

ic3s mobile payment



(2310PB01_mobile-payment_v6.0)

The providers of mobile value added services (VASP) need a simple, reliable and trustworthy instrument to charge their mobile services to the end customer. In recent years this demand has resulted in the introduction of a number of competing mobile micropayment systems by German Mobile Network Operators (MNO), allowing VASPs to charge for premium value services via mobile phone bills. Often there are significant differences in the interfaces used by individual mobile network operators to link service providers to these payment systems, both in terms of connecting the provider as well functional differences. This is why ic3s offers mobile value added service providers with a support network – providing gateways to bundle the interfaces to mobile network operators and offering a single uniform, easy to implement interface to service providers, *independent* of the mobile phone customer's network operator.

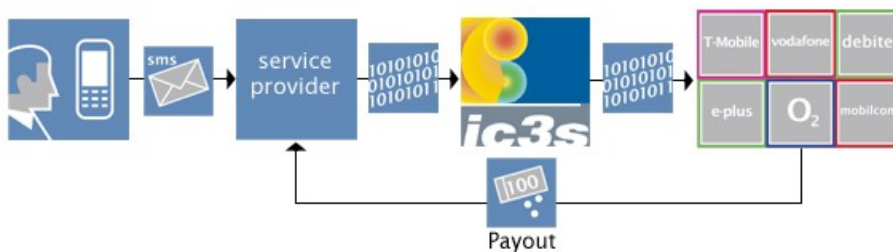
The ic3s mobile payment platform enables VASPs to charge flexible amounts for value added services towards mobile subscribers of all German Networks Operators. This allows you to have a simple way of offering your products to the largest possible target group.

As an additional advantage you only sign one contract with us and maintain just one technical link. The development, installation and maintenance of the different network interfaces and the care of the operator's contracts is done by ic3s.

Your application receives the subscribers' orders via arbitrary sales channels and passes on the transaction data (amount, service name, phone number etc.) to the ic3s mobile payment platform. Afterwards the authorisation of the transaction is requested by the platform at the respective network operator. In case of a successful authorisation the subscriber can be supplied with the service and gets charged on his mobile invoice (Postpaid) or directly debited (Prepaid).

Possible applications:

- One-time only purchase of logos and ringtones via SMS short codes
- Billing for regular sports news subscription services
- Sale of Java games via a website
- Access to pay-per-use Internet pages



Advantages:

- Mobile Network Operator's setup-fees are eliminated
- *One* factoring-contract with ic3s instead of a multitude of agreements with all MNOs
- *One* technical connection to ic3s instead of a multitude of interfaces to all MNOs
- Integrated accounting and online statistics
- No further investments in case of MNO interface changes

Mobile payment Hosting

ic3s mobile payment enables the hosting of existing factoring contracts with network operators. Therefore ic3s establishes a connection to the mobile network operator on behalf of the service provider and takes over the technical processing.

When hosting the distribution is completely credited to the service provider.

Mobile payment Reselling

ic3s AG also maintains its own billing contracts with German network operators. Service providers without own contracts can use them to charge services to subscribers.

From the legal point of view we buy your monetary claim against the mobile subscriber (assignment of receivables / true factoring). We then sell these receivables to the Mobile network operator respectively service provider who then collects the receivables from the subscriber.

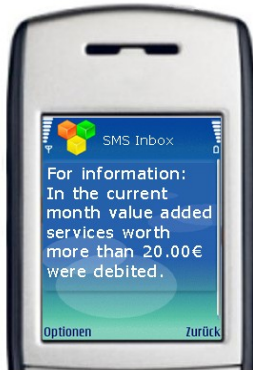
ic3s mobile payment



(2310PB01_mobile-payment_v6.0)

Your benefits

The „ic3s mobile payment platform“ offers a number of benefits far beyond the scope of other payment interfaces.

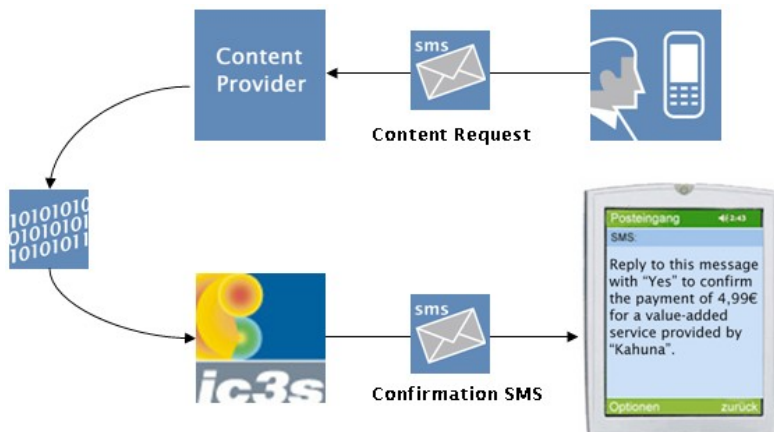


Example of a Billwarning SMS

Our platform is able to track the spending behaviour based on the MSISDN and send “bill warning” messages to the customer. These messages promote transparency and are required by network operators.

Similarly, you can use the ic3s platform to start a confirmation dialogue with the customer to prevent improper use of paid services. At the same time you meet the legal requirements in this respect.

Upon request, you have additional benefits such as the Customer Care Web interface or the B-2-B customer lounge available. For a detailed presentation of the options just contact us



Example of a Confirmation SMS

Standard Features:

- Mobile Payment in the T-Mobile, Vodafone, O2 and E-Plus networks. Mobile Virtual Networks on demand.
- Free choice of amounts for flexible tariffs (between 0.29 – 9.99 Euro / for SMS-MT-events max. 4.99 Euro)
- Transaction overview for T-Mobile subscribers
- Integrated accounting and payout
- Online statistics (broken down to amounts as well as daily and monthly overviews)
- Customer-care web interface for transaction overview and refunding

Additional Services (optional):

- Large account hosting
- Hosting of existing MNO factoring agreements
- SMS and MMS reception and delivery
- Subscriber´s transaction overviews for all networks
- Billwarning messages for subscribers at defined thresholds managed by ic3s
- SMS Handshake with subscribers as payment authorisation

Technical Preconditions

To connect to the ic3s systems you need to use protected https or setup a simple VPN connection. For our mobile payment frontend interface we deliberately only use common and proven Internet protocols:

- Use of XML syntax for the transaction data
- Transmission of requests via Internet protocol HTTP
- Answers are delivered likewise via HTTP to VASP´s webserver
- Data integrity is guaranteed through MD5 check sums
- Encryption via https or Virtual Private Network (VPN)

Depending of your software infrastructure you can choose from several interface implementations, like SOAP, XML/RPC or classic http POST. To further simplify the integration we provide you with an example implementation for the most commonly used programming languages.

