O2
business

Charge to Mobile

A faster, easier and safer way for customers to make purchases

Charge to Mobile is a new way for mobile phone users to buy all things digital through their mobile devices or online. Payment is taken either from their Pay and Go credit or added to their next mobile bill. It can be used for everything from games, music and videos, to films, ebooks and apps. It provides merchants with a new route to market and better conversion rates.

A smarter way to pay

The rise in smartphone and mobile device ownership is changing the way we shop. We were already shopping online – now we're buying more on the move.

Our spending habits are changing too. Whether it's music or ebook downloads, gaming, gambling or buying apps, we're making a greater number of smaller-value digital purchases, sometimes called micropayments.

But existing payment methods, like debit and credit cards, haven't kept up. It's time-consuming to fill in card details online, and it can be expensive, as content providers (merchants) and customers incur the same fees, regardless of the value of the sale. Charges from new distribution channels, like iTunes, can be expensive too.

Charge to Mobile is a new way to manage micropayments, with a checkout that requires only a few steps.

It's quick, easy and safe for customers; while merchants can gain new customers and increase revenues.

New opportunities

Charge to Mobile makes it easy for merchants to address a whole new market. It supports cashless sales to people who don't have a bank account or access to online digital media stores, like Sony Playstation store, making digital content available to them for the first time.

It's easy for you to get started. Simply sign up with one of the industry-wide Accredited Payment Intermediaries (APIs) and add a mobile payment button to your website – then you'll be able to offer mobile payment to customers on all major UK networks.

Charge to Mobile uses the cross-network, Payforit-trusted mobile framework. We've been working with many of our APIs for over ten years, so we can help you find the right partner for your business.

Telefónica

Easy for consumers

Because mobile payment is just as easy for consumers, you should see conversion rates improve quickly.

It's fast. There's no more typing in debit or credit card details. Simply choose to pay using a mobile instead of a credit or debit card, type in the mobile number, and receive a free text message confirming the purchase.

It's safe. We check all the service providers to ensure they meet industry standards. Customers can use the service with confidence.

Mobile payment is available to all mobile phone users, without sign-up or registration. Payment is taken automatically from a Pay and Go user's credit, or added to the next Pay Monthly bill.

Why O₂?

The mobile network is at the heart of everything O₂ does. We've been operating mobile payment services (including Premium SMS) and working with the same API's for over ten years. Since Charge to Mobile launched in November 2012, we've handled transactions of over £9m.

We've got a reliable, secure network, backed by the expertise to make everything work smoothly. We offer simplicity, one bill and one account team for all your needs. You'll also get great customer service.

And we're part of the Telefónica family, with more than 300 million customers worldwide and over 20 years' experience in delivering innovative IT solutions.

What you get with Charge to Mobile

Charge to Mobile is a new way to enable digital sales. It's quick, easy and safe for consumers, and opens up a new market to digital content providers.

- **New route to market** – access a large number of UK consumers, including previously hard to reach people, such as those without bank accounts or iTunes accounts
- **Greater revenue share** – comparable to PayPal and less than iTunes
- **Better conversion rates** – a shorter and easier check-out process significantly increases sales conversion rates compared to other payment methods
- **Lower distribution costs** – selling more of your content online enables you to reduce physical distribution costs, for example, printing and postage of tickets

We'll support you all the way

You get one account team supporting you throughout. Our consultants will ensure you get the best solution for your requirements. And you'll have a Service Relationship Team to oversee your day-to-day needs.
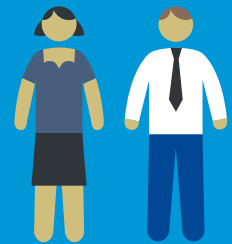
Talk to your Account Manager to find out more or visit o2.co.uk/enterprise