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& premium content that pays

# telemedia MAGAZINE

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MARKETING & PROMOTION

## Affiliate marketing trends 2018: building on shifting sands

2017 was a tough year for affiliate marketing, but despite a rough ride, the industry has bounced back and is booking. So what are the big issues facing the industry and what will this mean for telemedia players?

Yes, there are issues with fraud and, yes, the industry is facing a raft of regulation (direct and indirect), but things are looking more positive for the sector than they have for some time.

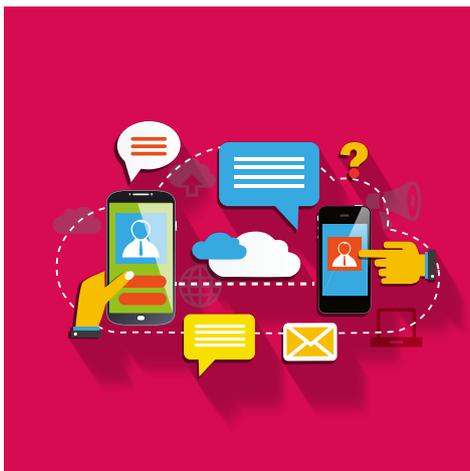
From GDPR to ecommerce, from mobile commerce to artificial intelligence, from a move away from coupons and other diversifications, the industry is shifting. So what are the key trends facing the industry in 2018 and what impact are they going to have?

### GDPR

The EU's recently introduced General Data Protection Regulations (GDPR) are going to impact affiliate marketing in numerous ways – some we probably haven't even thought of yet.

"Affiliate marketing's array of varied players means that there is no one industry-wide interpretation of the regulation that will fit everybody," says Rob Davinson, Content Analyst, Awin. "But for those affiliates with a large and loyal base of users, such as the traditional publishing houses and bigger news media sites, the regulation could potentially put them in a position of power."

He continues: "User consent sits at the heart of the new law and, given that



publishers are the ones that have built up trust with those users, it could afford them significant influence over their advertiser or third party partners, driving up competition for access to these prospective customers. As a consequence we may well see such affiliates dictating terms to their commercial partners in a manner that hasn't been seen before."

One of the other consequences from the GDPR fallout will be understanding the changing status of what is considered private data. Affiliate marketers, like all others, will have to justify their use of personal data to continue gaining access to it.

"Education and communication will be key elements in this regard and, unfortunately, these have so far largely been found wanting," says Davinson. "The tone of most GDPR information found online is characterised by individual speculation rather than

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Billing in motion  
**charge to mobile**  
**REVIEW**

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DIRECT CARRIER BILLING

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*"The farther back you can look,  
the farther forward you are  
likely to see!"*

Churchill

## Affiliate marketing

<< 1

unified instruction and that does not bode well for when the eventual live date is reached in May.”

This is not entirely the industry’s fault, he avers. The nature of the law is such that only through legal precedent will we fully understand its remit. Someone will have to be prosecuted before we know for sure what constitutes a transgression.

“But there’s no doubt that both the wider ad industry and its affiliate strata have so far lacked a clear and simple message to their constituents and consumers about what GDPR means for them and why it’s important that they consider how data is necessary for online advertising and, by extension, the web to function,” says Davinson.



### ECOMMERCE AND NATIVE ADS

The rise of ecommerce means that more people are prepared to buy online and often when searching are very much in ‘buy’ mode. Affiliates are going to increasingly target this – however, to get results in 2018 they are going to have to be much more focussed on what they are serving up, says TUNE content marketer Anna Chatilo.

“In the past, many affiliate marketers focused on a catch-all approach, offering traffic up to hundreds or thousands of sites, even if they had little authority or traffic to give. But in 2018, advertisers will laser their focus into smaller groups of highly credible, targeted, and popular influencers,” she says. “To map your strategy, focus on a few key influencers in your industry. Start with them, then nail your niche before expanding outward.”

According to Chatilo, this is also going to mean more native ads – adverts that are consistent with the look, voice and style of the platform they appear on – and these will crowd out banner ads.

“Marketers are increasingly leveraging social media like Instagram Stories to show ads in ways that users hardly

recognize (or mind) as ads,” says Chatilo. “Research via eye-tracking technology shows that consumers look at native ads 53% more frequently than display ads. And Business Insider forecasts that native ads will provide almost 75% of all ad revenue by 2020. To improve your results, create native ad experiences that your customers enjoy consuming right alongside the rest of their content.”





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## Affiliate marketing

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### DIVERSIFICATION

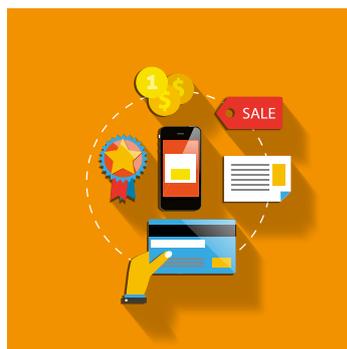
According to Evan Weber, affiliate marketing guru and founder of Experience Advertising, advertisers need to do a better job of diversifying their affiliate traffic sources away from coupon affiliates and browser extension affiliates, into relevant/niche web publishers and mobile affiliates, in order to broaden their affiliate revenue sources.

“This is a challenging task that can only be accomplished by utilizing the recruiting tools provided by the major affiliate networks (and then following up), as well as using proactive affiliate recruiting strategies to prospect potential targeted publishers by category or niche” he says.

“If merchants put resources into growing their affiliate channel, they will experience affiliate channel growth, otherwise they will have 5-10 affiliates accounting for the majority of their revenue (which capitalize on the merchants website’s overall traffic), which is definitely not ideal. Ideally, you want a very diverse publisher base producing traffic and revenue, which ensures the affiliate channel grows over time on an annual basis.”

### PSD2 AND OPEN BANKING

Somewhat overshadowing GDPR is PSD2 – the second Payment Services Directive, another piece of EU legislation that will impact affiliate marketing in some unusual ways.



PSD2 paves the way for ‘open banking’, where consumers can take control of how their financial data is accessed and used by third parties, potentially opening up banking to new players and new services.

“One upshot of this is that affiliate businesses could take advantage and enter the financial market to offer just such a third

party service, providing consumers with insights on buying behaviour or comparison facilities for the best current accounts for example,” says Awin’s Davinson.

“However, since its official launch in January, the initiative has stalled with just three of the UK’s nine biggest banks meeting the deadline by which they were asked to be ready to implement it. Given some analysts have suggested that Open Banking could spell disaster for the incumbent banking institutions, it may well take longer than expected for affiliates to take advantage of this new opportunity.”

### ARTIFICIAL INTELLIGENCE

Technology underpins affiliate marketing and currently the

## SHOW PREVIEW Affiliate World Europe 2018

Affiliate World Europe, a three-day conference from 18-20 July 2018 in Barcelona, Spain, is the largest affiliate marketing show in Europe, attracting more than 3,000 of the top performance marketing professionals from around the globe.

Drawing on a community that includes Google, Facebook, Shopify, Alibaba, Bai and Uber – to name but a few – the event features the usual networking opportunities and more, but offers a conference packed with learnings and insight that no one connected with affiliate marketing can afford to miss.

According to Drew Eric Whitman, Advertising Expert & Author of best-seller Cashvertising, at the show you will “Find yourself literally steps away from the best wealth-producing opportunities, the most recognised names in the industry, and the training needed to either springboard your success or push you to the next level.”

Jason Akatiff, Founder & CEO, A4D Performance Network, puts it in even stronger terms: “I think we’ll improve our ROI by 30% and probably double our volume just with a few little tips and tricks I got from talking to people out on the networking floor.”

With affiliate marketing moving from just tapping into bloggers youtubers and the like to ecommerce platform giants such as Alibaba and Facebook – which is also moving into being a shopping platform – Affiliate World Europe is also moving to satisfy demand to understand this next generation traffic source for affiliates.

So, on the third day, the event features a dedicated Ecommerce event – Ecommerce Mastery Live (ECML) is a whole day workshop of leading-edge, directly applicable training for ecommerce entrepreneurs. Learn the exact tools and tactics needed to break into the ecommerce game, as well as advanced strategies to build high growth, sustainable businesses and brands.

Whether you’re building a drop shipping store, a high performance brand, or a standalone Facebook campaign for a CPA product, ECML will provide you with dozens of tips, strategies and tactics that can

10X your business.

This full day training event brings together some of the world’s top ecommerce minds like Ezra Firestone, Mohamed Ali Aguel, Steve and Evan Tan, Nick Peroni, Tim Burd and many others. Each speaker will bring their unique perspective on building ecommerce businesses, touching on topics like product research, product selection, outsourcing, warehousing, fulfillment, funnels, upsales, influencer strategies, Facebook Ads, Native Ads, affiliate growth strategies, and more.



technology around data use and marketing is moving ahead in leaps and bounds. We have all read much about machine learning and artificial intelligence (AI) – and we are all already recipients of marketing messaging pushed out by these futuristic technologies. So what are they going to do for affiliate marketing?

One company that has delved into the high end of AI in affiliate marketing is Webgains. It has partnered with IBM to use the latter's Watson AI platform to develop cognitive solutions that will help online advertise more intelligently with machine learned affiliate marketing.

Webgains is the first in the performance marketing industry

to harness IBM Watson cognitive technologies in order to increase both the efficiency and efficacy of digital ad placement.

Utilising AI and machine learning solutions, Webgains will ensure clients are able to present the most timely and relevant content across a strategic range of digital publishing partners.

Richard Dennys, CEO, Webgains explains: "The introduction of AI into Webgains' suite of technology enables clients, publishers and staff to have more flexibility. Our account managers will have the tools to enhance efficiency and to make more intelligent decisions which will have a real impact on clients' sales figures and ROI. This investment will make our service more

valuable than ever."

Webgains is developing a suite of products and APIs (Application Programming Interfaces) with IBM. The first phase will see Webgains develop a Virtual Assistant to support staff and clients with front line customer service tasks. The product will use APIs from the IBM Watson Developer Cloud portfolio including Watson Conversation, AlchemyLanguage, Retrieve and Rank, and Tone Analyzer. The Virtual Assistant is designed to improve response time and efficiency, helping with basic tasks and questions as well as uploading promotional assets and assisting with invoices. It will be trained in English, German, French and Spanish.

Learning over time, the Virtual Assistant will allow Webgains to analyse customer intent and trends in order to feed learnings into future service. Webgains will build, test, configure and train the Virtual Assistant in conjunction with IBM Enterprise Services to maximize the full potential of AI within a high-growth organization.

The second phase will see Webgains focus on intelligent ad placement. By processing extensive data including prevailing external trends, web queries, user data and social media analysis, Webgains' valuable insight will enable brands and retailers to make more informed decisions for their digital marketing strategies. 

## SHOW PREVIEW Affiliate Summit East NYC

During July 29-31, 2018, thousands of digital marketers will gather at the New York Marriott Marquis for the performance marketing industry's premier global event, Affiliate Summit East 2018 (#ASE18).

These high-level decision makers are comprised of online publishers, bloggers, media owners, traffic sources, advertisers, global brands, networks, technology firms, agencies, and other solution providers.

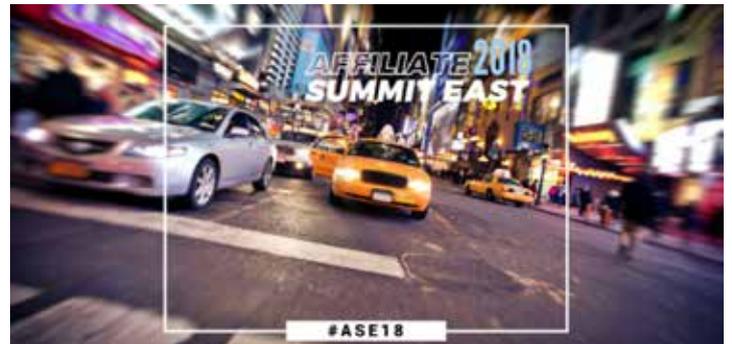
They come from over 70 countries looking for new connections, innovative visions, cutting-edge technologies, and to get a better understanding of the ways in which the best businesses are leveraging them to grow and improve their bottom line.

So what can you expect from the event? Well, there are effectively three tradeshow areas packed with affiliates, merchants, vendors, networks, technology providers, digital agencies, traffic sources. There are also a variety of networking events in relaxed environments that encourage the exchange of open ideas and experiences – not to mention access to online tools providing opportunities to arrange meetings with other attendees and speakers before, during and after the event.

But it is the conference where things come alive. The keynotes alone are worth the entry fee, kicking off with Dr Sandra Matz is an Assistant Professor in the Management Division at Columbia Business School. Combining methodologies from psychology and the computer sciences, her work explores the question of how insights about people's psychological profiles – such as personality – extracted from their digital footprints, including Facebook Likes, can help individuals and businesses make better decisions.

This is increasingly becoming the key battleground in performance marketing, informing how artificial intelligence (AI) is put to use in micro-targeting and focussing ads where they are going to pull the most hits.

Fellow keynoter, is Mari Smith. Often referred to as "the Queen



of Facebook," Mari Smith is considered one of the world's foremost experts on Facebook marketing and social media. She is a Forbes' Top Social Media Power Influencer, author of *The New Relationship Marketing* and co-author of *Facebook Marketing: An Hour A Day*. Forbes recently described Mari as, "... the preeminent Facebook expert. Even Facebook asks for her help."

What she doesn't know about Facebook just isn't worth knowing – and if you want to unlock the social potential of performance marketing, she will show you how.

The wider conference covers off a host of subjects, including how to locate and leverage key influencers, find master bloggers, and how to better target.

For those already deeply involved in affiliate and performance marketing, there are sessions on the key tips for affiliate success, how to take a bigger slice of the pie and, possibly the most useful of all the sessions, "ask us anything", where Bruce Clay, a marketing optimization legend, and Duane Forrester, VP of Industry Insights for Yext, will attempt to answer all comers.



# Tired of burning away \$\$

Mobile advertising is evolving at an unprecedented rate thanks to developments in big data, AI, advanced targeting and programmatic capabilities. But, there has been a parallel trend in mobile ad fraud advancements. **Karen Ciulla**, Global Business Developer and PR at ArmourAds offers some solutions



Ad fraud continues to cause millions of dollars of wasted marketing budgets each year. While it hits the news headlines and keeps some of us up at night, there is still a trend to keep on spending without active fraud prevention in place.

Recent data shows that more than 60% of marketers still lack fraud protection, which encourages fraudsters to continue on their journey of finding the loop holes to enter our campaigns and run away with our money.

At this juncture in time with an unprecedented rise in mobile advertising, it is more important than ever to demand fraud protection as part of the package that is offered by ad networks. Moreover, fraud protection should no longer be perceived as an 'extra benefit', but as a free of charge feature offered from reputable partners that are serious about driving ahead in mobile advertising eco-system.

A key vertical that has suffered decline over the past year is mobile VAS. A steady decline in advertiser revenues

has been caused by malicious traffic sources resulting in mobile carrier regulations and legal sanctions worldwide.

Tactics include malicious app installations, device hijacking, fake users, masking referral URLs, iframing, device identification manipulation and many more.

One of the leading components of mobile ad fraud is caused by malware APKs. These are malicious application files that are hidden inside of apps and are downloaded and installed on users phones without their knowledge or intention. The reason? You guessed it, to make money! These scripts hide inside of apps and can use java script or code to locate/retrieve and click on advertisements generating millions of false impressions or conversions.

"We were seeing a increasing amount of traffic from fraudulent apps and with the identification of specific behaviors, have been able to defer this traffic before it reaches advertisers campaigns," says Ander Reparaz

CTO of ArmourAds.

There are two major factors that allow our approach to prevent the malware traffic to reaching campaigns. The first of these is the white and black lists that have been compiled from millions of campaigns and with collaboration of thousands of advertisers worldwide. The second factor is in-house developed machine learning technology that has allowed our platform to detect specific behavior patterns and characteristics of apps and identify and verify similar patterns in real-time.

Patterns and characteristics range greatly but there are determining indicators ranging from time of click to subscription, or traffic origin abnormalities or script naming that can be trigger factors for our platform to detect and defer fraudulent sources. Machine learning technology is applied to analyze every click coming from an app to protect from fraudulent apps. In a typical day of 1 billion clicks, approximately 60 million clicks are deferred. These are clicks

that could have led to device hijacking, fake users and auto-subscriptions if they had not been stopped in their journey to client's campaigns.

"Thanks to the proactive approach of our detection system, Advertiser's avoid paying for fraudulent traffic and more importantly protect themselves from carrier regulations and compliance sanctions" Reparaz says.

## THE ANSWER

After more than one year of research and development, ArmourAds Pro-Tech launches as the innovative fraud prevention solution of ArmourAds, a global mobile advertising company. With more than 10 years in the mobile VAS industry, the team had a very clear vision and understanding of the mobile VAS playing field and the implications and frailty of each of the players involved.

The aim of the solution is to provide visibility across performance marketing ecosystem for CPA, CPL and CPS products. Not only do advertisers and publishers benefit from not

# on fraudulent Ad spends?

wasting money buying and selling fraudulent traffic, mobile network operators may have the most to gain by avoiding legal issues and unhappy subscribers.

ArmorAds Pro-Tech solution is constantly evolving and expanding its technology to defend against the latest fraudulent attacks. The base-bone of the product focuses on 9 key tactics for detection and deferral of potentially fraudulent traffic.

- Anti-iframe – scripts to prevent from conversions made through iframes
- Malware APK blocking – identification of malicious apps
- Bot detection and deferral – identification of robot gener-

ated clicks

- Unique user optimization – precise identification for verification of data
  - Instant churn rate management – identification and blocking of publisher producing high churn
  - Elimination of \$0 revenue mass traffic – defer \$0 traffic to avoid latency and loss of income
  - Key Performance Indicators – benchmarking to alert of unusual behavior
  - Referral URLs – identification of potentially malicious urls
  - Click verification system – script for advertisers servers to protect against multiple malicious petitions
- “We are very pleased with

the current platform and after more than one year of testing, have proven successful cases. Advertisers have achieved longer campaign lifetimes with increased ARPUs which allows for higher budgets and increased payouts, and as a result in overall higher eCPMS. This was the number one priority of the company as we believe the future of the mobile VAS industry will decline severely without a secure solution in place” says Adrian Verge, Managing Director of ArmorAds.

“Although the process of analysis and technical development is a never ending journey, we are confident that our advancements are in pace if not faster than the fraudsters” adds

Verge.

Unfortunately, there isn't a single solution to completely combat ad fraud. However, with constant monitoring and technology application, we can keep one step ahead of the bad guys and maintain a profitable eco-system despite their efforts. Nevertheless, fraudsters will continue to devise new ways to dirty our waters and our efforts will need to be equally persistent to protect against them. 📱

**Karen Ciulla is Global Business Developer and PR at ArmourAds**  
For more information regarding ArmorAds Pro-Tech, visit: [armoradsprotech.com](http://armoradsprotech.com)

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# Time to get engaging

Retail banking is increasingly mobile – and banks need to leverage mobile to not only serve their customers, but also to engage them. And there are lessons for all business in what banks need to do. **mGage** explains

According to an ING study, 55% of mobile device owners in the UK said they used mobile banking, and a further 12% expected to start using it within the next 12 months. In the same year, mobile was the primary method of banking for 62% of Americans, according to Bank of America. A 2017 FIS PACE Report noted that 70% of millennials said they'd checked their bank account on a mobile device in the past month.

It's clear that a robust mobile offering is now a necessity for financial institutions looking to connect with customers. So, what mobile services do customers expect from financial services brands and how can they leverage mobile as a contact channel alongside banking services?

Many consumers are unwilling to relinquish any of the services or convenience they've enjoyed, such as walking into a branch to make appointments, discuss their finances, or carry out transactions. At the same time, they've also come to expect a similar – or in many cases greater – level of service and reliability in more channels, particularly digital channels.

But at the same time, consumers are omni-channel. They don't think about why there are queues in branches at lunch times and why your website can't authenticate them, they just expect you to be present at whatever time they want, via whatever channel they're using.

In essence, customers want seamless financial services whether they are walking into

a branch, dealing with a contact centre or logging in online.

When it comes to mobile, they want to use it like every other channel – on their terms. Unfortunately, many financial institutions are struggling to deliver the discrete services needed to satisfy customers. A Forrester study shows that more than a third of banks in Europe and the Americas offer mobile banking solutions with poor usability. But the problem is wider than that. Almost all institutions experience real challenges when it comes to keeping up with the pace of technical and organisational changes required to deliver truly linked customer experiences across all of their touchpoints.

## CREATING A STRATEGY FOR SUCCESS

Mobile engagement can play a key role in delivering excellent customer experiences, but its implementation requires a meticulously planned strategy, that goes beyond mobile and integrates all aspects of a company's systems. A holistic approach that incorporates mobile as one part of larger engagement strategy provides the best path for success.

Compelling customer experiences are underpinned by an integrated approach. This applies to both systems and your organisation as a whole. Modern consumers expect brands to serve them with one voice. In technology terms, this means integrating mobile with other core technologies. If a customer makes a deposit in a branch, they expect their

online account to immediately reflect this transaction.

It's also important to consider mobile as a core part of your company's wider operation. You need to break down silos in your organisation and make sure that all relevant departments are involved in your mobile strategy. This is important because mobile is now (or will become) the key platform for customer interaction, so integration in every facet of your organisation is paramount.

According to Forrester, one of the common practices shared by banks that are market leaders in mobile integration is building a strong relationship between their customer experience, digital business strategy and technology management teams.

## THE FUTURE OF MOBILE BANKING

We've discussed what brands should be (and are) doing to build mobile strategies that increase customer engagement and loyalty. But mobile is a fast-moving platform with innovations happening on a regular basis - even brands that are currently at the leading edge of mobile strategy can fall behind if they are not monitoring and reacting to innovations. Whether it is delivered through smart speakers, chatbots, predictive analytics or a myriad of other technologies, artificial intelligence and automation will shape the future of business. From product development to customer service and fraud detection, financial service companies are

already benefitting from the application of AI. We're seeing an exponential increase in its prevalence and capability and this trend will only accelerate. The combination of automation and AI will allow finance brands to analyse their burgeoning volume of data and gain actionable insight. This, combined with the ability to interact with customers in real-time via mobile will enable brands to deliver continuous improvements that will result in quicker and more productive customer experiences.

## CONCLUSION

Many financial services brands understand the value of mobile engagement. By improving the experiences of their customers, brands can build loyalty and improve customer retention. However, many often fail to meet their customers' expectations due to a lack of resources, technical knowledge and/or a fully integrated mobile strategy. Brands that rise to the challenge of mobile engagement are forward-thinking, rely on partners to provide specialized expertise and have the foresight to integrate mobile into all aspects of their business. 📱

***mGage recently produced a detailed white paper on SMS in banking, get it at [www.mgage.com](http://www.mgage.com)***

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# Service provider rapid response

CallCom has upgraded its Class 4 VoIP switch for interconnection and wholesale traffic management – and it is now also available to rent “at home” and now comes in two versions depending on what size your business is

IP telephony is now key to the modern telecoms business, and is now a routine part of the technology stack. But for companies looking to manage and ever increasing array of interconnects and looking to manage wholesale traffic, IP's very flexibility has made this a tricky issue.

But not for long. Swiss telcoms tech company CallCom's new IP-based, class 4 VoIP softswitch – GrSwitch – introduced last year already offers a simple and effective way for operators and wholesale telephone traffic trading with controlled and guaranteed profit margins.

Now it is even better. Until now GrSwitch's was run in the customer's own server or cloud – now it is being offered as a rental solution.

“Our rental solution is something complete where we go to provide the hardware resources needed to meet customer needs in terms of CAPS, simultaneous calls and number of manageable interconnections,” says Rino Ciotta from CallCom. “Together with the solution we also provide the internet band and all the system services – backups, controls, etc – as well as the second level support (therefore for our customer's technicians) on the application.”

The solution is offered through CallCom's data centre located in Geneva and it is possible, for those who need it, to also have a highly reliable system with geographic redundancy on the company's second data centre in Milan.

The cost of the switch rental service is calculated according to the number of interconnections – customers and suppliers – to be connected to the system, the number of simultaneous calls to be supported and how many CAPS are required.

“On an economic level, we work with a flat monthly price that is independent from the traffic that crosses the platform, but if the customer requests it, we can also evaluate a reduced monthly fee for the application of a per-minute cost,” adds Ciotta. “In addition to the above we also apply a



one-off cost of activation and system conduction in relation to customer needs.”

But that's not all. The initial roll out of GrSwitch saw it come in two models – limited and regular. Now the company has added a small version that allows the user to connect up to 100 operators between customers and suppliers. Previously, the limited model connected up to 1000 operators, while Regular connected up 3000 operators.

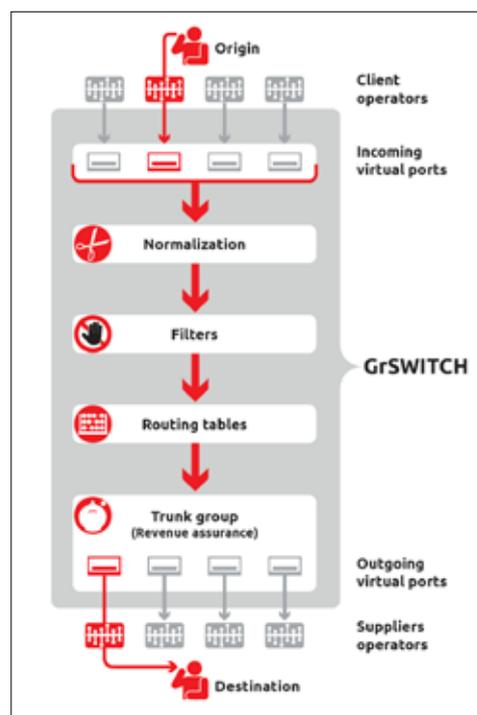
## BETTER VOICE TERMINATION MARGINS

The wholesale voice termination marketing is an increasingly competitive one, and the use of GrSwitch helps increase your margins by making it easier to use routing plan, offers better profit protection and revenue assurance. Most importantly, it also offers automatic sell price list generation – no human hands meddling in the selling price.

Calls are routed by calculating the optimal solution on the basis of origin-destination pair. Incoming calls are normalised according to the format E.164 (sanity check!) and then filtered using a mechanism of blocks made up of black lists, white lists and anti-fraud systems. This eliminates

at source all calls from undesired or incorrectly formatted numbers.

The traffic system is also always active. The system memory contains all operation data, while the database only stores statistics and configuration data. The service remains operative, reliable and high performing even in the event of unavailability of the database, using an in-memory proprietary engine.



After passing through this filter, calls are routed according to the set up routing plans and sent to groups of outgoing virtual ports (trunk groups) for connection with the final supplier offering the lowest price, according to a fixed order of priority, or in such a way as to balance loads among suppliers. 📞

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Grazie Governo, The Bar Stool Preachers

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Coal Black Morning, Brett Anderson

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Marie Kondo

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**SUMMER 2018 WILL BRING...**  
Affiliate marketing shows a-plenty

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## Interesting times for affiliate marketing

Affiliate and performance marketing are increasingly dominating the online marketing space – and for telemedia companies it offers unprecedented ways to get their services in front of, in theory at least, the exactly right potential traffic.

While affiliate marketing offers great efficiencies, it also comes with a growing fraud problem – something the impact of which will only worsen now that GDPR is in place in Europe.

As we report on page 1, the complex web of companies that make up the affiliate marketing ecosystem means that there is no clear interpretation of what GDPR means across the industry. And where nature abhors a vacuum, many industry watchers sense that those with content that has large and loyal follow-

ings – typically publishing houses – are set to be put into a position of power in the affiliate chain. What this means as the balance shifts will be interesting to see.

Justifying the data you have, let alone using it, is going to start to become a big issue for publishers, service providers and ad networks. Publishers tend to have a relationship with their readers, so they might have the upper hand, but it isn't a given.

And we are yet to see what and how the information commissioners in Europe will interpret the law and how they may or may not clamp down on misuse of data.

Regulation is clearly necessary, but how it is put into force and how it is applied – so that not only are consumers protected, but a massive web of industries

aren't put in peril – also needs to be considered. This is the great unknown right now – and is likely to remain so until something makes a data commissioner somewhere bite.

In the light of the Facebook/Cambridge Analytica scandal consumers are perhaps more aware that their data can be misused. However, Facebook is still going and people are still posting their usual inanities thereon, so clearly it isn't perhaps as big a deal as it should be out there. 

[www.telemediaonline.co.uk](http://www.telemediaonline.co.uk)  
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Paul Skeldon, editor

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# chargeto**mobile** REVIEW

## No Brass?

Carrier billing is killing off cash – and its first victim is going to be ticketing. Shane Leahy, CEO, Tola Mobile explains how

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## Media subscriptions

Carrier billing's next target is going to be media companies: they need a quick and easy way to charge for subs and one off 'reads'. Paul Skeldon reports

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## Where payments and marketing collide

Adam Herson, Business Development Director at Barclays Mobile Payments, discusses why the latest payment technology is so relevant to marketers

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CARRIER BILLING

# What do MNOs want from DCB providers – and who are the best?

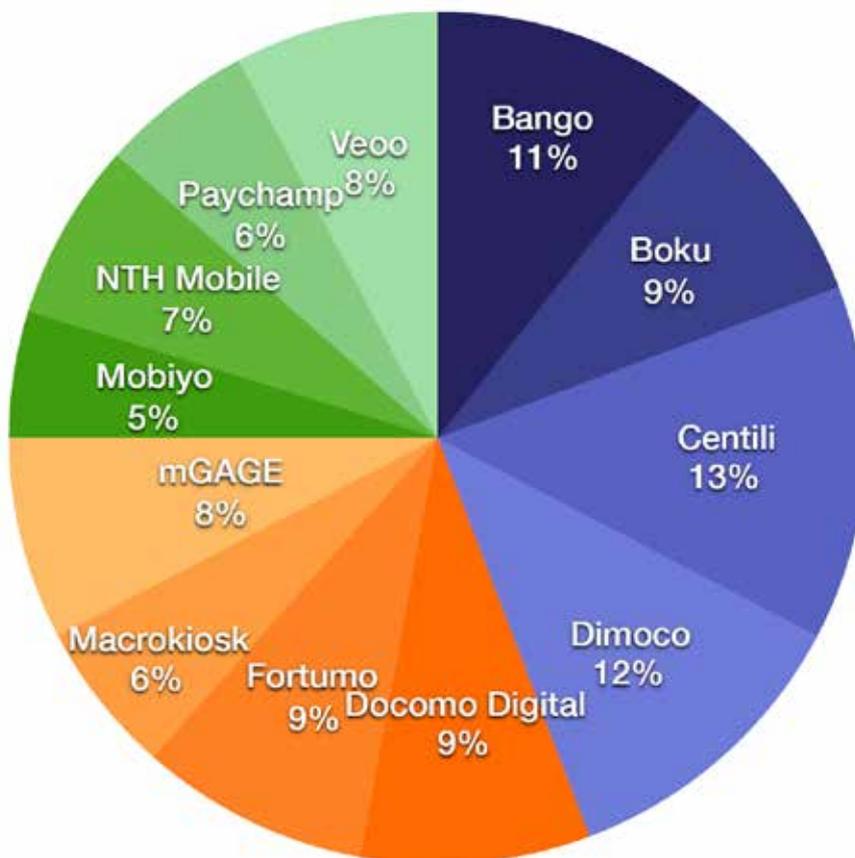
Direct carrier billing looks to be at risk of being a victim of its own success – and it is making it difficult for MNOs to choose who to work with. So what are MNOs looking for? **Paul Skeldon** reports

Since the introduction of PSD2 in Europe – although, in other regions, natural growth has driven it into more widespread use – DCB has started to become a tool that an ever wider range of businesses want to use. But how do they choose?

According to research by ROCCO, there are 26 recognised DCB vendors worldwide, but knowing which ones to work with based on what they offer is becoming a big task. In attempt to cut through the vegetation of DCB service offerings and to provide MNOs with an idea of who they can do what with, ROCCO has uncovered some interesting things about the DCB market.

“Investing in Vendors always takes a great effort, MNOs need to make RFP, RFQ and selection processes which take

Which is the Direct Carrier Billing Vendor that you know best? (by % of MNOs who rated that Vendor)



time and energy away from monetisation of Roaming,” explains Jason Bryant, Senior Consultant, Analyst and CEO of ROCCO. “This report aims to offer advice from other MNOs which might help MNOs not yet decided on which Vendor to choose. If the MNO is not part of a group, or an independent MNO they hardly ever get the advice of other MNOs on the challenges they face, so the benefits of listening to a truly neutral 3rd party like ROCCO are clear.”

## WHAT DO MNOS WANT FROM DCB?

So what are the key things that carriers are looking for from DCB providers? According to ROCCO, by far the biggest issue is security – covering fraud prevention, policies and procedures and protection advice – with 28%

of MNOs seeing this as important. Business focus, detailing the verticals DCB providers cover and their level of innovation comes second at 16%, reinforcing just as important security and fraud prevention are to these companies (which probably doesn't come as too much of a surprise).

"On Security itself several MNOs indicated that there was never enough insurance and support from the vendor side on security and much more needed to be done to reassure them," says Bryant. "It should be noted several Vendors had good ratings on Security, with Dimoco, Centili and Boku receiving high scores from MNOs."

Interestingly, direct connectivity comes in at fourth place on 10%, behind low cost and efficient implementation at 12%.

Pricing models, up-time and technical support all however around 7 or 8%.

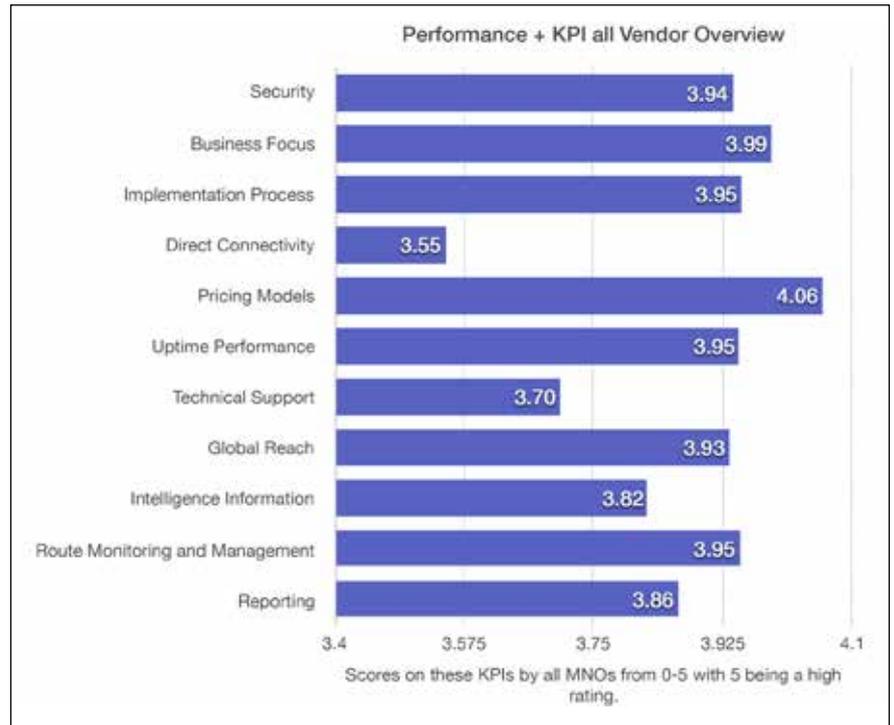
Monitoring and reporting are all surprisingly low down the list of wants – notably because the MNOs will no doubt be doing this themselves.

"MNOs indicated to us that the "Security" was the most important criteria for them. Followed by "Business Focus" and "Implementation processes," says Bryant. "Reporting" must be working well since it was the least important for MNOs."

### WHAT ARE MNOS GETTING?

That is what MNOs want: what do they actually get? According to the research, which looked at KPIs around these key areas, again the findings are very interesting.

From a global perspective across all opinions from all vendors on the DCB specific KPIs we can see that "Pricing Models" are a successful feature of Vendors, but "Direct Connectivity" is a weak area. The most important area



for MNOs being security, seems to be high on the agenda.

"We asked MNOs to rate Vendors on specific KPIs related to DCB," says Bryant. "While the Strategic Analysis version of this report shows the detailed results the overall results for all MNOs rating all

vendors is below. While responses were rated overall average, note that MNOs feel that the DCB for Internet of Things related devices is very weak.

### PLANS TO CHANGE?

The report also looked at what plans MNOs had

to change DCB suppliers and why. Hearteningly, 38% expressed that they have no plans to change, while 27% are thinking about it, but have no plans in place yet. 19% do however have plans to change DCB provider within the next year and 8% in the next month.

"Overall, Vendors should be recognised for a job well done, or in case they didn't perform optimally, should have the ability to identify where they can improve," concludes Bryant. "Even if they may not agree with the MNOs views here, they may have a second opinion into what's important to MNOs." 📌

**To learn more and to buy the report go to [www.roamingconsulting.com/product/direct-carrier-billing-vendor-performance-report-2018-strategic-analysis/](http://www.roamingconsulting.com/product/direct-carrier-billing-vendor-performance-report-2018-strategic-analysis/)**

## The toppermost, poppermost in DCB

Between November 2017 and March 2018 ROC-CO (Roaming Consulting Company Ltd) questioned 214 MNOs from 91 countries, including all continents. The objective was to evaluate Direct Carrier Billing (DCB) vendors and rank these on 30+ KPIs in the area of performance, value and leadership.

26 vendors were included in the report, the three vendors, Centili, Veoo and DIMOCO, were ranked as Tier One, reaching an overall score between four and five points out of a possible five.

DIMOCO currently obtains 191 MNO connections and in 51 countries and services industries ranging from ePublishing to Ticketing & Parking, Physical Goods, Video & Music to iGaming, Lifestyle Content and Wholesale.

According to the report, Centili is "doing an amazing job joining carriers with global merchants"; Veoo is an "intelligent solution we enjoy, more than any other vendor we work with"; and

DIMOCO is a "leading carrier billing provider with numerous direct operator connections".

"This is an incredibly competitive environment, where DIMOCO have demonstrated a clear leadership in Direct Carrier Billing with high ratings from MNOS on many important KPIs", says Jason Bryan, Founder and CEO of Rocco.

"4.1 out of 5 points is a very respectable achievement which we are very proud of," says Clemens Leitner, Executive Vice President, Carrier & Business Development, adding: "We are especially proud of being top scorer in the categories Business Focus (Covered Verticals, Innovation and Flexibility), Technical Expertise and Implementation Process, in addition to scoring a golden medal in the category Performance+, which include the probably most important DCB specific aspects such as Security, Uptime Performance and Intelligence Information."

# No brass, no problem

Mobile is killing cash and its next victim is going to be the ticketing industry. **Shane Leahy**, CEO of Tola Mobile explains how this will usher in the cashless society

In the UK, 62% of all payments in 2006 were made using cash. Fast forward 10 years and the proportion had fallen to just 40%, with predictions suggesting cash will be used for just 21% of payments by 2026, according to UK Finance.

Ticketing can range from a bus or parking ticket, to a concert or plane ticket. It is a crucial element in the customer journey for a wide variety of industries including leisure, transport and entertainment, which have all had to evolve payment processes for the growth and adoption of digital and mobile. Public transport, one of the most common industries to issue tickets and cash payments has seen a dramatic decline, with train ticket mobile payments being four times higher than cash payments in 2017, according to data shared from the Rail Delivery Group.

Mobile tickets are set to account for more than one in two ticket transactions on digital platforms by 2019, and with the decline of cash payments continuing to fall, the ticketing industry has had to significantly change the way it appeals to its customers and make payments quick, convenient and very accessible.

## GOING MOBILE

For merchants within the ticketing industry who are looking to strengthen their presence and streamline their ticketing processes, mobile payment services are a clear winner. Not only does the integration offer value-added services to benefit merchants and appeal to a wider range of customer demographics, but it also brings a plethora of digital innovations and opportunities.

Leading the way in the adoption of m-ticketing, the public transport sector has seen benefits range from 75% faster boarding times and a significant decrease in the expense that is associated with cash handling. Other applications such as festival or theatre tickets could see a rise in pre-booked tickets and shorter queue times on entrance.

It's hard to believe that contactless payments were first introduced to the UK in 2007, with adoption only really coming into play over the past few years now that mobile payments have been established. Mobile payments present a real opportunity for ticketing merchants to step away from the standard cash payments we all know, and offer their customers a chance

to explore a range of new services and payment methods within a cashless society.

## THE ROAD TO CASHLESS

The value of non-cash payments in the UK will reach £1.44trillion by 2026 according to new research from Paul Hastings, a 26% increase on 2016's figure of £1.14trillion. With this, it is essential that merchants who are yet to adopt mobile payment services into their business structure, are aware of this shift in society and understand the benefits it can bring.

A streamlined payment process, appealing to a wider range of customers and a reduction in operating costs are just some of the advantages merchants can look to benefit from when adopting a mobile payment structure. Possibly the most important factor on this road to a cashless world is the ever growing customer demand that faces the ticketing industry.

Mobile payments give merchants the ability to offer customers a simple but attractive payment experience, especially if they are offered a variety of choices including direct carrier billing,



debit card or Apple Pay, that will subsequently lead to more purchases and new customer interest. By breaking down the final barriers towards a more cashless society, merchants can produce a seamless and efficient experience that will result in further consumer empowerment and uptake in adoption.

It is clear that customers are fully embracing a cashless society through a variety of industries for its convenience and ease of use, and if merchants within the ticketing industry want to continue to compete

for custom they must ensure a seamless payment process for its customers.

The future for mobile payments is looking to be a bright one. As the economy continues to shift and become a more cashless society, and the adoption of mobile payments continues to grow faster than anyone could have ever imagined, the days of scavenging for loose change to pay for a parking ticket might soon be over. 📱

**Shane Leahy is CEO of Tola Mobile**  
[www.tolamobile.com](http://www.tolamobile.com)

# Subscriptions: the new way to pay



With consumers becoming used to paying a subscription for Netflix, Amazon Prime and even to use ASOS, media companies are turning from advertising to subs. And Carrier Billing holds the key as it can not only collect money easily at the point of use, it can also be used to build a relationship. **Paul Skeldon** reports

In an age of rapid digital disruption and transformation, businesses are continuously evolving their business model to meet the growing demands of their audience and stay ahead of their competition. A subscription based recurring revenue model has proven to be beneficial and provide value for both businesses and customers – providing increased brand engagement, loyalty and ongoing commercial success.

“Subscriptions are a long-standing business model with newspapers, magazines and food delivery companies offering the earliest online services,” says Shannon Dority, senior marketing executive at Abacus Media. “But the growth of the digital world has opened up the potential of this business model and it has since transitioned into mainstream society.”

Today, says Dority, the subscription model is everywhere and can be found in many differ-

ent industries – video streaming on Netflix, Tesco’s grocery delivery saver, monthly prescriptions from Boots, music on Spotify or Apple Music, and a treat box for your dog at Barkbox.

There is even an American based website dedicated to helping consumers find the right monthly subscription box. The model is now so common in our everyday lives that it is estimated today that 9 out of 10 UK consumers hold a subscription to their favourite store, brand or service.

“As the digital economy continues to grow, businesses are evolving and exploring different pricing and access models to differentiate themselves from their competition,” she says. “These options can include pay as you go, free or weekly trials, quarterly access, student access, tiered based and premium membership models.

“The engagement opportunities that a

subscription model can provide organisations can be beneficial to the ongoing relationships they have with their customers,” continues Dority. “And as competition continues to grow within the digital space, being able to provide for the needs of your audience is becoming more critical to ongoing success.

## THE POWER OF CARRIER BILLING

And this is where carrier billing comes into play. Thanks to PSD2, carrier billing is becoming more prevalent in consumer markets – and subscription services for media and content are a ripe ground to sew its seeds.

And many publishers of everything from games, to magazines to newspapers are starting to see the power of DCB, not just to extract payments from consumers, but to also engage them. Subscriptions are repeat business and being able to handle that through carrier billing

– and hence direct to the phone, the most personal of all the devices a user has – is key to both paying and engaging.

“Carrier billing is an excellent outreach mechanism for getting initial subscriptions,” Tim Green, features editor at the Mobile Ecosystem Forum (MEF) said a Fonix media and carrier billing workshop in April.

Warren Mills, client partner at Weve told the audience that DCB is proving to be an excellent way for [Weve] to understand what its customers are purchasing and to use that data for better marketing.

The engaging and convenient nature of carrier billing is also being seen at Microsoft. It has been using DCB in its online store in the US for nearly two years, and it is now flourishing in the UK and Europe. It provides customers with a really quick and easy way to engage at the point of purchase, and it gives Microsoft a whole new

dimension in payments.

“We are seeing revenue growth month on month as people realise that direct carrier billing is available on the store,” Grahame Riddell, global director, operator billing at Microsoft Digital Store said at the Fonix event “We are seeing more people using it and we are starting to see some interesting customer lifetime value numbers with it compared to credit and debit card.”

Subscriptions are becoming the natural way to engage – and monetise – consumers around content and carrier billing offers a clear path to do both. As Cornelia Callugar-Pop, manager, Telco, media and technology billing (TMT) at Deloitte put it at the Fonix event: “media companies need to move away from ad funding to ads plus something else – subscriptions, memberships and donations are the key to that and carrier billing is an easy way to do it for snackable content”. 📱

# How connected payments can revolutionise your marketing strategy

**Adam Herson**, Business Development Director at Barclays Mobile Payments, discusses why the latest payment technology is so relevant to marketers



One of the newest assets in the marketer's toolkit are mobile, connected payments, which provide a flexible experience that can be linked to a broader range of services.

In other words, these are payment systems that can be seamlessly incorporated into items of clothing, jewellery, promotional materials and more.

Barclaycard has spent 18 months developing a 'next generation' flexible payment chip, called bPay, that can be built into a variety of products. This unique chip is a game-changer because it puts the improved payments experience directly where the marketer wants it to be.

Such innovations respond to clear consumer preferences. Contactless and connected spending have become a part of our day-to-day lives: one in two UK cards is now contactless, and it's a form of payment used by six in ten Britons. Data from Barclaycard's 2017 Contactless Spending Index also showed that 'touch and go' spending rose 166% year-on-year.

## CONNECTED PAYMENTS

Many consumers and brands have now expe-

rienced systems such as bPay contactless payment technology in the form of payment loops, fobs or wristbands – and are experiencing the benefits directly.

Most directly, these systems can help businesses to understand their customers better and so provide them with an experience that's tailored to meet their needs.

As more people learn about connected payments and recognise their convenience, marketers should look for bigger and better ways to use mobile developments.

For example, they could leverage this technology to create points of sale outside of traditional in-store or online settings, such as at pop-up events, and incorporate it into promotional goods and services.

At the same time, they can gather insights that can be used to personalise the shopping experience.

## WINDOWS OF OPPORTUNITY

It goes without saying that converting interest into sales is at the heart of every marketing strategy, and with this aim in mind, the possibilities and benefits that mobile and connected payments can

provide are countless.

**Events:** Marketers can use this new technology to give customers payment-enabled products to access promotions, such as posting out a wearable wristband as the invitation or entry ticket to an exclusive event, putting a means of payment in the hands of the consumer. In this way, not only can the user try products at the event, they can also purchase them seamlessly. Several festivals, such as Standon Calling and Barclaycard presents British Summer Time Hyde Park, have pioneered this approach – for instance, enabling attendees to make payments with their entrance wristband, and directing them to the organisation's app to upload more funds or use other services (such as timetables or social networks).

**Insight:** The value of connected payments goes beyond simply increasing the number of purchases. Every time a mobile payment is made, data is created that provides marketers with valuable insight to inform their strategy – from the device the user makes transactions with, to purchase behaviours, preferred promotions, responses to A/B

testing, and much more.

This live data provides an unprecedented insight into consumer behaviour, and allows marketers to target individual products or promotions to fit a very specific purpose. It can also serve as gateway to re-engage customers following an event based on the information gathered.

**Ease:** From a logistical perspective, contactless payment via wearable devices and accessories makes life simpler for the customer. Gone are long queues to pay at a promotional shopping event, or even tills bound to a specific location in a store or venue – addressing key consumer frustrations to provide the ease and efficiency they demand.

**Loyalty:** Brands can capitalise on the invaluable consumer affinity brought by this ease and efficiency. Loyalty, for example, can be embedded on this mobile trend under the form of reward systems or to unlock specific promotional offers. Mobile payments can also take a brand's relationship with the consumer one step further by continuing the conversation and motivating them to return to the product or service again and again.

## MOVING FORWARD

It's an exciting time for marketers to explore creative ways of using wearable and connected payments – whether it's in the form of promotional gifts or loyalty reward programmes – the flexibility of mobile payment methods poses a real opportunity to create engaging experiences for both existing and prospective customers.

But this increased engagement is merely the beginning of what's possible with such technologies. Marketers now have the chance to turn traditionally 'intangible' results, such as loyalty or brand affinity, into more concrete measures of success – in other words, sales. This is all thanks to the platform connected payments provide, making it possible to set up live points-of-sale at the very moment of interaction with the customer. This could prove to be a priceless tool, allowing marketers to carve out strategies that meet very specific business goals – and directly demonstrate the ROI of marketing. 📊

**Adam Herson is Business Development Director at Barclays Mobile Payments**

# Invoices and smileys

Will sending money via WhatsApp become as normal and everyday as sharing holiday selfies and videos of your pets? **Roger Niederer**, Head Merchant Services at SIX Payment Services outlines what this means for the industry, retailers and consumers

WhatsApp is now firmly integrated into the everyday lives of millions of people across Europe. The question of where and when to have drinks or dinner is now often discussed and agreed through a WhatsApp group. Instead of a holiday postcard, images are shared immediately via the app. Making audio and video calls is another popular function of the app.

The question is, in India at least, WhatsApp is already testing this new functionality. But what does this mean for the wider payment industry and, in particular, merchants? .

## WHY DID WHATSAPP CHOOSE INDIA AS THE TEST MARKET AND WHO ARE THEIR INTERNATIONAL COMPETITORS?

There are good reasons for a launch of WhatsApp Payment in Asia. Firstly, the privacy policies in the region are considerably less restrictive and people are less concerned and critical about the use of personal data. In addition, many people across Asia own a smartphone, but no a PC.

In 2016, an Indian start-up company launched an internet-enabled mobile phone for under £3.00. Although this is an extreme example, simple smartphones are generally more affordable to a much

larger audience, making Asia an ideal mobile payment market.

The Chinese equivalent to WhatsApp, WeChat, has been offering a nationwide payment system for about a year now. A similar offer is also available through China's online shopping giant Alibaba with Alipay. Due to the wide acceptance of these alternative payment systems, the use of cash is increasingly seen as being in retreat in China. In just six years the share of cash purchases fell from 61 to 37 percent. It is therefore no coincidence that WhatsApp chose India as its test-bed, due to the fact that there are no large competitors like WeChat or Alipay operating in this otherwise similar market.

## ARE WE LIKELY TO SEE WHATSAPP PAYMENT TO EUROPE?

In the West the environment for the introduction of mobile payment solutions is more difficult. This is due to the fact that debit and credit cards are

well established means of cashless payments, over which the ability to pay via an app (currently) offers no significant benefits. In Asia, on the other hand, card payment options have been by-passed as people moved directly from cash to their smartphones. If payment through a smartphone

the rest of the world, there is no doubt that the payment behavior of Europeans is changing. The proportion of card payments consistently increases year on year. Younger generations of smartphones users become 'financial deciders' as they enter into gainful employment and are less averse to alternative payment methods than their parents.

It is vital to bear in mind that in a globalised economy more and more overseas customers are playing a larger role in growth of European businesses.

A retailer that can offer potential buyers a familiar and popular means of payment will have a considerable competitive advantage – and of course will eliminate the time consuming exchange of cash.

If new and diverse payment methods become established in Europe, it is likely that no one provider will succeed in achieving a dominant position the way it was possible in

China. Therefore, merchants should be prepared to work with a multitude of payment solutions. When partnering with an experienced payment service provider, offering the perfectly matched payment mix will not be a problem.

## IN CONCLUSION

It is essential to be prepared and understand the fact that the payment process within the retail market is becoming more diverse and is likely to include everything from cash to debit and credit cards, apps through to contactless methods using cards or smartphones. With a payment expert who expertly integrates all these methods of payment, merchants will be fully prepared for a digital future where the customer relationship will not end at the checkout. 📱



**Roger Niederer is Head Merchant Services at SIX Payment Services**  
For more information see [www.six-payment-services.com/en/home.html](http://www.six-payment-services.com/en/home.html)

app offered genuine added value to the customer, such as discounts or bonuses, it is possible to conceive that an app based mobile payment market may emerge in Europe.

## DO MERCHANTS NEED TO GET ACTIVE AT ALL?

Even if it is moving at a slower pace than in

**CARRIER BILLING & ENGAGEMENT TECHNOLOGIES THAT DRIVE VALUE ADDED SERVICES & MONETISE CONTENT**



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- 15:00 **Meet Market Opens**
- 15:00 **Piano Bar Open**  
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**Spotlight Sessions**

- 17:00 **The Big Blockchain Shake Up!**
- 18:00 **Sun Terrace Drinks Reception**  
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Medhat Karam, Managing Director, ARPPLUS





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## TUESDAY 9 OCTOBER

09:00 Expo Lounge Opens

### Country Updates

09.30 Belgium & Switzerland  
10.30 Australia  
11:30 South Africa  
12:30 Russia

### Spotlight Sessions

10.00 Global PRS / VAS Research – The Results Show!  
11:00 Content & The Carrier Billing Ecosystem  
12:00 PSD2 & GDPR – Power To The Customer!

11:30 Speed Networking 1

13:00 UK Domestic Private Lunch  
*(by invitation only)*

13:00 Delegate Buffet Lunch & Drinks  
*Sponsored by Message Cloud*

13:00 Information Exchange Lunch  
*(reserved area in main restaurant)*

- Mobile Games & Gambling
- International PRS
- Rules & Regulations
- Blockchain & Crypto
- Ticketing & Events
- Chat & Dating

### Country Updates

14:00 Germany & Austria  
15:00 Bulgaria, Serbia, Slovenia  
16:00 Singapore & Indonesia  
17:00 Albania, Bosnia & Herzegovina, Croatia, Kosovo, Montenegro & Romania

### Spotlight Sessions

14.30 Affiliate Market Overview  
15:30 VAS & Content Distribution  
16:30 OTT Messaging & Engagement  
17:30 Affiliate Marketing Strategies

16:30 Speed Networking 2

18:00 Piano Bar Open  
*Sponsored by kwak telecom*

18:00 Expo Drinks & Canapés

19:30 Client Dinners

21:30 Gold Sponsors Party  
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### Affiliate Marketing, Clicks & Traffic



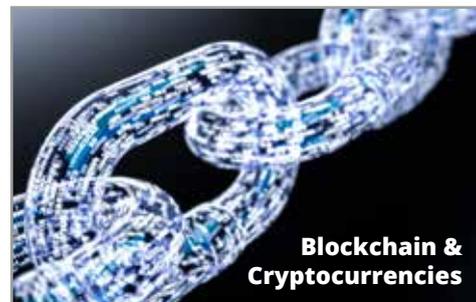
cryptocurrencies, compliance and fraud prevention.

### Spotlight Sessions

These essential “bite-size” open sessions offer delegates a wide choice of topics and presentations in a quick fire (45min) format. So by choosing only the most relevant presentations, participants can free up valuable time for networking and business meetings. Featuring speaker presentations, panel discussions and one to one interviews designed to highlight commercial opportunities through new technologies, markets, partnerships, services and applications.

### Country Updates

The majority of our delegates are looking to enter new international markets or develop their business in existing ones.



### Blockchain & Cryptocurrencies

Each update is hosted by incumbent regional specialists representing billing gateways, aggregators, service providers and network operators. During these “quick-fire drop in” sessions, delegates will gain valuable local knowledge, expertise and commercial insights to help realise the commercial opportunities in each of our featured markets.

Each Country Update Session includes:

- Market Overview
- Latest News
- Top Services
- Major Content Providers
- Billing & Subscription Options
- Carrier & Regulator Rules
- Compliance Overview
- Marketing & Ad Flow (examples)

## INFORMATION EXCHANGE LUNCH

**NEW**

This new program is designed to maximise the value of our lunch breaks by bringing smaller groups of like-minded delegates “to the table”. Operated on a first come first serve basis, look out for the specially reserved area where each table will be clearly marked with a daily theme and hosted by a number of experts in that particular field.

Take your seat at the table and talk:

- |                        |                                 |
|------------------------|---------------------------------|
| • UK Domestic          | • Mobile Games & Gambling       |
| • International PRS    | • Rules & Regulations           |
| • Block Chain & Crypto | • Ticketing & Events            |
| • Chat & Dating        | • Investors Private Lunch 1 & 2 |
| • Mobile Advertising   | • TV & Media Services           |
| • Rules & Regulations  | • Competitions & Promotions     |
| • Vouchers & Wallets   | • Horoscopes & Psychic          |

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## WEDNESDAY 10 OCTOBER

10:00 Expo Lounge Opens

### Country Updates

09.30 **Egypt**  
10:30 **Qatar**  
11.30 **Saudi Arabia**  
12.30 **Kuwait**

### Spotlight Sessions

10.00 **Managing Worldwide Campaigns**  
11:00 **The Blockchain Ecosystem**  
12:00 **With A Wallet Full of Cryptocurrency**

11:30 **Speed Networking 3**

13:00 **Investors Private Lunch 2\***  
*(by invitation only)*

13:00 **Delegate Buffet Lunch & Drinks**  
*Sponsored by Message Cloud*

13:00 **Information Exchange Lunch**  
*(reserved area in main restaurant)*

- Mobile Advertising
- TV & Media Services
- Rules & Regulations
- Competitions & Promotions
- Vouchers & Wallets
- Horoscopes & Psychic

### Country Updates

14.30 **Brazil**  
15:30 **UK**

### Spotlight Session

14.00 **Platform Protection**  
15:00 **Telemedia After Brexit**

16:30 **Piano Bar Open**  
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16:30 **Expo Close**

17:30 **Free Airport Transfers**  
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Matthew Winters, CEO, Veoo

*I met lots of potential partners and collected some useful tips from the country updates.*  
Julia Shtyrlina, Bus Dev Manager, MOBICO

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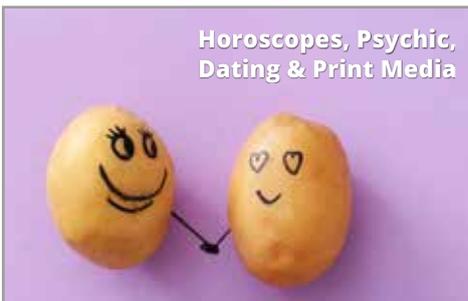
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Today's consumers are a digitally savvy breed, conscious of their value to brands and open to spending more if you market to them where they are and around what they like. **Paul Skeldon** takes a look at how to market to the new generation of consumer

There is a new breed of customer out there and their needs and whims are going to reshape how you think about marketing. Characterized by a no-nonsense relationship with brands, the 'Conscious Consumer' has a sophisticated understanding of their value to the brands with which they engage and take a more active role as a result.

According to research by location data specialist Blis, more than half (55%) report a 'one strike and you're out' rule and almost three quarters (69%) can be swayed by a well-timed price drop, personal coupon or product ad all the way to the checkout. Quick to judge and slow to forgive, they are motivated by the rational over the emotional when making purchasing decisions - a third of consumers will switch to a cheaper product if it's of comparable quality, regardless of brand loyalty.

"The marketing landscape over the past decade has been turned on its head and merchants of all kinds who are thriving have adapted to these changes quickly. They understand that what was true of pre-2008 consumers is no longer so and have thrown out the old retail playbook," says Gil Larsen, VP Americas at Blis. "Our study examines consumer research married with our own location-based data to construct a new framework for retail brands who aren't clear on how best to foster a relationship with this new Conscious Consumer."

The Conscious Consumer has a much clearer sense of their value to brands -- from personal data and peer influence to financial import--with 65% willing to share



# Meeting the needs of the modern consumer

data only if it provides them tangible benefits such as money saving or exclusive access. Combined with the wealth of information they are now used to having at their fingertips, the conclusion is that brands have to work much harder not just to earn their attention, but also to keep and convert it into sales.

"For those able to navigate the new rules, there are a number of positive takeaways," says Larsen. "Not least the fact that, while they research and compare on larger financial investments, these new consumers are spontaneous when it comes to lower cost, in-the-moment buys. Almost three quarters (83%) spend up to \$50 per week this way, while the remaining 17% admit to spending \$50+ on ad hoc items. This represents a significant amount of revenue on the table for brands that get it right."

With brands still coming to terms with the new retail landscape--as seen by the multitude of store closures--the research paper provides clarity for what these new Conscious Consumers want and offer guidance on how brands can best interact with them, especially through the use

of location insights.

## LOCATION, LOCATION, LOCATION AND HOBBIES

And knowing all about what they like and want when you market to them yields clear results. Separate research undertaken by Verve, a location based mobile marketing platform, finds that consumers are twice as likely to interact with mobile ads informed by location insights than with generic ads.

The findings also reveal that a mobile ad related to consumers' hobbies and interests drives more than twice as much engagement than with a generic ad on their mobile.

In addition to this, of those who engaged with mobile ads over a third (33%) said they would interact with an ad related to where they plan to be in the future.

Still, advertisers must ensure they are using data effectively to inform their creative campaigns for the mobile screen. Findings suggest this is not currently the case: over half of consumers (56%) think most ads they see on their mobile are boring or dull and just one in ten (11%)

find them helpful. As a result, the average person in the UK ignores over seven mobile ads each day. When looking at the national population, this figure translates to a massive 20 million ads ignored every hour and 5,500 every second.

## THE RIGHT AD STUFF

When it comes to being fit for purpose, ads must be created in the right format for mobile -- almost 8 in 10 Brits (78%) have seen ads that are simply too small to read or contain too much text.

There are various methods, creative formats and data sets brands can use to improve engagement, and drive their campaign results and advertising sustainability.

For example, people are likely to interact with an ad that they can play with on their phone through mechanics such as tilt, tap, zoom, change point of view (20%), is like a game or encourages them to navigate through it (19%) and/or asks question and expects a response (21%).

"It is evident that more needs to be done to ensure advertisers are making full use of the data

sources available to create exciting ad experiences on mobile," says Ian James, GM International, Verve. "The key is to begin any campaign plan with a strong and robust objective, followed by a smart understanding of creative executions to build the best possible experience. Too often people are either ignoring ads because they are simply not relevant or they find it difficult to see creative on their mobile devices."

He continues: "As an industry we need to be working together. Firstly, to ensure advertisers are unlocking the power of various data sources, including location insights, when producing their ad creative. Secondly, to make brands aware of how to identify data that is both accurate and precise to make sure ads are as relevant as possible. Finally, to educate brands on the multitude

of creative formats that work specifically for mobile."

The expectation of personalisation from today's consumer is on the rise, bringing to the fore the sheer importance of using smart data sets to power creative experiences."

"We worked with Verve to create a rich-media game on behalf of Goodwill®. The game was geo-targeted and highly engaging for our audiences," says Lisa Sherman, President and CEO, the Ad Council. "We drove a record-breaking number of people to learn more about Goodwill's mission of providing job opportunities, training and placement, and how they can support those efforts. We were blown away by the results." 

**Find out more at**  
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## The personalisation disconnect

Marketers still aren't getting personalisation right, new research has revealed. According to Epsilon's new report *The Power of me: The impact of personalisation on marketing performance*, there is a disconnect between marketers and consumers, with brands failing to understand what their customers want from personalisation.

The personalised experiences most wanted by consumers are customisation and service, with a third of consumers (32%) wanting brands to suit something exactly to them and their needs, and another third (32%) considering service, a company knowing their likes and dislikes, as the most important aspect of personalisation.

However, this does not correlate with the personalised experiences most commonly offered by brands. Brands aren't focusing on customisation and service but are instead providing consumers with discounts and rewards programmes (31%) or simple recommendations based on previous purchases (22%). In fact, both of these factors are considered far less important by consumers (16% and 8% respectively).

"With the report revealing that 80% of consumers are more likely to do business with a company that offers personalised experiences, it's a no-brainer. But brands need to be aware that there are so many factors within 'personalisation' and this doesn't always mean saving money on your next purchase," commented Elliott Clayton, SVP Media UK, Conversant.

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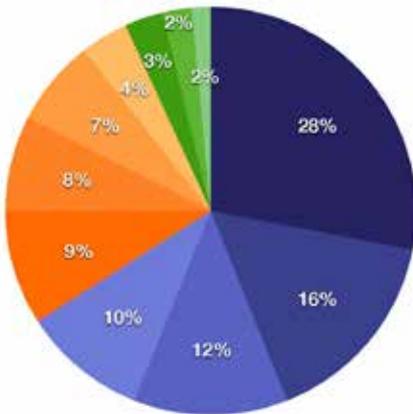
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# Number cruncher

The top 3 requirements MNOs have for Direct Carrier Billing Vendors



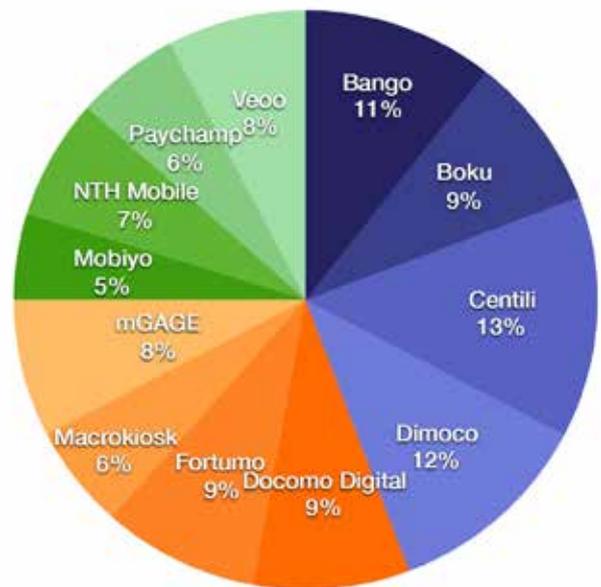
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Direct carrier billing is becoming a worldwide phenomenon and more and more consumers are keen to use it – but what of the MNOs themselves: who do they partner with and how do they choose the best DCB provider(s) for their needs? Roaming Consultants (ROCCO) has asked them and narrowed the global DCB provider market down to 26 suppliers. It then asked MNOs to rank them and what they liked about them. And this is a snapshot of what they found: What they want from them is listed top left below, what they get in middle left, and plans to change DCB supplier bottom left. On the right we can see who they recognise and bottom right who they rate. To buy the full and, frankly, excellent report go to [www.roamingconsulting.com](http://www.roamingconsulting.com)

Which is the Direct Carrier Billing Vendor that you know best? (by % of MNOs who rated that Vendor)



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