

Goin' Mobile

BY RICHARD MADER

Mobile payments and M-commerce are quite clearly the next wave of technology to impact retailing. As a service to its members and the retail industry at large, NRF is organizing an initiative to guide the implementation of this technology and its related business processes.

The purpose of this effort is to gather and present standards, business processes, applications and devices for mobile transactions, as well as retailers' desires (and absolute requirements) for adoption of mobile technology within their enterprises, that will maximize benefits and minimize expense.

The initiative was officially launched at NRFtech 2009 in August, during a special meeting between leading CIOs and executives from global mobile organizations like GSMA, Mobey Forum, NACHA, NFC Forum and Smart Card Alliance, as well as representatives from GS1, MIT and a few technology providers.

Spirit of cooperation

The meeting was notable for the excellent exchange of information and overall spirit of cooperation: Clearly, everyone understands this huge change in consumer and retail technology will require working together to identify opportunities for business process improvements and effective methods of implementation. Evidence of this are the recent announcements that Mobey Forum and NFC Forum and GSMA and NFC Forum have signed formal cooperative agreements.

The first action for the initiative is to gather and disseminate information relative to what retailers require of network operators, application providers and payment services to adopt mobile processing and create a Mobile Blueprint — similar to the highly successful ARTS SOA Blueprint — to guide retailers in implementing the necessary infrastructure and beneficial applications.

Information gathering for the following topics is under way: Developing an ROI; new business functions/practices; privacy agreements with customers; security and relationship to PCI; coupon and digital receipt; retail areas of influence and study of Trusted Service Manager (TSM). If you have items to share, please send them to



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ARTS@nrf.com for posting to the new mobile information page — http://www.nrf-arts.org/Mobile_in_Retail/hotlinks.htm.

Astute observers will notice that “payments” is missing from the list of topics. While it is implied in topics like security, the consensus among retailers is that the first mobile applications will be related to customer loyalty and promotions. A principal reason: these can be implemented without the resolution of many issues surrounding payments — pin debit vs. credit, alternative payment solutions, revised banking relationships, etc.

Supporting mobile

ARTS has begun reviewing its existing standards to support the mobile revolution.

A team is being formed to update the XML digital receipt specification to support electronic coupons, and the UnifiedPOS committee is reviewing its specifications to enable

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the connection of NFC devices to read data from mobile phones and contactless cards.

ARTS is encouraging all mobile organizations to adopt ARTS standard data names widely implemented though the POSlog schema to minimize the changes that will be required to ensure data from mobile or contactless capture devices can easily flow to existing applications.

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