**#6 • 2010** The magazine for Ericsson employees

# Contact

VOTE! Reader pictures poll 2010 page 4

Transferring funds with his mobile phone can save Babou Nian time, money and energy
Pages 16-25



CECILIA ATTERWALL, HEAD OF ERICSSON CONSUMERLAB: "Customer behavior is changing radically" Pages 14-15

and the state of t

## How it works: HIGH DEFINITION VOICE Page 5



Protect your mobile phone against hackers Pages 32-34 ericsson. com

# END-TO-ENDLESS TELEVISION

Introducing Ericsson E2E TV". Redefining "end-to-end" to ensure that the Individual TV Experience is desired by people, technologically proven, and profitable. See more at ericsson.com/televisionary.

E2E TV - that's televisionary

🗲 FRONT PAGE Babou Nian, a 34-year-old musician from the Gambia living in London. Photo: Amy Parton









- Kevin Philips, who has become famous for his song "It Begins With Us" on YouTube: "I think there is a time and a place to have fun with company messaging'
- Four teenagers share their views on mobile phones
- The mobile service that shows where you are at the push of a button
- 13 Compete and win the Ericsson book "Changing the World"

#### COVER - MOBILE MONEY

- Babou Nian, a musician living in London who 18 regularly sends money to his grandmother in the Gambia: "I'm always a bit worried about someone stealing the cash from her."
- 19 Three questions about Mobile Money Service
- Victor Leong, who is responsible for the 22 consumer service portfolio for Mobile Money Services: "Today, when you pay for a service online, you see Visa, Mastercard and PayPal the vision is that you will also see Ericsson Mobile Money Services there one day."

#### Have your say

- How it works: HD Voice 5
- Refugees United: the project that reunites 26 displaced people
- 30 Images from Ericsson's history
- 32 How to protect your smartphone from hackers
- 36 Test your general knowledge

# Contact

Editor Jenz Nilsson, jenz.nilsson@jgcommunication.se, +46 8 588 331 38 Assistant editor David Callahan, david.callahan@jgcommunication.se, +46 76 128 64 76 Publisher Henry Sténson, henry.stenson@ericsson.com In charge of internal channels Christine Cornelius, christine.cornelius@ericsson.com Reporters in this issue Sophie Bennett, sophie.bennett@jgcommunication.se, David Callahan, david.callahan@jgcommunication.se, Sofia Falk, sofia.falk@jgcommunication.se, Anders Jinneklint, anders.jinneklint@jgcommunication.se, Johan Kvickström, johan.kvickstrom@jgcommunication.se, Jonathan Rothwell, jonathan.rothwell@jgcommunication.se, Kris Walmsley, kris.walmsley@jgcommunication.se Art director Carola Pilarz, carola.pilarz@jgcommunication.se Graphics Svenska Grafikbyrån Address Contact, Box 1042, 164 21 Kista Fax +46 8 522 915 99

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# The customers' "dormant" requirements

n our continuing discussion about how we can become more innovative and help operators more, the conclusion is often the same: "work more closely with your customers and listen to what they need." It may sound obvious, but how do I know if I'm interpreting my customer correctly? Luckily, you are not the only one asking that question.

Rickard Lundmark is head of Global Services Research. He also runs a blog, which he calls Service Science, in the Blog Library. In it he recently described how you should work with customers to find out what sorts of services and solutions they really need. In his opinion, one of the problems of basing an offering on information given to us by the customer is that this information often reaches us after we have completed a delivery. Instead he promotes what he calls the "customer involved service development" method, a tool that charts customers' "dormant" requirements. This is based on getting customers to describe their feelings at exactly the moment they experience the effect of a delivered service. If you want to know more about this method, go to the Blog Library, where you can also contact Lundmark.

Another unit that works to give us increased knowledge about customers and consumers is Ericsson ConsumerLab. At the beginning of the year, its internal site was made more user friendly, and it is now regularly updated with interesting reports. Some recent examples that are worth reading include India Country Study 2010 and Global teens: major market force today and tomorrow. The reports are written in an educational way and offer a quick opportunity to get a view of conditions within a particular area. It is of course up to you how you transfer this knowledge into action. But as head of Ericsson ConsumerLab, Cecilia Atterwall, says in an interview in this issue: "We want people to use everything on our website to create a dialog and to open doors that lead to business opportunities."

So why not do yourself a favor? The information is already out there.

Footnote: You can access the Blog Library through internal.ericsson.com



Henry Sténson, head of Group Function Communications and publisher of Contact

# **Have your say**

E-mail us your questions, opinions, reflections or workrelated images. We will publish a selection of the material on this page.

contact.comments@ericsson.com

### WHICH READER'S PICTURE DO YOU LIKE BEST?

Over the past year, Contact has published several pictures taken by employees with their mobile phone cameras. Now we want you to select the picture that you like best. Go to *internal.ericsson. com* and click on the "Readers' pictures" icon. You will find all the pictures that have been published during the year there in their corresponding issues. Select your favorite picture and e-mail the issue to us at: contact.comments@ ericsson.com. Please name the e-mail "best reader's picture" and write the number of your favorite picture in the subject field. The winning picture will be published in the next issue of Contact. Please send in your choice by January 10. Editorial

### **IWAS SO PLEASED!**

I saw a cover of a recent Contact magazine, with this quote from Hans Vestberg: "Nobody should sit and wait for someone else to do everything." I was so pleased to read this and hope it will lead to everybody understanding that responsibility and quality assurance is everybody's business. Anur Kumar Jain, India

### **CREATE YOUR OWN QUIZ!**

Would you like to test your colleagues on your knowledge of telecoms? Get in touch with us at Editorial Services. We would like you to contribute innovative and tricky quizzes for the back page of the magazine. The rules are simple. Read more here: http://internal.ericsson.com/ page/hub\_inside/news/magazines/contact/readers\_quiz.jsp Editorial



A nice view of Stockholm from the top of the Ericsson Globe, captured with my X10 mini pro. Unfortunately I missed the last part of the logo but I couldn't motivate myself to go up there again for the chance to take a better photo.

Henrik Nilsson, Sweden



A night shot of the Basilica of St Peter, Vatican City, in Rome, with a fountain in the foreground. Marco Persichini, Italy



A photo taken on Jaffa beach, Tel Aviv, Israel, with my trusty SE K810i while working in the region early in 2010. Someone had tethered a stallion in the waves, presumably to help to treat an injured leg with salt water. In the background is the silhouette of St Peter's Church on the hill in the ancient port of Jaffa. Kenneth Russell, USA

#### Web poll



percent of 403 Ericssonemployees say they have used Telepresence and video conferencing as alternatives to traveling. 42,4 percent say they haven't had the opportunity yet.

Source: internal.ericsson.com



### to Ericsson, Anna Bondesson

who recently started working as a research engineer within Sustainability Solutions and Assessments in Kista, Sweden.

### How did you come to Ericsson?

Through a competition for female students at the KTH Royal Institute of Technology in Stockholm, I discovered how many different things you can work with within Ericsson. My goal was to work with environmental issues, and the department I belong to is doing research on that. What are you working with

### right now?

An environmental analysis of a future LTE network. We're going to survey all the hardware included, different traffic models and energy requirements.

# Do you have a dream project within R&D?

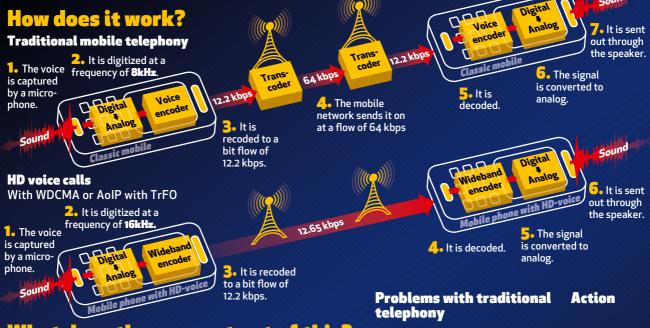
Many. Right now, an idea is going around about an aligned information system based on connected, already available devices to spread information about things like public health, schooling and local transport in developing regions.

# Have you been asked ...

# ...ABOUT HD VOICE?

# HD voice (high definition voice)

HD voice improves sound quality considerably and can transfer much of the audible spectrum to the receiver compared with traditional telephony. It can be used within fixed telephony, IP and mobile telephony. In mobile telephony, HD voice quality is achieved with AMR Wideband technology.



# What does the user get out of this?

HD voice with AMR Wideband transfers much of the audible sound frequencies, which makes the voice sound more natural and clearer. The higher frequency increases word recognition and voice awareness.



# What do you need?

HD voice needs to be implemented at both ends as well as in the system between them. This means that all operators must offer the same functionality to achieve HD quality in all calls.



Higher frequencies needed

Higher frequencies needed

Lower frequencies needed

Higher and lower frequencies neede

 Problems of distinguishing sounds such as "s" and "f."

 Problems of distinguishing between "m" and "n" and

Difficulties with hearing

Telephone conversations

sound harsh and unnatural.

"p" and "t."

vowels.



# 9.30am/September 6/Mount Montezuma, Colombia

# Telecom in any terrain

Poor weather and roads force Ericsson employees to use mules as a form of transport to scale Mount Montezuma in Colombia. The mules are loaded with parts for a Marconi Long Haul system, which will be installed at the top of the mountain at an altitude of 2,445m. The work is part of the assignment to help customer Telefónica to expand its fixed broadband access to remote areas in the country. It took three days to climb the mountain. The route was planned thoroughly to guarantee the safety of all those involved. A specially trained technician was sent on ahead every day to work out the best possible route, and to identify suitable places to stay overnight.

# Hello...



# ....Kevin Phillips,

**Network Operations** Center director for Region North America, but more famous for the It Begins With Us song, which now has more than ⊿000 hits on YouTube. The song was written by Phillips, inspired by Ericsson's new brand strategy, and recorded with his daughter's smartphone. After having been sent across the company, President and CEO Hans Vestberg sent Phillips an e-mail thanking him for spreading positive energy

### Are you known as "the guy with the guitar" at the Kansas office now?

around the strategy.

Yes, that's me. Do you think there is a need to interpret complex company information in such a way?

I think there is a time and a place to have fun with company messaging. The It Begins With Us branding strategy was a perfect place to have some fun. We want people to get excited about One Ericsson and the unified strategy. Where we are headed is exciting and music is a great vehicle to get the energy up. Will there be more songs from you?

Music and writing songs is my hobby. I can't help myself. There'll be more. It's a big part of me. Sofia Falk

Footnote: Search "it begins with us" at Youtube.com to see the video.

# Website to get local focus

F PAPED

Ericsson companies can now decide for themselves how they want to communicate on the external website.

### INTERNAL) "We're going

to reach out to our customers even more by adapting the information that we publish at a local level," says Ulrika Bergström, head of External Content Management. Local sites based on ericsson. com will now be launched, enabling regions to publish local content.

The change is part of the overall redesign of Ericsson's external website.

### **Close to customers**

"All Ericsson regions will now be able to reach out to customers with the exact information that the customers are looking for," Bergström says. "The regions will be able to use the website actively to support sales and build our brand locally."

"The responsibility for how actively staff work with a local site will be taken at regional level," Bergström says. Ericsson will have local websites but all of these, along with the global website, will make up a unified site where the company communicates together.

"Now the real work starts," Bergström says. "We now have the platform to start working with the content and to ensure that what we communicate is directly relevant to those visiting the site.

FUNKEN

STATT GRABEN

### "The main point isn't how many megabits, but how you can ensure, for example, that the elderly and the disabled get an opportunity to do things that they haven't been able to do before."

Four examples of local content on Ericsson.com

Sweden's new Minister for Information Technology and Regional Affairs, Anna-Karin Hatt, on broadband speed in Metro Teknik.

# By the way ...

NOTED ... Ericsson Supply Site Borås, which has 1700 employees, is celebrating its 40th anniversary this year. The world-leading manufacturer of microwave transmission products also includes a logistics and distribution business. The anniversary was marked over two weeks in November, with activities such an exhibition on the factory's history and an All Employee Meeting showing many highlights from the past. **... An internal** training session on Ericsson strategy at the Dallas office in the US ended with a minicampaign for It Begins With Us. The October 1 session was filled with activities to raise awareness and strengthen bonds within the office.

... You can now send Christmas cards with Ericsson's new brand and design. Go to internal. ericsson.com and click on the Seasonal Greetings link. You can send an e-greetings card, multimedia messages or printed postcards.

... Ericsson Studio in Kista has won the Vasakronan Lighthouse Award thanks to its contribution to strengthening Kista's reputation as an IT cluster.



Timmy Jegendal, Said Osman, Yassin Gharbi and Idil aw Musse nearly always carry their mobilephones, except in certain situations, for example, if they have an exam.

# A lifetime of mobility

There is a generation approaching adulthood that has grown up with mobile phones. But what do they use their mobile phones for?

TRENDS Swedish teen Idil aw Musse uses it for everything. "The usual – calling, texting, sending pictures," she says. She is 16 and goes to an independent school in Kista, Stockholm, where Contact met four teenagers to find out about their mobile phone habits.

#### Alarm clock

"Texting, music and the alarm clock," adds Said Osman, 18, and laughs.

Yassin Gharbi, 18, says: "I listen to music when I'm sitting on the bus and I'm bored. Though you also call all the time and text and surf."

### At school

These teenagers still go

to school, and there is usually a certain degree of order in the classroom. Sometimes students are allowed to have their mobile phones with them, other times not.

"It depends," says Timmy Jegendal, 17. "I have an iPhone, and it's like a computer, and you're not allowed to have it when you have an exam, for example."

### Status symbol

The Apple iPhone has become the dominant force in the market. Among young people in particular, it seems to have become a status symbol, something that everyone wants. But Said and Timmy do not agree.

"The iPhone might just be a craze, but most people want the latest model of any phone," Timmy says.

"You can do every-

thing with the iPhone, but it isn't important which phone you have," Said says.

Idil got her first mobile phone when she was 11. Said was seven, and Yassin was 12. Timmy does not remember, but "it was about the same time." They say getting a mobile phone so young means you rarely feel uncertain when features come with new telephones.

"You quickly get used to it," Issi says.

"It might take a day before you 'know' your new phone," Said says.

#### Report

Teenagers are generally positive towards technological developments, according to market research company GfK, in a report presented by Ericsson ConsumerLab. The research indicates that music is the most popular service used by teenagers, and attractively packaged access to entertainment services such as music, TV and film are generally rated as much more important than news, for example. Teenagers also increasingly demand access to social networks.

"No, I wouldn't watch films on my mobile phone. But you do watch YouTube clips," Timmy says. ☑ Johan Kvickström

Ericsson ConsumerLab

Ericsson ConsumerLab researches various enduser issues. Its findings are regularly published in reports that are used by both Ericsson and by customers. You can find the reports on Ericsson ConsumerLab on the intranet under Sales & Marketing.



...Eva Elmstedt, head of Ericsson Customer Support. Every Christmas and New Year, a new record is set for the number of text messages sent all over the world. This places tough demands on both operators' networks and Ericsson's support organization. Why are there delays in SMS traffic during major holiday periods?

"There are capacity limitations in the mobile networks with everyone wanting to send text messages to family members and friends at the same time. Despite that, delays very rarely occur." **How has Ericsson improved its service to operators during the year?** 

"We've been working closely with our customers during major holiday periods for a long time. But now we're working on this issue more systematically than before. Beginning this year, we're offering our customers a special service called Special Event Support. This has a lot to do with preparations, such as avoiding software updates and new system releases in the weeks leading up to holiday periods. Our focus is on eliminating well-known and common errors, and on prioritizing certain traffic in the networks instead." Will the number of texts messages continue to increase?

"Yes, definitely. Communication via text messaging is constantly increasing among young people, but now we're also seeing an increase among older generations." ⊠ Erik Milles



# Faces to replace codes

TECHNOLOGY A new mobilephone program for face recognition will replace PIN codes and passwords for logging in, writes Ny Teknik. The camera on a mobile phone is used to film the face, and facial features are tracked and measured. The program has been developed by researchers at the University of Manchester in the UK for the EU-funded Mobile Biometrics (MoBio) project.

### Popular in Canada

INTERNAL Ericsson was named as one of the 100 most popular employers in Canada. Canada's Top 100 Employers is a competition that has been held for the past 10 years and is arranged by Mediacorp Canada. The competing companies must be industry leaders and offer development opportunities. Ericsson qualified as a result of for the top 100 for its innovative work.

## TV gets social

**REPORT** More than one quarter of people between the ages of 18 and 24 would like a greater choice of social activities, such as multiplayer games, on their TVs, according to a report from Park Associates. They also want to be able to chat during programs and exchange recommendations on TV shows with friends. People no longer talk about TV viewers; they are TV users now, writes Readwriteweb.com.



David Cox shows how his Presence Symbols innovation works; the mobilephone camera snaps the code symbol displayed at places included in the location-based service, and your friends are then told where you are via social media sites.

# Help your friends find you

A mere touch of a button on your mobile phone and friends can see where you are. The innovation is called Presence Symbols and its creator is David Cox.

INNOVATIONS David Cox won IMS Innovation Challenge 2009 with his idea. But he began outlining what eventually became Presence Symbols already in 2007 when he was still employed by Business Unit Global Services in Australia. He moved to Stockholm and was employed at the **Business Unit Networks** Innovation cell, where he further developed the concept.

### Touch of a button

With Presence Symbols

you can tell interested parties where you are through the touch of a button on your mobile phone. All you need is for the place where you are to have a sign with a code that your mobile phone's camera can register. The information can then be forwarded to people via social media platforms. "If I go to a particular Starbucks, for example, and want friends or colleagues to know so they can join me, this avoids me having to write a long text message or update my Facebook status," Cox says.

In addition to the socializing opportunities that the service offers end users, Cox says that restaurants, cafés, stores and other businesses can benefit from Presence Symbols. "It's a very good way of doing direct marketing through those who actually go to the restaurant or museum or whatever it may be," he says.

### What happened next?

Presence Symbols was demonstrated to customers, for example, during the latest Volvo Ocean Race, and there has been a lot of inte-

rest. However, it has not taken off in the way that Cox had hoped. "All customers think it's a very good service," he says. "Maybe we could reach out better if we also worked with other units within Ericsson. Competitors such as Google have also started developing similar services, but I truly believe in what we have here." 🗵 Johan Kvickström

### The Växthus "Greenhouse" IMS Innovation Challenge

The competition is held by Development Unit Core & IMS to inspire and encourage Ericsson employees to be innovative within the IMS area. It is open to all employees, but primarily those working with IMS, and typically attracts about 1000 entries. Entries are now invited for the 2011 competition.

# Meeting of minds: creating a cultural respect

Ericsson in North America has launched a campaign to teach staff all about Swedish company culture.

**COMPETENCE** Bridging cultures: From Vikings to Cowboys was the name of a workshop recently held at Ericsson in Texas. "The course highlighted that Swedish employees and management think, react and behave differently than Americans," says Eddy Trink, Business Unit CAM Network Engineering and Service Delivery, who participated in the course. "As a result, I will revisit our strategies and methods of collaborating with Swedes both inside and outside the US."

By training employees on their cultural differences, they may better understand one another in the business environment.



In accordance with Swedish tradition, everyone enjoyed a "fika", coffee break, in the afternoon.

"The course can help you feel comfortable and be more effective in a Swedish company," Trink says.

### Cultural learning

Eleanor Goodwin, head of Talent Management, North America, says: "We are delighted to see how eager our people are to learn more about working in a multi cultural environment. These workshops provide one more opportunity to reinforce the Ericsson value of respect." Read more about Swedish-US cultural clashes here.

Please contact Ericsson Learning North America at ericsson.univeristynorthamerica@ericsson.com for further information.

Editorial Services/Jennifer McClain

# Making presentations powerful



Misused PowerPoint can make audience fall asleep.

The 10/20/30 rule is designed to keep audiences awake during PowerPoint presentations.

### EFFECTIVE MEETINGS

According to Guy Kawasaki, US internet guru and venture capitalist, a PowerPoint presentation should contain no more than 10 slides. It should definitely be no more than 20 minutes long, and the lettering should be no smaller than 30 points. He says that if you have booked a one-hour meeting and keep your part down to 20 minutes, there will be plenty of time left for questions and discussion.

#### Too much text

If you make the lettering too small, you risk filling a slide with too much text and reading from it directly. The audience will do the same thing instead of concentrating on the overall content of the presentation.

Source: CBS Business Network



...Christina Johansson Robinowitz, the culture coach, who has arranged seminars such as Bridging Cultures: From Vikings to Cowboys at Ericsson in North America.

#### What do you do?

"I help individual employees and groups understand the differences between the cultures they come from, and the cultures they come into contact with through their work. Understanding these differences can save both time and money. Employees are given the knowledge required to navigate the intercultural workplace competently and effectively." Can you give an example of a common cultural clash between Swedes and

### Americans?

"It is often hard for Americans to understand the flat corporate culture in Sweden. There is a feeling that this does not effectively address the needs of American customers, who expect quick decisions and answers. In particular parts of the US, such as Silicon Valley, where there is a strong entrepreneurial spirit, it can feel like you're being overtaken by your competitors if you don't act fast."

### Do you have any advice for those who work with Swedes?

"Bear in mind that, even if they speak excellent English and are well traveled, Swedes are not always comfortable with small talk. But even if they are reserved fashion, it does not necessarily mean they are less friendly." ⊠ Sofia Falk



Are you satisfied with your mobile internet connection?

### Ralf Sundhäll, Borås, Sweden



satisfied when it works, but it breaks down far

"ľm

too often when I'm working – about two or three times a day – and it's also slow sometimes. I've just cancelled my mobile broadband subscription and signed up with a new operator. But mobile internet is still better than a fixed modem because you can always take it with you."

### Cina Johansson, Rödeby, Sweden

"I'm very

satisfied

because I can reach

every-

thing



when I want to and especially where I want to. The only disadvantage is that you can't always see all the information you want on a site and I also miss some of the functions."

### Fredrik Höglund, Karlstad, Sweden



the time at most of the places where I need to surf on a wireless network – at home, on the train and at the office. Mobile broadband is my lifeline when I need to have a connection somewhere that I hadn't thought about."

### A DAY WITH JULIA CHEN

# All go at Ericsson Studio

As a visit manager at Ericsson Studio in Kista, Julia Chen and her team take care of all aspects of customer visits. Her days include helping out as an interpreter as well as booking entertainment activities.

### 1 wake up.

Normally I do not eat breakfast. But today I know it will be tough, so I have to have something in my stomach.

O7:26 I take the rush hour bus to Kista. It is so convenient. I read the Chinese magazine "Sanlian Life Weekly." It's a good way to get updated about what's new in China.

I arrive at the office and quickly deal with the most urgent things in my mailbox. Others will have to wait until I come back from today's customer meeting.

) : The custo-

mers arrive. I am very pleased to meet them because I know some of them from when I worked at Ericsson China.

I introduce the new Ericsson Studio to the visitors. They are very impressed, curious about everything in the studio and take pictures.

OO:15 Today's meeting focuses on 3G business models, LTE and reve-



Julia Chen's job is to ensure that customers have a pleasant and fulfilling experience when visiting Ericsson Studio in Kista.

nue assurance. I stay in the meeting to help the customers as they cannot understand English very well. The customers are very engaged and keen to discuss. I am so happy to see this because the KAM and business unit colleagues and I had several telephone conferences last week

12:00 Lunch. I take the visitors to the customer restaurant. Our lunch host is a senior vice president, who is very experienced and openly shares his views.

**13:00** The customers leave. They say that they had a fruitful meeting and ask the KAM to set up a follow up meeting when they return to China. I hope this will be a sales opportunity.

I am back in the office and call colleagues in China - otherwise it will be too late to contact them. I have another Chinese customer group coming soon. I need to hear from the KAM what the customers' expectations are. The KAM also asked if there is any special activity that I can recommend in Stockholm. I suggest watching an ice hockey game, as

### This is Julia Chen

- Years at Ericsson: 14
- Lives: Stockholm
- Home country: China
- Family: boyfriend, no childr
- Hobbies: reading, travelin watching movies

most Chinese people do not have much knowledge about it and it will be a unique experience. I can book a VIP lounge for them so they will be close to the action.

14:30 A meeting with a business unit business manager to propose an agenda for this visit.

17:15 Time to go home. I need to go to the grocery store to buy something for dinner.

🗵 As told to Sofia Falk

sson: 14	Julia prefers:	
holm		Countryside
ry: China	Books	Morning pape
riend, no children		Culture
iding, traveling,	<ul> <li>Evening at home</li> </ul>	Evening out
vies	Individual sports	Team sports



### **The stylish Radiola**

LOOKING BACK Advertisement for the Radiola from Svenska Radioaktiebolaget (SRA), 1962

The first Radiola radio with a built-in speaker was launched in 1928. But until the introduction of the transistor and the development of the semiconductor in the 1950s, the set was heavy, bulky and designed like a piece of furniture. The transistor represented a gigantic technological leap within the industry. When transistors began being mass produced, radios became both smaller and cheaper. The first transistor in the Radiola series came out in 1958. In 1964, however, all radio manufacturing under the Radiola brand was sold to AGA because Ericsson, which was the main owner, was to focus on telephony and communication..

Source: The Centre for Business History



### No dancing, I'm texting

HUMOR Forget pogo dancing, stage diving and crowd surfing. Concert audiences have become calmer since the arrival of mobile phones, according to Wendy Fonarow, professor in anthropology at UCLA in the US. It's not easy to dance while taking photos, text messaging, twittering or recording concerts. Audiences also place taking care of their mobile phones above grabbing musicians who jump into the crowd. Iggy Pop is one artist who has injured himself doing this and has now stopped crowd surfing.

Source: DN.se

# Shark fin still going strong

QUALITY Nicknamed the shark fin, Ericsson's 10-year-old R310 remains one of the most durable mobile phone around, even though it is no longer manufactured, reports Ny Teknik. Each R310 phone was put through a series of thorough tests, including being dropped into water 10m deep, compared with the standard 1-2m; this means the model boasts the same quality as today's durable mobile phones, which are marketed as extra resistant.



... percent of the world's mobile phones are smartphones. Source: Communities-dominate.blogs.com

# "I've lost count of the number of times that <mark>enemies, reporters, bankers</mark> and even my own CFOs have said that it's time for me

to quit." Virgin boss Richard Branson on the setbacks he has faced in his work with the Virgin empire. Source: Chef.se

# **COMPETE AND WIN A PRIZE**

**CONTEST** How carefully do you read Contact? The answers to the three questions below can be found in this issue of the magazine.

 In what year was the first Radiola radio with a built-in speaker launched?
 What is the name of the China report that Ericsson Consumer-Lab published earlier this year?

What does HDvoice stand for?

Write your answers after each question, put competition in the subject field and send your answers to contact. comments@ericsson.

.....



com no later than January 7. The winner will receive a copy of the Ericsson book "Changing the world." If more than one person answers all the questions correctly, the name of the winner will be drawn from a hat. **The winner** of the last competition was Vaibahv Khedkar, India. Answers to last month's quiz:

- 1. Google, **2.** 10
- **3.** Head of Ericsson
- Silicon Valley

# What was happening this time... ....25 veras ago

**1985 On January 1**, Vodafone became the first company in the UK to open a mobile telephone network, closely followed by Cellnet on January 7. However, usage was low in the first 10 years, with only 7 percent of the population using the networks.

# ..10 years ago

**2000 Fiber access** company Entrisphere was founded in Santa Clara, California in the US. Ericsson bought the company in 2007 to strengthen developments within IPTV and other IP-based services.

# .5 years ago

**2005** In just one year, Ericsson rose to 13th from 22nd place on the World Intellectual Property Organization's (WIPO:s) list of submitted patent applications, making it the highest ranked Swedish company on the list.

### **INTERVIEW: CECILIA ATTERWALL**

# Learning from the masses

Many wonder what telecom services will mean for consumers and the industry. They could ask Cecilia Atterwall, head of Ericsson **ConsumerLab**. Her team has a **finger on the pulse** of what consumers want, how they want it and who will pay for it.

Describe a typical week at Ericsson Consumer-Lab.

(Cecilia laughs) That's like trying to describe a typical consumer – no two are the same. But primarily my role is about meeting people within Ericsson and externally to talk about consumers and share our insights. Last week, for example, I met two customers, five analysts, and several external thought leaders; I held presentations internally and externally, and I discussed the primary results of one of our studies with my colleagues.

How should Ericsson ConsumerLab reports be used?

We can't all spend time the way I did last week, so our reports are a quick way to access our insights. But reports are only part of what we do.

We want people to use everything on our website to create a dialog and open doors that lead to business opportunities. Our reports should be regarded as a strategic resource, rather than just pushing out information.

By making everything available on our homepage, we can spend more time discussing the implications of our insights; what they mean for Ericsson, or our customers, and what should be done about it.

Is there any research recently that you are especially proud of?

Our recent China report (Chinese Consumer Trends in a Global Perspective) got a lot of coverage due in part to our changing ways of spreading information. The same is true of the Multi Screen Media Consumption consumer study. These are two reports that we've made available publicly. And it makes me proud to read external reviews calling our report "... the best piece of applied research I've seen in a long time."

What trends have you observed from all the research that Ericsson ConsumerLab does on consumers?

After 10 years of talking about it, we're finally seeing usage of the internet – or internet-based applications – in mobile phones take off. This is happening now thanks to the new breed of applicationenabled smartphones. They are built for the internet experience. We see that these easyto-use apps lead to increased spontaneity. And with this new app culture forming, we now see consumers' behavior changing quite drastically, sometimes without them even noticing it themselves.

We also see fixed-network applications, such as social networking and gaming, or QQ chat in China, being adapted to the mobile network. Another trend is that, as developing countries emerge onto the telecom market, the people there are eager to try out new technology. They have generally positive attitudes towards technology as it is viewed as an opportunity to improve their lives.

What interesting reports can we expect from Ericsson ConsumerLab in the near future?

Voice Ahead looks at the future of voice services. It's what we call a foresight study, where we try to understand what kind of services consumers will expect and the evolution of voice and communication.

Another report is Devices, Services and Content looking at what strategies

consumers have regarding different kinds of devices. For example, what role will a smartphone – such as an iPhone or one based on Android – play compared with any other mobile phone, music player or laptop? What type of content and services will consumers use on what device, and what early indications do we see for the usage of tablets such as the iPad? E Text: Kris Walmsley Photo: Jesper Frisk

Read more about Ericsson ConsumerLab and its reports here: internal.ericsson.com/cross unit information/ConsumerLab

# THIS IS ERICSSON CONSUMERLAB

**ERICSSON CONSUMERLAB** has existed for more than 15 years as a global unit that focuses on providing consumer insights to internal and external stakeholders. It contributes to Ericsson's new brand position (empowering people, business and society) by sharing insights with customers, media and analysts. Analyses of the insights and their implications are used in Ericsson's strategy, product management and sales and marketing.

Ericsson ConsumerLab is a jointowned resource funded by Ericsson's business units and Sony Ericsson. The unit recently began publishing its findings on ericsson.com.

# CECILIA ATTERWALL

- ► Age: 35
- ► Lives: Stockholm, Sweden
- ► Family: Husband and two-year-old son
- Business background (at Ericsson and other companies): Internships in investment banking and consulting; first job at Ericsson was as manager of demo networks, then managerial positions in product marketing and sales support.
- ► Hobbies: Family and renovating our 100-year-old summer house.
- ▶ My favorite mobile app: is one my son loves called Pekaboo Barn, with farm animals and their sounds.

"If the transaction fee was smaller, it would benefit my grandmother, because I would send more money more often." Babou Nian

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# MOBILE MONEY

Each year, immigrants and temporary residents around the world send nearly **USD 700 billion** home to their families. The UK is one of six countries in Europe where Ericsson is laying the foundation for its Mobile Money Services, **a cheaper, faster and simpler** alternative for transferring money abroad.

# Cash in hand



ondon is a melting pot of languages and cultures. It is also a city of opportunity, where immigrants and temporary residents start new lives, but at the same time continue to support the families they left behind.

Standing amid the masses of shoppers in one of Europe's busiest commercial districts, at the corner of Oxford Street and Regent Street, is Babou Nian, a 34-year-old musician who was born in Sweden, raised in the Gambia and now lives in London. Nian has just come from his recording studio, where he produces his own hip hop music.

When Contact meets him at the beginning of November, it is little more than a week before the Eid al-Adha holiday, the Muslim feast celebrated at the end of the annual pilgrimage to Mecca. For this reason, Nian is on his way to send money home to the Gambia.

"I send money to my grandmother about twice a month through Western Union; usually it's the same amount," he says. "This transaction is ▶



Music is Babou Nian's life and he plays all over London to support himself. But money is always a limited resource and he regularly sends some of his earnings to his relatives in the Gambia.

# "I'm not in a job where I can just go to the bank and do these transactions" Abul Istiague

## Did you know...

that Mobile Money Transfer will be the number one consumer application in 2012, according to a recent report from IT consultancy Gartner? Mobile payment was ranked number five. special, though, because I want her to be able to buy meat to celebrate Eid al-Adha."

Nian says that the wine transfer service he uses is both inconvenient and expensive, and that it would be great to know he could safely transfer money directly to his grandmother or one of his uncles or cousins who live just outside Banjul, the Gambian capital. "It's a hassle, both for me and them," he says. "I have to e-mail them to organize where and when they'll go to pick it up, and I'm always a bit worried about someone stealing the cash from my grandmother."

However, when presented with the possibility of sending money instantly from his phone to his grandmother's mobile money account in the Gambia, Nian is also skeptical. "Can someone access the money if they steal the phone?" he asks. "My grandmother gets overly excited and talks to everyone in the neighborhood about her grandchild who sends her money. This could cause someone in my family to get their phone stolen too, and then how would we communicate?" (see box, page 19)

According to a recent ABI Research report, the mobile phone has the lowest cost among bank channels on a per-transaction basis, averaging around USD 0.08 per transaction in the numerous markets where domestic transfer services are offered by operators, compared with USD 4 per transaction at a bank branch and USD 3.75 per transaction through a call center.

**Ericsson is piloting** an international mobile remittance service called Ericsson Mobile Money Services (*see related* 

*article, page 22)* that will enable people to send money instantly from their mobile-phone account to anyone, anywhere in the world, without the high bank or wire transfer commissions or time-consuming trips to money transfer outlets.

Nian leads us to a small convenience store, convenient because it sells liquor, toilet paper, mobile phones and has a Western Union office. He pays a transfer fee of 16 USD to ensure that his grandmother receives the equivalent of 3500 Gambian dalasi (about USD 120). He shakes his head. "If what you're saying about (Ericsson) Mobile Money (Services) is true, it has got to be better than this, right?" he asks.

The transaction prompts Nian to reflect on the cost of living in London.

"I'm here working as a hip hop

# "I would rather avoid lengthy lines, forms and inconvenient opening hours" Abdul Istiaque

# MOBILE MONEY SERVICES AT A GLANCE

- What: A dedicated business within Ericsson, offering a mobile solution for international money transfers and mobile payments.
- How: Mobile Money Services consists of a portal for users and a hub that connects different banks, mobile money customers (such as telecom operators, small money

transfer operators, retail chains and post offices), and points of sale. This system will enable money to flow through Ericsson's solution instantly, in real time.

Why: To provide consumers with a more affordable and convenient alternative to international bank account transfers and wire services. Mobile Money Services will also enable operators and other customers to offer such services as mobile wallet and machine-to-machine payments.

When: The solution will go to market in 2011. Ericsson has already begun a beta test with real users sending real money.

### Did you know...

that one billion people have no bank account but do have a mobile phone. A GSMA Mobile study has found that by 2012 that number will grow to 1.7 billion, making mobile phones a direct conduit to nearly half of the world's unbanked.

musician. I'm doing gigs all around the city as often as possible," he says. "At the same time, I'm trying to send money back to my family in the Gambia when money is already a limited resource.

"If the transaction fee was smaller, it would benefit my grandmother, because I would send money more often and I would have more money at the end of the month to enjoy London. This isn't exactly a cheap city to live in."

While fees are a major concern for consumers such as Nian, others also want a money transfer option that fits in with their always-connected, busy lives.

Making his way down Brick Lane in London's East End, under grey skies and spitting rain, Abul Istiaque is far from home and juggling three jobs to make ends meet. A 27-year-old student from Chittagong, the second-largest city in Bangladesh, Istiaque says that he would rather avoid lengthy lines, forms and inconvenient opening hours.

**"I moved to London** nine months ago to further my studies," he says. "I studied finance at the University of Chittagong and am now here on a university scholarship to become a chartered accountant." When he is not behind the register at Sainsbury's, a UK supermarket chain, he is at the front of the store, encouraging customers to donate change to the charity TransmissionUK, which aims to bring free alternative healthcare to those

### **QUESTIONS AND ANSWERS ABOUT MOBILE MONEY SERVICES**

Here are the answers to common questions consumers raise about using a mobile phone for international money transfers.

"How much cheaper will this service be than a traditional money transfer service?" Since the operating cost of the service does not include physical customer service agents, like Western Union, Mobile Money Services can be profitable on a smaller margin. Ericsson expects the commissions to be lower than those consumers now pay for international money transfers. "What happens if the phone is stolen? Can someone else access the money?"

No more than they could access your online banking account if they stole your laptop. The money is not in the phone, it is in a passwordprotected account. "Is there 24-hour access?"

Yes. And transfer orders are processed automatically, taking only a few seconds to complete. suffering in the community. He also works one or two evenings a week as a telemarketer.

Although accustomed to crowds and a fast-paced city life, he is not yet used to the isolation of living abroad by himself.

In what little free time he has, Istiaque hangs out at one of the many Bengali cafés on Brick Lane, drinking tea and surfing the web on his mobile. He reiterates that the three most important priorities in his world are his father, mother and little sister, Nasrat. "As long as they're happy, I'm happy," he says. Although financially stable in London, as are his parents back home, Istiaque likes to send his sister money to help her out as she attends university. "It's really difficult to get part-time work in Chittagong," he says.

"My parents work hard to keep Nasrat at university, as they did for me, but it does ease their burden if I can contribute to my sister's funds. Although they're generous with what they can provide, it's not always easy."

But because of Istiaque's lack of time between jobs and the high cost of wire transfers, he is rarely tempted to send money home. "There isn't enough time in the day to send money home, so I don't often do it," he says. "I'm not in a job where I can just go to the bank and do these transactions; it has to be during my time off. But the problem is that I don't have any time off."

**As a Sony Ericsson** phone owner for the past 10 years, owning a C95, a K750i, an 800i and now a Vivaz, Istiaque is unquestionably convinced of Sony Ericsson's reliability when the subject of Ericsson Mobile Money Services is raised.

"I do everything on my phone, except for banking," he says. "I talk to my family, I use Facebook to connect with friends. If there was a secure way to transfer money home and to monitor my banking transactions whenever

# **MOBILE MONEY**



The UK and its capital city, London, is an important center for immigrants in Europe. It is also one of the places in Europe where Ericsson is trying to establish its new Mobile Money Services.

▶ I needed to, it would be so convenient for me and my family. I would send money home all the time and this would ease my mind."

**Istiaque says** it would also be good to be able to monitor income arriving

in his account and see how he spends this from his phone. Between his three jobs, his hours fluctuate from week to week, so it is important for him to know how much money he has, how much he can spend and when he needs to save. "It would mean I can

WOULD YOU USE BANKING SERVICES FROM YOUR MOBILE?



Hesha Omran 20 years, Sweden "Yes, if it was secure and free. In Dubai, where I

have lived, they already have that service. You can pay your electricity or gas bills from your mobile, through agreements with the operators."

### ran Sweden <sup>Jas</sup> Ifree.

"Yes. It sounds simple as you can do it from everywhere. You don't have to be <u>home to</u> pay your bills."

Josefine Liv

17 years, Sweden

(CE)

"No. It doesn't feel safe. I still use the regular bill forms from the bank."

Sweden

Marie-Louise

Sjöh, 60 years,

make better everyday monetary decisions," he says.

Speaking over the phone from Chittagong, Nasrat Istiaque, Abul's 21-year-old sister, says she is also optimistic about Ericsson's Mobile Money Services. "I have an ID card, so I can pick up money from Western Union," she says. "But it's not something I like to do and nor do other people in Bangladesh, because it requires a passport or ID card and some people just don't have these."

She also likes the idea of an instant transfer because when the need for money arises, it is usually in an emergency situation.

"I hate asking my parents for money because I know they're financially strained," she says. "If Abul could help me out by instantly transferring money to my phone, it would make me feel more comfortable."

I Text: Sophie Bennett Photo: Amy Parton

Abul Istiaque from Bangladesh is studying to become a chartered accountant in London. He has three jobs to make ends meet. He also sends money home to his younger sister Nasrat, who is studying in their home town of Chittagong.



TransmissionUK

->>> Ericsson's vision of Mobile Money Services >>>>

# MOBILE MONEY

Inside the Ericsson Treasury in Kista, Sweden, brokers move large amounts of money around the world. Their processes are being automated within Ericsson's new Mobile Money Services solution.

# The transaction battle

KISTA SWEDEN, EUROPE

Mobile money is the next big thing in the banking and credit card industry, and Ericsson is positioning itself to play a major role in providing consumer financial services over the mobile phone.

ehind the doors of Ericsson's Treasury Services in Kista, Sweden, a team of brokers sit facing each other at two long rows of desks, moving the company's money around the world. At the same time that a customer pays a large invoice in North America, a major bill is due to be paid in South America. The team's aim is to transfer the value of the currency from one hemisphere to another without losing anything to the fluctuation in exchange rates.

The currency risk management practices save Ericsson substantial sums of money and now these systems are finding their way into a telecom solution that promises new revenues - lots of them.

Ericsson Mobile Money Services, which is being launched in the weeks leading up to the Mobile World Congress 2011 in February, presents consumers with a low-cost mobile alternative to banks and international money transfer operations, which typically charge rates of 10 percent or more.

Victor Leong, who is responsible for the consumer services portfolio at Mobile Money Services, says that while the starting point for the new business is international mobile remittance, the long-term goal is to take a piece of the lucrative mobile payment market.

"This is not just about money transfer," Leong says. "It's a way for operators to offer more services, to enable users to use their mobile money in retail shops or use the funds to top up airtime or buy multimedia content. It could also be a platform for mobile advertising and related notifications."

A new area, to be sure, yet one where Ericsson can show how it orchestrates selections from its portfolio with partnerships that meet the needs of a world becoming increasingly reliant on mobile phones.

Mobile Money Services head, Semir Mahjoub, explains: "We are used to developing new business based on some new technology we have invented. But this is an example of how a business insight leads to innovation of a different sort."

Capable of instantly processing transfer requests and transmitting them to mobile wallets around the world in seconds, the Mobile Money Services solution relies on a core system called M-Commerce Interconnect, which

was jointly developed and integrated by Business Unit Multimedia and Business Unit Global Services. This interconnection hub joins cash management systems and processes from Treasury, regulatory compliance processes, and Multimedia Brokering IPX solutions. Finally, third-party systems contribute transaction processing, clearing and settlement.

M-Commerce Interconnect will link the rapidly-growing number of domestic mobile money systems in emerging markets with users of Ericsson's Mobile Money portal – first in Europe, then expanding east and west. The portal is being beta tested in the UK, Germany, Italy, France, Spain and Poland.

Ericsson is taking steps of its own to raise interest in the mobile money market in Europe, signing consumers up itself and getting money flowing through the portal in 2011. Leong says that a successful demonstration of Ericsson's capabilities and commitment should prove more persuasive when Mobile Money Services is marketed to operators and other nontelecom customers.

Tomas Korseman, who is responsible for business development and strategy, says Ericsson's model would substantially reduce the operational costs of transferring money, while cutting its partners in on a

# **(OU SEE IT IN THEIR EYES)**



From his first day on the project in July 2010, test leader Srdjan Kostic says ces data center was notice-



Christian lartelius

that the Mobile Money Serviably different from any area he has worked in Ericsson. ALL THE SERVERS, connec-

the Mobile Money Services interconnection hub, M-Interconnect, are located in the Research & Development Center in Karlskrona, Sweden, where the core system was assembled

and integrated under tight

"There is a separate entrance for the team; we have secure e-mail – this was a secret project," Kostic says. "The product itself also has higher security standards than any I have worked on."

Kostic says Mobile Money Services has presented not only a technical challenge, but a legal and financial one. "Regulatory compliance, for example, had to be built a completely new area for

everyone on this project," he

Christian Jartelius, who leads the team that ensures that go-live criteria are fulfilled in the Mobile Money Services solution design, says that another challenge is presented by the newness of the international mobile remittance business itself.

"We are building a completely new revenue stream for Ericsson, and we don't have the whole line organization in place. We started without established processes and

tools, and we have nothing to compare this to," Jartelius says. "Plus, the timeframe is very tight.

"That is just the kind of challenge I had been looking for," he says.

Kostic agrees. "Everyone in the project feels that we are laying the foundation for something that is going to be very big in the future. It's very fulfilling and the whole team how to explain it, but you see it in their eyes when they are working with it."

# **MOBILE MONEY**

# "This is an example of how a business insight leads to innovation of a different sort" semir Mahjoub

## Did you know...

that in a recent survey of people in Europe who regularly send money abroad, 67 percent said they would consider using an international mobile transfer instead. ▶ larger share of revenue than offered by other transfer schemes, such as Western Union. Partners could include telecom operators, as well as money transfer operators, banks, supermarket chains and post offices. Taking M-Commerce Interconnect to market is the responsibility of Lars Arvidsson, head of Wholesale and Partnering, who says its components can be offered separately or in their entirety to parties.

"Some might not need everything in the solution – for instance, a company might have its own customer care – but others, especially small operators, would be interested in the complete end-to-end package with the portal, which they can brand themselves, or co-brand with Ericsson," Arvidsson says.

**Bringing more** partners into the value chain will expand the variety of services that can be offered on the Ericsson Mobile Money Services platform, Leong says. "The online possibilities alone are huge. Today, when you pay for a service online you see Visa and Mastercard – the vision is that you will also see Ericsson Mobile Money Services there," Leong says.

Korseman adds: "You could just enter your mobile number."

When the money transfer busi-



Here are some of the key people behind Ericsson Mobile Money Services. From left, Tomas Korseman, Victor Leong, Semir Mahjoub and Lars Arvidsson.

ness has taken off, the next stop on the roadmap is mobile payment. Already widespread in Asia, the mobile phone's role as a purchasing instrument is just around the corner in the rest of the world, Mahjoub says. Money transfer is a natural point of entry for this market, but Ericsson will not be alone in trying to capture it. "Visa and Mastercard are already moving to get their products into the mobile phone," he says.

# TESTED UNDER EXTREME CONDITIONS

While Mobile Money Services requires third-party partnerships, some of its key ingredients come from proven Ericsson revenue management and multimedia brokering solutions.

JAN WÄREBY, chairman of the new organization and head of Business Unit Multimedia, says: "One billion users are charged in real time in our Charging system, which is deployed with 165 operators worldwide," Wäreby says. "We also have more than 350 customers using our Mediation solution including both online and offline.

Wäreby says the underlying technology for Ericsson Mobile Money Services has been well tested under extreme conditions. "Ericsson has extensive experience in managing a large volume of real-time transactions," he says. The Multimedia Brokering IPX solution is being used to improve delivery and enhance the end-user experience, he says. "Multimedia Brokering IPX ensures that transfers go to the right destination and enables the interconnection hub to communicate with users, sending messages about transaction status and confirmation when the transfer is complete," he says. Since the technology that enables retail cashiers to scan cards is not yet widely available for mobile phones, Ericsson Mobile Money is getting the ball rolling by equipping its users with a debit card that can be prepaid with funds direct from their mobile wallet.

The platform could also process transactions between connected devices, such as toll road scanners, vending machines and metering systems, Mahjoub says. "We don't know at this point what all of the 50 billion connected devices in the future will be doing, but there will certainly be transactions involved."

**Looking further** ahead, Mahjoub says Ericsson Mobile Money Services will also dovetail smoothly with the evolution of mobile online banking. "If you look at the emerging markets, where mobile money is becoming more prevalent than online banking, you see an evolution from personal transfers to micro loans, bill payment and other products like insurance," he says.

"There are no limits. This is just a first step."

I Text: David Callahan Photo: Jesper Frisk

# The payment pioneer

A pioneer in mobile money, Philippine operator Globe Telecom launched GCash six years ago.

izza Maniego-Eala, president of Globe's subsidiary G-XChange Inc, says the platform offers consumers an array of financial services, including instant cross-border mobile remittances.

Is mobile money a good business for operators? Definitely. Mobile money offers an opportunity to draw new revenue streams from existing telecom infrastructure. It also helps increase stickiness with consumers and partners. Mobile money needs to be a global industry to grow, just as SMS and voice have moved from being local operations to working across borders and networks.

> What are the main GCash services that your customers use?

> > In addition to international remittance, and purchase of pre-paid airtime, domestic remittance is a big area for us. It includes money transfers, bank deposits and withdrawals, and the payment of salaries, incentives and mortgages. It also includes paying for goods and services as GCash enables merchants to convert their

mobile phones to point-of-sale devices. Is it difficult to get people to trust a mobile operator to handle their money?

Not really. Before we entered the mobilemoney business we had a strong pre-paid business, with customers prefunding their phones before using them. So this is almost an extension of trusting Globe to deliver services in exchange for the funds they put in their mobile phones.

Who are your main competitors? How far up the value chain do you see GCash climbing?

Any banks or remittance companies would be our competitors, but we also view them as potential partners. For example, large banks are limited in their ability to expand into rural areas. But we can sweep the smaller transactions in these areas in a cost-efficient way and deliver them back to the commercial banks. They do not have to put up significant capital to do this.

In our model for growing the GCash platform, partnerships play a key role.

Do you see GCash evolving to become a full banking service?

From a regulatory point of view, we are a financial services company – not a bank – so we can do remittance and electronic money issuance, but we cannot offer interest income on savings or lend money. However, we do want to test models on the GCash platform that would help increase access to micro savings and micro lending. So we purchased a 40 percent stake in a savings bank last year, and that would be the vehicle for our company to propagate savings and lending initiatives with an emphasis on micro financial transactions.

What does the Ericsson's global mobile money interconnect solution mean for GCash?

We are quite happy that Ericsson is translating its telco strengths into the financial services sector and creating a hub that will facilitate cross-border money transfer. Connecting to Ericsson's hub allows us to ride on the company's growth in this field without additional cost. On the flipside, we can help Ericsson penetrate the Philippine market as it delivers remittance transactions from its other partners abroad. Text: David Callahan Photo: John Javonella

Rizza Maniego-Eala, president of Globe Telecom's subsidiary G-XChange Inc. "Right now we are focused on reconnecting families," says David Mikkelsen (left), pictured here with his brother Christopher. "However, our platform could be leveraged at a certain point to deliver information on health, for example."



### REFUGEES UNITED PROJECT

# **Brothers** in arms

Wars and natural disasters have caused some 43 million people in the world to become refugees, separated from their friends and families. Two Danish brothers have found a way to help. Their project, Refugees United, enables displaced people to regain contact with their loved ones through text messaging and use of the internet.

was just 12 years old. "We

ansourleft Afghanistan with his familv when he

Mansour had to leave," he says. "My father was an important man, and the Taliban was looking for him.

The family got as far as Peshawar in Pakistan. But then they were forced to separate: "That was the last time I saw my family for a long time."

Now 22, Mansour lives and works in Copenhagen, and has become well integrated into Danish society. But it's been a rocky road.

It was in 2000 that Mansour embarked on a horrendous trip through Afghanistan, Pakistan and Russia, before eventually ending up at Copenhagen's central train station, disorientated and alone. The physical journey was over but his personal search for his relatives had only just begun.

Five years later, Mansour met the brothers David and Christopher Mikkelsen. They were teaching young immigrants and refugees at a school in Copenhagen. They had interviewed a number of students, among them Mansour, for a short TV documentary designed to help refugees integrate into Danish society.

In the continuing work with the documentary they got to know each other, and Mansour told the Mikkelsens the story of how and why he ended up in Copenhagen. The brothers felt compelled to help him find his family.

"When he first arrived in Copenhagen, Mansour was expecting his family to show up any minute," says David. "Over time, he realized they weren't very likely to. But he never gave up. He asked different aid agencies in Denmark to help, but none of them could find his family."

The Mikkelsen brothers quickly recognized the challenge that lay ahead. "In speaking with various agencies and government outlets, we learned a lot about what you could and could not do in reconnecting people," Christopher says. "We met a lot of goodwill, but we also ran into a lot of bureaucracy."

The trio sent a request to various tracing agencies to find out if Mansour's family had registered in Peshawar,

# "The success of the Refugees United project couldn't have been achieved without the ingenuity of Ericsson" Christopher Mikelsson



Crucially, the Refugees United service works even with the most basic 2G WAP and SMS-enabled phones, as well as modern smartphones.

### Did you know...

that you can read more about the Refugee United project on www. refunite.org and m.refunite. org Pakistan, for example.But they never received an answer. The lack of a central database where agencies could share information further hampered their search.

These experiences led to the establishment of the Refugees United project. "In 2008, we finally created an online platform where refugees could sign up and reconnect," says Christopher. "But we felt we would be able to help even more people by mobilizing this platform."

It was an informal meeting at an awards ceremony that brought Ericsson and Refugees United together. In 2008 the Danish telecom operator 3 presented its Pioneer Award for best non-governmental organization to Refugees United. At the event David and Christopher asked Ericsson's Lars Tofft, head of Customer Unit North Sea, Region Northern Europe and Central Asia, how they could mobilize their internet-based application.

A partnership was formed, and over the last 12 months Ericsson developed a platform to mobilize the Refugees United project into a scalable and widely accessible solution.

Today, the project enables refugees to use mobile phones and computers to register and search for loved ones on an anonymous database and reconnect using SMS or the internet.

A pilot program was launched alongside the UNHCR and MTN in Uganda during September of 2010. Within weeks, 7000 refugees had registered in Uganda and Kenya. Currently the program is being extended to Congolese camps in western Uganda, where 70,000 women and children live, and the world's largest refugee camp Dadaab in Kenya, home to 300,000 people.

**So far,** people have been reconnected in locations as far apart as Stockholm and Nairobi, New York and Rio de Janeiro, Manchester and São Paolo.

Elaine Weidman, vice president, Sustainability and Corporate Responsibility at Ericsson, says; "The Refugees United program demonstrates the power of mobile communications in humanitarian situations, and how Ericsson can help people who have innovative ideas, like Christopher and David, to make applications mobile and take them to scale."

The Mikkelsen brothers agree.

"The success of the Refugees United project couldn't have been achieved without the ingenuity of Ericsson," says Christopher.

Over the coming years, the United Nations High Commissioner for Refugees (UNHCR) predicts that more than 3 million people in East Africa could benefit from the Refugees United project.

After months of dead-ends and disappointments, Mansour and the brothers had become increasingly frustrated. Having exhausted all other options, they felt their only hope was to continue the investigation where Mansour had last seen his family in Pakistan. It was during a chance meeting with a local trafficker in Peshawar that Mansour received the first in a series of phone numbers. These numbers would lead them to an address in Stavropol, Russia and ultimately to Mansour's brother Parwan. In October 2005 the pair were finally reunited in Moscow.

"A taxi pulled up outside our hotel at dusk, and out stepped what looked to be Mansour's identical twin," says Christopher.

Supported by the full weight of the Refugee United project and its partners, the search for the rest of Mansour's family continues to this day. The search for Mansour's family continues to this day, but this time with the full support and backing of the Refugee United project and its partners

I Text: Jonathan Rothwell Photo: Per Myrehed

### "WE ARE DELIVERING MUCH MORE THAN JUST PRODUCTS AND SERVICES"



LARS TOFFT, head of Customer Unit North Sea, Region Northern Europe and Central Asia was the first person from Ericsson to meet David and Christopher Mikkelsen. He subsequently helped enable their project.

"In Africa, over 40 percent of the population have a mobile phone, while as few as

2 percent have internet access," he says. Ericsson's competence in mobile technology and our relationship with global operators was the ideal platform to mobilize this initiative into a scalable and accessible solution. However, it was not only on the technological side that we could help them. It had been difficult for such a small NGO to get in contact with the UN, and Ericsson was able to help establish relations between them.

"We are delivering much more than just products and services. We are doing something to support the brand – we are shaping people's lives. "In driving this initiative, both Ericsson and MTN (a partner in this project) are doing a lot for our brand value and brand awareness. From a commercial perspective, this project will help drive mobile broadband in Africa. There are a lot of winners involved in this initiative."

Millions of refugees live separated from family and friends. The Refugee United project is helping some of these to reconnect. The photo is taken at a refugee camp in Ethiopia 1991.

# Those were the days Photos: Centre for Business History



Ericsson's local basketball team in Mexico, 1930.



Australia, 1969: production line for relays.



"Ericsson everywhere" illustration from the 1970s.



The very first logo for LM Ericsson & Co, from the 1880s.



Already in 1976, engineers dreamed of both hearing and seeing telephone calls. Here, Rocky Rosen – whose father Harold was an LME-prize laureate – is testing the latest technology in video telephony. He spoke to Jöns Ehrenborg, then director of Research and Development.





SAAB manufactured the Swedish 32 Lansen fighter plane in the 1950s. It was equipped with radar equipment from Ericsson. This photo is from the 1960s.



An advertisement for the now iconic Ericofon, 1956.

Intiebrei Arondy 5000 NE 313751 -313800 Teleb iebolaget DI Know Mentusen Know chholm Illeninna Telefonahlivlolaget L. M. Ernsson And Enduran Adrawellery.

A stock certificate for the company that was formed in 1918 through the merger of LM Ericsson and Stockholm's Allmänna Telefon AB.

# The new arena for viruses

The huge rise in popularity of **smartphones** not only represents a gold mine for the telecoms industry; it also presents a whole new **market for hackers**. The message from Ericsson's security department is: be careful.

raditional computer viruses are now an everyday threat that most people have learned to protect themselves against. Viruses in mobile phones, however, are a relatively new phenomenon. The first reports about mobilephone viruses, or harmful codes for mobile phones, appeared in 2004 but the first stories of mobilephone viruses causing actual damage only appeared in 2010. The most publicized of these was a Russian Trojan horse. The application looked like a common media player - and also worked as such. But it also caused the mobile phone to make premiumrate calls in the background; these were completely undetectable to users until they discovered the cost on their phone bills.

Smartphones are an obvious target for renewed virus attacks. They are often as powerful as computers, and are always connected to the internet.

Pontus From, Group Security advisor at Ericsson, says: "People who spread harmful codes try to find a balance. They want to make money, of course. But if they are paid too much, they will quickly be discovered. If they withdraw a small amount of money, though, they can go undetected for some time because you can't see that your phone is calling a premium-rate number or sending text messages, as all these are invisible."

Another harmful application discovered at the beginning of 2010 was a service for bank transactions that stole information from users so that its creator could connect to their bank accounts and transfer funds out of them.

As smartphone usage has skyrocketed, security solutions have not developed at the

same rate. So a lot of the responsibility for keeping a smartphone safe lies with the user, especially when it comes to handling applications.

"Some claim that we're back to **Pontus From** square one in terms of protection on mobile platforms,"From says. "I don't want to say it's that bad, but many of the problems that have been rectified for computers remain unsolved for mobile phones. When we're sitting in front of our computer, we've learned not to click on unknown links or download software that we don't trust. Now we must behave the same way with our mobile phones."

**It is sometimes** difficult to determine which applications to trust. You simply have to be wary of everything you download to your mobile phone.

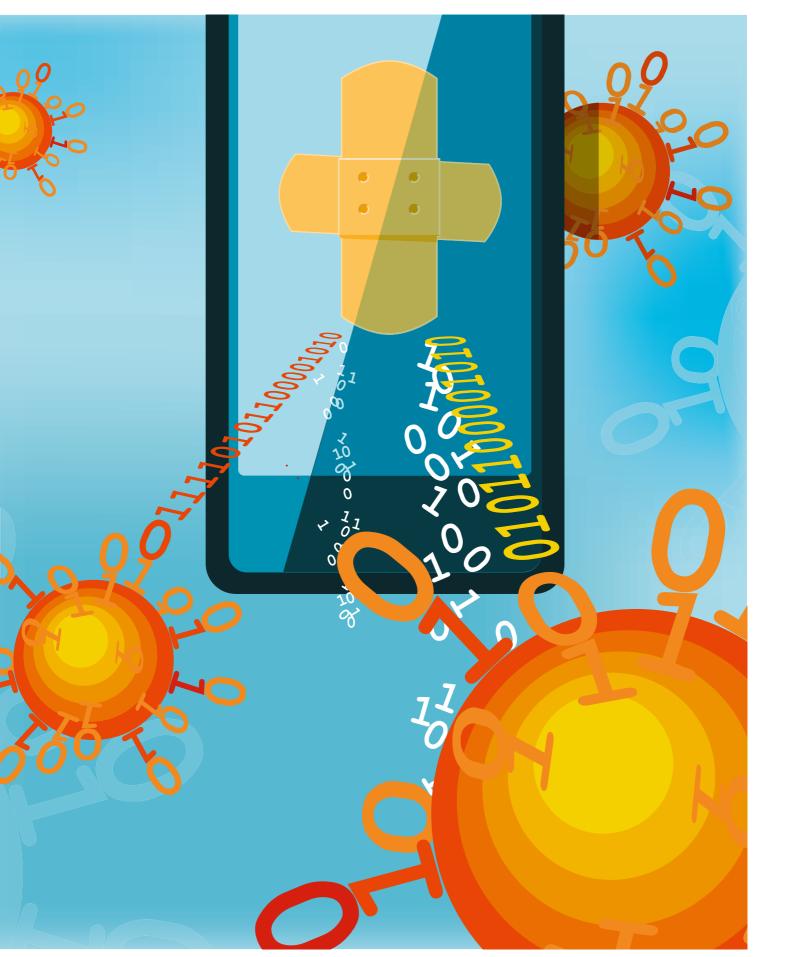
"The applications I avoid most as a private individual are the ones that act as an intermediary for performing services, such as for my bank," From says. "If I'm going to do bank transactions on my mobile phone, I want the bank's own application to connect to my accounts. There are good reasons for avoiding applications that the bank hasn't approved. Another risk is when you have an application that actually works but, at the same time, carries out hidden functions that cost money."

Smartphone users can usually get information about what new functions an application wants to perform, and they can also choose which phone functions a certain application can access. Users also have the ability to grade applications and warn others about harmful programs.

"You have to be active and try to get an 🕨

# HOW TO PROTECT YOURSELF AGAINST HARMFUL CODES

- Make sure your phone has a password. This is one of the most important and most basic security measures.
- Be careful when downloading applications, especially if you download an application outside App Store or Market. Find out if applications have good reviews and determine what they actually do. Is it reasonable, for example, that an application for making notes wants to have information about your location or access to services that cost money?
- Never store confidential company information in an unencrypted manner. Check the intranet to get clear IT instructions.
- Never root or jailbreak your phone. By doing so, you are using the phone in a way that the manufacturer has not intended, and exposing yourself to more threats. Rooting (Android) or jailbreaking (iPhone) is a way of getting around restrictions in the phone so as to run codes that are not approved by the manufacturer.
- Always use encrypted e-mails to exchange confidential information. Ericsson has the Dynamic Mobile Exchange (DME) tool, which supports encrypted e-mail on various smartphones. DME can be ordered through GORDON.
- Take care when synchronizing your phone. It is easy to synchronize information incorrectly.



"People who spread harmful codes try to find a balance. They want to make money, of course. But if they are paid too much, they will quickly be discovered" Pontus From

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insight into which areas applications want to access," From says. "Is it reasonable, for example, that an application for making notes wants to have information about your location or access to services that cost money? One way of protecting yourself is to find out through the various application stores what other users think."

Ericsson's policy for downloading applications to work phones is based on common sense, but Group Security urges caution here.

"As a private individual, you might want to connect location-based information (where your mobile phone is at a certain time) with social networks," From says. "This means you need to have more applications installed. But in your work for Ericsson, this type of exposure about you could represent a security risk."

It is equally important to make sure your phone is password-protected and to not save unencrypted company-sensitive information on it. If you do not adhere to this advice, losing your telephone could be devastating.

"Lost telephones are more of a genuine security problem than harmful codes for mobile devices, and they are also a risk to your private information," From says. Another potential problem is making a mistake with the phones' synchronization function, which is designed to simplify the process of changing phones or making backups.

"You could synchronize incorrectly and end up losing important information," From says. "This has also happened to people who have mistakenly copied their work calendars to Google, which can lead to sensitive information leaking out."

**From believes that** mobilephone viruses will become even more common, although he does not want to exaggerate the risks.

"I think we'll see more such attacks, but I don't believe there will be a huge escalation of harmful codes that make having a smartphone extremely dangerous," he says. "We've read many alarming reports on Pcs and the internet – that the problem is about to explode – but we have yet to see that. At the same time, the solutions for users to protect themselves are improving, and solution providers are under pressure to make their products user-friendly. Using the products needs to remain easy and fun."

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Interst: Anders Jinneklint Illustration: Ebba Berggren

# How do I know if my mobile is infected?

- Keep a check on your telephone costs. If you have incurred excessively high costs for your work phone, you will receive an invoice, and you can also request an itemized bill through GORDON if you are concerned. Ericsson also has a warning system that discovers if an employee's mobilephone costs have suddenly increased enormously.
- It is even difficult for someone with extensive it knowledge to see if

something is wrong. The codes are cleverly designed, and the functions are undetectable on the phone.

- If you think your phone is behaving strangely, it does not necessarily mean that it is infected. As is the case with computers, there could be a variety of reasons for this.
- If you suspect that your work phone is infected, contact the IT servicedesk.

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# A SMARTER WAY TO SAVE LIVES

Your job is to keep people, homes and businesses safe. Our job is to give you efficient communication tools. Innovative use of communication networks helps you to share mission-critical information and to make the right decisions.

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# Point to Point Communication

**Instructions:** Read the subject category and question. Start with the five-point question and continue to the right until you have an answer. When you have gone through all six categories and guessed a year for the picture below, calculate your total score and compare it with the maximum tally, which is 35.

Subject/Points	5 points	<b>4</b> points	<b>3</b> points	<b>2</b> points	<b>1</b> point
History Which year?	On October 1, the Nordic NMT system was launched.	The arcade game Pac-Man was launched in the US.	Music Television (MTV) was launched in August.	Space shuttle Columbia completed its first mission.	An unsuccessful assassination attempt was made on Pope John Paul II.
Geography Which country?	Cricket is a popular local sport.	Taka is the local currency.	Dhaka is the capital city.	Royal Bengal tigers are native to the area that borders Burma.	This country is part of Ericsson's Region South East Asia & Oceania.
<b>Culture</b> Which character?	His fictional son was called Dr David Markus.	Paramount wanted USD 40,000 for a license to reproduce a statue of this character.	The chair that the character used in the TV series was auctioned for USD 304,000 in 2002.	This character has been parodied by a number of stand-up comedians.	William Shatner portrayed this character in the original Star Trek series.
<b>Trade &amp; Industry</b> Which telecom operator?	This is a tele- communications and information technology service company.	It is represented in about 50 countri- es and has about 258,000 employees.	All subsidiaries of this company have names starting with the letter 'T'.	Its headquarters are located in Bonn, Germany.	René Obermann is the company CEO.
Sport Which sport?	Dutch performance artist lepe Rubingh founded this hybrid sport.	Comic book artist and filmmaker Enki Bilal has depicted this sport in his work.	In 1991, a variation of the sport using a phone appeared in the Finnish Film Uuno Turhapuro.	Its official motto is "fighting is done in the ring and wars are waged on the board."	A match consists of up to 11 alternating rounds of chess and boxing.
Business Which company?	This was once a dedicated hardware firm that catered for the medical profession.	Its founders wanted the company's name to sound Spanish.	John Ratzenberger has had a speak- ing role in all of the company's movies.	All of the company's movies contain a reference to Pizza Planet.	It produced the animation for the Toy Story series.

**The picture** 

Which year was this photo taken? 5 points for the right year 4 points for the year +/- 1 year

3 points for the year +/- 2 years 2 points for the year +/- 3 years

1 point for the year +/- 5 years



### TURN THE PAGE FOR THE RIGHT ANSWER.

History: 1981. Geography: Bangladesh. Culture: Captain James Tiberius Kirk. Trade & Industry: Deutsche Telekom. Sport: Chessboxing Business: Pixai. Which year (photo): 1981. Roadcom(photo), one of the earliest mobile phones are launched.



ERICSSON