



# “Mobile” payment market snack

Digital Forum Finland, 3rd Nov 2017  
Kalle Snellman - Senior Business  
designer, Idean

Who we are?

---

# The Leading global Customer Experience Design agency

**4,000**

projects delivered

**17**

Years of experience

**230+**

Employees

# Diverse clientele

---



# Core capabilities

---

## Design Research

Ethnography  
Qualitative Research  
Quantitative Research  
Usability Testing  
User Personas and Scenarios

## Customer Experience

Customer / User Journeys  
Custom-built Design  
Thinking Workshops & Academies  
Touchpoint Analysis  
Branding & Re-branding  
Signature Moments and Interactions  
Experience Blueprints  
Experience Roadmaps  
Omni-Channel Strategy

## Interaction Design

User Stories and Flows  
Task Analysis  
Information Architecture  
Concepting & Wireframing  
Low-to-High-Fidelity Prototyping  
Pattern Library and Design Language

## Visual Design

Design Language  
Visual Branding  
Exploration and Concepting Refinement  
Illustrations  
Data Visualization  
Design and Asset Production

## Front-end Development

Web(HTML/CSS/Javascript)  
iOS  
Android  
Windows Phone  
VR + AR

## Storytelling & Communication

Content Strategy  
Editorial Services  
Motion Graphics and Animation  
Live Action Film/Video



Web



Mobile



Wearable



In-store



HMI & Connected Vehicle

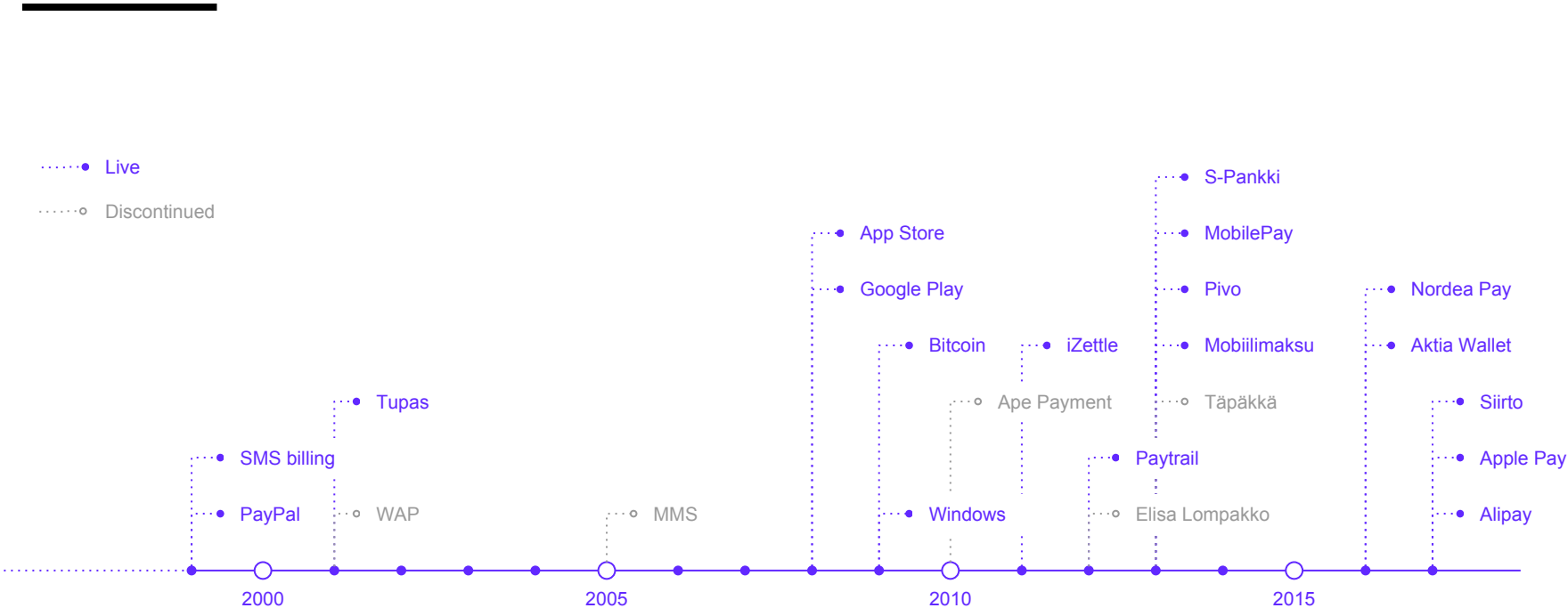


VR & AR



AI

# Milestones in mobile and online payments in Finland



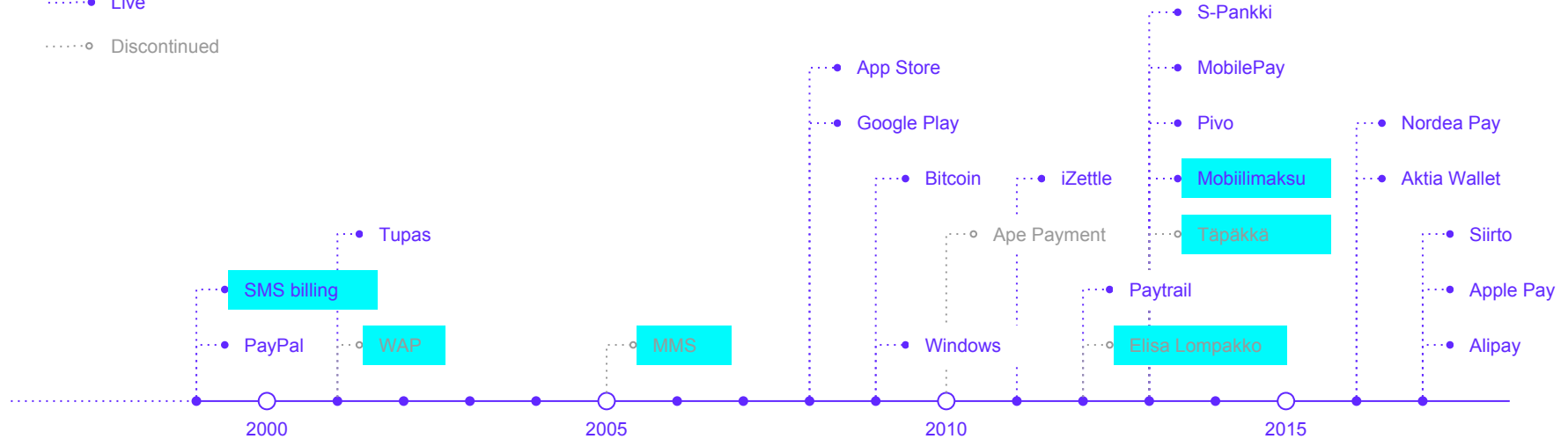
**Not (yet) in Finland**  
- Google Payments  
- WeChat  
- Samsung Pay  
- Facebook Messenger payment

# Milestones in mobile and online payments in Finland

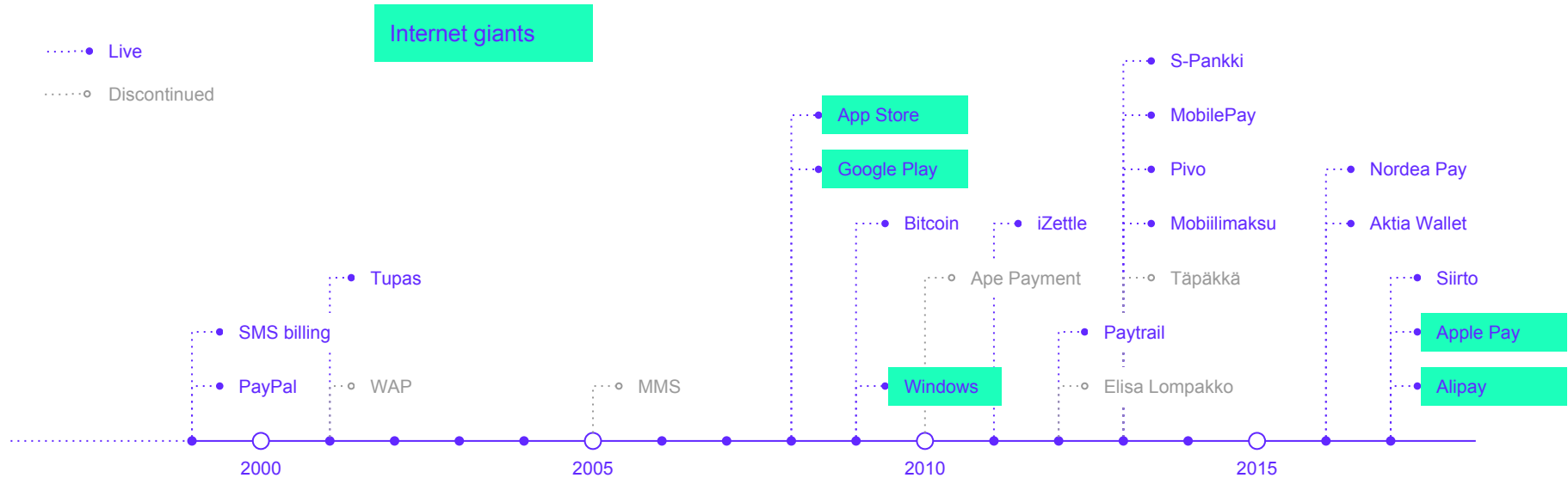
Operators

.....● Live

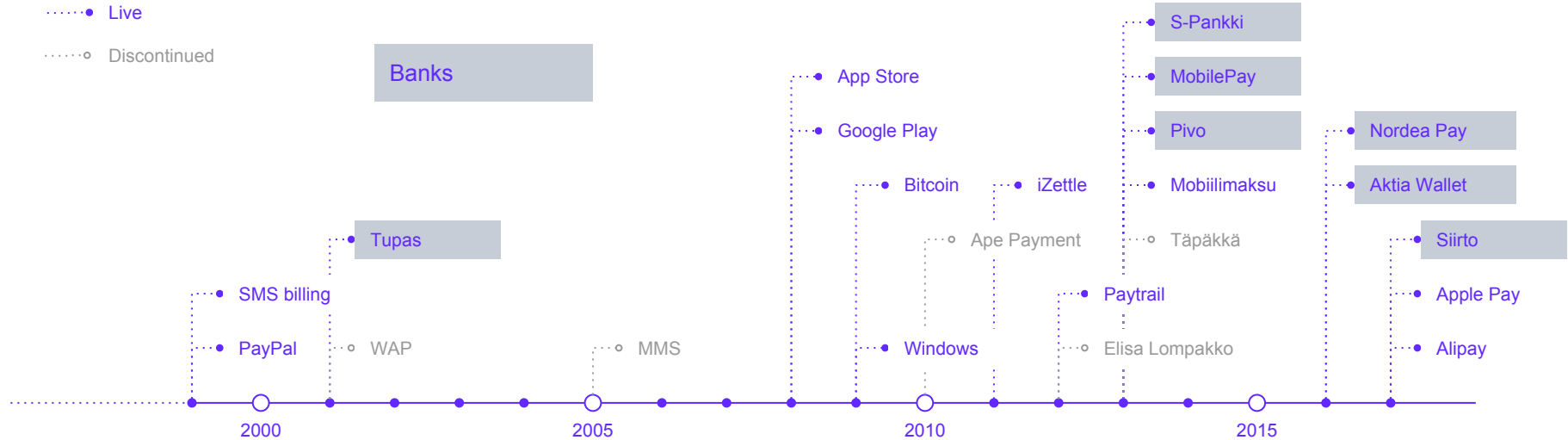
.....○ Discontinued



# Milestones in mobile and online payments in Finland

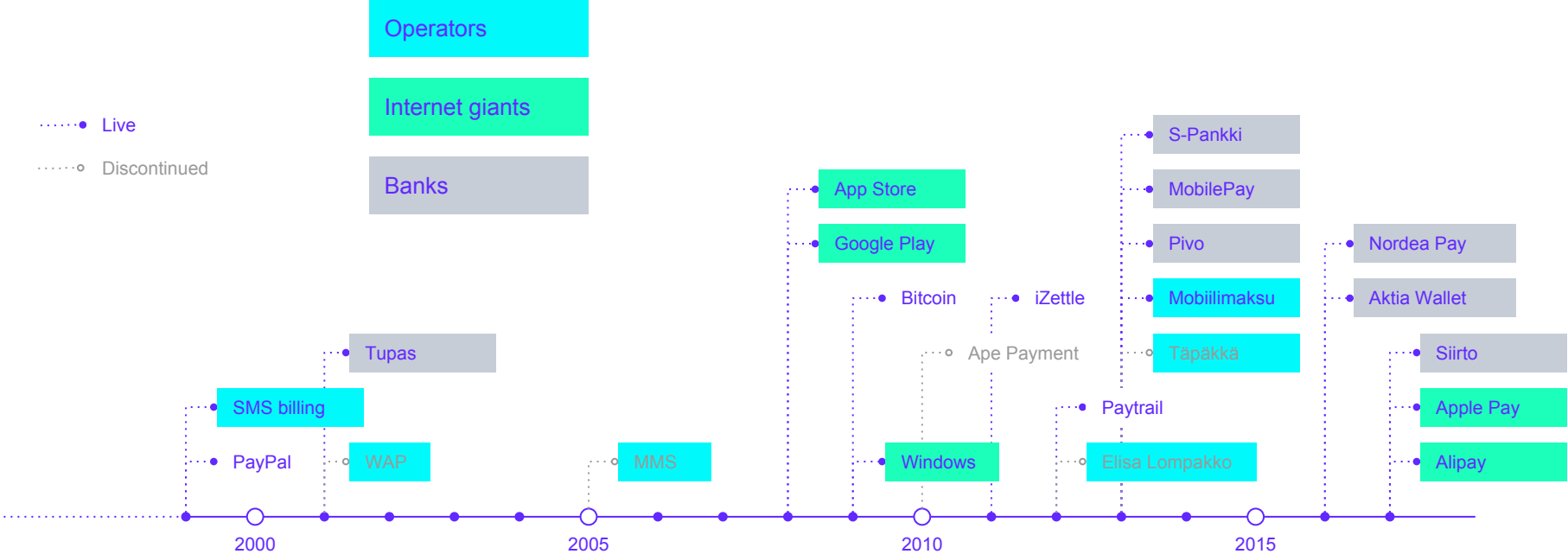


# Milestones in mobile and online payments in Finland





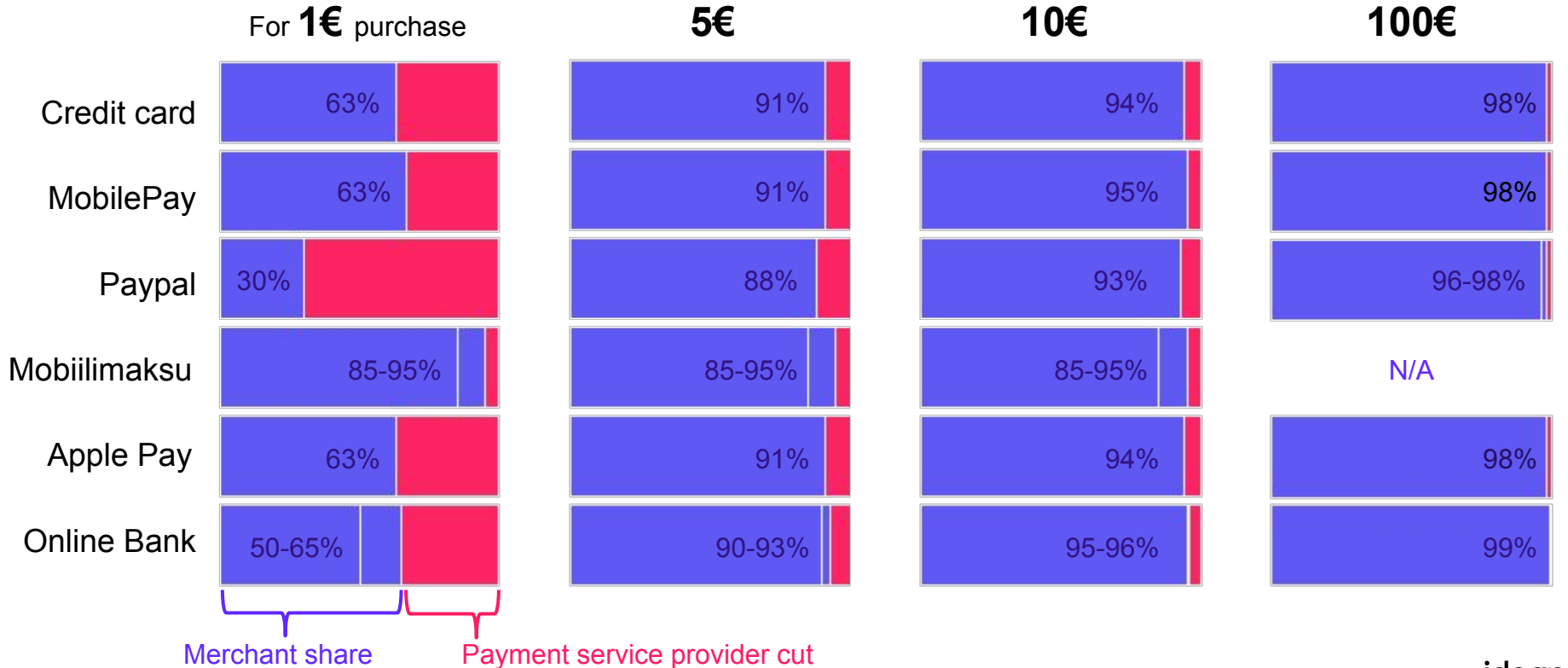
# Milestones in mobile and online payments in Finland



# Benchmark for selected payment methods - general features

	Credit card	MobilePay	Paypal	Mobiilimaksu	Apple Pay	Online banks
Availability for consumer	<b>Broad</b> Age and credit history requirements	<b>Broad</b> Age and credit history requirements + smartphone	<b>Broad</b> Age and credit history requirements	<b>Very broad</b> Mobile subscription and credit history requirements	<b>Limited</b> Age and credit history requirements + iPhone	<b>Very broad</b> Age and credit history requirements
User base estimate 2017 in Finland	Over <b>3</b> million	<b>0,5</b> million	<b>0,2</b> million	Over <b>3,5</b> million	<b>Marginal</b>	<b>4,1</b> million
Geographical availability	<b>Global</b>	<b>Nordic</b>	<b>Global</b>	<b>Finland</b>	<b>Global</b>	<b>Finland</b>
Ease of use for first time or for onboarding	★ ★ ★ ★ ★ Difficult	★ ★ ★ ★ ★ Moderate	★ ★ ★ ★ ★ Moderate	★ ★ ★ ★ ★ Easy	★ ★ ★ ★ ★ Moderate	★ ★ ★ ★ ★ Moderate
Ease of use in repeated use	★ ★ ★ ★ ★ Moderate	★ ★ ★ ★ ★ Easy	★ ★ ★ ★ ★ Moderate	★ ★ ★ ★ ★ Easy	★ ★ ★ ★ ★ Easy	★ ★ ★ ★ ★ Moderate

# Benchmark for selected payment methods - merchant share\*



\* Subscription and monthly fees are not considered in this chart.

# Selected figures and trends

---

## Selected figures

**MobilePay** has 650.000 downloads in Finland, of which roughly 500.000 activated (2017)

**Elisa Lompakko** had 100.000 users (2015)

**WeChat** had 700 million users, 200 million connected to bank accounts (2016)

**Siirto** has over 400.000 users (2017)

**S-mobiili** has over 1 million downloads (2017)

**Pivo** has over 1 million downloads (2017)

## Other undertakings

**Nets** bought the majority of **Paytrail** shares in 2014.

**OP** bought **Paytrail** 2014

**OP** bought Solinor's **Payment Highway** business 2017

**Aktia** Bought **Elisa Lompakko** 2016

**Kiitos!**