DINUBE

THE MOBILE-ENABLED CLOUD TRANSACTIONAL PLATFORM AND ITS RELEVANCE TO THE SEMANTIC WEB

Jonathan Hayes
Co-founder & President
Amherst Mobile Ventures, Inc.
WHAT IS THE BIG IDEA?

- A mobile-enabled cloud transaction payment platform
- Provide payment and cash in/out services
- Big benefits for under-banked cell-phone users
- Transform any basic cell-phone into a payment point.
- Anonymous, ubiquitous, cash-like and secure
- Seamless interoperability with MNOs and banks: independent
- Powerful data acquisition and analytics platform
SO, IS THIS NEW?

Radical & Disruptive

“essence of architectural innovation is the reconfiguration of an established system linking components in a new way”

Henderson & Clarke
KEY DIFFERENTIATORS

DINUBE:
- NO bank account or credit card
- NO hardware requirements
- NO software downloads, thin clients etc.
- POWERFUL MERCHANT NETWORK: loyalty data

OTHERS:
- Bank or MNO centric
- Little scope to develop point of presence
  - MNOS: not their business model to have physical presence
  - Banks: branches too expensive to increase physical presence
- Fighting over revenue share, client ownership
STILL USING A MAGNETIC STRIP TO PAY?
WHAT IS THE OPPORTUNITY?

Global

4 billion cell phone users worldwide

Not just developing countries where lack of access to financial services due to high transaction costs and account fees

B2B

Merchants lack electronic payment services to build loyalty from unbanked customers. Management of cash requires transportation and security costs

B2C

Users hold cash, negative interest, vulnerable to external shocks risk
MOBILE TRANSACTIONS...

Aggregation of Ambient data:
- This is a real transaction
- This is a real location
- Consumption!
- Not based on predictions
REAL WORLD CONSUMPTION DATA

User Experience (COMPLETE)

Accumulate loyalty points

Checkout using your PIN

Verify funds approve transaction
TRANSACTIONAL FLOW

PROXIMITY PAYMENTS
1. Register at local store
   Pre-pay amount to load account
   Receive SMS confirmation with balance and instructions.
2. Request secure, single-use transaction key from
3. Present unique key to merchant
4. Merchant receives payment
5. Enables peer-to-peer payment
   Plus small businesses can check cashflow in real-time on web

MOBILE-ENABLED CLOUD COMPUTING

REMOTE PAYMENTS

CLOUD SERVER
(link via local server to the merchant network)
EMERGING DATA?

WE ARE DATA
WHAT ABOUT OUR DATA?

We are not fully aware who has it

We do not understand how it is used

- What about internet carriers, cookies?

- International remittances
- Electronic Payroll
WHAT ABOUT OUR DATA?

Cloud computing models:
- Security: public, private or hybrid?
- Warrant Vs. Subpoena: physical vs. virtual
- Patriot Act: non-US data kept elsewhere please
- Precedents: telephone records

Access to our own data?
Thank you!

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jmhayes@amherstventures.com