



My Wallet is my Concierge

Payments need to evolve and be Reliable, Accessible and Secure

Let us be clear, like in the video Cash Sender and so many other attempts to build a new payment solution, They are always attempting to break into the regulated payments market. Going after the pot of gold "Interchange" or the merchant discount. \$0.21 – 5% of the purchase price split between the actors to cover, systems costs, cost of carry and fraud; with a reasonable profit.

They lack an understanding of the complexity of the globe and the disparity in systems. Most of the development is spent interfacing card, ACH, wire, check and cash systems together. SECURELY! It is the wild west. Just think about it, you need to get 206+ countries all to agree to international standards.

Moving the large sums of money these systems net between each other, is the easy part. The Bank of International Settlement smoothes the way for this to happen. Same day, if required. Moving the trillions of transactions is the heavy lifting that has to be done to make it effortless. Nuclear, theorist, mother nature are all threats that require redundant, bomb proof, processing centers strategically placed around the globe. Regulators, standards and trust are major means of oversight and opportunity to influence direction.

Mobile Commerce, this new place now emerging, will allow our NFC enabled phones to act as our personal concierge. Taking care of coupons, loyalty cards, identity, memberships, health, payments ... effortlessly. Using 2D Bar-code, NFC and WAN to communicate with a secure points of payment, about parcel delivery instructions, collecting receipts and making sure I've accounted for it.

While at the same time acting as the keys to my car and home.

Why not the Security token for the corporate VPN.



Payments

Rewards

loyalty

Swipe

Receipts

NFC Tap

Coupons & Discounts

Dip

Health

Privacy

Identity

Security

Point of Sale System

Pole Display

Touchscreen Monitor

Receipt Printer

Magnetic Stripe Reader

Programmable Keyboard

Barcode Printer

Barcode Scanner

Cash Drawer

Data Collection [PDT]

wired
Wireless



Payments is Complex

- Authentication
- Verification
- Authorization
- Clearing
- Settlement
- Reporting
- Disputes
- Policy

Regulated and to be trusted
For the security of the economy