



## iCan mobile payments

88.7 million people, 63.8 million mobile phones, a new way to pay.

### The background

iCan Worldwide in the Philippines have a vision; for every Filipino to purchase everyday goods and services as a member of the iCan community.

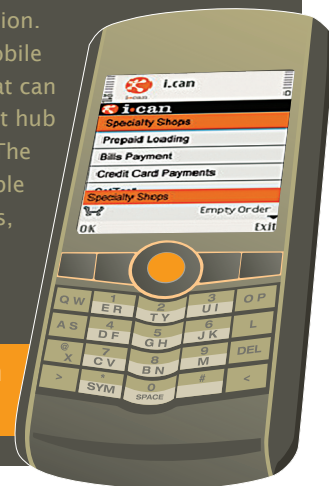
The Philippines is one of the most successful markets for mobile payment services globally. As an emerging economy with a large base of phone savvy consumers, the use of the mobile phone for payments is already leapfrogging traditional payment mechanisms. Existing niche mobile payment offerings are limited in scope and functionality, and restricted to customers of specific telcos and banks.

iCan has been set up as a standalone business to offer mobile payments that work across all network providers and banks. iCan is rapidly acquiring more retailers and billers to add to their already impressive list of merchants in the fast food, retail, utilities and banking sectors. With the Anywhere platform at its core iCan is taking to market the world's most ambitious market hub for mobile payments.

### Anywhere platform

The Anywhere platform is the foundation of all Fronde Anywhere products. One platform for mobile payments, mobile banking and mobile authentication.

It is an off-the-shelf mobile commerce platform that can be installed as a market hub for remote payments. The system supports multiple merchants and retailers, payment providers and telcos concurrently.



A shopping cart on the mobile phone

### The solution

iCan consumers have a shopping cart on their mobile phone. There are multiple merchants, banks and payment providers, plus different fulfilment options and an integrated loyalty programme. Mobile payments are no longer restricted to one application offering one merchant, one product and one payment choice via one telco network.

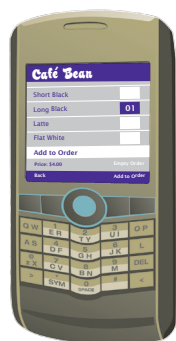
Benefits to merchants	Benefits to banks and payment providers	Benefits to consumers
<ul style="list-style-type: none"> <li>+ <b>A new way for customers to pay</b> - remove cash from the transaction process.</li> <li>+ <b>Customer loyalty</b> - once installed the merchant's shop is always in a customer's pocket.</li> <li>+ <b>Shopping options</b> - enable shopping cart or one-off purchases of products and services.</li> <li>+ <b>Direct integration with existing ordering system</b> - standardised interfaces into merchant ordering system.</li> </ul>	<ul style="list-style-type: none"> <li>+ <b>New revenue streams</b> - via transaction and merchant services fees.</li> <li>+ <b>Leapfrog traditional payment mechanisms</b> - take leadership role in driving emerging payment methods.</li> <li>+ <b>Stringent security</b> - 128 bit encryption, use of the bank PIN, bank grade security model.</li> <li>+ <b>Retain customer relationship</b> - consumer registers via their own bank, transactions are authenticated by each bank.</li> </ul>	<ul style="list-style-type: none"> <li>+ <b>No more cash required</b> - fill a shopping cart using one application on the phone.</li> <li>+ <b>Merchant choices</b> - just like a shopping mall on the phone; wide range of merchants to choose from with new ones added all the time.</li> <li>+ <b>Payment choices</b> - pay direct from the bank account or using loyalty points.</li> <li>+ <b>Easy to use</b> - intuitive menu driven structure for making orders and payments.</li> </ul>

## What can you do with Anywhere's mobile payments

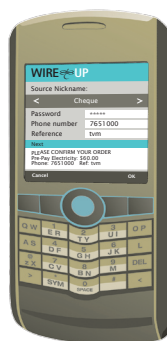
The possibilities supported by the flexible Anywhere platform are endless - this is a sample of the types of services iCan are taking to market.

+ Purchase goods for delivery 	+ Redeem reward points 	 + Pay for parking	 + Full banking service		
+ Order drinks or food, takeaway, or delivered  			 + Pay bills power, phone, and internet		
+ Generate one time passwords 			 + Top up accounts like mobile phone		
+ Person to person payments 			+ Pay credit cards 	 + Generate vouchers	 + Purchase shows on cable TV

## Anywhere platform features



- + New merchants, payment providers, product offerings and payment types can all be configured via the Anywhere administration console.
- + Dynamic addition of new merchants, products and prices to the phone.
- + Serious security with SSL encryption, bank PIN and two factor authentication.



- + Complete flexibility for both functionality and branding at a portal level and a merchant level.
- + Designed for straightforward integration, easy adaptors for integration to merchant ordering, and payment providers.
- + Flexible enough to be deployed as a market hub; or as a single vertical application.

**“We have had a very positive response from financial institutions, billers and merchants to the iCan real-time payment service thanks to Fronde's “Anywhere” platform which combines a great looking user experience for consumers with support for the most stringent banking security requirements. It is by far the best in the market.”**

Concepcion Octaviano, COO iCan Worldwide

## About Fronde Anywhere

Fronde Anywhere provides mobile payment and security solutions to banks, payment providers and mobile operators. The Anywhere platform is the only product that delivers secure mobile channel, payment and security services from a single system.

The team has been developing and delivering pioneering mobile solutions since 2001. Fronde Anywhere serves clients in Europe, Africa, New Zealand and Asia from its offices in London and New Zealand.

## About iCan Worldwide

iCan is one of the newest members of the TAO Group of Companies, which is the largest distributor of P&G, Philip Morris Shell petroleum products and Nokia mobile phones in the Philippines. The system integration services for this iCan project were provided by Logica.

iCan was created in 2007 to bring commerce and culture into the 21st century, and make life more convenient and more enjoyable.

[www.i-canworldwide.com](http://www.i-canworldwide.com)

