



***New Tools for New Times***

***Breakfast Seminar  
Selected Presentations***

***26 January 2010***

# The Idea

- Business today operates fundamentally differently than it did even a few years ago: speed, uncertainty, operational complexity, performance pressure, and global connectedness are all dramatically higher than ever before.
- Yet, many business leaders still use tools and approaches that they learned along the way – sometimes right at the start of their careers.
- And, organisations often continue with their established approaches and frameworks without considering carefully if they are still fit for purpose.
- At our breakfast seminar, we asked leading business executives and consultants to share some of their perspectives on “new tools for new times”.

# The Presenters

- Dan Salmons: Director, Payment innovations, Barclaycard \*  
*Pilots and Prototypes: Beta Testing in the Real World*  
*Case: Driving adoption of contactless payments*
- James Alexander: Co-founder of [Do the Green Thing](#)  
*Using creativity and social media to change behaviour*
- David Seward: Leading expert in getting more value from innovation investments \*  
*Maximise Investment Value through Options*
- Mark Cox: Pioneer in employee engagement programmes  
*The Business Case for Love*
- Peter Van Veen: Scenario-based innovator \*  
*Scenarios, Uncertainty and the Creation of New Value*
- [Kate Hammer: Storyteller for businesses](#) \*  
*Portable stories: communicating when the boundaries of the organisation are uncertain (Why toolkits rather than global campaigns make good business sense)*
- Russell King: Non-Exec at Aggreko; until recently, Chief Strategy Officer at Anglo American  
*Sharpening corporate strategy: The current tools work well enough*

\* Presentation included

*Note:  
The following slides are from a  
fuller presentation that Dan  
made at Mobile World  
Congress, which I've included  
here with his kind permission*

# Mobile World Congress

## Driving adoption of contactless payments

15<sup>th</sup> February 2010

Dan Salmons  
Director, Global Innovations, Barclaycard



Barclaycard is part of Barclays Group, one of the world's largest banks, with 49m customers in over 50 countries

Barclaycard has been making life simpler for our customers since 1966, acting as an innovations and enabling hub for the wider Barclays Group



**Credit, Debit and ATM:** Introducing plastics cards and cash machines in the UK.



**Contactless:** First to introduce multi-application and contactless technology into the UK



**Retailer Rewards:** Introducing real-time POS rewards into the UK

We believe mobile payments will be the next evolution in payments and another key enabler for making our customers' life easier

We are running a series of successful campaigns with retailers to drive education and usage of contactless...

**caffè NERO**

**Introducing contactless payment at Caffè Nero**

Waiting for your order to reach the till is a time-waster and takes thanks to contactless technology at Caffè Nero.

With contactless, you don't have to queue your PIN or transfer the PIN to the till. You just pay and your card does the rest. It's that simple. And you can use your card for everything else you need to pay for.

Check this out in person at any Caffè Nero store. And remember if you're not sure, our staff will be happy to give you a hand. We're here to help you get the most out of your coffee.

**Can I pay by contactless?**

Over 10 million debit and credit cards in the UK now have contactless. To check if yours one of them, look for the contactless symbol on your card.

**Make easier and faster payments in three easy steps**

1. Tap your card on the till to pay for your order.
2. Add your card to your mobile phone.
3. Tap your phone on the till to pay for your order.

**Why not try contactless payment on your next visit?**

[www.barclays.com](http://www.barclays.com)

BARCLAYS barclaycard

**Shorter queues. Smoother day.**

Pay easier and faster with your contactless debit or credit card whenever you see this sign.

Now available at these stores:

**EAT. STAR. caffè NERO**

BARCLAYS barclaycard

**EAT. LESS WAITING. MORE INDULGING.**

**PAY FOR YOUR SOUP WITH CONTACTLESS PAYMENT AND GET A FREE DESSERT TO TAKE YOUR TIME OVER\***

**PAY EASIER AND FASTER WITH CONTACTLESS.**

BARCLAYS barclaycard

\*Offer valid at participating locations only. See website for details. Offer ends 31/12/2018. See website for details.

... and we are launching services with location-based applications to connect consumers and retailers



As part of our market leadership in contactless card payments we began trials of Mobile NFC in early 2008



### Positive results from the O2 Wallet trial

- More than two thirds of customers were interested in taking up this feature in the future
- Almost half said that the availability of contactless payment and NFC would influence their decision to purchase a mobile
- Over forty percent thought contactless payments was faster than paying with cash

"With a week gone by since the discussion the one thing that has struck me is how normal it all seems. I don't mean that in a mundane way, I mean it in a 'yes, I can see me using that in my everyday life' kind of way"

(Early Adopter, London, August 2008)



## We evolved the trial at the beginning of 2009, adding high-value payments and PIN Security in the handset

Launched to 150 triallists, the Phase 2 pilot is a significant leap forward from the O2 Wallet trial in terms of technology and user experience. Lasting for 12 months, the trial helped us to refine our approach in advance of full scale commercial launch with Orange in the UK.



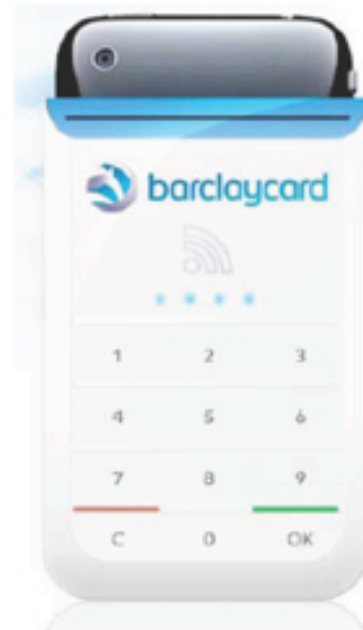
# Mobile contactless payments is one core component of our wider mobile engagement, servicing and payments strategy

Barclaycard has a number of product and service developments underway which will increase engagement with new and existing customers; both consumers and merchants.



... and today Barclaycard is announcing a unique and market-leading Chip and PIN Mobile Terminal to be launched in 2010

Today, Barclaycard released a press announcement regarding the launch later in 2010 of a mobile payments service to allow merchants to accept card payments using their existing smart phone. The service is currently in development and being trialed internally.

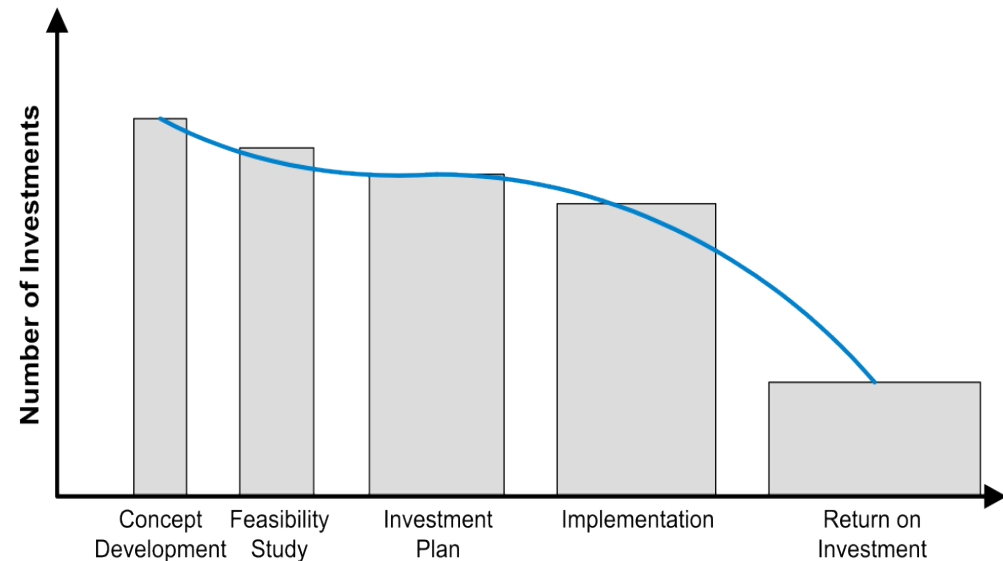


# Maximise Investment Value through Options

David Seward

# Today 50 to 70%+ of project investments fail to deliver their expected value

- What is delivered is not what was asked for
- Execution takes too long
- Internal situation changes
- External situation changes



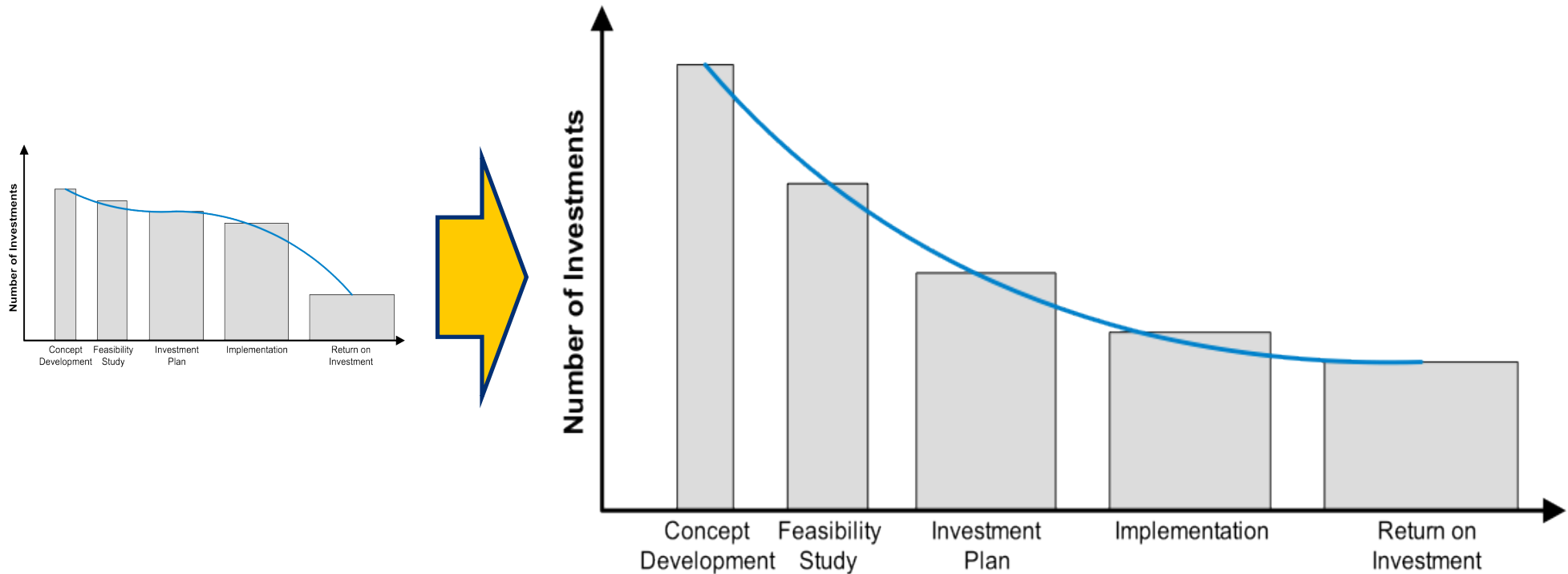
In the Age of Discontinuity this will get worse!

# Treat project investments as a series of options

1	Concept Development	price: <0.1% duration: days	<ul style="list-style-type: none"> <li>•Are the returns worth pursuing?</li> <li>•Why, What, How, Who?</li> </ul>
2	Feasibility Study	price: <1% duration: weeks	<ul style="list-style-type: none"> <li>•Is it feasible?</li> <li>•Are we capable of successful execution?</li> </ul>
3	Investment Plan	price: <5% duration: months	<ul style="list-style-type: none"> <li>•What will we deliver &amp;How will we execute?</li> <li>•What returns will be achieved?</li> </ul>
4	Implementation	price: 95% duration: quarters	<ul style="list-style-type: none"> <li>•Can we deliver the returns if we execute?</li> </ul>



# The options approach will help maximise delivered value





DE RUIJTER

# ***Scenarios, Uncertainty and the Creation of New Value***

27 January 2010

Peter van Veen  
[peter@deruijter.net](mailto:peter@deruijter.net)



# Just planning for your present markets can seriously damage your business in the long run

*"There is no reason for an individual to have a computer in their home"*

- **Ken Olsen**  
President of Digital Equipment  
Company, 1977.

*"The phonograph is of no commercial value"*

- **Thomas Edison c.1880.**

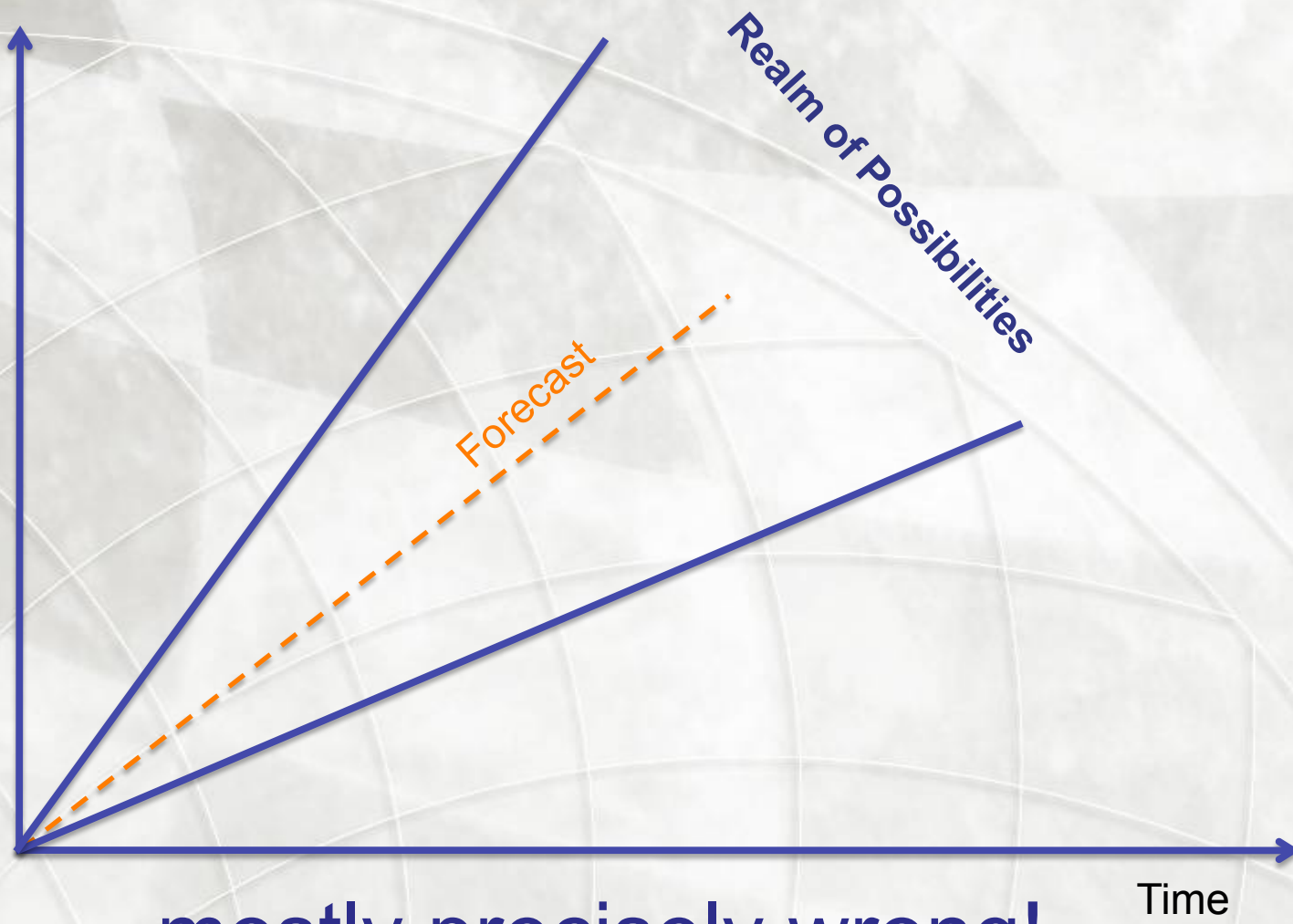
*"I think there is a market for about 5 computers"*

- **Thomas J. Watson,**  
Chairman of IBM, 1943.

*"640k ought to be enough for anybody"*

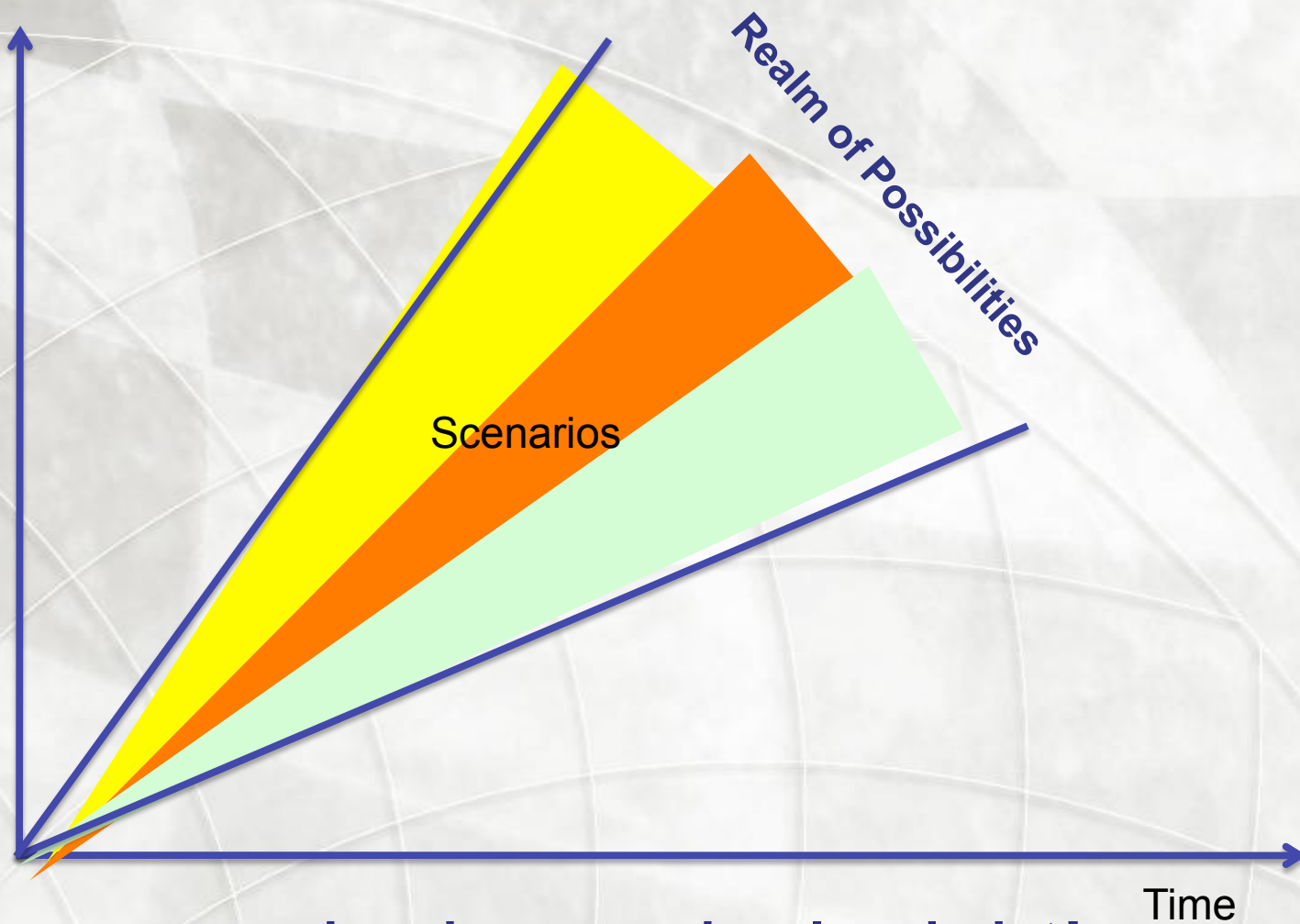
- **Bill Gates, 1981.**

# Forecasts tend to be precise...



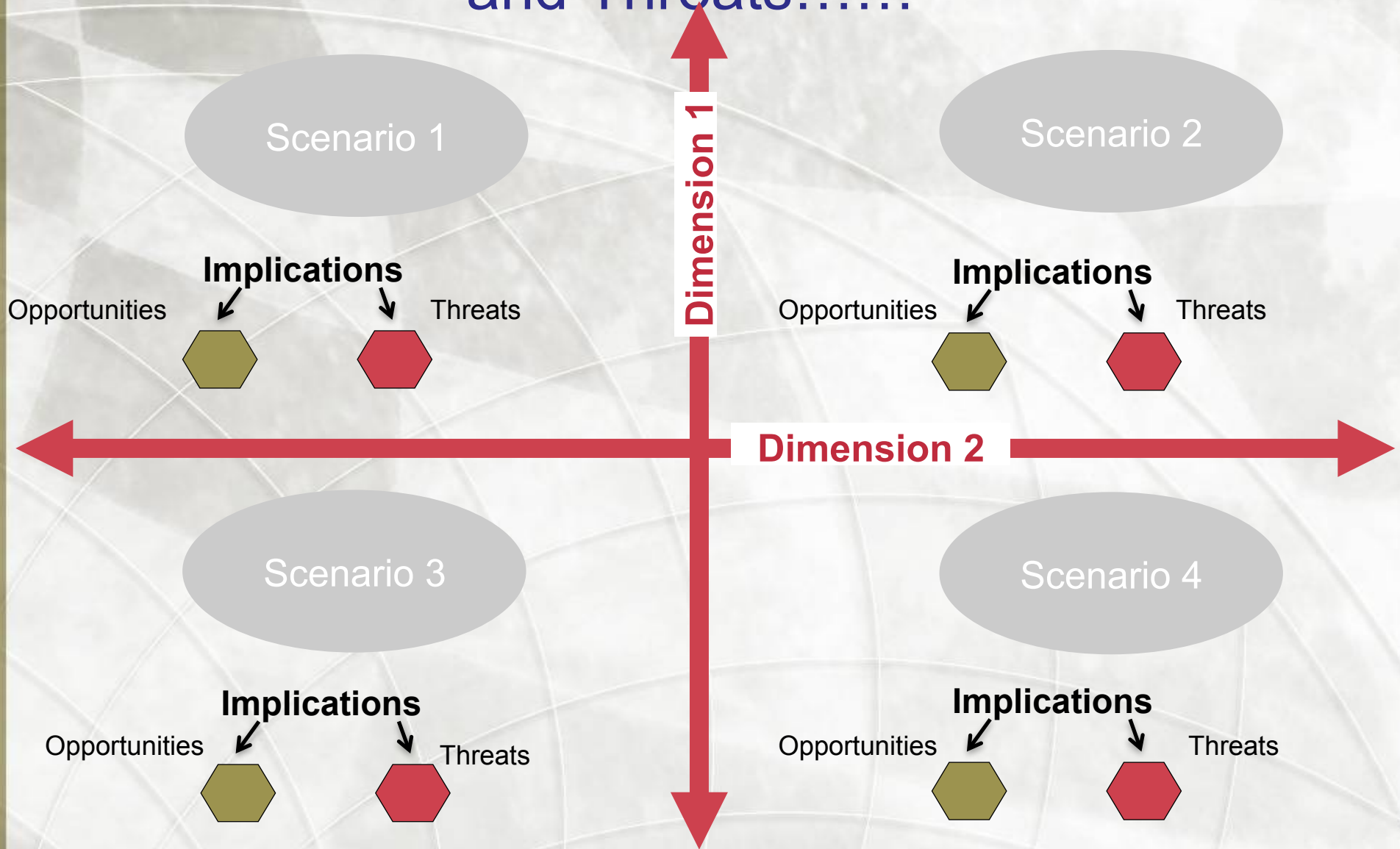
... mostly precisely wrong!

Scenarios cover most possibilities..



...so you can be imprecisely right!

# Mapping the Possible Future Opportunities and Threats.....



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# .....Can Lead to New Business Opportunities



# Scenarios are Useful for...

*Scenarios Projects can help with one or more of the following:*

- Strategy Development
- Marketing, Innovation & Product Development
- Visioning
- Influencing Opinion/ Policy
- Business Plan & Investment Appraisal
- Strategic Risk Management
- Change Management
- Leadership and Team Development
- Stakeholder Management

# De Ruijter Strategy

## **Some Credentials:**

- Rabobank
  - Interest Rate Scenarios
  - Customer of the Future
- Carnegie Mellon University Qatar – Future of Education
- International Energy Agency - Technology Roadmaps 2010-2050
- WBCSD - Energy Efficiency in Buildings Scenarios
- Dutch Ministry of Justice – Future of the Justice System

*Contact us for more client examples*

## **About us:**

- Founded in 1996
- Ex-Shell Group Planning, SRI Consulting and Bertelsmann
- 12 Consultants in Amsterdam, 4 in London
- Specialist in Scenario Planning, Strategy Development, Innovation, Facilitation and Training
- We run projects for all sizes and most budgets
- We work across the globe
- We train up to expert level

throughline

www.throughline.co.uk

# Portable stories

Today organisations are "leaky" - the boundary between outside and inside isn't water-tight.



Toolkits overcome the distinction between internal and external-facing communications.



© 2008 Susan Borgen

Where does "communication" live in your organisation? Are the place(s) where decisions are taken near or far?

Now think of the people that matter most to your business... Where do the stories they want or need get shared?



When you have to rely on intermediaries to spread the word and share the message, think toolkits. All the time in alliances, you need to influence audiences you don't own. Same is true for employee communications.

Toolkits are geared to practice, producing pocket-sized materials useful in specific contexts. Toolkits use the logic of pilots: test, learn and adapt. Affordable executions can be tailored and evolved.



Are the campfires near/far to comms? Near/far from the centre(s) of power?

Now think of how businesses often communicate to business audiences.... Take Accenture.



Toolkits offer snacks you choose. They start conversations, they don't replace them.



© 2010 Richard Lawcraft

Global campaign...ubiquitous, undifferentiated, based on a logic of assertion not explanation...





**Sticky issues tackled head on**

**More good decisions, implemented more quickly**

**Faster results, capability for the future**

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