

TELECOM BUZZ !!!

"expanding telecom world horizon"

E-Wallet :

Changing the Way You Pay



VS



Apple vs. Samsung
Lawsuit : A
gamechanger ???



Hold Your Mobile Away
from Body While Talking :
Government Issues
Guidelines



Skyfiber's CTO, speaks at
Mobile Backhaul India 2012



From the Editor

Technology has shaped the way we live in nearly every aspect of our life. One of them to though is the transforming our leathery wallets into an E- Wallet.

Who would not like to move out of the house without those heavy wallets and yet pay for the shopping in addition to saving a few dollars or earning rewards in the process. Digital Wallets or E-wallets are here to make our pockets lighter by transitioning the way we shop from paying with credit cards to using smartphone, tablets and other mobile devices. According to data from Ernst and Young, mobile payments are expected to be big business in future, with the market expected to reach a massive \$245 billion by 2014.

What is required for the success of movement is the co-operation between financial institutions and telecommunication companies. Provided the harmony persists between the stakeholders, nothing can stop 'digital wallets' to gain success in 2012.

The current issue will unfold the technology behind 'E-Wallets' and its current market scenario. Hope you' will find the articles interesting and worth sharing.

Feel free to drop in any queries or suggestions that you may have at newsletters@mcpsinc.com.

Upcoming Openings

- **GIS Soft. Developer**– Gurgaon (3 – 6 years of relevant experience)
- **Android Software Developer**– Gurgaon (2 -5 yrs of relevant experience)
- **3G RF Trainer** – Gurgaon (5 + years of relevant experience)

Mail your resumes to hr.india@mcpsinc.com

Key Company Highlights

- **Ericsson Academy selects MobileComm Training Academy to deliver Telecom Technology Trainings.**
- **MobileComm Training Academy is proud to be the preferred Technical Training partners for IDEA.**
- **MobileComm partners with 'Skyfiber' - an international provider of Optical Wireless Broadband solutions to deliver efficient backhaul solutions.**
- **After a successful External Audit, MobileComm India has received the certifications on OHSAS 18000:2007 for Occupational Health & Safety and ISO 14001:2004 for Environment Management System from CABINET DE GESTION (CDG) accredited by Dubai Accreditation Center (DAC) .**



E Wallet: Changing the Way You Pay

Take a minute to peep into your wallet/purse and examine the amount of credit cards and loyalty cards you carry in it. More often than not, you also carry a fear of misplacing your cards and wasting time ordering a new one. Will the day come when you will routinely leave the house every day without your leather wallet? How would you feel if instead of fumbling through a wallet for your credit cards, coupons, membership cards and receipts, you could simply use your smartphone to a terminal. Sounds Interesting, right???

I bet, the days are already here when you can actually step out leaving your heavy wallets at home and carry what is known as e-wallet (electronic wallets) or digital wallet. But what exactly is a digital wallet? Is it more convenient? Is it practical? Let's try and demystify each arousing doubts here.

What is Digital Wallet?

A digital wallet, otherwise known as an e-wallet allows the user to make electronic commerce transactions quickly, and securely. It allows you to forget your wallet and still be able to make purchases and get on with your day. Ultimately a digital wallet will be able to benefit anyone who holds a smartphone capable of using it.

Technology behind the Movement

A digital wallet works by using a technology known as Near Field Communication (NFC), which lets you pay by tapping your phone against a sales terminal. It works almost like a BLUETOOTH where NFC devices within close proximity to communicate just by touching or coming near to each other. Examples include:

- Take a picture from your phone, just touch another phone and send the picture without any wired connection.
- Send large document/files to another device just by touching them together.

- You can download games and other kinds of application just by touching the two gadgets together.
- You can make payments with an electronic wallet.

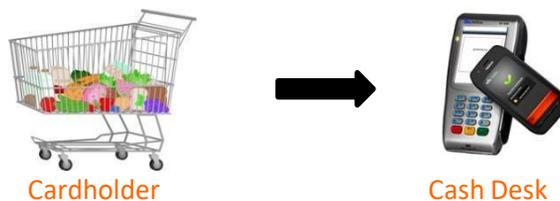
In case of electronic wallet, your smartphone carries and store information to enable payments without using cards.

Transaction Procedure Using E-wallet

Transaction using E-Wallet takes place in 2 STEPS :

- ONLINE TRANSACTION
- OFFLINE TRANSACTION

A) Offline Transaction:



Cardholder having chosen the goods he wishes to buy, he goes to the cash desk. Here, the merchant calculates the total value and enters it on the payment terminal using a keypad. The terminal then displays the amount on a small screen facing the cardholder, who confirms the amount by pressing an "OK" button. In less than a second, the value is transferred from the *e-Wallet* to the terminal.

This is an off-line transaction.

B) Online Transaction



Periodically, the merchant connects the terminal to his bank to do a

collection that is to transfer the value collected in the terminal to his bank account. This is an on-line transaction. The terminal sends a message for each transaction to the *e-Wallet* host system, identifying the card number and issuer and the amount. The host system debits the float account of the issuer and credits the merchant's account. This typically takes a few seconds per transaction.

Market Scenario

E-wallets have already begun to make their presence felt, see how:

Google, Apple, Microsoft, Intuit and Square are all trying to break into the market for digital wallets. Mobile operators like Vodafone and Telefonica announced their wallet initiatives in Africa and Latin America. Verizon, AT&T and T-Mobile have created their own wallet consortium called ISIS. In Japan, NTT DoCoMo has already had substantial success with its Osaifu Keitai (literally 'wallet mobile').

Seattle-based Starbucks, with its Starbucks Card Mobile App for Android and iPhone is already the largest U.S. mobile payments network.

Tracking the Growth

Rise in smartphone usage will give a 'great boost' to the movement. Let's face it, people these days feel as naked without a mobile phone as they would if they misplaced their wallet. If figures to be believed, the growth of mobile devices is continuously on rise. Gartner said - By 2016, the installed base of mobile PCs and smartphones will exceed that of desktop PCs.

So what could slow this juggernaut down?

- a) First near-field communications will take few years to materialize.
- b) Security: hosting of a secure data in a SIM-NFC card or secure component of the phone makes it necessary to rethink security

architectures not only in mobile objects (cell phones, PCs and tablets) but also in servers that are now cloud-hosted.

Communications chip manufacturer Broadcom has estimated that about 15% of all smartphones will have NFC capabilities by 2012 and Google doesn't see near-field communications becoming ubiquitous until 2014 or so.

E-Wallet: A Double edged sword?

Advantages:

- It helps in carrying a range of information which means that you don't need to carry a lot of different cards.
- It is very easy to connect – you just need to tap it on the other device.
- The electronic wallet can store all your information such as addresses, photos and credit card information in a secure, organized and protected area.
- The E Wallet is also universal so it can be used while travelling throughout the world

Disadvantages:

- NFC is still not available on the majority of mobile devices.
- It will be necessary to keep more traditional payment methods until there is greater acceptance of the technology.
- Security is still an issue. Research conducted for PayPal Canada found that 43 per cent of people don't trust their smartphone to keep their personal information secure, and more than 80 per cent worry about financial privacy while making mobile transactions

Question remains – will they ever completely replace their leathery counterparts. Well, in my opinion, if the developers can manage the three essentials – absolute reliability, recording accuracy and security – there's no reason why 2012 can't be the year of 'digital wallet'



Apple vs. Samsung lawsuit :

A game changer ???

The much awaited Apple vs. Samsung lawsuit is over and Apple has emerged victorious. In case you haven't been following it, the jury in the much-hyped Apple vs. Samsung patent infringement lawsuit recently handed down a verdict which basically gave Apple everything it wanted: A billion-dollar payment from Samsung, and an injunction against sales of infringing Samsung phones. Apple has asked for U.S sales ban on a list of Samsung Phones. That list includes the Galaxy S II(AT&T, Sprint and T-Mobile Variants), Galaxy S4 G, Galaxy S showcase, Galaxy Prevail and Droid charge. Hearing on this matter has been scheduled for December. The judgment is sure to affect many more players and stakeholders in the industry. So, wondering whether it will be a game changer ??? Read on to find out :

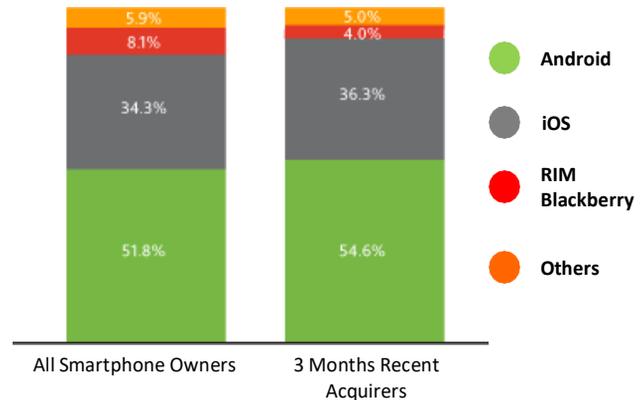
Apple vs. Samsung: Reading between the lines

Apple took Samsung to court last year over claims that Korean manufacturer infringed on its design and software patents, such as a "rubber-banding" feature in its firm's operating system, which makes lists jump back when pulled beyond their limit, and a "pinch-and-zoom" feature which is now found in a wide range of mobile devices. It also upheld Apple's claim that Samsung had infringed on its design patents by copying aspects of the iPhone's design, such as the system used to display icons. The most obvious question bothering you must be: Will Samsung phones still be available for sale? Will they be more expensive? Will owners of existing phones need to worry?

Well, Samsung, has a different view of the outcome, describing the ruling as "a win for Apple, and a loss for the American consumer". According to Samsung, "It is unfortunate that patent law can be manipulated to give one company a monopoly over rectangles with rounded corners, or

technology that is being improved every day by Samsung and other companies."

Smartphone Operating System Share



Read as : During June 2012, 51.8 percent of Smartphone owners had a handset that runs on the Android Operating System

June 2012, Nielsen Mobile Insights

Android Is Safe, Says Google

Google, the owner of Android OS claims that - "The court of appeals will review both infringement and the validity of the patent claims. Most of these don't relate to the core Android operating system, and several are being re-examined by the US Patent Office."

Future of android and other devices using android OS:

Although the court ruling applies only to Samsung, it will certainly have an indirect effect on all makers of Android devices. Analysts believe that this will spark innovation in the smartphone market as the makers of android phones will now take more care to make their phones distinguishable from iPhone.

Here's hoping we can find a solution to the endless patent trolling before it really hampers the market.



■ **Hold your mobile away from body while talking: Government issues guidelines**

Government had advised users to hold the cell phone away from body to the extent possible and use a headset (wired or Bluetooth) to keep the handset away from your head. Radio Frequency (RF) energy is inversely proportional to the square of the distance from the source being very close increases energy absorption much more. The users have also been advised to limit the length of mobile calls and use text as compared to voice wherever possible.

■ **'Nanoresonators' to Boost Cell Phone Connectivity**

Researchers from the Purdue University have designed devices called nanoelectromechanical resonators to ease congestion over the airwaves to improve the performance of cell phones and other portable devices. They contain a tiny beam of silicon that vibrates when voltage is applied. The nanoresonators control their vibration frequencies better than other resonators. The devices might replace electronic parts to achieve higher performance and lower power consumption.

■ **Huawei Wins Two Backhaul Contracts in Africa**

Huawei says that it has been selected to provide its IP microwave solution for the LTE backhaul networks of Movitel in Angola and Mobile Telecommunications Limited (MTC) in Namibia. The solution from Huawei provides up to 2 Gb/s to each individual operator, supports a simplified clock synchronization and allows unified network management for optical transmission and wireless equipment.

■ **M2M : IBM and Vodafone Advance Smarter Home Initiative**

IBM and Vodafone announced a collaboration to combine mobile communications and cloud computing for the remote management of 'smart home' appliances. At the IFA consumer electronics event in Berlin, Vodafone and IBM will demonstrate the mobile management of a washing machine and other smart home devices that are connected by Vodafone's Global M2M Platform running on IBM's new SmartCloud Service Delivery Platform. "The smart home market is now a reality and Vodafone is committed to delivering to it," said Marc Tastayre, Vodafone M2M Global Business Development Manager.

■ **Apple wants Samsung Galaxy S III and 3 other phones banned**

After seeking a major legal victory over its rival Samsung Electronics, Apple has asked a federal court in a separate case to find that four additional Samsung products, including the Galaxy S III, infringe Apple's patents. In February, Apple alleged that at least 17 Samsung products infringe its patents. In a court filing made in San Jose federal court on Friday, Apple added four more products to the list of allegedly infringing products that have been released beginning in August 2011 and continuing through this month.

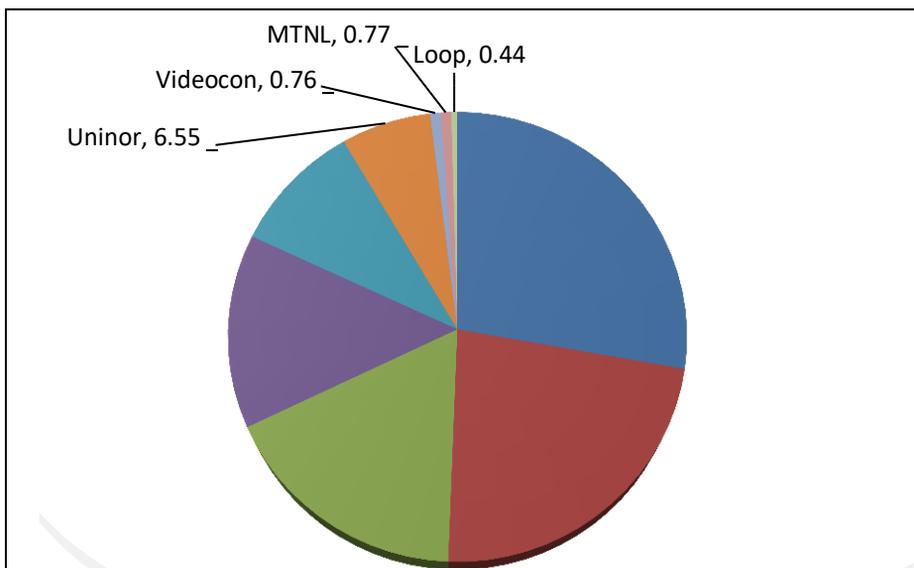
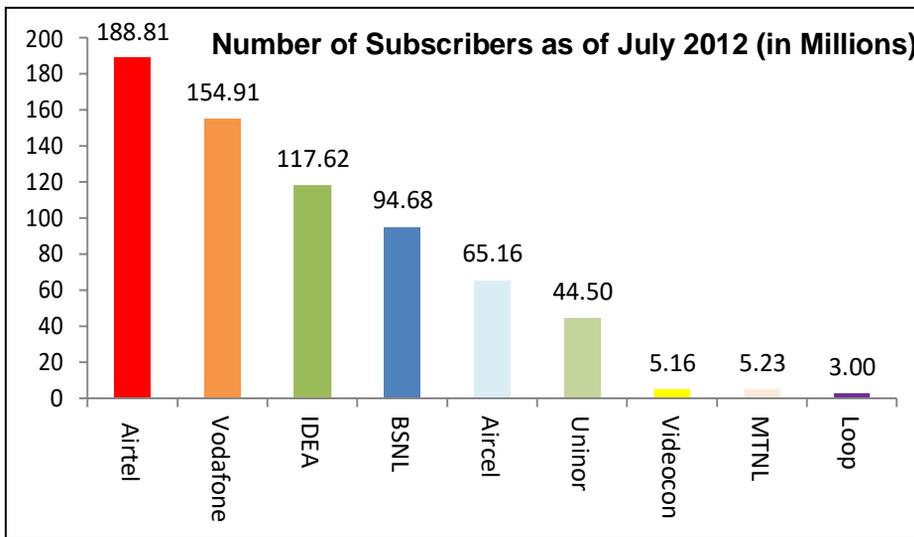
■ **BT in pact with Rostelecom for optimal network reach in Russia**

BT is further improving its reach into Russia through a new network interconnection agreement with Rostelecom, Russia's national telecommunications operator. The agreement will significantly improve BT's ability to serve its corporate customers across all regions of Russia with its BT Connect portfolio of intelligent network services. BT already serves around 400 large organizations in Russia, including many of the world's leading global multinational companies with operations in the country.

India added over 1.70 million New GSM connections in July 2012

Highlights

- Total No. of GSM subscribers as of June 2012: 679.05 million
- Total No. of GSM subscriber additions in June 2012: 1.70 million with 0.25 % increase from the previous month.
- Maximum GSM subscriber addition in the month of June by - **Airtel** – 1.50million
- Maximum GSM subscriber addition in the month of June in - **Karnataka** – 650,060



Group company wise % market share (Subscribers) as of July 2012

Mobile Backhaul: A key to Competitive User Experience

Mobile Backhaul is one of the most critical issues facing Mobile Network Operators. Evolving 3G and 4G technologies are expected to claim the lion's share of wireless infrastructure capital spending next year. Without an efficient backhaul strategy, a 3G or 4G operator will find it impossible to offer uninterrupted user experience to smartphone/tablet demanding high speed data downloads on the go.

Recently held conference - '**Mobile Backhaul India 2012**' in New Delhi addressed the unique approach for building a cost-effective optimization of transport network. The conference focused on successful strategies on backhaul for reductions in OPEX, laying limits in CAPEX and future proofing the infrastructure. Leading Telecom Professionals were present at the conference to discuss the latest technology solutions and business strategies. Present among the speakers was **Mr. Samir Sheth CTO, SkyFiber** to deliver the presentation on "New Approaches to the Wireless Backhaul Challenge".

Based in Texas, SKYFIBER is an international provider of Optical Wireless Broadband solutions, and holds 17 key patents pertaining to Optical Wireless Broadband (OWB) / Free Space Optics (FSO) technology. **MobileComm recent partnership with Skyfiber aims at meeting ubiquitous bandwidth demand and providing enhanced user experience.**

MobileComm Conducts Highly Successful 'Summer Training' at College Campus

After working for years to better prepare the young graduates, MobileComm rolled out its **Summer Training Program at Bharati Vidyapeeth's College of Engg, New Delhi** allowing the young graduates to learn and experience the demands of telecom industry. The coveted training was attended by around 27 E&C graduates who were mass educated to understand the basics of GSM/GPRS Planning & Optimization. The main intent was to provide a cohesive blend of accelerated and engaging instructions, hands-on learning, live examples and skill building. At MobileComm, we make sure the students don't learn just by watching but by getting involved in real projects. Here's what the students have to say about our program:



"I liked the practical & real life experiences shared by the trainer" – Student, 2nd year E&C

"Through this course, now I am able to relate theoretical things with the practical part" – student, 2nd year E&C

Catch the glimpse of our efforts [here](#)



How do you handle adversity?

Are you a carrot, an egg or a coffee bean

A young woman went to her mother and told her about her life and how things were so hard for her. She did not know how she was going to make it and wanted to give up. She was tired of fighting and struggling. It seemed as when one problem was solved, a new one arose.

Her mother took her to the kitchen. She filled three pots with water and placed each on a high fire. Soon the pots came to boil. In the first she placed carrots, in the second she placed eggs, and in the last she placed ground coffee beans.

She let them sit and boil; without saying a word. In about twenty minutes she turned off the burners. She fished the carrots out

and placed them in a bowl. She pulled the eggs out and placed them in a bowl. Then she ladled the coffee out and placed it in a bowl. Turning to her daughter, she asked, "Tell me what you see." "Carrots, eggs, and coffee," she replied.

Her mother brought her closer and asked her to feel the carrots. She did and noted that they were soft. The mother then asked the daughter to take an egg and break it. After pulling off the shell, she observed the hard boiled egg. Finally, the mother asked the daughter to sip the coffee. The daughter smiled as she tasted its rich aroma. The daughter then asked, "What does it mean, mother?"

Her mother explained that each of these objects had faced the same adversity: boiling water. Each reacted differently. The carrot went in strong, hard, and unrelenting. However, after being subjected to the boiling water, it softened and became weak.

The egg had been fragile. Its thin outer shell had protected its liquid interior, but after sitting through the boiling water, its inside became hardened. However, the ground coffee beans were unique. After they were in the boiling water, they had changed the water. "Which are you?" she asked her daughter.

When adversity knocks on your door, how do you respond? Are you a carrot, an egg, or a coffee bean?

Think of this: Which am I?

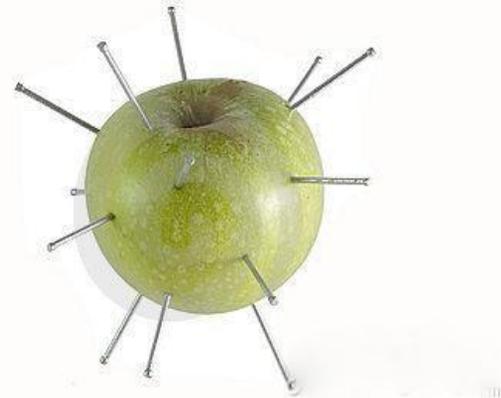
Am I the carrot that seems strong, but with pain and adversity do I wilt and become soft and lose my strength?

Am I the egg that starts with a malleable heart, but changes with the heat? Did I have a fluid spirit, but after a death, a breakup, a financial hardship or some other trial, have I become hardened and stiff? Does my shell look the same, but on the inside am I bitter and tough with a stiff spirit and hardened heart?

Or am I like the coffee bean? The bean actually changes the hot water, the very circumstance that brings the pain. When the water gets hot, it releases the fragrance and flavor.

If you are like the bean, when things are at their worst, you get better and change the situation around you. When the hour is the darkest and trials are their greatest do you elevate yourself to another level?

How do you handle adversity? Are you a carrot, an egg or a coffee bean



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