



Fact Sheet: Your Cell Phone Will Be Your Wallet, Your Ticket Broker, Your Concierge, Your Bank, Your Shopping Buddy, and More

In the next five years, your mobile phone will become as trusty as your best friend when hitting the mall. If your friends can't make the trip, you can bring them with you in your pocket, not just by text messaging each other, but by connecting them into the experience. New technology will allow you to snap a picture of someone walking past wearing the coolest new outfit and will automatically search the web to find the designer and the nearest shops that carry that outfit. You can then see what that outfit would look like on your personal avatar – a 3-D representation of you – right on your phone, and ask your friends in different locations to check it out online and give their opinion.

These new technologies will also allow you to go into a store and ask your phone, "Where are the designer dresses?", and the phone will give you the exact location, even guiding you there much like GPS guides you in your car on the road. And since you're a member of their shopping club, the store will know what you like and offer a personal discount on your favorite designer shoes in colors that match the items that you are planning to purchase.

Your phone will also guide you through visiting a city. Imagine you arrive at an airport, turn on your cell phone, and it automatically provides you with local entertainment options, activities, and dining options that match your preferences. Then, your phone would make reservations and purchase tickets for you, and you would be able to use a receipt on your cell phone to get into the concerts and sporting events that you selected. Your phone will be your personal concierge.

Examples of technologies that will help your cell phone's capabilities evolve in the next 5 years:

- Working with IBM has made possible a range of new services for **Bharti Airtel's** mobile users. For example, a new service called "mChek" allows someone sitting at a café in Paris or wandering through the forests of Malnad to make an Airtel bill payment by simply sending an SMS.
- **Bharti Airtel** and IBM are also exploring creating a 'Mobile Wallet', that will potentially turn mobile phones into credit cards and offer consumers a host of other services, including accessing maps, information, and directions. A sensor in the handset will enable it to connect wireless devices at the counter to make payments.
- Working with IBM, **Omron** started the world's first mobile phone-based information delivery service called "Goopas" that sends local information to a consumer's mobile phone when the person passes through a ticket gate at a train station. For example, if you were traveling in the city of Osaka and decide to get off at one of the stations, using "Goopas," your mobile phone will receive an e-mail with local restaurant, theater, museums, and events in a matter of seconds. Not only did IBM help develop this delivery service system but one of the key technologies that enables the real-time service is an Agent Framework developed by IBM's Yamato Lab and Tokyo Research Laboratory.
- In Singapore, **CASSIS International** and IBM are piloting a Smart Poster Management System at train stations and bus stops that enables transactions with a simple tap of a mobile phone. Consumers just need to tap on a Smart Poster to receive product and location information, quickly access services and conduct transactions like buying movie tickets or making dinner reservations with their mobile phones.