



**Anne Bouverot, Director General, GSMA**  
**GSMA NFC & Mobile Money Summit 2013**  
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Ladies and gentlemen, a very warm welcome to New York and to the 2013 GSMA NFC & Mobile Money Summit. We are very excited to be holding our first event here in North America, and especially here in New York, the centre of the financial services world. Before we begin, I would like to acknowledge Visa, who is the Platinum Sponsor for this year's NFC & Mobile Money Summit – thank you for your continued support of GSMA events and programmes, and particular thanks to Elisabeth Buse for being here.

A few words on what you will be able to experience over the next two days: In the conference, you will hear from leading industry executives and subject matter experts addressing key opportunities and challenges for NFC and mobile money. On the exhibition floor, you will have the opportunity to experience first-hand the many innovative products and solutions that are advancing the state of NFC, as well as mobile money, today and into the future.

The theme of this year's NFC & Mobile Money Summit is "Exploring the Future of Mobile Commerce". In opening this event, I would like to offer you an industry view on the state of NFC and mobile money services and how we see this developing.

With every year, we see mobile services increasingly changing the way that we live our lives, both personally and in business, and it is clear that we are moving to a world where nearly everyone and everything will be connected by mobile. Over the next few days, you will see and experience how mobile NFC provides a critical link between our digital life on our smartphone and the connected world around us, as it becomes the primary tool to carry our wallet, identity, keys, music, books, photos, tickets, loyalty cards, mail, itinerary and much more.

NFC continues to gain traction globally: According to a study issued earlier this year by ABI Research, the number of NFC-enabled devices in use will exceed 500 million in the next year. More than 70 million NFC SIM cards have been shipped to operators as of the middle of 2013, according to the SIM Alliance. Shipments in 2012 grew 87 per cent from the previous year. While Japan, Korea, and Western Europe have dominated SIM shipments to date, North America is gearing up.

Mobile NFC is already in deployment in countries such as Canada, China, Japan, Korea, Poland, Singapore, Turkey and across Western Europe, and we expect to see successful deployments in around 10 additional countries in the first quarter of 2014. Operators are enabling their mobile customers with exciting and innovative mobile NFC services, working alongside companies in the banking, retailing and transport sectors.

NFC is being used for a wide range of applications beyond mobile payments. For instance, an NFC-enabled rail ticket might make your handset vibrate when your train has arrived in the station. In a retail store, your NFC handset could remind you about any relevant vouchers you have and offer to redeem them when you reach checkout. Mobile NFC is digitising ticketing, payments, vouchers, loyalty programmes, access control or even the simple act of exchanging business cards. This saves us time and money and enriches our lives.

You'll get to see this first-hand this week – a highlight of the exhibition is the NFC Experience, delivered in conjunction with Isis, our NFC Experience Official Sponsor. Services showcased in the NFC Experience include the Isis Mobile Wallet, which holds virtual versions of many things your existing wallet does, such as select payment and loyalty cards, along with store offers, deals and promotions. Another service is ITN International's My BTAGS app that will allow you to collect and exchange business cards with other attendees using your NFC-enabled Android phones. I hope you all have a chance to check it out.

Now, a major focus of this event is also on mobile money services. Mobile money represents the biggest opportunity to enable financial inclusion in emerging markets. This morning the GSMA issued initial findings of the 2013 Mobile Money for the Unbanked Adoption Survey. The report underscores the critical role of mobile and mobile operators in driving the adoption of convenient and affordable financial services among unbanked and under-banked individuals around the world.

There are now more than 200 'Mobile Money for the Unbanked' services currently live in 83 countries. You have the numbers on the slide - this is a tremendous increase from last year, and there are an additional 117 planned service deployments.

Mobile money is increasingly gaining scale and becoming a core service. Globally, at least nine mobile money services each have more than 1 million active users. Mobile money is now becoming a core service for mobile operators rather than a differentiator; this is especially true in Sub-Saharan Africa, which boasts 53 per cent of all live mobile money services and where services are available in 36 out of 47 countries in the region.

One point that is clearly illustrated in the survey is that the majority of new services launched in 2013 were in markets where mobile money services already existed. There are now at least two or more mobile money services available in 51 markets, offering greater choice to consumers.

At the same time we are also seeing collaboration among operators to deliver interoperable mobile money services. A great example of that is in Indonesia, where the largest mobile operators in that country, Indosat, Telkomsel and XL, have launched an interoperable mobile payments solution, providing the first demonstration case of wallet-wallet interconnectivity. This is important to provide an inclusive platform for customers, and also to ensure a positive regulatory framework.

Clearly, we have made great progress in a relatively short period of time. However, there is still much work to be done in further expanding the reach of mobile money and bringing an even greater number of these services to scale. Through our Mobile Money for the Unbanked programme, the GSMA is committed to facilitating the widespread adoption of mobile money services by identifying and sharing operational best practices, as well as working with operators to create commercially viable, interoperable mobile money services to enable greater financial inclusion. We look forward to working with stakeholders across the mobile money ecosystem to achieve even greater results over the coming years.

I would like to thank you for your time, and again, thank you all for attending the 2013 NFC & Mobile Money Summit. I am certain that you will find it to be informative, productive and enjoyable.