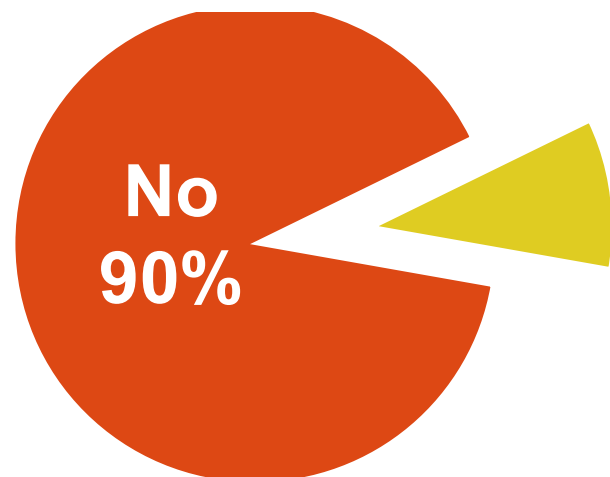


Algunos temas para 2013

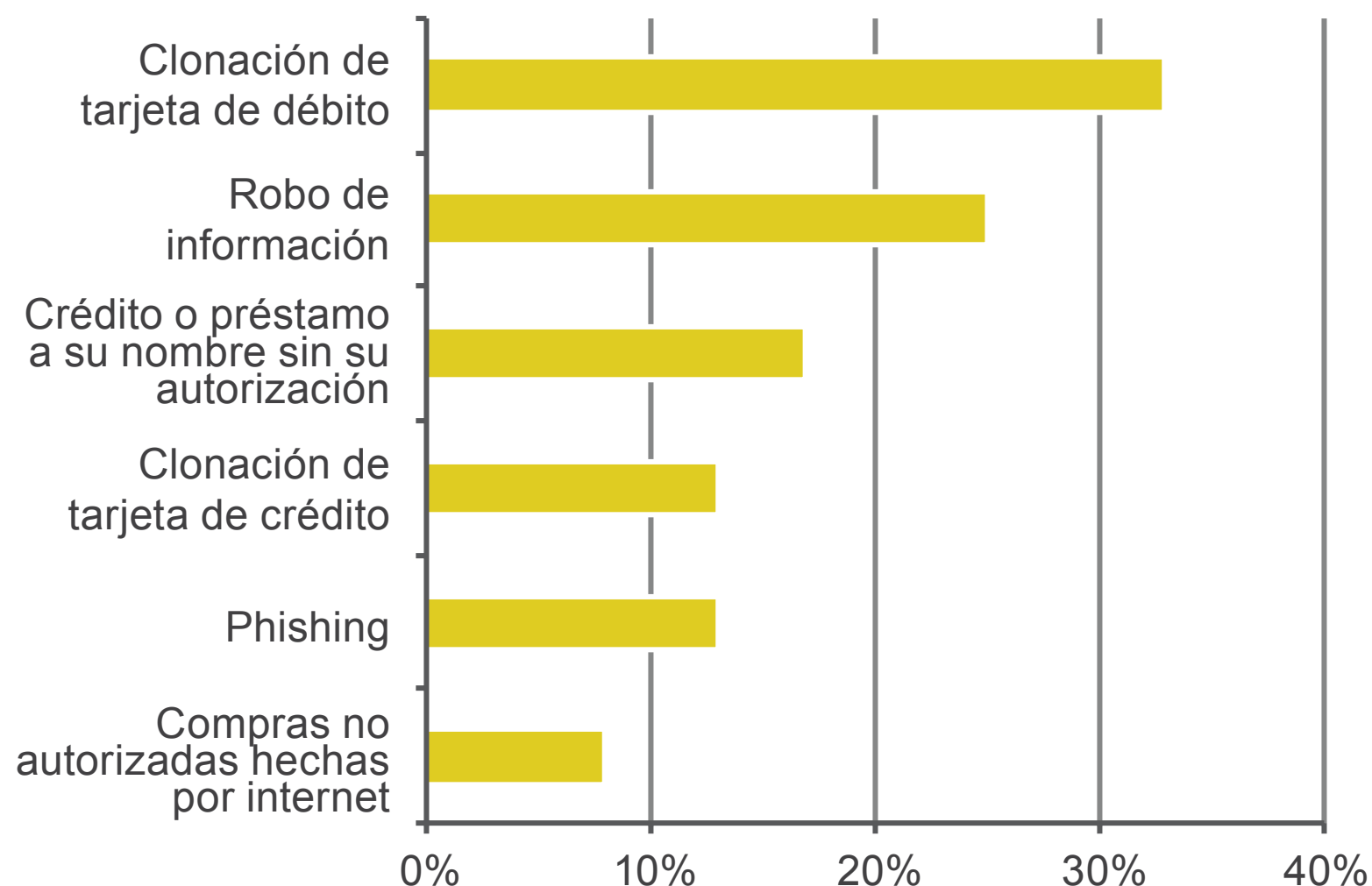
Roberto Sasso
Noviembre 2012

- Costo de oportunidad
- Velocidad de adopción de nuevas tecnologías
- Estrategias de seguridad
- Experiencia del usuario
- Dinero digital
- Nube como habilitador de innovación
- Teletrabajo



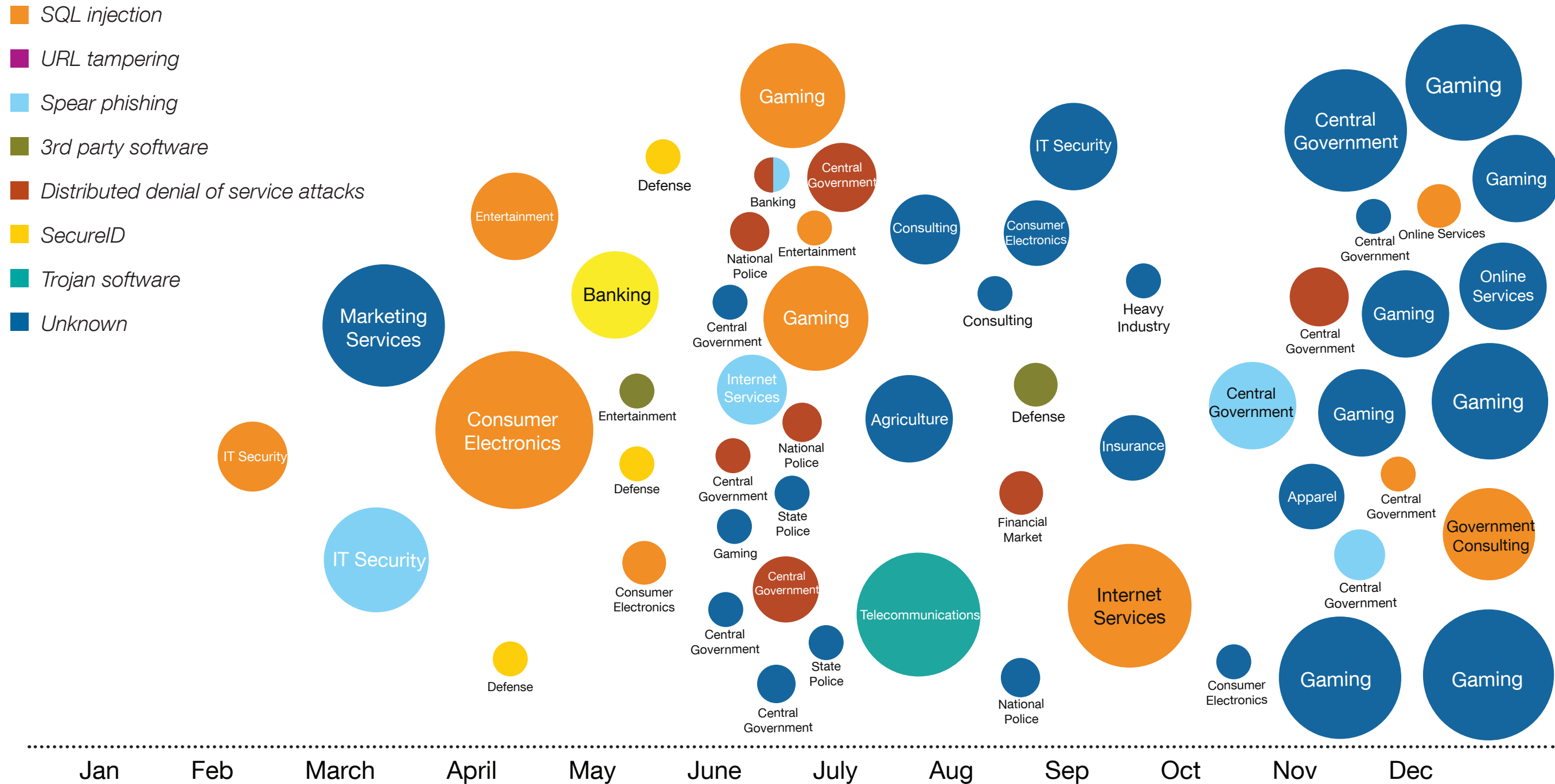
Si 10%

Tipo de fraude sufrido

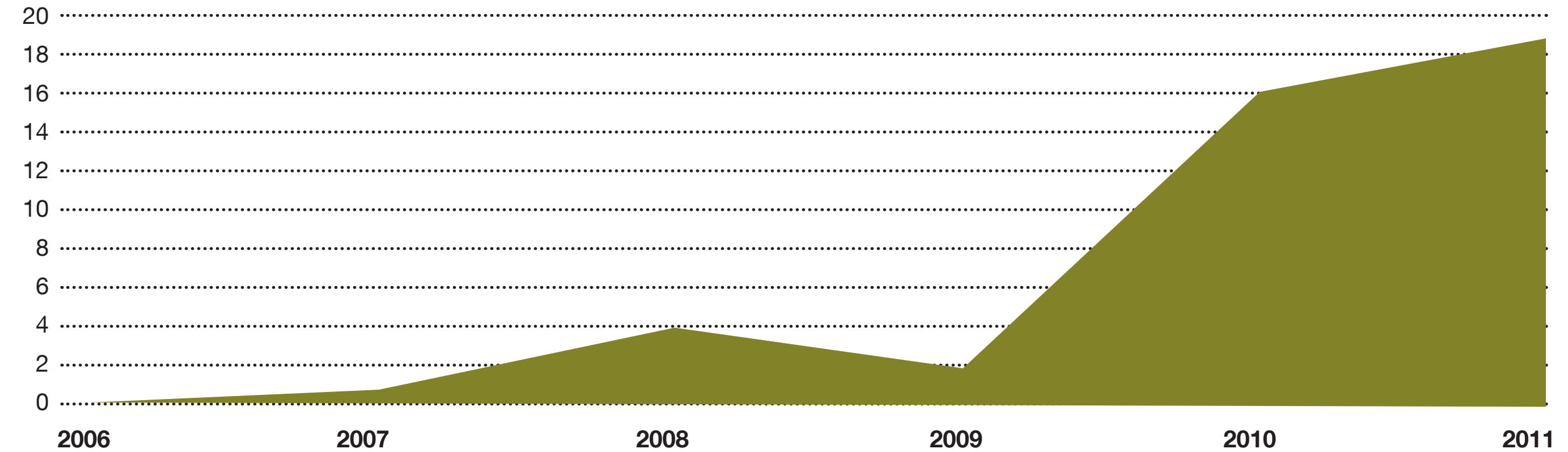


Nota: Los resultados provienen de encuestas telefónicas a mayores de 20 años que hacen transacciones en línea, por lo menos una vez al mes, en Chile, Argentina, México, Brasil, Costa Rica, Panamá y República Dominicana y Colombia. Las encuestas se realizaron entre junio y julio de 2011.

Attack type



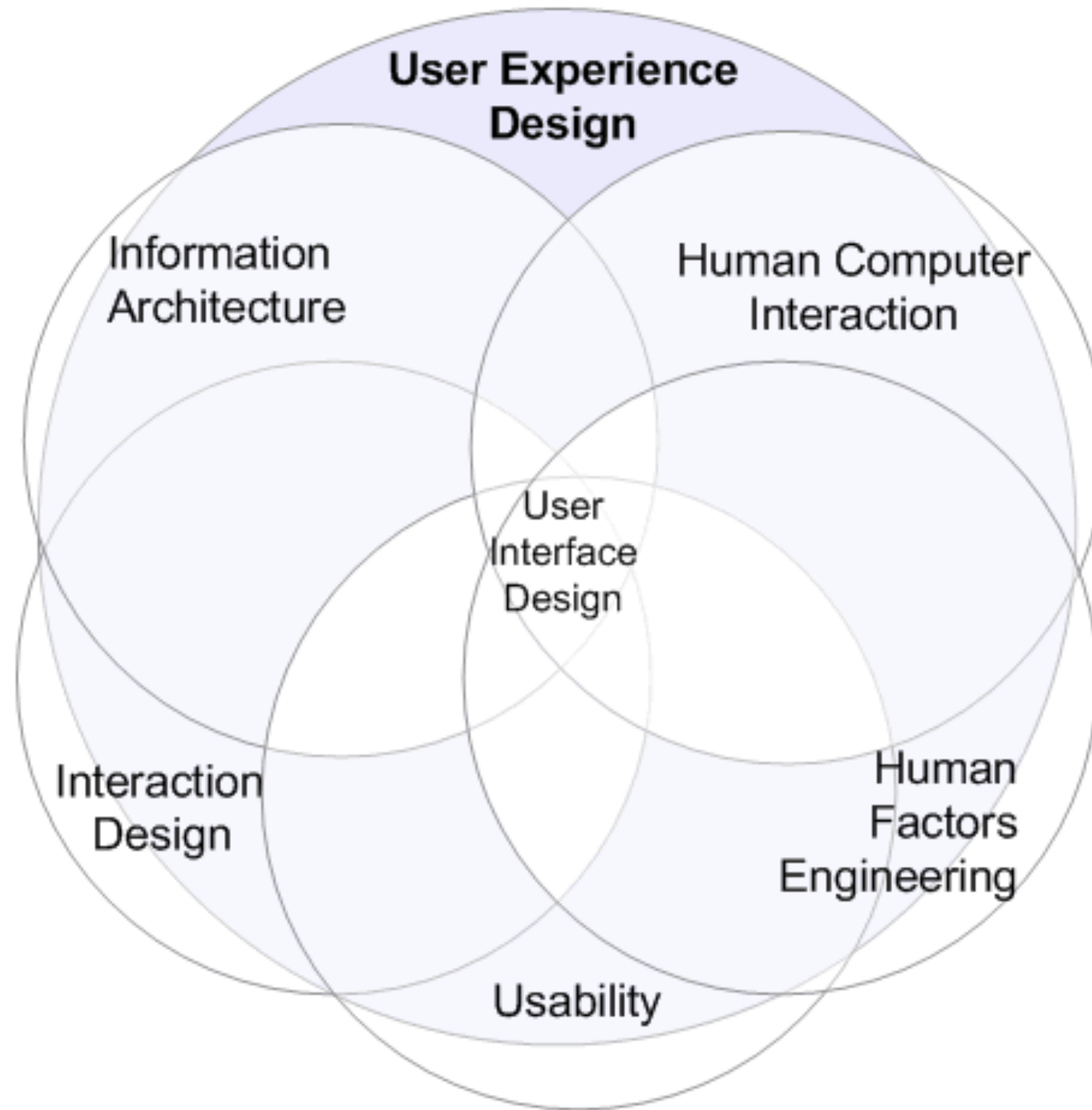
Note: Size of circle estimates relative impact of breach in terms of cost to business.
Source: IBM X-Force Research and Development.



Source: IBM X-Force Research and Development.

Figure 2: Mobile operating system exploits, 2006-2011.

*Emerging security issues for organizations:
Attacks are becoming more sophisticated;
mobile devices are increasingly being targeted;
and social media is a fresh breeding ground
for fraud.*





Mr Roberto Sasso

[Change contact details](#)

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My accounts

[Edit](#)

Select account names to view transactions



R SASSO ESQ & MRS B SASSO

20-65-18 90833193

£135.28

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MR ROBERTO SASSO MRS BRON

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Transfer money



Make a one-off transfer between your Barclays accounts

Amount



From ?

R SASSO ESQ & MRS B SASSO

20-65-18 90833193

To ?

R SASSO ESQ & MRS B SASSO

20-65-18 90833193

[Transfer now](#)[Transfer later](#)

Export my data



Make a payment



Amount



From ?

R SASSO ESQ & MRS B SASSO

20-65-18 90833193

To ?

Choose who to pay ...

Reference

18 characters left

[Pay later](#)[Pay now](#)[Pay someone else](#)

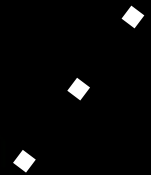
Track my payments



Your home may be repossessed if you do not keep up repayments on your mortgage.

*AER (Annual Equivalent Rate) illustrates what the interest rate would be if interest was paid and compounded once each year. Tax-free: Indicates that interest is exempt from UK income tax provided all ISA conditions are met. The level and basis of tax can change and the

Internet Evolution



Money, Payments, . . .
Digital Economy

Services, Apps, . . .
Cloud Computing

Collaboration, Blogs, Wikis, . . .
Social Media

Business, Government, . . .
e-business

Information
World Wide Web

Communications
e-mail

Networking
TCP-IP

Internet

We're building a smarter wallet.

The new version of the Google Wallet app supports all your credit and debit cards. Carry them with you on your phone or computer. Shop faster, smarter and safer, in-store and online.



Learn about the new Google Wallet



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[Sign up](#)



Your wallet
in the cloud



Make your phone
your wallet



Carry your wallet
on the web



A wallet
you can lock

Square. Accept payments everywhere.

[Learn More](#)



M-PESA

10:35A

- 1 Send money
- 2 Withdrawal c...
- 3 Buy airtime
- 4 pay Bill
- 5 Buy Goods

Select

SAMSUNG

Back

- Personal business
- ☐ Shop /kiosk
 - ☐ Salon
 - ☐ Cafe
 - ☐ Fish
 - ☐ Water
 - ☒ Food stall
 - ☐ Fruit/ve
 - ☐ Hawk
 - ☐ Oth
 - ☐ sin

lit

USAID - Citi Alliance to Accelerate Mobile Money Adoption

The ability to store and transfer money, as well as to make small payments using mobile phones, has the potential to lift millions out of poverty, just as the Green Revolution did in the 1960s.

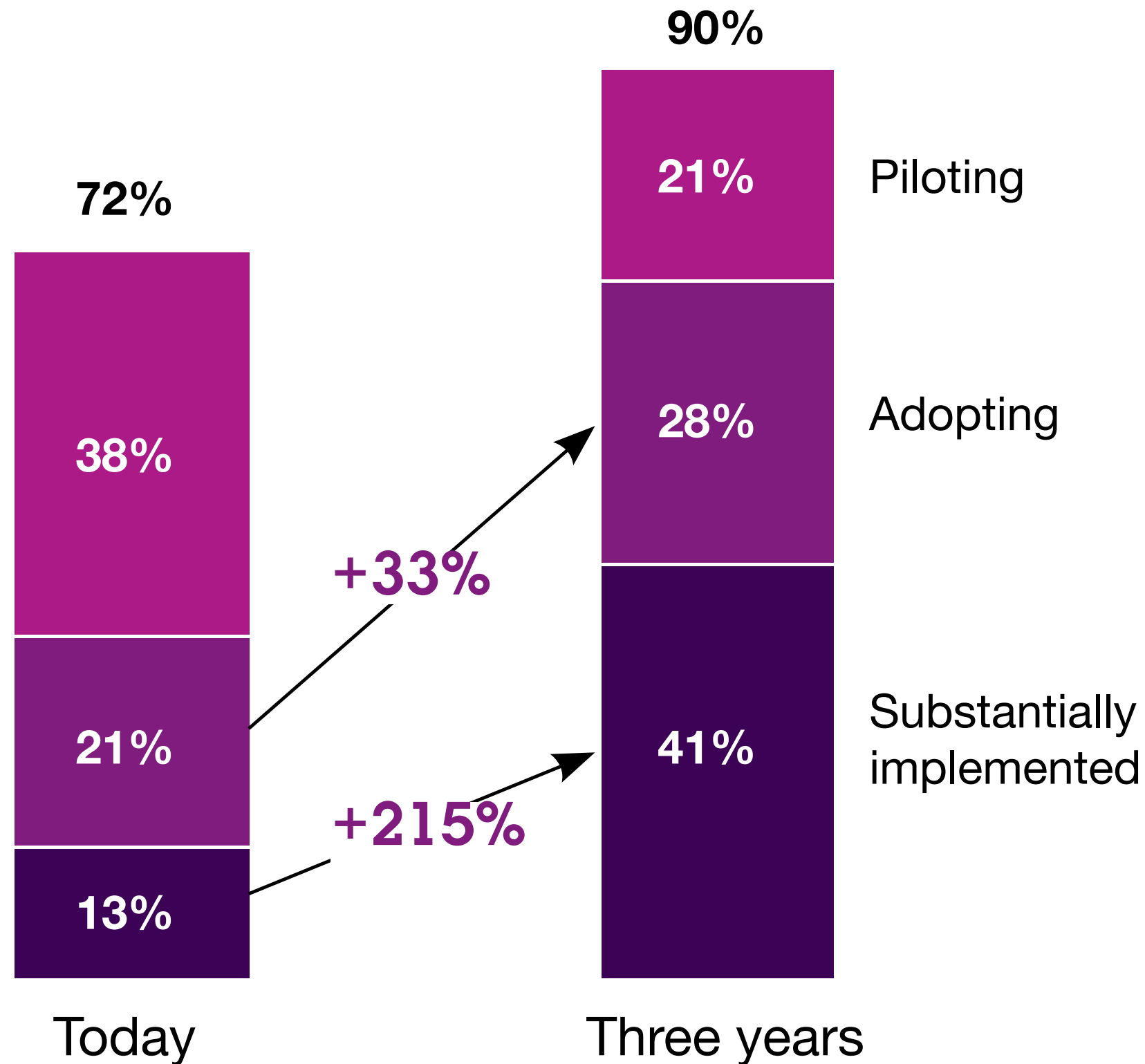
Rajiv Shah, USAID Administrator

Mobile money is a game-changing endeavor with the potential to improve lives, create jobs, spawn new enterprises, and expand financial inclusion.

Vikram Pandit, Citi CEO

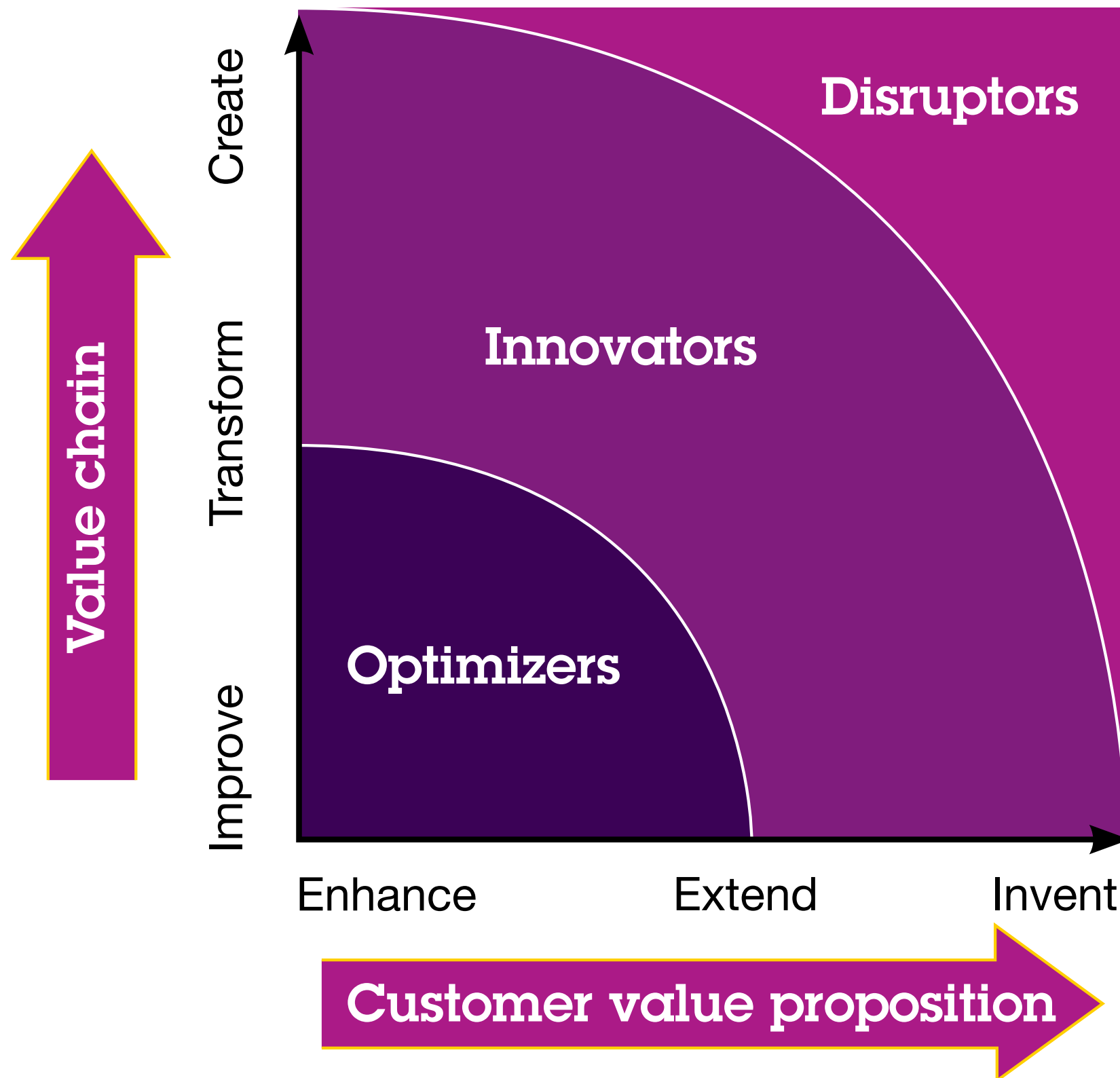
What is your organization's level of cloud adoption?

Percent of respondents



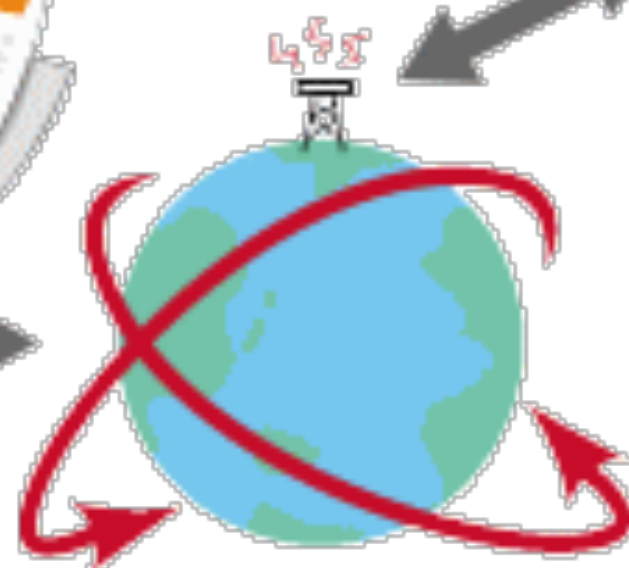
Source: 2011 IBM Institute for Business Value/Economist Intelligence Unit Cloud-Enabled Business Model Survey.

Cloud Enablement Framework



Source: IBM Institute for Business Value analysis, 2012.

企業等



インターネット

テレワーカー



**1 in 10 US workers works
from home at least once a week.**



This trend has gained popularity:

FROM 2005-2012:



US workforce grew just 3%



But the number of regular
telecommuters grew 66%

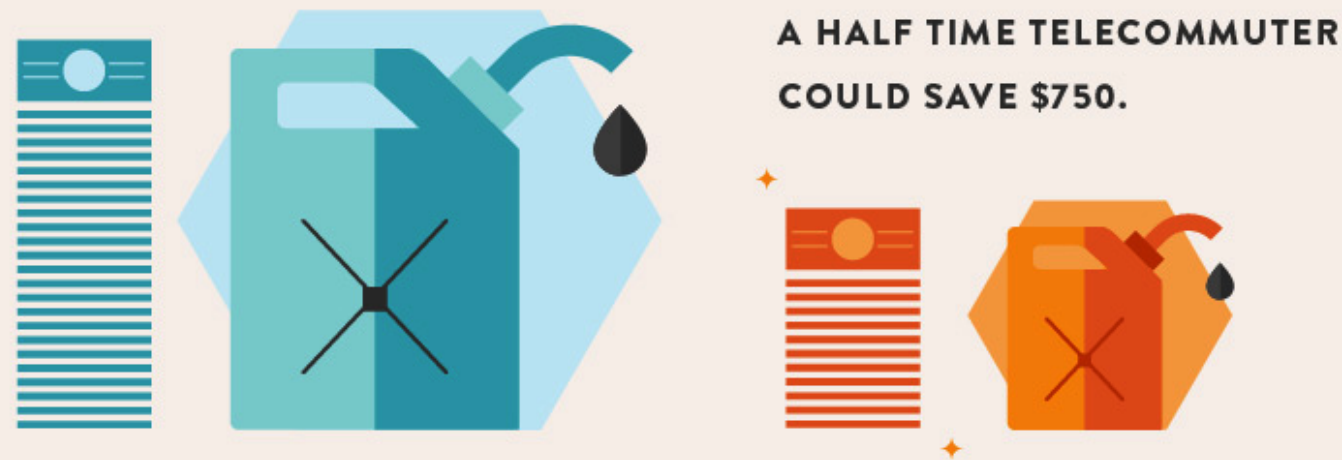
64 million employees (half the US workforce) are able to telecommute at least part time.

8 IN 10 OF THOSE EMPLOYEES SAY THEY WOULD LIKE TO DO SO.



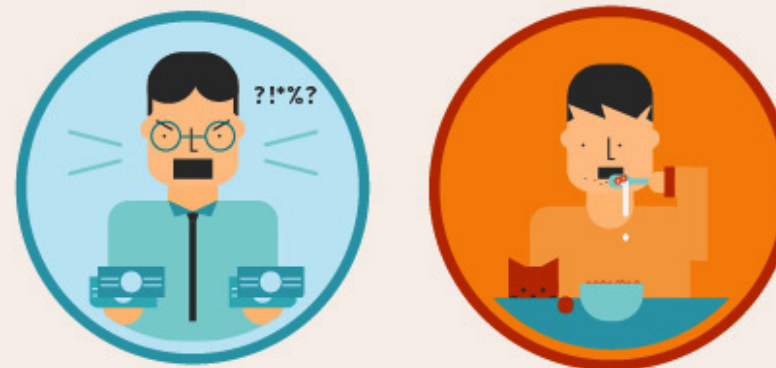
**WHAT WOULD CHANGE IF THEY ALL
WORKED FROM HOME JUST 50% OF THE TIME?**

An average commuter spends \$1,500 a year on gasoline:



Telecommuting could save money on car insurance, too:

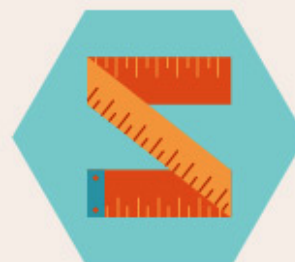
In California, commuters pay **8.4% more** in car insurance than non-commuters.



AND HEALTHWISE, PEOPLE WHO COMMUTE
MORE TYPICALLY HAVE GREATER:



BMI



Waist
circumferences

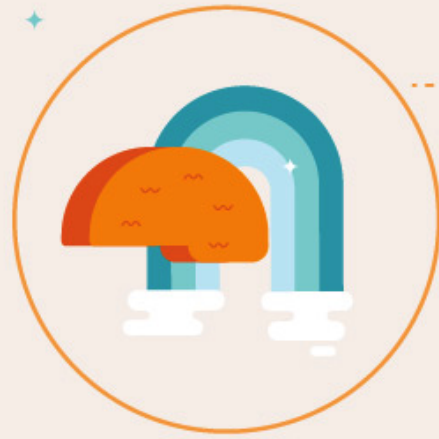


Blood
pressure

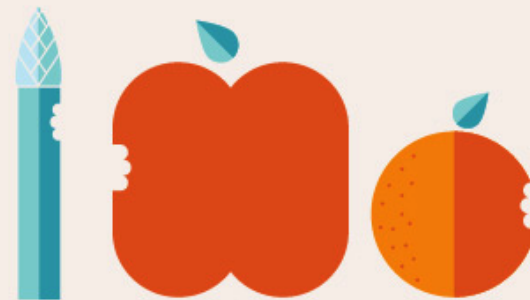


Levels
of stress

8 in 10 employees who telecommute part time feel they have a good work-life balance.



When switching from working in an office to working at home:
The average employee says their stress decreased by 25%.



3 IN 4 SAY THEY EAT HEALTHIER WHEN WORKING FROM HOME.



A happy employee is a productive employee:

WORKING FROM HOME INCREASES PRODUCTIVITY AN AVERAGE 10-20%.

Best Jobs in America



Online Employee
Internet (1,000,000)
\$87,100 | \$130,000



Physician Assistant
Healthcare (82,000)
\$90,900 | \$124,000



College Professor
Education (278,000)
\$70,400 | \$115,000



Nurse Practitioner
Healthcare (23,000)
\$85,200 | \$113,000



Job Title
Sector (Total Jobs)
Median salary | Top pay

Key

Selected interest areas

- highest paid Salary
- highest median Salary
- most flexibility
- most satisfaction
- benefit to society
- highest job growth
- highest low stress
- most security
- future growth



IT Project Manager
IT (174,000)
\$98,700 | \$140,000



Certified Public Accountant
Financial (189,000)
\$74,200 | \$138,000



Physical Therapist
Healthcare (181,000)
\$74,300 | \$98,100



Computer/Network Security Consultant
IT (13,000)
\$99,700 | \$152,000



Intelligence Analyst
Government (51,000)
\$82,500 | \$115,000



Sales Director
Sales and Marketing (97,000)
\$140,000 | \$239,000



Anesthesiologist
Healthcare (23,000)
\$292,000 | \$408,000



Software Developer
IT (796,000)
\$79,400 | \$116,000



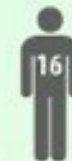
Pharmacist
Healthcare (198,000)
\$109,000 | \$134,000



Occupational Therapist
Healthcare (107,000)
\$69,700 | \$100,000



Nurse Anesthetist
Healthcare (19,000)
\$157,000 | \$214,000



Software Product Manager
IT (37,000)
\$106,000 | \$148,000



Business Analyst, IT
IT (125,000)
\$82,600 | \$119,000



Attorney/Lawyer
Legal (541,000)
\$115,000 | \$262,000



Physician/General Practice
Healthcare (90,000)
\$150,000 | \$228,000



Human Resources Manager
Other (226,000)
\$71,800 | \$111,000



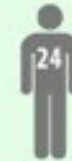
Senior Financial Analyst
Financial (127,000)
\$79,900 | \$109,000



Physician/Obstetrician/Gynecologist
Healthcare (14,000)
\$222,000 | \$338,000



Clinical Psychologist
Healthcare (57,000)
\$81,100 | \$172,000



Psychiatrist
Healthcare (20,000)
\$177,000 | \$279,000



Veterinarian
Other (68,000)
\$83,900 | \$157,000



Telecommunications Network Engineer
IT (21,000)
\$86,200 | \$130,000



Securities Trader
Financial (17,000)
\$113,000 | \$491,000



Education/Training Consultant
Financial (23,000)
\$77,800 | \$157,000



Emergency Room Physician
Healthcare (22,000)
\$249,000 | \$386,000



Product Management Director
Sales and Marketing (17,000)
\$145,000 | \$201,000