

Don't DIY - use the experts

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Dare you DIY...?

In the US there are 43 million “Do It Yourself” projects in homes every year, resulting in a staggering 1 in 5 of those attempting these “DIY” jobs ending up injured.

These injuries are caused by accidents that happen during the project, according to Home Safety Council. The main reason for DIY accidents is that people tackle jobs which are beyond their capability and for which they have little experience, inadequate

tools and incorrect safety equipment, (Royal Society for the Prevention of Accidents). Such accidents are believed to cost about 2.2 Billion dollars a year in health care costs.

The fact is that accidents will happen with DIY projects. And that is not the only problem. DIY projects never work out as expected. Anyone who has tried knows the common issues: it takes too long, enthusiasm drops, it's much more complicated than you thought,

and the project goes wrong somewhere during the process. Sound familiar?

There is an important lesson here for carrier billing projects. Are you an operator who is seriously considering a DIY integration into an app store? Before you decide anything here are the five most common dangers facing you with a Do It Yourself approach to carrier billing integration:

“It went over budget”

Anyone can paint their home, right? So you paint the skirting boards and turn around to find you have spilled paint over the carpet. That shelf is easy enough to put up..... until bang! you accidentally drill into a hidden electrical wire. These are the unexpected problems that can cost you a lot more than you planned for.

Unforeseen problems and additional expenses can quickly eat up your budget. If you don't have a refund API you will need to build one, or figure out an acceptable alternative process. If the infrastructure is not suitable for app store volumes, it will need more development. If you can handle fixed pricing but not the dynamic pricing that app stores demand, yet more development is required.

Underestimating resources and requirements are classic DIY errors leading to many, if not the majority of projects going over budget.

“It's late”

The ladder was not quite long enough, was it? So you over-reached and...ouch! So while you figure out how to repair the damage, the project is on hold and the schedule is completely blown.

Even if the technical integration goes proceeds ok, it is common for app store reporting and settlement requirements to take many more weeks to set up and complete. Most projects will take longer to finish than you first thought, mistakes are easy to make, and can be very time-consuming to fix. And of course a delayed launch means lost revenue and impatient customers choosing card payments instead of carrier billing.

It's ok to learn as you go if you have plenty of time and no revenue risk. But remember if you DIY - the revenue you lose for each delayed month is lost forever.



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“It doesn't work like it's supposed to”

The big unveil - anticipation builds, the drum roll begins, the beautiful shelves you constructed look ok.... you place the first few books on it, the next thing you know it has collapsed all around you.

The difference between a well-done project and a poor one is in the details. The last thing you want is to be billing the wrong customers, or finding out after launch that user identity doesn't always work, or you've jammed the system because the text string being passed is too long.

If you don't have the specialist knowledge, previous experience and the technical architecture to make an integration happen quickly and safely, you will have a steep and risky learning curve. The finished product may not be what you hoped for, and you will spend more time fixing than you spent building in the first place. If you want “Right First Time” - there really is no substitute for experience.



“It worked ok...for a while”

You replace the plumbing in the whole house, you turn the water back on, the pressure is perfect, hot and cold work, it's a job well done. What you don't know is that you used the wrong sealant, it will be 3 months before the issue becomes known when the bathtub replaces the kitchen sink after the ceiling collapses!

A hidden danger of DIY is that you are on your own. You don't know what is and isn't working until after you have finished the project. Unlike an expert you have no prior experience to compare with, you don't know everything that you need to check before going live, and you don't know how you can improve the live performance.

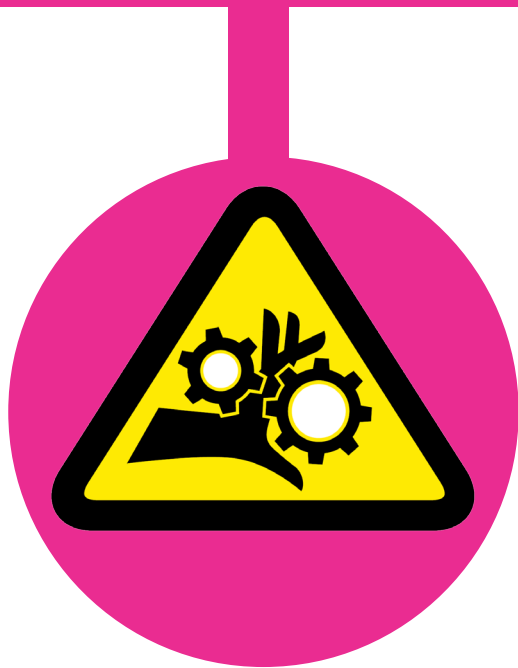
Your authentication requests are not always working and random payments are failing, but you have no way of knowing if this is expected, or if your connection is under-performing. It's like building a wall without a spirit level - you end up with uneven edges and a sloping roof!

Working blind like this is a hit and miss approach to building a mission critical billing connection. Making adjustments because it wasn't right first time runs the risk of doing more harm than good. Which is the problem with DIY....you can never match the experience of an expert, and you can never gain the full benefit of a multiple connection platform with a single DIY connection.

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“I didn't plan for that!”

One thing you can be certain of with a DIY project is you must expect the unexpected.

You gave blood, sweat and tears to build your beautiful new shed, and then the regulator tells you it doesn't comply with planning standards. You added a new bathroom, but there isn't enough water pressure.

It is easy to underestimate project complexity. App stores will switch your carrier billing connection off if you fall short of their SLAs, leading to even more lost time and money. With DIY projects you can damage yourself and your reputation!

Even after you are live you can run into trouble, when payment transactions rapidly increase you find the system you built cannot handle the extra load. Apart from the lost revenue this presents a terrible user experience. With lost sales and increased customer care costs, it is back to the drawing board with the integration, your budget is gone and your project is still not completed.

Use the experts, use Bango

Expertise comes from experience. Bango are the world experts in carrier billing for app stores, having built, and now running more app store billing activations than any other method. We have experienced and resolved many issues and challenges over many years, giving us unique knowledge in the important task of optimizing carrier billing for the world's leading app stores.

Your app store integration is secured through the Bango Payment Platform. Using the industry's dominant platform for carrier billing ensures that you start earning money from app store carrier billing much faster than any other way, without any of the risks of a DIY integration. All the hard work integrating with each app store has been done and proven. Only the Bango Payment Platform is running live transactions for all these stores every second of every day.

You will have access to the same expert team that has already launched 150 app store activations for

operators globally. The team will perform a simple, one-time Bango integration with your billing system, using pre-built code modules. What would have been months of stressful planning, scheduling, bespoke development and careful system testing becomes just days of relaxed work with Bango.

Bango's platform approach uses shared app store integrations which are already proven with high volumes of live transactions for many operators worldwide. This massively reduces launch and testing time without compromising quality.

A “Do It Yourself” approach can leave you behind the competition. App store carrier billing is all about earning money and improving customer satisfaction. The Bango Payment Platform maximizes both.

If you are currently doing a DIY connection and are experiencing the common DIY pitfalls - STOP. In these

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circumstances, when it is important to get it right, it is never too late to call in the experts. Even those of us who love doing it ourselves have to admit that sometimes a professional is the best choice.

Avoid accidents! Stay away from the hospital! Don't become a statistic! - Don't DIY!

Use the world experts to launch carrier billing across all major app stores, use Bango.

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Comparing the alternatives: Using the experts versus DIY

Task	Use the experts	Do It Yourself
Time to revenue	1-2 months for ALL app stores *	3-5 months per app store *
First year user spend	\$15.85m	\$4.94m (longer integration, delayed launch, lost revenue)
Annual cost per operator	\$0 + percentage for Google	\$\$\$\$\$\$'s per store + percentage
App store integrations	Bango performs a single integration with your billing system. All the app stores come technically pre-integrated	One for each app store – for example, if you choose Google, Amazon, Microsoft and Samsung that's 4 separate integration projects
App store API upgrades & maintenance updates	Bango takes care of all updates, big or small	Typically 2 per store, each year
Test and debug (remove costly errors)	Bango takes care of this. Our shared platform already processes millions of payments for other operators, eliminating risk of costly failures	A long, costly task for each new app store integration. Errors still likely at high payment volumes
Setup finance systems	Bango is already deeply integrated with app store finance systems. Choose a consolidated approach or separate each app store	You have to adapt your reporting to each individual app store's finance and settlement system
Optimize performance	The Bango Payment Platform optimizes payment performance by caching details and reducing round trip times	Spend months closely monitoring and optimizing all your authentication and payment calls
Customer care and spend management	Bango Care gives you an industry leading solution	Build and maintain your own at additional cost
24/7 monitoring	Bango 24/7 monitors everything, all the time to ensure smooth running. Immediately communicating any issues if required	Integrate your own instrumentation and hire a 24/7 team to monitor and alert the right groups at each app store
Reporting	Bango Dashboard keeps you up to date with all app store payments, online, in real-time	Build your own isolated reporting solution and hope you are as good as other operators
Proactively grow spend (in accordance with industry benchmarks)	Bango Boost analyses daily, weekly and monthly payments, uniquely comparing your success with industry leaders to ensure you maximize revenue	Hire your own analyst team and guess how everyone else's app store DCB routes are performing

* Time to revenue assumes average commercial and contractual negotiation times between mobile operator and each app store.