At Any Price, By All Means

3rd of February, 2005

Agenda

• Short introduction of the Consortium
• What SEMOPS is not
• Overview of the service
• Prerequisites for consumers
• Flexibility for consumers
**Who We Are**

SIG
PayCircle, IBM, BME, Sun Microsystems, Keler Rt., GIRO Bankcard Rt., Turkcell, Augsburg University, Intralot, ACIS, NTT Data, Mobilinc, Travelsoft, Kopint-Datorg, InterTicket, Fold-R, AFF, Axelero

**Consortium**

**Popular Misconceptions**

- Yet Another MicroPayment Solution
- At Any Price
  - Any Organization with Account Management is a potential candidate for Payment Processor
- Yet Another Mobile Payment Solution
- By All Means
  - Various handsets, PCs, but anything capable of sending messages via SMS or IP
Popular Misconceptions

• Yet Another Mobile Bank
  • The process does not terminate in the Payment Processor’s Account Management System
  • Real-time notification and confirmation
  • The client is not as thin as it usually is
**POS Payment**

- Customer shops at a brick and mortar shop
- Tells the cashier he wishes to pay with SEMOPS
- Cashier chooses SEMOPS option on POS
- POS sends transaction data to customer’s handset (IrDA, SMS)
- Customer types in PIN and sends request to his bank

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**Payment Process**

[Diagram showing the payment process with steps labeled from 1 to 8, involving merchant, customer, SEMOPS module, data center, and account management.]
Differentiating Factors

- Real-time payment notice (guarantee), confirmation
- Consumer anonymity
  - It can be given up on a voluntary basis, e.g. fidelity card number, license plate number
- No central service provider, all consumers receive the service from their trusted banks
- Consumer applications
  - Manage transactions in local database, save templates

SE is for Secure

- SEMOPS security features
  - RSA encryption, digital signature
  - Hashing the merchant name into the ID
  - Payment Limits (daily, transaction, supervisor)
  - Protecting the application with a PIN
- Bank Security
  - The authentication itself is done by the bank with the preferred method.
**How Does One Become a Customer?**

- One needs a bank account
  - **Note:** not a credit card
- One needs a username/password
  - **Maybe the one for HomeBanking will do**
- One needs to register to SEMOPS and get a SEMOPS ID.
- One needs a SEMOPS application
  - **The bank will be distributing it**

**What Else is Needed to be a Merchant?**

- Nothing
  - **One can already receive payments**
- Special Merchant Modules are available
  - **POS**
  - **Pc Merchant Module for server based merchants**
**Flexibility for Consumers**

**Consumer Roles**

<table>
<thead>
<tr>
<th>Role</th>
<th>Communications</th>
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<tbody>
<tr>
<td>Customer</td>
<td>Request Data</td>
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<td>Merchant</td>
<td>Request Data</td>
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<table>
<thead>
<tr>
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<tr>
<td>Customer</td>
<td>Payment Request</td>
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<tr>
<td>Merchant</td>
<td>Acknowledgement</td>
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**Handset**
- SMS
- Text file
- http-reply
- IrDA
- Off-line

**Handset**
- BlueTooth
- Image Scan
- Barcode

**Browser based application**
- POS

**Server based application**
- Unmanned POS, vending machine

**Handset**
- Unmanned POS, vending machine
Thank You

www.semops.com

My Mobile Day - Film