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Payforit on 3

Introduction

In our opinion, Payforit is now a robust facility from both a Service Provision and Consumer consumption point of view and with the introduction of Payforit Single Click the timing is right for us to ensure that our consumers have the best possible experience while purchasing products and services via the Mobile and normal Internet using their phone accounts.

Adding to this, is the new positioning by PhonepayPlus that certain services that would have to come under a PP+ prior permission regime and need to follow new methodologies of consumer opt-in, would be exempt from these new requirements if the service used Payforit.

Mandate

Allowing 3 months for any technical developments to take place and for any advertising copy to be changed, Hutchison 3G UK Ltd trading as 3 will be adding terms to all Premium messaging contracts to reflect the following:

Premium MT SMS charging may not be used for services where the user can make a purchase commitment using an internet browser (mobile, PC or Mac) or where the user would receive the services using an internet browser (mobile, PC or Mac);

Typically the services affected by this term would be;

- Products where a user would pay for the product during mobile internet browsing.
- Mobile internet browsing of pay-per-page (viewing) type services.
- Internet services monetised from the users mobile account.
- All subscription services where the user can collect the products and services via an internet browser.



As these are general conditions, there may be some services that would need to be exempt from this requirement and we would be happy to discuss these with you prior to the deadline.

Deadline

The deadline for the changes to take place is May 31st 2009.

Any services that continue using Premium SMS charging in breach of the contractual term above after the deadline will have an immediate Red Card applied and the service and charging facility must be terminated until brought into compliance with our requirements.

Promotion

We will be making available, education and information on Payforit to our customer base that browse any of our Internet or Portal based products to ensure they are fully conversant with the Payforit experience and the built-in consumer protection that it provides.

It is our intention to also provide a list of sites that utilise Payforit and that consumers can trust. If you would like your services to be in this list please send to me:

25 Character product name

URL for home page

We will not list any services that do not carry pricing information until the Payforit pages as we think this is a poor customer experience.

Rory J Maguire
Head of Payment Services
Feb 2009