

## Our Mobile Journey

Pingit ~ The easy way to pay using your phone

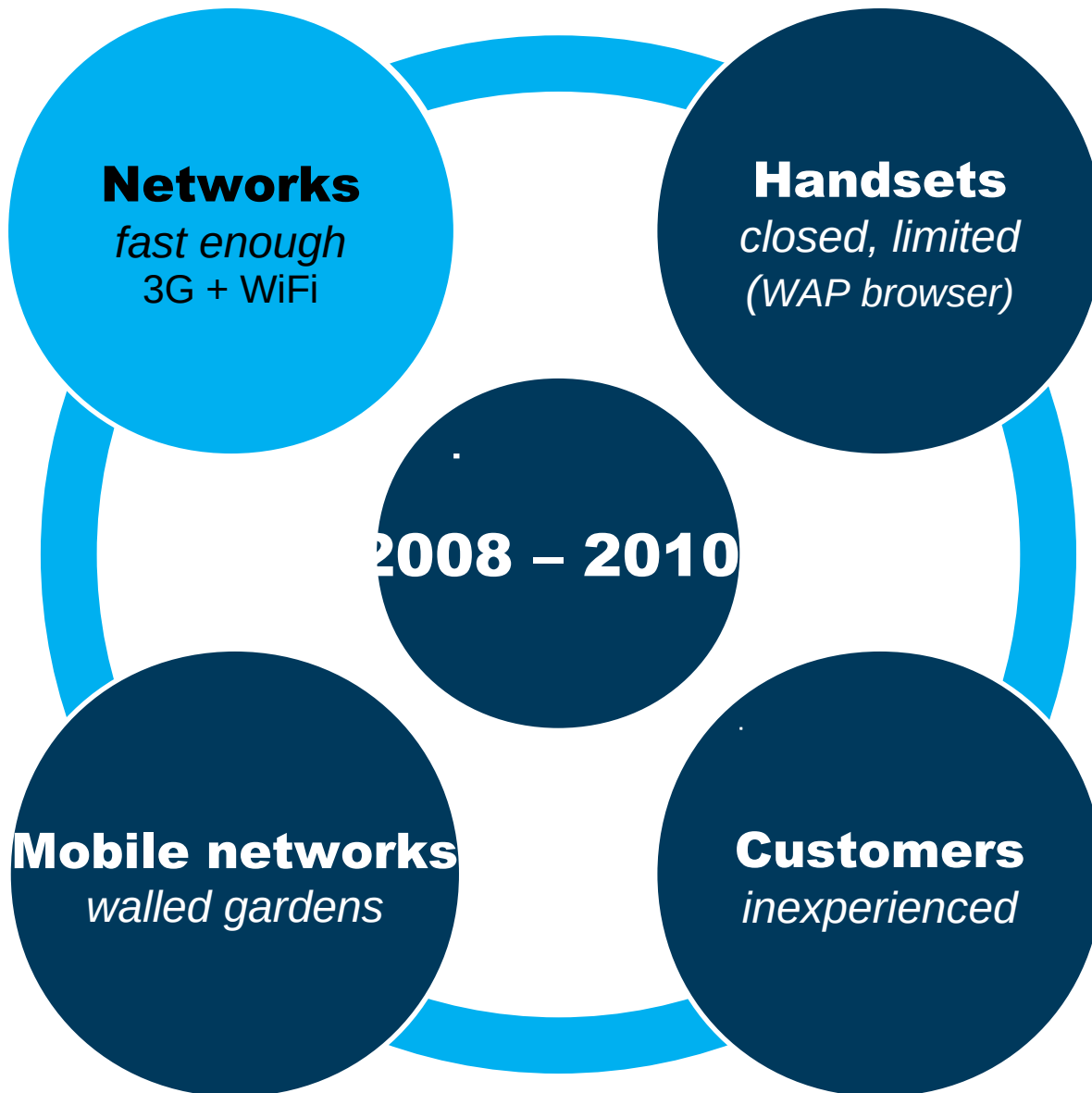
2006 ~ SMS alerts

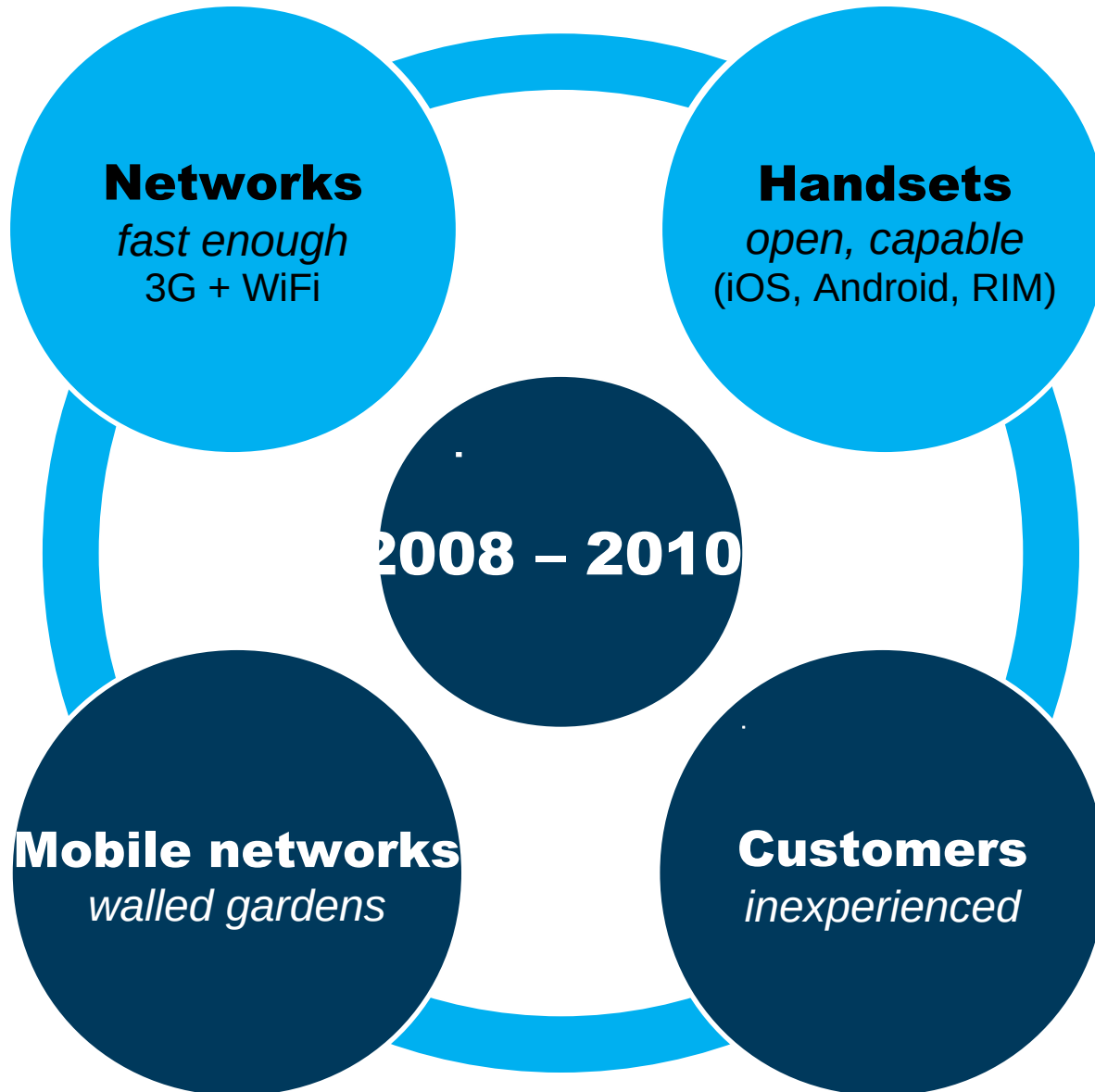
2007 ~ balance and statements

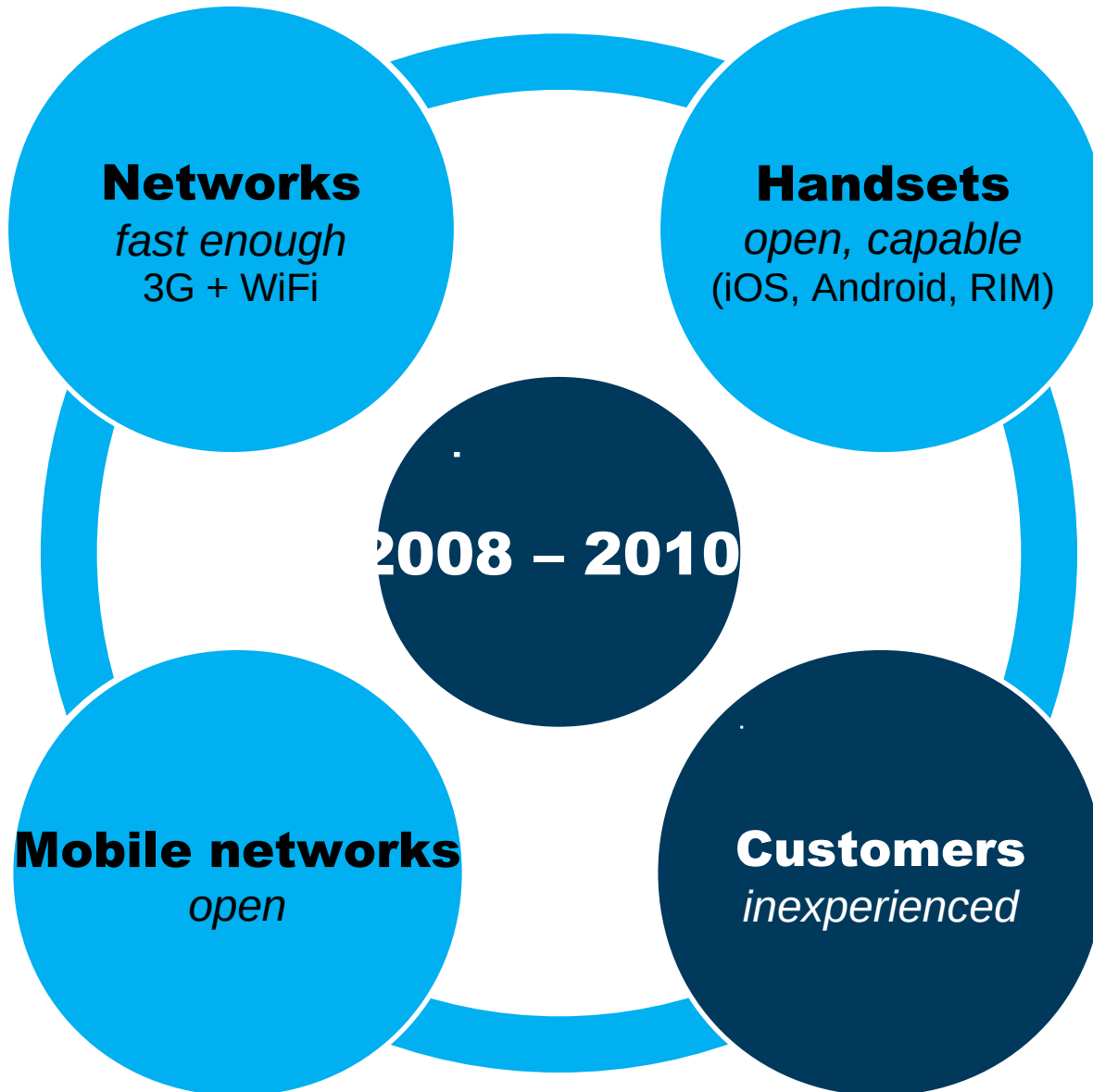
2008 ~ mobile banking

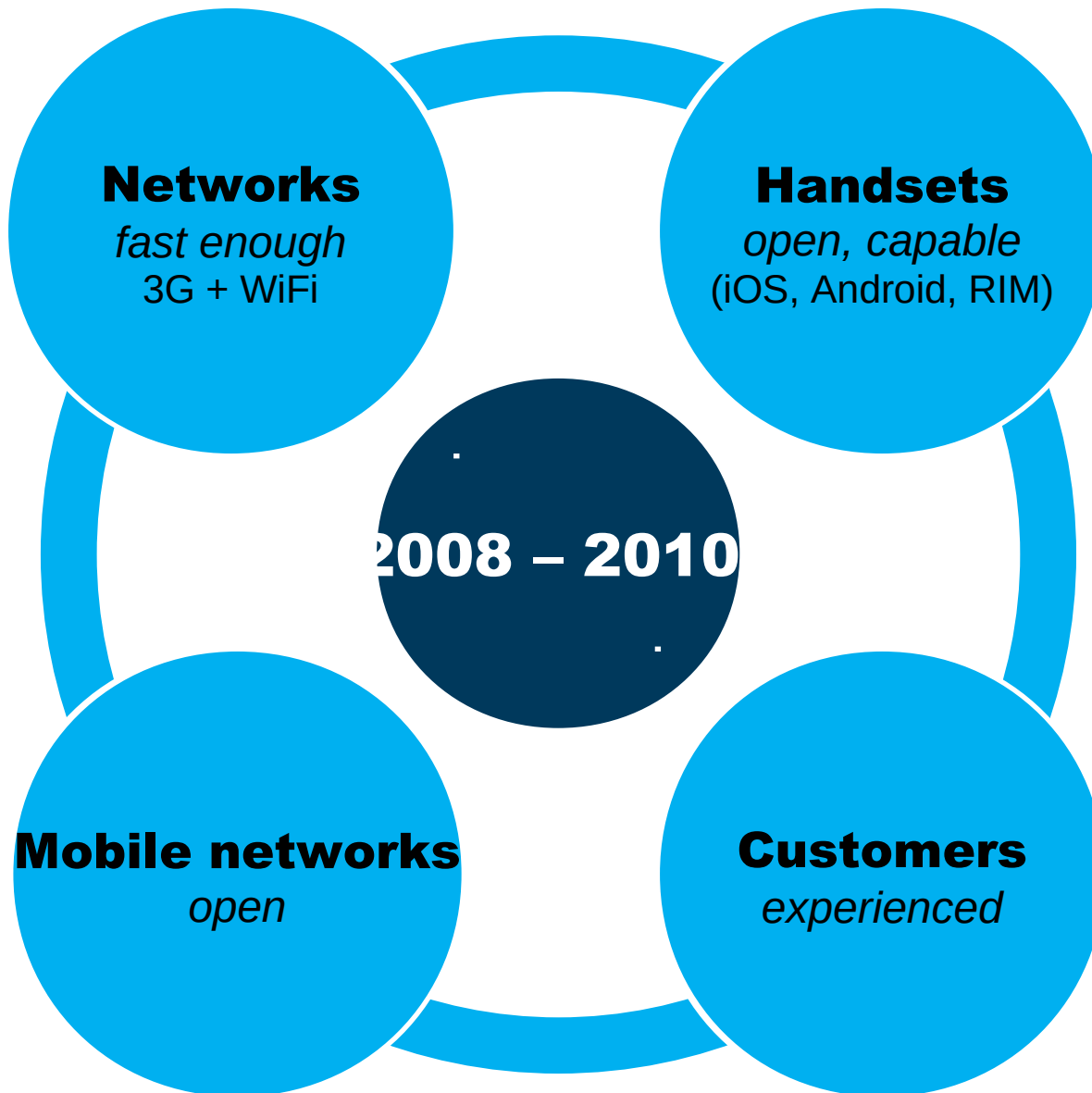




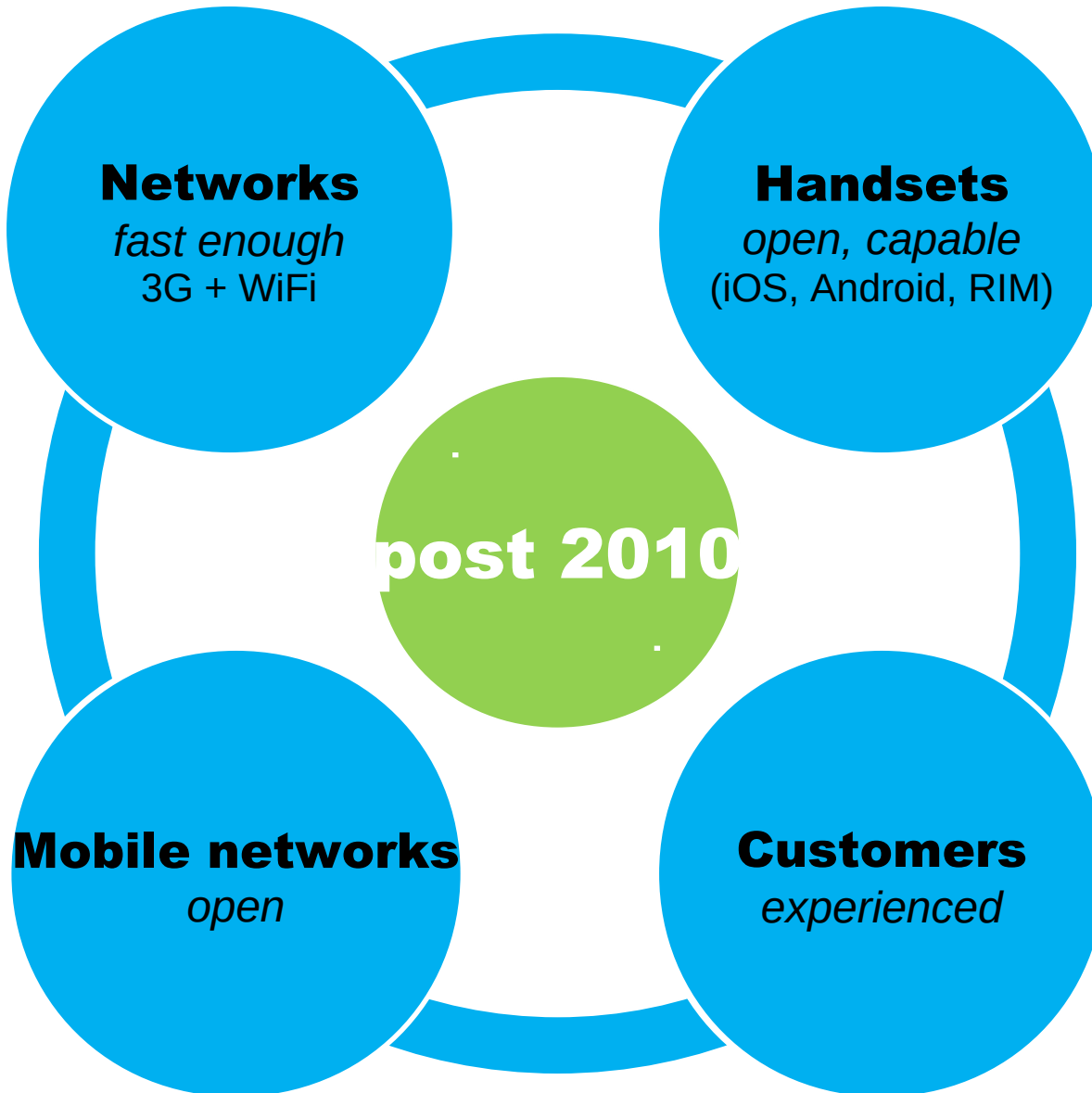






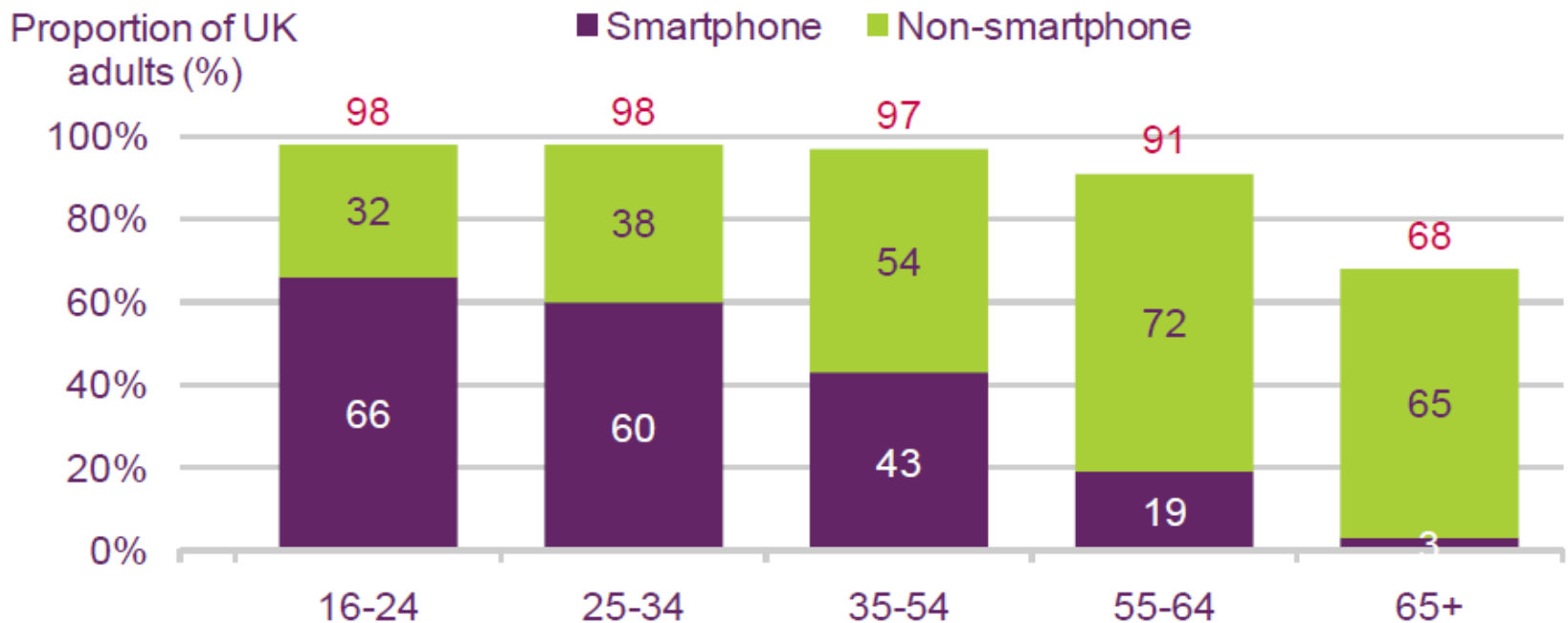






# No forecasts, just facts

July '12 ~ OFCOM\* said two-fifths of UK adults use smartphone, up 12% on 2011 to 39%



\*Source: OFCOM Communications Market Report 2012, published 18 July 2012

2012 ~ February

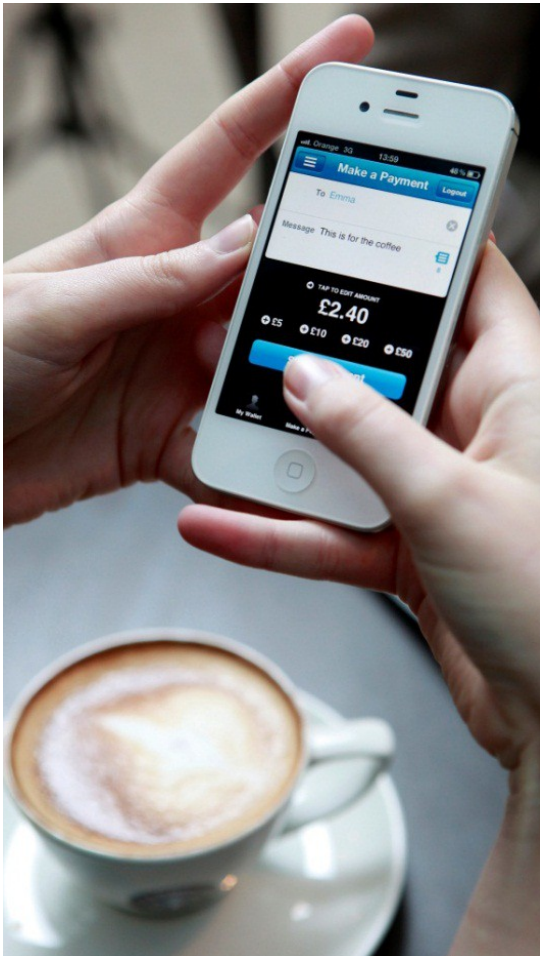
**Barclays Pingit app**

2012 ~ July

**Mobile Banking app**



# About Barclays Pingit



## Award-winning mobile payments application

- Over 1.7m downloads
- Rated 4.5 out of 5 on the Apple app store
- Also available on Android and Blackberry
- Available to any UK bank account holder

## Unique qualities

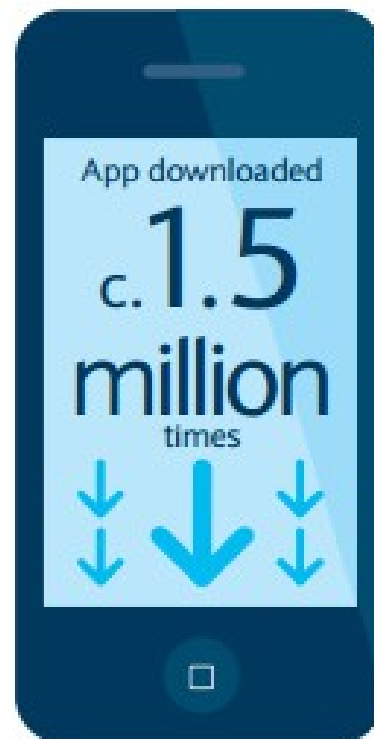
- Instant cash transfer
- Irrevocable - pushed from a bank account
- No sensitive payment details
- Optimised for mobile phones
- Offered by a high street bank

*it's simple, it's secure and it's instant.*



4.5

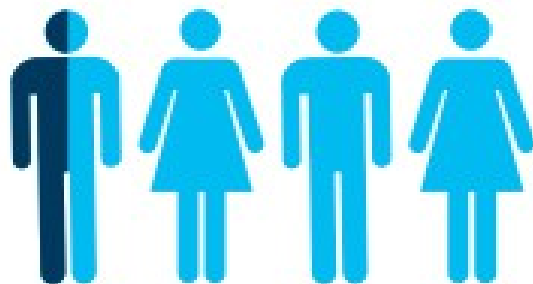
Star rating on the app store<sup>2</sup>



c. 1.6 million payments already made

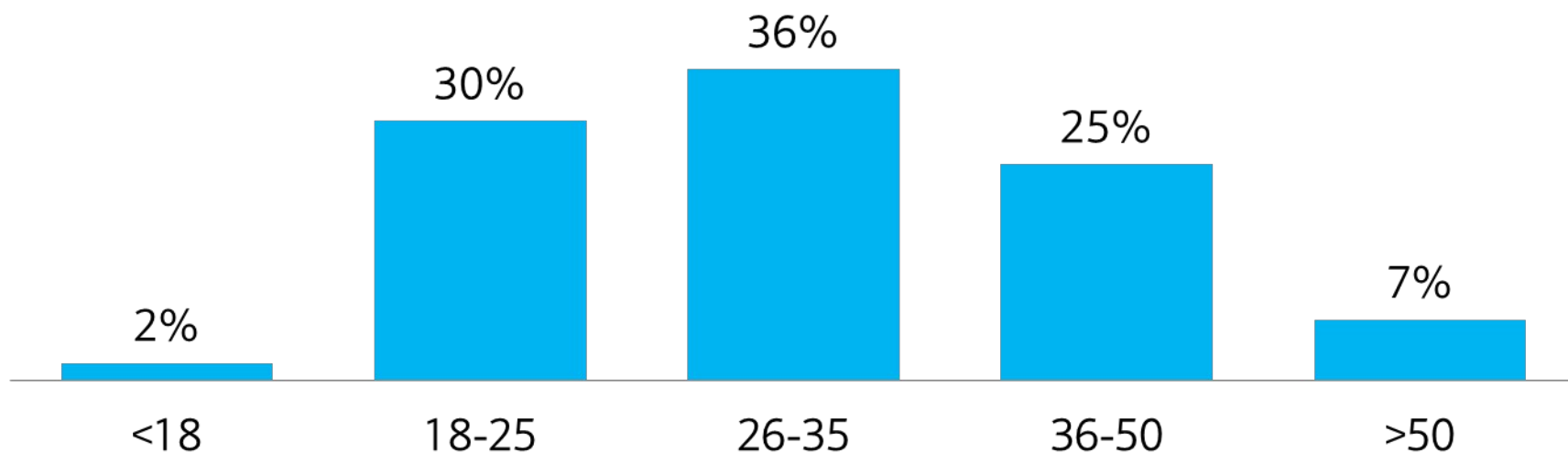
£ →  
£ ←  
£ →  
£ ←  
£ →  
£ ←

c. 13% of users are non-Barclays retail customers



Average value of payment

c. £70



If Pingit can displace a cash payment between friends...

...what else can it do?

Revolutionise the point of sale?





Revolutionise eCommerce?

Tuesday January 15 2013

# Consumer spending results released

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet ut dolor elit mollis aliquam ut volutpat. Ut wisi enim aliam utper suscipit laboris nisi ut aliquip ex ea commodo consequat. Duis autem vel eum irure velit nulla facilisis at vero eos et accusam et justo id blandit praesent luptatum dolorem tempore sunt in culpa qui officia deserunt mollit animi id est aborem et dolor fugit. Et harum drend facilis est et expedit eligeo opto congue nihil impedit dnding id quod maxin placat facer possim conms voluptat assumenda est, omnis repellend.

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## Education reform announced today

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End of Season  
UP TO  
**30%**



**menu**

- Chilli - served with cheese and a hunk In £4.95 Out £4.45
- Lasagne - served with Salad & Colelaw In £3.95 Out £3.45
- Caramelised Red Onion & Juiche - served warm with Salad & Colelaw In £3.95 Out £3.45
- Prawn or Chicken & Bacon Caesar In £3.95 Out £3.70
- Potatoes - served with homemade & Salad and with a choice of delicious fillings: Cheese & Beans, Egg Mayo, Chicken & Bacon Mayo, Crown Cocktail, Chorizo & Bacon Mayo, Lavorn Chicken (contains curry) In £4.95 Out £4.00
- Minis - served with homemade Colelaw & Salad
- Cheese with: Tomato, Ham, Onion, Sweet Chili Chicken
- Homemade Soup - see special
- Homemade Pastry Sausage
- Cheese & Onion Pasties Sandwiches - freshly made - would prefer a different choice

**Cakes & Savo**

Selection of delicious includ

- Fruit & cream
- Capcakes
- Lookies
- Carrot Cake
- Americano
- Cafe Latte
- Capuccino
- Mocha
- Espresso
- Flat of traditional tea
- Herbal Tea
- Hot Chocolate



Revolutionise collections?

Could Pingit reach the places  
direct debit hasn't

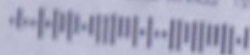


connect2U

PAYMENT DUE DATE  
28 Jan

BILLING PERIOD  
20 Jan - 19 Feb

10007 ABCM12388 ATX032 15163 B



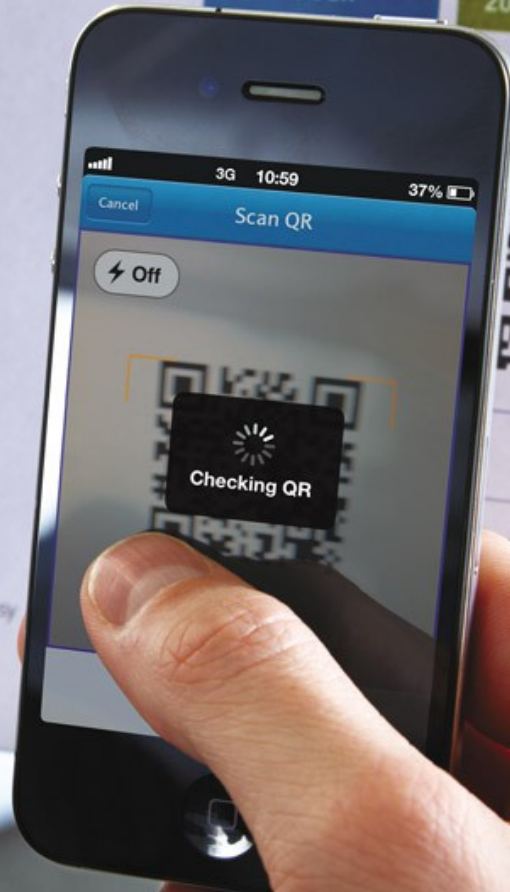
Mr John Surrey  
125 Norfolk Street  
Norwich  
NR1 1ZB

9th January 2013  
123895210  
66  
1 of 3

## Your Bill

Here's your monthly bill. Just to let you know:  
You can swap to eBilling and save £21 a year. It's easy to do. To find out more visit [connect2u.com/ebilling](http://connect2u.com/ebilling)

£0.00
£64.50
£1.75



If a mobile payment solution  
could revolutionise the age old  
collections business...

what might it do for you...

Barclays Pingit

Developed with WebSphere

Running on AIX



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# Facts not forecasts

## **comScore MobiLens report, October 2011**

### **UK smart phone use %**

News and information	84.5
Used email	71.3
Social Networking site or blog	63.7
Weather	60.0
Search	57.3
Major instant messaging service	49.0
Maps	43.3
Sports	39.1
Entertainment news	36.2
Watched TV or video	33.8