

Optus Direct Carrier Billing Policy for Third-Party Services

Version 3

Updated May 2012

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About This Policy

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The statements, configurations, technical data, and recommendations in the guide are believed to be accurate and reliable but are presented without express or implied warranty. Users must take full responsibility for their applications of products specified in this guide.

Version History

Version	Date	Details
1	March 2009	Optus Direct Carrier Billing Policy for Third-Party Services
2	February 2010	Inclusions of: <ul style="list-style-type: none">• MPS Industry Code section• Atomic Bill description inclusion• \$30/30-day reference refinements• Unsubscribe via SMS amendments• General rules amendments
3	May 2012	Inclusions of: <ul style="list-style-type: none">• MPS Industry Code update• Definitions• Acronyms• In-app billing• General rules amendments• Style change

Definitions

Term	Definition
Aggregator:	Supplier that contracts with both a content provider and a carrier
Atomic billing platform:	Platform partners use to bill end-users who have purchased a premium product or service
Content provider:	Originating supplier of a mobile premium service
Premium managed partner:	Aggregators and their content provider clients
Premium Plus:	Optus product name for partner premium applications hosted on the Atomic billing platform

Abbreviations and Acronyms

Abbreviation or Acronym	Definition
ACMA:	Australian Communications and Media Authority
API:	Application Program Interface
OPC:	Optus Partner Connect
PPV:	Pay-per-view
PSPP:	Premium Services Product Policy

Introduction

This Optus Direct Carrier Billing Policy for Third-Party Services communicates policies for direct carrier billed products and services to new and existing premium managed partners. Direct carrier billing enables end-users to purchase digital products or services during mobile Internet or application use, with the charges applied to their prepaid balance or postpaid account.

This user guide reflects Optus operational policy and requirements but does not modify obligations of premium managed partners under existing agreements. For the purpose of this policy, the term “premium managed partners” includes Tier 2 content partners, or content providers. In the event of inconsistency, the SMS Gateway Agreement, Premium Services Product Policy (PSPP), relevant Service Description, and Standard Forms of Agreement Documentation will prevail. References to Optus end-users in this guide include both Optus retail customers and customers of participating Optus service providers.

The Optus Direct Carrier Billing Policy for Third-Party Services will be updated where required to ensure it remains consistent with regulatory requirements, marketplace changes, and updates or changes to Optus policy. It defines the following:

- Optus direct carrier billing requirements
- End-user experience guidelines
 - ◇ One-off purchases
 - ◇ Pay-per-view (PPV) purchases
 - ◇ Subscription purchases
 - ◇ In-app billing

Section I.
Direct Carrier Billing Requirements

Section I.

Direct Carrier Billing Requirements

1. Application and Applicable Industry Codes

Premium managed partners are obligated to comply with the Optus Direct Carrier Billing Policy for Third-Party Services, which is subject to regular review and amendment by Optus.

1.1 Disclaimer

The Optus Direct Carrier Billing Policy for Third-Party Services does not constitute legal advice or comprehensive coverage of all legal issues relevant to the provision of direct carrier billing services in Australia. Optus recommends that premium managed partners obtain independent legal advice to ensure their mobile services comply with all applicable Australian laws, regulations, and industry codes and with directions or instructions from relevant government or industry bodies.

1.2 Application

In operating a service, premium managed partners must ensure compliance with all applicable laws, regulations, standards, content requirements, and applicable industry codes of conduct in relation to advertising or promotion for that service. To avoid doubt, but without limitation, this responsibility includes compliance, where applicable, with the C637:2011 Mobile Premium Services (MPS) Industry Code, the Privacy Act 1988 (CT), the Broadcasting Services Act 1992 (CT), the Telecommunications Act 1997 (CT), the Interactive Gambling Act 2001 (CT), the Spam Act 2003 (CT), the Do Not Call Register Act 2006 (CT), the Content Services Code 2008, the Competition and Consumer Act 2010 (CT), and the Do Not Bill/Do Not Contract Determination 2010.

Optus holds premium managed partners responsible for their direct connections to the Optus Mobile Network, regardless of whether these connections are for their own use or for aggregation or resale.

2. External Compliance Monitoring

Optus reserves the right to employ an external party (i.e., Optus compliance monitoring vendor) to perform compliance monitoring of services to ensure adherence to this policy.

Premium manager partners and their content providers, agree to have the Optus compliance monitoring vendor capture advertising or other promotional elements for their services to audit for compliance with this policy. Further, premium managed partners and their content providers agree to allow the Optus compliance monitoring vendor to audit the services operation to ensure compliance with this policy.

3. Content and Music Policies

Optus has established standards for all content made available via the mobile telecommunication networks and channels it owns and operates (i.e., Optus Mobile Network). Detailed in the Optus PSPP, this policy applies to all products and services, including, but not exclusive to, visual images, audiovisual clips, written material, and editorial copy.

Optus prohibits products and services that any Australian jurisdiction would consider illegal. Attempts to make illegal products and services available via the Optus Mobile Network are regarded as a serious matter and result in Optus taking serious action, including, where appropriate or required by law, notifying the relevant authorities.

4. Age Restricted Products and Services

All restricted products and services require age verification before they may be made available to end-users. Classifications of MA15+ or R18+ require that Optus pre-authenticate end-users as being 18 years or older before they may receive such products and services. In addition, end-users must be active on the Optus Restricted Access System (RAS), which operates through the Atomic billing platform.

All restricted products and services must be pre-assessed in accordance with the Classification Board Guidelines by a trained content assessor before being made available on the Optus Mobile Network. At Optus request, premium managed partners must be able to show evidence of this pre-assessment.

Products and services that could, or would be, pre-assessed as MA15+ or R18+ must not be made available via the Optus Mobile Network to end-users unless:

- End-users have requested access to restricted products and services;
- End-users have been verified as being 18 years or older using the Optus RAS database;
- The products and services being accessed comply with the access levels and ratings as stated in the Optus Restricted Access Services Classification Matrix (see Optus PSPP, Appendix A)

Under no circumstances may restricted products and services to be supplied or masked under a non-adult prefixed shortcode. The 195 and 196 shortcode prefix ranges are mandated as the only prefixes that Optus premium managed partners and their Tier 2 content providers may use for supplying restricted products and services.

Products and services classified as X18+ or RC are prohibited on the Optus Mobile Network.

5. Customer Care

Because premium managed partners are required to support end-users, they must provide their content providers' full contact details in Optus Partner Connect (OPC) to ensure Optus can direct customer care issues to the correct party. Changes to customer support contact details for a service should be made in OPC within five working days of the change taking effect to ensure the correct information is available to the respective Optus Customer Facing Units.

6. TIO Escalations

As part of the Premium Services terms of the agreement, Optus reserves the right to pass on premium services-related TIO levies to the premium managed partner. The levies are calculated according to the TIO cost for each case, for example:

- 1 × Level 1 (@\$68.20) TIO case = \$68.20
- 2 × Level 3 (@\$1045.00) TIO case = \$2090.00

TIO levies appear on the monthly settlement report as a single line item, usually one month after the TIO levy was raised. Levy charges are calculated in two parts: Part 1, a referral fee, and Part 2, an operational fee. Representing the fixed TIO fee, Part 1 depends on the complaint level. Part 2 represents a portion of the TIO's operating costs per complaint. Currently, Part 2 is equal to 100% of Part 1. This ratio is reviewed every six months to ensure it reflects the current TIO operating cost levies in relation to Premium Services complaint volumes and referral fees. Information on these fees is available from the TIO Website at <http://www.tio.com.au/>.

Optus provides each premium managed partner a monthly report detailing its TIO cases; however, the levies that Optus charges in no way acknowledge the legitimacy of the TIO cases. The Optus Customer Relations Group (CRG) is responsible for all frontline support to escalated end-user complaints, including TIO cases. Although, the CRG tries to resolve end-user complaints, when possible, with no involvement required by premium managed partners, it might need to escalate TIO cases immediately to premium managed partners.

The CRG communicates with premium managed partners either by email or phone. In both cases, Optus requires premium managed partners to respond within two business days, which satisfies the end-user complaint, allowing Optus to close the case with the TIO.

All premium managed partners must supply 1) an email address to which the CRG can forward TIO issues and 2) the phone number of a nominated staff member empowered to make decisions regarding TIO cases. The nominated staff member's phone number is used only by the CRG and is not provided to other Optus staff members.

Optus accepts no responsibility for an increase in a levy status due to the detail or response time with a TIO case. Premium managed partners are urged to work closely with Optus and the CRG to resolve all TIO and end-user complaints promptly and efficiently.

7. Breaches

Optus reserves the right to respond to service breaches in line with the Optus PSPP, including suspending a shortcode, withholding payments due in connection with the service, or both, until the issue or issues have been resolved.

8. Direct Carrier Billing on the Optus Mobile Network

Aggregators and content providers must adhere to the rules outlined here while operating all direct carrier billed services on the Atomic billing platform. Services that fail to comply with these requirements have their Atomic connection reviewed for termination.

Refer to the Optus Partner API User Guide for further information on the Atomic billing platform.

8.1 Using the Atomic Billing Platform

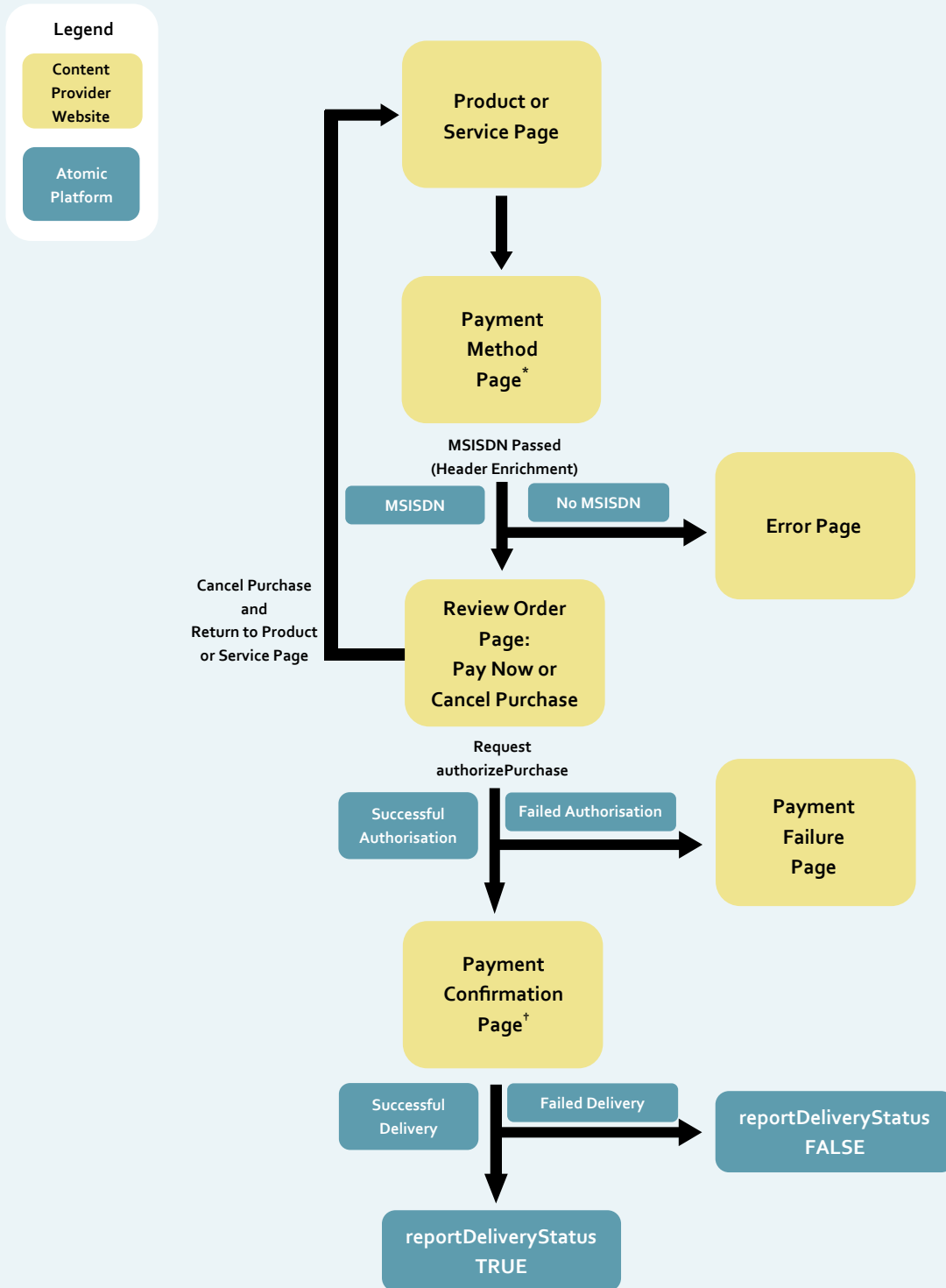
As Atomic-connected partners, aggregators are the only entities permitted to apply charges to Optus end-user accounts. Aggregators must host all direct carrier billing payment pages; they must not provide content providers with a means of billing Optus end-users directly. All purchase hyperlinks on content provider mobile Internet pages must direct end-users to the aggregator-hosted payment pages or to similar aggregator-hosted processes embedded on the content providers' mobile Internet pages.

The type of payment is configured at the product code level.

Two-Phase Payment

Optus recommends using two-phase charging for payments. In the two-phase payment model depicted in Exhibit 1, the Atomic billing platform processes an initial charge and then requires confirmation for product or service delivery. If sufficient funds exist, the product or service is delivered and the transaction is confirmed.

Exhibit 1: Two-Phase Payment Model (Recommended)

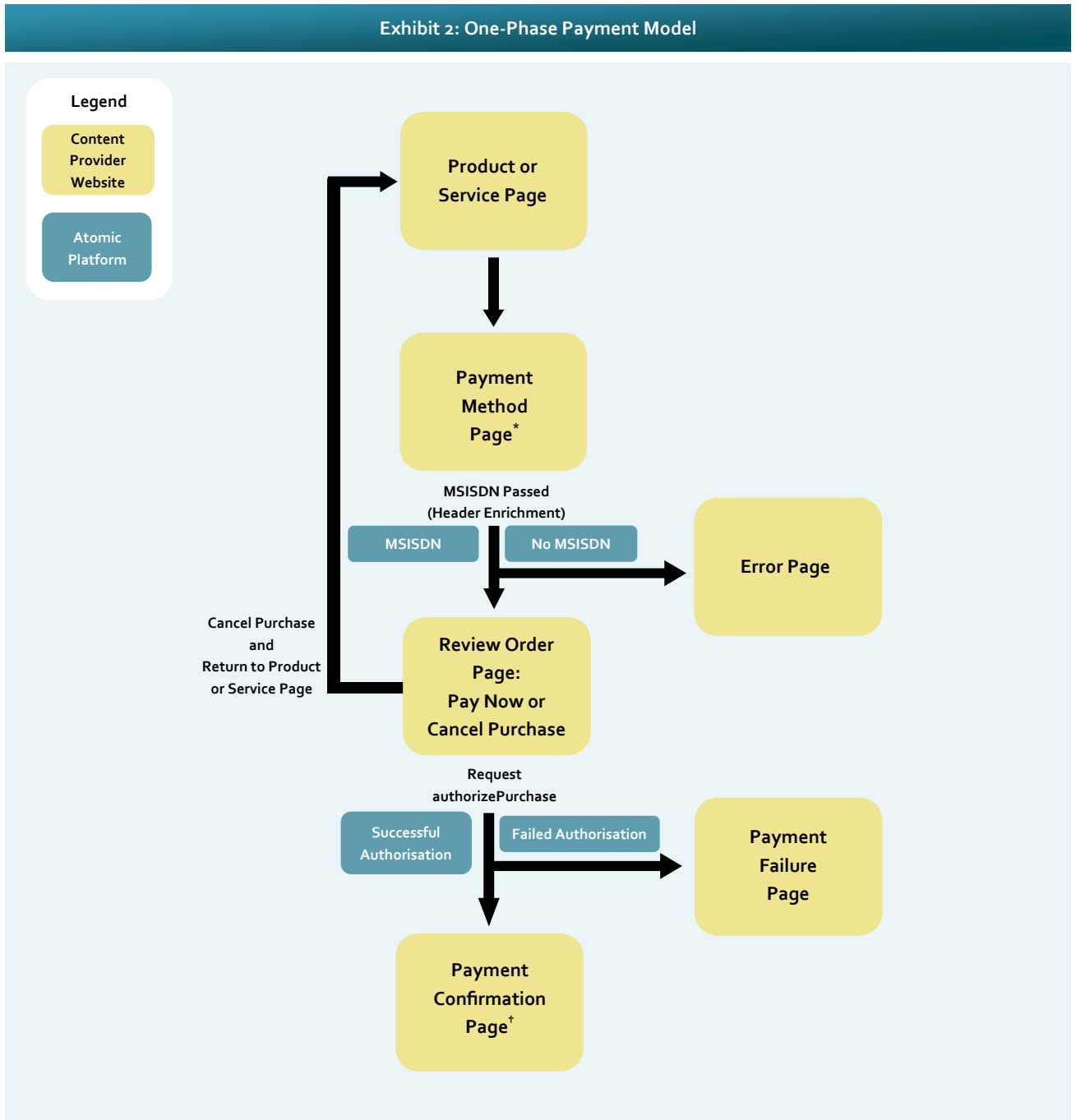


*Select Payment Method will be shown only if multiple methods are available.

†End-user receives confirmation page if payment is successful; it will contain a hyperlink to the product or service for supply or delivery.

One-Phase Payment

In the one-phase payment model depicted in Exhibit 2, the Atomic billing platform processes the charge, without requiring sufficient funds confirmation for product or service delivery.



*Select Payment Method will be shown only if multiple methods are available.

†End-user receives confirmation page if payment is successful; it will contain a hyperlink to the product or service for supply or delivery.

8.2 Approval of Aggregator Payment Templates

Optus must approve all aggregator payment page templates before implementation. Refer to Section 9 for advertising and service requirements and to Sections 14 through 17 for service-specific requirements.

8.3 API Calls and Product Codes

When sending an SMS message in conjunction with a charge made via the Atomic billing platform, the aggregator must use only the Atomic sendSMS API call, which combines the SMS message and charge functions. The aggregator must not send two separate API calls, such as sendSMS and authorizePurchase.

Optus provides all Atomic-integrated content providers with a set of Atomic product codes, which they must use according to the instructions given at the time of distribution.

8.4 Atomic Notification Messages

Notification SMS messages must be sent from the Atomic billing platform. Send only approved notification SMS messages, as detailed below. Use the sendSMS API call with the appropriate product code, as applicable.

Approved notification SMS messages include:

1. \$30 spend notification SMS message
2. Subscription charge confirmation SMS message
3. Subscription charge failure SMS message
4. Unsubscribe confirmation SMS message

8.5 SMS Marketing Messages

SMS marketing messages must never be sent via the Atomic billing platform.

9. Advertising and Service Requirements

Sections 14 through 17 describe in detail advertising requirements for each service type. Optus expects premium managed partners using direct carrier billing to meet these basic requirements.

9.1 Page Hosting

To ensure efficient billing and consistency in the end-user experience, the aggregator must host all payment pages or processes presented during direct carrier billing. Content providers must not serve payment pages, unless Optus approves an exception.

9.2 Payment Pages

All payment pages must include the following information:

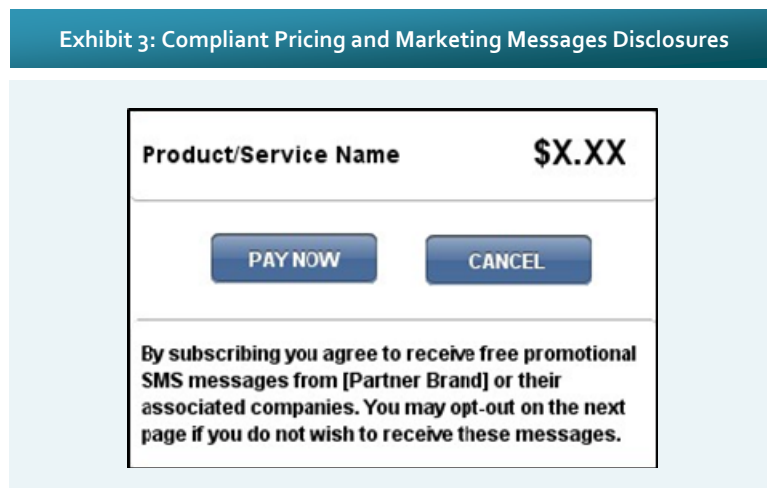
Requirement	Explanation
Product or service name	Name of the product or service offered and sold.
Price	Full price (including GST, if applicable) in Australian dollars using the \$ symbol, displayed prominently and in a manner that is easy to understand.
Helpline number	Local-charge or free-call helpline number labelled clearly as a source of assistance. Note: This number may not be directed to the Optus helpline.
Marketing disclosure (if applicable)	Clear notification to end-users of marketing opt-in if they continue with the purchase.
Purchase button	Hyperlink, featuring the call-to-action (e.g., "Buy Now" or "Subscribe Now"), to initiate a charge.
"Cancel" or "Back" option	Facility for end-users to navigate away from the payment page. This option should lead either to the homepage or, for a better end-user experience, to the mobile Internet page viewed most recently.
Terms and conditions hyperlink	Hyperlink leading consumers to a summary page (see Section 9.5).

In addition, subscription signup payment pages must include:

Subscription Requirement	Explanation
Subscription disclosure	Notification indicating clearly the recurring nature of the product or service (e.g., a "Subscribe Now" button, or the word "subscribe" or "subscription" at the start of a product or service disclosure).
Charge period	Billing frequency and length of time over which the end-user will be billed displayed clearly and prominently with the pricing information.
Quantity	Number of products end-users will receive per charge period displayed clearly and prominently.
Free period or products and services (where applicable)	Notification stated clearly about the provision of free products or services, or about the period of time during which products or services will be delivered free of charge, to end-users who have subscribed.

9.3 Pricing and Purchase Buttons

On all payment pages, the pricing information must be within close proximity to the purchase button, and, if applicable, the disclosure of marketing SMS messages opt-in must be within close proximity to the purchase button, directly after the payment information, as depicted in Exhibit 3.



9.4 Logos

To build end-users' trust and confidence, Optus recommends that aggregators use the "Pay with Optus" logo and tagline on their payment pages. Aggregators choosing to use the Optus logo and tagline must use the official image, shown in Exhibit 4.



9.5 Terms and Conditions Hyperlink

Include on all payment pages a hyperlink to the terms and conditions on a separate mobile Internet page. All terms and conditions summary pages must include the following information:

- Content provider's trading name or operating name
- Content provider's registered address
- Payment and service terms and conditions
- Local-charge or free-call helpline number
- Carriage fee disclosure
- Hyperlink allowing end-users to return to the payment page
- Optional email address or content provider's Website URL

9.6 Page Style Rules

Present all mobile Internet pages to the consumer with a minimum font size of six points.

9.7 Device Detection

Always employ the user agents of end-user mobile devices to ascertain their capabilities. To avoid end-user care issues, aggregators, in cooperation with their content providers, must employ user agents to ensure they offer only mobile products and services compatible with end-user mobile devices.

10. Billing Requirements

Optus expects aggregators to adhere to the following requirements for all direct carrier billed products and services. For additional details, refer to payment requirements within the relevant service types in Sections 14 through 17.

10.1 Customer Billing

Ensure that end-users are fully aware, on the payment page, of a product or service's specific price and charge period. To avoid confusion and unnecessary end-user care issues, this information must align with the charges applied to their account. Show the charge billed to Optus end-user accounts exactly as it is displayed on the payment page, with the same price and charge period. Partial payments are unacceptable; bill the product or service as advertised, including in the event of payment failure.

10.2 Price Points

The current maximum price point for a direct carrier billed service on the Optus Mobile Network is \$30.

10.3 Retry Policy

Retry failed transactions in line with Optus requirements as detailed in the Optus PSPP.

10.4 Bill Descriptions

All bill descriptions on end-user accounts must include the product or service name as displayed on the mobile Internet page. Additionally, the helpline number and content provider name, as saved in OPC for each product or service, will appear on the end-user account. The character limit for each bill description is 24 alphanumeric characters.

10.5 \$30 Spend Notifications

The use of direct carrier billing requires that aggregators send \$30 spend notifications when end-users reach or exceed a \$30 spend limit on a product or service on one MSISDN, within one calendar month unless preapproved by Optus. Aggregators may display a spend notification on the payment confirmation page or may send it to the end-user within an SMS message.

For one-off purchases, PPV purchases, subscription services, and in-app services, Optus recommends that the \$30 spend notification be displayed on the content provider- or aggregator-hosted payment confirmation page. The information provided on this page must advise that the end-user has reached or has exceeded a \$30 spend limit per particular product or service or Website, per calendar month, per MSISDN.

If sent via SMS message, the \$30 spend notification SMS message must include the following information:

- “FreeMsg” prefacing the SMS message
- Notification that the SMS message is for informational purposes only
- Notification that the end-user has reached or has exceeded the \$30 spend limit for the product, service, or Website for that calendar month
- Product, service, or Website name
- Unsubscribe information, if applicable
- Local-charge or free-call helpline number

11. Shortcodes

Optus requires the use of shortcodes for all subscription services because of subscription charge confirmation SMS messages, \$30 spend notification SMS messages (i.e., if mobile Internet page spend notifications are not used), and, if applicable, marketing SMS messages. Only one shortcode may be allocated per service or Atomic product code; Optus prohibits multiple services on the same shortcode.

One-off purchases and PPV purchases do not require a shortcode. However, aggregators may use a shortcode, if preferred, to send a \$30 spent notification in place of a mobile Internet page spend notification.

12. Marketing

Aggregators and content providers may send marketing SMS messages to Optus end-users providing they follow the set marketing regulations for direct carrier billed services. Aggregators and content providers must place a marketing disclosure within close proximity to the purchase button; and, they may send marketing SMS messages only to end-users who keep the pre-ticked marketing box ticked at the time of purchase.

12.1 Consent for Marketing SMS Messages

For Optus end-users, subscribing to a service or making a one-off purchase serves as express consent to receive marketing SMS messages. However, to obtain express consent in this manner, the content provider and aggregator must disclose to end-users, *before* the subscription or purchase occurs, that their subscription or purchase will add them to a marketing database. Content providers and aggregators must place this marketing disclosure, shown in Exhibit 5, in close proximity to the purchase button on the subscription signup or one-off payment page. If this standard is upheld, Optus considers express consent to have been obtained from the end-user.

Exhibit 5: Marketing Opt-In Disclosure

“By purchasing, you agree to receive free promotional SMS messages from <company name> or their associated companies. You may opt out on the next page if you do not wish to receive these messages.”

[The “next page” referred to is the payment confirmation page, which includes pre-ticked marketing opt-in tickboxes. These may be unticked to deny express consent.]

Aggregators are prohibited from adding to a marketing database end-users whose purchase fails.

12.2 Pre-ticked Marketing Tickboxes

According to ACMA requirements, a pre-ticked marketing tickbox alone fails to constitute express consent. However, end-user acts of purchasing, or agreeing to purchase, serve as express consent; as such, aggregators may pre-tick marketing tickboxes provided end-users can un-tick these tickboxes. Express consent has been obtained if the end-user makes a purchase and leaves the marketing tickbox ticked. If pre-ticked, the marketing tickbox must be above the fold. End-users who untick the marketing tickbox are considered to have denied express consent to receive SMS marketing messages.

When making PPV purchases, no payment confirmation page exists, so aggregators must present the marketing tickbox on the initial payment page, within close proximity to the purchase button.

Where no marketing will occur in purchasing or subscribing to a product or service, the requirements for marketing tickboxes may be ignored. Where available, aggregators may redirect end-users to the product or service rather than requiring them to click to proceed to the payment confirmation page.

12.3 Marketing Messages

Marketing SMS messages must comply fully with the Spam Act 2003 and may not be billed to end-users. Optus prohibits the use of WAP push for sending marketing SMS messages.

12.4 Opting Out of Marketing SMS Messages

Opt-out functionality must be available through both a mobile Internet page and via an SMS message. End-users must be able to opt out of marketing by un-ticking the marketing tickbox at the point of purchase or by sending STOP to the associated shortcode.

On the unsubscribe confirmation page, unless the aggregator has auditable evidence from the content provider that end-users have provided express consent previously, the marketing tickbox must not be pre-ticked. When end-users are unsubscribing via SMS, a marketing opt-in option may be provided in the unsubscribe confirmation message. However, end-users must reply with consent before post-subscription marketing messages are sent.

13. Unsubscribing from Subscription Services

Aggregators and content providers providing subscription services must ensure that Optus end-users are able to unsubscribe both from a mobile Internet page and via an SMS message.

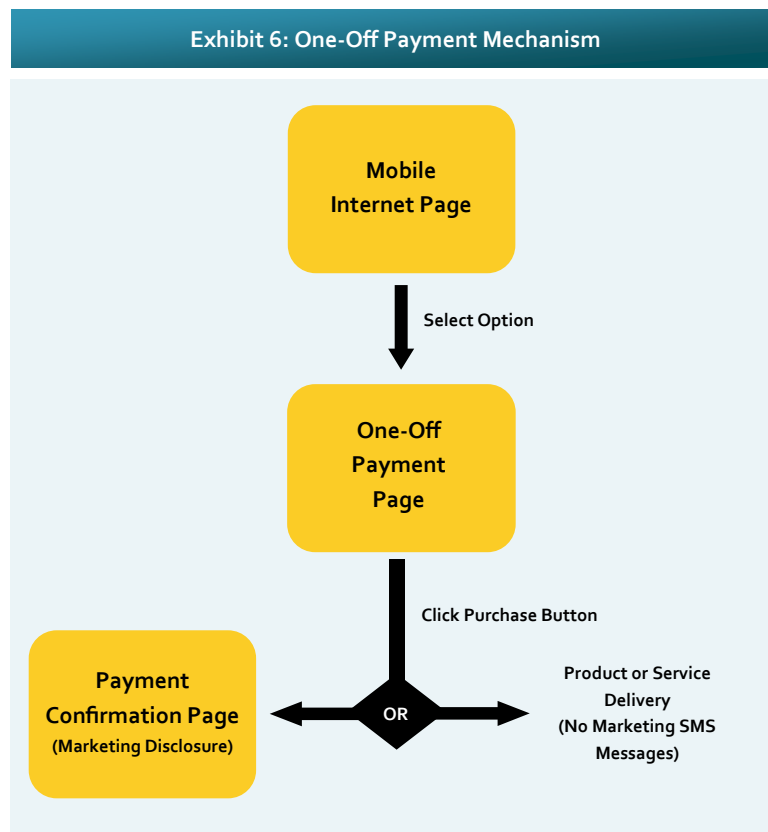
Section II.
End-User Experience Guidelines

Section II.

End-User Experience Guidelines

14. One-Off Purchases

When a product or service is purchased once, with no recurring charge, it is considered a one-off purchase. This charge is a single, complete amount for the product or service, applied to an end-user's prepaid balance or postpaid account, precipitated by a one-off purchase mechanism, depicted in Exhibit 6.



14.1 One-Off Payment Page

The payment page for one-off purchases must include the following information:

- Product or service name
- Purchase button
- Price (including GST) within close proximity to the purchase button
- Marketing disclosure within close proximity to the purchase button, if applicable
- Local-charge or free-call helpline number
- "Cancel" or "Back" option
- Hyperlink to the terms and conditions

Exhibit 7 shows two versions of a payment page for a one-off product; one displays a marketing disclosure. Exhibit 8 shows payment pages for two Optus Zoo one-off products, both without a marketing disclosure.

Exhibit 7: Off-Portal One-Off Payment Page, with and without Marketing Disclosure

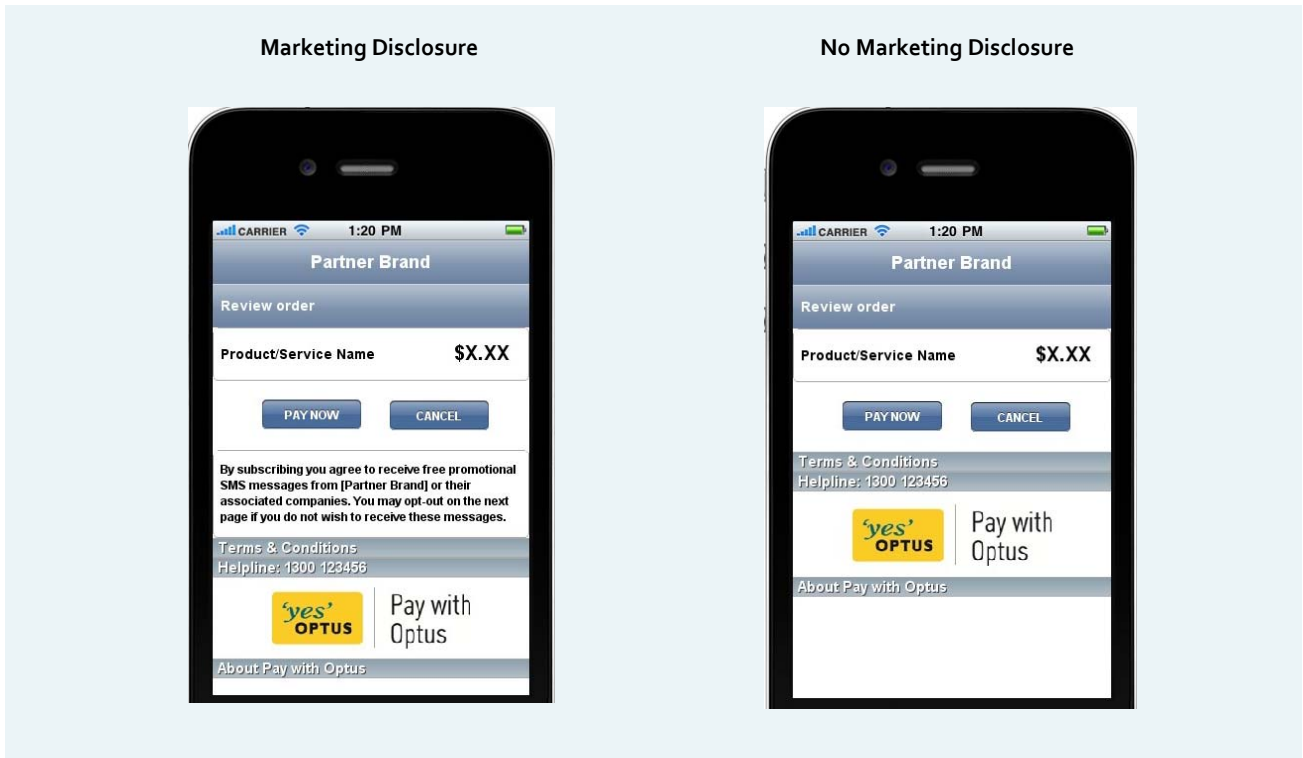
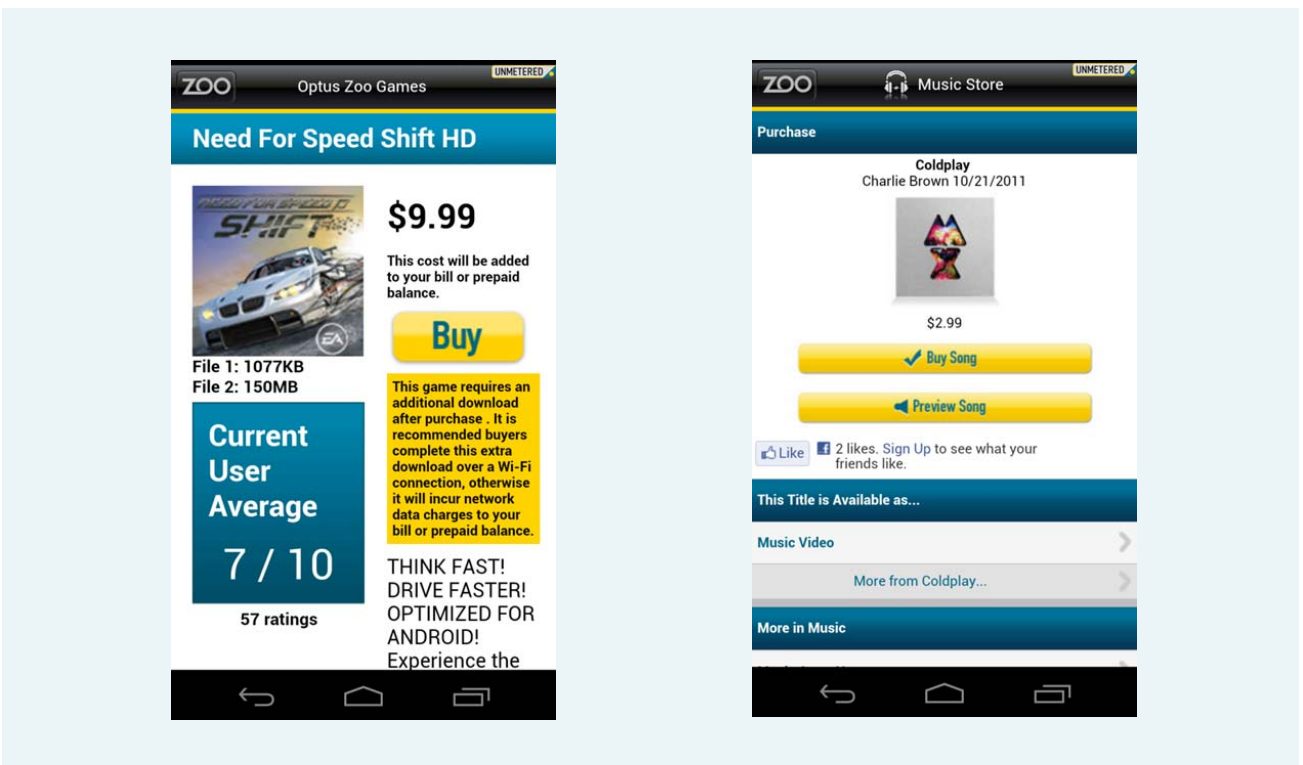


Exhibit 8: Optus Zoo One-Off Payment Pages, without Marketing Disclosure



14.2 One-Off Payment Confirmation Page

Once end-users confirm their payment, aggregators redirect to a content provider– or aggregator-hosted payment confirmation page. This page confirms a successful purchase or alerts the end-user to an unsuccessful purchase. Successful purchase confirmations are accompanied by the marketing tickbox, if applicable. When the product or service does not include marketing, aggregators and content providers may redirect automatically to the purchased product or service.

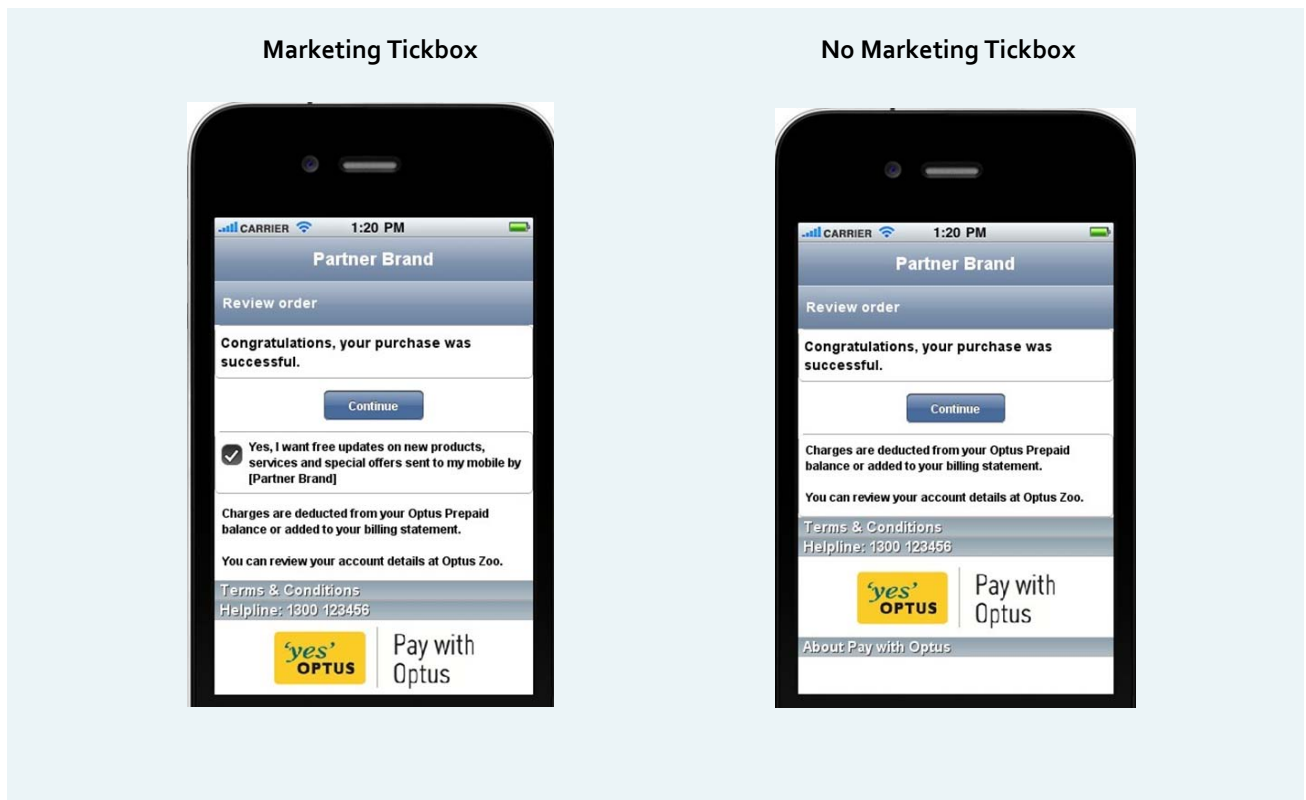
When the Payment Succeeds

The payment confirmation page must include the following information:

- Notification of purchase success
- Product or service name
- Price (including GST)
- Atomic transaction ID (optional)
- Marketing tickbox (if applicable)
- Hyperlink to the product download and a brief explanation of this hyperlink (if applicable)
- Hyperlink to the terms and conditions

Exhibit 9 shows two versions of a one-off payment confirmation page; one displays a marketing tickbox.

Exhibit 9: Off-Portal One-Off Payment Confirmation Page, with and without Marketing Tickbox



When the Payment Fails

The aggregator must host the payment failure page, and it must include the following information:

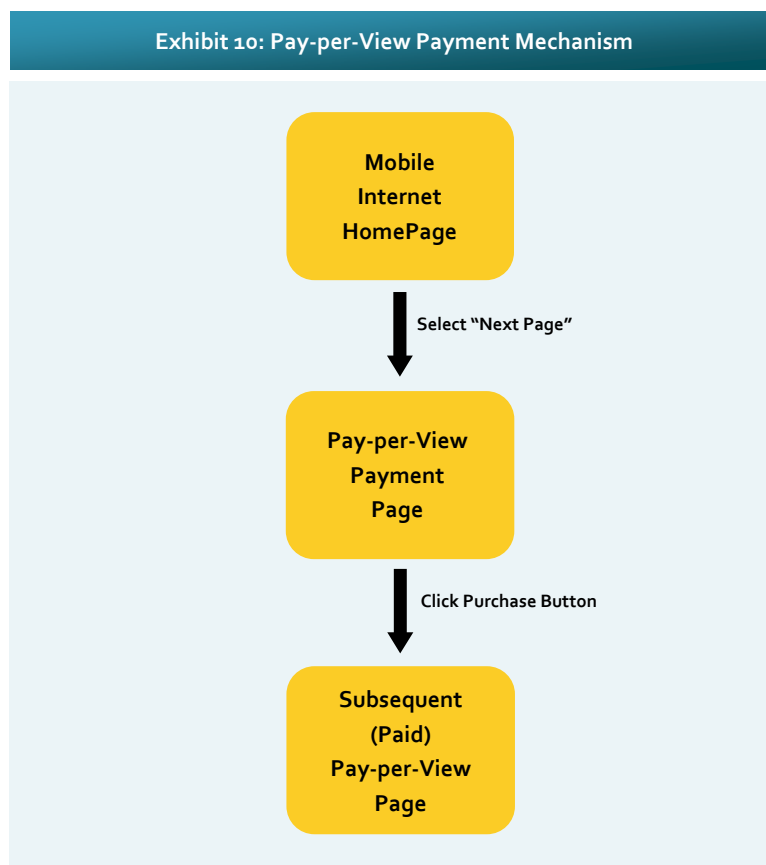
- Notification of payment failure
- Reason for payment failure in user-friendly terms
 - ◇ “You have an insufficient prepaid balance. Please recharge and try again.”
 - ◇ “A network issue occurred at the time of the transaction. Please try again.”
- Notification that no charge has been applied to the end-user’s account
- Hyperlink to the homepage
- Hyperlink to the terms and conditions

Optus recommends that the payment failure page provide end-users a top-up hyperlink (e.g., `Top Up Here`). Alternatively, hyperlink to the end-user’s account for top-up details.

If the payment fails, end-users must not be added to marketing databases.

15. Pay-per-View Purchases

When end-users are charged for each individual mobile Internet page viewed, they are making a PPV purchase, depicted in Exhibit 10. Aggregators, not content providers, must serve payment hyperlinks on PPV pages.



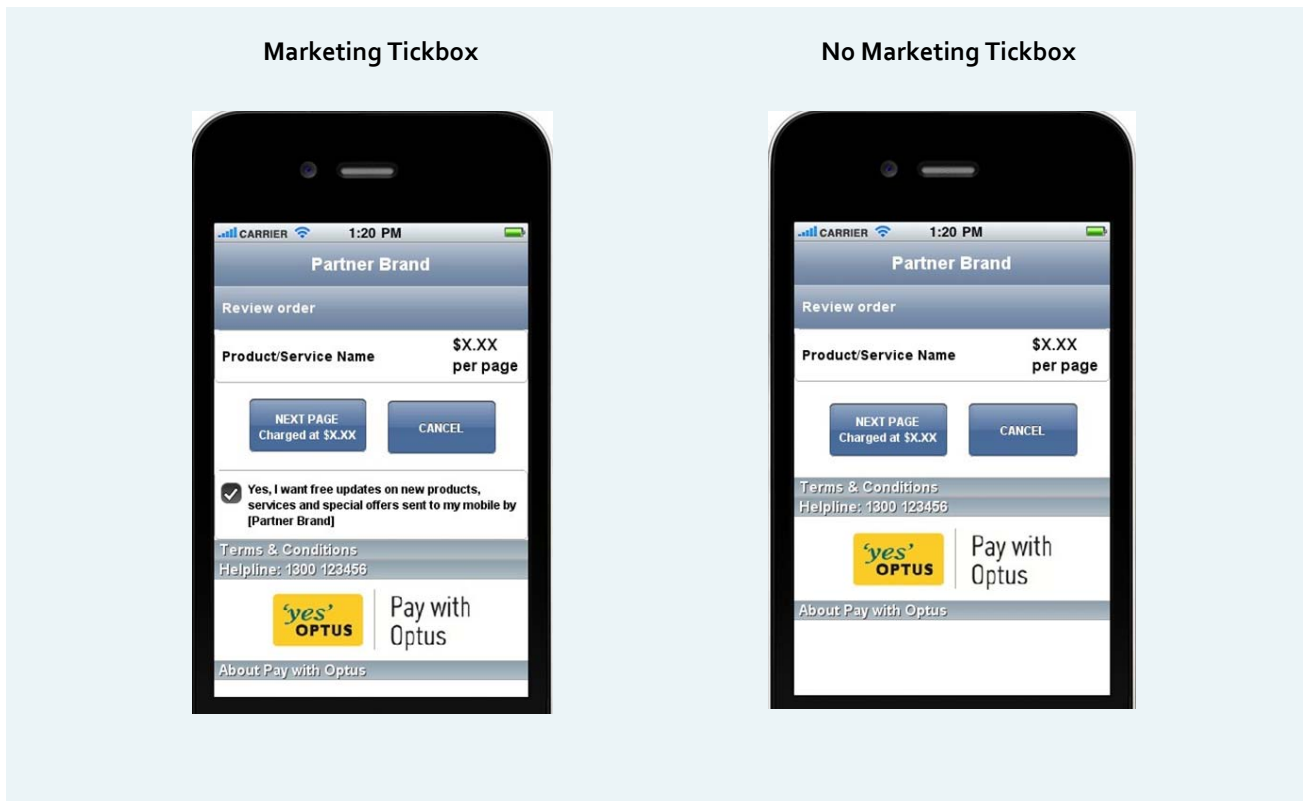
15.1 Pay-per-View Payment Page

For PPV purchases, the initial payment page must be shown as a standalone page before any individually charged PPV pages. The initial payment page must include the following information:

- Product or service name
- Price (including GST) per page, within close proximity to the purchase button
- Purchase button informing end-users of the price of subsequent pages, such as "Next page charged at \$X.XX"
- Marketing tickbox within close proximity to the purchase button (if applicable)
- Local-charge or free-call helpline number
- "Cancel" or "Back" option
- Hyperlink to the terms and conditions

Exhibit 11 shows two versions of a PPV initial payment page; one displays a marketing tickbox.

Exhibit 11: Off-Portal Pay-per-View Initial Payment Page, with and without Marketing Tickbox

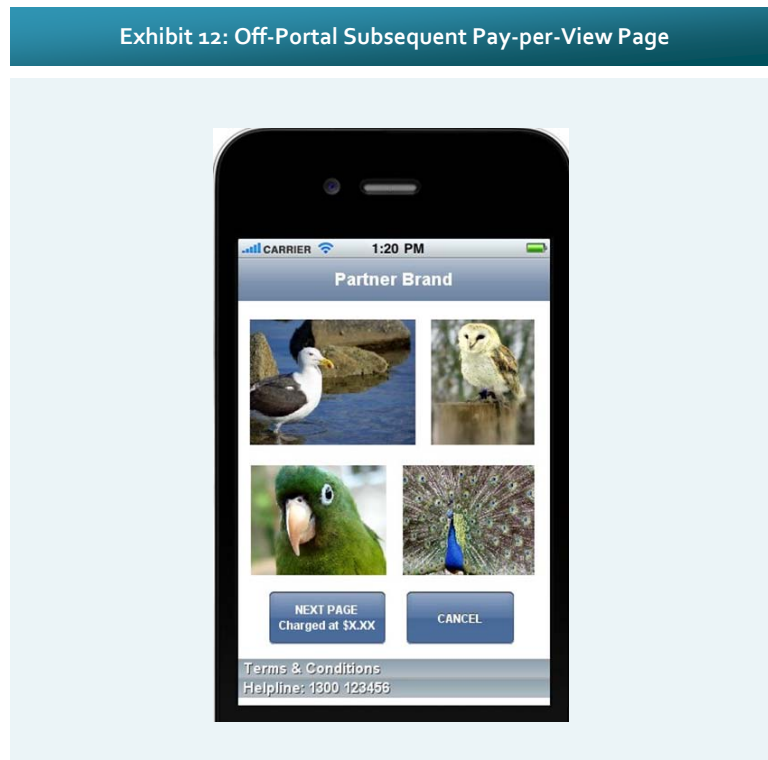


15.2 Subsequent Pay-per-View Pages

After the PPV initial payment page, all subsequent PPV pages must include a PPV payment hyperlink or icon served by the aggregator, including the term “Next” or “Next Page” and the price. When clicked, the hyperlink or icon charges end-users to view the subsequent page.

Each new PPV session requires a new purchase authorisation process, as described in Section 15.1. End-users who close one PPV session, then start another, must reauthorise the new PPV session.

Exhibit 12 shows a subsequent PPV page.



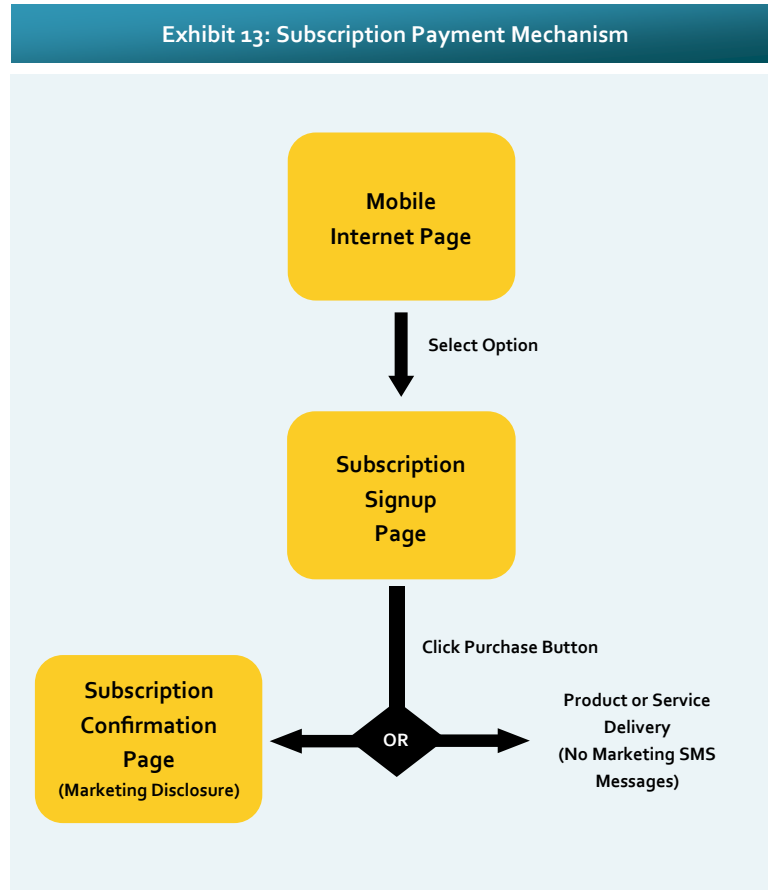
15.3 Pay-per-View Payment Failure Page

The payment failure page must include the following information:

- Notification of payment failure
- Reason for payment failure in user-friendly terms
 - ◇ "You have an insufficient prepaid balance. Please recharge and try again."
 - ◇ "A network issue occurred at the time of the transaction. Please try again."
- Notification that no charge has been applied to the end user's account for the requested PPV page
- Hyperlink to the homepage
- Hyperlink to the terms and conditions

16. Subscription Signup and Unsubscribe Confirmation

A subscription delivers a regular product or service on a recurring basis in return for charges applied to the end-user's prepaid balance or postpaid account, depicted in Exhibit 13. An Atomic-provisioned shortcode is required for all subscriptions. Refer to Sections 13, 16.3, and 16.6 for specific Atomic shortcode and SMS messaging information.



16.1 Subscription Signup Page

The signup page for subscription services must include the following information:

- Service name
- Purchase button (e.g., "Subscribe Now" or subscription disclosure at the beginning of the payment information)
- Price (including GST) within close proximity to the purchase button
- Charge period and quantity of products to be received per charge period
- Marketing disclosure within close proximity to the purchase button (if applicable)
- Local-charge or free-call helpline number
- "Cancel" or "Back" option
- Hyperlink to the terms and conditions

Services with a free period or free products and services also require:

- Free period duration or
- Quantity of free products and services

For product and service purchases incurring charges *in addition* to the subscription charge, see Section 16.4.

Exhibit 14 shows two versions of a subscription signup page for an off-portal subscription; one displays a marketing disclosure. Exhibit 15 shows a subscription signup page for an Optus Zoo subscription, without a marketing disclosure.

Exhibit 14: Off-Portal Subscription Signup Page, with and without Marketing Disclosure

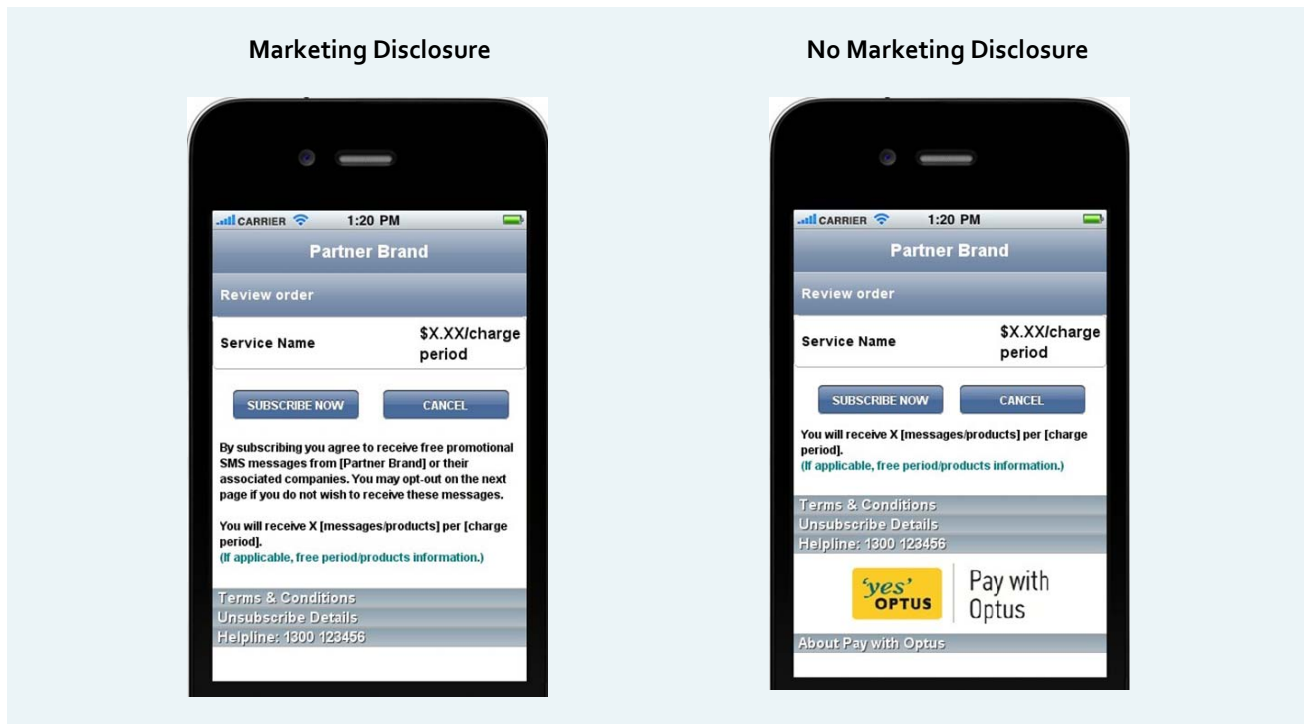
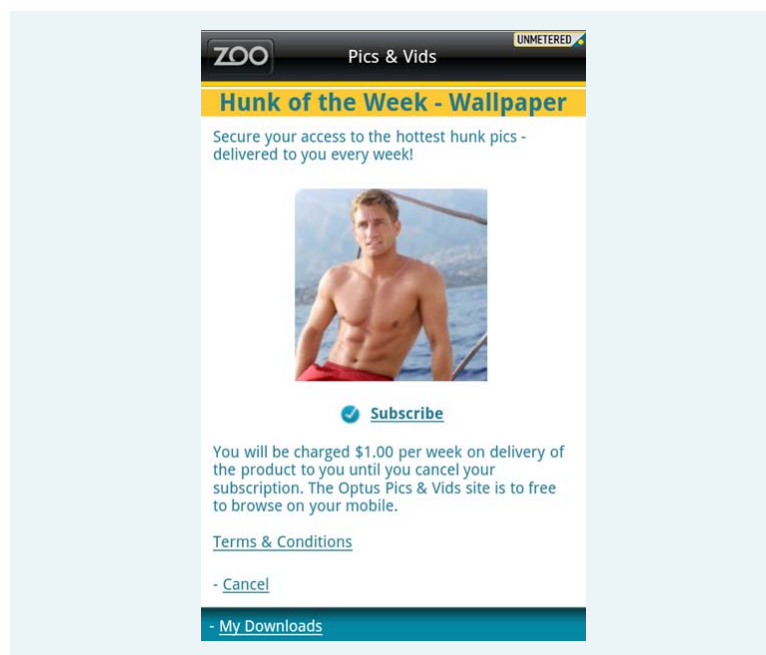


Exhibit 15: Optus Zoo Subscription Signup Page, without Marketing Disclosure



16.2 Subscription Confirmation Page

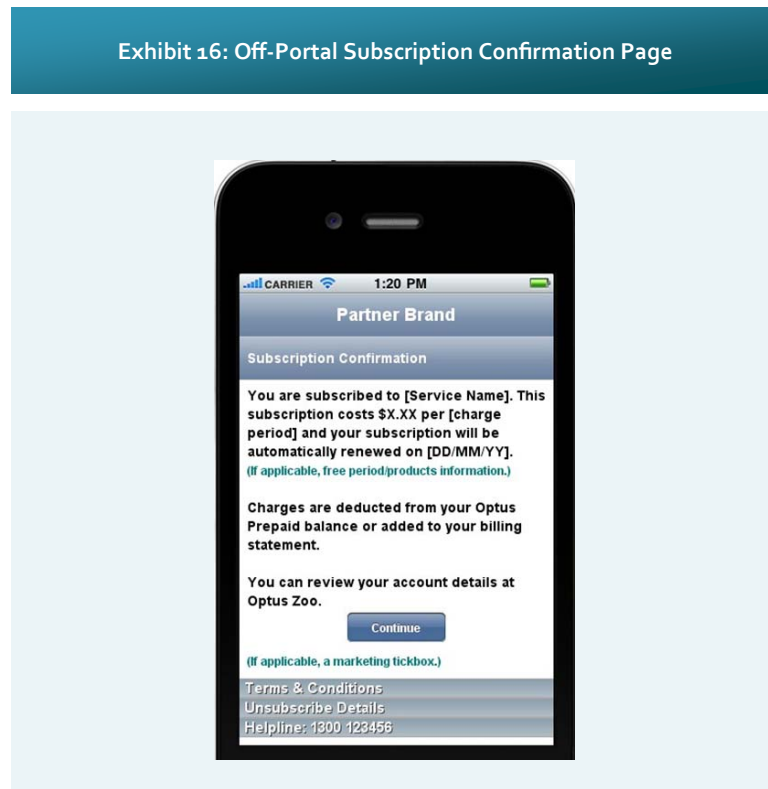
Once end-users confirm their payment, aggregators redirect to a content provider– or aggregator–hosted subscription confirmation page. This page confirms a successful purchase or alerts the end-user to an unsuccessful purchase. Successful purchase confirmations are accompanied by the marketing tickbox, if applicable. When the product or service does not include marketing, aggregators may redirect automatically to the purchased product or service.

When the Subscription Payment Succeeds

The subscription confirmation page must include the following information:

- Notification of a successful purchase
- Service name
- Price, billing frequency, and charge period
- Notification of the recurring charge that will be applied to the end-user’s prepaid balance or Optus mobile phone bill until unsubscribed
- Atomic transaction ID (optional)
- Marketing tickbox (if applicable)
- Hyperlink to product download and a brief explanation of this hyperlink (if applicable)
- Hyperlink to the terms and conditions

Exhibit 16 shows a subscription confirmation page.



When the Subscription Payment Fails

The aggregator must host the payment failure page, and it must include the following information:

- Notification of payment failure
- Reason for payment failure in user-friendly terms
 - ◇ “You have an insufficient prepaid balance. Please recharge and try again.”
 - ◇ “A network issue occurred at the time of the transaction. Please try again.”
- Notification that no charge has been applied to the end-user’s account
- Hyperlink to the homepage
- Hyperlink to the terms and conditions

16.3 Ongoing Subscription Processing Rules

A recurring charge is applied to the end-user’s prepaid balance or postpaid account for all active subscriptions. The applied charge must align with the price and charge period stated on the subscription signup page. A subscription charge confirmation SMS message must be sent as the end-user is charged; therefore, this transaction must be executed between 8:00 A.M. and 9:00 P.M. AEST/ADST, Monday to Friday, and between 9:00 A.M. and 9:00 P.M. AEST/ADST on weekends and public holidays, unless the recipient has been notified otherwise.

Subscription Charge Confirmation SMS Message

When a subscription charge is applied to an end-user’s prepaid balance or postpaid account, aggregators must send a free subscription charge confirmation SMS message to the end-user with a notification that the subscription charge has been applied. This subscription charge confirmation SMS message should be sent as the end-user is charged using the sendSMS API call.

The subscription charge confirmation SMS message does not replace the \$30 spend limit notification SMS message unless each subscription charge is greater than \$15.00. The subscription charge confirmation SMS message must never be a WAP push message.

The subscription charge confirmation SMS message must include:

- “FreeMsg” prefacing the SMS message
- Notification that the end-user has been charged for a subscription, including the term “subscription” or “subscribed”
- Service name
- Price (including GST) and charge period
- Local-charge or free-call helpline number
- Unsubscribe information (e.g., “Reply STOP to stop”)

Payment Failure Notification SMS Message

In the event of subscription payment failure, aggregators must send a free payment failure notification SMS message to the end-user, shown in Exhibit 17. The payment failure notification SMS message must include the following information:

- Notification of payment failure
- Reason for payment failure in user-friendly terms
 - ◇ “You have an insufficient prepaid balance. Please recharge and try again.”
 - ◇ “A network issue occurred at the time of the transaction. Please try again.”
- Notification that no charge has been applied to the end-user’s account
- Notification of payment retry time
- Notification of end-user access or denial of access to the associated mobile Internet page
- Local-charge or free-call helpline number

Exhibit 17: Payment Failure Notification SMS Message

“FreeMsg: <Subscription product or service name> was unable to renew your subscription due to <failure reason>. Youve not been charged. We’ll retry this charge in <number of days> days. Help? 1300XXXXXX”

“FreeMsg: Hot Tones was unable to renew your subs due to insufficient funds. U have not been charged. We will retry this charge in 2 days. Help? 1300XXXXXX”

Aggregators cannot break down failed payments into smaller amounts to retry. End-users who attempt to access a subscription page for which payment has failed should receive an explanatory message on the page with an invitation to retry the subscription signup.

Complete Failure of the Ongoing Subscription Charge

In the event of continued payment failure after permitted retries, as specified above and in the Optus Partner API User Guide, aggregators must remove the end-user from all relevant subscription and marketing databases.

16.4 Additional Purchases

When an end-user requests products and services in addition to the subscription and associated subscription charge, the aggregator applies the one-off requirements to the additional products, services, or both, as described in Section 14, provided that doing so does not subscribe the end-user to a new service. When the end-user, in purchasing additional products and services, subscribes to a new service, the aggregator should apply the requirements described in Section 16.

16.5 Unsubscribe Confirmation Page

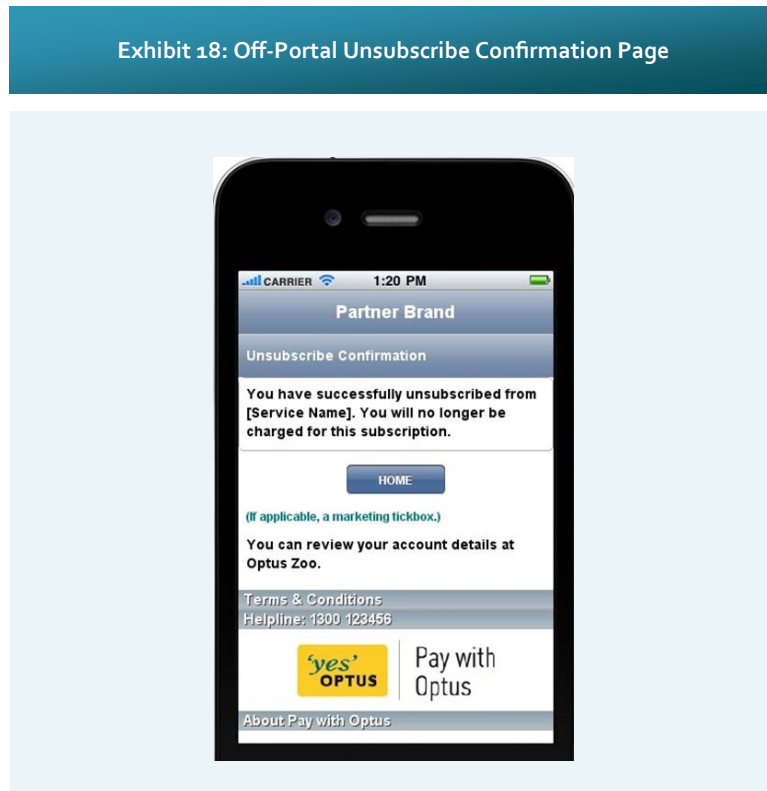
All subscription services must provide end-users with the ability to unsubscribe within the mobile Internet site. Before end-users click the "Unsubscribe" button, aggregators and content providers must advise them that they will forfeit the remainder of the subscription charges or that they will have access to the service until the expiry date.

The content provider may host the unsubscribe page itself; however, the aggregator must host the unsubscribe confirmation page, which confirms that the end-user has been unsubscribed. The aggregator must remove unsubscribed end-users from marketing databases, unless an end-user gives express consent for ongoing marketing SMS messages by ticking a marketing tickbox on the unsubscribe confirmation page.

The unsubscribe confirmation page must include the following information:

- Notification that the end-user has unsubscribed successfully
- Service name
- Notification that charges will no longer be applied to the end user's account
- Marketing tickbox (if applicable)
- Hyperlink to the homepage
- Hyperlink to the terms and conditions

Exhibit 18 shows an unsubscribe confirmation page.

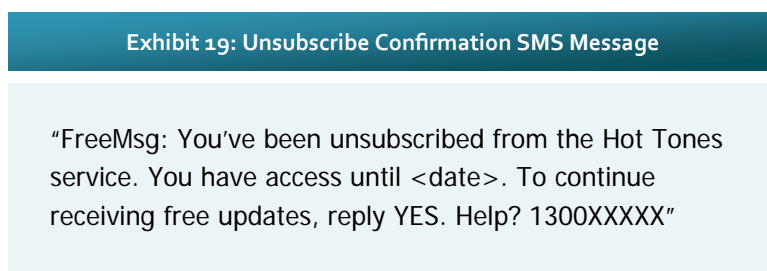


16.6 Unsubscribe Confirmation SMS Message

When an end-user sends STOP to a subscription shortcode, the aggregator must send a free SMS message—with no marketing elements or advertisements—confirming service termination, shown in Exhibit 19.

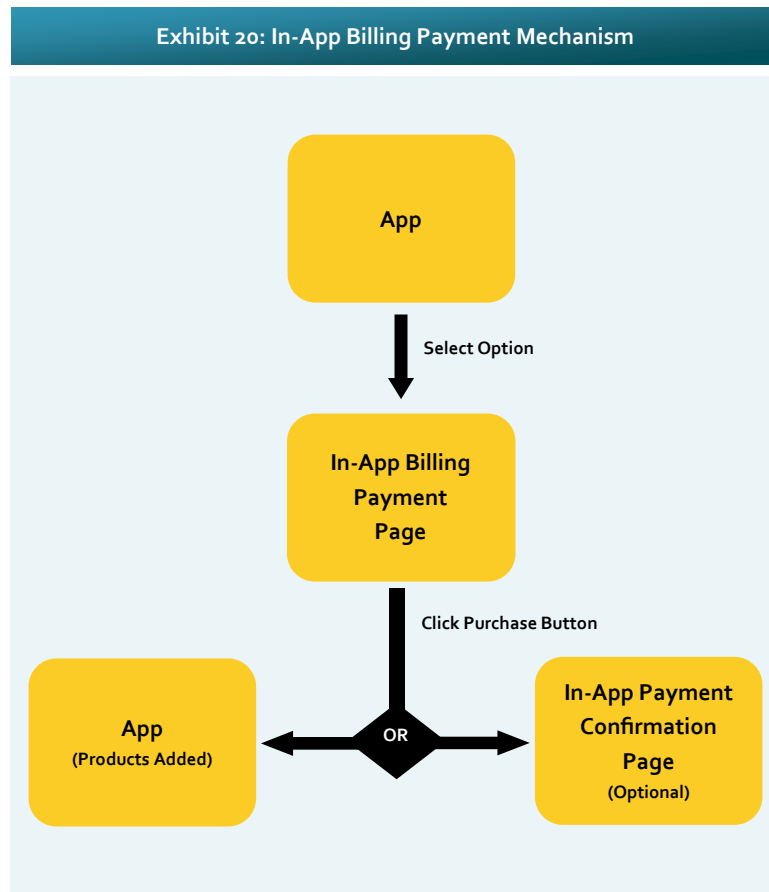
The unsubscribe confirmation SMS message must include the following information:

- “FreeMsg” prefacing the SMS message
- Service name
- Notification of forfeiture of the remainder of the subscription charges (if applicable) or access to the service until the expiry date
- Opt-in for ongoing marketing messages (if applicable)
- Local-charge or free-call helpline number



17. In-App Billing

In-app billing applies to end-user purchases, such as upgrades or additional products, made within a mobile app, depicted in Exhibit 20. The aggregator must host the payment page or similar processes embedded within the content provider's mobile Internet pages. Under no circumstances may aggregators share Optus end-user details with apps. Marketing opt-ins are acceptable as detailed in Section 12.

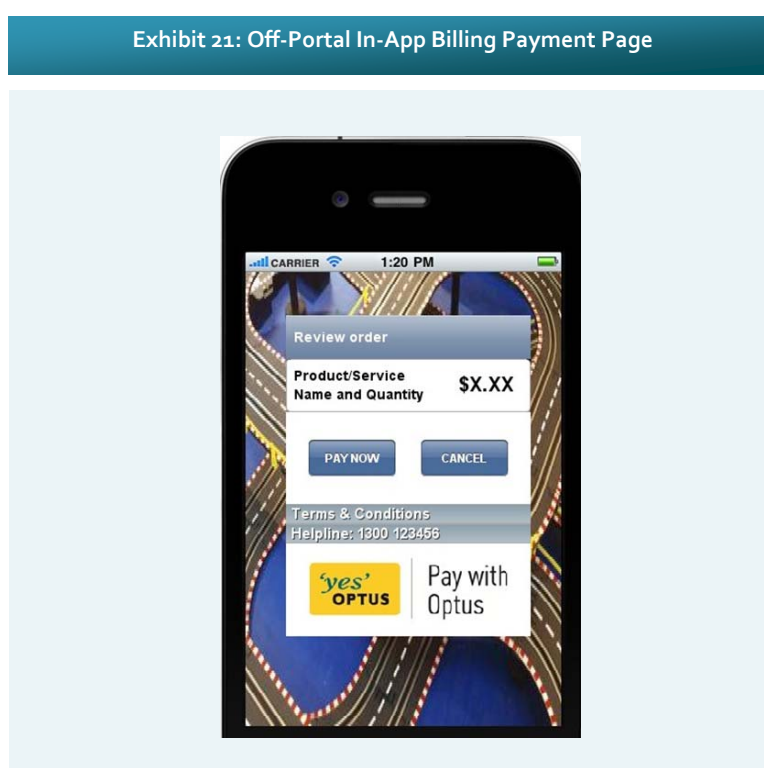


17.1 In-App Billing Payment Page

The in-app billing payment page must include the following information:

- Product or service name
- Purchase button
- Price (including GST) within close proximity to the purchase button
- Quantity of products to be received
- Local-charge or free-call helpline number
- “Cancel” or “Back” option
- Hyperlink to the terms and conditions

Exhibit 21 shows an in-app billing payment page.



17.2 In-App Payment Confirmation Page

Once the end-user makes a payment successfully, the aggregator may redirect to a one-off payment confirmation page, as described in Section 14.2, then transfer back to the app. Alternatively, the aggregator may transfer immediately back to the app and notify the end-user that a charge for the product or service has been applied to his or her account.