

마켓 3.0 시대의 전자금융결제, Payment 3.0

‘감성과 영혼의 터치’
Sharing The World



하렉스인포텍 대표이사 박경양

마켓 1.0 **생산 판매**

마켓 2.0 **고객만족, 제품 차별화**

마켓 3.0 **감성, 영혼의 가치**

모든 것을 바꾸어놓을 새로운 시장의 도래

- 필립 코틀러 -

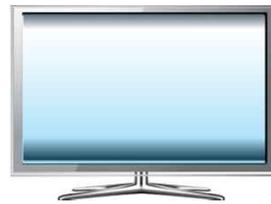
**세계적인 기업도 파괴적 혁신에 의해
하루 아침에 망가질 수 있다.**

- Seeing What's Next, Clayton Christensen, HBS -

**모바일혁명은 아직 1%도 시작되지 않았다.
기술과 서비스에 감성과 문화를 담아야 떠오를 수 있다.**

- 날개를 준비하라, 성균관대 김정구 교수 -

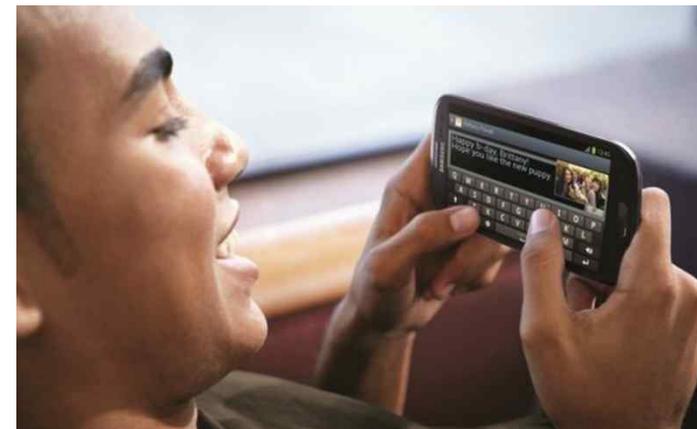
1st Screen



2nd Screen

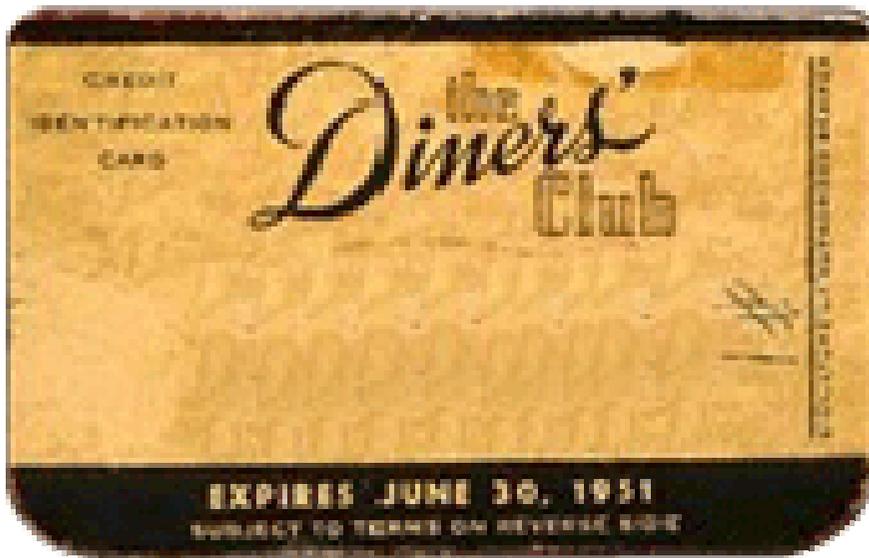


3rd Screen



-Third Screen, Chuck Martin -

Diner's Club Card



1950'

PAYMENT 1.0

Mobile Card



2000'



- San Jose, CA

PAYMENT 2.0



- VISA International

Cloud Wallet



App

2011'

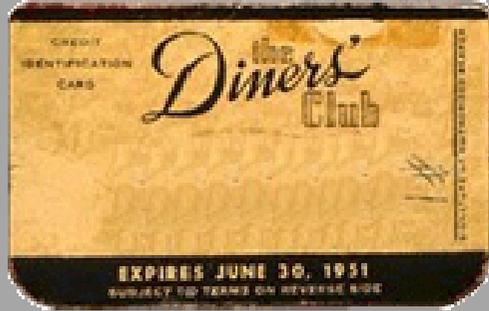


PAYMENT 3.0

영혼의 행복
Sharing the world



PAYMENT 1.0



PAYMENT 2.0



카드정보



11 Charged in Theft of 41 Million Card Numbers

By BRAD STONE

Published: August 5, 2008

Mr. Gonzalez and several in his cohort drove around and scanned the wireless networks of retailers to find security holes — known as “war driving,” according to prosecutors. Once the thieves identified technical weaknesses in the networks, they installed so-called sniffer programs, obtained from collaborators overseas.

Those programs tapped into the retailers’ networks for processing credit cards and intercepted customers’ PINs and debit and credit numbers that were stored there. The thieves then spirited that information away to computers in the United States, Latvia and Ukraine.

Officials say the conspirators sold credit card numbers online and imprinted other stolen numbers on the magnetic stripes of blank cards so that they could withdraw thousands of dollars from A.T.M.’s.



스마트폰을 이용해 주인 몰래 결제할 수 있는 기술이 나와, 대책 마련이 필요

사진은 스마트폰으로 남의 바지 뒷주머니 지갑 속 신용카드에서 결제를 시연하는 모습

Why Mobile Card?



카드정보



Walmart exec says 'no' to Google Wallet

October 2, 2012 - James Wester, Mobile Payment Today

ISIS 및 Google Wallet과 같은 NFC 기반의 모바일 payment 모델에 대한 부정



Mike Cook has been called [the most powerful man in payments](#). As vice president and assistant treasurer for Walmart Inc.,

This morning, the most powerful man in payments basically shut the door on Google Wallet, saying that as of now, the world's largest retailer sees no reason to add another player to Walmart transactions. Cook didn't offer much consolation for Isis, NFC or Square, either. ISIS, Google, Square, 같은 NFC 기반 모바일결제 부정

Cook explained that Walmart sees three types of mobile payment applications: a "slick application" that applies to a single use case, an application that layers onto the existing payment structure, and a **"holistic solution" that not only provides interaction, but also solves for multiple use cases. According to Cook, Walmart is only interested in this holistic approach.**

(다양한 사용케이스를 지원하는 'holistic' approach를 원함)

Embedding payment credentials in a secure element, the approach taken by Isis, is no better than the current payment system that costs merchants millions of dollars a year on data security

compliance, ISIS의 payment 정보를 secure element에 저장하는 방법은 기존의 payment 시스템과 전혀 다르지 않으며, 데이터 보안 때문에 유통 사업자들은 해마다 수백만 달러를 투자하고 있음. 기존방식이 보안에 어려움 있음

.... Cook also addressed the question of Walmart working with Google Wallet, Google's NFC-enabled mobile payment solution. Mike Dudas, platform lead for mobile commerce at Google, asked Cook if Walmart sees any value in working with a third-party mobile payment provider like Google Wallet. Cook said he didn't see a business case that made sense.

"Obviously Walmart is interested in partnering," Cook said. "But as of now I'm not sure there's a value-add or synergy there to make it work." 기존 모바일결제 부가가치나 시너지 없음

Cook expressed doubt about NFC as an enabling technology for payments, as well as about location-based payment methods. NFC나 LBS 모두 별 다른 가치가 없다. 기존방식에 대한 불만.

'뒤집기'로 세상 뒤집어 보기



1968' 멕시코 올림픽

포스베리Flop (뒤집기)
7.25피트 (약 2.27미터)



1928' 암스테르담 올림픽

가위뛰기
5.8 피트 (약 1.77 미터)



사용자중심 (User Centric)

감성과 영혼의 행복

Security

Convenience

Fast, Easy & Simple, Single UI/UX

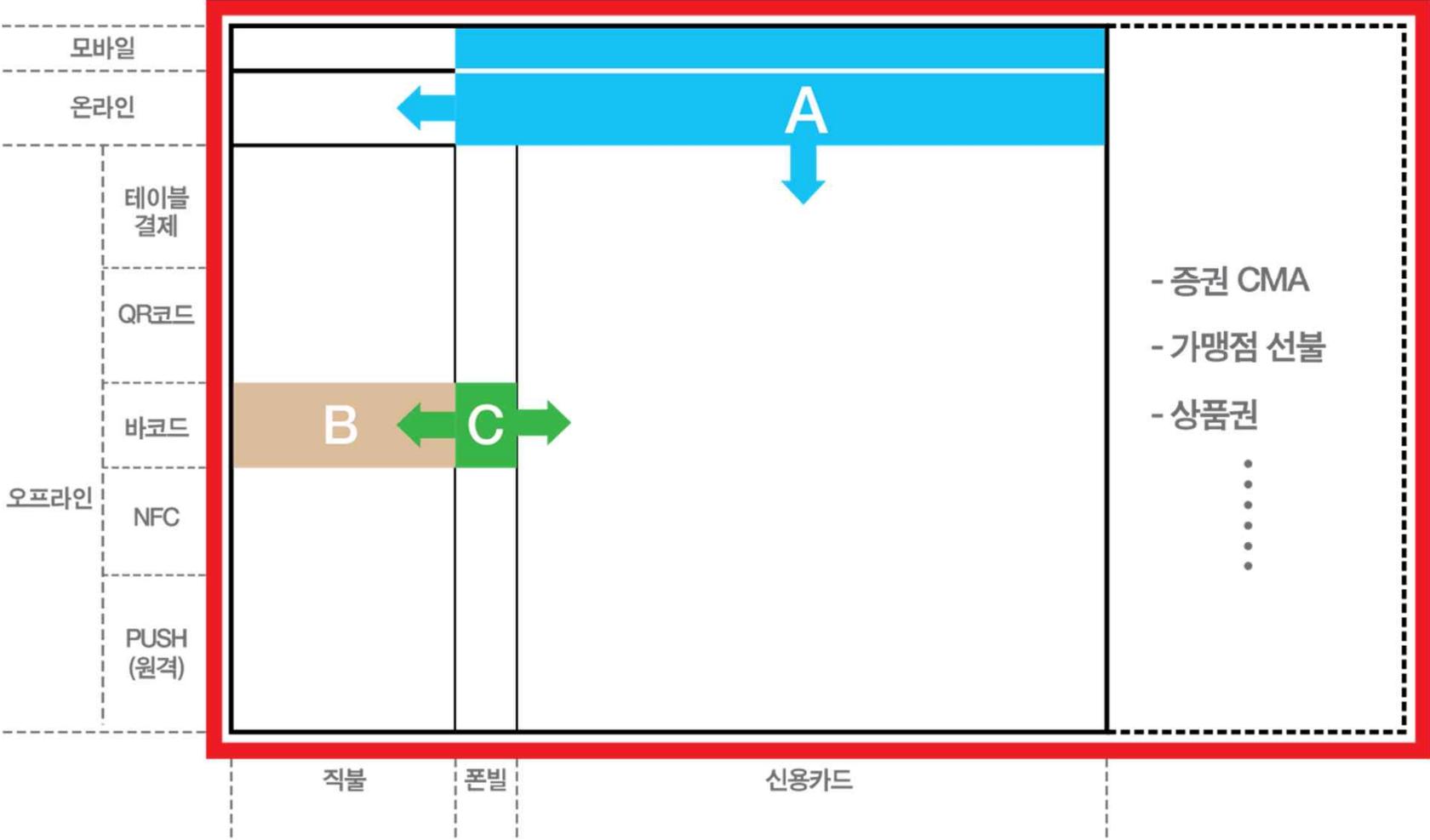
Open Platform

Holistic

Smart Integration

Loyalty & Payment
Sharing & Giving

Seamless Holistic (Multi Use Case) Open Platform





IT Humanitarian 따뜻한 금융

쿠폰
멤버십
포인트
기부

결제



스마트복합결제

똑똑한 소비

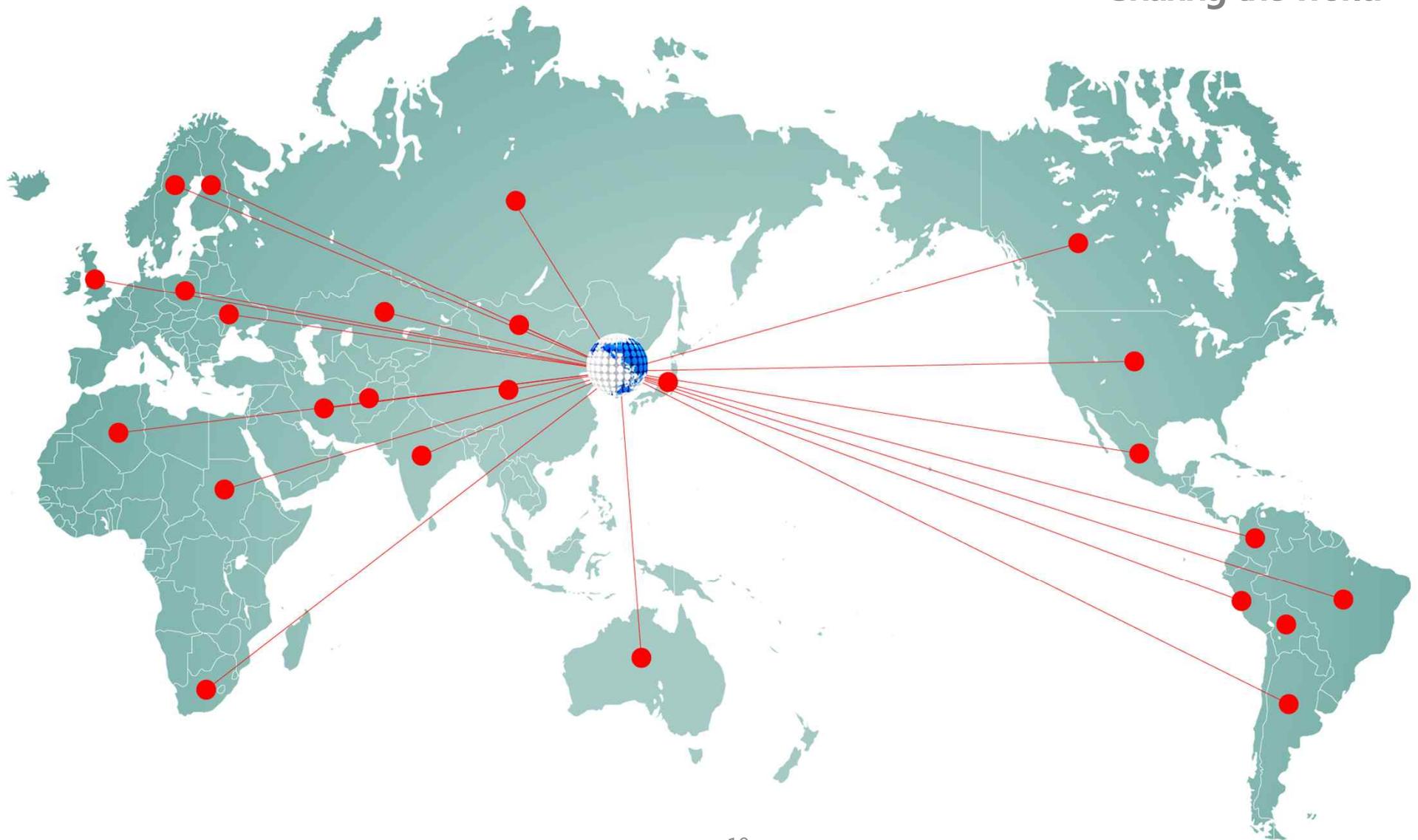


행복한 소비



PAYMENT 3.0

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