

Tracking Mobile Payments: Apple & Samsung Pay Contrast

	<p>Apple Pay</p> 	<p>Samsung Pay</p> 
Launch	<ul style="list-style-type: none"> October 2014 	<ul style="list-style-type: none"> Summer 2015
Devices	<ul style="list-style-type: none"> iPhone 6 and 6+ Apple Watch 	<ul style="list-style-type: none"> Galaxy S6 Galaxy S6 Edge
Geography	<ul style="list-style-type: none"> U.S. only 	<ul style="list-style-type: none"> U.S. S. Korea
Security	<ul style="list-style-type: none"> Biometric (fingerprint scan) Network tokenization 	<ul style="list-style-type: none"> Biometric (fingerprint scan) Network tokenization
Credential Storage	<ul style="list-style-type: none"> Payment credentials in cloud Token on secure element 	<ul style="list-style-type: none"> Payment credentials in cloud Token in cloud transmitted to device at purchase
POS Technology	<ul style="list-style-type: none"> NFC 	<ul style="list-style-type: none"> Mag stripe using Magnetic Secure Transmission (MST), allowing near universal acceptance NFC
User Experience	<ul style="list-style-type: none"> Automatic provisioning via photo or iTunes Wallet loads automatically upon presentment to terminal 	<ul style="list-style-type: none"> Provisioning via data entry only Consumer must launch app to activate at POS 
Product Support	<ul style="list-style-type: none"> Credit, debit, and prepaid 	<ul style="list-style-type: none"> Credit, debit, and prepaid Also PLCC
Venue	<ul style="list-style-type: none"> POS with NFC In-App 	<ul style="list-style-type: none"> POS only, compatible with existing mag stripe terminals

For more perspective, please contact:

John Grund, Partner, john.grund@firstannapolis.com Lee Manfred, Partner, lee.manfred@firstannapolis.com
 Josh Gilbert, Partner, josh.gilbert@firstannapolis.com Hugh Gallagher, Principal, hugh.gallagher@firstannapolis.com

Source: Company websites and public announcements. First Annapolis Consulting research and analysis.