

# Operators step into the light

For the first time, mobile operators are starting to play a serious role as marketing channels for developers, a business worth billions of dollars each year.

Bango Unleashed\* is a new capability that enables Mobile Network Operators (MNOs) to expand from simply providers of payment processing to full marketing channels for developers, app stores and merchants.

Combining the power of developer marketing with the insights gained from carrier-billed payments, operators are using Bango Unleashed to unlock a business model that generates high margin revenue from developer marketing, which boosts the thin margin operators gain through simple payment processing.

Bango Unleashed is based on the idea of lighting-up operators through the power of payment data. Developers can turn a spotlight on the global mobile operator landscape to find out where to target their marketing investment. Whether for new customer acquisition, to convert low paying customers to high paying customers, or to run a joint marketing campaign with a brand partner, developers are now using the power of data through the Bango Platform to capitalize on mobile operators as a powerful marketing channel.

*“Bango Platform data throws light on which operators offer the best opportunities for developer marketing”, said Anil Malhotra, CMO at Bango. “With developers spending billions on marketing, the Bango Unleashed capability is the best opportunity for operators to profit from carrier billing”.*

Developers log-in to the Bango Platform to see a “payments map” which shows where payments are happening, through which operators, and with what levels of success. Operators use the same platform to see how they are performing compared to their peers and across the global MNO landscape.

*“The costs of product acquisition, developer and merchant support, store management, marketing and customer care means that the global online store providers require low costs of payment processing”, said Anil. “But developers are investing in customer acquisition and revenue growth. This is where Bango helps operators to become full commerce partners to developers, not just payment processors.”*

To find out more, email [unleashed@bango.com](mailto:unleashed@bango.com) and visit us in Hall1, stand 1G62 at Mobile World Congress, 26 Feb - 1 March, 2018.

## \*Unleashed:

To be set free from restriction, to be let go of, to be unburdened

1<sup>st</sup>  
★  
INDUSTRY

The Bango Platform has played a key role in some high profile industry first milestones:

### Carrier billing on Xbox One

Launched first carrier billing for Xbox content then expanded the availability for Windows Store and Xbox One to over 200 million subscribers across Europe and the USA.

### Amazon Prime resale in India

Launched resale and bundling technology in India, enabling Bharti Airtel customers to sign-up to Amazon Prime in India as part of a bundled package offer.

### Operator wallets in Google Play

Launched new app store payments services including African operator wallets in Google Play, enabling our partners to benefit from new payment methods with no risk.

### Carrier billing in Amazon Japan

Japanese customers are in the enviable position of being able to use this convenient payment method at checkout for physical goods as well as digital content.

# DCB for Amazon retail in Japan

In 2017, Bango enabled a new payment method for Amazon customers in Japan. Amazon customers with a KDDI (au) or NTT DOCOMO mobile phone account can now pay for physical goods from Amazon.co.jp, by charging the cost to their mobile phone bill.

The service was expanded to Amazon Prime and Prime Student membership programmes in late 2017.

Adding carrier billing as a payment option increases choice for customers in Japan, making it easy to complete purchases. Selecting this payment method enables instant purchase completion, without needing to register card details online. Bango technology ensures reliability, security and customer success when paying with carrier billing.

Charging online payments to a phone bill is a widely adopted payment method in Japan, where mobile usage is deeply embedded into business and culture. The Japanese market has pioneered carrier billing, offering it as a simple and secure payment method, enabling more consumers to purchase goods and services, online and in retail stores. It is a highly effective way to engage new customers and is popular with younger consumers.

The payment method opened up to purchase goods on Amazon.co.jp at the start of June, greatly increasing the range of products that can be charged to the phone bill by KDDI and NTT DOCOMO customers, who cover around 75% of all mobile subscribers in Japan (Telecommunications Carriers Association, Japan, 2016).

To use this payment option, a KDDI or NTT DOCOMO subscriber simply selects carrier billing as the payment option in their Amazon.co.jp account and then purchases can be made from any device, with the cost charged to their post-paid phone bill.



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## Resale and bundling



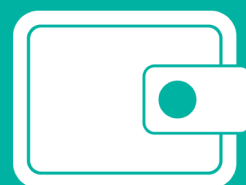
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# Resale and bundling: The best way to acquire new customers and drive loyalty

In today's digitally connected world, engaging with your customers online is more important than ever. Smart mobile operators are leveraging technology to do more than just manage and sell their own services. Supplying leading third-party products and services that your customers want and enjoy builds engagement and increases your relevance, allowing you to compete and win additional market share.

By partnering with the world's most attractive online brands to bundle or resell their market-leading products, you can quickly access new incremental revenue opportunities from existing customers, acquire new customers and increase customer retention and loyalty.

The Bango Platform makes it easy to bundle and offer the most popular third party digital products and services through your existing sales channels. That includes online offers from your websites, apps or campaigns, as well as offline sales from in-store or call centers.

Global internet brands use the Bango Platform to offer video and music subscriptions, home security and automation, magazine subscriptions, gaming, cloud services and much more. Examples of products offered for resale include Amazon Prime, Sky, Google Nest, Spotify, NOW TV, Netflix, YouTube Red, Apple Music, BT Sport and many more. Attractive products that customers in your market already

know and want. It is therefore simple for you to offer these products separately at list price, as bundles with your own products, as customer upgrade incentives, or to reward referrals, specific actions or high value customers.

The Bango Platform delivers a single technical solution to bundle and resell products and services from any major digital brand. As part of the Bango Platform, it is fully unified with click-to-buy payments. This provides a complete, joined-up customer understanding and ensures newly acquired customers are capable of paying with carrier billing as default. By independently pooling data on products and sales across the industry, the Bango Platform ensures you have the comparative market knowledge you need to optimize and succeed.

No matter how you engage with customers and enable them to buy, the Bango Platform puts your brand front and center. It ensures all your customers get the smoothest, most successful experience and the most compelling, relevant products. It reinforces brand awareness, grows revenue and gives direct visibility of customer spend and engagement, helping drive relevant advertising to acquire new customers.

See <https://bango.com/resale-bundling/> to learn how the Bango Platform grows your customer acquisition, sales, loyalty and retention.

You decide which digital products from the world's leading brands to offer.

You decide which to bundle with your services, and which to resell to your customers.

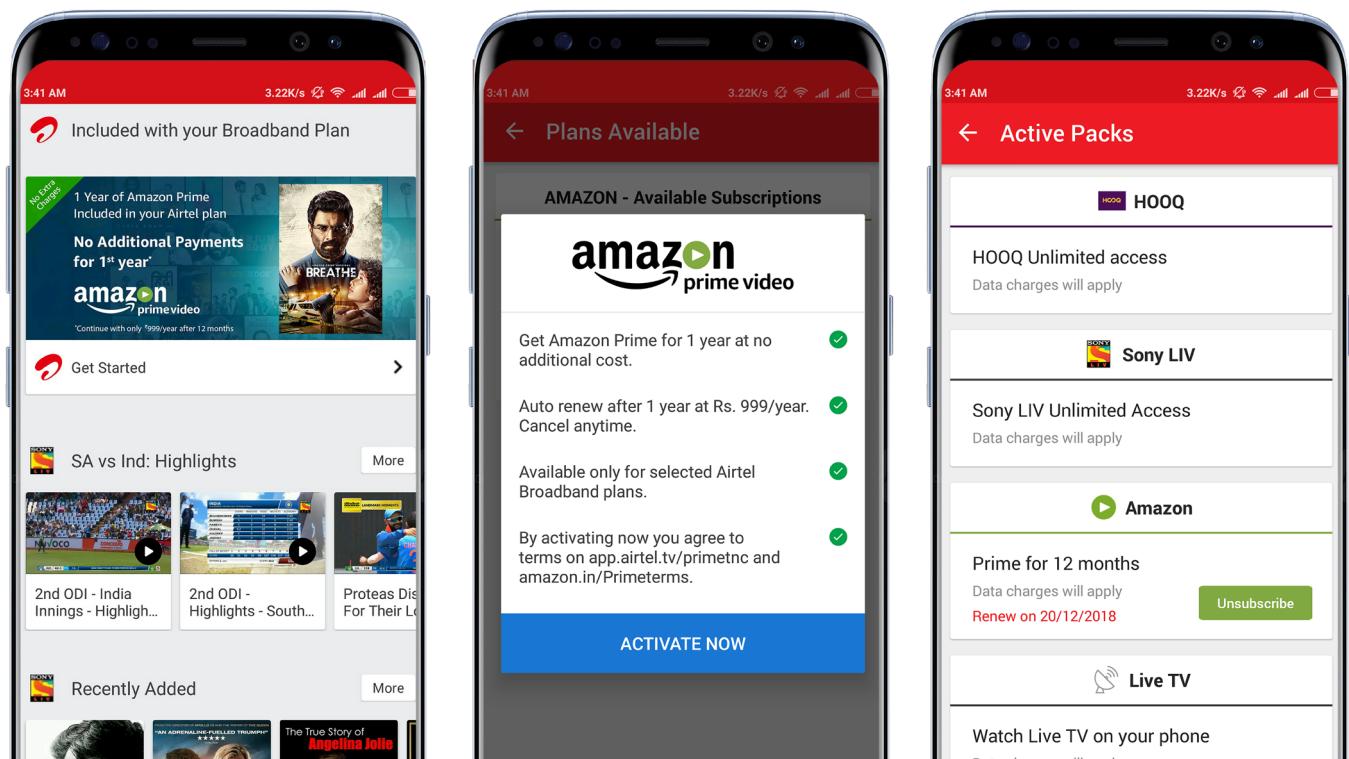
You take a share of every payment your customers make.

## Bango launches resale technology with Amazon in India

### Delivering Amazon Prime memberships through Bharti Airtel

India's largest mobile network operator, Bharti Airtel, is the first to make Amazon Prime available as part of a bundled package offered to its customers. Eligible customers can activate the offer through the Airtel TV app, entitling them to enjoy the benefits of a free one-year Amazon Prime membership.

The Bango Platform ensures that the moment the customer accepts the service it becomes active, and they receive uninterrupted access for as long as they continue to subscribe. This launch represents a new application of the Bango Platform to enable reselling at scale.



## Bango technology boosts merchant sales

When carrier billing is offered to customers through an app store, or by direct activation of carrier billing by the merchant, there is an immediate increase in sales.

When carrier billing is activated through the Bango Platform, revenues grow more than normal because carrier billing performance is boosted. More customers have a way to pay AND more of these payments are successful.

### Up to 80% more revenues

The Bango Platform gives you real-time payment analysis and identifies actions to grow the number of paying users, increase payment success, boost transaction values and increase the frequency of payments.

### 15% more sales

By identifying and removing friction in the purchase experience, the Bango Platform increases payment success rates, ensuring every customer who wants to pay, can pay.

### 30% more high spenders

The Bango Platform segments customers by spending behavior, enabling you to optimize your targeting of each customer group.

### 100% smarter marketing

Merchants can now obtain business critical information from the Bango Platform to help them understand how payments perform differently across different billing routes and in different markets.

To experience the benefits, merchants should first of all ask their app store partners to use Bango for all new carrier billing launches, ensuring all new DCB routes automatically benefit from Bango technology to maximize sales. Secondly, merchants should connect directly to the Bango Platform to source information directly. Through this connection they can fully manage marketing and grow sales through enlightenment on spending patterns, customer segments, price points and payment route performance, which cannot be replicated by any other source.

Get in touch at [sales@bango.com](mailto:sales@bango.com) to discover more about the Bango Platform for merchants.

80%  
MORE  
REVENUE

80% higher revenue delivered

15%  
MORE  
SALES

15% higher payment success rate

30%  
MORE  
HIGH SPENDERS

30% more high spending customers

Talk to Bango about how you can harness the power of Bango technology to gain even more revenue and customer growth.



*Is your app store business experiencing a mid-life crisis?*

## All gain, no pain

The operators that successfully upgraded their app store connection

Carrier billing in app stores can show signs of fatigue. In fact, the longer the carrier billing route has been live the more likely it is to have hit “peak revenue velocity” and fail to grow further. In some cases, carriers with long-term app store billing routes start to see a decline in revenue.

What causes declining carrier billing revenue in live routes?

- **Payment attempts fail**  
Credit card companies carefully monitor customer activity to anticipate increased spending. Carrier billing often fails for avoidable reasons – spending limits that have not changed to keep-up with increased spending
- **Carrier billing method becomes unavailable or self-cancels**  
Retail shopping is often the outcome of widely researched and planned purchasing, but digital content payment is a quick decision. If that quick decision is denied because the payment request takes too long to process, or the billing route is unavailable, the customer is not only denied the purchase, they may decide to switch payment methods.
- **Failure to attract new customers**  
A common problem with long-term billing routes is the failure to add new customers. Operators can deliver some marketing actions to boost customer numbers, but the players that really drive new customers to use a method of payment are publishers and developers.

Because Bango has activated carrier billing for more stores than anyone else, the scale and depth of payments data available to Bango partners is vast and unique. Applying this data to payment processing, Bango has developed technology and knowledge that re-introduces growth to your app store business.

The Bango Platform is proven to increase new customer acquisition, improve payment conversion rates, grow revenues and drive customer loyalty and retention.

Verizon and Viva Kuwait are the most recent mobile operators to migrate their app store business to the Bango Platform. As a result they are able to move back into growth by applying Bango Boost technology. See uplift figures below.

Moving your billing route to the Bango Platform is fast, simple and risk free. Existing subscriptions continue uninterrupted and customers remain unaware of any change. There are no technical changes to your existing solution, Bango uses unique adapter technology to map your existing store integration onto the Bango API and our experienced team manages the entire upgrade.

Contact [sales@bango.com](mailto:sales@bango.com) to learn how moving to the Bango Platform is the only way that has been proven to generate a significant step change in your business.

Post migration uplift  
with Bango Platform

## New opportunities for growth – Introducing Audiens

**“The world’s most valuable resource is no longer oil, but data” - The Economist**

Data is increasingly becoming a key driver of revenues, providing a unique source of information and competitive advantage for businesses looking to increase success.

The Bango Platform uses unique technology and data to constantly improve how customers pay for content and services. It optimizes payment flows, boosts conversion rates, ensures compliance with market regulations, and identifies “pay capable users”.

To further benefit our partners, Bango has acquired Audiens, a leading customer data platform and mobile data exchange.

**audiens**  
Powered by **bango**

By combining the Audiens and Bango platforms developers, merchants, stores, resellers and operators gain exciting new growth opportunities.

Audiens provides the standard channel for mobile customer insights to be offered to the world’s leading advertising networks and marketing technology providers. Bango partners can additionally monetize commerce data segments through this Audiens channel when they are ready.

Together, Bango and Audiens lead the way in providing joined-up payment and marketing optimization, growing revenue through improved customer acquisition, engagement and payment performance. By combining knowledge, data and platform technology, Bango and Audiens together deliver commerce insights to developers, merchants, stores, resellers and operators, as well as the marketing and advertising networks that capture customers and generate growth.

Email [sales@bango.com](mailto:sales@bango.com) to learn more about Bango and Audiens.

## Expanding inclusivity: Mobile wallets in Google Play

### Mobile first launches in Africa

Continuing its history of launching disruptive payment technologies on a large scale into new markets, the Bango Platform has launched the first operator owned mobile wallets as a payment method for content and services purchased from Google Play in Africa.

The MTN Ghana Mobile Money and 9mobile Nigeria’s 9pay wallet launched through the Bango Platform as payment methods in Google Play in November 2017, and January 2018 respectively. Users can now charge for the wealth of media, games, apps and digital content in Google Play, with one-click, without the need to own a credit card or bank account, placing the charge on their operator wallet.

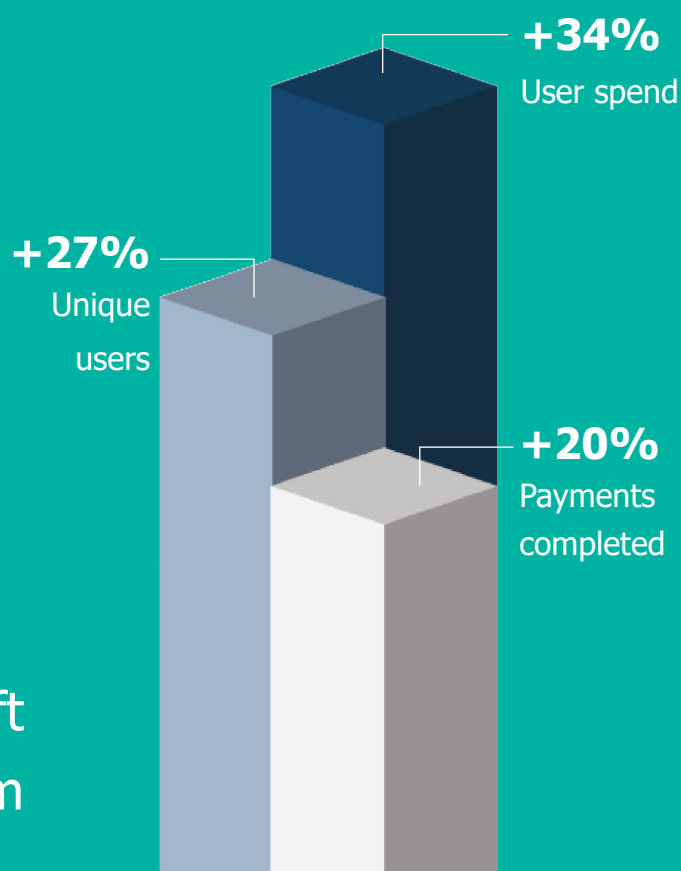
Transformative mobile payment solutions like DCB (Direct Carrier Billing) and mobile wallets enable millions to participate in the commerce ecosystem.

Bango has long understood that Africa is a key growth market, having launched the first Google Play DCB in Africa in 2015. For many in this mobile first continent, mobile devices are their only access point to the digital ecosystem. Therefore, mobile dominates the market as the platform of choice for consuming digital content.

The Android Operating System has over 75% market share of all mobile devices in Africa (Stat Counter, 2017). Google Play store comes pre-loaded on all Android devices, positioning it at the heart of the digital ecosystem. Smartphone penetration is rapidly outstripping credit card growth across Africa, with credit card penetration in Sub-Saharan Africa remaining extremely low, estimated at less than 5%.

With high Android device penetration and a low banked population, Africa has become a prime market for mobile payment solutions. Wallets are typically built by mobile operators in Africa and offer consumers a means for making money transactions, including sending and receiving money, paying utility bills, school fees, wages, topping up air-time and much more. For millions this is their only option, as a result wallets are a highly-adopted payment option.

Huge consumer appetite for digital entertainment products in Africa will drive greater usage of wallets and other payment methods that can be used for a wide range of services, growing financial inclusion across the region.



# The Bango Market Index

Knowing how your carrier billing performance ranks against your peers is vital to understanding what you should be achieving. Based on unique platform knowledge, the Bango Market Index is the industrywide reference for carrier billing performance, providing an important health check to ensure your DCB business is achieving its maximum potential.

Unique Bango Boost technology anonymously compares and benchmarks payment performance across all stores and payment providers using the Bango Platform. With more app store carrier billing deployments than anyone else, the Bango Market Index provides vital market benchmarks across key metrics and is published quarterly.

There are four key market groups used as part of the Bango Market Index which reflect the market types defined by the GSMA in their Mobile Connectivity Index. These include - Emerging, Transitioner, Fast Transitioner and Leader. Visit <http://www.mobileconnectivityindex.com> to identify your market type.

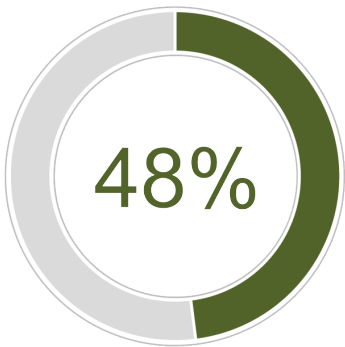
Whether you're looking for context to help you understand and realize the potential of your carrier billing business, or want to understand how different market types perform, this regular update will deliver a valuable perspective.

Download your copy of the Bango Market Index at: [http://bango.com/bango\\_market\\_index](http://bango.com/bango_market_index)

## Sales success rate\*

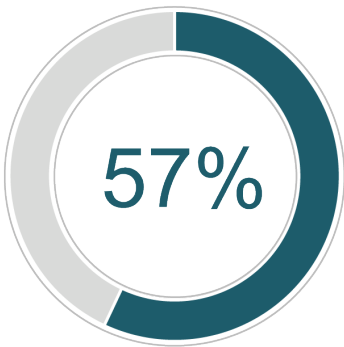
As an  
**Emerger**

you should be aiming to achieve at least:



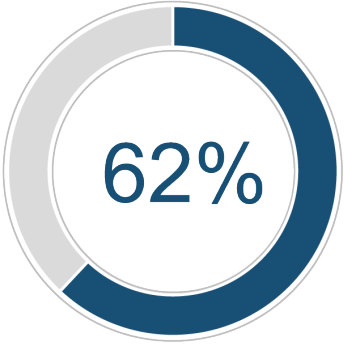
As a  
**Transitioner**

you should be aiming to achieve at least:



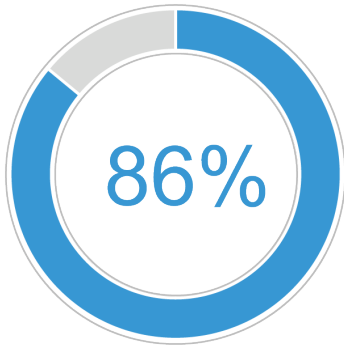
As a  
**Fast Transitioner**

you should be aiming to achieve at least:



As a  
**Leader**

you should be aiming to achieve at least:



Benchmarks reflect payments for digital content across stores and payment providers powered by the Bango Platform. Some countries will show higher performance than others.

\* Percentage of attempted payments succeeding

## About Bango

Bango is the payment platform chosen by the world's most influential companies to grow their sales faster in the age of connected commerce. Working with global stores including Google, Amazon, and Microsoft, Bango has become the industry standard, helping people make payments quickly and conveniently. Through its partnerships and reach, Bango offers unique insights derived from pooled data and shared knowledge. Bango gives businesses unrivaled visibility into their markets and customers, increasing sales and customer acquisition. Built to scale, the Bango Platform supports the exponential growth ambitions of its global partners.

## Contact us

To discuss how you can boost your revenues by integrating with the Bango Platform, email [sales@bango.com](mailto:sales@bango.com) or call +44 333 0770 233.



Associate  
Member

# DCB available on 900 million Android devices

Nearly one in every eight people on the planet can pay on the internet using Direct Carrier Billing (DCB). The headline from the 2017 annual "I/O" conference stated that 900 million Android phones are now capable of using DCB to pay for content and services from the Google Play store.

The uptake of Android services has flourished in some of the biggest markets in the world, credit card growth by comparison has slowed. Commentators believe that the number of Android devices is now between 1 and 2 billion.

## India goes pre and post-paid through the Bango Platform

Idea Cellular launched Direct Carrier Billing (DCB) for Google Play through the Bango Platform. For the first time on the Indian subcontinent, users became able to purchase content from the Google Play store, charging the cost to their phone bill. For a vast majority of the Indian population, this opened up access to the full range of Google Play content for the first time.

India is the world's second largest smartphone market, with Android devices having a 91% market share in the country. Credit card penetration in India is less than 3%, limiting customers' ability to purchase mobile content and services, meaning an alternative payment method such as DCB is essential.



**MOBILE**  
**WORLD CONGRESS**

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