Direct Carrier Billing as a Service



DIRECT CARRIER BILLING FOR GOOGLE, MICROSOFT, FACEBOOK AND OTHERS

Operators can insert themselves into the digital value chain and become relevant in the connected world. Securing the identity and payments of their subscribers can improve customer satisfaction and add revenues to the bottom line.

- · Payments and refunds
- Face time
- Promotions

TAKE CONTORL OF THE DIGITAL DELIVERY CHANNEL -IMPROVE THE CUSTOMER EXPERIENCE

Challenges

As wireless networks increase bandwidth and services continue to evolve the customer experience can be a key differentiator in the "always-connected" world. People spend more time and energy on their Android / Windows / iOS smart phones and tablets than ever before. As a result, Communications Service Providers (CSP) have recognized they need to be in control of the digital value chain to "make a difference"; or bluntly put - stay in a business over and above being another "happy data pipe", delivering high speed data channels for "Over The Top" (OTT) providers.

Frequently, subscribers turn to their operator when facing issues with OTT players and aggregators. These issues are typically related to money – and by <u>not</u> being part of the value chain, the CSP is challenged to meet subscriber's expectations.

In some countries, laws mandate that end customers be re-funded within a few hours when not happy with a digital goods purchase – and a call from an unhappy subscriber can be impossible to resolve when you are not in the digital value chain and there is no way to trace the transactions.

Digital marketplace partners such as Google, Microsoft, Amazon and Facebook are increasingly growing their eco-systems. If they can make the end-user mobile payment experience better and more secure by offering "direct carrier billing" they would be willing to share the revenues from the service. In developing markets a large proportion of subscribers do not even have credit cards, as is the case for children and the elderly in developed markets – for them operator billing can be the only payment method available.

Direct Carrier Billing as a Service Solution

Oracle has developed a complete solution supporting all dimensions of the business scenario for "direct operator billing". Oracle believes that operators should consider all of the following areas when going into digital content business:

- · Re-using or adapting existing billing/charging/rating systems and processes
- Secure platform capable of handling "big transaction numbers" and peaks
- Improving subscriber and OTT partner experience
- Enhancing the value and relevance of subscriber data
- Offering OTT partners more than a payment channel (partner portal, analytics, settlement, QoS, subscriber context enablers)
- Efficient settlement and refunding with Google Play, Microsoft Marketplace, Facebook and others



- · Customer Support Representative efficiency in dealing with digital commerce
- · Staying engaged and prepared to evolve to future business models

The Direct Carrier Billing as a Service solution is illustrated below:

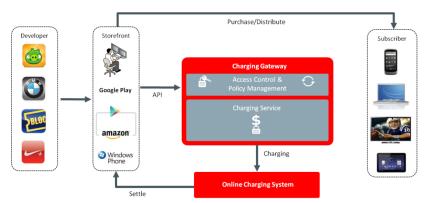


Figure 1: Direct Carrier Billing as a Service

Business Case

There are many parameters that need to be considered before offering "operator billing" to your digital marketplace partners. Splitting the parameters into three categories – the actual numbers and priorities depend on the services offered to subscribers:

Customer Experience	Revenues	Customer Experience
Target Subscriber Base	Payment Services	Rev Share on downloads
Take up rate %	Top-Up Level Increase	Rev share In-app payments
Use patterns – how often	Data Bundle Growth	Gateway CAPEX/OPEX
Viral Spread – Social Media	Subscriber Data Value and Use	Rev-share on Ads
Churn Improvement	QOS Enabler Proliferation	Rev-share on QOS Streaming

Oracle would be happy to review these numbers with you to substantiate your specific business case and use our experience as a benchmark in that process.

In addition you need to consider your business processes and the way you manage the new relations you initiate by offering operator billing for digital marketplace partners. Our experience from working with carriers around the world will save you time and money.

The Future is bright – if you are prepared......

When your competitors are catching up on "operator billing" – where do you go for continued differentiation and defending the billing relationship with your customers and partners? At Oracle we believe there are multiple avenues you should pursue and we can talk at depth on what you need to bring on your journey. In this brief we can only share a few glimpses from the road signs we are seeing ahead.

1. A bit in transit has no value until delivered

By guaranteeing QOS levels to selected apps and partners that matches your network real time capabilities you can attract the gamers, professionals and youngsters caring about latency and speed.

2. Be in the face of your customers

You need to catch eyeballs every day (offering self service, spend management, profile management). That is what makes Google, FaceBook, LinkedIn and other brands increasingly more "valuable".

Trust is deserved

Trust is not granted to anyone. Take advantage of the relationship with your subscribers by adding trust with Oauth, spend limits, fraud protection, notifications.

Monetize the subscriber data

Your customer will agree that you should monetize their up-to-date, enriched data - when you can show that it improves their life with recommendations, rewards, loyalty points, or other benefits of doing business with you. Sharing subscriber data using secured partner enablers is not that difficult.

Why Oracle

As networks and services evolve, the one area you want to stay the same is the relationship with your customers, and the one area you want to grow is your customer base. With Oracle you will have the following advantages compared to other vendors:

- · Streamlined Subscriber Experience
- · Direct Subscriber Relationship and Trust
- Accelerated Path to Digital Storefront Revenues, Visibility and Control
- Partner On-boarding and Management via Portals
- · Analytics and Reporting
- · Breadth of Software provides complete solution
- Open Standards OneAPI, ParlayX, Oauth, Diameter, ...
- · Partner Specific Policies
- No vendor lock-in with best-of-breed software

References

We would be happy to share more detailed information about some of our proud carrier customers that have already deployed our Charging Gateway solution in different markets around the world. Please get in contact for a discussion about your plans and priorities.

CONTACT US

For more information about Oracle's Direct Carrier Billing as a Service solution, visit oracle.com or call +1.800.ORACLE1 to speak to an Oracle representative.

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