

MOBILE BILLING & DELIVERY

Mobile Payments

Product Sheet: **Mobile PayforIT**

Dialogue's UK mobile payments service payforIT, enables merchants to charge payments directly to the consumer's phone bill or deduct it from their pre-pay balance for goods or services purchased through the mobile internet.

PayforIT is a set of standards imposed by the UK network operators for mobile payments and Dialogue is a leading UK Accredited Payment Intermediary.

The mobile payforIT service can be integrated with your mobile website using a simple API or it can be integrated with Dialogue's own Mobile Site Builder tool, this gives your consumers a seamless, secure browse and buy experience, with single click purchase.

Mobile payforIT can be used to sell:

Goods and Services – that can be delivered to a postal or online address or a mobile phone.
For example: event tickets, cinema tickets, CDs, books, flowers, chocolates, mail order goods, etc.

Subscription Payments – defined by time, monetary value or quantity of goods.
For example: memberships, dating and chat services, social networks and charitable payments.

Content – this can be content for your mobile.
For example: video clips, ringtones, games, animations.

Benefits of mobile payforIT

- Charged direct to consumers' mobile phone bill
- Available for one-off and subscription payments
- Consistent front-end for mobile payment user experience
- Single brand supported by all mobile operators
- Clear user interface provided in the browser when registering for subscription services
- The payment either succeeds or fails – no partial billing
- Price points available from £0.25 to £10
- Available today to all UK handset owners
- Sell content through traditional web as well as mobile internet
- Genuine click and pay experience
- Reach new customers who don't have bank accounts, credit or debit cards
- Provides anonymity when purchasing

Contact Sales for more information:

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Aus Tel: +61 (0)2 9231 2813

UK Tel: 08700 790 300

Email: info@dialogue.co.uk

Web: www.dialogue.net

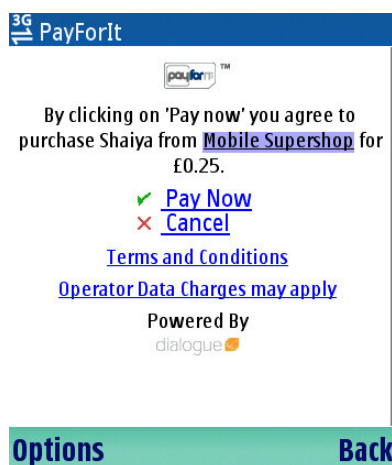
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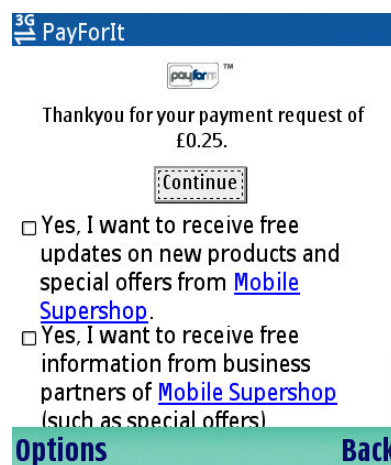
How it works

All payments are immediate and are either added direct to the purchaser's phone bill or deducted from their pre-pay credit. The process is simple:-

- The consumer browses on the mobile internet site and selects a product or service they wish to purchase.
- They are then re-directed to the secure payforIT payment screen to confirm purchase and the amount.



Standard Payment User Interface



Standard Confirmation and Marketing Opt-in

- The option for marketing opt-in is then displayed and the consumer then continues to complete the payment transaction.
- Once payment has been accepted the consumer is re-directed back to the merchant's mobile website to collect the item or receive confirmation of the purchase.

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