



- *mubbisherahmed* says:

[January 19, 2010 at 1:35 am](#)

John Tengström Manager-Data and Strategic Relations at Cingular Wireless said the following on a social media site:

I'm curious to hear your viewpoint as to whether or not mobile payment solutions will become more region specific as compared with influencing a worldwide accepted standard? Especially when considering cultural aspects toward influencing usage and technology, national laws and regulations and market acceptance. As a Finn, mobile payments are nothing new for me. In Finland, we first started using SMS as a transport for mobile commerce for purchasing beverages from vending machines. Soon movie tickets, car wash, parking meter..... You name itcould all be purchased by using SMS. Even contactless cards have been widely used for over 20 years now in Finland for such applications as buying transportation on mass transit to running the laundry machine in your apartment.

When I moved to the United States to work for Motorola, I was a part of a team responsible for marketing the P7389e and coming up with supporting applications. Although this was now almost 10 years ago it appears the market barriers may still be in place. Fantastic devices such as this one never took off. Even the Siemens IC35 which was suppose to revolutionize mobile commerce in Europe never really took off either. Granted, Europe has been far more successful in mobile commerce development and market acceptance to date than has North America.

I also foresee mandates of security agencies responsible for homeland security in the U.S. broadening to such a level that legislation limits exactly what type of commerce or transaction may take place in a mobile environment. I wouldn't even be surprised given the current climate that even if NFC technology were here today, we could get every possible benefit without first having the item we want to buy matched via UPC code against a national database of potential "safe" items allowed for purchase. Or better yet, perhaps in the background the silent flagging has already occurred simply because the items purchased was done so with foreign funds matching a specific individual against persons of interest in related government databases.

Now assuming the majority of us are all honest people, how much personal freedom and liberty is actually being lost to make this a reality???

I replied:

John, thanks for your detailed and thought provoking comments and insight into how mobile payments have already been used in Finland for over twenty years.

My view is that in many regions mobile payments are already established and quite mature, as you have alluded to, for example in Finland and many parts of Africa (Affordability of new NFC phones becomes an issue as well in Africa). Short term, I cannot see the Finns moving to NFC as it would require significant investment in architecture at the back and front end. Long term, as this standard is supported by the who's who of all the major players, such as Nokia, Samsung, Motorola, Microsoft, Mastercard, Visa, Amex etc, I think it will be adopted within the next 5-10 years globally.

The ever increasing security threat, global governments wanting to be big brother and issues of privacy will inevitably come into play leading to issues of location intelligence. That will also spark the debate of how mobile operators would want to sell this data that opens the doors to many new applications and changes the way that we interact through our phones. That would probably be analogous to the way that we interact through digital television and better still through the capabilities of fast broadband, both through handhelds such as the iPhone and equally at our homes allowing the delivery of many new applications.