



MIT Media Lab



Development Ventures Group

DINUBE

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

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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 DIFFENTIATORS

DINUBE:

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

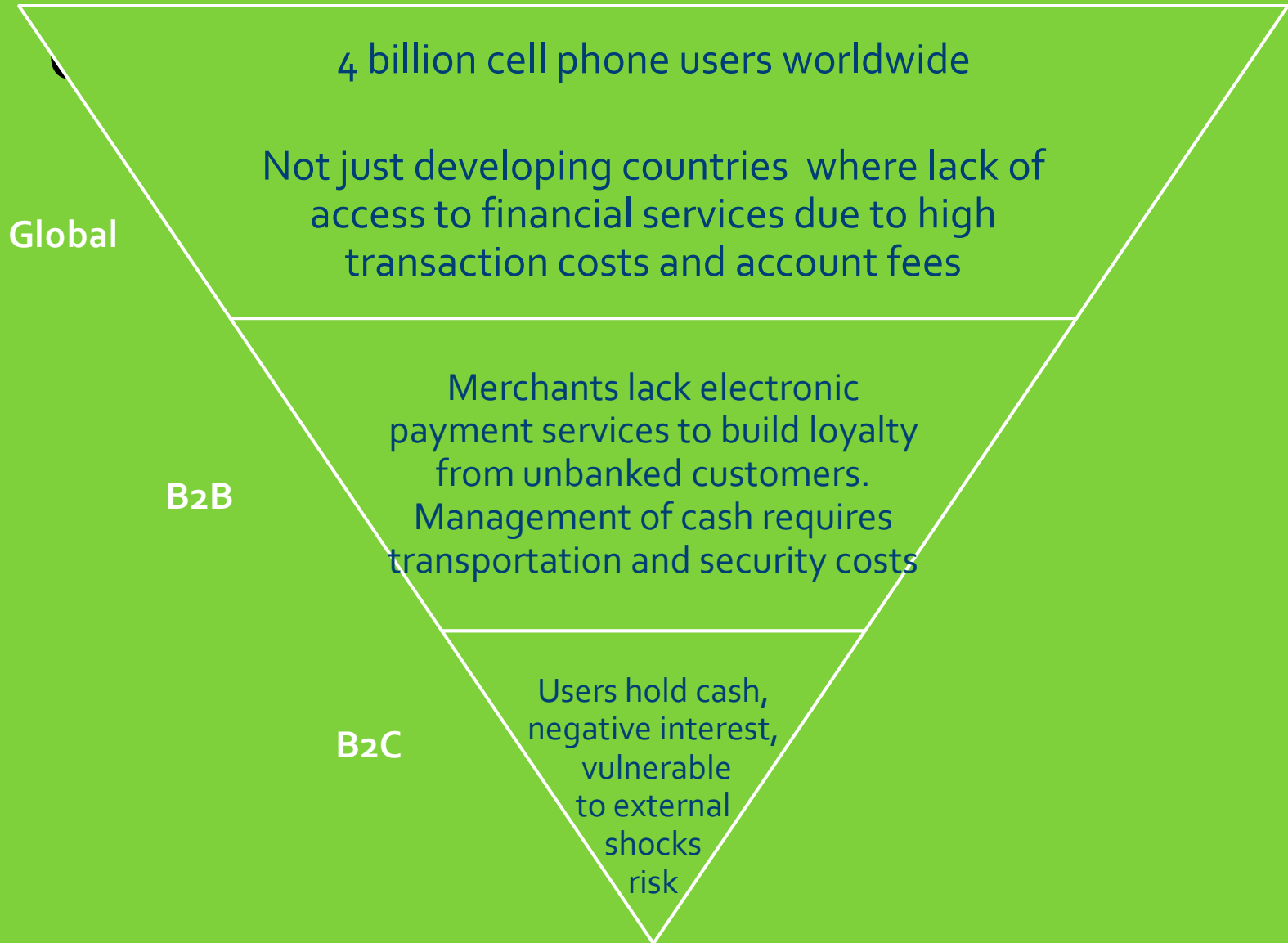
OTHERS:

- 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?



MOBILE TRANSACTIONS...



Aggregation of Ambient data:

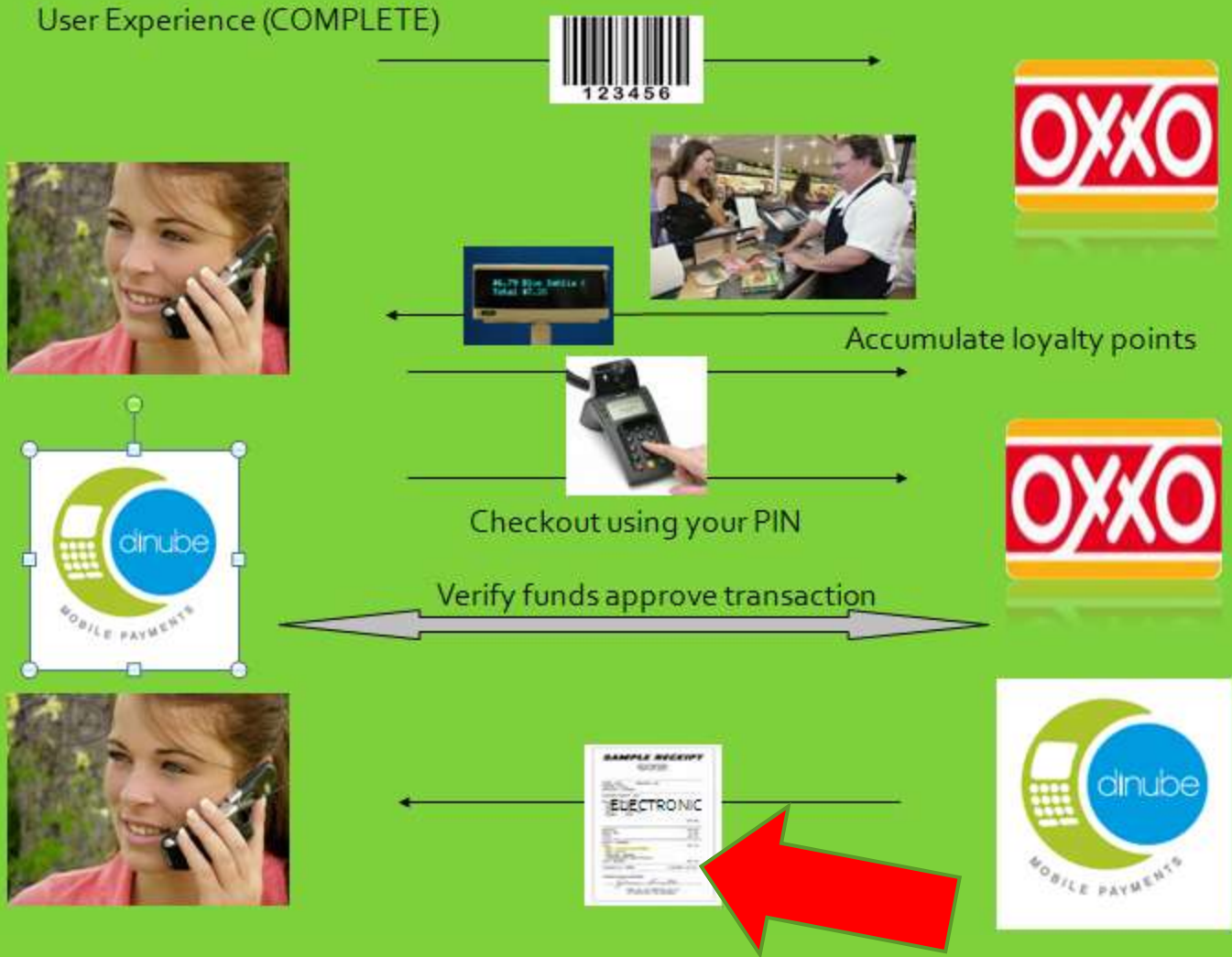
- This is a real transaction

- This is a real location

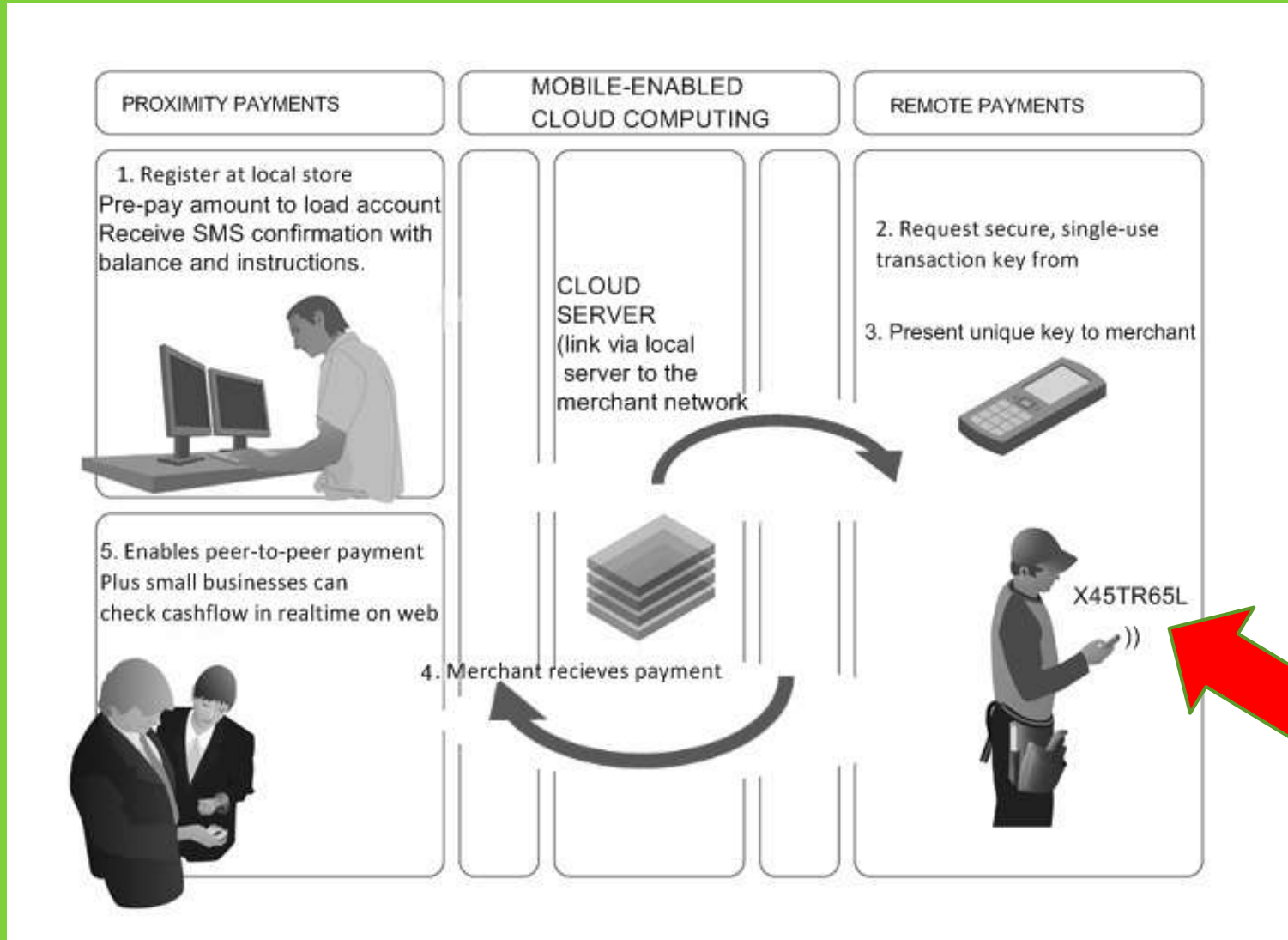
consumption!

- Not based on predictions

REAL WORLD CONSUMPTION DATA



TRANSACTIONAL FLOW



WHAT ABOUT OUR DATA?

We are not fully aware who has it

We do not understand how it is used

- Banks? Cell phone carriers? – based on “trust”
- 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!

DINUBE

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