



10th Digital Money Forum



Roy Vella
PayPal

- **KISS Strategy: Keep It Simple, Stupid!**
- **Solve a Problem, Add Value or Go Home.**
- **Everyone needs to make money.**



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Susie Lonie

Vodafone/Safaricom

- **Walking the fine line between optimism & realism**
- **Finding the unplanned benefits (and exploiting them)**
- **Sense checking & not being afraid to have your first price rise before you launch**



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consult
hyperion

Tony Surridge

Visa UK

- **Product development demands an understanding of the economics of the initiative i.e. what is the cost and who will pay?**
- **99% of new products fail if the test of success is "still there after 2 years and making a profit".**
- **Investment risks are at best uncertain. The challenge is as much a cultural one as a spread sheet. Is UK plc risk averse?**



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Samee Zafar

Edgar Dunn

- **Cost and relevance dynamics differ by stakeholder and by payment product**
- **For banks, low value payments is a key area of business growth. Indirect benefits through ticket uplift etc...**
- **Mobile proximity payments – banks will have to pay a fee to operators for SIM “real estate”**