

Premium SMS Overview

Our Mobile Billing (“Premium SMS”) solutions open up endless possibilities for content providers, brands, and marketers looking to generate revenue from anybody with a cell phone. Mobile subscribers can be billed for third party content and services directly on their cell phone bill by their wireless carrier, and the revenues are roughly split between the content provider and carrier.

GoLive! Mobile provides a turn-key and commercial-grade mobile billing platform to clients. Please see the comprehensive features of our mobile billing service below:

- ✓ **Short Codes:** Pre-approved short codes available to eliminates long regulatory delays.
- ✓ **Product Integration:** Premium SMS is fully integrated into all of our industry-leading products
- ✓ **Financial Integrity:** Real-time transaction tracking tools provide unprecedented visibility
- ✓ **Failure Management:** Sophisticated fail/retry logic dramatically minimizes revenue leakage.
- ✓ **International Coverage:** North America, Europe, and Asia/Africa footprint
- ✓ **Accelerated Outpayments:** Get paid immediately with our receivables financing program (“factoring”)

Short Codes

In virtually all countries where Premium SMS is available, operators require that the billing transactions are performed via a “short code,” which is a number that varies from 4 – 8 digits in length depending on the country. In the U.S, short codes are 5 and 6 digits. In order to obtain a short code, each country requires different regulatory and carrier procedures as well as significant costs.

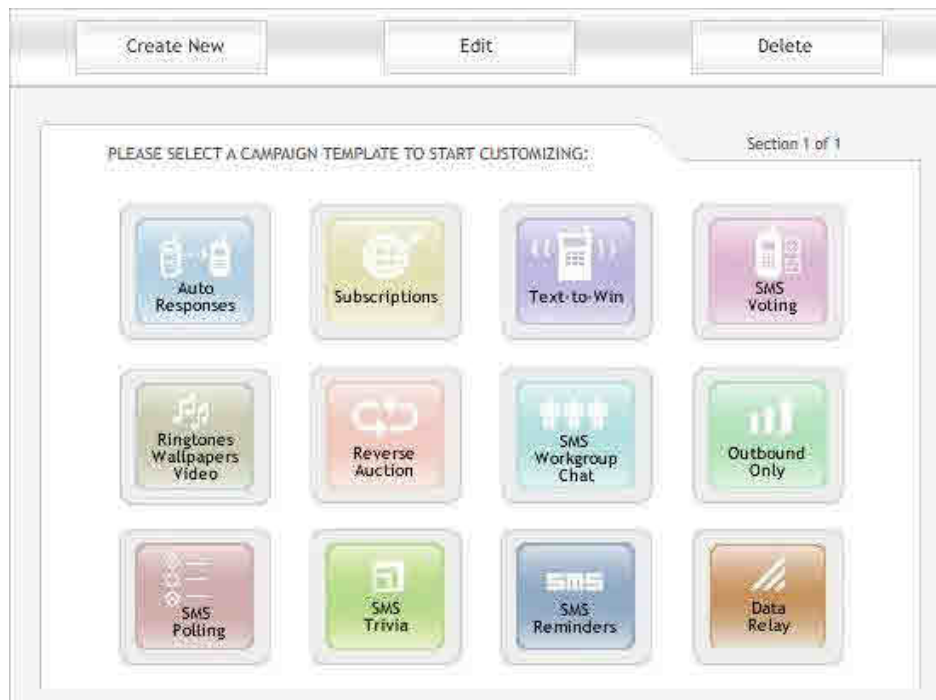
GoLive! Mobile provides comprehensive shared and dedicated short code services for clients to run Premium SMS programs:

- ❖ **Shared Short Codes:** A shared short code is one that is owned by GoLive! Mobile and shared by multiple clients of ours. Our shared short codes have been pre-approved by the carriers and regulatory agencies for client use. Clients who choose this option can launch their Premium SMS programs immediately upon executing a contract with us, with no delays for carrier approvals and no quarterly short code fees.
- ❖ **Dedicated Short Codes:** A dedicated short code is one that is owned and exclusively used by a single client of ours. GoLive! Mobile provides comprehensive carrier and regulatory services in many countries, including short code obtainment, carrier approvals, network provisioning, and device certifications. Dedicated short codes are recommended for larger clients, as they provide higher throughput and greater insulation from carrier audits and other possible disruptions.

Product Integration

Premium SMS is fully integrated into all of our products, including our web-based and API products. In addition to traditional Premium SMS billing functionality, we ensure that our products are constantly updated to support the next generation billing platforms being launched by carriers in the U.S, including Verizon's OIOO and AT&T's OPPC.

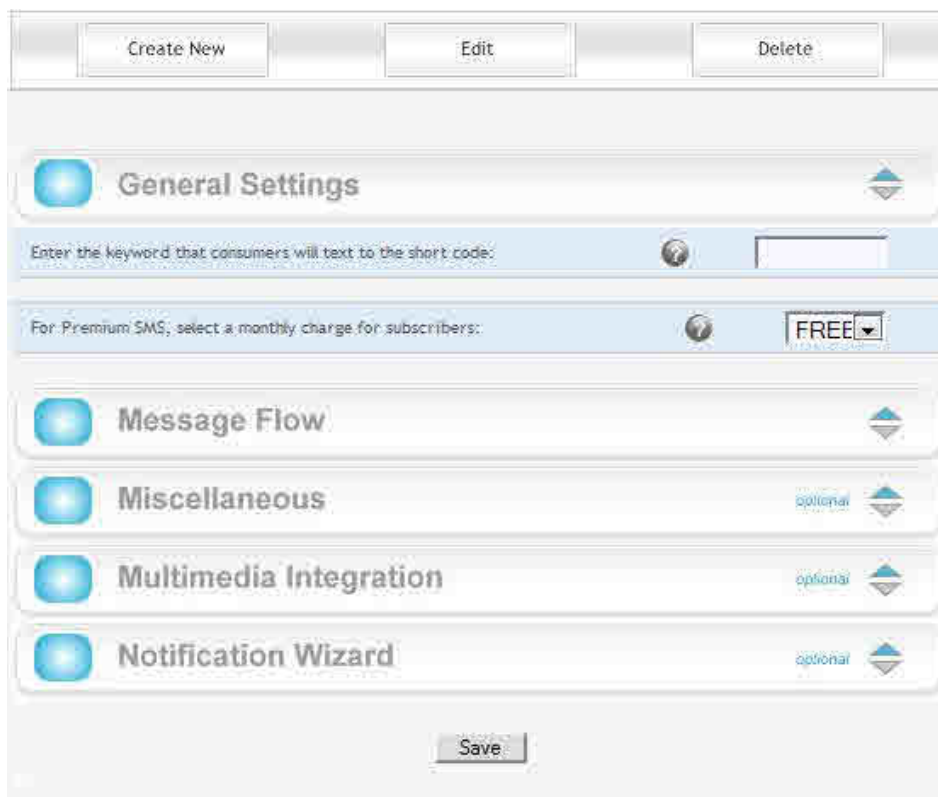
- ❖ **Concierge:** Our flagship product, Concierge, is a web-based interface for clients to easily create mobile marketing, mobile billing, and mobile content campaigns. Premium SMS campaign creation and analytics are thoroughly integrated into our Concierge platform, via rich graphical tools. Clients can create a variety of Premium SMS programs using Concierge, including:
 - *Content Downloads* – Charge for ringtones, wallpapers, & videos.
 - *Text-to-Win* – Charge for entering a sweepstakes.
 - *Subscriptions* – Charge on a monthly basis for content or services.
 - *SMS Voting* – Charge for voting on a particular subject.
 - *Reverse Auction* – Charge for each bid in this interactive game.
 - *Pay-Per-Query* – Charge end-users for querying data, such as stock quotes & weather.



Product Integration

Concierge clients can easily construct Premium SMS programs using rich, graphical menus. When constructing a Premium SMS campaign, Concierge provides clients with robust options such as:

- *Message Flows* – Customize every message sent to the end-user, for example opt-in messages, STOP, HELP, and subscription re-billing messages.
- *Keyword & Web-based Opt-in* – Clients can assign “keywords” to a Premium SMS program, so that end-users can simply text the keyword to a short code in order to initiate opt-in to the program. Clients can also easily generate web-based opt-in forms, so that end-users may simply enter their phone number on a website in order to initiate the opt-in.
- *Carrier Exceptions* – Create customized messages for each carrier, to satisfy any carrier-specific requirements such as T-Mobile’s special message flow requirements.
- *Double Opt-in Configuration* – Our message flow templates allow clients to construct double opt-in campaigns with ease to satisfy carrier requirements.



The screenshot displays a web-based configuration interface for Premium SMS. At the top, there are three buttons: "Create New", "Edit", and "Delete". Below these is a section titled "General Settings" with a blue circular icon and a dropdown arrow. Under "General Settings", there are two input fields: "Enter the keyword that consumers will text to the short code:" with a search icon and a text box, and "For Premium SMS, select a monthly charge for subscribers:" with a search icon and a dropdown menu currently set to "FREE". Below "General Settings" are four more sections, each with a blue circular icon and a dropdown arrow: "Message Flow", "Miscellaneous" (with "optional" text), "Multimedia Integration" (with "optional" text), and "Notification Wizard" (with "optional" text). At the bottom of the interface is a "Save" button.

Product Integration

- ❖ **InstaConnect:** Our API product, InstaConnect, is a collection of SOAP web services which enable clients to perform mobile messaging, billing, and content delivery functions programmatically. InstaConnect clients are able to initiate Premium SMS transactions worldwide via a single, robust API interface.

With InstaConnect, clients can create their own Premium SMS billing programs from scratch without using the “templates” which Concierge provides. For clients who would like to expand on Concierge campaigns using the InstaConnect API, we offer the XML Data Feeds Plug-in. This plug-in allows clients to “fork” any Concierge campaign at any point, relegating campaign operation to an application on the client’s server which is using InstaConnect.

Please contact your sales rep to receive the technical documentation for InstaConnect or the XML Data Feeds Plug-in.

- ❖ **Orbit Multimedia & MobiCart:** For clients looking to offer mobile content downloads such as ringtones, videos, and wallpaper, our Orbit Multimedia and MobiCart plug-in are best of breed solutions. Orbit Multimedia is a mobile content transcoding platform, which is used to automatically detect the capabilities of cell phones and in turn deliver handset-optimized versions of your content.

Premium SMS is seamlessly integrated into Orbit Multimedia, allowing clients to charge for individual pieces of mobile content, or for subscription access to “mobile storefronts.”



Financial Integrity

When considering a technology platform for Premium SMS, your ability to have real-time visibility into the status of billing transactions is of the utmost importance. With many providers in the industry, clients are left “guessing” how much they will get paid for each payment period. GoLive! Mobile, on the other hand, provides clients with unprecedented *real-time* visibility into the status of each and every mobile billing transaction.

We provide both web-based reports and API interfaces for capturing transaction data:

- ❖ **Real-time XML Notifications:** Clients can receive real-time XML notifications with regard to Premium SMS transaction events. Clients are notified via XML when billing messages are successful, failed, or failed pending a retry by our platform.
- ❖ **Real-time Web-based Reports:** Clients can view comprehensive, real-time analytics on their Premium SMS transactions. Reports provided include:
 - *Billing by Carrier* – This reports give you the bottom line on revenue. For each carrier and price point, your carrier outpayment rates are multiplied by the number of successful billing transactions for that carrier.
 - *Billing by Month / Day / Hour* – These reports provide clients with time-based summarization. Clients can use these reports to improve marketing strategy by answering critical questions such as:

- *How much did I bill in October versus September?*
- *What day of the week is outperforming?*
- *Which hours of the day are outperforming?*



	Total	\$0.99	\$1.99	\$2.99	\$3.99	\$4.99	\$6.99	\$9.99
Combined	\$25,874.39	\$0.00	\$0.00	\$0.00	\$0.00	\$1,957.72	\$0.00	\$23,916.67
Verizon	\$9,697.84	\$0.00	\$0.00	\$0.00	\$0.00	\$435.94	\$0.00	\$9,261.90
Sprint	\$7,414.08	\$0.00	\$0.00	\$0.00	\$0.00	\$426.06	\$0.00	\$6,988.02
AT&T	\$4,954.53	\$0.00	\$0.00	\$0.00	\$0.00	\$316.35	\$0.00	\$4,373.86
Altel	\$3,030.24	\$0.00	\$0.00	\$0.00	\$0.00	\$5.26	\$0.00	\$3,024.98
T-Mobile	\$760.12	\$0.00	\$0.00	\$0.00	\$0.00	\$733.77	\$0.00	\$26.35
Virgin	\$126.45	\$0.00	\$0.00	\$0.00	\$0.00	\$15.78	\$0.00	\$110.67
Nextel	\$92.21	\$0.00	\$0.00	\$0.00	\$0.00	\$24.56	\$0.00	\$67.65
Dobson	\$63.24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$63.24
Boost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

- *Successful Billing Ratio (SBR)* – The SBR for each carrier is the amount of total billing attempts divided by the number of successful billing attempts. Thus, if a client attempted 10 billing transactions on AT&T, and 9 were successful, the SBR for AT&T would be 90%. Clients are provided with real-time access to SBR ratios by carrier and by price point.
- *Raw Transaction Records* – This report includes raw Premium SMS transaction records, which clients can filter in a number of ways. The export feature allows clients to export their Premium SMS transaction data to run custom reports using Excel and other standard data manipulation programs you are comfortable with.

Failure Management

Based on a study of 1 million Premium SMS transactions that have gone through the GoLive! Mobile platform, we found that 26% of transactions which had originally “failed” were converted to successful transactions via our intelligent fail-retry system. For the majority of providers, who have not implemented fail/retry systems, this 26% of failed transactions would have been lost revenue.

GoLive! Mobile’s fail/retry system is completely automated for all clients – a background process which is constantly working to “convert” your failed transactions into successful transactions. The system is built on the principle of unifying vastly different transaction status codes of the carriers, and following various rolling retry schedules depending on the nature of the failed transaction.

- ❖ **Short-Term Billing Failures:** .In many cases Premium SMS transactions fail due to short-term reasons, and are retried almost immediately and frequently by our platform. Examples of short-term billing failures include:
 - *Phone is shut off or out of reception*
 - *Phone has memory buffering issues*
 - *The carrier’s Premium SMS billing system is temporarily down*

- ❖ **Intermediate & Long-Term Billing Failures:** .In many cases Premium SMS transactions fail due to reasons which will not be corrected immediately, and thus our platform applies an appropriate retry schedule which can range from hourly, daily, and weekly intervals. Examples include:
 - *Phone has no more pre-paid balance remaining*
 - *Phone has not signed up for Nextel’s e-Wallet service*
 - *Short Code is not yet certified on the carrier*

International Coverage

GoLive! Mobile offers shared and dedicated short code services in many countries, including the following North American, European, and Emerging Markets:

- ❖ **United States**
- ❖ **Canada**
- ❖ **United Kingdom**
- ❖ **France**
- ❖ **Germany**
- ❖ **Spain**
- ❖ **Italy**
- ❖ **Austria**
- ❖ **Netherlands**
- ❖ **Ireland**
- ❖ **Norway**
- ❖ **Sweden**
- ❖ **Denmark**
- ❖ **Italy**
- ❖ **Austria**
- ❖ **Netherlands**
- ❖ **India**
- ❖ **Australia**
- ❖ **China**
- ❖ **South Korea**
- ❖ **Thailand**
- ❖ **Philippines**
- ❖ **Malaysia**
- ❖ **Singapore**
- ❖ **Indonesia**
- ❖ **Mexico**
- ❖ **Brazil**
- ❖ **Russia**
- ❖ **Kenya**
- ❖ **Nigeria**
- ❖ **Egypt**
- ❖ **South Africa**

Mobile Billing Solutions:

Generate Revenue with Premium SMS



Accelerated Outpayments

One of the frustrating aspects of Premium SMS billing is the delay between billing transaction and carrier outpayment. Most carriers do not pay until 60 – 90 days after the end of each monthly payment period, making cash flow management a serious concern for fast-growing Premium SMS programs. Due to the delays in carrier outpayments, Premium SMS programs cannot grow nearly as fast as they would be if they had immediate cash to finance expanded sales and marketing efforts.

With GoLive! Mobile's Accelerated Outpayments Program (AOP), clients have the option of getting paid much more quickly on Premium SMS receivables in exchange for a "factoring rate" of 2 – 15% depending on volume and other factors.

Under AOP, Clients can receive their revenue from 7 – 30 days after the billing transaction, which represents an unprecedented opportunity for Premium SMS program operators to improve cash flow.