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The future of payment

When the psychical world becomes digital

GoAppifieds vision

→ The way we pay will change rapidly within the next 3 years

→ The payment in it self, will be secondary and the user experience will be the primarily thing –> "next generation"

→ Convience will drive loyalty – not the brand or the product

→ Smart Beacons will help building a ecosystem enabling "next generation payment" by using proximity and digital assitents

→ In the future beacons and generic payment Apps e.g. will do the accounting for travel billing, forcing the supplier to offer open API's and SDK to the suppliers
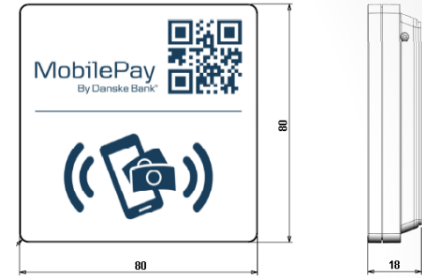
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The largest beacon deployment in the world

Danske Bank MobilePay box (beacon)

Roll out of **22.000 units** connected to a POS system

More than 3 Mill. users has downloaded MobilePay

MobilePay box from Netclearance and GoAppified supports all POS systems and communication:

- QR codes
- NFC chip
- Bluetooth (BLE)
- WiFi

Lessons learned

- Mobile Payment are for everybody on any platform (iOS, Android & Windows)

- The user experience has to be the same on all platforms, disregarding what technology you decide to use for connection

- A ecosystem will not survive if you become "religious" – if so, you are at risk being regarded as "ridiculous"

- Do not expect that your customer has a Internet connection
  - Will you or can you allow "off-line payment" ?
  - What if you are in a area with no or bad connection ?
  - Do you need a gateway to provide secure Internet for the payment ?

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Pilot of Flytoget – "Seamless Ticketing"

- Beacon Infrastructure in all Gates - passage at Gardemoen (Entry & Exit)

- Option of beacon Infrastructure in all Train sets with changing beacon ID and gateway

- Cloud services with algorithm to calculate the travel fare - using the passengers proximity data

- Beacon Repository to provide security, surveillance and management of the beacon infrastructure

Precision levels of positioning – next level

- Geofencing in combination with beacon will give more accuracy and can serve as a proximity confirmation (change ID)

- Geofencing deliver a seamless experience throughout the customer journey from outdoors to deep indoors, managed centrally by a beacon-agnostic platform

- Information targeting will let you segment by proximity, demographics, or any data point to deliver relevant, personalized information that target individuals or groups

In-vehicle infrastructure of new technology

How to administrate, monitor and drive maintenance on a in-vehicle infrastructure?

- 2-way beacon with a gateway for Internet connection

- Use beacons for sending and receiving a signal (BLE & WiFi)

- Use the passengers Smartphone as a detector of beacons to monitor condition of batterylife etc.

- Corporate with geofencing providers and their API´s to add mores services and monitor and maintain the solution

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