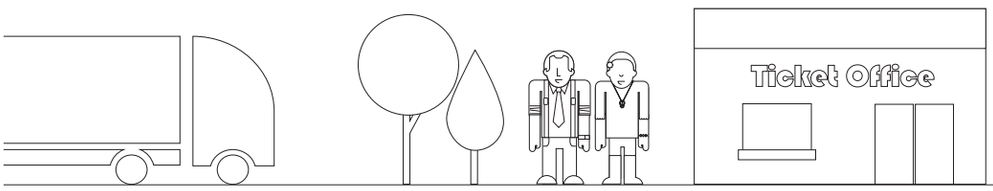
White Paper

incentivated
building mobile

mCommerce

May 2011



Introduction

Remember when people debated whether eCommerce was for real? When the media scoffed at the idea of being able to "just point and click for great deals?"

Today, eCommerce is a massive industry. In the UK, online spending reached £59 billion in 2010. Like eCommerce before it, mCommerce (mobile commerce) is on the cusp of becoming a multi-billion pound industry, and it's time for retailers to take notice and seize the opportunity.

Payment security is not the biggest issue in mCommerce, with only 13 per cent (Internet Advertising Bureau [IAB] research, 2010) saying that is the reason they're not using mCommerce. Most consumers are happy to use their credit cards to make purchases via mobile, so there is some level of trust.

The real barrier is the experience itself, with almost half of respondents who have never shopped on the phone say that they prefer shopping on their computer (Lightspeed research, 2010).

With the increase in smartphone adoption, mCommerce and mobile-friendly eCommerce web sites, it is only a matter of time before we see more people becoming aware of mcommerce and buying on their phones.

"[December 2010] was our first million-pound month via mobile, which was quite exciting. We're already building phase two of our mobile site with enhanced functionality."

James Hart, ASOS ecommerce director

1 What is mCommerce?

1.1 Let's face it, our phones are with us everywhere nowadays, no matter what we're doing. And we're becoming more comfortable using them to carry out tasks online which even 12 months ago we would only have thought about firing up the PC to do.

1.2 We can broadly split mCommerce into customer shopping behaviours and client-side technical payment facilitation.

1.3 Customer-focussed mCommerce activity includes receiving adverts about products/services, searching for product information, comparing prices and after-sales service, as well as actually buying things.

1.4 What we are now beginning to see is that mobile access to online sites and services allows customers to return to high streets and actually look at and touch products. And they now have price comparison and customer recommendation resources in the palm of their hands to help make informed purchasing decisions. And, as we can see from the US, retailers and brands can use SMS-delivered mobile coupons and vouchers to trigger or nudge those decisions in their favour in a timely and location-specific way.

1.5 More and more case study evidence shows the sales success of retailers and brands using mCommerce. The market is now full of improved devices (bigger screens; faster and more robust network connectivity) that are operating in richer mobile shopping environments, such as within mobile-optimised sites and mobile apps, helping overcome customer reticence.

1.6 Mobile payment platforms need to integrate seamlessly with existing financial back-ends using bank-approved security and online payment mechanisms. This gives retailers the same commercial opportunities through mobile devices as through fixed-line internet.

What is mCommerce?	
Used mobile for research for purchasing (43% of UK adults)	• Check prices of items considering purchasing whilst shopping • Found shop's location, opening hours or contact details • Look up more information (reviews) about a product/service about to buy • Used coupons or vouchers on your phone for POS discounts
Used mobile for enhancing a purchasing experience (35% of UK adults)	• To keep updated on something you have bought e.g. flight information (BA), stock availability (Argos), service delivery (British Gas) • As your loyalty 'card' e.g. Tesco clubcard • As a ticket for an event or for travel e.g. Orange Wednesdays, Virgin trains
Paid for something on mobile straight to bill (37% of UK adults)	• By texting to a shortcode e.g. donation to charity, voting for a TV show • By entering your mobile phone number e.g. payforit • Using a premium voice service, e.g. by dialing an 0900 number to access a service • To download a piece of content to your phone e.g. ringtone, application, game
Paid for something on mobile via card/bank/ paypal (27% of UK adults)	• Through a mobile optimised website e.g. M&S, Amazon • Through an 'app'; e.g. Ocado, King of Shaves

Source: IAB, October 2010

"Conversion from visitor to sales is now 20% since the launch of the mobile site."

Jonathan Brown,
John Lewis's head of online selling

2 Why do you need an mCommerce platform?

- Of 45 million adults over 18 in the UK, almost 23 million (51%) have used mCommerce (IAB October, 2010).
- The average spend when billed direct to the mobile bill is £3.90. Excluding apps, when paying by credit card this rises to £14.50.
- Only 20% of FTSE 100 Companies have a mobile-optimised website.
- Less than half of FTSE 100 companies have formally checked their website on a mobile device to understand how their customers experience their brand.
- A mobile commerce survey by IAB, IMRG and AIME found that 41% of retailers expect to have a transactional app or mobile site within the next year, jumping to 65% within two years.
- M&S had one million visitors per day to its transactional mobile internet site during December 2010.
- eBay's mobile revenue was over US$2bn (£1.27bn) last year, a 300% increase on 2009 (nma.co.uk 7 January 2011).
- Amazon.com reported sales of US$1.5bn in 2010.
- Mobile traffic has risen almost 50%, according to Jonathan Brown, John Lewis's head of online selling.

3 Transactional tools

3.1 There is a growing range of technical and technological tools that can be used, developed or implemented to allow a customer to purchase goods or services (real or 'virtual') via their mobile phone. The most common of these include:

Premium SMS

3.2 This is effectively a text message that is charged at a much higher rate than the standard network rate billed by the network operator. (Cost can be recouped through monthly network operator bills or deducted from the credit left on PAYG accounts.)

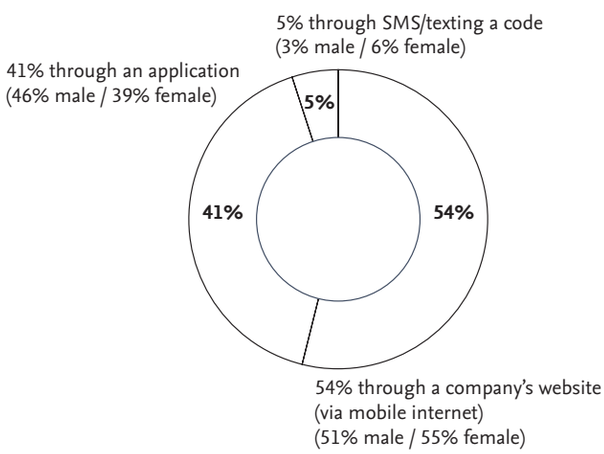
3.3 Mobile-terminated short messages can be used to pay for office consumption, e.g. calling card credit, and deliver digital content such as news alerts, financial information, logos and ring tones.

3.4 The first premium-rate media content delivered via the SMS system was the world's first paid downloadable ringing tones in 1998.

3.5 By 2002 the ringtone business globally had exceeded US$1 billion of service revenues, and nearly US$5 billion by 2008.

3.6 Price points can be set up for individual short codes up to a maximum of £10 for any given transaction, making the use of paid SMS (PSMS) ideal for small transaction items. The issue for the vendor is that a percentage of the fee is payable to the operator network.

Preferred way to purchase via mobile



Source: Lightspeed Research. US data 2010.

You're probably familiar with the premium SMS 'Crazy Frog' phenomenon which started life as a ringtone. After extensive advertising (42,000 spots in the first two weeks in May 2005, according to Marketing Week) it became such a craze that it hit the top of the singles chart for more than four weeks.

3.7 The marketplace has moved on from 'just' ringtones. The public sector is using premium SMS to deliver information paid for by those using it, and charging at a rate that means there is minimal ongoing impact on the public purse, for example, the Cabwise taxi service in London.

3.8 More recently (2010), operators have agreed a short code range starting 70xxx which is reserved specifically for charities – the network fee is typically waived and VAT rules revised as for other charitable payment mechanisms, meaning charities can now recoup 95% or more of the premium fee, instead of the more usual 60% to 70%.

WAP billing (also known as payforit)

3.9 Bill payments allow consumers to buy goods or services, often virtual (e.g. a wallpaper or ringtone for the phone itself) via the mobile internet, and have the cost recouped through monthly network operator bills or deducted from the credit left on PAYG accounts.

3.10 According to the IAB, 37 per cent of adults have done this, most commonly for downloads.

Credit card transactions

3.11 Credit card transactions are the most common form of 'traditional' payment – but only now (2011) are becoming available for transaction payments through mobile devices.

3.12 Mobile phone users have been held back by the difficulty of entering lots of information (name, address, card number details and so on) through an alpha-numeric keypads, the small screens of feature-phones, as well as initial inertia. As smart phone penetration has increased, and mobile internet sites have become more widespread, entering information has become easier through QWERTY keypads and bigger touchscreens, and security has vastly improved.

3.13 Transactions now occur via mobile internet sites, as they do on websites – and also within some applications.

PayPal

3.14 PayPal is an alternative to credit card payments, but a simpler mechanic as the customer only has to login to authorise a payment – no card details need to be entered in the phone or transmitted via the network.

3.15 PayPal is useful if you're selling to customers who don't have a credit card or are unable to use one, or for those with security concerns about putting their credit card details into their phone (although IAB research suggests this is a factor for only 13 per cent of the UK public).

Barcodes & vouchers

1D mobile barcodes

3.16 A 1D barcode is the 'normal' barcode used on millions of products and item labels in shops around the world. A barcode can be sent to a mobile phone as an image and can be redeemed in-store via the usual EPOS scanning systems

2D / QR barcodes

3.17 A better solution is to use a barcode in a different two-dimensional format.

3.18 These 2D barcodes, generally called QR codes, have a key advantage over older 1D barcodes: the second axis allows for many more millions of codes to be created, allowing a high degree of personalisation – which can aid in tracking and campaign analytics.

3.19 These codes can now be photographed with your camera phone. You have to have an application installed on your handset – and the "photograph" is taken through this app, rather than through the phone's camera app.

3.20 Once scanned the QR code will take you directly to a piece of mobile content (e.g., to download a ringtone or game), or to a mobile internet site, or to the specific location of an app within an app store. These codes can even enter you into a competition or even deliver a special offer back to your phone.

Another initiative that could jump start this is the Google Goggles trial, where a new kind of app recognises images and brand logos (for example) and links to sites or search pages based upon that semantic recognition:
http://www.google.com/mobile/goggles/#text

3.21 Incredibly popular in Japan, QR codes are beginning to become common in the UK. The latest generation of smartphones with better cameras, screens, and internet connectivity, combined with the greater availability of apps, makes the consumption of QR codes easier, faster, and more useful.

3.22 QR codes allow us to direct consumers to websites without having to manually enter long URLs. By snapping a picture of a QR code from posters, newspapers, magazine, and other materials, and being able to track these clicked links, really does bridge the gap between the real and the virtual worlds allowing a truly 'direct response' experience.

3.23 Airlines and train companies have also started sending boarding passes and tickets as 2D barcodes.

Pitfalls

3.24 There are over 500 handset models (in the UK), each with a different screen size and shape.

3.25 The backlight to the mobile can affect the resolution, and sometimes the picture is skewed as many screens are slightly curved. All these render the barcode unreadable leaving the sales assistant resorting to enter the barcode number manually, which is not ideal during busy periods (although not uncommon with traditional coupons).

3.26 Another downside is that the phone has to be handed over to the sales assistant so that the number can be read (manually or electronically), and some customers simply will not do this.

3.27 The barcode may well have to be deleted after use (there aren't enough 1D barcodes available to personalise them to any degree) to prevent multiple redemptions – phones all have different ways of handling messages and deletion so this is a near-impossible task to ask of checkout staff – and again would require incredibly high customer trust to allow staff to actually use the functionality of a customer's phone.

NFC payments

3.28 NFC – or Near Field Communications – is the means by which a very short range exchange of data can occur between a card reader and a SIM chip (similar to the one inserted into a mobile phone to allow connection to a mobile network, or the gold chip that replaced black magnetic stripes on bank and credit cards).

> **"This is the beginning of a revolution in how we pay for things on the high street. It's a cultural shift that is as important as the launch of the personal credit card or ATMs."**
>
> Gerry McQuade, chief development officer, Everything Everywhere. "

3.29 The most common and famous example of this in the UK is the Transport for London "Oyster" card which is used to pay for tube and bus fares.

3.30 The advantage of NFC is that instead of inserting a chip or card into a card reader, merely passing the chip near the reader (less than 4cm) allows the reader to access the same information and process a transaction, speeding up the payment process for both retailer and customer.

Barclaycard

3.31 In 2011, the UK is set to pioneer a contactless mobile payment system with the launch of an NFC-powered mobile payments network following a partnership between Everything Everywhere (the merged T-Mobile and Orange) and credit card provider Barclaycard.

3.32 Barclaycard claims customers will be able to use their existing mobile phones to make payments at more than 40,000 retailers after swapping out their current SIM cards for new ones equipped with NFC, provided by MasterCard. "As payment experts, our role is to make it easier, more convenient and incredibly secure for people to make purchases and manage their money while on the move." said David Chan, CEO, Barclaycard Consumer Europe.

3.33 Barclaycard has issued some 10 million contactless credit and debit cards, and has 42,500 live Barclaycard terminals currently in operation.

3.34 NFC has detractors, with the need to roll out expensive hardware at the point of sale to make it work, which is seen as the biggest barrier to widespread adoption of the technology. There is also the issue that chargebacks are untried and untested.

Pay-Buy-Mobile

3.35 52 mobile operators, serving over 1.7 billion subscribers, are supporting the Pay-Buy-Mobile ("PBM") project worldwide. There are live trials and launches in operation right now.

3.36 PBM will enable the mobile phone to be used, instead of cash or plastic credit card, at point of sale to enable purchase of goods and services.

3.37 An NFC chip installed on the phone allows the credit card (stored securely within the mobile's SIM) to be 'swiped'. The customer confirms their transaction by inputting PIN at POS.

3.38 More than one credit or debit card can be stored in the same SIM.

3.39 Data transfer uses the same secure process as for conventional credit or debit card transactions.

Other choices...

Square

3.40 Square aims to allow anyone to accept credit card payments on iPhone, iPad and Android phones.

3.41 The brainchild of Twitter chairman Jack Dorsey, it is now (from mid-2010) live in the US and includes the first shipments of the free hardware plug-in, the "Square" card reader. The reader uses a free application downloaded from Apple's iTunes or the Android Market.

3.42 About the size of a large sugar cube, the reader attaches to the audio input jack of an Apple or Android device and is used to swipe payment cards. Funds are transferred within one or two business days to designated bank accounts.

3.43 Square also issues electronic receipts and includes programs that allow vendors to keep track of sales.

3.44 Square currently works only in the United States with US-issued credit cards, debit cards, pre-paid cards or gift cards from Visa, MasterCard, American Express and Discover.

m-PESA

3.45 Millions of Africans are using mobile phones to pay bills, move cash and buy basic everyday items. It has been estimated that there are a billion people around the world who lack a bank account but own a mobile.

3.46 In Kenya there were just 15,000 handsets in use a decade ago. In 2009, that number topped 15 million.

3.47 M-PESA (M for mobile, pesa is Swahili for money) is the product name of a mobile-phone based money transfer service, initially sponsored by the UK-based Department for International Development (DFID) in 2003–2007.

3.48 The initial concept of M-PESA was to create a service which allowed microfinance borrowers to conveniently receive and repay loans using the Safaricom mobile network. This would enable more competitive loan rates to be offered, as costs would be lower through not having to deal in cash. The users of the service would gain through being able to track their finances more easily.

3.49 When the service was trialled, customers adopted the service for a variety of alternative uses. M-PESA was re-focused and launched with a different value proposition: sending remittances home across the country and making payments.

3.50 M-PESA is a branchless banking service, meaning that it is designed to enable users to complete basic banking transactions without the need to visit a bank branch.

3.51 M-PESA can be used to pay for everything from beer to cattle – one Masai farmer told the BBC that when he sells cows in Nairobi, he puts the money on his phone to ensure that robbers can't get his cash and a Kenyan woman said she uses the technology to transfer money from her phone to that of her parents while a Nairobi businessman told us it was handy for settling customer accounts.

3.52 Pauline Vaughan, head of Kenya's biggest mobile phone banking service M-PESA: "We have over seven million customers who have registered for M-PESA... Our average transaction is actually less than $40 [£24] – this is the kind of customer we are addressing," she says. "But in total we are moving in excess of $8.5m per day."

4 Implementing mCommerce solutions

4.1 Using broad definitions of mCommerce risks the perennial issue within mobile – evangelists and proponents of the channel over-hyping the real situation regarding the behaviour that a retailer, for example, might classify as mCommerce: namely the completion of a transaction, including payment through a 3rd party facility (like a credit card or PayPal). This can lead to unrealistically high objective-setting and resulting disappointment and channel-cynicism.

4.2 However, there are fairly straightforward and fundamental things that can be done in mobile that will provide mCommerce revenues without the hype.

4.3 You can add a transactional function to both a mobile internet site (replicating an eCommerce online presence, for example) or within an app (e.g. the Ocado app allows you to complete and pay for a shopping order through your phone – and mobile accounts for around 10% of all orders placed with the service).

4.4 This is a significant element of functionality, as it requires interaction with banking-industry approved systems, security issues and so on. But, as you can see from the quote from M&S, the investment can pay off and as the research from IAB and others is showing, customers are almost leading the charge and transacting through mobile whether retailers want them to or are ready for them to or not.

4.5 Amazon reported over US$1billion of sales went through their site from mobile transactions in 2010, and eBay reported around US$2billion (they were expecting $1.5bn).

4.6 If you are selling in any way, you should be thinking about when your customers will start buying from you through their phones, not 'if'. The key to really making this work will be to make the shopping basket process as simple as possible (minimise the number of steps as much as possible) and as secure as possible.

Choice: mobile internet site or application?

4.7 If you choose an application, should you design for just one platform, two or all of them?

4.8 There are pros and cons for each, of course. The most obvious difference is that a mobile internet site will be accessible to the widest possible audience through general browsing, prompted by ads/SMS or through search. It is also built just once and optimised for all the different handset variations in the back-end.

4.9 An application needs building differently for each platform that you make it available on (iOS, Android, RIM, Windows Phone 7 and others); has to be found within an app store (Apple has over 400,000 and counting, for example) and then downloaded.

4.10 An app of course can provide richer content deliverable more quickly as much of it is stored on the phone, rather than requiring connectivity over the airwaves.

4.11 The decision will come down to some traditional marketing intelligence:

- What budget is available

- Profile your customers
- Understand which phone type(s) they have
- Their use of mobile internet and/or apps
- How this fits into the wider marketing objectives of your business.

4.12 One example is Amazon, who offers apps for a number of platforms as well as an mCommerce site. The site is easy to use, but the apps offer functionality such as being able to take a photo or scan a barcode of a product and providing matching item results within the Amazon store (creating a price comparison site, in effect).

Choice: pure play or integration?

4.13 The choice for retailers with physical stores as well is whether and how to combine mCommerce functions with your high street presence:

- Provide a store locator tool: people have their phones on them when they are out and about. Make it easy for them to find your nearest store using GPS functionality or other location-based capability of the phone. Link to a map so they can see how to get to you from where they are. (e.g. Halfords).
- Check stock levels: allow a simple query for an item to the local store to avoid a wasted journey, or directing the customer to the next nearest store.
- Reserve and collect: order the item online and collect in-store – send an SMS with the reservation number to the phone so the customer doesn't need to print out a form (e.g. Argos).
- Opening hours: list the opening hours for all your stores, by location – help your customers to plan their trips to your store.
- Promotional marketing: send SMS or MMS highlighting special offers, seasonal stock and so on, encouraging online or in-store visits (e.g. M&S).

Deploying your mCommerce solution

4.14 Determining how to roll out your mCommerce solution is possibly even more challenging than gathering the research and making the decision in the first place.

4.15 Due to the complexity of having to support various screen sizes and varying functionality, an eCommerce platform only contains a subset of the technology required to rollout a full featured mCommerce solution.

4.16 A full featured mCommerce platform needs to include:

- Content inheritance
- Multiple template support
- Content repurposing
- Platform redirect
- Touch and swipe detection.

4.17 There are three approaches to the deployment of a mCommerce solution.

Standalone

4.18 The standalone option is by far the cheapest and quickest to deploy. There will not be any integration with your back office systems or existing eCommerce platform.

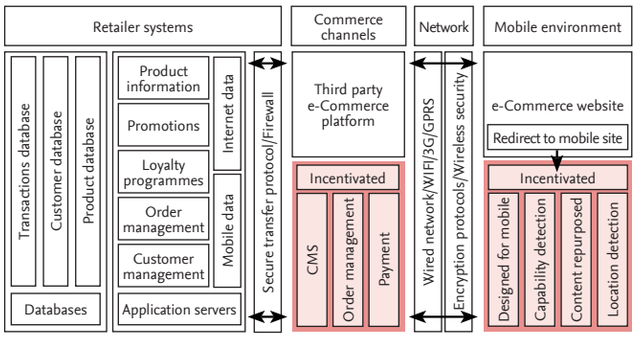
4.19 This option is not recommended if stock control and content maintenance is of high importance, but is viable if offering a service.

4.20 Your customers will have to manage the content across two different solutions – there won't be any single account "understanding" of order history, incomplete shopping carts, wish lists and so on.

Transcoded

4.21 A transcoded solution repurposes content from your existing eCommerce site so that it is suitable for mobile. Integration work will have to be carried out for the shopping cart and order reporting. Even though this solution does offer consistent content across all your websites, if your desktop code was to change significantly, this will break all your transcoded sites – requiring a complete re-build.

4.22 This option is only recommended for a trial period or as a quick-launch strategy ahead of the implementation of a fully integrated solution.



Approach 1: back office integration

Integrated

4.23 The integrated option is by far the best solution for content consistency, reporting and design. It can be implemented in two different ways:

4.24 **Approach 1: Back office integration**
If you already have a resilient back office application that provides direct integration capabilities that is currently being used by your existing eCommerce platform, then an mCommerce solution can tap into this same feed.

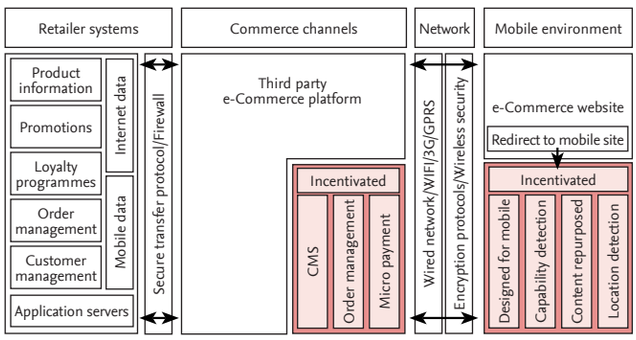
4.25 Advantages
- Independent of existing eCommerce platform
- Can be used in place of an eCommerce platform

4.26 Disadvantages
- Back office applications may not offer integration capabilities
- May take some time to setup the integration

4.27 **Approach 2: Integration with eCommerce platform**
In some cases, it might be more straightforward to integrate the mCommerce functionality directly with your existing eCommerce platform.

4.28 Advantages
- It offers the ability to manage all online transactions and reporting within the one solution.

4.29 Disadvantages
- Some eCommerce platforms do not offer access to their code or have no integration capabilities.



Approach 2: Integration with an eCommerce platform

Make sure you use a specialist

4.30 It is important to engage with a specialist in the mobile sector so they can offer best practise guidance on the deployment options. It is important that the architecture to support multiple cross platforms is correct from the outset, otherwise significant costs will be incurred to re-architect the solution.

	Standalone	Transcoded Site	Integrated Site
Quick to deploy	✓ Utilising WSP to create and edit web pages allows the site to be deployed very quickly.	= Although a transcoded site can be delivered relatively quickly, any interactive requirements still require a similar development time to an integrated solution.	✗ More up-front information gathering and development required to integrate with existing CMS.
Initial cost	✓ Due to quicker deployment and reduced developer engagement, the cost is significantly reduced.	= Transcoding a site requires analysis and development to transfer the relevant content blocks. This increases costs.	✗ Analysis and engagement with existing architecture and information structures increases development and cost for completing.
Content maintenance	✗ Content will have to be maintained between your desktop and mobile site separately.	✓ Mobile site is transcoded in real time so changes appear as they are made on your desktop site.	✓ CMS integration allows content changes to propagate to the mobile site in real-time.
Mobile site control	✓ Full control of the mobile site is possible using WSP.	✗ Structure of site is dynamically generated from desktop site offering limited control to site appearance.	✓ Ability to control appearance and identify content just for mobile site use.
Quality of design	✓ Mobile site can be designed to meet business requirements.	✗ Transcoded content is from the desktop site so is restricted to desktop site structure.	✓ Mobile site can be designed to meet business requirements.
Future developments	✓ Future developments to desktop site won't affect design of mobile site.	✗ Code or layout changes to the desktop site will result in the transcoded solution being unable to find content causing errors.	✓ Future developments to desktop site won't affect design of mobile site

Home pages and navigation

4.31 Whether it's an app or a mobile internet site, the home page and navigation in a mobile environment need to be appropriate to the device.

4.32 A traditional eCommerce site would rely on lots of images, special offer areas, promotional space and detailed navigation options. As a mobile screen is smaller, simplicity is the key – the more menu,

navigation and content options, the slower the site is to load and navigate.

4.33 Amazon strips everything down to a simple search box, with a few highlighted 'best sellers'. Other sites add top-level menu navigation options as well to facilitate browsing.

4.34 Larger vertical menu bars tend to work better on small screens than small horizontal menu buttons on websites – although they can look less interesting and basic. A more considered design process can deliver a more creative and personalised site solution.

4.35 The size and spacing of buttons and links need to be thought about as the number of touchscreen phones increases and navigation happens by touch, rather than moving a cursor around a screen.

Search

4.36 Search can be split into site specific search and the broader search engine function.

Site specific search

4.37 As link navigation is harder on mobile devices, the search box is arguably more important as a tool for visitors to navigate your site.

4.38 Think about misspellings – typing errors are more likely on mobile due to small keypads or touchscreens and erroneous auto-correct spell-checkers!

4.39 For example, a search phrase such as "Sony plantation" could be expected to deliver a list of "Sony" products even if it couldn't recognise "playstation" from the spell-checked alternative.

4.40 Retailers with larger stock listings need to consider filtering options and advanced search – browsing through multiple pages of results on a mobile can be a much more involved and frustrating process than on a computer.

Search engines

4.41 These include Google, bing, Yahoo!, operator portals and others.

4.42 As with the desktop browsing experience, search is becoming increasingly important to the mobile world.

4.43 Like search advertising on the internet (e.g. Google AdWords), search engines are now beginning to offer a 'mobile' paid-for search placement service which guarantees you top spot in the rankings on specific search terms.

4.44 Google itself is increasing its mobile presence and is making very public pronouncements about how fundamental mobile is to its future. Part of this is the increasing mobile traffic to its mobile search site, the fact that it locates and prioritises mobile-optimised sites at the top of search results provided to searches conducted on phone browsers.

4.45 Mobile users have been less likely to browse than say, broadband internet users. Research from Yahoo! Appetite (March 2010) indicates that this is no longer the case and that 77 per cent of mobile internet sessions are for longer than five minutes.

The checkout process

4.46 Even more so than with a desktop website, the checkout process needs to be smooth and streamlined on mobile.

- Variable network connectivity quality means that the more stages in the process, the more opportunity there is for it to break and create an abandoned basket.
- Keep forms and data requirements to an absolute minimum – for speed and typing accuracy.
- Some sites create a mobile site and then link to the desktop version of the site for the checkout process. This can only lead to increased basket abandonment. Budget for a mobile-optimised checkout process first and foremost.
- Don't make registration compulsory.
- Provide a progress indicator so customers know how much they have to do.
- Be secure – and reassure customers about your security.

...and finally: promote your site!

4.47 Having gone to all the effort of creating your mCommerce functionality to benefit your existing (and new) customers, don't forget to tell them about it.

4.48 Use SMS, QR codes, URL addresses, banner adverts, PR and the full scope of your marketing machine to ensure that whenever your customers see your advertising and may, therefore, be tempted to buy something from you – wherever they may happen to be – that you let them know that they can make a purchase through their mobile.

Contact us for more information

Email: info@incentivated.com

Web: www.incentivated.com or scan the QR code below to see our optimised website on your phone.

Tel: +44 (0)20 7392 2323

A selection of other mobile solutions we offer:

- Apps for iPhone, Android, BlackBerry and more
- Mobile internet
- Enterprise messaging

Incentivated is an independent technology company with 10 years' experience operating exclusively in the mobile marketing services sector.

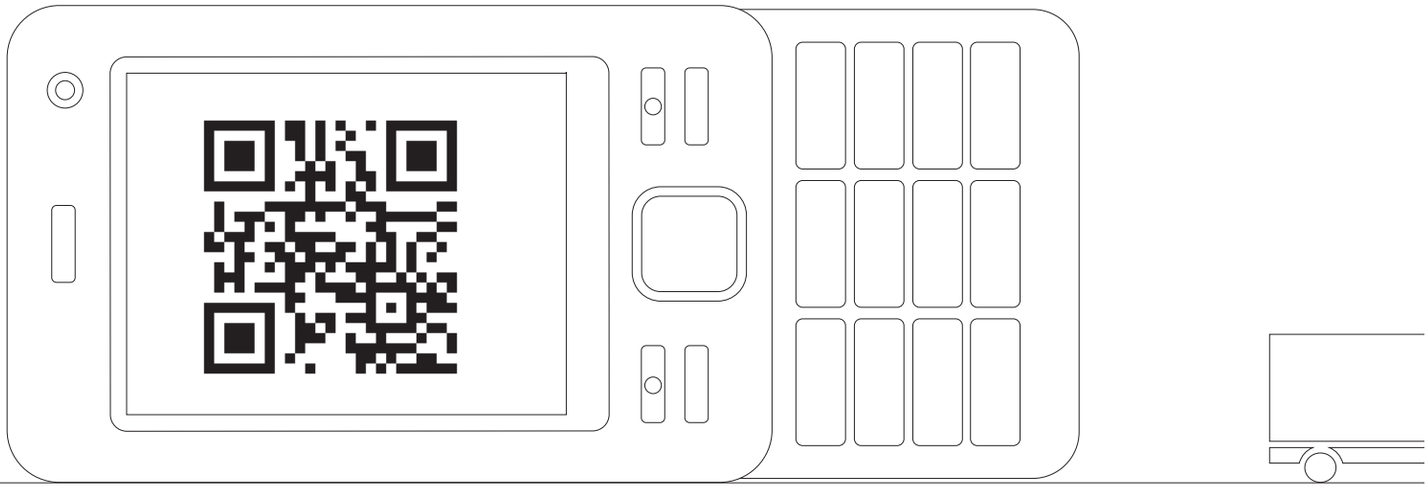
We help our international client base engage with their customers by designing, developing and delivering integrated acquisition, retention (CRM) and transaction (mCommerce) campaigns and services for mobile.

Our proprietary technology and specialist staff are well positioned to help brands, the public sector and charities to develop everything from enterprise messaging (SMS & MMS) through to mobile internet sites, to server-side software or handset applications, including web-apps, for 'smartphones' and feature-phones.

We also provide strategic, creative and technical advice for the use of mobile by businesses to raise awareness, deliver marketing ROI and provide customer service.

Scan the QR code below to see our website optimised for your mobile phone, but accessed through our existing website URL.

WP-MC 1.3/05-11



No code reader? Text **CODE** to **62233** to link to a reader appropriate to your phone.