

Los medios de pago en la era digital: dónde estamos y hacia dónde vamos

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Las noticias están llenas de cambios en el sector de medios de pagos

El 3.11.2015 Apple, Google, PayPal, Amazon, y otros anuncian una alianza para promover de forma conjunta innovaciones en el sector

FINANCIAL INNOVATION NOW

Recoding the Future of Commerce.

Source: BI Intelligence

BUSINESS INSIDER

How mobile payments will grow in 2016

by Sarah Silbert @sarahsilbert OCTOBER 29, 2015, 10:32 AM EST

Support for loyalty cards and strong security will sweeten the deal for consumers.

An Apple iPhone 6 with Apple Pay
Photograph by Mike Blake

Los medios de pago hasta 2015

El ecosistema dominante

Es un sistema robusto, fácil de usar y rápido

(tiempo medio por transacción 20 seg.)



La gran pregunta:

¿Cómo se puede mejorar el ecosistema existente?

El cambio según los jugadores principales

Hacia el “contactless”

Just Tap & Go™

MasterCard Contactless technology lets you make everyday purchases quickly and safely with just a tap of your contactless-enabled MasterCard® or Maestro® card or device—wherever you see the universal contactless symbol. So checkout is easier than ever, and it's faster than fumbling with cash.

Contactless is accepted globally at all kinds of merchants, including retail stores, fast-food restaurants, pharmacies, transit points of entry, and grocery and convenience stores. You'll even find contactless in taxicabs and vending machines.

CONTACTLESS IS SAFE AND SECURE™

Encryption—unique to every payment—keeps your card information safe, even if your card is lost or stolen. What's more, contactless cards don't leave your hand, reducing the risk of card loss or theft. So your contactless-enabled card is always with you, and you don't have to worry about it being stolen or lost. Tap twice. So your contactless-enabled card is always with you, and you don't have to worry about it being stolen or lost. Tap twice.

For the day to day, contactless now goes further. Everyday purchases made easy.

VISA

home | how it works | places to use it | try it out | FAQs | get Visa

Visa payWave

wave and go

Find out who won the Visa payWave Westfield promo

Visa payWave is the latest in secure, contactless technology. It will help you spend less time at the register and give you the freedom to do the things that matter most to you.

It's easy and convenient

For transactions under \$100, just wave your Visa payWave-enabled card in front of a Visa payWave reader and go - there's no need for a signature or pin. Visa payWave is accepted at Australia's leading retailers, including McDonald's, 7-11, JB Hi-Fi, Bunnings and Caltex. Shopping for everyday items has never been easier.

Safe and secure.

Visa payWave-enabled cards are backed by Visa's Zero Liability Policy¹ and are as secure as any other Visa chip card. They carry the same multiple layers of security, which ensures that you are not responsible for fraudulent or unauthorised transactions.

NOW at participating supermarkets

Los principales jugadores están llegando con buenas soluciones al mercado

Un primer análisis ¿Dónde estamos hoy, en España?

Nueva infraestructura



Merchants

Terminales electrónicas

Hasta ahora, vemos la sustitución de una infraestructura por otra superior

¿Va esto a conllevar grandes ventajas?



Plataforma de intermediación

Utilizando NFC
◦
Beacons y bluetooth
◦
Apps



Consumidores

Acceso via móvil

Validando por fingerprint, biometría, token, PIN...

Replicating
Analog
Experiences
in a Digital
World

En 2015 se nos presenta un enorme mapa de nuevas alternativas

POS móviles

Convierte cualquier tablet o smartphone en un POS

Nuevos intermediarios

Buscan sobre todo la facilidad y la seguridad en el pago a través del móvil

Wallets

Integración con otros servicios: descuentos, tarjetas de fidelización, recibos electrónicos, ...



Fuente: Adaptado de Indra



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Los medios de pago en la era digital, Santander Elavon, Madrid, 4 de noviembre 2015



¿Qué se está moviendo? El antaño disruptor: PayPal

Move with your money.
Shop securely and easily with a single tap using the PayPal app. Or use PayPal Here to run your business on the go. It's all at your fingertips.

PayPal App
Your account is in your hands. Track your balance, check in to pay from your phone, order ahead at restaurants, choose how to pay or send money to a friend for free.

PayPal Here
Run your business on the go. Accept cards for just 2.7% US swipe fee, record cash and check payments, issue invoices and accept PayPal, of course.

Now available for Microsoft Surface

Fiel a su línea propone una solución distinta a la de mejorar el ecosistema existente, buscando posicionarse como alternativa (segura) en el cloud.

PayPal App

Don't spend time spending money.

Send money with a message.
Send money to almost anyone with an email or mobile number quickly. You can send all around the world and they'll be delighted to get your message.

One app. Infinite control.
View your transaction history or update your payment preferences in a few clicks. You can even add cards using your camera. Put the full power of PayPal in palm of your hand.

We've got your back.
Your PayPal account helps protect your money and cards better than any wallet. Your financial information is in the safest place possible, your brain. Remember your login information, and forget your wallet.

Step up to our register.
Check in
Stay safe and save money with a swipe of your finger. Check in to pay and leave your wallet and worries behind.

Check out
Set up a world class point of sale with just an iPad or mobile phone and our free app and make a stronger, safer connection with your customers.

David L. Hill

PayPal Here

Your business is going places.

From online to on-the-go.
Move your online business to the retail world in a flash. PayPal Here uses the same account that manages your online payments so you can stay in sync.

Accept all payment types.
Your customers can pay with any card, their PayPal balance, or their bank account directly. Customers get a receipt by text or email and you get money in your account in minutes.

Just 2.7% per swipe.
Every swipe of a US credit card is a mere 2.7%. Manually enter the card it's just 3.5% + \$0.15 per transaction. Take non-US cards for just 1% more.

[More about fees](#)

Fuente: PayPal



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Paypal, análisis

Sustitución de infraestructura nueva por existente, funcionando con software específico en cloud



PayPal ofrece una solución sin infraestructura

Conlleva alguna ventaja más, ¿pero será suficiente?

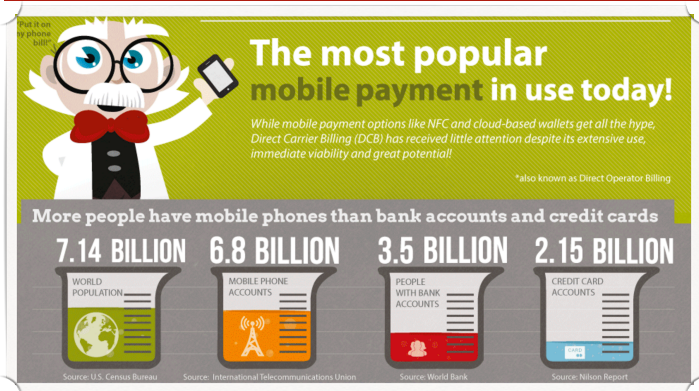
Software sobre móvil

Otro enfoque: Entrada de las Telcos en el sector de medios de pagos con el *Direct Carrier Billing*



Jugadores que antaño no estaban en el sector buscan posicionarse como alternativas para pagos concretos

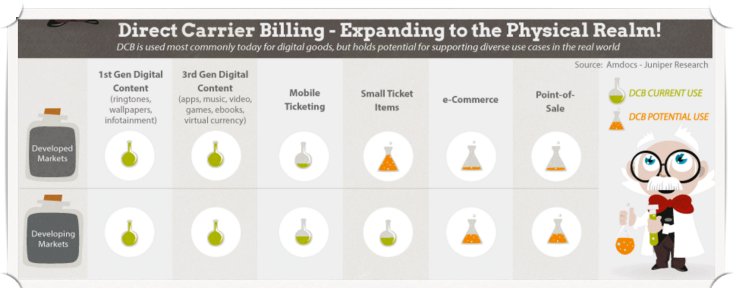
Direct Carrier Billing ataca a un mercado previamente no cubierto



Bien por su pequeña cuantía o bien porque el usuario hasta ahora no tenía acceso al medio de pago (tarjeta de crédito)

¿Por qué?

El segmento que buscan son fundamentalmente aquellos pagos que hasta ahora se hacían en **efectivo**



Poniendo algo de orden: De qué estamos hablando?



Contactless



Wallets



Direct Carrier Billing

Sustitutos (técnicamente mejores) de la infraestructura existente

existente

Soluciones basadas en software aprovechando el Cloud

Cloud

Pasar pagos en cash a pagos integrados en una factura ya existente

existente

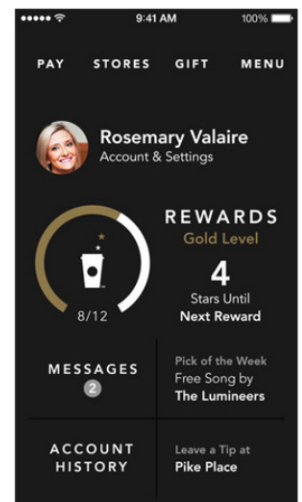
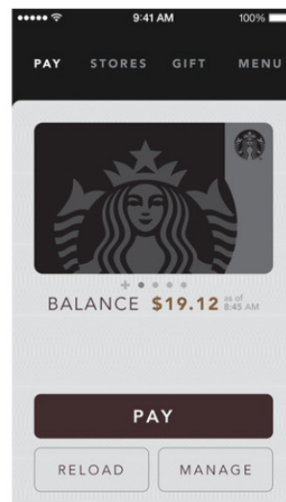
— STARBUCKS® — MOBILE ORDER & PAY

Lo último en llegar Starbucks

El medio de pago
está integrado en
una visión más
holística de compra.

Y desaparece a
ojos del
consumidor

From CEO Howard Shultz: "Mobile payment now accounts for 21 percent of all transactions in our U.S. company-owned stores and, although we only completed the rollout of Mobile Order & Pay across our system 7,500 U.S. company-owned store portfolio in September, we were already operating at a run rate of over five million transactions per month." COO Kevin Johnson added that Starbucks active mobile users in the U.S. and Canada have been growing 32%, year-over-year.



Poniendo algo de orden: ¿De qué estamos hablando?



Contactless



Wallets



Direct Carrier Billing

Sustitutos (técnicamente mejores) de la infraestructura existente

existente

Soluciones basadas en software aprovechando el Cloud

Cloud

Utilizar una App para integrar el pago en el resto de la experiencia de compra

de compra

¿Hay alguien más? Apple Pay combina varias soluciones

It is a system which uses 4 technologies which have already existed on the market for over a decade. However, they are all combined to produce a differential payment system, with two key features which help it to catch on quickly amongst consumers.

Convenience: Everything is very easy. Initially, the user loads his cards' details in the Passbook, either by taking a photo of them or by allowing access to the information on them which is already to be found in iTunes. When the customer wishes to pay at a merchant, he chooses the card he wishes to use from the Passbook and confirms payment with his fingerprint. If using Apple Watch, the key sequence is also very simple.

By this means, Apple minimizes the friction found today with card payments. The physical action of paying has been simplified (until the point where it will vanish in the future); people are encouraged to use loyalty cards (we have dozens of them, but we use few of them, because we can't carry them all around).

Security: The system has reached a level of security greater than the EMV standard (chip & PIN cards), a system, which, incidentally, has hardly been implemented at all in the US, unlike Europe. It is not just a question of biometrically checking identity; with Apple Pay, the information on the cards is only stored in the customer's telephone, and will never leave it - so it is difficult to carry out any kind of fraud. How does Apple achieve this? To carry out each payment, the iPhone creates a single-use Device Account Number (DAN) which it uses to perform the transaction. This code is stored in a dedicated chip (Secure Element) in the telephone, and is used as a security barrier, given that neither the card information nor the customer's personal details are transferred.

Apple Pay

Secure, simple, and even more useful.

Paying in stores or within apps has never been easier or safer. Gone are the days of searching for your wallet. The wasted moments finding the right card. Now you can use your credit cards, store credit cards, and rewards cards with just a touch.

Apple Pay is simple to use and works with the cards you already have on the devices you use every day. And because your card details are never shared when you use Apple Pay — in fact, they aren't stored on your device at all — using Apple Pay on your iPhone, Apple Watch, or iPad is the safer and more private way to pay.

'Apple Pay' llegará a España en 2016 de la mano de American Express



BLOOMBERG

POR EP | MADRID

Actualizado: 29/10/2015 17:24 horas 0 comentarios

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Será, después de Reino Unido, el segundo país europeo en contar con el sistema de pago del gigante tecnológico.

El servicio de pagos móviles de Apple, *Apple Pay*, llegará a España en 2016 de la mano de American Express, según ha informado la compañía de servicios financieros.

De esta forma, los titulares de las tarjetas American Express podrán utilizar *Apple Pay* en cinco mercados clave internacionales, entre ellos España, tanto con tarjetas personales como de empresa.

Se estima que en 2015 en USA 2 de cada 3 transacciones de NFC se están haciendo con ApplePay (el servicio se lanzó en septiembre de 2014)

Poniendo algo de orden: De qué estamos hablando?



Contactless



Wallets



Direct Carrier
Billing



Merchant Solutions

**Sustitutos
(técnicamente
mejores) de la
infraestructura
existente**

**Soluciones
basadas en
software
aprovechando el
Cloud**

**Pasar pagos en
cash a pagos
integrados en
una factura ya
existente**

**Utilizar una App
para integrar el
pago en el resto
de la experiencia
de compra**



Muchas alternativas, ... ¿cuál va a ser la ganadora?

Propuesta de un marco de análisis

Analizar las posibilidades desde un punto de vista de los dos jugadores fundamentales



THE
CUSTOMER
IS KING

A gold crown icon is positioned above the word "KING" in the text.

La cuestión fundamental es: Cómo añadir valor

El merchant necesita ganar algo para cambiar el sistema actual



¿Es más barato?

¿Elimina colas?

¿Es más rápido?

Lo prefiere el cliente?

Cuál sería el ideal del merchant?

Eliminar colas



Unattended payment

Mas barato



No infrastructure investment
Minimize fee payment

Mas rapido



Beat the current 20 second average

Aumentar
satisfacción



Integrated with loyalty program,
promotions, coupons, etc.

Adoptando el punto de vista del Merchant ¿Qué sistemas adoptará con más probabilidad?

	Contactless	Wallet	Direct Carrier Billing	Merchant
Colas				
Coste				
Rapidez				
Satisfacción				

Una regla adicional: Sólo se cambia si el nuevo sistema le proporciona un beneficio significativo

¿Cuál sería el idea del consumidor?

Hacia la “seamless shopping and payment experience”



Make payment significantly easier and more convenient:

- no need for cash, checks, credit cards
- make payments cheaper
- get credit

Que sistemas adoptará con más probabilidad?

	Contactless	Wallet	Direct Carrier Billing	Merchant
Una experiencia integrada	Mejora marginal sobre lo conocido "adopto si no me cuesta nada"	Mejora relativa en comodidad y precio	Mejora en algunas transacciones (antes en efectivo o sin posibilidad de financiación)	Mejora sustancial, toda la información integrada en un solo lugar

Una regla adicional:
Cuando va de wallets, adoptará uno (o pocos), cuando va de merchant solutions tiene que haber una razón suficiente para no tener su pago en el wallet

Consideraciones finales: ¿A qué ritmo llegará el cambio?

Cualquier sistema nuevo debe suponer un **beneficio sustancial**. Este beneficio es diferente para el merchant que para el consumidor, y determinará la velocidad de adopción.

Los **wallets** suelen integrar en un sólo sitio toda una serie de datos previamente dispersos: tarjetas de crédito, datos bancarios, programas de fidelización, etc. Los consumidores adoptarán un sólo wallet.

Las soluciones específicas de **merchants** procuran ofrecer experiencias de compra más integradas que ofrecen una serie de beneficios al consumidor, pero que requieren de inversiones previas, muchas veces sustanciales del merchant

Nuevos jugadores entran al mercado intentando cubrir servicios previamente no cubiertos. Van a solucionar problemas concretos, o nichos específicos

Hasta ahora, la **adopción masiva** no ha llegado, y hasta que no se aclaren algunas incertidumbres fundamentales, habrá reticencias tanto por parte de los merchants como de los consumidores



“What do you want to be when you give up?”

27

