



monetizing **connected** consumers

telemedia MAGAZINE

ISSUE 60

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2021: the year of total telemedia?



The wholesale switch to digital by a locked down global population has seen the use of mobile and online content skyrocket. It has also pushed messaging, interactive marketing and ecommerce to new heights – and all of it has seen telemedia services become mainstream.

This has seen surges in growth of carrier billing services, as well as across messaging, content, aggregation and a range of value-added services (VAS) in the sector. In short, 2020 has been a boon for telemedia – and 2021 is looking set to be another year where telemedia services continue to

merge and meld to create new offerings and even new platforms.

So what is happening across the sector in the year ahead?

CPaaS COMES INTO ITS OWN

Perhaps the biggest change in 2020 that is going to resonate through 2021 and make it year of 'total telemedia' is the growth of Content Platforms as a Services (CPaaS) (*see below*). These bring together all the offerings that telemedia has and packages them up on one platform, so that brands, operators and other businesses can more rapidly deploy services.

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PLATFORMS & TECHNOLOGY

CPaaS model has much to offer, but needs to be treated with care

The growing move towards Content Platforms as a service (CPaaS) – where the full range of telemedia services from content, aggregation, billing, traffic, marketing and more are platformed and sold as services to telcos, brands and anyone else wanting to rapidly deploy digital services to a hungry consumer base – is gathering pace, but with it comes a warning: tread carefully or destroy this nascent market.

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THE POWER OF PAYMENT !

Total telemidia

<< 1

CPaaS offers the chance to 'pick and mix' which bits are needed to create – rapidly and at scale – the kinds of service offerings that consumers want. The need, say, to roll out an interactive OTT messaging led campaign that needs content, messaging and billing can now be bought as a service and deployed.

Different types of content or billing or messaging can also be bought and deployed to service different regions.

The idea is simple yet revolutionary. It sees some telemidia players bringing together all that they can do and platforming it as a service to grow their market. It also allows for them to have a much more varied offering to an even wider range of brands and MNOs worldwide.

The upshot in 2021 will be that a range of players will see their businesses explode, if they get it right. It will also, without a doubt, see a shake up in the telemidia landscape as players merge and partner to create the kinds of platform offerings needed.

Others will see niches emerge that are left behind as these mergers, acquisitions and partnerships take shape, creating yet more diversity and interest in the market.

DCB IN THE DRIVING SEAT

One of the chief beneficiaries of all this will be direct carrier billing (DCB). As more consumers pick up their phones to buy content, subscribe to OTT services and interact with the digital economy, so many have happily paid with DCB as a quick and easy way to pay.

In fact, a study by DOCOMO in conjunction with the GSMA finds that so popular has DCB become – with, let's be honest little to no marketing effort by MNOs – that now nearly 60% of merchants say they are



The embracing of DCB by consumers and, as a result, merchants is going to speed up integration

assessing or planning to use it in 2021.

The research, 'Making the case for carrier billing', which quizzed 115 merchants worldwide, finds that merchants are embracing new forms of digital content along with the proliferation of new platforms in the market, resulting in a surge in the usage of DCB. By partnering with a DCB specialist, merchants can better manage their payment settlements at scale while providing a seamless and native user experience.

The study highlights that merchants believe there are several market opportunities for wallets or carrier billing for new offerings such as scooters, bike rentals, food delivery and parking services. The key benefits of introducing DCB services includes enhanced revenue, providing subscribers with payment flexibility, simplifying the onboarding of new merchants and a cost-effective mobile payment integration with App stores.

The report also finds that 40% of merchants experienced a positive outcome on their billing business due to the Covid-19 crisis, with 58% of merchants consider working with a Direct Carrier Billing Specialist in 2021. Half of them have launched DCB or plan to in 2021.

Of these, 62% indicated they are willing to invest in co-marketing efforts and bundles with an operator partner, depending

on the campaign, while 37.5% expect merchants to invest in co-marketing efforts and bundles for all or most campaigns.

WIDER MCOMMERCE TAKING OVER

The increase in interest in DCB is just part of a much larger swing towards mobile payments driven by mobile commerce. A study from Juniper Research has found that mcommerce payments will reach \$3.1 trillion in 2025, from \$2.1 trillion in 2020.

The research found that the pandemic's massive boost to digital wallet services in the offline arena with OEM Pay has been a key driver of greater mcommerce usage; accelerating the already rapid transition from offline to online services.

Consumers globally are picking up their phones to do pretty much everything – even paying in real-world shops – as retail and commerce on and offline rewires itself, ironically wirelessly.

This is going to be the biggest trend we see across 2021: the true advent of a mobile world, where mobile the nexus of messaging, content consumption, commerce and payments.

The mobile devices will be gaming console, streaming hub, booking tool, banking tool, shopping tool and wallet.

In that wallet will be 'cards', alternative payment tools such as Apple or Google Pay, PayPal and more, as well as carrier bill-

ing. Consumers will literally pick and choose what they interact with and how they pay, based on the apps they have the whim that takes them.

BEYOND PAYMENTS IN 2021

What is really interesting is that mobile messaging is also going to be part of this. With more people communicating with each other and with businesses using OTT messaging, as well as text and other chat services, it is becoming very clear that payments built into this messaging paradigm is a natural progression.

The embracing of DCB by consumers and, as a result, merchants is going to speed up the integration of this and other payment types into marketing and customer service messaging.

This is a game changer. The birth of true conversational commerce through mobile is going to again fundamentally change marketing and consumption. Personalisation is out the window: now brands are going to look at how to converse with consumers and make it as easy as possible within that conversation for them to buy things.

Joining this all together makes for a really new way of monetisation of, well, everything and once again pushes telemidia services even further forward into mainstream in 2021 and beyond. ■

CPaaS

<< 1

While there is growing interest in buying these platformed services, swamping the market with offerings that aren't robust and perfect could kill it before it has got going.

WHY IT IS HAPPENING

The roll out of 5G, the pandemic and its lockdowns and increasing use of OTT channels to deliver content and marketing – and the potential to make them shoppable – is all driving this shift with carriers and brands realising that they need to have coherent offerings of content, services and billing that they can deploy on these channels quickly and easily.

The idea of handing that all off to someone else to manage makes sense, but it does mark a massive departure for operators, who usually hold on tightly to that sort of thing themselves.

This move is accelerating, with Coolwave Communications becoming the latest firm to look at how to transform its operations to cater to what it sees as a massively growing demand from carriers for platforms as a service.

"Our network transformation is the next step in the evolution of Coolwave and will enable us to rapidly scale to serve new and growing segments. It is an opportunity to align our infrastructure with the emerging demands in the market and build a flexible foundation for long-term growth," says Ronan Higgins, Commercial Director at Coolwave.

IMIMobile has also inked a deal with unified comms giant Cisco, whereby Cisco will absorb IMIMobile and, one presumes, look to integrate the latter's exceptional WhatsApp and RCS marketing tools into its own B2B offering.

"A great customer relation-

ship is built on consistently enjoyable interactions where every touchpoint on every channel is an opportunity for businesses to deliver rich, engaging and intuitive experiences," says Jeetu Patel, senior vice president and general manager of Cisco's Security and Applications business. "We look forward to working with IMIMobile to help create a comprehensive CX-aaS solution for the mar-



ket—one that gives businesses a platform to provide delightful experiences across the entire customer lifecycle journey."

"We are excited to join Cisco and become part of one of the world's leading technology companies as they seek to enable great customer experiences," adds Jay Patel, IMIMobile CEO. "We believe there will be a world of dynamic, always-on connections between global businesses and their customers and the combination of our respective technologies will enable us to make every interaction matter more for our clients."

HANDLE WITH CARE

The upshot of this is that more MNOs and more brands are going to start using the kind of services that the telemedia industry has long specialised in and this adoption by the mainstream of the industry's services is going to make for some interesting M&A activity in the 2021 and beyond.

However, it comes with a caveat. Creating the platform of-

offerings that can be offered as

CPaaS is the

from communication to payment. The pandemic has seen a huge uplift in conversational commerce in all markets as businesses look to better connect with customers, as customers experience the benefit of this richer digital experience, Centili will support businesses as this approach becomes the expectation.

The downside is that the industry now must tread very carefully. This nascent model for offering services to all these high-profile, consumer-facing entities can't go wrong.

The players that are in this market are doing an excellent job of offering just what the brands and MNOs want and need, as well as making sure that consumers are getting a good deal – not least also offering customer service to mop up any problems that do arise. Where care needs to be taken is in other players not rushing to market and offering a lesser standard. That would, in a swoop, kill this new and most-welcomed avenue for the telemedia industry.

Service providers, MNOs and brands also have to be careful not to bombard consumers either. Rolling out too many push-message services or clogging up people's WhatsApp feeds with shonky offers and duff content is also going to kill this off rapidly.

There is a huge opportunity here, but it needs to be managed with great care. While many may eye this as the next big thing, rushing into won't work.

If the industry continues to handle this right, they all will be good. It will also lead to a raft of mergers and acquisitions, as the industry finds itself looking to team up to create holistic offerings to take to market. Interesting times lie ahead as this develops. ■

easy bit – many were already effectively doing this. Getting MNOs and brands to buy into the idea has been harder.

Centili for one is leading the way on this, creating a really rather robust set of services that are bundled up into the CPaaS model. 2021 will also see Centili offer solutions to facilitate conversational commerce for digital merchants looking to enhance their services.

Already established in markets such as SE Asia, Europe and MENA, Centili is launching a plug and play solution that takes care of the end to end technical delivery of conversational commerce



What's in store for DCB in 2021... and beyond?

2020 saw DCB become more entrenched within consumer services than it has ever been. With the pandemic shifting again, what does 2021 have in store? Here **Jonathan Kriegel** shares his expert view on what we can expect to see in the year ahead and into the future

The past six months have brought fundamental changes in working practices that have significantly boosted the network traffic from video streaming and gaming. Some organisations have seen almost double-digit growth in digital content consumption and a greater penetration of Direct Carrier Billing (DCB).

DOCOMO Digital has seen an overall increase in the level of engagement with DCB because of the millions of employees and students that have switched to working from home this year. There is little doubt that changes in consumer behaviour today will drive the adoption of new payment mechanisms in the future.

Across the years I have given numerous keynotes about the carrier billing industry. Here are some thoughts about how user behaviour has altered the carrier billing landscape post-COVID and during 2020 and what lies ahead.

CARRIER BILLING IS GROWING EXPONENTIALLY

The global direct carrier billing market was valued at US\$ 29.8 billion in 2019 and is projected to reach US\$ 70.0 billion by 2025. The COVID-19 crisis has shifted

media consumption. Carrier billing is especially relevant in bringing digital services to the underbanked markets across Asia, Latin America, Middle East and Africa. The disruption is now consumer-controlled and the surge in video and audio streaming is anticipated to impact the growth of the global direct carrier billing market.

PROVIDING A FRICTIONLESS PAYMENT EXPERIENCE

Telcos are driving DCB in terms of ease of use and convenience. Multiple campaigns to drive engagement and loyalty have been initiated, and all these aspects have worked to promote over-the-top (OTT) services and DCB.

ALTERNATIVE PAYMENT METHODS (APMS) AND EWALLETS AID MARKET PENETRATION

The pandemic drove up the use for APMS as cash was less popular. Providing convenience in payments is key and most popular payment methods include mobile wallets, or debit or credit cards in the UK and France. Many telcos have introduced eWallets

of their own to capitalise on the steadily increasing penetration of smartphones within their subscriber base.

OTT MEDIA IS HERE TO STAY

OTT media continues to grow as data has become cheaper, data speeds significantly quicker, and the advent of 5G, and as the number and sophistication of devices explode. The rising demand for OTT content as one of the prime reasons driving the direct carrier billing platform market growth during the next few years.

BUNDLING AND PARTNERSHIPS

DCB is being propelled by bundled content providers. By bundling digital services, telecommunication providers can bundle their digital services as part of their limited period offerings to existing and new subscribers. Telecom operators are well-positioned to become active stakeholders in the mobile gaming sector by leveraging on DCB deployments and subscription bundling. Bundling in partnership with mobile carriers with also enables digital brands

to find traction in new international markets quickly, wherein the mobile carriers can co-invest in marketing efforts.

MERCHANTS TURN TOWARDS DIRECT CARRIER BILLING SPECIALISTS

Forging partnerships and setting up billing system integration for each individual merchant whilst navigating local financial regulation can be complex and time-consuming – for many, a Direct Carrier Billing specialist can do the legwork on their behalf.

NEW FINANCIAL SERVICES REGULATION

Currently carrier billing is mostly used for small scale payments, microtransactions and subscription payments. Known for its simplicity, security and accessibility, Carrier billing will remain much the same with the implementation of PSD2 and SCA.

USING AI TECHNOLOGY TO ADDRESS BAD DEBTS

Dealing with bad debt effectively is a key aspect of any DCB operation. DOCOMO Digital has worked with carrier groups to reduce debt by up to a third using artificial intelligence (AI) technology.

EXPANSION INTO NEW INDUSTRIES

Gamification of Education is seen as a key source of revenue for gaming companies. Education gaming is poised to deliver a CAGR of 66.2% between 2016 and 2020 surpassing other segments in gaming easily. Carrier billing solutions will be used for subscriptions, one-off payments, and in-app purchases. Similarly, there is a shift towards mobile gaming. DCB helps accelerate the growth of gaming by making payments friction-free, thereby delivering better conversion and retention rates. 

Jonathan Kriegel is CEO at DOCOMO Digital

How VAS and DCB compliance is shaping up...

Paul Skeldon distils down the key findings of the latest Empello research into the global VAS and DCB market and finds where fraud and malware is – and isn't – rife

2020 has been a momentous year for online services. The VAS/DCB industry has benefited from increased demand for online content ranging from entertainment, to information and to technical tools.

But it has also been a year to text compliance of many services, as more users around the world look to DCB and VAS services, so too have the darker forces.

So how did the industry do?

VIDEO AND GAMES VAS LEAD, COMPLIANCE HIGH

According to a study from Empello, video streaming, gaming and mixed content were the dominant types of VAS both in terms of traffic and number of active merchants.

When combined, streaming, games and mixed content services made up 78% of all VAS advertising in 2020. 50% of all merchants provided one of

these three services in 2020.

Compliance rates for videos, games and mixed content matched the figures for overall VAS compliance in 2020. VAS were 90% compliant across all markets. At 95% compliant, video streaming services were the most compliant service, closely followed by games at 88% compliant and mixed content at 87%. The least compliant type of VAS in 2020 were sweepstakes, which were only 52% compliant. However, sweepstakes only made up 1% of all global traffic, and are banned in many markets.

ADVERTISING VAS

In 2019, 54% of mobile advertising for VAS was delivered by Google Ads. Affiliate networks generated the rest of the advertising traffic. In 2020, we saw Google Ads increase their market share to 62%. We observed this rise in all markets, including those with low average revenue

per user – where historically Google Ads had not been financially viable.

Some content providers have shifted towards buying traffic from Google Ads. Others have continued to use affiliate networks that have increasingly begun to generate clicks from social media. In 2020, social media promotions made up 17% of all Empello discoveries, and probably at least 35% of all VAS advertising.

Social media advertising allows affiliates to use highly targeted methods to maximise their conversion rate. However, other types of advertising found on social media are often fraudulent. For example, closed groups and messaging apps are breeding grounds for misleading advertising.

VAS COMPLIANCE AROUND THE WORLD

The VAS/DCB industry across the

world in 2020 was 90% compliant. However, Empello observed significant variations in compliance depending on the country and the time of year.

At 99% compliant, the UK had the fewest cases of fraudulent traffic. On the contrary, the three markets with the lowest levels of compliance were: Saudi Arabia: 60% compliant; South Africa: 61% compliant; and Egypt: 76% compliant.

In 2020 FraudScan made approximately 60,000 discoveries that posed a high or medium risk to consumers. Fraudulent traffic drastically reduces consumers' faith in a brand. For content providers this can lead to being blocked and sanctioned by regulators and operators. This can also put mobile network operators at risk as consumers can choose to switch providers if they feel their network is not doing enough to protect them from fraud.

Global compliance remained high throughout 2020. However, Empello says it observed considerable discrepancies between markets. There were three key patterns observed in 2020:

- Markets like Belgium and the UK have maintained very high levels of compliance throughout the year, while other markets, like Egypt and Myanmar, have made sustained improvements in compliance since the first quarter of 2020.
- Saudi Arabia and South Africa have been consistently non-compliant.
- There is a strong correlation between compliance and number of active merchants in a market.

The top three most prevalent compliance issues in 2020 were content locking, misleading flows and incorrect-opt ins. ■

Check out the report at
<https://www.telemedia8point1.com/2020-vas-dcb-market-round-up-from-empello/>

... and how payment agent status could make DCB more flexible

Since January 2018, mobile network operators (MNOs) are obliged to operate under the telecommunication exemption of PSD2 regulation, entitling them to only process digital goods, ticketing, parking and charities, but restricts them to extend the billing of goods and services outside the telecommunication exemption

The PSD2 exemption regulation has meant that DCB has been closed to the purchase of anything physical and shutting it out of the wider ecommerce world.

However, there is a way to make DCB more flexible. The DIMOCO agent model enables MNOs to operate under the company's financial license, enabling them to process payments for goods and services outside the exemption.

DIMOCO, a provider of direct MNO connections in Europe, currently obtains 210 MNO con-


nections in 48 countries, covering 90% of Europe. Since 2016, DIMOCO operates under its payment license, granted by the Austrian Financial Market Authority (FMA) and passported into all EU member states. Consequently, DIMOCO can process transactions for goods and services outside the telecommunication exemption of PSD2 under its licence for MNOs who have been notified as DIMOCO agents.

"Obtaining an own license has been a route that most of the MNOs haven't pursued as

it's a very complex and costly procedure. Being notified as a DIMOCO agent is not only much faster and easier, MNOs can also benefit from our expertise and experience as a licensed payment institute," explains Clemens Leitner, Executive Vice President, Carrier & Business Development at DIMOCO Carrier Billing.

"We are all set to deploy DCB payments for carsharing, taxis, rental of e-scooters, electric car charging and many other industries, emphasizing on a solid legal basis."

The German MNOs Telefónica Germany, Telekom and Vodafone have been the first to recognize the immense potential of the agent model partnership with DIMOCO and the vast market possibilities under this model. Out of a German population of currently 83.02 million inhabitants only 40 million people own a credit card and 23 million hold a PayPal account.

In 2019, over 140 million mobile subscriptions were registered in Germany, ranking carrier billing as the payment method with the highest penetration and subsequently widest reach, available to more potential customers than any other payment method. 



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A DCB anti-fraud wish-list for 2021

Fraud is a hot topic within DCB. Its effects are being felt up and down the value chain. Following the Telemedia8.1 panel discussion on the subject last year, **James Macfarlane** outlines his wish list the ecosystem can come together to better address the issue in 2021 and beyond

Let's not downplay this, fraud exists within DCB payments. However, we are not alone in fighting it.

Just like every other payment method, DCB provides fraudsters the opportunity to exploit it for short term gain. What's more, just like every other payment industry - we need to come together as a collective and pragmatically look at how to solve it.

When fraud is rife, end users unknowingly lose money, Mobile Network Operators (MNOs) see toxic revenue increase that incurs extra hidden costs and user churn, merchants lose brand reputation, aggregators risk market erosion and anti-fraud companies will ultimately lose clients as a result of merchants and MNOs suffering.

It's a conundrum that is only going to become more acute as our sector grows. The proliferation of mobile is not stopping. However, unless we tackle the issue effectively as an ecosystem, DCB as a frictionless, transparent and effective payment method, may be stifled.

If we do not deal with this problem now we will see regulators and MNOs unwittingly undermine everything that makes DCB unique. This will see it demoted to a second tier mobile payment that uses outdated two factor authentication, such as text pin loops, to try and fix an issue that isn't properly understood.

WHERE I STAND

Firstly, I want to be clear in my own interests and perspective. My business PM Connect has

a simple proposition: we pair multi-billion-dollar brands with MNOs - connecting them to new audiences. We do this by taking a multi-channel approach that includes DCB payments, digital marketing and data.

We operate in multiple areas of the value chain - often simultaneously, with over 70+ MNO partners globally across 40 territories and have direct relationships with global names including the NBA and WWE.

Why am I highlighting this? To demonstrate that we have a profitable business model that includes deploying anti-fraud. We buy clean traffic directly from source - and we see around a 3% block rate on Google traffic from our anti-fraud partners. Putting in an effective anti-fraud does not kill our business - and nor should it. We are happy to ensure the quality of our traffic, which in turn benefits everyone we do business with.

Conversely, businesses that either seek to dismiss fraud or profit off the back of it are not the businesses we want in our ecosystem.

Let's take a look at the main stakeholders within the value chain...

MERCHANTS

Merchants often argue that they are a victim of fraud. However, if a merchant has not taken steps to put in the right technology to block fraud the argument starts to wear thin.

Put simply, you are responsible for the traffic you buy. If there is a chance that the traffic is fraudu-

lent, you need to implement the best processes and tools to stop it.

This responsibility should sit squarely at the merchant's door - as if this accountability gets pushed down the value chain to the traffic partners, it can become lost as many traffic partners are anonymous.

Merchants typically push back against anti fraud being implemented on their traffic because they are worried about a large percentage of it being throttled. However, this will only be the case if they're generating bad traffic. Any merchant that pushes back in this way, should set a red flag for MNOs and all stakeholders across the piece.

This issue can often stem from affiliates that are not properly vetted - resulting in advertising malpractice that leads to consumer issues that ultimately undermine DCB.

Merchants need to accept that anti-fraud tech is here to stay - while ensuring the necessary due diligence before entering working relationships with affiliate partners.

ANTI-FRAUD TECHNOLOGY

Anti-fraud suppliers remain an essential cog within the machine that is the DCB ecosystem. Technical solutions play a critical role in fighting anti-fraud, alongside industry regulation and self-regulation.

From my perspective, anti-fraud partners should fulfil three key areas:

- They should be technically proficient at blocking real fraud

and not generating false positives.

- They should have the ability to demonstrate scalability on their platforms - handling large scale levels of payments volume that can go up and down. Having the ability to scale quickly the amount of requests they can process is incredibly important.
- They should be able to demonstrate no conflict of interest with other areas of the value chain. A merchant should not be running their own in house anti-fraud and an anti-fraud partner should never receive a revenue share from transactions flowing through their system.

MNOS

MNOs are hugely influential in how we successfully tackle fraud within DCB, and need to take a lead in solving this. The first step is for them to recognise that, like any other payment method, fraud is inevitably going to exist - but that it is manageable.

The second is to be clear that any preventative measures that are introduced don't harm what makes DCB a great frictionless payment method. If that happens and transactions decline, it can significantly impact the scalability of DCB if big commercial partners no longer see the benefit - which ultimately negatively impacts MNOs' bottom line and hurts the whole value chain.

Thirdly, MNOs need to introduce a clear RFP process that evaluates their anti-fraud partners and importantly each MNO should have a selection of

certified suppliers on their books at any one time. No anti-fraud supplier should have a monopoly. This means that each supplier can be chosen on merit for that particular job - ensuring there is no conflict of interest.

Finally, to maintain effectiveness within the value chain MNOs need to routinely monitor and evaluate their merchant and anti-fraud partners to ensure that they are fit for purpose. If you implement an anti-fraud partner that blocks 70% plus traffic from merchants you have two options.

One is to change your merchants, because they are generating high volumes of fraudulent traffic.

The other is to pick a new anti fraud provider, as they are not working as they should and could be generating false positives.

REGULATORS

Regulators play a key role in

policing fraud. They see fraud occurs and are committed to solving it.

However, with the speed fraud technology evolves it can be challenging for them to keep up with the best solutions to stop it. This often results in draconian reactive measures that attempt to wave a magic wand at the issue in the hope it will stop fraud in one fell swoop.

A good example of this is the implementation of text pin loops - an outdated and misguided notion using old technology susceptible to fraud itself. In many markets we see that regulators fundamentally misunderstand fraud and enforce ineffective policies such as this.

It's the equivalent of reintroducing the 'Red Flag Laws' that were used in the late 19th Century to help curb speeding motor vehicles, rather than using modern cameras. Ultimately it's

antiquated, adds an ineffective additional process and completely undermines the very essence of the new technology.

Regulators need to recognise that they are technically under-resourced to deal with fraud types. Instead they should be working with the stakeholders in the industry - especially the anti-fraud partners - to understand how the issues can be addressed with proper processes, the accompanying technology - with them then overseeing this.

At the point the regulator starts mandating payment flow types they are giving up on fixing the issue, and simply killing DCB as a payment mechanism.

MY PROPOSAL

Inherently, the DCB value chain coming together is complex - but ultimately if we want to combat fraud successfully, that is what we need.

In summary of my proposed wishlist is:

Anti-fraud to be led by the MNO - with multiple certified independent anti-fraud suppliers to choose from.







Merchants to be held accountable for the mobile traffic they generate.

Oversight and policing from the regulator, with technical solutions implemented following close working with the industry.

All working collaboratively to provide a robust solution that combats mobile fraud.

I firmly believe that by following this approach and with the right governance, we can build consumer confidence, increase revenue for all parties and see DCB flourish as the transparent, effective and convenient payment solution it should be. 📱

James Macfarlane is Group CEO of PM Connect

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Payments tech has had a huge boost in 2020 and 2021 looks like more of the same. But what is coming down the pipe and how may it rock the status quo? **Marius Galdikas** takes a look

This year has been a rollercoaster for the payments industry, as it had to adapt to new challenges posed not only by the ever-changing needs of the consumer, but also by the pandemic as well. So, what trends and solutions are likely to thrive in 2021.

INCREASING PAYMENTS FLEXIBILITY

As consumers are unsure about what the future holds, market players are bending over backwards to mitigate their pandemic-related concerns, thus offering flexible solutions to better accommodate their expectations.

This has led major market players, such as PayPal and Chase, to step into the new “buy now, pay later” market, which gives customers the option to pay off a purchase over a period of time with zero-interest and fixed-rate monthly installments.

The concept of flexibility encompasses not only delayed payment options but the rise of new payment platforms as well. For instance, WhatsApp, commonly known as a messaging

app, is working on launching a payments service in India to increase inclusion in the digital economy, while Google is laying the groundwork for Plex – a mobile-first bank account integrated into GooglePay.

There is no doubt that consumer needs are constantly evolving. That said, the pandemic has greatly influenced which aspects have grown in importance throughout the past few months.

Going cashless acted as a springboard for novel payment platforms, while future income worries encouraged providers to introduce pay-by-month model. With a fair amount of uncertainty expected to carry over to next year, this is only the beginning of novel solutions, designed to adapt to consumers’ changing habits.

MARKET PLAYERS IN PURSUIT OF MORE REGULATION

Companies operating in under-regulated sectors have started to appeal to policy makers for increased regulation. A good example of the phenomena in the payments market is the crypto

industry, which has voiced its concerns, hoping to receive clear and unified standards that would help them mitigate some of the market resistance.

Having a clearly defined regulatory framework would help industries, currently viewed as more ambiguous, to position themselves as reliable allies and pave the way for stronger partnerships with other market players. Not to mention it would help to diminish associations with fraudulent activities, reassuring current and potential clients.

The drive towards stricter regulation is likely to arise from other industry players as well, which is a quite welcome change, as it could bring more harmony into the entire payments’ ecosystem.

DECREASING THIRD-PARTY RELIANCE

Data breaches due to external vendor vulnerability, as well as a few widely escalated incidents that called into question their reliability in general, are forcing companies to re-think the risks of having third-party suppliers. This has encouraged payment providers to search for solutions that would help take matters into their own hands, e.g. move more operations in-house, and lessen dependency on any intermediaries.

Such incidents give an incentive to reconsider having third-party suppliers. Setting up capable in-house solutions allows to retain more transactional control and increase overall fund security, as fewer parties are involved in the payment process.

ENHANCED USE OF BIOMETRICS

Using biometrics to confirm the buyer’s identity and approve transactions are among the rising trends in the market that are expected to evolve throughout the coming year.

For consumers, the option to approve purchases by face, palm, or fingerprints would allow avoiding password overload, as all payment services in-use could be secured by a single personal feature. It would make the entire process faster, too.

Moreover, this provides an extra layer of security, as personal features are harder to replicate by scammers.

In addition, a recent study revealed that 56% of shoppers would prefer using a biometric sensor on their payment card instead of a PIN, hinting at the increasing appeal of such solutions for consumers as well. 📱

Marius Galdikas, CEO at ConnectPay



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RCS: The road ahead

RCS (Rich Communication Services) business messaging traffic is currently low – however, it seems to have been unhindered by the pandemic and it is now set to soar over the next five years, says **Elson Sutanto**

RCS has been waiting in the wings for several years now, but has yet to take off. Traffic is low, however that belies the actual interest being shown in this

new messaging technology.

With the pandemic shifting consumer behaviour, RCS is poised to explode in the coming five years.

Juniper Research, for example, believes that the total number of RCS users will have risen to 1.2 billion by the end of 2020, with significant uptake

coming from North America and the Far east & China. This has largely been driven by continuing increased support from both operators and the uptake of RCS-capable smartphones, as users upgrade handsets. This could reach 3.9 billion by 2025.

The growing role of CPaaS and conversational commerce

Research by Juniper Research predicts that CPaaS platforms, which provide a centralised management service for outbound communications, will handle the majority of RCS business messaging traffic over the next five years. It argues that the ability of CPaaS platforms to fall back to the ubiquity of SMS will encourage brands and enterprises to explore RCS messaging whilst guaranteeing final message termination.

The study urges CPaaS providers to minimise the complexity of RCS over the next two years to encourage adoption as a business messaging technology. Although RCS enables more comprehensive billing mechanisms, the report urges CPaaS providers to keep a simple price-per-message billing system, similar to SMS business messaging, for familiarity.

Research author, Sam Barker, says: “As CPaaS platforms are increasingly adopted by brands and enterprises for outbound communication, they must leverage the rich-media nature of RCS to provide clear advantages over established SMS protocols and benefit from the increased revenue attainable from RCS business messaging.”

The research also identified two key areas that are critical to providing increased value of RCS over SMS: the introduction of conversational commerce and efficient brand authentication processes. Conversational commerce includes the eCommerce activities accomplished over RCS clients.

However, the report warns that CPaaS platforms must remain agile to changing demand in monetisation models, and must be open to future ecosystems where closer partnerships between CPaaS players and retailers create revenue sharing models and drive conversational commerce over RCS clients.

Juniper’s predictions come hot on the heels of a report by Mobilesquared that suggest that global brand RCS spend will be worth more than \$52.2 billion by 2028, with mobile operators able to claim a significant portion of this revenue.

Mobilesquared argues that brands will divert billions of dollars from ineffective digital banner advertising to mobile operator-led RCS campaigns over the coming years.

HOW 5G WILL HELP

A key advantage for RCS will be the future roll-out of 5G, something on which RCS will be able to piggy-back, contributing to RCS’s overall growth. Indeed, even though the number of 5G connections in 2025 will be lower than that of RCS subscribers, it provides a perfect platform for long-term growth, as there will certainly be subscribers that will be pushed onto RCS-capable connections.

Furthermore, the ability of CPaaS platforms to fall back on to the ubiquity of SMS will provide the perfect platform to encourage brands and enterprises to explore RCS messaging as a new communication channel to end users whilst ensuring message termination (*see panel*).

However, this leaves the issue of handset support. Android has

been a key driver of the growth of RCS subscribers over the past 36 months. However, there are other vendors, most notably Apple, who, if failed to support RCS, would have the potential to severely impact the reach of the service.

SECURITY CONCERNS?

Security is an additional concern. In facilitating the customer experience by offering multiple ways to make purchases, the 'omnichannel experience' becomes an 'omnichannel security challenge.'

In fact, cybercriminals map their strategy to the payment mechanism on offer and the challenge is not only to have robust authentication methods in place, but also to ensure that all touchpoints are hardened, including account recovery for all channels. This challenge will be compounded as new routes, such as digital

assistant-based purchases, enter the channel.

For this reason, we believe that the role of the verification authority must lay in the hands of an independent party, in order to keep RBM channels secure.

In order to ensure a steady growth of RCS Messaging, players need to focus on creating seamless authentication processes that generate trust in RCS amongst brands and enterprises. This must be done through swift authentication and the minimisation of verification authority fragmentation.

Furthermore, authentication processes must also be relatively low cost and not time consuming.

We believe that best practices must follow website verification procedures in which an SSL (Secure Sockets Layer) certificate is supplied to the brand or enterprise.

HOW TO DRIVE RCS

RCS ecosystems that are supported by operators, rather than app-based ecosystems, will provide a key differentiation point by offering validation through MSISDN (Mobile Station International Subscriber Directory Number) as a means of authenticating users and routing traffic. The research predicts that over 40% of mobile subscribers will operate on networks that support RCS by 2025; rising from 15% in 2020.

Juniper's research author Sam Barker explains: "Efficient payment processing over RCS and user tracking will require standardised user authentication procedures. Operator-supported RCS services will enable the protocol to leverage existing technologies to do this, rather than relying on app-based procedures."

ESTABLISHED RCS ECOSYSTEM WILL FOSTER ADVERTISING OPPORTUNITIES

The research warns however, that implementing advertising over RCS must be done carefully in the short term, as not to reduce the quality of the user experience.

To best support its introduction, it recommends that stakeholders focus development efforts on functionality that provides immediate benefits to end users, such as payment capabilities and brand authentication, to create a trusted messaging ecosystem that can sustain valuable advertising activities when the ecosystem reaches maturity. ■

Elson Sutanto is an analyst at Juniper Research specialising in messaging

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Norway Mobile NetCom	★★★★★	Republic of Kosovo Network #1 50259356040	\$0.311	✓	\$0.320
Serbia Mobile	★★★★	Berlin Network #3 22998468690	\$0.198	✓	\$0.215
			\$0.208	✓	\$0.220



The message is the sales medium

Paul Skeldon takes a look at how messaging tech – from SMS to OTT and beyond – is shaping up to be a sales channel and how the industry is adapting

The message is the medium is an old saying from the early days of digital, but increasingly messaging is becoming a cornerstone of engagement, which is becoming itself a sales channel.

Selling direct from messages is the holy grail for many brand marketers, retailers, operators and more as it puts the call to action and the marketing message right there in the hands of the buyer. What better to drive impulse purchases?

But how well prepared is the industry for this?

As we have seen in our forays into conversational commerce generated by CPaaS services (see page 1) – which relies on this more than anything – there are moves to make it so, but there is still a long way to go. RCS (see page 12), predicated much of its success on this concept. OTT messaging services are also looking to follow suit.

But it all comes down to contact. The coronavirus pandemic has accelerated the digitisation of UK business by more than five years in 10 months – and that is

pushing consumers to demand even more ways to contact and connect with businesses and brands.

According to research into consumer engagement in the Covid-19 era by cloud comms platform Twilio, the pandemic has changed the communications preferences of almost half (48%) of respondents in some way.

CONSUMERS WANT MORE WAYS TO MAKE CONTACT

Only 20% of respondents said businesses in the sector they considered the best at handling their queries offered their preferred communications channel. Moreover, when asked how customer service could improve on the back of the COVID-19 pandemic, 34% said having more ways to make contact.

In line with this, research from McKinsey shows that 75% of consumers who used digital channels for the first time in the pandemic, plan to continue to use them as we revert to 'normal'.

"Many businesses that em-

braced digital acceleration in the first phase of the pandemic invested in digital communications to stay in contact with their customers," says David Parry-Jones, vice president, EMEA, Twilio. "However, they must not think that their work is done. As the world keeps adapting, consumers want to use the communications methods they are most comfortable and familiar with.

Good engagement comes from having an appropriate mix of channels in place to cater to customer preferences. The demand to engage digitally, using a range of channels, is here to stay."

Yet while a quarter (25%) of individuals are seeking more digital channels in light of the pandemic, 27% would prefer less automated communication. While this highlights the importance of human interaction in business communication, it also indicates that consumers do not yet see the benefits of automation to deliver instant access to address their needs. Businesses must strike the right balance and consider how automation can be used to

expedite simple tasks and deploy human skills where abilities such as empathy are required.

CREATING CONVERSATIONAL EXPERIENCES

While communications options have increased during the pandemic, diversifying channels is only the first step for businesses when it comes to creating an engaging experience. Just 11% of consumers feel they can pick up a query at any time, through any method of communication (whether by email, SMS or phone), and even fewer, (10%) feel able to do so without having to re-explain their query each time they make contact with a business.

"The next big opportunity for businesses wanting to create engaging experiences will come from breaking down communication silos," Parry-Jones said. "Consumers want to be able to pick up a prior query on the channel they prefer, without the friction of having to re-explain themselves each time. Eliminating these silos of customer data in each channel enables businesses to deliver personalised and effective interactions and provide a better experience to their customers."

INVESTMENT IN CUSTOMER ENGAGEMENT MUST BENEFIT ALL

Almost half of consumers (48%) saw a change in business communication over the course of the pandemic so far. However, opinion was divided on the benefits of these changes by generation, with 46% of 18-24 year olds feeling businesses had communicated more effectively, while 27% of 65-74 year olds said businesses had been less effective. On average, consumers aged 55 and above feel that more human interaction options (including phone) is the most important factor when contacting businesses. ■



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WHAT WE'VE BEEN LISTENING TO
Cause, Sixto Rodriguez
Homeward Bound, Argy Bargy

WHAT WE HAVE BEEN READING
A promised land, by Barack Obama

WHAT WE HAVE BEEN AMUSED BY
All 10 seasons of Bob's Burgers

WHO WE'VE BEEN FOLLOWING
Thoughts of a dog (@dog_feelings)

SPRING 2021 WILL BRING...
A taste of freedom?

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FROM THE EDITOR

Health, wealth and happiness for telemedia in 2021?

Believe it or not, there is much to look forward to in 2021 – well, for the telemedia industry there is. The market has moved fast in 2020 and now things are being consolidated.

In 2021, telemedia services – voice, messaging, marketing, VAS, content and billing – are starting to be seen everywhere (see page 1). Mainstream brands and telcos are all clamouring to set up services to make this happen for consumers – and the telemedia players that can package that up as a 'platform as a service' model are already making some early gains.

The danger, however, is that pushing too fast and too hard into this market could backfire. If the service offerings aren't up to scratch (see page 1)

there could be problems.

Similarly, increased use of VAS and DCB worldwide has seen a rise in compliance problems (page 6), along with a rise in fraud (page 8).

Taken together, these things are lurking in the wings as possibly issues that the industry may face as 2021 rolls on.

Encouragingly, most European markets have evolved to be almost wholly compliant, according to research from Empello. Elsewhere some markets are swamped with fraud and bad traffic, as well as markets that are so unpredictably regulated that they open and close on a whim.

The rise of Google as a traffic source is helping many markets to be squeaky clean, however, many are looking at social media as a traffic source and are

seeing issues.

RCS is starting to get some good traction (page 12) and it surely can't be long before it starts to play its role in 'conversational commerce' and as a transactional messaging service with the platform model. Again, worries over spamming consumers does remain here too.

Health (page 24) and education (page 26) services could be the new categories that start to leverage all this too and this may be the biggest money-spinner of all in 2021. 📱

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Paul Skeldon, editor





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What's hot, what's new... and what you should be checking out

The Telemedia8.1 virtual conference and exhibition goes from strength to strength and has added a roster of new speakers and topics to its ever-growing virtual library of thought-leadership, business development and management and country updates. Here are some of the new additions and highlights picked by Telemedia-news Editor-in-chief, **Paul Skeldon**

How viewer behavioural changes could increase DCB & VAS revenues – Part 2: acquisition & marketing

The way that we consume and interact with digital entertainment has shifted substantially in 2020 due to Covid-19. But in the wake of changing demands and behavioural usage patterns, what are the smart changes we can make to our services and marketing strategies to maximise the potential of this global shift in digital entertainment and interaction?

- A look back at 2020 – what's changed and what did we learn?
- How the pandemic has created new opportunities for DCB and VAS
- How the Operator's perception to services has changed in the last year
- Top tips for 2021

WITH Julia DiMambro, CEO, Seriously Fresh Media
Arun Mathew, VO bus. dev MEA & APAC, Cookies Digital
Giuliano Randazzo, head of media buying, Mobipium
<https://www.telemedia8point1.com/session/a-new-era-for-dcb-content-services/>

Consumer insights briefing: A2P business messaging

A2P (SMS and messaging apps) allow businesses to quickly and effectively deliver order information, CRM and drive marketing campaigns. But how do consumers feel about receiving these messages and which markets and user cases are driving A2P traffic growth?

- Exclusive briefing from MEF's 10-country annual consumer survey – looking at today's behaviours and the future potential of business messaging.
- Business messaging reach – who is reading them?
- Which markets are embracing business messaging most?
- What are the recent developments between the universal text services and the new multimedia apps?

WITH Dario Betti, MEF
<https://www.telemedia8point1.com/session/consumer-insights-briefing-a2p-business-messaging/>

Balancing retaining revenue & reducing content fraud

Fraud has been an unfortunate by-product of the mobile content space for 20 years. How have both the fraudsters and the solutions evolved to keep up with industry changes? Members of the MEF's DCB Fraud Working Group discuss best practices and what needs to change in the mobile content industry to defend itself from attack.

- Key advertising and DCB fraud types impacting the ecosystem
- How effective is PIN entry? Does it deter legitimate business?
- Anti-fraud prevention use cases
- The role of self-regulation
- What role should regulators play?

WITH Tim Green, features editor, MEF
Roland Kneisler, head of product, Overwatch Fraud Protection, Vene Overwatch
Geoffrey Cleaves, head of Secure-D, Upstream
Brian Petit, CTO, MCP Insight
Teni Stuffman, co-founder/exec. dir., VAS2Nets
James MacFarlane, CEO, PM Connect
<https://www.telemedia8point1.com/session/balancing-retaining-revenue-reducing-content-fraud/>

Top Predictions For Business Messaging 2021

Business Messaging is a trusted customer engagement thanks to the ubiquity of SMS. The market enjoys continued innovation with new rich communication channels, game changing AI and ever evolving use cases for CX, authentication & more for over 20 years. What does the future of messaging look like?

- Will any one channel dominate?
- Omnichannel strategies
- The role of machine learning
- Killer use cases
- Market outlook 2021

WITH Tim Green, features editor, MEF
Michael Ricci, VP new technology, Sinch
Ira Cohen, VP bus dev & marketing, MMD Smart Connect
<https://www.telemedia8point1.com/session/top-predictions-for-business-messaging-2021/>

2020 International VAS round-up

Jeremy Flynn from Empello discusses the company's 2020 VAS/DCB Market Round-up report with Telemedia magazine Editor Paul Skeldon, uncovering how compliance of services vary across the world, why the UK and Europe lead the way and what we can expect in 2021.

- A look at how the UK and Belgium are seeing around +90% compliance
- How Middle East markets are of more concern
- How Google-generated traffic is taking over
- The rise of social media as a traffic source
- How the market will shape up in 2021 and beyond

WITH Jeremy Flynn, Empello
<https://www.telemedia8point1.com/session/2020-international-vas-round-up/>

Rich messaging & mobile payments – enabling brands to monetise

Bringing Payments within Mobile Messaging offers a truly conversational commerce channel for brands. Purchases made within the messaging app provide a simple and unified customer experience.

This session will look at Mobile Payments within RCS Messaging, use cases and the opportunities this can bring for businesses.

- Mobile Payments
- Rich Messaging
- RCS Messaging
- Direct Carrier Billing

WITH Nick Millward, VP Europe, mGage

<https://www.telemedia8point1.com/session/rich-messaging-mobile-payments-enabling-brands-to-monetise/>

Emerging bundling strategies done right: driving growth throughout the entire telco ecosystem

The market changes are leading telecom companies to re-examine their business models. The bundling opportunities help telcos differentiate offerings, attain a price premium, and upsell, while digital providers leverage telco marketing power and gain rapid user acquisition. Centili provide a snapshot of current challenges, for both, and discuss future strategies.

- Drivers of change in the telco industry
- Challenges merchants are facing for entering a new market and growing through unknown market
- Crucial points for successful bundling implementation
- 4 bundling models to utilise

WITH Siddharth Sahi, bus dev, Centili

Marija Puric, director of product, Centili

Paul Skeldon, editor in chief, Telemedia Publishing

<https://www.telemedia8point1.com/session/emerging-bundling-strategies-done-right-driving-growth-throughout-the-entire-telco-ecosystem/>

Age verification – How, who, when?

Kostas Flokos, CEO of AGEify, presents on Age Verification's threats and opportunities. During this presentation, he analyses the regulatory frameworks, the importance of the service and the "DOs and DON'Ts" of the affected industry, including:

- What is the future of the Age Verification tools?
- What is the progress concerning European Law?
- How will companies address the necessity for Age verification?
- How will the Market be Trained?
- Which industries will be affected the most?
- Which are the AGE verification tools so far?

WITH Kostas Flokos, CEO of AGEify

<https://www.telemedia8point1.com/session/age-verification-how-who-when/>

Managing digital monetisation over a cloud platform

The number of digital players is increasing and the whole ecosystem is getting more complex. It is a challenge to keep up with complexity and still have control. PaaS solution had proven results in improving monetisation and simplifying decision making process.

- Monitoring end-user transactions and interactions within the digital ecosystem
- Full visibility and control of end-user subscriptions and subscription services.
- Flexibility and modularity – Built for the cloud with adaptable business capabilities and open APIs
- Ready to go live in 3 weeks & scale up with no risk and at minimal cost
- Comprehensive analytics
- Fully managed service solution

WITH Zoran Vasiljev, group CEO, Centili

<https://www.telemedia8point1.com/session/managing-digital-monetisation-over-a-cloud-platform/>

Tackling smishing fraudsters in A2P SMS

MEF's SMS SenderID Protection Registry is an industry initiative established to take a cross-stakeholder approach to tackling consumer fraud Smishing and Spoofing in the UK. The Registry enables banks, Government agencies, MNOs and messaging providers to collaborate in a coordinated effort to quickly share information to facilitate an orchestrated block-ing system. What is Smishing & Spoofing?

- What is Smishing & Spoofing?
- How does the Registry work?
- Covid-19 Case Study
- Impacts and changing behaviours – Banks, aggregators and MNOs

WITH Mike Round, MEF

<https://www.telemedia8point1.com/session/tackling-smishing-fraudsters-in-a2p-sms/>

IPRN: A core sector of the Telemedia Market

If you thought IPRN had probably seen its best days – then think again. Find out how the new kids on the block have reinvented this highly profitable international micropayment mechanism – which enables businesses from across the globe to monetise international calls. Best of all there's now a whole new way to maximise ROI with real time information on access, rates and instant provisioning – thanks to their amazing new platform upgrade – ATstars.

WITH Razvan Bileca, COO, Audiotext.com

<https://www.telemediaonline.co.uk/iprn-a-core-sector-of-the-telemedia-market/>

www.telemedia8point1.com



Is personalisation still an important feature for digital businesses?

Rodney Laws takes a look at how it is time to rethink what personalisation means in messaging and engagement marketing

Hello [FIRST NAME]! How's it going? Since we know you're interested in [TOPIC], we figured you'd love to receive this update about [SUBTOPIC]. And because you're such a great customer — and it's your birthday in [TIME UNTIL BIRTHDAY] — we decided to throw in a discount coupon for [PREVIOUSLY-PURCHASED PRODUCT]. Enjoy!

How many emails resembling

that one have you received in the past decade? Probably a fair few, with most having your actual details and some making the hilarious mistake of leaving the variables unfilled. "Hey FIRST-NAME" is one of the worst ways to open a message, certainly. And it's part of a much broader trend, with countless companies investing in personalisation.

But is personalisation still as

alluring to digital business as it once was? It was an obvious target when it became easy for most companies to implement, but that was quite some time ago. Well, that's what we're going to consider in this piece. Let's get started.

DYNAMIC RECOMMENDATIONS ARE STILL HUGE

Perhaps the most important element of personalisation is the process of offering good dynamic recommendations. In other

words, drawing upon what's known about a prospect (and what's known about comparable prospects) to generate hyper-relevant recommendations for products and/or services. It was Amazon's implementation of such a system that brought it into public awareness, and it's since become a staple of the ecommerce world.

These recommendations aren't just powerful for bringing products to the attention of people with no clear buying goals. They're also tremendously

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effective at driving cross-selling and upselling. Being informed at the checkout stage that similar customers purchased certain accessories can convince someone to expand their order quite substantially.

Notably, the process of coming up with dynamic recommendations has become much easier. In addition to being baked into myriad industry-standard ecommerce platforms, it can be deployed in custom implementations through cloud services like Amazon Personalise or Azure Personalizer. This does require either having suitable technical expertise or getting help from experts, though: Amazon's system can be guided by a consultant such as Capgemini, while Microsoft's system is best used through a cloud solution distributor with Azure expertise (e.g. intY, a Scan Source Company). There's a steep learning curve involved.

SURFACE-LEVEL PERSONALISATION DOESN'T IMPRESS

The type of personalisation I opened this piece with — cramming messages with variables — has undoubtedly lost most of its significance since its first implementation. Once upon a time, seeing your name appear in an email felt significant and impressive, but now it feels trivial at best and annoying (or even insulting) at worst.

Companies make the mistake of thinking they can act as your friends, throwing in shallow elements of personalisation to show that they “know” you, but of course you see through the tricks and understand that you're being pandered to. If businesses want to use personalised variables in marketing copy, they should largely stick to names, and not use them as crutches in weak efforts to

come across as familiar.

Another option that's even more disastrous in prospect is the sending of incorrectly sending personalised messages to the wrong people — such as sending wedding congratulations to people who aren't getting married and don't particularly like being reminded that they're unattached (you can read about this incident at Campaign Monitor).

And then there's the casual use of personalised elements in automated social media messages. The last decade has made it clear that setting up responses to dynamically insert names is a terrible idea.

Conversational commerce is most effective when it's handled live: with automation, it only takes one person to change their name to something incendiary or offensive...

IT'S ALL ABOUT THE IMPLEMENTATION

Overall, then, the clear conclusion to the titular question is that yes, personalisation is still an important feature for digital businesses — but it has to be implemented correctly.

The point should be to make the user experience better, leading customers to find it markedly easier to identify relevant products and glean insight suited to their preferences.

Simply repeating someone's name in an email is nothing more than a parlour trick that they won't care about, so don't fall into the trap of shallow personalisation. Make it meaningful, or don't bother implementing it at all. 📧

Rodney Laws is editor at Ecommerce Platforms
<https://ecommerceplatforms.io>

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Games, media and content have all exploded in use during 2020, driven by lockdown. Social media has played a massive role in pushing it out there, but what opportunities does it hold for telemedia? **Paul Skeldon** takes a look

State of play

2020 was a hell of a year for mobile. Repeated lockdowns forced pretty much everyone to pick up their devices while looking for everything from getting their groceries to playing games to talking to friends and family.

To put it into perspective, App Annie has analysed who mobile was used by in 2020 and it makes for staggering reading. For example, US consumers spent 8% more time on mobile than they did watching live TV.

From this mega-engagement, many sectors have made more money than ever through mobile. According to the report, 97% of publishers that monetise through the iOS App Store earned more than \$1 million per annum and would benefit from Apple's App Store small business program — reducing fees from 30% to 15%.

Many publishers — particularly gaming publishers — roll up under larger companies or parent companies and also monetise across both stores — taking home much more per year in aggregate.

GAMING GOES CRAZY

Gaming has been one of the biggest winners from the mobile boom, with casual games dominating downloads with the popularity of easy-to-use names like Among Us, ROBLOX and My Talking TomFriends.

APAC drives a significant portion of spend and time spent among Core games, yet Console and PC-gone-mobile titles bridge the West into Core mobile gaming.

Mobile gaming on track to surpass \$120 billion in consumer spend in 2021 — capturing 1.5x of the market compared to all other gaming platforms combined.

Interestingly, events, leaderboards and customization were the top gameplay features for app store monetization in 2020 in western markets.

In APAC, however, competitive multiplayer, chat (China and South Korea), daily & logins (Japan), and guilds and clans

(China) were some of the top-performing features by Average Revenue Per User (ARPU).

SOCIAL HOLDS THE KEY

Social media has also seen a big boom — leading to traffic generation for social networks themselves, as well as for games companies, media companies and retailers.

Among top social apps, the average time spent per user increased for nearly every app in every market. TikTok ranked



in the top 5 by time spent and its average monthly time spent per user grew faster than nearly every other app analysed, including 70% in the US and 80% in the UK — surpassing Facebook. TikTok is on track to hit 1.2 billion active users in 2021.

In retail social has perhaps had the biggest impact of all. Global downloads of Pinterest and Instagram worldwide grew 50% and 20% YoY, respectively. Social commerce and live shopping present a \$2 trillion market globally by 2024.

Downloads of live shopping TaoBao Live in China, Grip in South Korea and NTWRK in the US grew 100%, 245% and 85% respectively. China was a first-mover in the live streaming shopping market.

The market is budding in the US, as evidenced by NTWRK nearly doubling in size. While

further along in South Korea, it is still nascent. The YoY growth rates are early indicators of market demand.

VIDEO STREAMING

Time spent in streaming apps peaked in Q2 2020 in the west as the first wave of COVID-19 forced people inside.

Even while at home, consumers turned to the small screens — to stream content or engage in second-screening.

By 2021 and in the new normal, the average mobile streamer in the US, South Korea and the UK will download 85%, 80% and 60% more video streaming apps, respectively, compared to pre-pandemic levels.

YouTube was the #1 ranking video streaming app by time spent among all markets analysed, except China. YouTube also commands the market in

average time spent per user per month among markets analyzed.

Twitch outranked many video streaming platforms — showcasing the rise of user-generated content, live streams and e-sports.

MOBILE ADS

The increased use of mobile has also led to an increased level of investment in mobile marketing and advertising. Mobile bolstered the ad industry in 2020 — growing to \$240 billion in mobile ad spend and set to top \$290 billion in 2021. Use SDK and ad network penetration insights along with creative intelligence to explore the ad partnerships and best practices for the strongest ROI.

Across the board, interstitial ads saw the largest YoY growth as COVID-19-induced cuts to marketing budgets likely

prompted advertisers to seek cheaper inventory.

Video ads saw YoY growth yet were dethroned for placements by interstitial in all markets analysed except Australia and Canada — where video remained the most prominent.

WHAT OF 2021

All this points to 2021 being an increasingly mobile year, with all the above categories growing and developing further, entrenching mobile's place in the increasingly digital consumer base.

Across 2021 we are going to see some of the other more fledgling sectors start to boom. Mobile education services, contactless payments, mobile travel, food and drink ordering, as well as some interesting developments in payments. Its going to be an interesting year. 📱



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The telco road to digital

The Coronavirus pandemic has shaken up the whole world and pushed pretty much all industries to look to a greater or lesser degree at digital. But telcos were slow off the mark. Here we take a look at research from Upstream that shows how the picture is changing in 2021

Three quarters of telco operators are increasing their digital transformation investments following the unprecedented connectivity demand across the globe brought in by the Covid-19 pandemic. Similarly, around 65% have developed a roadmap for their own digital transformation.

However, only one in four have established by what metrics they are to measure their own success. Operators still rely predominantly on physical channels to sell their products and services but know of the value that digital sales can create for them.

That's according to a new report from the Technology Innovation Council (TIC), commissioned by mobile technology specialists, Upstream.

The report, "The Road to Digital", provides a snapshot of how telco operators are walking the digital transformation path

so far and how they are adapting for 2021 and beyond to create value, enhance top line growth and achieve quick wins in their digitalization journeys.

CONNECTIVITY HEROES

"During the pandemic telecom operators worldwide worked around the clock to meet a never-before demand for connectivity in order to keep economies going and allow work-from-home for whole industries. At the same time, they supported access to critical health information, distance learning as well as offered online entertainment," says Upstream CEO, Dimitris Maniatis. "This," he adds, "has caused them to step up their own efforts to become more digital, bringing their more mid to long term plans forward."

According to the "Road to Digital" report, the majority of telco operators (75%) agree

that Covid-19, still in full-force, is expediting their digital transformation journeys, with nearly 65% of them having already coined their digital strategy roadmaps and change management blueprints and more than half (57%) having assessed their technology needs. At the same time though, only one in four (25%) profess they have determined the metrics (KPIs) by which they are to measure the effectiveness of their digitalization strategies, pointing to a gap between top line strategy and tactical digital project deployment.

VALUE FROM DIGITAL: OPPORTUNITIES & HURDLES

Upstream's report notes operators across markets identify the following as the top five benefits to their business from digital transformation, in this order: Cost reduction via automation (66%), improved customer experience (59%), improved revenue growth (46%), efficiencies through automation and more effective marketing.

At the same time, telcos'

top five perceived challenges for turning to digital are: integrating new solutions with existing technologies and platforms (73%), privacy and data concerns (54%), cost of new solutions (46%), establishing the Return on Investment (ROI) (43%) and, lastly, internal skillset (34%), or rather the lack of it.

"These are totally legitimate concerns. For instance, how can you improve customer experience by going online, when you still haven't figured out how to make online transactions safe? To succeed in creating value from digitalisation and fast, telcos need to indeed balance a fine line, overcome the big organization inertia, escape the drawing board and aim for smart quick wins and solutions," says Maniatis.

ARE TELCOS SELLING ONLINE?

The evident disconnect between telco digital strategies and action also manifests in the chief reliance of operators on physical channels to peddle their own goods. During a

year with enforced lockdowns and closure of physical stores, telecom operators did go online to sell their products. However more than 70 percent of them say they still generate revenues predominantly from physical stores and call centres.

"There is a quick win to be made for telcos in digital sales. They are less costly than stores and call centres, have proven higher success rates and allow more accurate targeting than physical channels", says Kostas Kastanis, Upstream Deputy CEO. "The consumers are already online, some will never return to close-up transactions, as they did before the pandemic," Kastanis, adds.

Making the case for switching to digital sales channels, the report cites the capability of telcos to use multiple channels for any given customer reaching campaign - SMS, RCS,

e-mail, push notifications etc- as a key upside. Campaigns can be proactive and customizable while analytics and testing allow digital customer journeys to constantly improve.

Telcos have already started to employ data to strengthen and grow their customer base with digital sales, using it for upselling and cross selling to their existing customers (66%) as well as to acquire new ones (55%) digitally. Around half of them (52%) say they have already discovered the power of targeting and retargeting, an essential tool to connect with your customers, help them make the decision to buy, increase sales and loyalty.

THE WORLD IS NOT FLAT

Not surprisingly North American telcos (USA & Canada) have the highest digitally driven revenue percentage in the

world (45% from digital channels already), followed by APAC (including Japan & Singapore) (39%). In the Middle East and Africa physical sales are still king (72% physically driven revenue) while in Latin America 100% of telcos say they mostly rely on physical channels to derive revenues most of the time. European operators are somewhere in the middle (57% having switched from physical channels and deriving 29% of revenues mostly from digital sales). Interestingly American operators have jumped head-first into digital sales (switching to digital channels is the number one step 91% of them report in their digital transformation journeys) while their European counterparts, have prioritized their digital transformation roadmaps and change management strategies.

"The world is not flat. It is

evident that multichannel campaigns, the power of analytics and in some cases security and privacy are on the radar of only a few, more progressed telcos. As the so-called 'new normal' takes shape and millions continue to rely heavily on their mobile devices for work, entertainment and communication, there's never been a better time for telcos, particularly MNOs, to take note of the ones ahead of them and work out solutions for the hurdles they see, i.e. integration with legacy systems or working out ROI, to start seeing the benefits of the digital road in their top line and customer experience sooner rather than later," Kostas Kastanis says. ■

Check out the report at <https://www.upstreamsystems.com/the-road-to-digital/>



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A healthy new market

Health and wellbeing apps have surged in 2020 – and they are starting to attract telemedia attention as they are ideal for DCB and messaging, to name just two services. **Paul Skeldon** reports

If you can guarantee one thing about the Health and Fitness app market it is this: downloads will explode in January, then taper during the rest of the year. Why? It's when holiday excess and new year's resolutions inspire millions of people to get fit. Then they abandon all those good intentions and slip back into bad habits.

However, 2020 was different. March 2020 saw the emergence of a very different habit around health and wellness.

App Annie, a leading mobile data and analytics company, reveals that March 2020 was the start of COVID-19 lockdown in most regions. With gyms closed, people looked for different ways to get active.

As a result, Health and Fitness app downloads hit 59 million during the week of March 22, 2020 – up 40% on the weekly average for January and February 2020.

This started a global and year-long trend for using health and wellness apps to stay fit and, to some degree, sane across 2020.

According to separate research data analysed and published by Comprar Acciones, worldwide consumer spend on

health and fitness apps grew by 49.7% in 2020.

Moreover, based on a Washington Post report, 2.5 billion health and fitness apps were downloaded globally from January to November 2020. During the first half of 2020, downloads in the category shot up by 46% year-over-year (YoY).

WEARABLES COME HOME

The shift also sparked an uptrend in demand for fitness wearables. IDC estimated that 400 million wearables were shipped in the year, 60 million more than the 2019 figure. Pushing the uptrend were devices that offer virtual fitness and health coaches.

The growth was particularly

remarkable in Europe, where there was a 70.2% upsurge to \$544.2 million. Europe accounted

for 30.3% of the total global spend on industry apps. The UK was its top market, generating \$160.6 million, a 29.5% share of the tally. Germany was second with \$89.3 million and France was third with \$56.4 million.

The home fitness business also thrived during the year. According to the NPD, revenue from health and fitness equipment rose to \$2.3 billion between March and October 2020. That was more than double the revenue in the 2019 period. Stationary bike sales nearly tripled during the period, while treadmill sales soared by 135%.

Peloton, a key industry player, saw its product sales double, from \$910 million in 2019 to \$1.8 billion in 2020. Its digital subscribers shot up by 382% to 510,000 while paid digital subscribers rose by 210% to 316,800. Connected Fitness (CF) subscribers rose from 563,000 to 1,334 million, a 137% YoY uptick. Peloton's stock also grew by 434% during the year. For its upcoming Q2 FY21 earnings report, sales are expected to soar to \$1.1 billion.

WHICH APPS DID THE BUSINESS?

So what were consumers using? App Annie estimates that in 2020, more than 71,000 health and fitness apps were released globally. That's up 13% on 2019. On iOS, the number was 24,000. On Google Play it was 47,000.

There was a clear diversity in the top apps. Contributing most are the workout/fitness apps. The standout performers



in terms of worldwide downloads were Home Workout – No Equipment (# 2), Mi Fit (#3) and Lose Weight App for Women (#4).

However, health and fitness is not just about physical exercise. The isolation and anxiety caused by lockdowns drove up demand for apps that improve mental wellbeing. The top global product in terms of consumer spend for 2020 was sleep/meditation app Calm.

In 2020, Calm even moved into the corporate space. It sealed a partnership with American Express to give cardholders free access to Calm as a membership extra.

In fourth place was another wellbeing and mindfulness product, Headspace. Consumer spend is not the only metric to measure success of mindfulness and meditation apps — time spent can also be an important

indicator for those that monetize outside the app stores.

Lexi Sydow, Senior Market Insights Manager at App Annie explains: “2020 bucked seasonal trends due to a world turned upside down from a global pandemic. In 2020 it was April, not January, that saw the biggest spike in downloads of Health and Fitness apps globally at 276 million, up 80% year over year. We tend to see consumer spend spikes follow downloads shortly after, which was true in the months after April, but spend hit a global high of \$185 million in August 2020, up 45% year over year. As consumers hunkered down at home, ‘at home’ fitness surged and we saw an uptick re-emerge during the second major waves of lockdowns in the Americas and Europe. In the new normal of 2021, home will remain the epicenter of our

social, working and wellness lives — with mobile driving an acceleration of 43% in “at-home” activities”

WHAT DOES IT MEAN FOR TELEMEDIA?

These services are increasingly going to become part of the content offerings brands and MNOs want from CPaaS providers. This will lead to opportunities in mobile payments and messaging. Being essentially a digital information service, these offerings fall into the same model used on all content services.

Onboarding users to services such as meditation offerings or other wellness tools is a natural fit with carrier billing — an easy way to pay for that first use or to ‘remove the ads’ and then ultimately up-sell them to a subscription.

Health and wellbeing apps

are like all others: users tend to sign up to use them in a fit of pique — they want to try it and so sign up. Freemium models can tease them in, but if they want to explore further but don’t necessarily want to commit there and then, a payment tool such as DCB is ideal to get that first use.

Messaging too can play a role. Naturally, apps will tend to look to push messaging from within the app to ‘talk’ to the user, but marketing these apps into consumers before they are signed up can also be done through messaging.

RCS is likely to play a role in this in the coming months, acting not just as a rich marketing messaging tool, but also one that can be transactional in itself. This could be the ideal marketing-sign-up tool for these services in the year ahead. ■





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Lessons to be learned



With schools closed and with many people furloughed, EdTech – the use of mobile and online tech to facilitate learning – has become big business worldwide. **Paul Skeldon** reports

Lockdown measures and mandatory school closures in 2020 led to an explosive 71.5% growth of the UK's education technology sector (EdTech) – in spite of an 11% contraction in GDP. In fact, growth of the UK's EdTech sector surpassed the 17.9% year-on-year growth of the industry globally by four-times the pace.

The growth puts the value of the UK EdTech market at almost £3.5bn – with EdTech exports pre-crisis bringing in £170m to the economy, now expected to have topped £292m.

The findings come from a report by global recruiter Robert Walters and data provider Vacancysoft – EdTech: The Hyper-Accelerator and are a good

bellwether of how EdTech has become one of the big growth sectors globally for telemedia companies.

Tom Chambers, Senior Manager – Technology at Robert Walters comments: "In the UK, the EdTech market is still very much in its infancy – whilst a surge in demand was forecast for 2020, the reality exceeded all expectations due to the impact of Covid-19 and the need to continue education remotely, whilst simultaneously breaking down the barriers that prevent

marginalised groups from accessing it."

Chambers adds: "The requirement for both online courses and virtual classes as permanent academic fixtures will dramatically increase the scale of the sector over the next 12 months."

Separate research, the Covid-19 Network and Consumer Trends Report by CJ Affiliate, which has been tracking and analysing changing consumer trends and behaviours during the coronavirus pandemic since 1st March 2020, corroborate this.

It its research, education is the clear category winner for brands during coronavirus, experiencing a 518% YoY increase in actions and 199% YoY rise in clicks. With the need for home schooling and learning set to be in place for a while longer, this trend is also likely to continue.

This comes ahead of fitness (+138% actions and +101% clicks YoY) and arts, photos and music (+102% actions and +70% clicks YoY), which consumers are increasingly leaning on during lockdown to stay healthy and entertained.

David Roberts, CEO of EdTech firm KidsLoop adds: "Unlike many other sectors, the pandemic acted as a 'hyper accelerator' for the EdTech market. Overnight educational institutions were expected to take their classroom delivery entirely remote, with technology being the only enabler of this. In the UK, the biggest barrier to the uptake of EdTech to date has primarily been around the cost & time associated with teacher retraining. However, during lockdown teachers had no choice but to become accustomed to EdTech tools and by and large learnt on-the-job."

Roberts adds: "On the whole, the UK is early on in its journey of embedding technology into its education system – but now that the doors have been opened, we move increasingly closer to hybrid classrooms with the help of optimised learning platforms."

SMALL FISH TAKING OVER THE POND

There are currently 600 EdTech's based in the UK – representing just 5% of all tech companies in the country. Despite this, overall vacancies in EdTech grew by a staggering +56% in 2020 – compared to a +40% increase in vacancies across all other tech sectors in the UK.

Whilst within the UK and

Europe there are yet to be any EdTech unicorns (companies valued at over \$1bn) – with almost all unicorns based in the USA and China – the tide does seem to be turning.

In fact, the UK attracts almost half (41%) of all EdTech investment coming into Europe. EdTech investment in the UK has grown by +91%, compared to Europe where investment has increased by just +8%, and in the USA there has been a -12% decrease in investment in recent years.

Tom Chambers adds: "The social impact, youth of the companies and general attractiveness of the industry all plays a part in

helping EdTech to become one of the fastest growing sectors in Europe."

EDTECH GROWTH AREAS

The Robert Walters report identifies augmented reality (AR) as one of the key driving forces of the UK EdTech market – growing by +119% in the past year alone.

Augmented reality enhances the real-world environment with text, sound effects, graphics, and multimedia, with the value of global EdTech AR predicted to surpass \$5.3bn by 2023.

Digital Classrooms – those that almost wholly reliant on electronic devices and software – grew by +65% last year, and

Software as a Service (SaaS) by +57% – a software distribution model where the application is hosted by a vendor/service provider and made available to customers over the internet – such as Google, Amazon and Netflix.

David Roberts adds: "The super-growth area truly will be in young children, in particular products that are more specialised and address niche or more complex needs – with users being premium schools.

The biggest barrier in this market is the lack of test data in order to create a solid product, and it is here where the value of data will really grow." 📱

How Busuu delivers language e-learning in developing markets

Busuu, one of the world's leading language learning apps, is partnering with Centili, a specialist in connecting online merchants with mobile operators, to reach hundreds of thousands of users in new regions via their mobile operators.

Launched in 2008, Busuu's global community has grown to over 100 million learners and is recognised as one of the world's leading EdTech providers. It enables anyone with an internet connection to learn languages, regardless of their location, with most users engaging via their mobile devices.

Busuu supports 12 of the world's most spoken languages, including Arabic, Chinese, English, and Russian, with an interface that is available in numerous additional languages to make Busuu as accessible as possible, to as many people as possible.

Busuu has recently extended its footprint in developing geographies which have been traditionally difficult to reach including North Africa and South-East Asia by partnering with Centili to forge partnerships with mobile operators as a highly effective customer acquisition tool.

The Busuu app is promoted and offered via subscribers' mobile plan, making it easy for their users to download and try Busuu, those who wish to continue using the service can be easily billed via their operator. To facilitate the commercial and technical elements of this, Busuu uses Centili's Fusion platform which bundles telco offerings with useful and popular apps, content and special offers.

A partnership with just one North Africa network established via Centili's bundling platform which takes care of the legal, regulatory and technical challenges working with an MNO, saw Busuu reach hundreds of thousands of mobile subscribers, and offer them the language learning app as a free trial. Many of them downloaded and started using the application, of which the majority continued to use Busuu after the free-trial period.

Valentino Serino, Senior Partnerships Manager at Busuu comments: "We knew partnering with mobile operators would be a fantastic route for acquiring new customers as they have unparalleled reach into the markets we wanted to target. Working with Centili has allowed us to do just that. We identified the countries and networks where bundling partnerships have the potential to do well, and then used Centili experience in navigating telecom integrations, contracts, and commercial agreements."

Zoran Vasiljev, CEO, Centili Group adds: "Busuu is an exciting company with a lot to offer subscribers. Learning a second language is a great skill and the app allows it to be developed at a college level. At Centili we know operators can be invaluable as a partner for online service providers, but also that for operators, being able to offer an extensive range of digital services via subscribers' mobile packages can enhance the mobile experience they are looking to deliver. By taking out the technical and regulatory obstacles between the two, we allow both to benefit from each other's value."

What's in store for telecoms?



After a year of global events that nobody could've seen coming, there might be an element of risk at this point in attempting to predict what 2021 might have in store as far as the telecoms sector is concerned. **Alex Parmar-Yee** takes a look

Taking into account the lessons learnt during 2020, as well as insight regarding the surge in demand for some products and, of course, the political landscape; here are some thoughts on how 2021 could pan out for the industry in a wider sense.

THE ONGOING EFFECT OF COVID-19

The various, and often surprising, announcements of national lockdowns and social distancing restrictions in countries around the globe has meant that the amount of time individuals now spend within their homes – either working or during their down time – is higher than ever before. Needing to stay at home more has made us much more reliant on home internet connections and broadband speeds, with the team here at Awin witnessing a spike in new broadband deal purchases. Until August, sales were up a third YOY – much higher than the typical market growth of 7%.

As many offices and employers are now embracing the

notion of flexible working or working from home full time, we expect that this trend will continue apace into 2021, if only part-time. This will keep the demand for fast and reliable home broadband up, as working from home becomes part of the 'new normal' across an abundance of industries.

BROADBAND SWITCHING BEHAVIOURS

The unplanned spike in broadband sales during the end of Q1 and beginning of Q2 make for an interesting point when forecasting what is likely to occur come 2021, as essentially there is a limit on the number of households that may need internet.

The contractual period of 12-18 months where people are unable to switch providers easily will mean that a huge chunk of UK households are now tied into contracts that they will be unlikely to leave. This will effectively reduce the number of people likely to have been won over by tempting Black Friday

2020 or January 2021 deals and will make for a weaker January, with a forecasted increase in consumer switching behaviour in March (for those tied into 12 month contracts) and August (18 month contracts).

QUALITY OVER QUANTITY

In 2020, the abundance of different switching behaviours has allowed us at Awin to see some interesting trends in terms of product mix.

Two years ago we saw the demise of ADSL accelerate with it dipping to shy of 15% of broadband sales in 2019. So far in 2020, ADSL represents just 8% of all broadband sales through Awin and total volumes are down 20% on 2019. However, the story here is not solely focused on the uptake of fibre adoption, but actually about the move to faster products.

Fibre+ (50-80Mbps) sales are up 241% year on year and now make up nearly a quarter of all broadband sales. The 80+ Mbps bracket makes up 11.3% of the market – driven by speed upgrades on the Virgin cable network, the roll out of fibre to the premises through Openreach, and the growth of local fibre networks. Awin's granular benchmarking data shows that

the average speed of broadband purchased in January 2019 was 71Mbps compared with July 2020's much faster 126Mbps.

Consumer perceptions and priorities are changing as the world around them adjusts to the events of 2020, and there seems to be less of a focus on price and more on quality of investment when it comes to broadband. In 2021, this means there will be an increased importance on promoting and selling premium speeds both by advertisers, and also for publishers.

Ultrafast and FTTP products often struggle to get featured in traditional price comparison, but this may start to change alongside the shift in consumer priorities. From the retentions side, however, this premium price will likely shift customer expectations and they may be less forgiving over outages or lapses in services, and rightly so as people rely more and more on their home connections to earn a living and stay entertained in their homes. 📺

Alex Parmar-Yee is Client Partner at global affiliate network www.Awin.com

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FREE SUBSCRIPTION



telemedia8.1

Where mCommerce Clicks

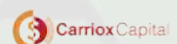
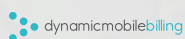
ONLINE JAN-DEC 2021

YOU CAN STILL GET FACE TO FACE @ 8.1

Create a FREE business profile to:

- **Search, view & email 1,100+ subscriber profiles**
- **Filter profiles by business type, market & services**
- **Directly contact 60+ speakers & 80+ exhibitors**
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- **Access huge library of 60+ on-demand sessions**
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Sponsors



8.1 is the brilliantly simple new 24/7/365 online event platform connecting buyers & suppliers of mobile payments, marketing, messaging, advertising, content, apps, VAS and traffic – all under one virtual roof @ Telemedia8point1.com



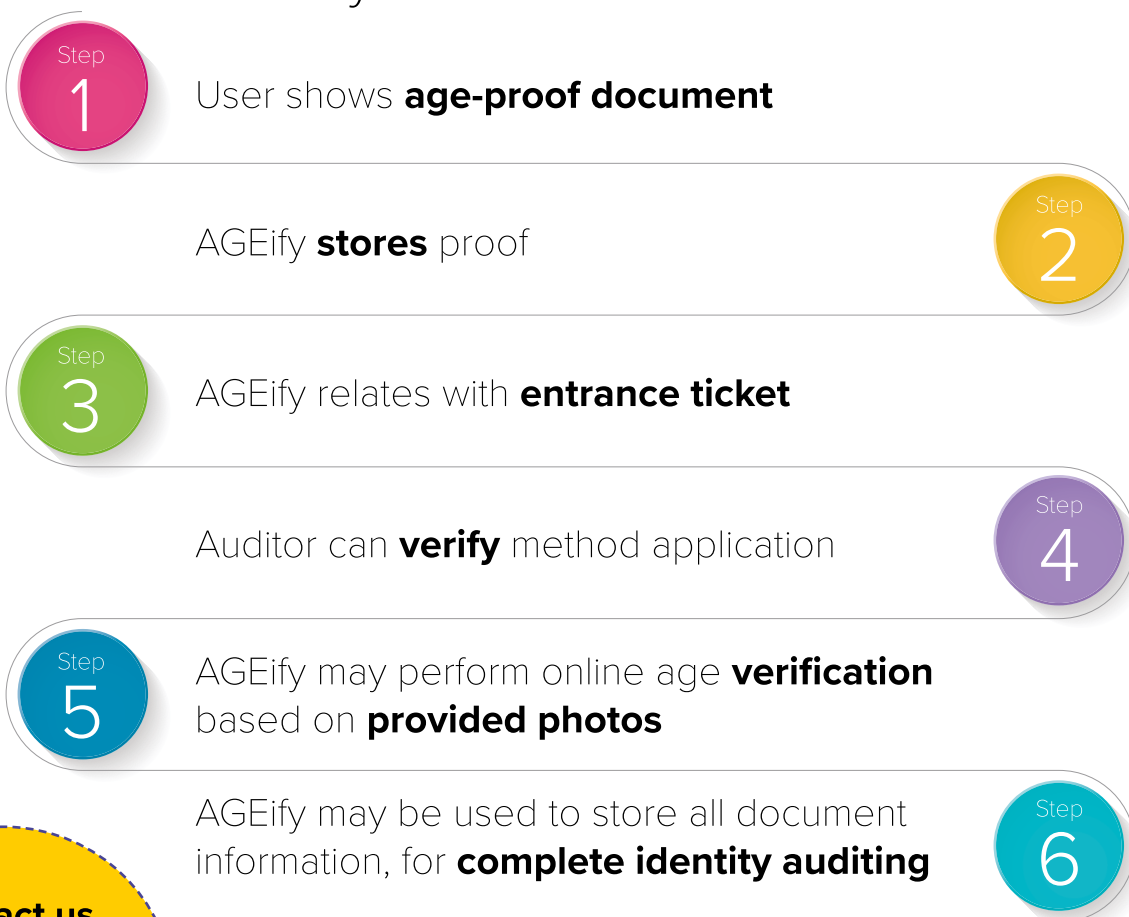
For **casinos** and other **betting sites**

AGEify, is an application that in an audit protects your business by ensuring that you are compliant with entrance **age verification** requirements.

The user needs to **show age proof** at the entrance. The proof is stored and related to the entrance ticket!

Auditors may **check tickets** and the corresponding **age proofs**.

AGEify – how does it work



Contact us
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