

Now Samsung partners with Bango

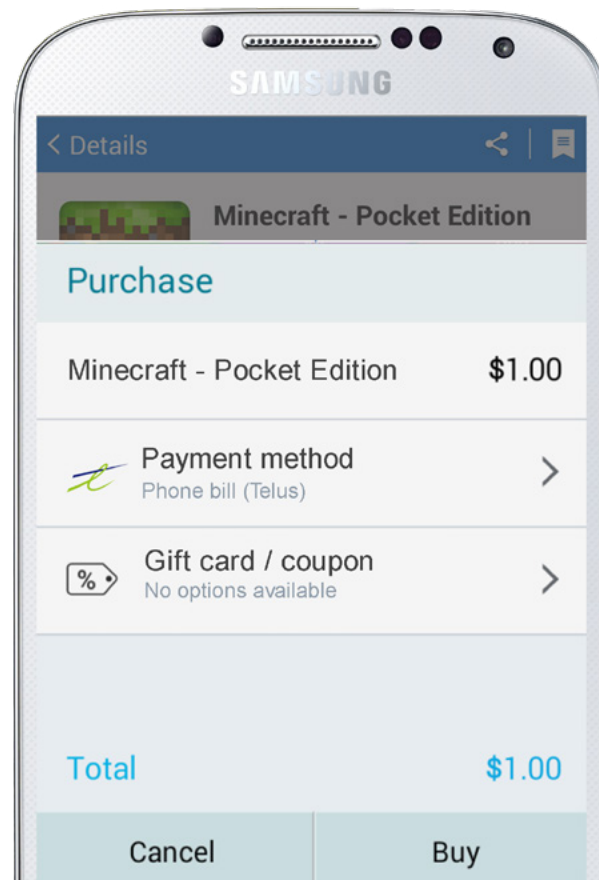
Samsung has joined the world's major app stores by standardizing on the Bango Payment Platform to offer its customers carrier billing. This decision by the world's biggest smartphone maker is a major boost for carrier billing as a 'must have' payment method. It is also another endorsement of the Bango Platform as the technology of choice for carrier billed payments.

The move demonstrates Samsung's view that Direct Carrier Billing guarantees the very best frictionless payment experience. The partnership with Samsung means:

- Hundreds of millions of Samsung consumers will have access to frictionless payment for apps, music, games and more – charging the cost to their phone bill in one click
- Bango will provide carrier billing, collection and settlement for digital content purchased through the Samsung GALAXY Apps store, and other Samsung services
- The roll-out begins immediately. Bango and Samsung have already launched an initial group of markets, the first phase in a fast-track programme of carrier billing activations
- Mobile operators are encouraged to contact Bango to discuss how they can activate carrier billing for Samsung

Samsung GALAXY Apps provides exclusive content, discounts and promotional offers to Samsung customers. Taking a curated approach, apps in the store have been extensively tested and reviewed to ensure that only the very best make it to the device.

The world's app stores are racing to embrace carrier billing. Samsung joins Amazon, BlackBerry, Facebook, Mozilla, Google and Microsoft in choosing Bango to power their carrier billing capability.



“We’re already seeing 3x as many transactions than previously...without any PR or marketing support”- du
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The fastest route to app store billing

One carrier billing integration into Bango enables Google Play, Amazon Appstore, Samsung GALAXY Apps, Firefox Marketplace and Microsoft Windows Phone Store.

You could integrate directly, in which case you need to build, test and maintain individual connections into each app store.

This means much higher cost, delayed time-to-market and increased risk.

Once you're integrated into the Bango Platform you have no complexities, no additional development to integrate each store and the fastest time to launch. The Bango Platform has taken care of all the hard work.



CMO message

Anil Malhotra, CMO and Founder

In years past, many operators integrated carrier billing directly with third party content providers. Operators were in an “investment phase” willing to pay the additional costs of in-house teams and technology to connect each individual store and merchant to their billing APIs. What is happening to change this behavior?

To ensure the success of carrier billing we have to collaborate now

The big issue for operators is that the long-term future of carrier billing is not certain. Many competing payment methods are being developed. Innovators like Stripe and Braintree are making card payments more pervasive, and app stores are accepting more non-carrier billed payment methods. Alipay has emerged from its huge Chinese base to take its payments business to the global market. Now Apple has introduced a branded, integrated payment method that bypasses operators entirely. *The risk is that carrier billing becomes the lowest common denominator, the payment option of last resort.*

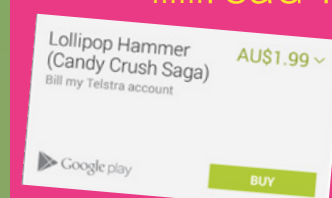
Operators agree that the lack of a common platform makes carrier billing slower to implement, less efficient to operate and hard to manage when compared to card processing and other methods. Operators connecting with app stores directly are pouring money into expensive, time-consuming projects when these integrations are already provided to a high standard. Imagine if every individual airline built its own airport in major cities. It would be hugely inefficient. Instead all airlines support and invest in the provision of common infrastructure, an airport that can deliver to a much higher standard than any individual airline could achieve on its own.

Our mission at Bango is to provide the equivalent infrastructure so that carrier billing can achieve quality at scale. Bango and our operator partners believe that for carrier billing to be competitive and cost effective over the long term, operators must not “go it alone” but instead support and leverage the platform and infrastructure that Bango has already put in place.

At a time when operators want greater cost effectiveness and a better return on their investments, the argument for collaborating with over 100 operators who already use the Bango Platform is powerful. Long-term it is hugely expensive and risky to go it alone. Join us now.

Google Play carrier billing integration in just 28 days?

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du simplifies user experience to grow app store purchases

Bango supports one-click billing across all app stores for UAE telecoms operator du.

Simplifying the app store experience

du's Digital Business Unit was created in early 2014 to explore opportunities with new digital services. "We are looking to create revenues and add to the customer experience," said Prince Thomas, du's digital services development lead. "This could mean adding value to an existing service, partnering with one of the industry heavyweights or working with an independent app developer. It is a work in progress."

One immediate aim is to simplify the app store experience, making it easier for customers to access and purchase digital content. "For us, carrier billing makes the app store experience so much more enjoyable and straightforward," said Thomas.

Enabling frictionless payment

du selected Bango to power its carrier billing across all app stores. It launched with Samsung GALAXY Apps in October 2014, allowing du customers to enjoy frictionless payment for apps and in-app purchases, paying on their phone bill without the



need to register personal details. Thomas says early feedback is positive.

"We're already seeing three times as many transactions than previously," he said. "And this is without any PR or marketing support. Customers have come to this independently."

Experience counts for everything

"There is no greater badge on your armour than experience."

"Bango ticked all the boxes," said Thomas.

"We wanted to work with a partner that has experience...and would allow us to go to market quickly"

"We wanted to work with a partner that has experience across all OEMs, a partner that has done this before, and that would allow us to go to market quickly. Bango was a logical conclusion to our search."

Bango, he adds, is a long-term partner. "We're already talking to Bango about the next phase. Where does carrier billing go next? We're looking at a 'digical' world – a blend of digital and physical."

"How can we make it easier for customers to buy things in the real world, say, parking tickets or fast food? All of these purchases could be made through a carrier billing platform."

"For us, carrier billing makes the app store experience so much more enjoyable and straightforward"

Take full advantage of the Android opportunity

Bango views Android as a key driver for the growth of content and app store purchases globally.

After Apple's first-mover advantage, sales of Android devices long ago overtook sales of iPhones. The raw figures are stunning: According to research from IDC, of the 301.3 million smartphones shipped in the second quarter of 2014, 84.7% were Android devices, up from 79.6% in 2013.

Apple has maintained its lead in digital content sales, but Google Play has made big gains here. It took Google Play 5 years to reach 50% of Apple's developer out-payments, and a year later, in 2013, Google Play was achieving 65% of Apple's developer out-payment, while consensus is that Google will finally overtake Apple in 2015.

Carrier billing is a significant driver behind the growth of digital content sales on Android. While Android is a global success story, its market share growth has been underpinned by selling lower-cost devices in fast-developing markets. These markets may have lower credit card ownership, or large unbanked populations, meaning that carrier billing is the best way to ensure consumers can gain access to the universe of paid content.

The Bango Payment Platform is positioned to develop the app store opportunity in emerging markets and to maximize the potential in established markets. Bango powers an increasing share of Google Play's carrier billing coverage and has announced carrier billing partnerships with both Amazon Appstore and Samsung GALAXY Apps. The result is that Bango is integrated with ALL of the leading Android-based app stores allowing operators to take complete advantage of this huge Android opportunity.

As Android continues its global march, and content sales continue to rise, Bango is uniquely positioned to help operators take full advantage.



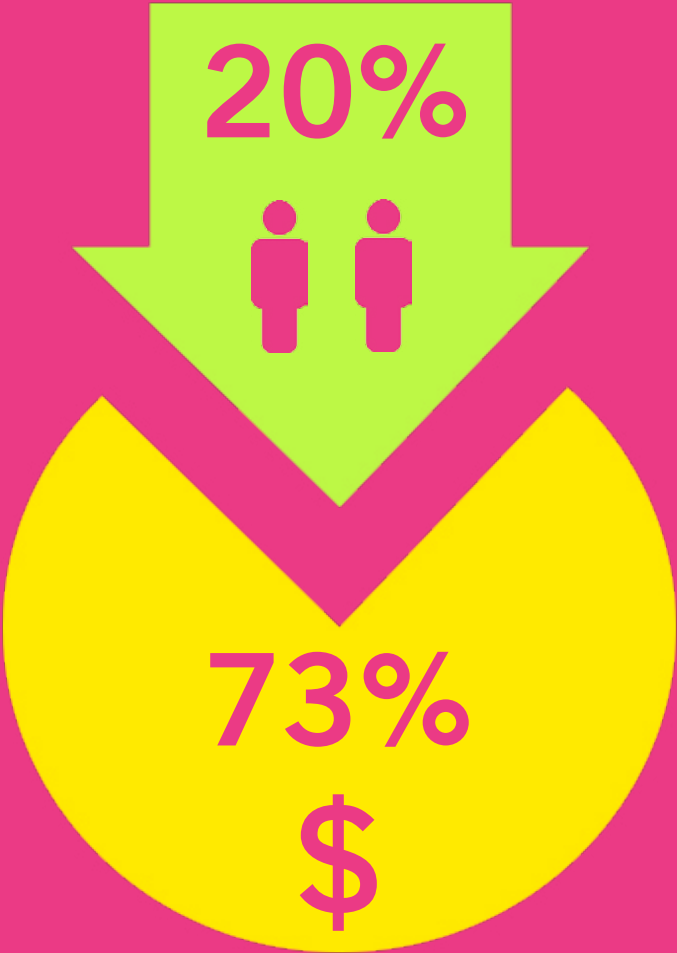
The top 20% of subscribers account for 73% of total spend

This statistic from Bango Dashboard fits with Pareto's Principle, or the 80-20 Rule: Roughly 80% of your outcomes come from 20% of your inputs.

As with Pareto's Principle, this top 20% of high spenders is the most effective place to focus your efforts to achieve maximum results, in this case revenue.

By delaying the launch of carrier billing these high spenders will defect to credit card payments if they can't pay on their phone bill. Once a user has selected and defaulted to an alternative payment method, the vast majority will stick with this method and never switch to carrier billing.

Losing the highest spending 20% of subscribers, those that have the biggest impact on your subscriber spend, to alternate payment methods means lost revenue, forever.



Act now, use the Bango fast track process to capture the high spenders.... before they're all gone.

Bango has got the Android platform covered

Bango is integrated with ALL major Android-based app stores allowing operators across the globe to take complete advantage of the extensive Android opportunity.

A single integration into the Bango Payment Platform enables an operator to activate all Android app stores.

Google Play.....

Samsung GALAXY Apps.....

Amazon Appstore.....



Better than direct?

Is a direct connection to an app store better than integrating through the Bango Payment Platform?

No. Using the Bango Payment Platform to power Direct Carrier Billing in app stores gives you a turbo-charged integration. Here are three reasons why:

Improved payment experience with higher performance

The Bango Payment Platform pre-fetches and caches key information across all operators and app stores to intelligently optimize the payment process and minimize the number of independent API calls required. Processes can be distributed and efficiently located to minimize round trip times with each individual operator system, in order to improve performance and sales success.

Increased revenues and lower risk with identity management

An isolated app store carrier billing integration fails to see the same app store user swapping SIMs to make multiple payments or making multiple purchases across multiple stores – an increasingly common occurrence on Android with Google Play, Samsung GALAXY Apps and Amazon Appstore. The Bango Payment Platform unifies user identity, improving customer analysis and increasing safety.

Improved success through extensive analytics

App stores rarely provide detailed analysis of sales made via carrier billing, making it hard to unify, analyze and understand, especially relative to other stores. A platform delivers a unified, comparative view across all stores.

Bango sees this platform advantage play out in the real world. For example, gaining an 82% sales conversion rate with an app

store may sound like success, but without comparison it's close to meaningless. A platform delivers detailed understanding across all billing integrations, and enables comparisons, perhaps revealing that the average sales conversion for the same store is 93%, highlighting room for improvements otherwise missed.

The message is clear: A direct connection is a blindfolded connection.



The app store update effect

Learning about updates at the earliest opportunity requires a close ongoing relationship with each app store – a challenge for even the world's largest mobile operators. An update could be a major API change or just a simple policy update.

Because Bango is a specialist payment platform we only need to apply the update once, to instantly upgrade all operators.

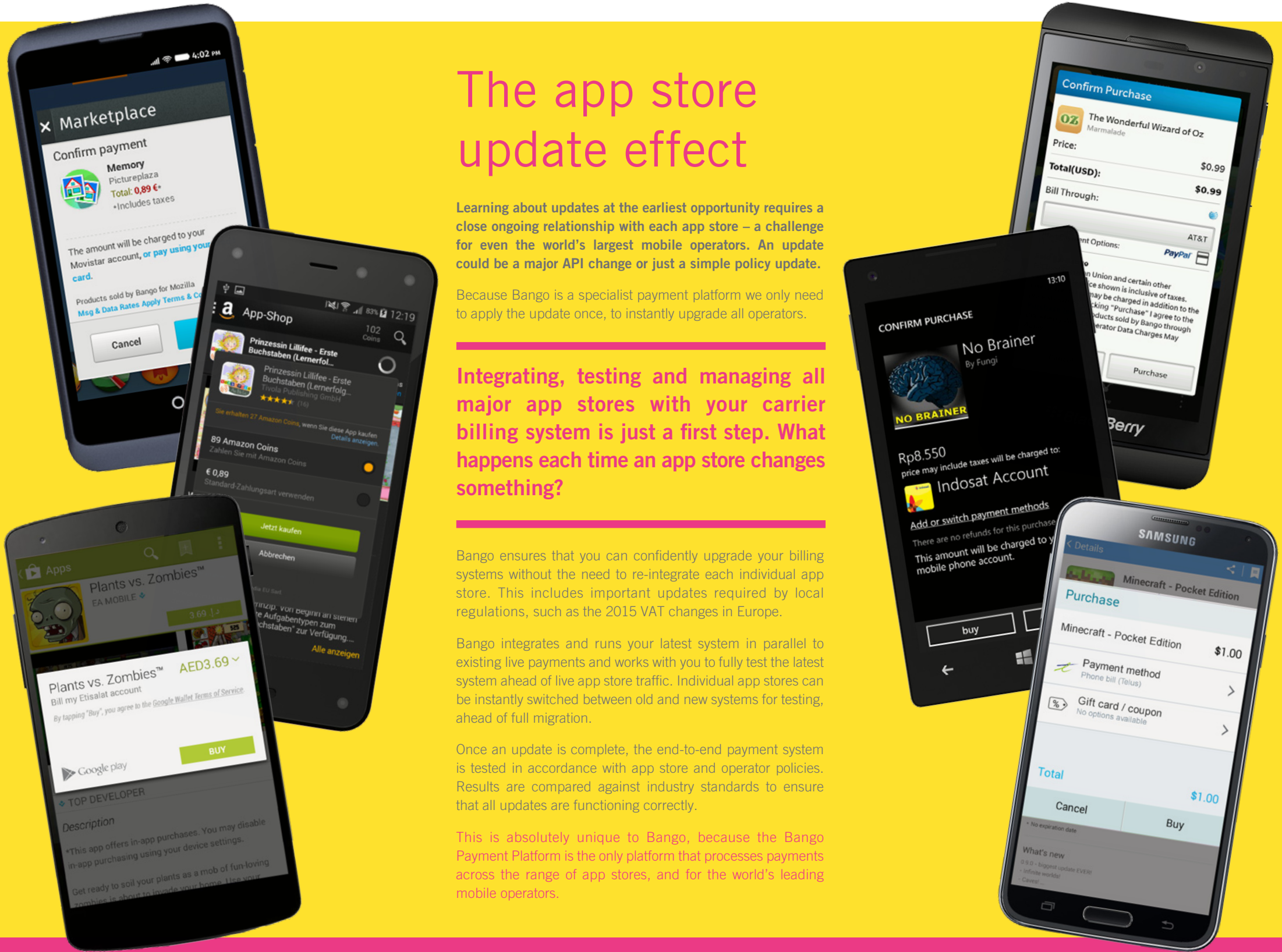
Integrating, testing and managing all major app stores with your carrier billing system is just a first step. What happens each time an app store changes something?

Bango ensures that you can confidently upgrade your billing systems without the need to re-integrate each individual app store. This includes important updates required by local regulations, such as the 2015 VAT changes in Europe.

Bango integrates and runs your latest system in parallel to existing live payments and works with you to fully test the latest system ahead of live app store traffic. Individual app stores can be instantly switched between old and new systems for testing, ahead of full migration.

Once an update is complete, the end-to-end payment system is tested in accordance with app store and operator policies. Results are compared against industry standards to ensure that all updates are functioning correctly.

This is absolutely unique to Bango, because the Bango Payment Platform is the only platform that processes payments across the range of app stores, and for the world's leading mobile operators.



Google Play carrier billing integration in just 28 days?

Bango set a new integration record in 2014, by completing a Google Play carrier billing integration in just 28 days, from start to finish.

The time it takes an operator to integrate directly is around 6 months - 180 days, with some taking as long as one year. Whilst on average, operators launch 9 months after starting work.

The technology required to integrate with Google's DCB3, and to meet the strict SLA requirements of the live store, is embedded in the Bango Platform. As a result, integration through Bango is incredibly quick, giving you a predictable launch schedule and unrivalled speed to revenue.



Strength in numbers: Managing carrier billing with the mainstream

When an operator integrates billing directly with an app store, it must then manage each integration in isolation from other operators who are integrating to the same app store. There is no shared performance data or insights, and no way of knowing if your customer experience is better or worse than the experience of your competitors' customers.

The number of bespoke integrations that individual operators maintain is a significant cost for the industry. This cost is reduced for every operator by the Bango Payment Platform. Equally as important is that by using the mainstream Bango Platform, with its one-to-many model, there is less to test and maintain, and crucially, much less to go wrong.

The "strength in numbers" approach of the Bango Payment Platform takes your billing from separate, individual integrations and ties them into a major app store billing route. This is like taking your power from the national supply grid, instead of relying on a small local supplier.

This major app store billing route - the Bango Payment Platform - makes it easy to monitor closely all your billing integrations and payments processes. For example, early detection of billing system errors or network delays is increased because of the volume of payments processed through Bango. Put simply, Bango will spot issues quicker than you can on your own.

For operators that care about the customer experience, advanced warning means early resolution, and less disruption to the customer experience in their app store of choice. Individual integrations produce lower payment volumes compared to the Bango Platform. This means it is harder to spot the early signs of degradation in the payment experience.

The Bango operations team is uniquely positioned to compare performance across app store and operator integrations, to ensure high industry performance is maintained. In contrast, a direct integration is isolated from these points of comparison, unable to see if the payments they are processing are in line



with market expectations. Bango's experience is that this tends to mask sub-optimal performance and delay detection of payment issues. The Bango Dashboard is a tool you can use in your own operations team to monitor payment performance.

Only through the Bango Platform can industry-wide knowledge be put to work, supporting operator partners and improving the carrier billing experience for all.



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Bango wins an EMMA

Bango continues to receive recognition from the mobile industry, and in late November 2014 we were proud to be awarded an EMMA.

The Effective Mobile Marketing Awards (EMMAs) recognize global excellence in mobile, and are decided by a distinguished panel of judges from across the industry. The Bango Payment Platform took the top prize in the 'Most Effective Use of Payment Technologies' category.

About Bango

In the era of mobile technology, collecting payments has emerged as a central and complex challenge. Bango powers payment on the mobile web, providing users with a massively smooth payment experience.

Bango's pervasive presence across the web creates a platform effect for partners, identifying hundreds of millions of users and maximizing the number of one-click payments. Global leaders plugging into Bango include Amazon, Samsung, BlackBerry, Facebook, Mozilla, Google, Microsoft and major mobile brands including CNN and Cartoon Network.

Contact us

To discuss how you can boost your revenues by integrating with the Bango Payment Platform, contact:

Trevor Goldberg, VP Business Development - MNOs

Email trevor@bango.com or call +44 7887 050 923

bangonexus

Bango Nexus Masterclass for Operators

The Bango Nexus Masterclass gives operators exclusive access to the expertise and experience of Bango's business and technical leadership team.

In Nexus Masterclass you will learn how to make greater use of your billing capabilities to take advantage of the huge monetization opportunity from multiple app stores.

Bango experts review the business models and financial requirements every operator must meet to support carrier billing as an app store payment method. The Masterclass includes a detailed analysis of the technical capabilities and integration processes for launching carrier billing in app stores, including case studies on Google Play, BlackBerry World, Samsung GALAXY Apps, Windows Phone Store, Facebook, and Firefox Marketplace.

Previous Nexus events have included delegates from: SmartTone, PCCW, Hong Kong CSL, China Mobile, True, Smartfren, AIS, Vasworx, Smart, Globe, Zain Group, Intigral, Etisalat, Telcel, Iusacell, Movistar, MTN, Cell C, Telkom, Airtel and more.

To view upcoming Nexus events and register your interest visit: bango.com/nexus



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