

Merits and value offered by mobile credit

Since mobile phones are always at hand, there are countless chances to use them for payments. Moreover, mobile performance, security and services continue to improve.

Customers

- Speedy processing (no need for signature).
- High security (remote-locking phones)
- Information from merchant

Merchants

- Increased sales
- New marketing method (send info to users' phones)
- Distinction from competing stores.

Card Companies

- Increased revenue by expanding into non-cash market.
- Improved member services (communication via users' phones).

DoCoMo Targets

- Create new revenue model based on Osaifu-Keitai wallet phones for end-users.
- Improve customer satisfaction by raising value of Osaifu-Keitai service.
- Increase user traffic (Web access for payments via packet communication).