

The mobile provider's role in m-commerce

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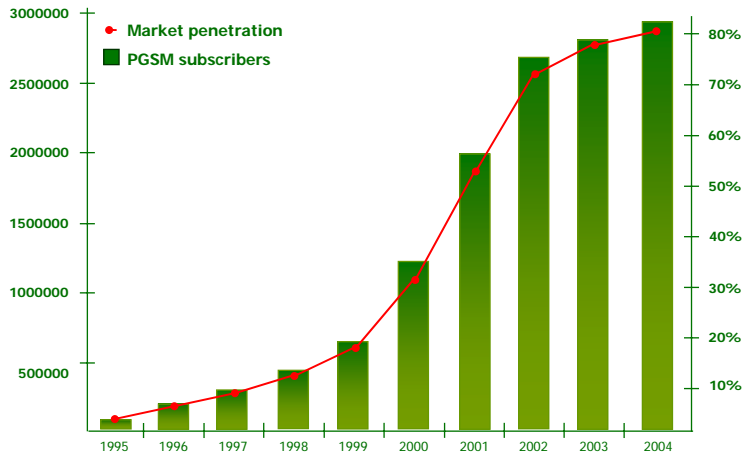
Pannon GSM Plc.

The mobile telephony market – overall view

The market in numbers

- Three operators – Pannon GSM, T-mobile, Vodafone
- 8,3 million customers
- 82,6% penetration
- 77,1% used card penetration

The development of the mobile market



Why Pannon GSM?

- committed to exploring a new scope of mobile applications
- saturated mobile market while internet penetration is only around 25%
- close to 3 million subscribers
- ready to use services, platforms
- experience in m-banking and premium rate services
- strong financial background

Product matrix

Payment method	Individual product / product type	Mobil Banking	Utility payment	Pre-paid recharge	P2P	Parking-ticketing	Internet payment	Gambling	Services	„Distance“ merchant	Shops
	Bank card account							●		●	●
Client bank account		●	●	●	●						
Micro payment account					●	●	●	●	●	●	●

The future of m-government

- Will go live when every participant has stake a in m-government
- Local councils
 - New source of funds
 - Decreasing postage costs
 - Due to automated processes, workload decreases
 - Satisfaction of citizens increases
- Citizens
 - Saves time
 - Convenient
- Mobile providers
 - Viable business models
- Innovative local councils like Hajdószoboszló will be the the first movers

An example – pay taxes through your mobile

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Thank you for your attention

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