Accenture is partnering with Belgacom and BNP Paribas Fortis to jointly create and maintain a sustainable mobile wallet ecosystem in Belgium.

The objective is to create a Belgian standard for mobile commerce for all merchants and consumers, with a convenient, secure and integrated in-app mobile commerce experience. The initiative will create a solution that is open to all customers, banks and mobile network operators (MNOs) in Belgium. From a go-to market perspective, Accenture is supporting the client by providing support on the company set up (creation and operations), the marketing and communications plans, and the creation of an app developer community. Accenture will also leverage its Accenture Mobility technology to implement the solution platform for back-end and client-side applications.

Client background
BNP Paribas Fortis, the number one bank in Belgium, offers the market a comprehensive package of financial services for private and professional clients, wealthy individuals, corporate clients, public entities and financial institutions. BNP Paribas Fortis supports its clients abroad with a unique pan-European network reinforcing the group's worldwide positions. Its parent company, BNP Paribas, has nearly 200,000 employees as of FY12 (www.bnpparibas.com).

The Belgacom Group is the largest telecommunications company in Belgium, headquartered in Brussels. Belgacom Group is primarily state owned and offerings include fixed line communication through the Belgacom brand, mobile communications through the Proximus brand and Belgacom Information and Communication Technology (ICT) services to the professional market under the Telindus brand. The Belgacom Group's 2012 financial report indicated revenues of EUR 6,462 million (USD 8,577 million) and more than 15,000 employees (www.belgacom.com).

Business challenge
Over the previous year, various initiatives around mobile payment solutions had been tested in the market but none succeeded in overcoming the key barriers for becoming a broadly accepted standard for mobile commerce. The main challenge for building a new ecosystem was to determine a solution that was convincing enough for all market actors to participate. These actors, beside the end-consumer, included banks, telecom operators, advertisers, app developers, merchants and solution service providers. As such, the solution had to overcome three obstacles:

- Be open for all market actors to participate, even competitors of the initiative takers
- Allow all actors to continue playing their existing role in society and commerce, and realize benefits from this
- Be launched with a sufficiently large scale in order to become the standard for Belgium from day one
After industry wide discussions between all banks and telecom operators failed to deliver the intended results, Accenture assessed the feasibility of taking the lead in creating a mobile wallet ecosystem in Belgium with the two market leaders in their respective industries, BNP Paribas Fortis and Belgacom.

How Accenture helped
Accenture supported Belgacom and BNP Paribas Fortis in creating a feasible business plan and cooperatively launching a mobile commerce initiative to bring in-app commerce to merchants and consumers.

In a preparatory phase, Accenture worked together with both companies to create a solution that was feasible from a technical and commercial point of view. This solution was tested and validated with a number of industry players, potential future clients and partners before presenting to both company executive committees for validation.

With a formal approval from both company CEOs, Accenture proceeded in launching the project execution which included, but is not limited to:

- Setting up a program governance between the three companies involved, and across the different Accenture geographies involved in delivering the project (Brussels, Rome, Manila)

- Providing support on the company creation: monitoring progress of contractual discussions, filing with the anti-competition authorities, opening bank accounts, appointing auditors, etc.

- Providing support on launching the company operations: operating model, staffing and recruitment plan, process descriptions, training material, tools selection, etc.

- Providing support on the marketing and sales of the company: brand creation, communication plan, target client selection, pricing strategy, etc.

- Leveraging the Accenture Mobility assets to compose the platform for running the company operations

- Building the mobile application that will be used to put the Belgian Mobile Wallet solution in the market

- Providing on-site support for composing business requirements and testing the solution

- Application maintenance services for both the mobile app and the back-end platform

Accenture will use its extensive mobile technology experience and resources for the solution's implementation including loyalty, couponing, ticketing and payments through generally accepted payment instruments. The Accenture team will leverage the Accenture Mobility platform for back-end and client side applications, thus serving as the basic building block for BmWallet. The Accenture Mobility platform will be used for essentially running all the business transactions (payments, loyalty, tickets and coupons) as well as customer identification and security.

High performance delivered
With support from Accenture Mobility, BNP Paribas Fortis and Belgacom will gradually develop a solution to better protect their core businesses. BNP Paribas Fortis aims to be better equipped to protect their payment business against over-the-top players like Google and PayPal, whilst Belgacom envisions to position the SIM as the storage area for the Secure Element (a set of security keys) in order to secure the telecom operator role in the mobile commerce ecosystem. In addition, both companies aim to leverage this project to reinforce their respective positions as top service providers for Belgian customers. This innovative project is anticipated to further strengthen the BNP Paribas Fortis and Belgacom brands as innovative, client focused companies. By developing the BmWallet solution, BNP Paribas Fortis and Belgacom are convinced they can stay ahead of competitors and improve the efficiency of mobile payments in Belgium.

The BmWallet project has also allowed Accenture to build deep relationships with both clients at multiple levels: Accenture engaged both companies' CEOs for the common goal and further expanded its relationships across both companies in a multitude of departments when building, discussing, testing and validating the solution from various perspectives.

About Accenture
Accenture is a global management consulting, technology services and outsourcing company, with more than 266,000 people serving clients in more than 120 countries. Combining unparalleled experience, comprehensive capabilities across all industries and business functions, and extensive research on the world’s most successful companies, Accenture collaborates with clients to help them become high-performance businesses and governments. The company generated net revenues of US$27.9 billion for the fiscal year ended August 31, 2012. Its home page is www.accenture.com.

About Accenture Mobility
Accenture is focused on enabling its clients to achieve breakthrough growth throughout the rapidly changing mobile ecosystem. Accenture Mobility offers five mobility services including consulting, software services – applications, software services – devices and platforms, managed services, and enterprise integration services. These are designed to help organizations embrace business to employee, business to consumer, business to business and machine to machine business opportunities. Accenture offers mobility and embedded software services across a wide range of industries and platforms, including Android™, Apple® iOS, Blackberry®, Linux, Meego™, Symbian, Windows® Phone and Windows 8.

For more information, visit accenture.com/mobility and follow @MobilityWise.