

Third party services

1. What are third party services?

Third party services is a common term used by mobile network operators around the world to define how a mobile consumer can purchase goods and services - usually digital - and charge the purchase amount to their network operator bill. It is also known as "direct carrier billing", "direct operator billing" and "mobile content billing". In this document we group them under the abbreviation DCB.

2. How does it work?

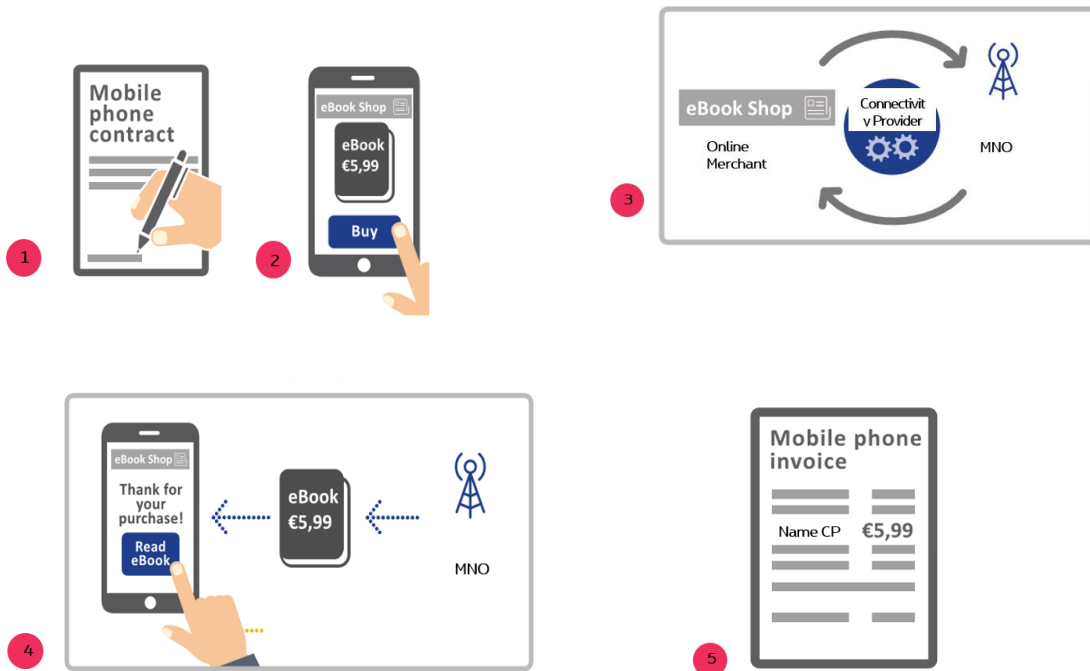
Important to understand first is the existing interaction.

On the one hand we have an **online merchant**, who offers digital content. This can be an e – book, a game or a video – on – demand (VOD) service. This can be purchased by a **mobile user**. One of the payment methods for these digital goods is DCB.

If the mobile user chooses to pay through DCB, a so - called **aggregator or connectivity provider** comes in. A connectivity provider acts as payment processing partner and enables customers to pay on an online merchant's website. The connectivity provider transmits the payment order to the relevant **Mobile network operator (MNO)** with whom the mobile user has his/her mobile phone number and SIM card registered.

The MNO verifies the user in its database and monitors if the payment is possible, meaning that the user's subscription allows the transaction. The MNO confirms to the connectivity provider that the mobile user is able to pay for the service. The payment amount is subsequently added to the monthly mobile phone bill issued by the MNO or deducted from the prepaid credit.

Afterwards, the MNO transfers the total amount of transactions made by the mobile user to the connectivity provider, who, on its turn, transfers the money back to the online merchant.



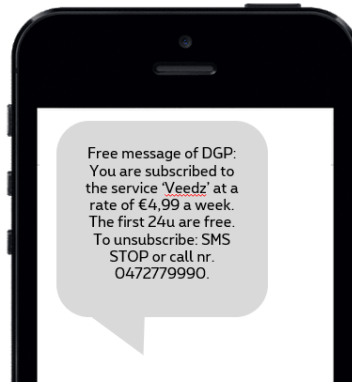
3. How do I get subscribed?

In order to get subscribed for a certain service, a consumer needs to go through a so – called click flow as shown below.

First, you'll land on the advertising banner. By clicking on it, you'll land on a confirmation screen. By accepting the purchase, you'll need to confirm the payment. Once this is done, the service is activated.



You'll receive an SMS notifying you about your subscription and informing you on the ways to unsubscribe. This SMS arrives immediately after a successful enrolment. A reminder of this SMS is sent every week in the first month and bi – weekly as of the second month.



4. Do I need to pay attention to certain things when subscribing?

1. The services offered via our network can only advertise via google. No other ways of advertising are allowed, and as such fraudulent options to lure consumers are prevented. When seeing the elements highlighted below, you can be sure the advertising is Google approved.



2. You can always abort your subscription process. Make sure you see the exit buttons clearly.
3. Always be aware of the price of the service to avoid surprises. You can check the price on the payment acceptance screen. If the price isn't shown, exit the page and contact the provider.
4. Make sure you are aware of the terms and conditions. They are accessible on both acceptance pages.

5. What else is there to know?

- The maximum value per transaction (€50) and aggregate value per month (€300) is set across the EU under the Payment Services Directive.
- The range of services that consumers can purchase is vast and are generally built for either entertainment or information. Entertainment services include films, TV shows, music, handset or online games and competitions. Information services include fitness programmes, diet programmes and sports information. Charitable Donations are also made through Carrier Billing.
- Consumers discover services through online advertising or search for them directly. Advertising presents itself in search results, banners on web pages strips or full pages in handset Apps, or links in YouTube videos.

6. Are there any rules foreseen?

The digital merchant and the aggregator or connectivity provider **must**:

- Present enough information to the consumer to ensure that they are fully informed about the product they are about to purchase
- Clearly present the price to the consumer
- Detail any other relevant terms, including free trial periods if relevant
- If a repeat charge is to be applied, detail the frequency and cost of the charges
- Provide instructions on how to exit from the service and the charges
- Provide a clearly labelled payment button to collect the consumer's consent for a charge
- Provide a confirmation button to ensure the original consent is still valid
- Provide an exit mechanism from the payment page if the consumer does not wish to purchase.
- Provide a confirmation text message containing relevant details about the purchase and the merchant

On the basis that the above information has been provided to the consumer, the aggregator or merchant can place the charge onto the consumer's mobile bill and then provide the service to the consumer.

7. Are additional measures taken to ensure the safety of these mobile payments?

Most mobile operators employ the services of an anti-fraud company as an extra protection. For Proximus these are **Empello and DCB protect by Evina**.

These companies ensure:

- that advertising is not misleading and correctly placed to avoid children's areas
- that the consumer information is clear
- that the purchase process operates correctly, and that invisible payments fraud is detected and prevented.

8. Can any merchant/connectivity provider use the Proximus mobile network to offer their services?

No, every new connectivity provider or online merchant needs to pass some gates before they are accepted. Proximus works closely together with Empello (mentioned in the previous question), who on its turn has created a green field for the Direct Carrier Billing business.

Every new service or party needs to

- show and proof they are offering a qualitative, trustworthy service (checked by Empello)
- adjust to a set of strict guidelines (checked by both Empello & Proximus - rules are mentioned above)
- put everything in place to offer a correctly working customer service department (checked by Proximus & Empello)

If a party neglects these preparatory rules, they are not allowed to provide their services.

If they pass the gates, they are monitored on a daily basis (via Empello/DCB Protect by Evina). When a party does not offer sufficient quality, they are excluded. Proximus has banned a couple of parties in the past. Insufficient service quality or not respecting the rules is the main trigger for such decisions. It doesn't always have to come this far. When Proximus detects incompliance, the service provider gets reprimanded first. Most of the time, this warning or sanction, solves the issue already.

9. Who can use Direct Carrier Billing?

DCB can be used by anyone in Belgium having a mobile postpaid or prepaid connection. However, it is up to the mobile user to block the payment of the digital services. Different options of blockings can be possible. It is perfectly ok to block entertainment services for instance, but to be able to pay your parking service via your mobile invoice.

10. Are merchant/connectivity provider details available?

Details of the offering party are [available on the Proximus website](#). When entering the short code or name of the merchant/connectivity provider, contact details are provided.



Who can you contact about third-party services?

Look up the service provider's telephone number and e-mail address

Voted for your favorite artist? Purchased a parking ticket, app or service with your mobile?

Look up the details of the third-party service provider. Provide the SMS short code, the name of the app or the name of the provider that appears:

- The name, telephone number and e-mail address of the provider.
- More details about pay-for text messages: the price of a sent and received text message. Pay attention to the date on which you received the message.

There is a [maximum price per pay-for number and text message](#). You can contact the provider for more information and if there is a [contest](#). You can have such services [blocked](#) or [limited](#).

Also, on the mobile invoice, a contact number is shown representing the helpdesk number of the seller. When encountering a problem with a purchase, the number can be used to resolve the issue with the seller's customer services department.

11. How can a subscription be stopped?

Any subscription can immediately be stopped by sending STOP on the welcome SMS or any other SMS received by the third party. It is possible as well to stop the subscription by contacting the service desk of the merchant/connectivity provider (see topic 10 for more details).

12. How can a complaint be logged?

In case of one or more complaints, there are multiple possibilities to address them. Note that Proximus can always interfere as an intermediary to pass the complaint to the merchant/connectivity provider. However, Proximus is never responsible for the treatment of the complaint as it isn't responsible for the content of the service.

Besides contacting Proximus, who can pass the complaint, it is possible as well to contact the third party directly. See topic 10 for more information on how to find contact details about the service.