



# The State of the Mobile Payments

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# What is the Payments Industry?

**Independent Sales Organizations (ISOs)**

**Payment Processors**

**Payment Networks**

**Loyalty and Reward Providers**

**Mobile Network Operations (MNOs)**

**Mobile Transaction Technologies**

**Financial Institutions**

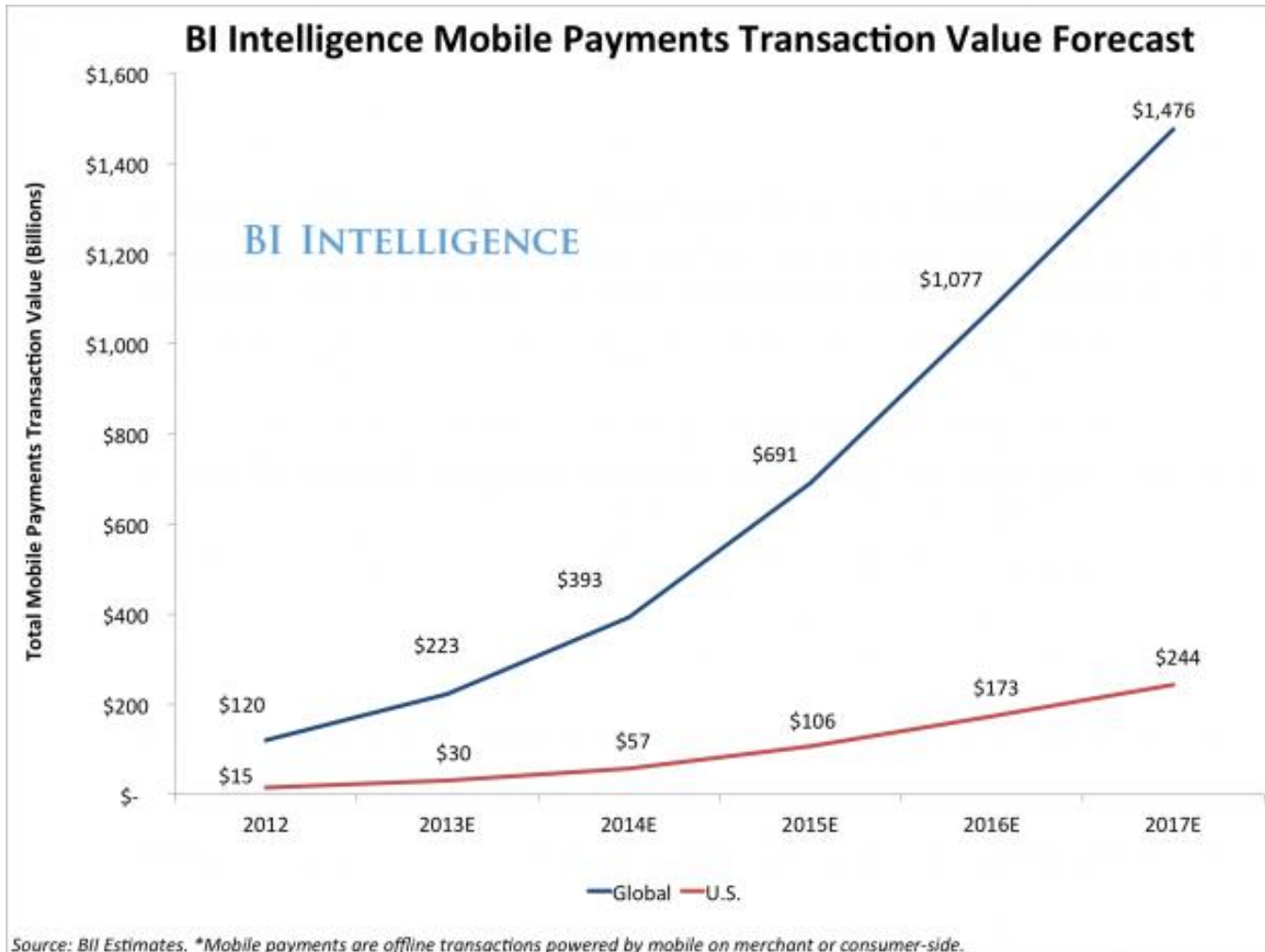
**Technology**

**POS Hardware Manufacturers**

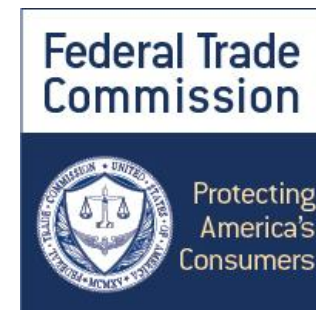
**Fraud Prevention, Data Security & PCI Specialists**

**IP Payment Gateway Providers**

# Mobile Payments Are On The Rise



# The Mobile Payments Industry is Heavily Regulated



# Payments Industry Self-Regulation Initiatives



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