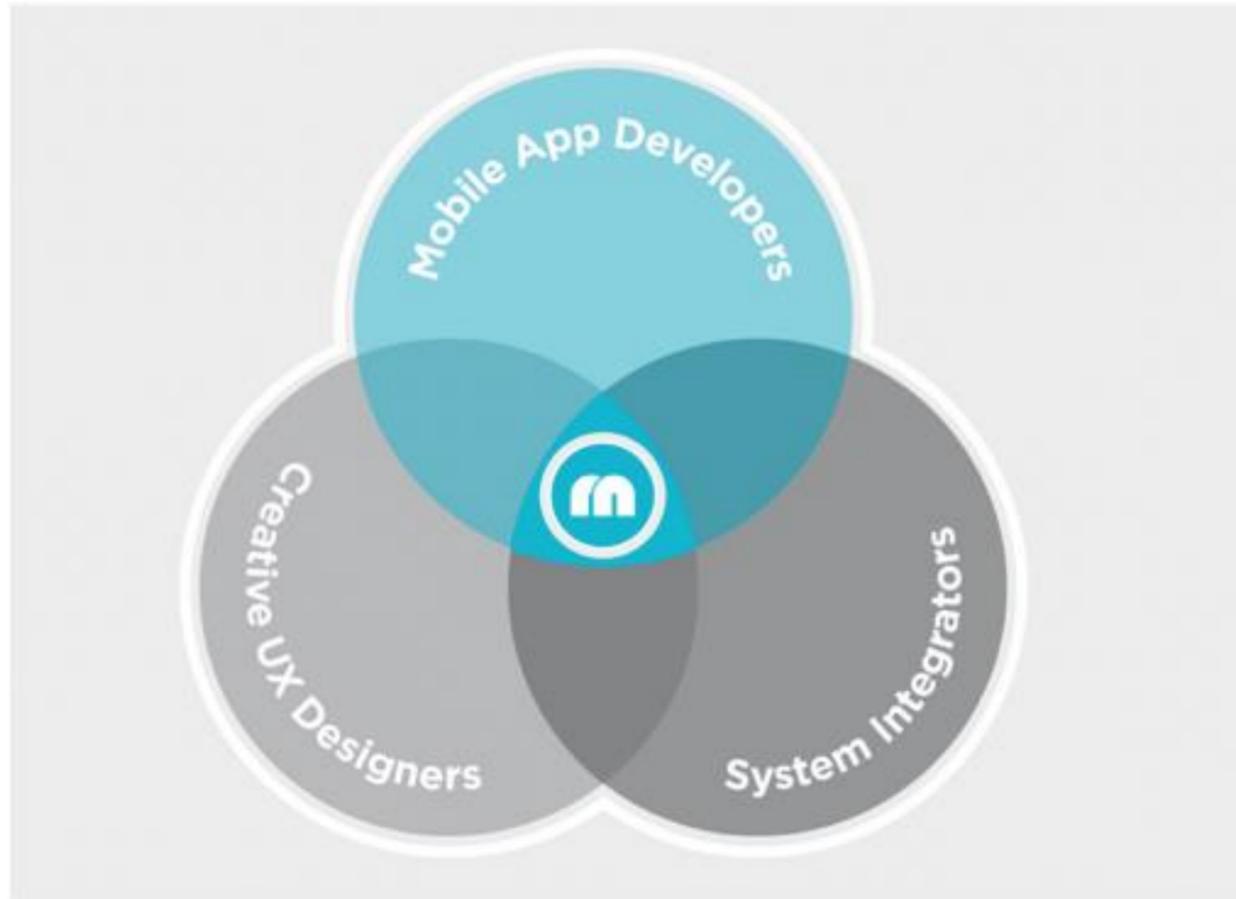


The Perfect App

17th June 2014

WHO WE ARE



OUR CLIENTS

Finance



Insurance



Public



Enterprise



Retail



Gaming



Finance



Logistics



Telco



IT



Facilities Management

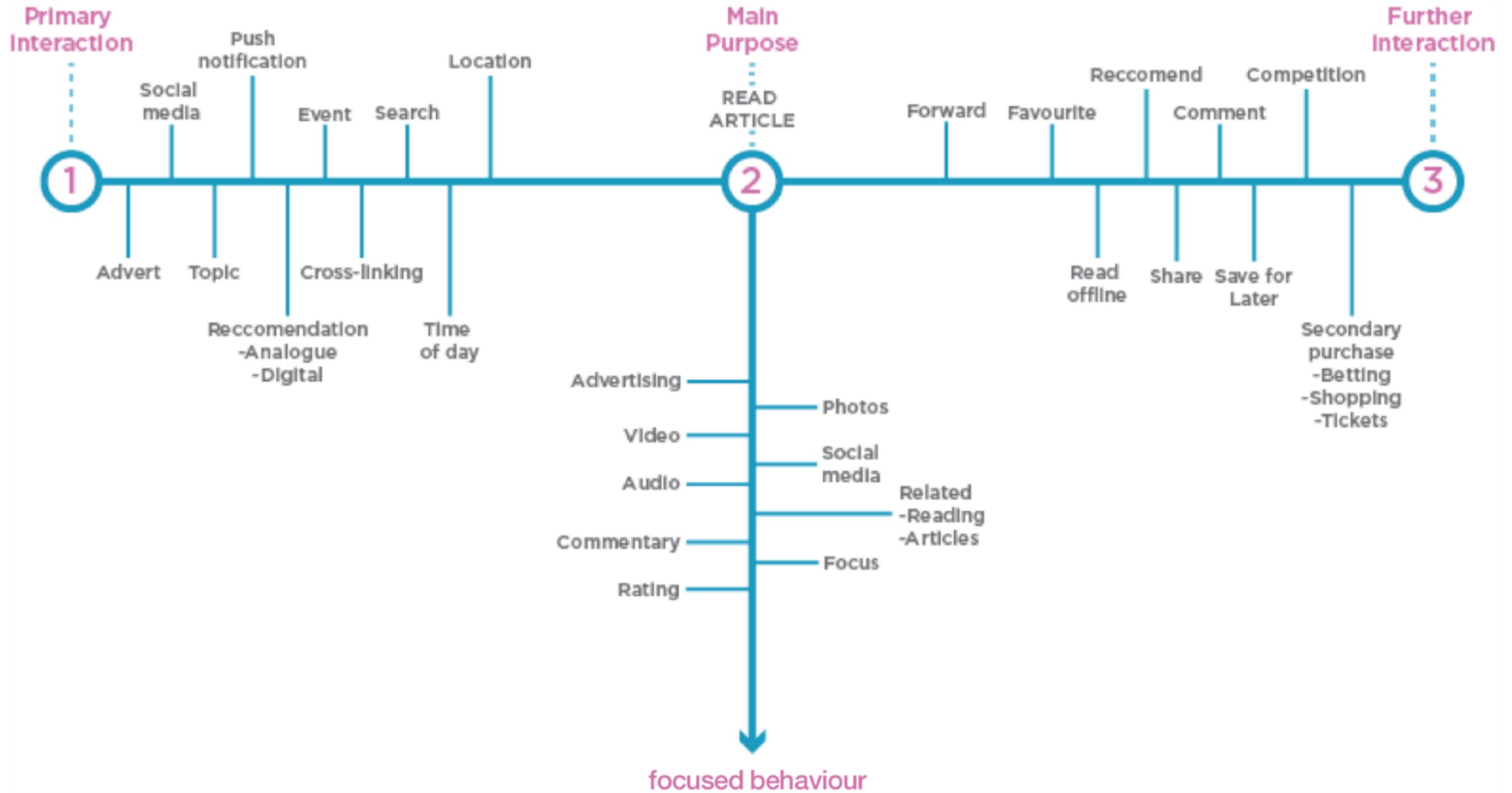


Other



THE PERFECT APP...

2. PUTS USERS AT THE HEART



3. KEEPS IT SIMPLE



4. BALANCES SECURITY WITH UX

67% of online shoppers abandon their basket without paying...

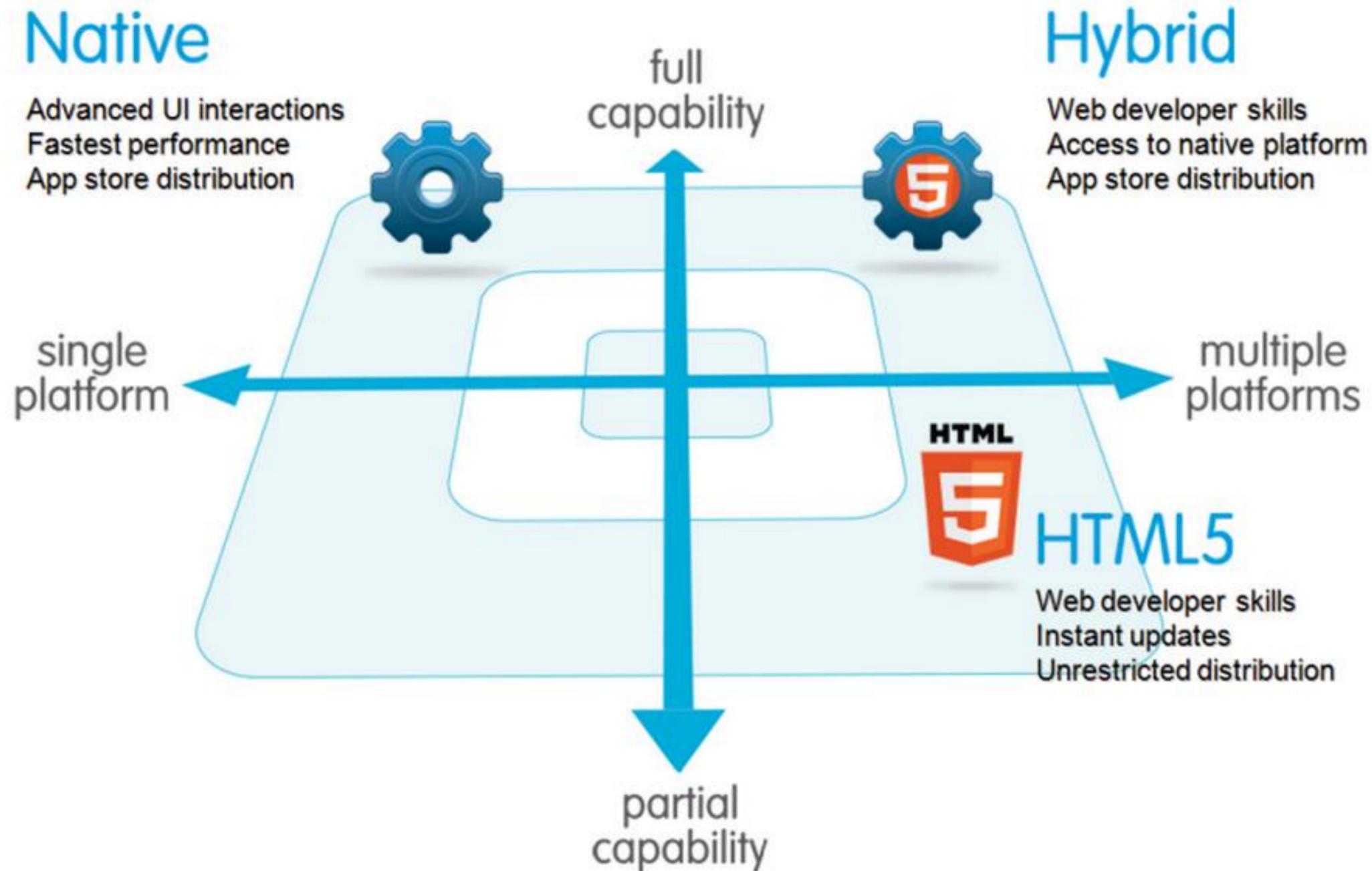
Of these 67%

18% leave due to excessive payment security checks

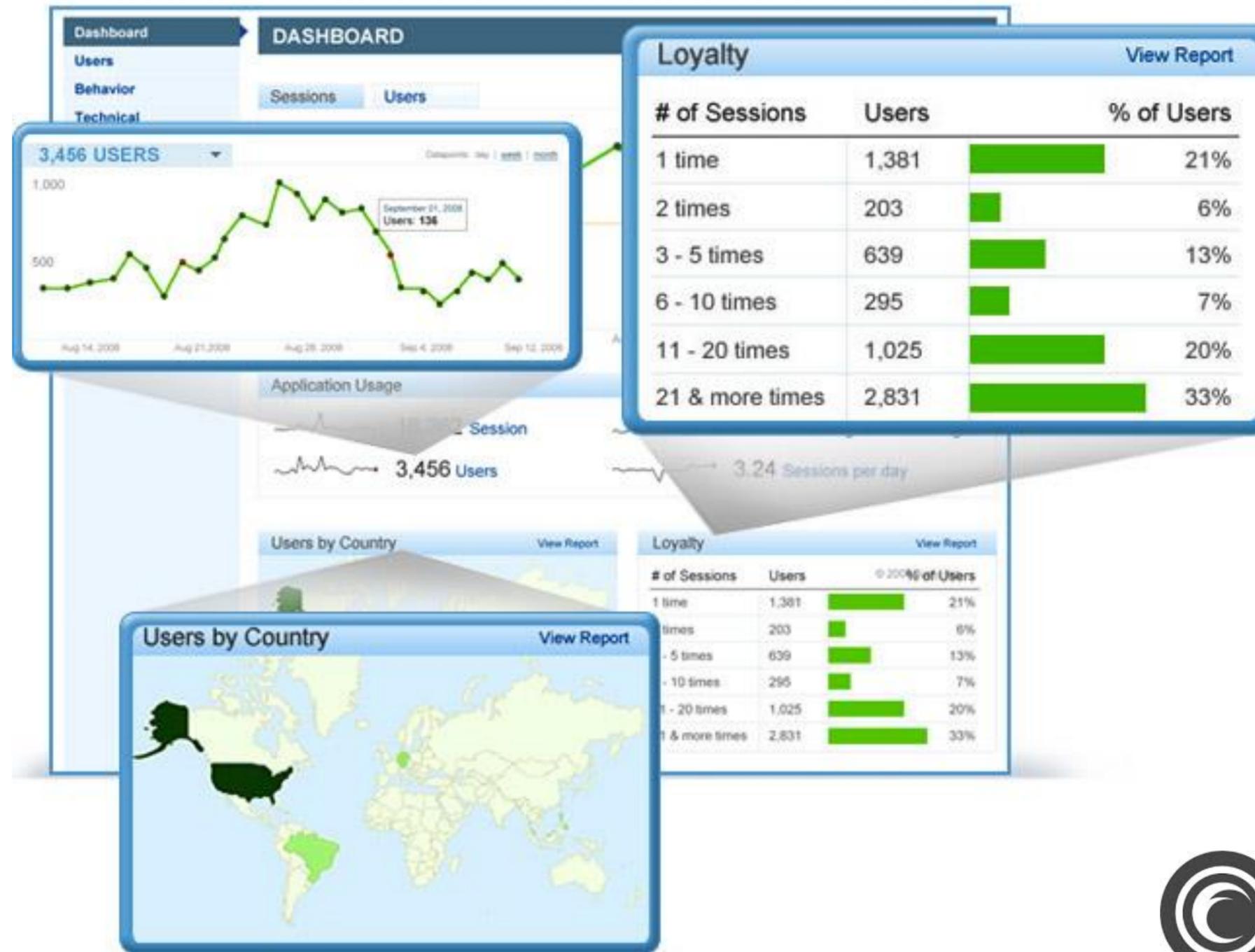
17% have concerns about payment security

Baymard Institute, 2013

5. CONSIDERS THE DIFFERENT DEVELOPMENT APPROACHES



6. LEARNS FROM USER BEHAVIOUR & RESPONDS



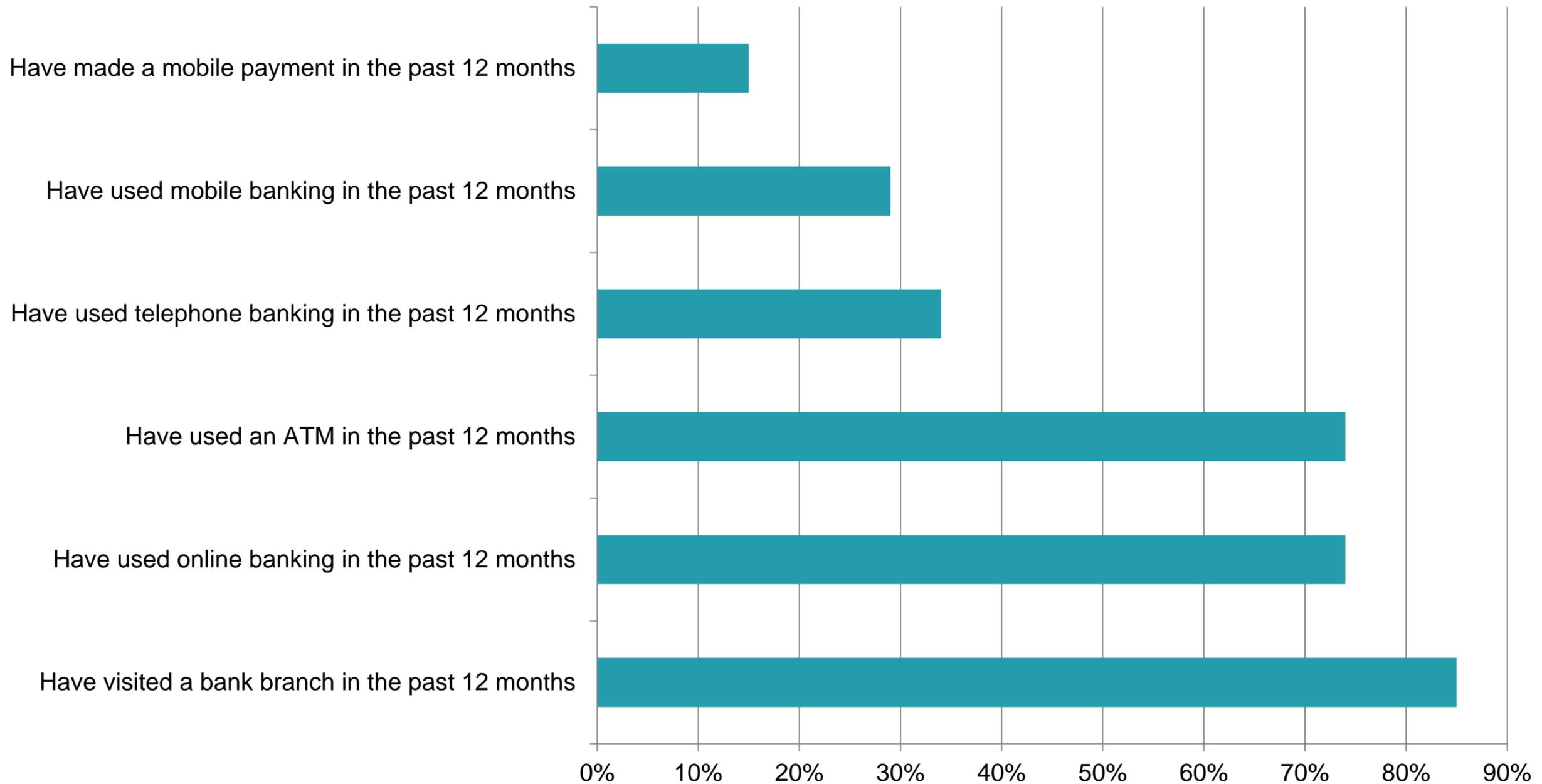
7. OFFERS A TWO-WAY VALUE TRANSACTION



8. DOES NOT TRANSLATE EXISTING OFFERINGS, EVOLVES IT



9. RECOGNISES ITS ROLE WITHIN THE BROADER BUSINESS



Consumers and Mobile Financial Services, 2013

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