Orange Fast Facts – Mobile NFC & Orange Money

Key Facts

Orange is committed to rolling out mobile NFC services in all its European territories:

- Orange announced in December 2010 its intention to deploy a new generation of SIM cards and handsets that will facilitate the development of mobile NFC services, and since then has taken a leading role in developing NFC in Europe.

Orange is rapidly deploying solutions and making services available in Orange markets:

- In 2011, Orange was the only operator globally to have launched commercial mobile NFC services, both in France (Cityzi May 2010) and the UK, (QuickTap May 2011) as well as run trials in all its major European markets.
- Poland has launched in November 2012 Orange Cash mobile payment offer in partnership with mBank and MasterCard Europe.
- Spain will be the next Orange market to deploy the infrastructure to manage SIM-based NFC services, and launch services in their territories.

Orange is seeding the market with handsets and NFC SIMs:

Orange sold more than 3 million (3,150,000) NFC phones by end 2012 in its 4 main European markets: France, UK, Spain Poland and forecasts 10 million by end 2013. From 2010 to end 2012, Orange sold 3.7 million NFC phones (cumulated sales).

In Orange group catalogue 40% of smartphones references are NFC compatible in Q4 2012.

- Orange has industrialised its NFC production chain to qualify NFC handsets for compatibility with SIM-secured services.
  - In 2010, the solution was for Java phones only. In 2011, the SIM-based solution was extended to Android and RIM phones. In 2012, extension to Windows Phone 8
  - In the second half of 2012, Orange qualified and ranged one phone every second week.
  - NFC SIM cards available in France, Poland and UK.
  - 20 NFC phones are available in France today including best sellers like HTC Windows Phone 8X, Samsung Galaxy S2 and S3, Sony Xperia T, Nokia Lumia 920:

Orange is driving global interoperability of MNO-supported SIM-based services:

- On February 21st 2011 many of the world’s leading mobile operators (15 in total) including Orange announced their collective commitment to SIM-based mobile NFC and intention to launch commercial mobile NFC services. In November 2011, the Chinese MNOs increased the momentum of support to SIM based NFC. In January, GSMA communicated that more than 60 MNOs now support these initiatives. The GSMA-led announcement also outlined the organisation’s role in developing the necessary certification and testing standards to ensure global interoperability of mobile NFC services.

- In Q3 2011, Orange, together with the GSMA and several other operators, contributed to a new specification for NFC handset APIs & requirements to promote the global interoperability of
mobile NFC services. These specifications were updated and improved in 2012 by the GSMA NFC Working group.

- In December 2012, Orange and China Mobile have signed a memorandum of understanding (MoU) that aims to accelerate the commercialization of mobile contactless services by integrating standardized technical protocols based on the SIM card into their respective services. The two companies have agreed to work together.

**France**

- The Cityzi pass (as trialled in Nice) was launched commercially by Orange in 2011, making it one of the world’s first mass-market commercial NFC services. After Nice (May 2010) and Strasbourg (Sept 2011), more local authorities plan to develop Cityzi services in their areas.
- Services include buying and validating transport tickets, paying for purchases in shops (up to 300€), storing loyalty points, or accessing information.
- In 2012, the French government has given a strong signal of its support to mobile NFC by granting 20 million euros of innovation funds to 15 local authorities to roll-out Cityzi services in their territories.

**November 2012 NFC announcement by S Richard (show Hello Innovation)**

- NFC payment roll-out in France: Orange is working with 3 banks who are currently proposing mobile payment solutions to their clients: BNP Paribas, Credit Mutuel, CIC. Société Générale will join in 2013.
- In the transportation area, Orange is working with Air France and SNCF to propose simplified customer journey with the NFC: buy your tickets with your mobile and access directly to the train or the plane (boarding pass on your mobile). Take the bus or the Tramway with your mobile will be a reality in Caen and Strasbourg in summer 2013.
- In the retail sector: Carrefour supermarkets will accept mobile payment in France in 2013.

**Examples of NFC-based services that simplify everyday life (2012)**

- The Toulouse Blagnac airport has launched a trial that enables passengers to pass seamlessly through the airport using just their mobile phones (May 2012).
- Stade de France NFC experimentation (May 2012): contactless mobile technology is transforming the way in which spectators can access stadiums, receive information and take part in exclusive events. The M-Stadium in Caen ran a similar trial.
- Roland-Garros: Orange has deployed NFC services at the Roland-Garros tennis tournament (French Open) with mobile payment available in the restaurants, guidance to places of interest on-site, and access in real-time to the match scores.
- Museums:
  - Quai Branly Museum in Paris (June 2012): NFC smartphones are lent for free and allow visitors to access to audio and videos content to hear the sound of historical musical instruments in the museum’s collection.
**Cité du Patrimoine et de l’architecture** in Paris (April to August 2012): NFC technology provides access to video content and to personalised tours by the exhibition commissioner.

- **City of Sarlat in France** is using NFC to promote tourist sites and monuments. NFC tags have been deployed in the city on historical monuments.

- **Cityvox** is using NFC stickers to enable Cityvox users to view reviews and ratings at more than 1,500 restaurants in France.

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**UK**

**Quick Tap**

- In May 2011, Orange and Barclaycard launched ‘Orange Quick Tap’ – the UK’s first mobile NFC payments service, allowing consumers to make purchases on the high street using their mobile phone.
  - Customers can make purchases of £15 and under nationwide by simply tapping their Quick Tap mobile handset against a contactless reader at over 50,000 stores.
  - Using Barclaycard’s contactless payment technology, customers will be able to pay for items anywhere they see the contactless payments symbol, including shops and cafés like Pret A Manger, EAT and Subway.
  - Quick Tap uses a secure SIM-based approach for mobile payments, providing a single point of contact for customer care as well as ensuring enhanced payment security for customers.
- Initially Quick Tap was available on the Samsung Tocco (Java) and the Samsung Wave (BADA) and now recently available on best selling Samsung Galaxy S3.
- Quick Tap is much more than payments - Everything Everywhere launched the Quick Tap Treats promotion, earlier in 2012 with EAT to launch the UK’s first NFC-powered promotion.

**WEEE joint venture, formerly known as Project Oscar in the UK**

Weve is a joint venture between the UK’s three largest mobile network operators (MNOs) – EE, Telefonica UK (O2) and Vodafone UK. Between them, they represent over 80% of UK mobile customers, a user base unmatched by any single handset vendor or technology company.

The joint venture was formed by the three shareholders to create and accelerate the development of mobile marketing and wallet services in the UK. Through Weve, they have created the ability for advertisers, retailers, banks and many other organisations to connect to a large-scale mobile commerce platform via a consistent set of technologies and standards, without having to duplicate effort. Weve’s shareholders have unrivalled experience of engaging with mobile customers. They understand the complex and very personal relationship their customers have with their devices and how they use them both today and in the future. At the same time, they have unmatched experience on rolling out services across a myriad of devices and their relationship with customers will play a vital component in ensuring the rapid growth of the market.

Each shareholder understands that any successful m-commerce business will need to work at scale, across millions of customers individually on a multitude of devices. Weve brings these unique
components together and translates them into the m-commerce space as the core platform for its business.

In practical terms, the JV focuses on:

- Creation of a single ecosystem for m-commerce helping advertisers, retailers and banks to reach consumers through their mobile phones
- Consumers will be able to replace their physical wallet with a secure mobile wallet using Near Field Communications (NFC) technology to pay for goods and services
- Consumers will also benefit from relevant offers and coupons, delivered direct to their phone

**Poland**

**Orange Cash**

In Poland, Orange, mBank and MasterCard Europe offer contactless payments through mobile phones

Contactless payments through mobile phones are becoming a reality. Orange customers in Poland will be the first to use this possibility. Owing to Orange Cash service, prepared jointly with mBank and MasterCard Europe, they will be able to buy products and services easily, through contactless payments with a payment card in the phone, as early as in November 2012.

**Spain**

In Spain, Orange aims to launch commercial NFC services in 2013, a move that would mark the company’s fourth European deployment of the technology. In an exclusive interview with Mobile World Live, Thierry Millet, VP Mobile Payments, Orange, says the company has carried out “two very successful experiments” in Spain this year (one with Banco Santander, and the other one with Malaga’s transport authority EMT) and now plans to ramp up this activity. “We are working towards deployment next year,” he reveals.

- The multibrand wallet developed by Orange and B. Santander, allows payments with VISA and Mastercard on a smartphone, secured by the SIM. It received the Sesames award on the mobility category at last Cartes summit
- The transport solution deployed in Málaga, has been qualified by the users with a 8.2 and the highest level of recommendation. A NFC tag service has also been installed at 700 bus stops, providing real time bus arrival information and online transport news.

**Orange Money**

**Key Figures**

- Over 6 million customers in 13 countries
- Over €100 million exchanged every month
- Throughout 2012, the number of Orange Money customers has increased by 1.7, while the number of transactions increased by 3 and the value of transactions by 4.
We had 10 times more bills paid and 5 times more transfer value compared with last year.

**Overview**

- Orange Money, the Group’s mobile payment service, was first launched in Côte d'Ivoire in December 2008, and it is Orange’s goal to launch the service in all 22 countries in Africa and the Middle East where the Group operates. It has since been made available in Botswana, Cameroon, Jordan, Kenya, Madagascar, Mali, Mauritius, Niger and Senegal + Uganda + Guinea + Morocco
- In only eighteen months, Orange Money has quadrupled its customer base, which now covers 14% of all Orange customers in these 10 countries.
  - This equates to over 4 million users across Africa and the Middle East
  - In Madagascar, half of all customers have opened an Orange Money account, while in Côte d'Ivoire daily transactions now exceed two billion CFA francs per day. This exponential growth attests to the strong consumer appetite for this innovative, simple and practical mobile payment service in countries where the population has limited access to bank accounts but is widely equipped with mobile phones.
- **Access to Orange Money is very easy:** mobile phone customers may open an Orange Money account for free whether or not they have a bank account. It allows customers to carry out simple banking operations and transactions in total security. The three key services include:
  - **money transfers:** where users can send money using their phone to any Orange Money customer in the country;
  - **financial services:** including solutions facilitating savings and insurance (according to the country);
  - **payments:** giving users an easier way to pay their bills, as well as providing a simple way to buy mobile phone credit.
- **These two last categories of service are growing quickly.** Thanks to partnerships with local service providers, Orange Money customers can pay some of their bills with their mobile phone. This is enables customers to benefit from the comfort and flexibility of a remote payment system and in many cases allows them to avoid a long and difficult journey. For example, Orange Money customers can already pay their electricity bills in eight countries, their pay-TV in 5 countries, and even traffic fines in Jordan.
- **In addition to payment, Orange Money also provides customers who do not have a bank account with a way to save money.** And in three countries, customers can now maker their life insurance payments through Orange Money.
- **It is Orange’s objective to have 30 million Orange Money costumers in 2015.**
Additional Information

- http://www.orangemoneyonline.com/

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