



Monetising digital experiences

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DIGITAL REPORT 2020

Centili: monetising digital experiences



Zoran Vasiljev, CEO, describes how Centili is continually assessing the market for its next opportunity for digital disruption

As the digital landscape continues to shift, companies can often spend so long fixating on the trends of today that they forget about the potential innovations of tomorrow. Centili is a company which manages to reconcile both perspectives; a fast-paced tech company with its finger on the pulse and its eyes on the future. Founded in 2011, it is a business focused on global monetisation opportunities and driving growth through its superior customer experience and cutting-edge mobile payment solutions. Helping its clients unlock heretofore unrealised revenue streams, customer opportunities and value, Centili is a driving force in the creative movement to monetise the modern digital experience.

Part of the digital investment industry for over 25 years, Zoran Vasiljev embodies the entrepreneurial spirit of a genuine thought-leader. Having secured several executive posts at several firms within the tech and telecoms sectors, and even founding his own (Affinitiv Consulting) in 2005, Vasiljev says that he recognised Centili as a “logical next step” in his career. “I’ve always felt that it’s





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—
Zoran Vasiljev,
CEO, Centili

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a company that has a great story and great potential. One way or another, I wanted to be involved with it; I actually first attempted to acquire the company at my previous firm. When that didn't work out I decided, if I really believe in the organisation, then I'll have to go and join it.” Never content to simply ‘play it safe’ throughout his career, Vasiljev states that he's become used to taking chances and exploring the frontiers of the industry. Adept at finding new opportunities and developing value in emerging global markets, he finds the pursuit of overcoming challenges to be both enriching and rewarding.

Taking on the role of CEO in March 2020, Vasiljev's disposition stood him in good stead to meet perhaps the most significant logistical challenge of the present century: the COVID-19 pandemic. Refusing to cling to preconceived ways of operating, he says that his first few months of leadership have been exacting but that establishing a clear vision has seen the company navigate the most difficult aspects of disruption. “We have everything we need to take control of the situation and understand what





Centili – Potential for Change

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is causing problems for the industry. There will not be a time when business will suddenly revert back to how things were in December 2019; that will never happen. However, Centili has developed a strategy to expand the company, motivate employees and demonstrate why our industry is fortunate enough not to be affected as some others might be.”

Centili itself is also well-poised to meet this goal. After all, it is a company motivated by creating a difference in the market and projecting what its partners, customers and ecosystems

might need up to 12 months from now. Its credentials as a leading innovator are well established. In both 2018 and 2019, Centili was rated as a Tier 1 DCB vendor in an independent annual survey conducted among MNOs (mobile network operators) from around the world by the research company ROCCO. More recently, it came forward as the best rated carrier billing company in its Innovators 2020 report. Regarding this industry recognition, Vasiljev added, “It’s really rewarding to see the curiosity and the continuous conversation that is being

Advancing ICT solutions beyond imagination.

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21st Century Technologies

Wale Ajisebutu, the founder and CEO of 21st Century Technologies, has an ambitious goal - to achieve the extraordinary. Fuelled by a passion for technology and guided by the firm belief that Africa can be better connected to the digital world, he founded the company to use state-of-the-art infrastructure to provide world-class solutions. The vision is to become the foremost integrated ICT solutions provider in Africa.

21st Century Technologies has formed a beneficial partnership with Centili, borne out of the desire to rewrite the history of technology in Africa.

"Our combined experiences and knowledge of technology is legendary," says Ajisebutu. "I have always believed that one of the key elements of success is partnering with esteemed organisations such as Centili, principally to leverage on both companies' core competencies to build the most advanced digital services in Africa."

Ajisebutu believes 21st Century Technologies and Centili are similar in many ways. He says they both started out from humble beginnings, have experienced rapid growth, and are now having significant impact on the region and beyond.

"21st Century Technologies is a regional powerhouse with huge infrastructure and a mission to provide world-class solutions to our valued customers through highly motivated talent and strategic alliances," says Ajisebutu.

"Our partnership with Centili will bring digital transformation to Africa which many economic sectors deserve. More importantly, it helps create a sense of focus and determination to succeed." There is an African saying that goes 'If you want to go quickly, go alone. If you want to go far, go together'. 21st Century Technologies has chosen Centili to go far enough to transform business in Africa.

Partnership with Centili

Working with Centili has allowed 21st Century Technologies to build the most compelling aggregator platform in Nigeria. This solution will propel 21st Century Technologies to become the number-one aggregator VAS business operator on the continent.

The partnership sees both companies creating digital services that will revolutionise everything from online retail to gaming, logistics to financial services, e-commerce to entertainment.

As well as creating affordable access to technology and information, they are building new products and services that are deeply



21st Century Campus

relevant to Africa. Together, they are using technology to solve complex problems for key industries as diverse as healthcare and aviation, as well as empowering people to use technology as a resource for liberty.

Digital transformation

As the world adapts to the new normal, 21st Century Technologies is accelerating digital transformation.

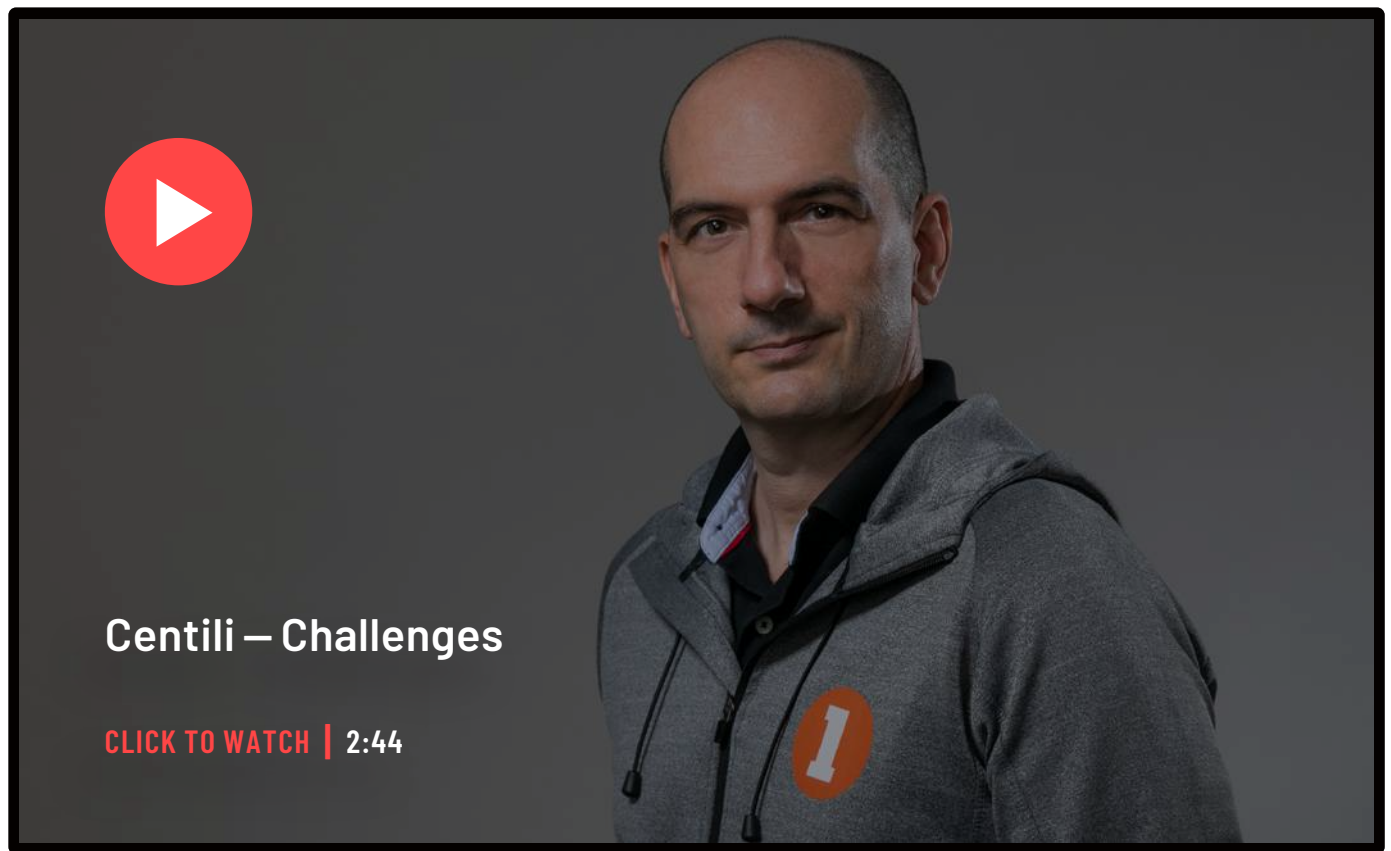
"We aim to position 21st Century Technologies as a company with operations across Africa to take advantage of emerging opportunities," says Ajisebutu. "We sincerely believe our activities will move Africa's digital economy towards a new era, with the internet and data at its heart." Ajisebutu believes the time is right for tech companies to grasp these opportunities, and building on infrastructure is key. Over the years, 21st Century Technologies has invested heavily in holistic infrastructure with artificial intelligence (AI) and machine learning (ML) capabilities.

The current infrastructure includes:

- 36MW data centre across Nigeria
- Technology park
- Innovation centres
- Cybersecurity centre
- An Academy
- Software Development Centre
- Fibre Optics network
- Green energy buildings

21st Century Technologies is building the most compelling ecosystem and infrastructure that will change lives, empower customers, and deliver the future.

[Learn more](#)



triggered by customers themselves, both existing ones and potentially new ones, signaling that they would like to do business with us.” However, whilst certainly an innovator, Vasiljev clarifies that any new developments are always tempered with intelligent consideration as to whether it will benefit customers directly. Blockchain, for example, is seeing some interest in the payments sphere, yet Centili has not explored its use because, at least for the moment, the technology is not ready. “There’s a lot of potential for blockchain in some

sections of the verticals we are serving. But, at this moment, we’re observing and considering, ‘Where does this fit and how does it really add value?’

Driving the future of the company is its ‘Shifting Gears’ growth strategy, launched shortly upon Vasiljev’s arrival. An ambitious reimagining of Centili aimed at progressing the company beyond being a payment gateway and towards being a true digital orchestrator, Vasiljev says that this new roadmap also serves the purpose of gaining expertise in the industries

which Centili serves every day. “What are the pain points in gaming, video and music?” he asks. “What are the pain points in entertainment, FinTech and ePublishing? By understanding the frictions that exist in these industries and resolving them with our service offerings and platforms, Centili can build trust, relevance and become a ‘go-to’ company.” The frequent daily

use of personal electronic devices (smartphones, tablets and computers) by customers means that data analytics has grown in importance as the company strives to achieve optimal digital monetisation, as has using AI (artificial intelligence) algorithms to help anticipate market changes at a faster pace. “We truly believe that a combination of conversations

EXECUTIVE PROFILE:

Zoran Vasiljev



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Title: Group CEO

Company: Centili

Industry: Mobile Payments

Location: London, UK

Zoran Vasiljev is the Group CEO of Centili. He is an executive with extensive knowledge and legacy in building and running successful digital ventures. He is specialized in telecommunications, investment strategies, M&A, organizational transformation, marketing and product development, channel strategy and business development.

Zoran has more than 25 years’ international experience in digital media, telecoms, and management consulting. Before joining Centili, he led projects in the EU, MENA and APAC, holding top executive and leadership roles with Apigate, Axiata Digital, StarHub, Arthur D. Little, Value Partners and Peppers & Rogers Group. He joined Centili in March 2020.



and payments is something that will explode technologically. People use their phones for two reasons: entertainment and conversation. If you are able, in those conversations, to actually embed monetisation and payments with instant booking, instant betting, instant buying, instant redemptions and so forth, all in one experience, I think that could be huge.”

Another innovation championed by Centili is the move away from monolithic payment structures and towards smaller, more flexible

micropayments. “A lot of transactions happening through Centilli are micropayments,” continues Vasiljev. “In the gaming environment, for example, the whole industry revolves around micropayments.” The company is also cognizant of developing emerging markets where large swathes of the population might not even have a bank account; micropayments can help create an ecosystem within which the “unbanked” can be empowered and looked after. “There’s a great role for us in the industry because we

“Growth is one of our key words and digital monetisation is a playground”

—
Zoran Vasiljev,
CEO, Centili





Centili – Fusion

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recognise and cater to these niches with services. Real financial inclusion is about being part of the process and recognising that maybe we can jump in and lend somebody a hand.”

Currently partnered with over 280 MNOs, operating in 80 countries and connecting with over 4bn mobile users globally, Centili has already made a significant impact just under a decade since it started. However, when asked how the company intends to maintain a roadmap for further success, Vasiljev’s boundless ambition

becomes apparent: “We’re just getting started; there’s still 400 operators that we aren’t connected to yet.” Indeed, it could be argued that growth is Centili’s *raison d’être*; if it stopped being hungry for further expansion, the company would probably cease to exist. As it continues on its quest to achieve an entirely frictionless payments experience, Vasiljev makes it clear that Centili doesn’t dwell on its latest achievements for too long (such as being featured in the ROCCO 2020 Innovation Report), rather it simply

Centili Partnerships

No company is an island and it's often who it partners with that can make the difference between success and failure. Centili has the pleasure of working with some of the top digital trailblazers around: 21st Century Technology Ltd, Tencent, Infobip and iTaxi. Regarding how they are helping Centili to achieve its goals, Vasiljev had the following to say:



21st Century Technology Ltd

Based in Nigeria, 21st Century was founded in 1997 with a vision to become the foremost IT solutions provider in the entirety of Africa. Owner of one of the most extensive fibre optic networks in its area, the company's dedication to quality and innovation make it ideally suited to working with Centili. "21st Century is a very interesting

example of a company that has great leadership. It's a company that has recognised what else it can do with Centili above and beyond even our current roadmap and our offerings; it's challenging us on a monthly basis with new ideas."



Bigo Technologies

Singapore-based Bigo Technologies is a fast-paced, agile company serving over 400 M users. Their Bigo Live, Likee and imo apps have taken Asia (and the world) by the storm. "They've done remarkable work in short video space over the past few years," Vasiljev says. "We share many of the core values, and we are currently working together to implement a telco billing project in Latin America."



Infobip

Infobip is our parent company; it's a unicorn originating from Croatia. The company is a world leader in communication platforms as a service (CPaaS) and it's helping us develop our monetisation capabilities. The industry is merging and cross-fertilising the point where the experience of conversations and payments is always underlying everything else that you do online and Infobip is a global leader in understanding that."



iTaxi

A ride-hailing app launched in Poland, iTaxi is an innovative and convenient way for the country's citizens to travel. Utilising one of the largest taxi fleets in Poland

and handled entirely through an easy-to-use app which makes booking and paying for a ride streamlined and convenient, Vasiljev identifies it as one of the most promising companies Centili currently works with. "I'm confident that, since the launch of iTaxi, Centili will be in many more conversations asking for similar solutions. We're very proud of that partnership and I'm sure we're going to do more in that segment."



One of the world's most used dating apps, London-based Badoo has been a partner of Centili for many years now. "The relationship is rooted in deep mutual respect of people running it since the start, and it consistently produces business results in different markets," Vasiljev remarked. "In terms of carrier billing, Badoo is one of the most successful companies out there."

composes itself, assesses where the next challenge or competition may emerge from and then sets to work on improving its services for customers. “The continuous involvement and renewal of our platform, our ability to be flexible and adapt to the market’s needs means that, instead of taking two years to develop a specific model or feature, we can get it done within weeks.”

Keeping its eyes on the future, as always, Centili launched ‘Fusion’ in August 2020, a flexible, hassle-free solution for bundling apps, services and other associated products. Customers pay for the bundle through a prepaid or postpaid telco account, which then enables MNOs to add value to their service via entertainment and learning packages, as well as providing merchants with an additional marketing and user acquisition channel. “The inspiration for Centili Fusion was a result of our continuous conversation and understanding about what’s happening in the telco industry,” Vasiljev explains. “It was very important to launch a platform that allows for quick access to those relationships in



A woman with dark hair tied back and glasses, wearing a brown sleeveless top, stands next to a man with long hair, a beard, and glasses, wearing a black and white plaid shirt. They are both looking at a white HP laptop on a desk. The background is a blurred office environment. A large orange circle is overlaid on the right side of the image, containing white text.

**“Monetising the
evolving digital
experience
is what Centili
is all about”**

—
Zoran Vasiljev,
CEO, Centili



CENTILI ELEVATE

Centili is heartened by the spirit of collaboration and understanding which is prevalent in the modern industry. As such, it has launched a webinar series titled Centili Elevate, a platform for industry leaders to trade insights and discuss relevant market topics.

“It’s good to see also that there’s more and more collaboration happening within our industry,” said Dina Janevski Farcic, Senior VP of Marketing. “The industry

should adopt an attitude that does not necessarily want to shape and retain talent indefinitely, but rather create a platform which allows them to be exposed to as many ideas, innovations and challenges as possible in order for them to become leaders of the future and maybe even partners. I think it’s very important to recognise the role that we all have to play in creating the leadership of the next digital generation.”



order to bundle specific offerings for the operators' user base." For some companies, 2021 is getting closer and closer, but Vasiljev is still focused on what needs to be accomplished in the last quarter of 2020. "2020 was nothing like what we originally planned and I think there's still a lot of learning to come. We're hoping that we'll be able to get a headstart for 2021, which is going to be the year where Centili will be able to apply everything it's learned with a lot of rigor and conviction." Indeed, it's clear that his ambition for Centili to become a global force in driving digital monetisation will propel the company energetically into its next great challenge. "Growth is one of our key words and digital monetisation is a playground," he concludes. "It's important for us to spend a lot of time anticipating what the next disruption might be, because monetising the evolving digital experience is what Centili is all about."

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