

A close-up photograph of a dandelion seed head, showing the intricate structure of the seeds and their fine, white, feathery pappus. The image is split diagonally from the bottom-left to the top-right. The upper-left portion is a light gray, and the lower-right portion is a dark, almost black gradient. The dandelion seed head is positioned in the lower-left corner, with its base and some seeds visible. The rest of the image is filled with the delicate, white, feathery structure of the seeds, which appear to be blowing away from the head.

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Canvas[®] Direct Carrier Billing[™]

Canvas® Direct Carrier Billing™

The global growth of smartphone usage and Over-the-top (OTT) service applications that run on them, Mobile Operators has been forced to explore ways to monetize their contribution in this new value chain. One of the key assets that mobile network operators have is the trust-based relationship that they have with their subscribers. Canvas® Direct Carrier Billing™ is a popular solution that leverages the financial relationship that a mobile operator has with its customers, for charging of third-party provided services.

Canvas® Direct Carrier Billing™ solution provides mobile operators a fully integrated charging and messaging solution, that attracts third party content and service providers with easy to integrate interfaces, detailed comprehensive reporting, automated revenue sharing functions and messaging capabilities for One-Time-Password (OTP), transaction confirmation and service promotion messages.



Benefits

Control over Mobile Purchases

- Provides control over mobile application purchases with direct and easy charging to subscriber accounts

Collaboration with OTTs

- Collaboration with global over-the-top players from a centralized location for a single or group of mobile operators

Enhanced Fraud Detection

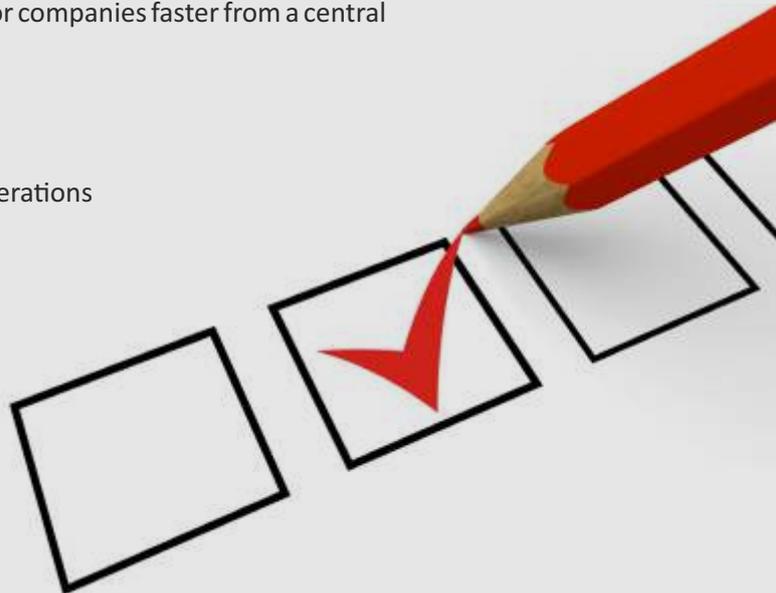
- Enhanced fraud detection and prevention capabilities with purchase and charge quotas to protect both the subscribers and global app stores

Reduced Time-to-Market

- Ability to push business and service strategy to all operator companies faster from a central

Operational Efficiency

- Business and cost efficiency resulting from centralized operations



Product Overview

Canvas®Direct Carrier Billing™ is an attractive method of payment in many cases because it can be targeted towards any user with an active mobile subscription. The biggest challenge that app developers are facing today is how to get paid for their apps and content. In particular, how to make purchasing on mobile easy enough so that people will buy their app and in-app content, and how to enable people to make payments in markets where many do not have credit cards.

Canvas®Direct Carrier Billing™ is a mobile payment solution for anyone who has a mobile phone. Over the Top (OTT) players can mobile subscriber's operator account directly.

While shopping online for digital goods, eliminates the hassle of entering:

- Credit Card information
- Additional Credential Checks
- Authentication

With its advanced security features, Canvas®Direct Carrier Billing™ prevents fraudulent purchasing and charging activities.

Feature Summary

Spending Limits

- The amount that a mobile subscriber can be charged per transaction or over a period of time can be limited through configuration.
- The amount that an application can charge one or more subscribers per transaction or over a period of time can be limited through configuration.

Authentication & Authorization

- The charging entities are authenticated and authorized to perform direct carrier billing actions.

Messaging Integration

- Integrated with multiple messaging channels (SMS, USSD) for one-time-password (OTP), transaction confirmation and informational messages.

Reports

- Provides a rich set of reports per application, operator over configurable time periods.

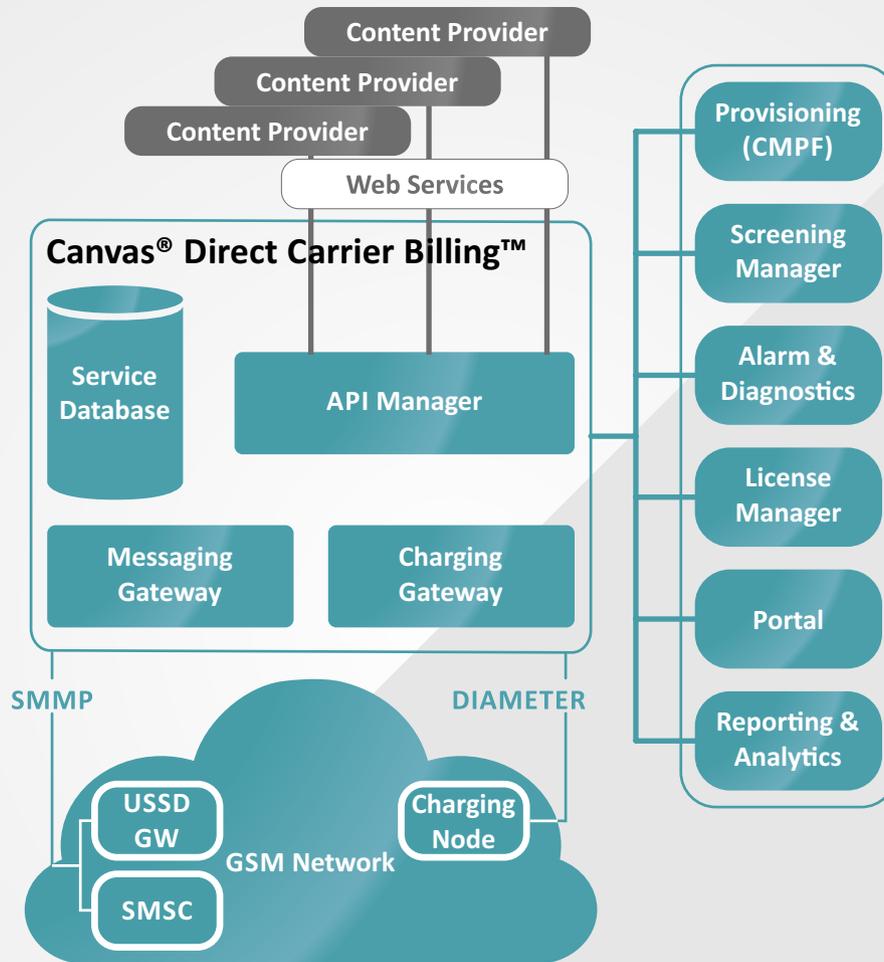
Transaction History

- Stores all transactions in database with channel, message, service, date and time information.

Flexible Architecture

- Modular and scalable architecture with built-in redundancy/high-availability
- Fully virtualized and NFV enabled deployment options
- Support for different deployment models (on-premises, cloud-based, hybrid)

Architecture



Interfaces

- Web services, REST

Core Technologies

- Java SE/EE, JDBC, JMX
- Web Services, XML

Operating Environment

- Red Hat Enterprise Linux, CentOS, Oracle Solaris
- Vmware, KVM, XenServer



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