

INTRODUCTION

The first three months of this year have been a blur.

There is a momentum and a cadence around mobile commerce that we haven't seen ever – as the plans that were contemplated two, three or even more years ago are coming to market. These solutions are, by and large, cloud-based and designed to create an experience that wraps other value-added functions around payment. Offers, loyalty, and even services that are enabled by payment are all things that are moving us ever more quickly towards the mobile enabled future that merchants, consumers and the ecosystem that surrounds them want to embrace.



As we leave winter behind, I thought it would be fun to map some of the classic signs of Spring to the moves in mobile that will likely shape the mobile commerce space over the coming months:

Marketplaces

With the better weather comes outdoor markets and local artisans with their crafts for sale. mPOS solutions have come a long way since the days that all they did enable a card transaction. Solutions like PayPal and Shopify blend the on and offline worlds so that craftsmen and women can have physical storefronts, virtual storefronts and a single way to pay, and the CRM and offers/loyalty promotional backdrops that were once only the preview of the big guys.

New shoots in the garden

We've already seen new mobile commerce seeds planted by many of the largest players in the space – MasterCard, PayPal, MCX, LevelUp - clue us into the direction they are taking with their mobile commerce platforms. The cloud seems to rule the day, along with the notion that it isn't the device that's mobile, it's the person. And, that very important but subtle difference unleashes a whole new world of possibilities in terms of what payments embodies to deliver value to consumers and merchants.

On vacation!

Disney is but one resort that has combined wearables and NFC to enable access to its various attractions, hotels and restaurants in closed loop environments such as amusement parks and resorts. It makes it very easy for anyone to "just leave home without it" and not miss any opportunity to shop and pay!

America's greatest pastime

"Take me out to the Beacon" is more likely the song that baseball fans will be singing this season as San Francisco Giant's Stadium and the home of the World Series Champs Boston Red Sox, Fenway Park (among others) have deployed Beacons that deliver content and offers to fans. Nothing yet that indicates that this is tied to payment at concessions stands but were are just getting started. Stay tuned!

Surf's up!

Who wants to carry a wallet to the beach? That's where wearables could really come in handy, so long as they enabled payment at concessions stands in the area. I'd bet a stick of gooey cotton candy that we'll hear at least one story about something like this as we get closer to summer.

Outdoor dining

Dining al fresco is what summer is all about! And, what could be better than checking in to your favorite outdoor café, and then paying from the table via a mobile app? Not only possible, but happening and with many solutions in market that are all trying to crack that code.

Happy (Mobile) Spring!

