to use or which code to scan.

In a bid to unify cashless payments here, Nets announced yesterday in a joint briefing with DBS Bank, OCBC Bank and United Overseas Bank, that customers from seven banks here will be able to use Nets' QR code system to pay at hawker stalls.

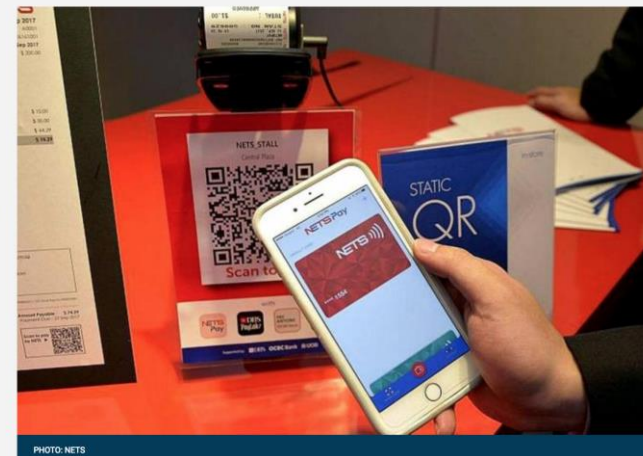


PHOTO: NETS

Bank based...



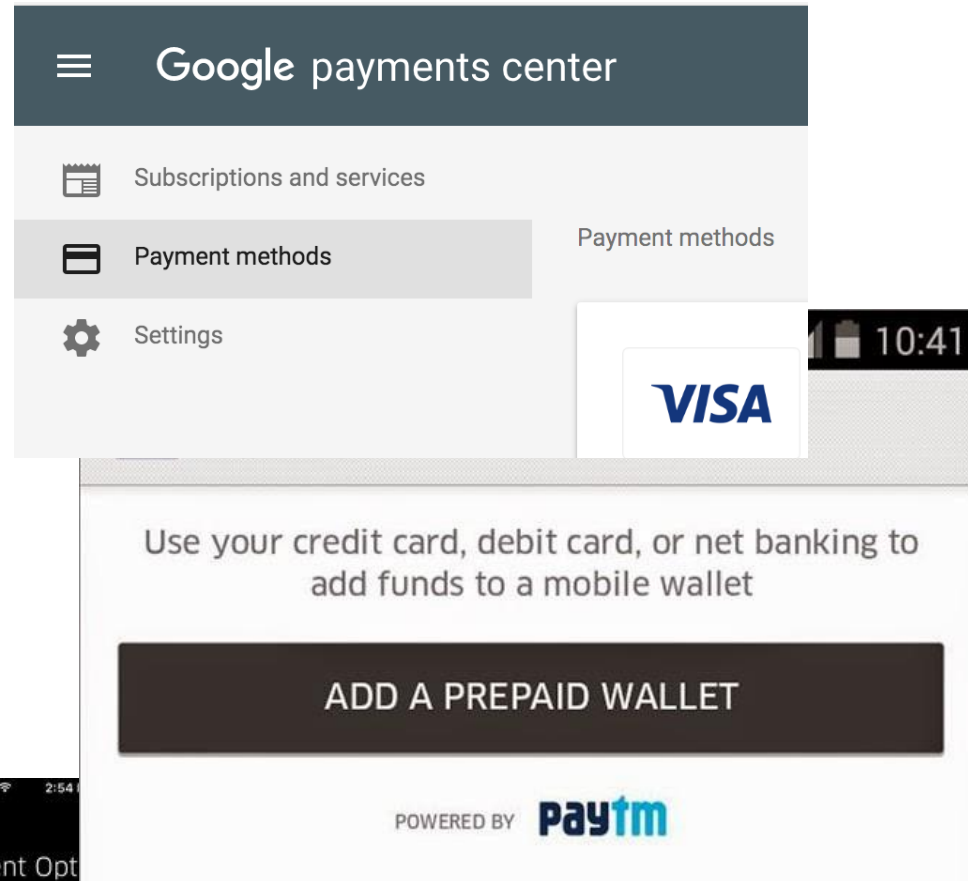
DBS PayLah!
Send and receive money
instantly on your mobile phone

All you need is your buddy's mobile number.

[FIND OUT MORE](#)

\$5 for the first 500
to download and
register daily*
T&Cs apply.

Brand based...



Google payments center

- Subscriptions and services
- Payment methods
- Settings

Payment methods

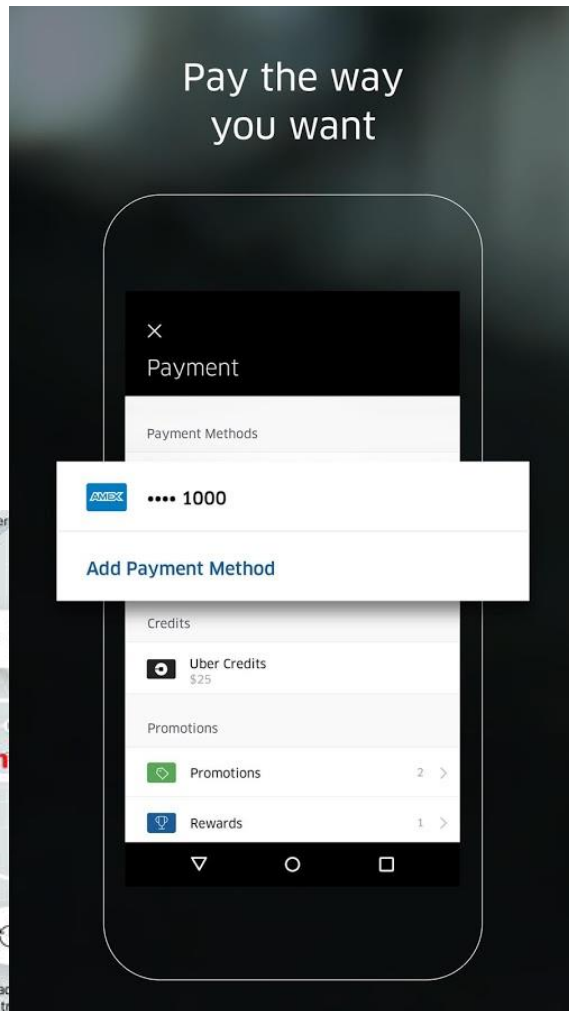
VISA

10:41

Use your credit card, debit card, or net banking to add funds to a mobile wallet

ADD A PREPAID WALLET

POWERED BY **paytm**



Pay the way you want

Payment

Payment Methods

AMEX **** 1000

Add Payment Method

Credits

- Uber Credits \$25

Promotions

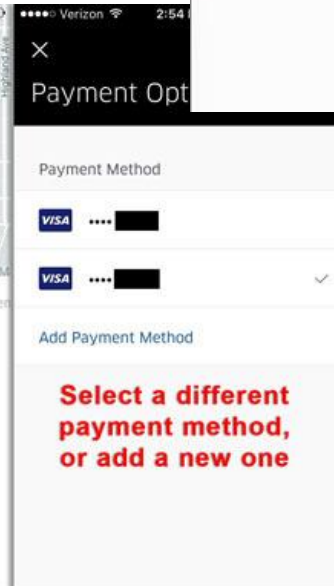
- Promotions 2 >
- Rewards 1 >



Meet your new Uber app. DOUGLAS ALEXANDER

A faster way there is here

REQUEST UBERX



Payment Options

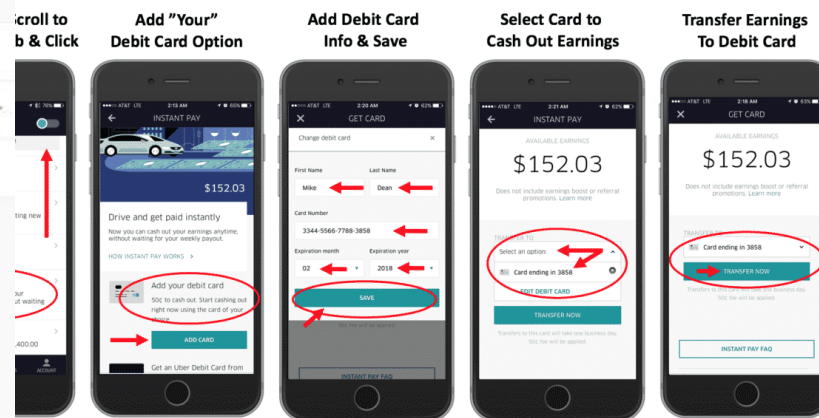
Payment Method

- VISA ****
- VISA ****

Add Payment Method

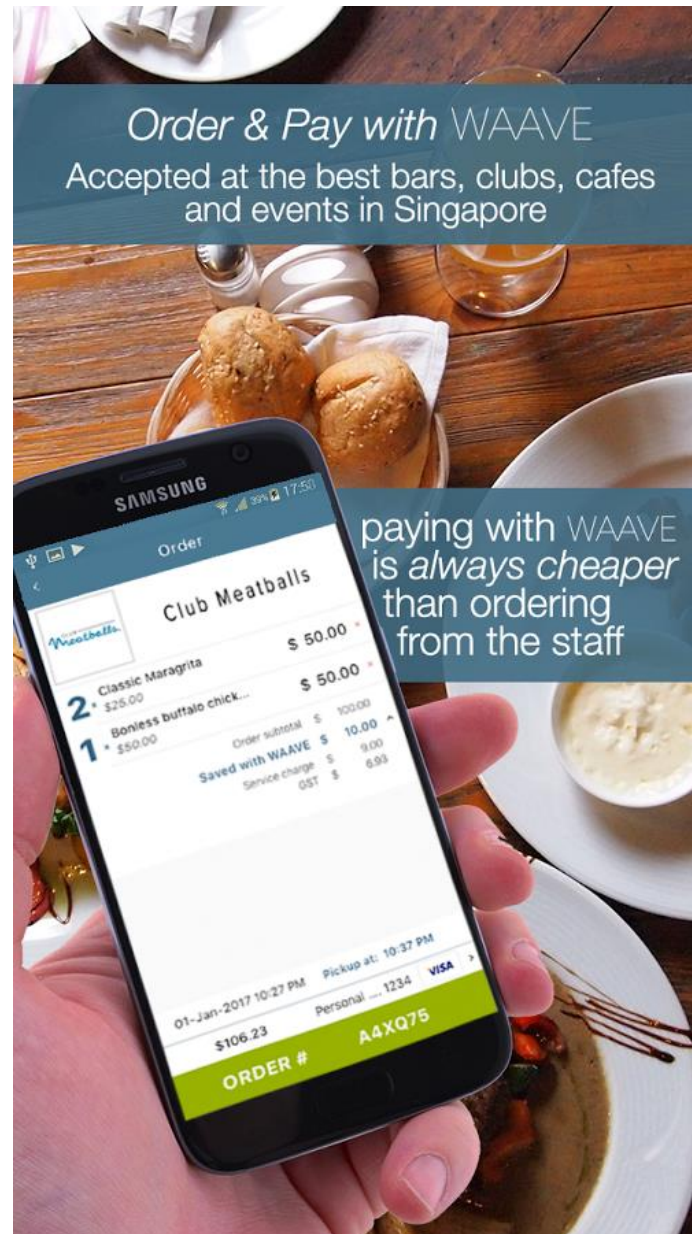
Select a different payment method, or add a new one

How to Set Up Uber's Instant Pay Feature



- Scroll to b & Click**: Shows the 'Payment Method' screen with a red arrow pointing to the 'ADD CARD' button.
- Add "Your" Debit Card Option**: Shows the 'INSTANT PAY' screen with a red circle around the 'ADD YOUR DEBIT CARD' button.
- Add Debit Card Info & Save**: Shows the 'GET CARD' screen with red arrows pointing to the 'FIRST DEBIT CARD' button.
- Select Card to Cash Out Earnings**: Shows the 'INSTANT PAY' screen with a red circle around the 'TRANSFER NOW' button.
- Transfer Earnings To Debit Card**: Shows the 'GET CARD' screen with a red circle around the 'TRANSFER NOW' button.

Club / community based...



Order & Pay with WAAVE
Accepted at the best bars, clubs, cafes
and events in Singapore

*paying with WAAVE
is always cheaper
than ordering
from the staff*

Item	Price
Club Meatballs	\$ 50.00
Classic Margarita	\$ 50.00
2* Classic Margarita	\$25.00
1* Boneless buffalo chick...	\$50.00
Order subtotal	\$ 100.00
Order tax	\$ 10.00
Order total	\$ 110.00
Saved with WAAVE	\$ 3.77
Service charge	\$ 6.93
GST	\$ 6.53

01-Jan-2017 10:27 PM Pickup at: 10:37 PM
\$106.23 Personal ... 1234 VISA
ORDER # A4XQ75



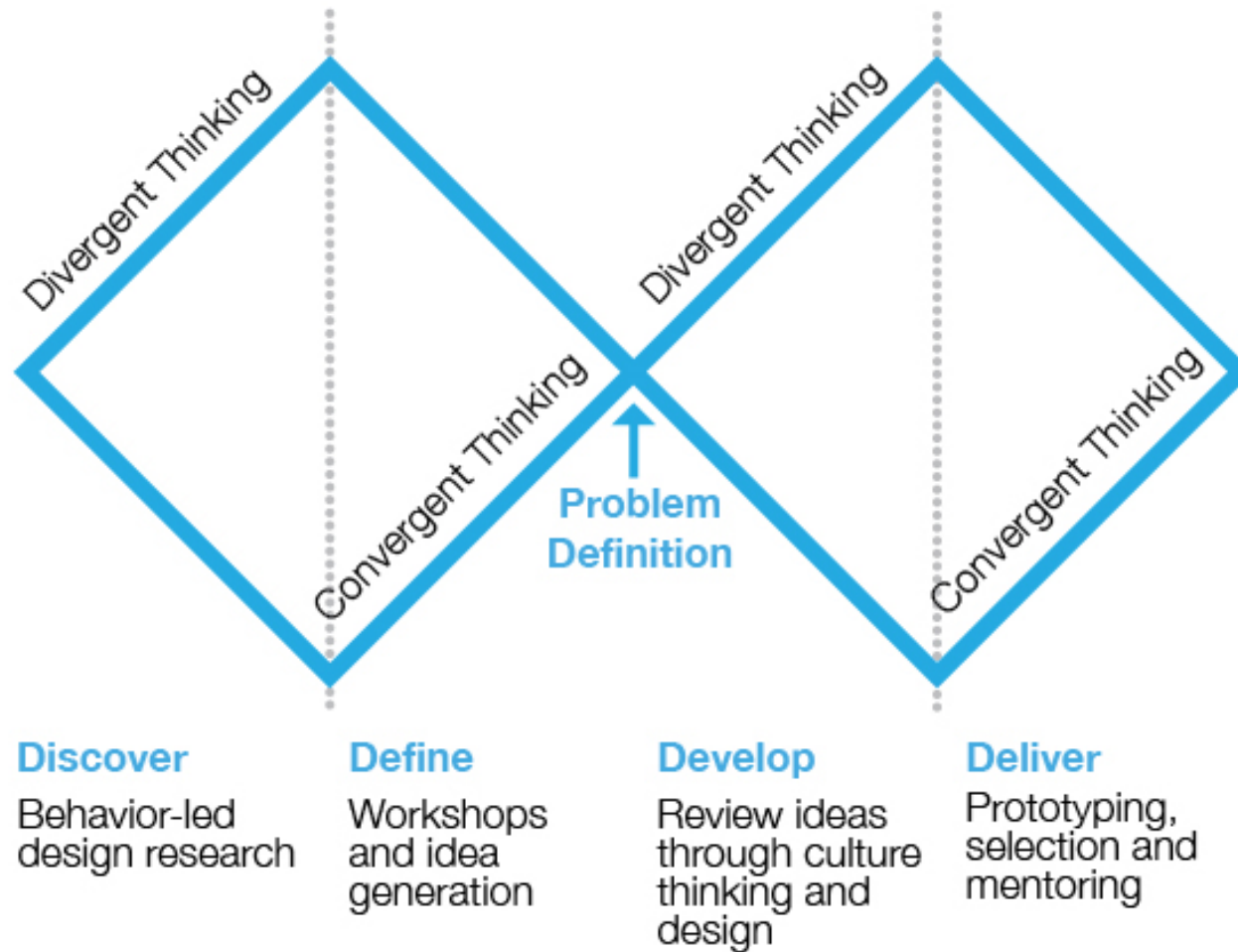
So what can we do?

Ideas for Action...

- ▶ A human centred design approach using familiar experiences that create EASE.
- ▶ Trusted technologies (e.g. Braintree / Paypal) that help bridge the gap between PEOPLE and TECH.



The human centred approach!



THE DESIGN PROCESS - TASK

Examples



THANK YOU!

Anthony Howe

+65 90574877

anthony@thinkhowe.com

Are we having a digital identity crisis?



Dan Clarke, CrelTive



Veljko Vasic CEO and a co-founder of CrelTive.com



Pedro Hernandez, Head of Product Management,
Cyber Security at G&D Asia



Anthony Howe, Think Howe

Moderator



Julian Gorman
Head of Strategic
Engagement, Asia
Pacific, GSMA

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Getting started with Mobile Connect

Angus Yu

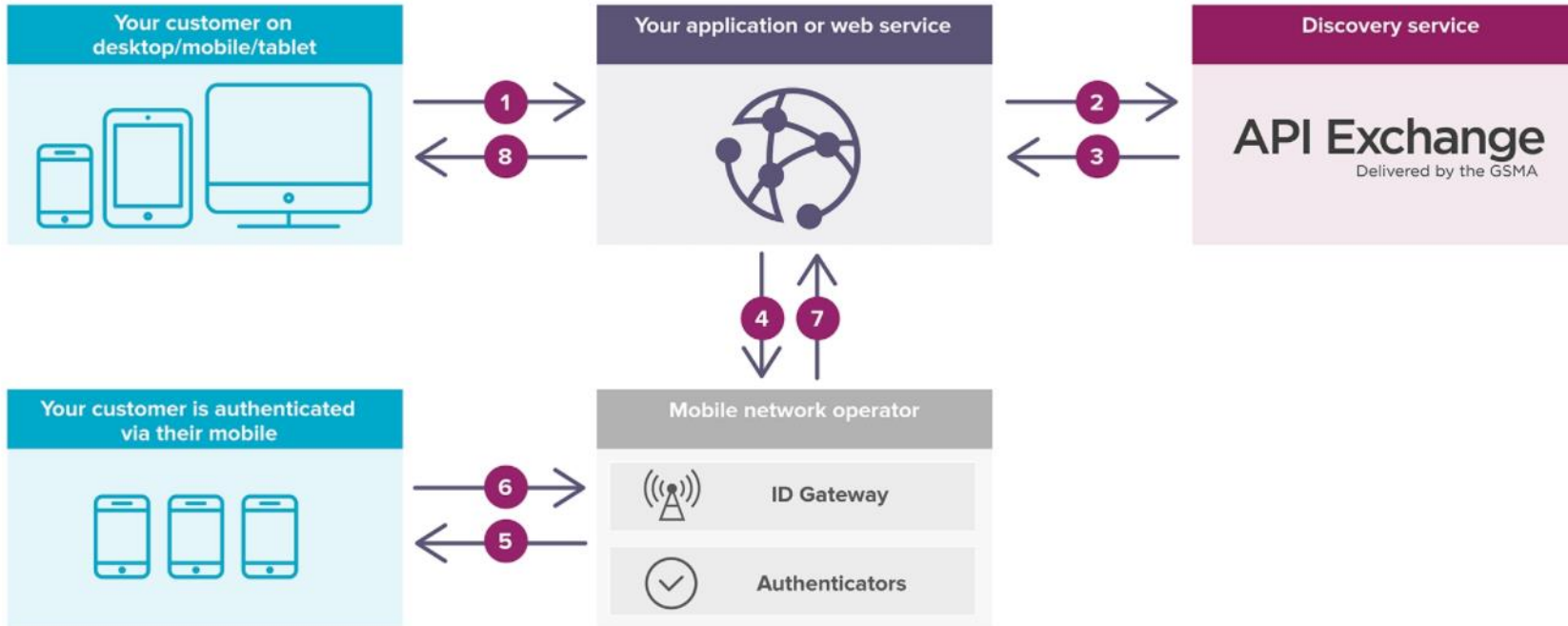
Technology Director, Asia Pacific, GSMA



Agenda

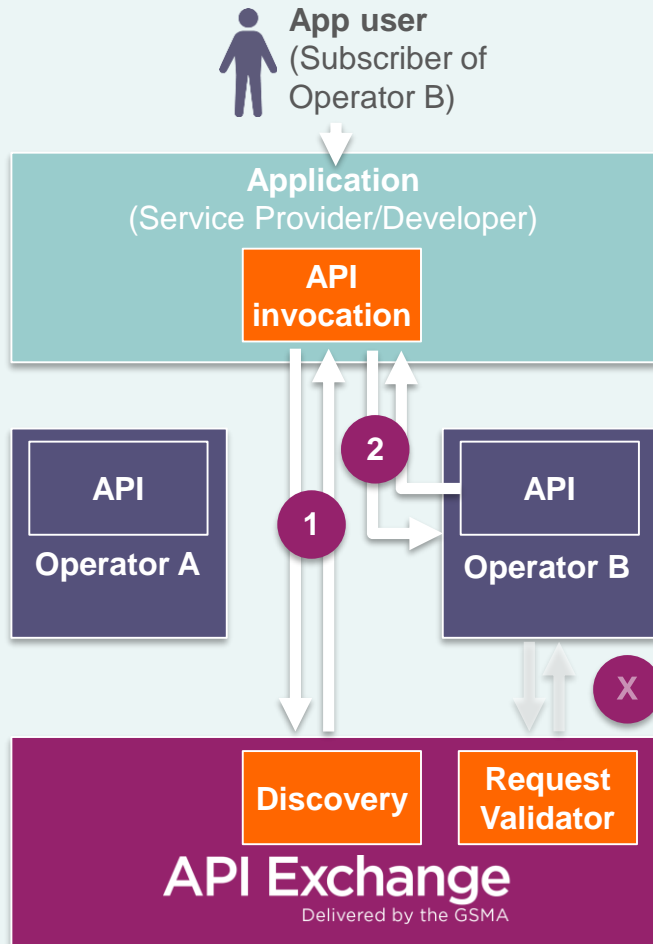
1. Mobile Connect Overview
2. API Exchange
3. Developer portal

Mobile Connect Overview



- 1 End user clicks on Mobile Connect button to access service
- 2 Application requests end user operator details from the Discovery service
- 3 Discovery responds with the operator details
- 4 Application makes an authentication request to the end user operator, using OpenID with Mobile Connect profile
- 5 Operator sends authentication request to end user
- 6 End user authenticates themselves using their mobile device
- 7 A PCR specifying a specific end user is returned
- 8 Access granted

API Exchange Basics



Flow

- 1 Application calls global **“Discovery”** capability to determine to which operator a subscriber / user of the application belongs, leveraging IP address, MSISDN, MCC/MNC from SIM ...

Return: Operator B details, API exposure endpoint address and access credentials
- 2 Application calls **“API”** of discovered, Operator B
(optional): Operator B calls **“Request Validator”** to validate API access credentials and details of invoking application/ developer (*)
- X

* If operator does not want to use “Request Validator” they can instead implement an application whitelist

1. Support for ALL developers to integrated Mobile Connect into their App/Service
2. Central and only place for developer tools & documentation

- Technical documentation for MC APIs
- Product documentation
- Operator status & contact information
- Entry-point to Sandbox
- Developer registration
- Acceptance of MC license agreement and privacy principles
- App registration
- Click-to-accept contracting
- Application promote to MNO ID Gateways
- API Exchange provisioning of SPs / apps
- Hosting of SDKs & example apps

Developer Portal Basics

- URL : <https://developer.mobileconnect.io/>
- Step by Step guide: <https://developer.mobileconnect.io/step-by-step-guide>
- Operators listed on Developer Portal: <https://developer.mobileconnect.io/operators>

Status: **Live: Open for 3rd parties**, service available now; **Live: Internal**, available on internal services or selected partners's only - not currently on-boarding; **Pilot**, will launch shortly; **Coming soon**, date to be confirmed

- IQSS Help and Support: <https://developer.mobileconnect.io/contact-us>



Developer Portal



[API](#) [Step-by-step guide](#) [SDK's](#) [What's New](#) [FAQ](#) [Support](#)

Login

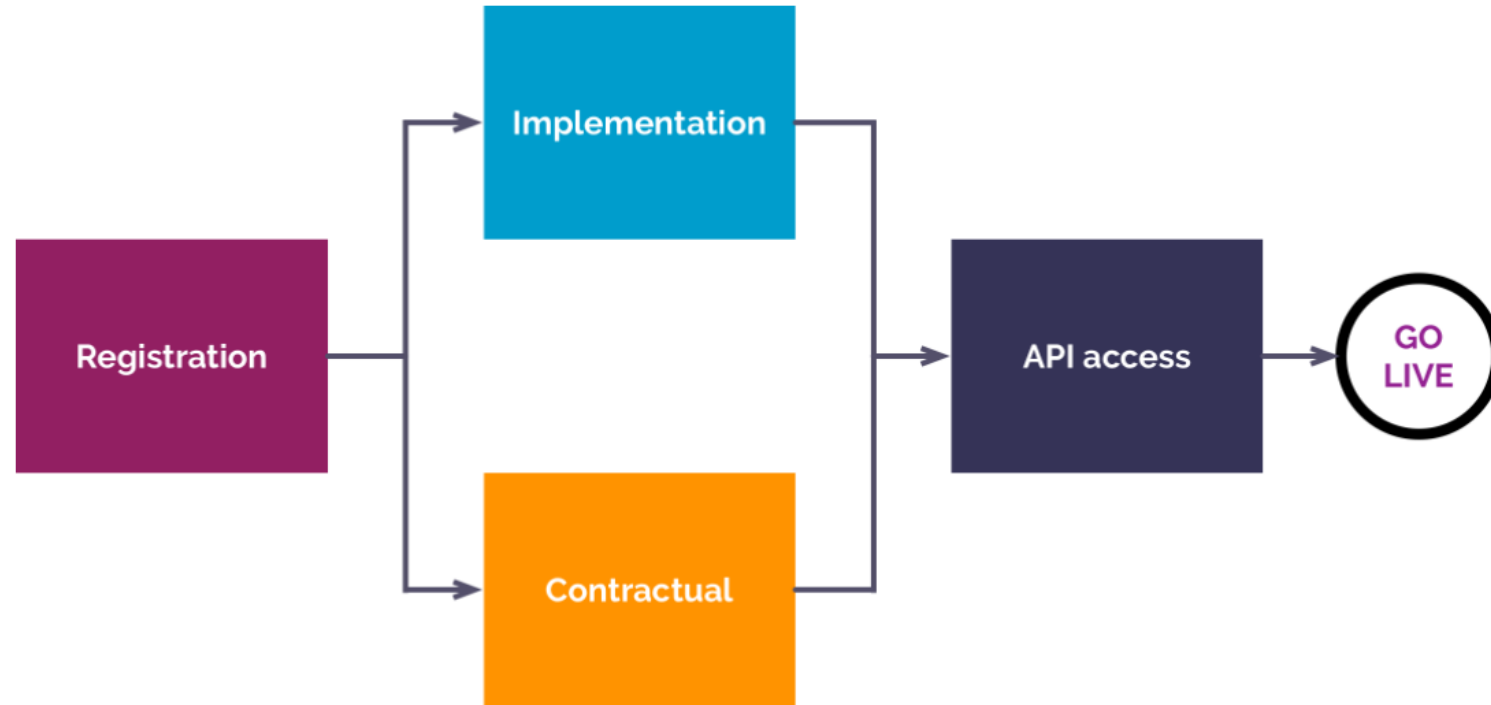
Register



The new standard in digital authentication.

Start now

Mobile Connect : Go Live



Registration - setting up your organisation and applications on the Developer Portal

Integration - implementing and testing the Discovery and Mobile Connect APIs with your applications or services

Contractual - accepting the Mobile Connect Marketing Licence Agreement and the Operator Terms & Conditions for Mobile Connect.

API access - requesting access to Operator environments

Step By Step Guide in Portal

Developer process

Step	Process
1. Register as a Mobile Connect developer	Register on the Mobile Connect Developer Portal or Login to your existing account.
2. Learn how to make Mobile Connect API Calls	Make your first call
3. Integrate Mobile Connect APIs into your app	Master the fundamentals Choose your Mobile Connect product Understand country specific variations Access Mobile Connect brand assets for your app Take a look at Implementation and Security best practices
4. Test your application in the sandbox	Using the Sandbox Take a look at Testing Best Practices
5. Preparing to go live	Complete Contractual Pre-requisites Request Access to Operator Networks
6. Going live	Confirmation from operators

Please contact [Mobile Connect Developer Support](#) for any questions or issues you might have during your implementation



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