MOBILE OPERATOR PAYMENTS IN SPAIN

DIMOCO
building mobile payment worldwide

MOBILE MARKET

27.14M SMARTPHONES — **54.5%**

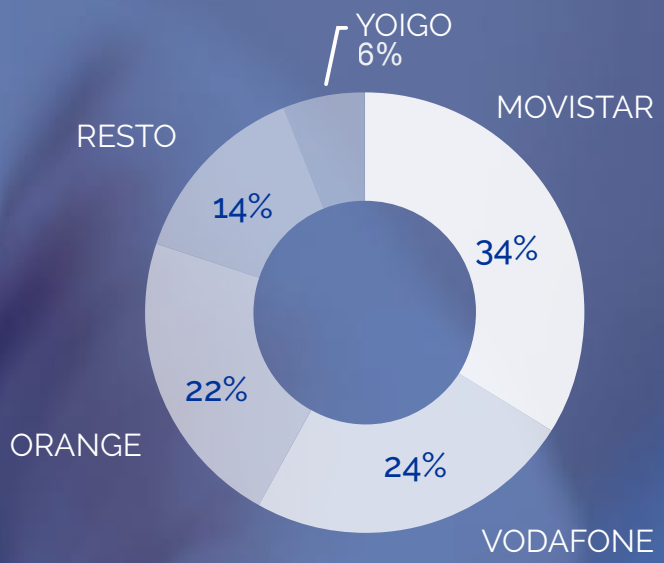
22.66M MASS MARKET HANDSETS — **45.5%**

50m MOBILE SUBSCRIBERS

34 m POSTPAID LINES

16 m PREPAID LINES

MARKET SHARE



"THE BEAUTY OF MOBILE OPERATOR PAYMENT IS THE HIGH MOBILE PENETRATION RATE. ESPECIALLY SPAIN IS CHARACTERISED BY A HIGH SMARTPHONE ADOPTION. BY END OF 2012 SPAIN SAW SMARTPHONES EXCEED 50 PERCENT OF THE INSTALLED BASE."

GERALD TAUCHNER, DIMOCO CEO

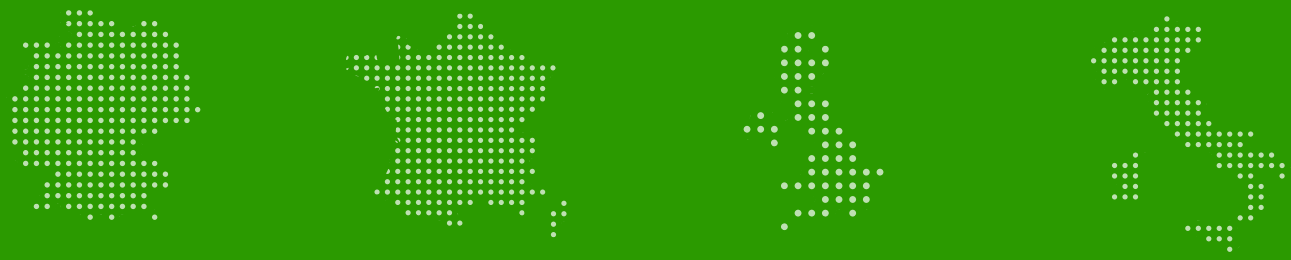
MOBILE OPERATOR PAYMENT MARKET

41.9% CREDIT CARD OWNERSHIP

VS.

105.8% MOBILE HANDSET PENETRATION

+283M ADULTS IN EUROPE DON'T OWN A CREDIT CARD



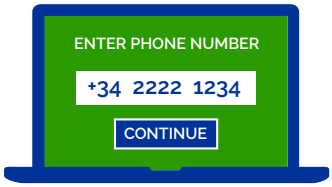
That's more than the combined population of Germany, France, the UK and Italy.

DIMOCO MOBILE OPERATOR PAYMENT OPPORTUNITIES

CONFIRMATION & AUTHORIZATION	• WAP- (3G/4G USERS)	• WEB- (WIFI/LAN-USERS) TAN OPT-IN
BILLING TYPE	• DIRECT CARRIER BILLING (DCB)	
COVERAGE	• ORANGE • MOVISTAR	• VODAFONE
SERVICE TYPES	MOBILE & WEB CONTENT: • ONE-OFF SERVICES	• SUBSCRIPTION SERVICES
TARIFFS	• ONE-OFF: 0,01 – 30 EUR* • SUBSCRIPTION: 0,01 – 6 EUR PER WEEK* *SERVICE DEPENDING ON MNO	
SERVICE PLUS	• MANAGING SERVICE APPROVAL	• MARKET REGULATORY SUPPORT

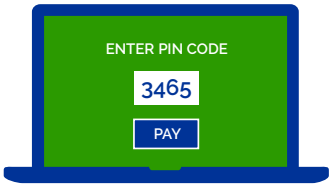
DIMOCO MOBILE OPERATOR PAYMENT ON MULTIPLE SCREENS

DIGITAL CONTENT SERVICE ON THE WEB CHANNEL BILLED VIA DIRECT CARRIER BILLING

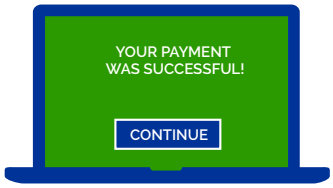


1. Consumer selects service and types in his cell phone number

2. Consumer receives a PIN code via SMS



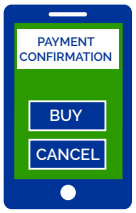
3. Consumer enters PIN code and confirms with "PAY"



4. Consumer is redirected to the content page to get the content

5. Simultaneously the consumer receives a payment confirmation via SMS

DIGITAL CONTENT SERVICE ON THE MOBILE CHANNEL BILLED VIA DIRECT CARRIER BILLING



1. Consumer taps on "BUY"

2. Purchase confirmation is displayed. User is redirected to the content page.

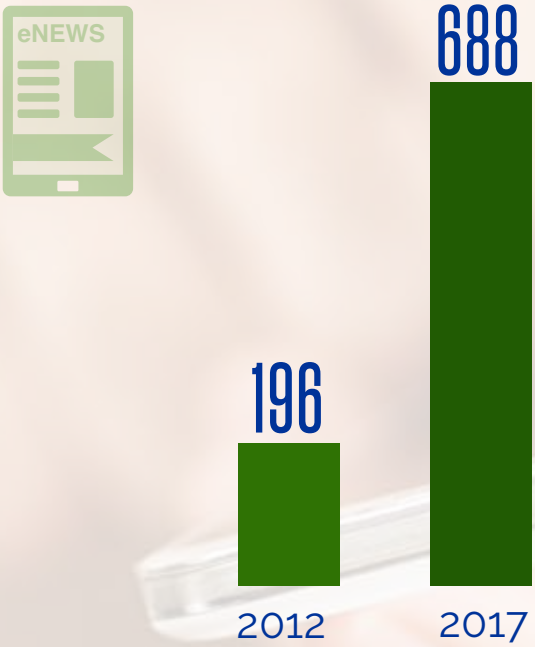
3. User receives a free confirmation SMS.

4. User gets access to the content.

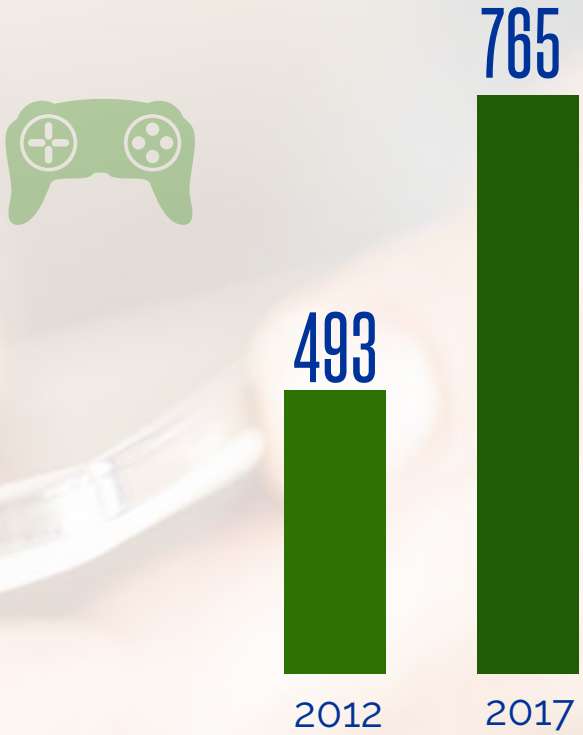
DIGITAL CONTENT MARKET IN SPAIN (US DOLLAR MILLIONS)

PUBLISHING

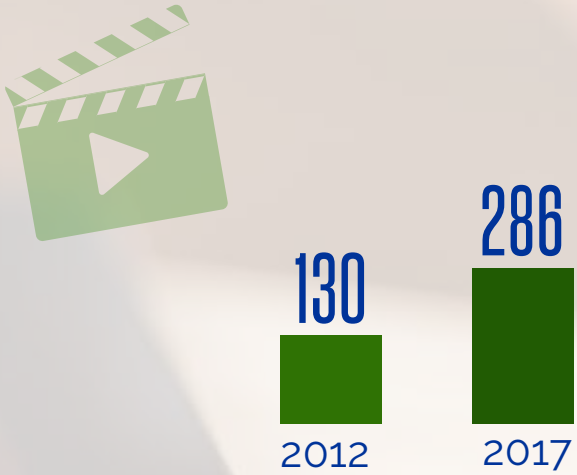
eBOOKS, eMAGAZINES, eNEWSPAPERS



GAMES



HOME VIDEO



DIGITAL MUSIC

DIGITAL CONTENT MARKET IN EUROPE

THE EUROPEAN MARKET FOR DIGITAL CONTENT IS EXPECTED TO INCREASE FROM

€15.8 billion

IN 2012, TO

€29 billion

IN 2017.

83% total growth.

THE VALUE OF DIGITAL CONTENT BILLED VIA DIRECT CARRIER BILLING IN EUROPE WILL RISE FROM

€790 million

IN 2012, TO

€5.2 billion

IN 2017.

46% average annual growth.

COUNTRY STATS

Language	Population	Currency	Exchange rate	VAT rate
Spanish	46.76 million	Euro (EUR)	1 EUR ≈ 1.37 USD	21%

WHAT IS MOBILE OPERATOR PAYMENT?

Mobile operator payment is defined as making a payment for goods and services which is charged to the consumer's phone account, either to the monthly phone bill (for contract customers) or as a debit from prepaid credit.

ABOUT DIMOCO

In the year of the company's foundation, 2000, DIMOCO was one of the pioneers of the first order. Today, DIMOCO is a leading mobile payment and messaging provider, enabling companies to bill their digital content via the consumers' mobile network operator bills and to handle their SMS traffic.

SOURCES

DIMOCO and Juniper Research white paper: "Is Mobile Operator Payment the Ideal Payment Method to Bill Digital Content?" (12/2013)

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