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Will it or Won't it?

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

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

MICHAEL ROTHROCK

Soft or hard Goods?

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

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

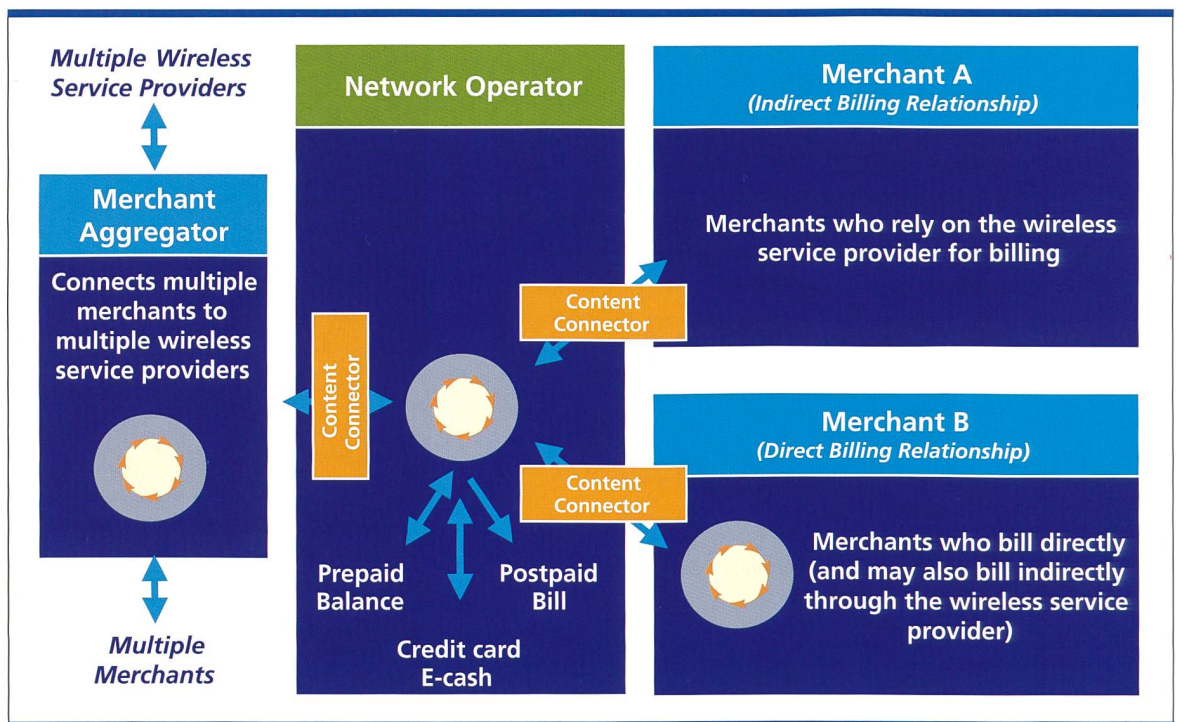
Many different Services

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

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

Single Platform – Multiple Services: Convergence

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



M-Commerce Partner Relationship

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

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

Assuring Revenue

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

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

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

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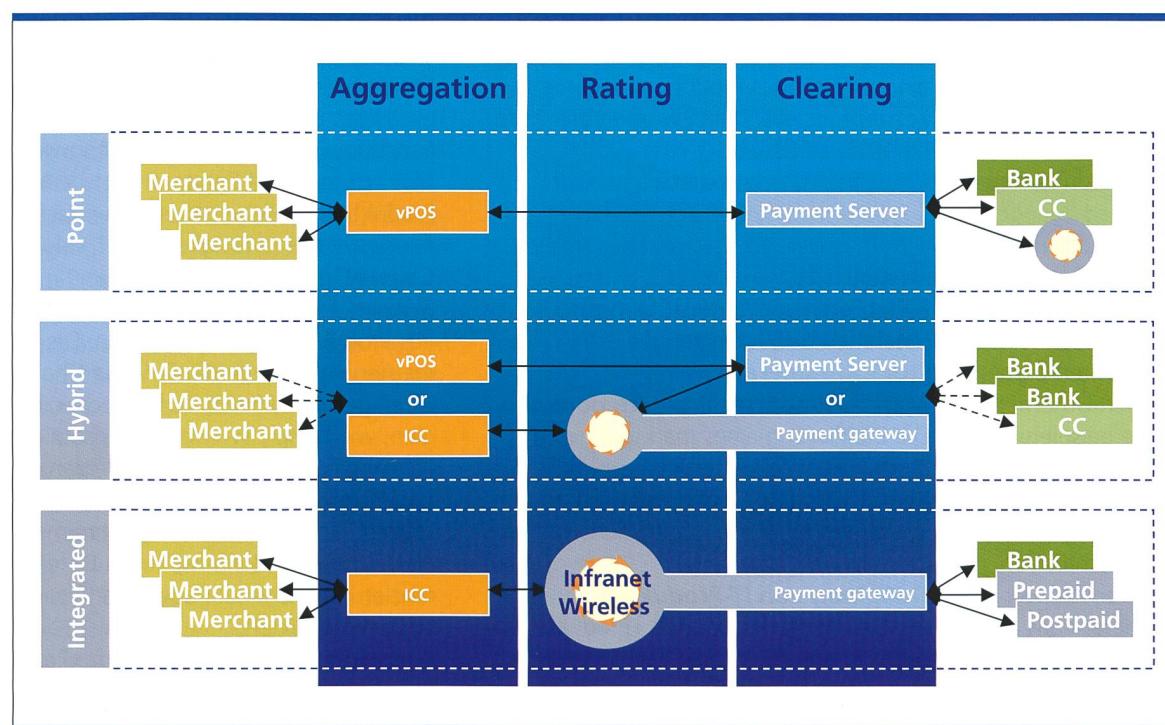
This article has been written as part of a series of articles for Billing Systems 2002 – the largest and most important event in the European Billing calendar, running from 22nd–25th April 2002, Earls Court Conference & Exhibition Centre, London. www.iir.co.uk/billing

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Zusammenfassung

Mobile Commerce: Wird es, oder wird es nicht?

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



M-Commerce Solution Deployment Strategies