



Tap&Go

Mobile money -
the next big thing for
telecom operators

Why telcos should enter the mobile payment market?

To accommodate our increasingly fast-paced lives and avoid the hassle of traditional cash payments, mobile payments have emerged as the current trend in payment systems. Mobile payments can help telecom operators win customer loyalty in the competitive mobile industry environment, by engaging more closely with their target customers. The mobile money opportunity is therefore one that no telecom operator can afford to ignore.

Tremendous growth opportunities

- Mobile payments are set to take over the payment industry. Juniper Research forecasts that the value of Mobile NFC POS (Point of Sale) payments will display significant growth, increasing by over 400% between 2016 and 2020¹.
- According to BI Intelligence report, between 2015-20, the expected volume of mobile payment will rise by a compound annual growth rate (CAGR) of 80%².
- Retail payments dominate payment revenues, accounting for nearly 75% of the total. Noncash payment transaction will continue to grow significantly between 2015-25³.



Significant operator edges

- **Technology expertise**
This includes ability in all supporting technologies from mobile, networking and security technologies, to the cloud technologies that drive mobile wallet, m-commerce and mobile marketing.
- **A comprehensive ecosystem**
A wide web of partnerships and coalitions with different stakeholders such as merchants, transaction processors and regulatory authorities that is essential for the mobile payment value chain.
- **Customer engagement and understanding**
Extensive reach to businesses and customers from all walks of life including children and young adults and access to valuable insights from analytics to design better user experience.
- **Regulatory experience**
Good company organization, well-established corporate policies and comprehensive risk management have cultivated the necessary environment to support payment businesses with government authorities.

¹ Juniper Research: Digital Commerce: Key Trends, Sectors and Forecast 2016-2020 <https://www.juniperresearch.com/press/press-releases/digital-commerce-transactions-to-surge-reaching-ov>

² <http://www.businessinsider.com/8-17-2016-the-mobile-payments-report-market-forecasts-consumer-trends-and-the-barriers-and-benefits-that-will-influence-adoption-2016-8>.

³ <https://www.bcgperspectives.com/content/interactive/financial-institutions-global-payments-model-interactive-edition/>

Move fast with Tap & Go Mobile Payment Solutions

Tap & Go is the mobile payment service from HKT Payment Limited, a member of the HKT Group. It provides both mobile users and merchants with easy and secure mobile payment services and solutions via mobile SIM or with NFC capabilities for online and bricks & mortar retail payments.



Tap & Go's outstanding features include:

Mass market appeal

Built-in capabilities such as **PayBuddy**, the instant peer-to-peer money transfer system; **PayMaster**, the parental control, as well as bill sharing and crowd-funding have a strong and wide appeal among people in all walks of life.

Comprehensive payment models

PayPartner is a close-looped, end-to-end solution that enables mobile payments at stores via QR code and mPOS, in-app purchase and online payments, together with a set of settlement and administration tools to give the utmost flexibility to merchants, corporations and government bodies.

Access to the growing prepayment market

The prepaid attribute has created a new market by providing digital financial services to a broader mass market including children, students and today's increasingly mobile service workforce.

Compatible with multiple technologies and platforms

Tap & Go is designed to cope with fast changing technology and emerging new payment platforms such as Apple Pay, Android Pay and other device-oriented wallets.

Complies with all regulatory and global standards

Tap & Go complies with all current regulations against money laundering, terrorist financing, tax evasion and fraud, and has been developed based on international EMV and Global Platform standards utilizing MasterCard technology.



Tap & Go is one of the first few mobile payment services that has been granted an SVF licence by the Hong Kong Monetary Authority,⁴ subject to appropriate monitoring and governance. Since its launch in mid 2016 it has successfully implemented mobile payment solutions for education sector with a number of projects in the pipeline for the transportation, government and utilities sectors.

4 <http://www.hkma.gov.hk/eng/key-information/press-releases/2016/20160825-3.shtml>