

# Will it or won't it?

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# Will it or Won't it?

The arrival of next-generation packet-based infrastructure significantly enhances the usability of mobile services. As service providers experiment to find the most profitable of the new Internet-based services, mobile commerce appears highly promising. But what exactly is m-commerce, and will it be profitable?

Perhaps the easiest definition of m-commerce is "payment for goods or services using a mobile device", although different types of goods and services complicate the picture.

MICHAEL ROTHROCK

### Soft or hard Goods?

Ring tones for example are classed as "soft" goods, meaning goods and services delivered directly to a device for immediate consumption. A meal out is considered a "hard" service – a service paid for at the point of sale. Ordering books via the Internet is considered as "distance" goods since it involves delivery at a later time. Such differences have important implications for the service provider's billing infrastructure. While hard goods or services

may have well-established payment mechanisms, soft goods and services are quite new. One good reason to introduce a next generation billing platform is the complexity of the rating process required. Conventional rating takes all of the relevant factors, such as distance and duration and converts that to a final cost. As service providers dramatically expand the number of services, the richer cross-product possibilities, such as offering free voice minutes for ringtone purchases, require more sophisticated rating mechanisms.

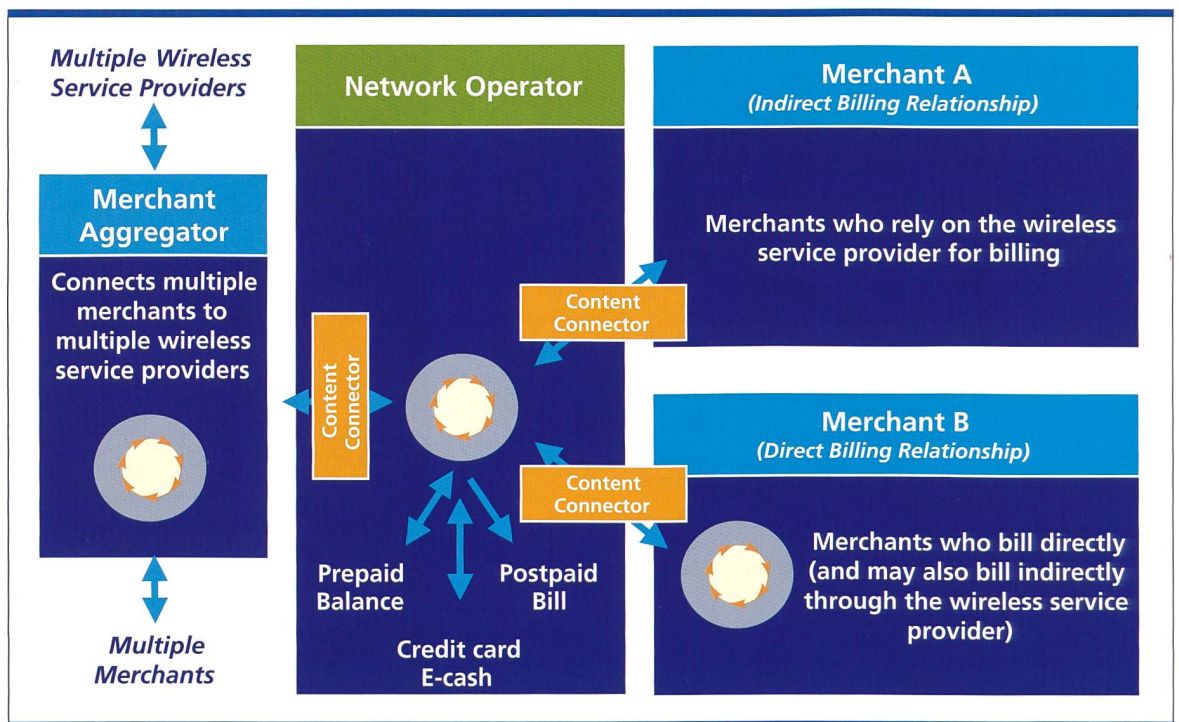
### Many different Services

Today's mobile service providers are at different stages of evaluating and deploying m-commerce services. Some have started with an experimental project like vending machines where users dial the machine with a product request.

In these cases the customer's mobile phone invoice is acting as a means of payment. You might pull out your phone, browse the times of a movie theatre and then make a ticket purchase. A booking code, for example, would be used either to collect tickets or, more likely, to gain entrance to the theatre without paper tickets. And all this without having to enter a credit card number. It's a win for the consumer in terms of convenience and also the theatre for reduced costs.

### Single Platform – Multiple Services: Convergence

Many service providers now recognise that legacy billing systems are severely restricted in the m-commerce environment. They cannot support transactional real-time flow across multiple parties or scale as the new business grows. What's needed is an integrated solution that combines all mobile Internet activity into a single billing and m-commerce platform with links to wallet products and payment servers. This also usefully offers a route for the eventual replacement of



M-Commerce Partner Relationship

legacy systems. Mobile service providers need a billing platform to roll out new creatively-priced services quickly, adjust to new competitive pressures and hunt for the most widely adopted applications. For implementing true m-commerce services, Portal Softwares Infranet Wireless platform provides an effective answer. As a convergent solution, its particularly suitable for service providers seeking rapid deployment thanks to integration with leading payment server packages.

A key feature is the "Content Connector" which enables trusted merchants to interface with the mobile service provider. The Infranet Content Connector provides a mechanism whereby external partners can incur charges against customer balances without having a direct billing relationship. In return, the service provider charges the partner, making revenue sharing models possible.

### Assuring Revenue

Managing these new m-commerce services effectively is another issue. For example, it's critical to eliminate revenue "leakage" for all prepaid subscriber services. Transactional real-time processing of convergent services must therefore include "resource reservation", to ensure that subscriber balances are always available and up-to-date for multiple concurrent uses, thus eliminating fraud and assuring revenue. For example,

allowing a prepaid subscriber to download a ring tone while simultaneously talking in a chat room requires timely management of the user's balance to ensure no fraud occurs.

Mobile Commerce is a real opportunity. For mobile service providers, new m-commerce applications offer tremendous revenue and profit potential. An m-commerce business platform, however, should be capable of handling both current and future m-commerce requirements. Portal Software's Infranet Wireless solution for convergent mobile service providers forms the foundation for a fully integrated, convergent m-commerce solution.

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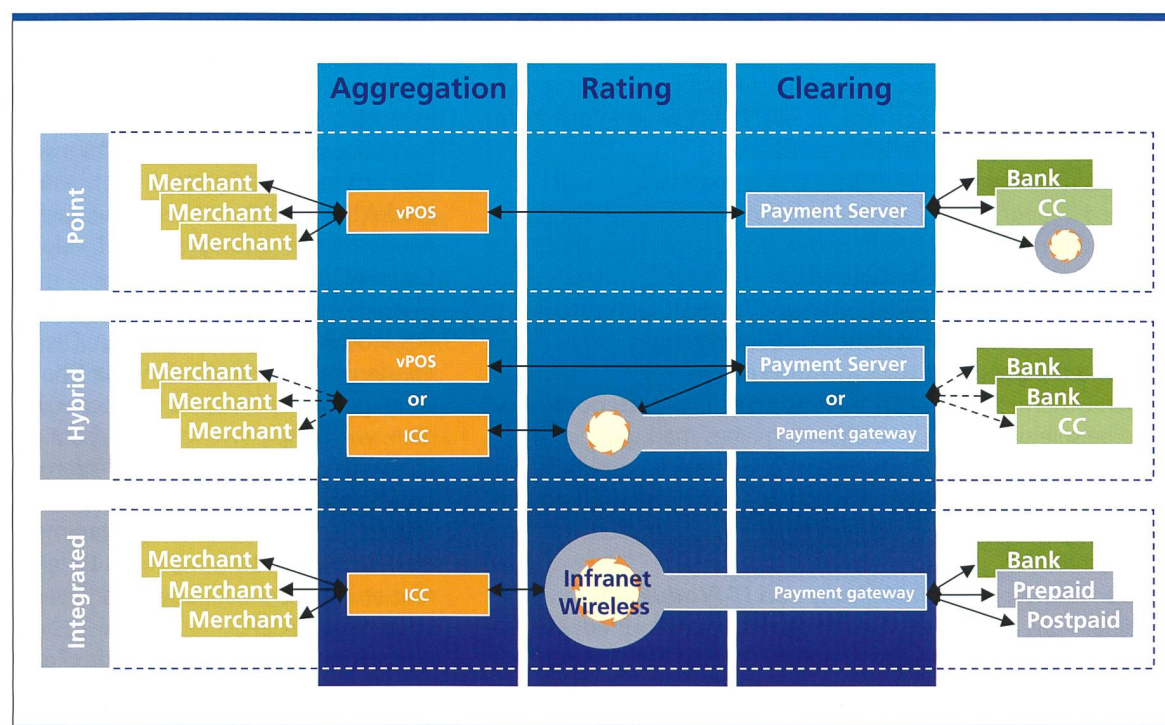
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Portal are a Gold sponsor and exhibitor at Billing Systems 2002.

## Zusammenfassung

### Mobile Commerce: Wird es, oder wird es nicht?

Die Einführung der paketbasierten Infrastruktur führt zu einer wesentlichen Verbesserung des Nutzens mobiler Dienste. Während Dienstanbieter experimentieren, um den einträglichsten neuen, internet-basierten Dienst zu finden, erscheint Mobile Commerce äusserst vielversprechend zu sein. Aber was genau ist M-Commerce, und wird er profitabel sein? Die einfachste Definition von M-Commerce lautet vielleicht «Zahlung für Güter oder Dienstleistungen unter Verwendung eines mobilen Geräts», obwohl das Bild durch unterschiedliche Arten von Gütern und Dienstleistungen komplizierter wird.



M-Commerce Solution Deployment Strategies