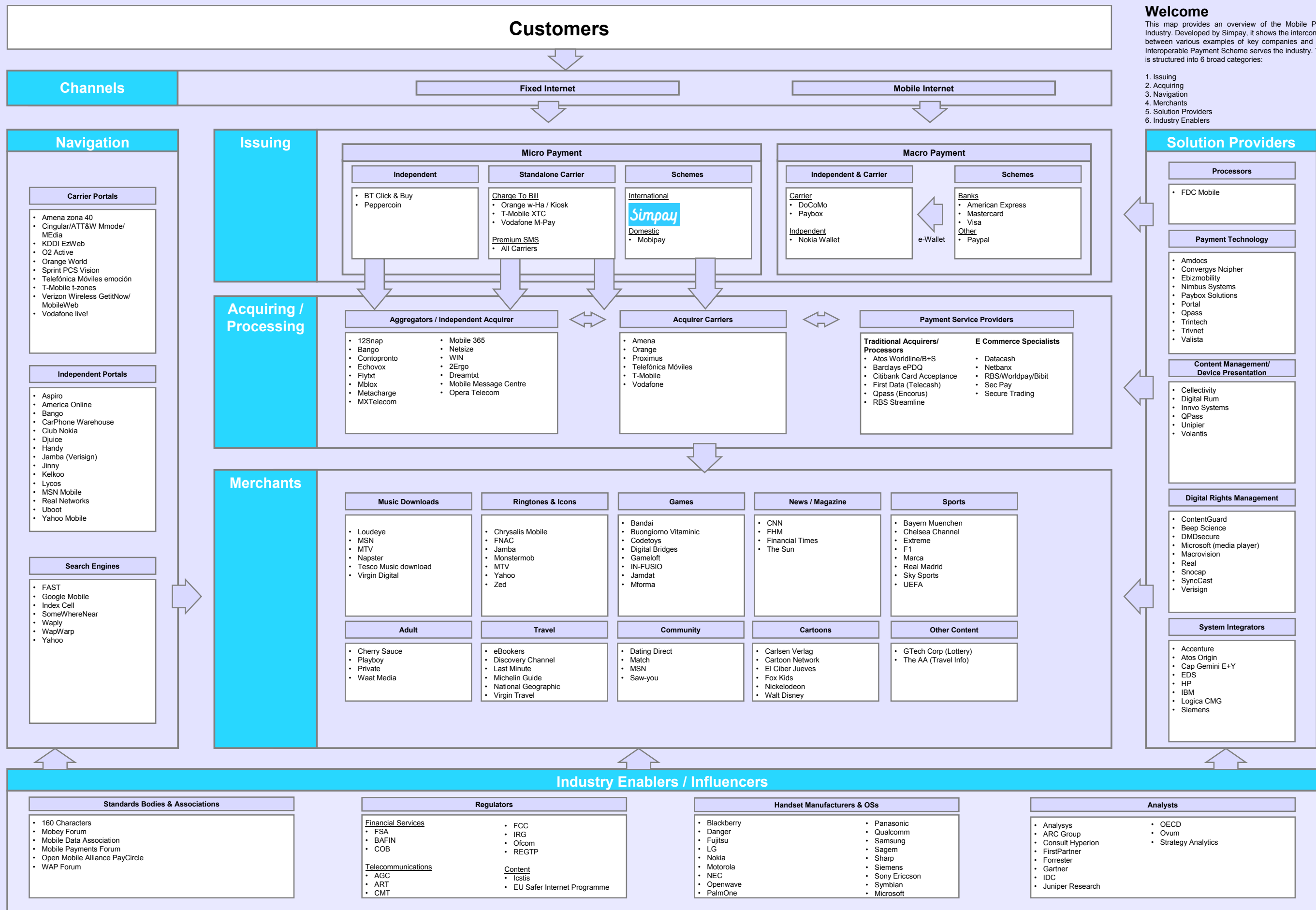


The Mobile Payment Industry

An International Overview For Digital Mobile Content



Welcome
 This map provides an overview of the Mobile Payments Industry. Developed by Simpay, it shows the interconnections between various examples of key companies and how our Interoperable Payment Scheme serves the industry. The map is structured into 6 broad categories:

1. Issuing
2. Acquiring
3. Navigation
4. Merchants
5. Solution Providers
6. Industry Enablers

Glossary
Acquiring Providing merchants with the ability to accept payments from consumers. **Aggregators** Provides the role of aggregating multiple connections into carriers enabling one merchant to send an SMS to any of their customers. **Carrier** A mobile telecommunications company.
Content Management / Device Presentation The IT systems that serve content to mobile devices enabling easy editorial, consistent styles and management. **Channels** The route customers take to access digital content and pay for goods. **Independent** A company that is not owned or related to a carrier.
Issuing Providing consumers with a payment capability and accounts, often facilitated by an acceptance mark. **Micro Payment** The payment of digital goods with a value below €10. **Macro Payment** The payment of digital goods with a value equal or greater than €10. **Payment Services Providers (PSPs)** Operate a gateway into the financial networks, provide value-added services to merchants, may also assist in risk management. **Payment Technology** The IT systems and platforms used to deliver the payment end-user experience. **Portals** Captures and directs online audiences towards merchants websites and mobile WAP sites. **Processors** providing outsourced payment processing for the mobile payment industry. **System Integrators** Companies who help implement technologies into Issuers, Acquirers, Merchants & Portals.

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 If you would like more copies or would like to discuss the structure of the map and other companies that could be included. Please contact Simpay on +44 (0) 207 812 6047, e-mail mark.gordon@simpay.com or visit our website www.simpay.com.