

Irdeto Monetize

- AN IRDETO BROADBAND SOLUTION COMPONENT FOR CONTENT MANAGEMENT

SELLING CONTENT THROUGH A FLEXIBLE RANGE OF PAYMENT AND BUSINESS MODELS

Irdeto Monetize, a full-featured Irdeto Broadband solution component for content management, enables content owners and distributors to maximize revenue from their content by offering it for sale in a variety of ways. It is closely coupled with Irdeto Control, which protects Irdeto customers' digital content and manages how that content is accessed by consumers on a variety of devices. While Irdeto Control enforces the content-viewing rules via digital rights management (DRM) technology, Irdeto Monetize provides the customer care and billing capabilities to support the following business models:

- **One-time purchase**
- Rental (pay per view): for example, \$2.99 to rent a movie or access a live channel for 24 hours, \$1.99 for access to a specific live sports game
- Download to-own (permanent entitlement / electronic sell-through): for example, \$15 to view this content forever
- **Subscription (recurring payments)**
- For example, \$30 per month for unlimited access to a range of content

For these transactions, Irdeto Monetize supports real-time consumer payments for one-time purchases as well as recurring subscription charges, on credit cards, debit cards and pre-paid credit accounts (including gift certificates). Discounts and promotions can also be applied to the purchase balance based on pre-defined criteria.

Through the use of the Irdeto Monetize APIs, Irdeto customers can allow consumers to create accounts online and perform common activities, such as changing password, updating contact details and viewing purchase history. For complete account management, the consumer care representatives have access to all the information and capabilities through the intuitive Irdeto online user interface. Irdeto customers can also gain valuable insight to fine tune their business by generating pre-defined online reports provided in the Irdeto interface, or by importing the raw data to their own data warehouse for further analysis via API or daily data feed.

KEY FEATURES

APIs FOR CREATING HIGHLY CUSTOMIZED PURCHASE FLOWS

Irdeto customers can use the Irdeto Monetize APIs to create highly customized flows for their web sites or other broadband-connected consumer applications, from registering new consumers and managing accounts to processing transactions through a payment gateway. Alternatively, Irdeto customers can reduce development time and effort by implementing the Irdeto Order Path Service (OPS), a pre-packaged set of web services which provides an optimized configuration of the Irdeto Monetize APIs to create a pre-defined consumer flow that meets the needs of most online purchase situations.

SUPPORT FOR MANY INDUSTRY-LEADING PAYMENT GATEWAYS

By supporting many industry-leading payment gateways, Irdeto Monetize enables Irdeto customers to readily integrate the content purchase workflow into their existing payment infrastructure. Integration with additional gateways can be achieved by building custom plug-ins for the new gateway platforms.

MANY PAYMENT, DISCOUNTING AND PROMOTION OPTIONS

Purchases can be paid for with credit cards, debit cards or pre-paid accounts. For one-time purchases, Irdeto customers can leverage the Irdeto Monetize APIs to build a multi-item shopping cart, allowing consumers to purchase one or several items in a single transaction. For recurring purchases, the billing interval is per subscription policy, such as on a monthly or annual basis. With Irdeto Monetize, customers can support all popular shopping options, such as enabling a consumer to purchase a gift certificate for another consumer, and applying flexible discounting and promotion schemes as sales incentives. Popular examples include:

- Get a 12-month subscription for a 10-month price
- Purchase a \$50 pre-paid credit and pay only \$45
- Deduct 10% (or \$10) off the purchase if a consumer or transaction meets a certain criteria and/or enters a promotion code

3D SECURE SUPPORT IN THE EUROPEAN UNION

Irdeto Monetize supports non-recurring or non-subscription billing models to meet the 3D Secure requirement enforced by certain payment gateways. The 3D Secure restriction requires the card holder to be present at the time of every financial transaction, thus disallowing the ability to schedule recurring payments.

HOW IT WORKS

Irdeto Monetize enables content owners and distributors to maximize revenue for their content with the ability to sell content easily through a flexible range of payment and business models. It must be used in conjunction with Irdeto Control, an Irdeto Broadband solution component for protecting and managing access to content on a variety of devices. Irdeto customers can create the following consumer experience with Irdeto Monetize and Irdeto Control:

1. SELF-MANAGEMENT OF CONSUMER ACCOUNTS AND IN-DEPTH CONSUMER CARE

Irdeto customers and their affiliates can build a web site or online application using the Irdeto Monetize APIs to allow consumers to open new accounts and enter pertinent information such as credit or debit card details, passwords, contact and other demographic information. Once an account is created, the consumer can login anytime to perform common activities without having to call a service representative, such as changing passwords, updating contact details and viewing purchase history. An email notification service can also be set up to automatically send a HTML or plain text email to the consumer on certain event triggers, such as new account registration, new purchase, credit card expiration and payment failure.

For in-depth consumer care, Irdeto customers' service representatives can view the consumer's account details in real time through the Irdeto online interface to provide additional services, including:

- Update an account and look up transactions: for example, reset password, view purchase history
- Issue a refund to the payment card or the pre-paid balance
- Cancel, upgrade, downgrade or disconnect a subscription service

2. EASE OF PURCHASING CONTENT

Consumers can make a one-time purchase that includes one or more items in the shopping cart, such as several pay-per-view events or download-to-own movies. They can also purchase a subscription with a recurring charge automatically applied to their account based on the defined billing cycle, such as on the first day of each month. Irdeto Control is always deployed in conjunction with Irdeto Monetize to provide the linkage between content security (DRM) parameters and business models. For example, a piece of content included in a monthly subscription could have a DRM license duration that lasts until the next billing date. If a subscription is cancelled, the consumer continues to receive access to the content until the end of the current billing period, and will not be billed again after that.

To pay for the purchases, consumers have several convenient options:

- **Credit or debit card**
- **Pre-paid balance**
Via the Irdeto Monetize APIs, a consumer's credit or debit card can be automatically charged to fund the

consumer's pre-paid balance. Third-party systems can also be configured to call the Monetize APIs to add pre-paid credit to a consumer's account. This enables integration with systems that offer pre-paid scratch cards or accept in-person cash payment at point-of-sale locations. When the consumer purchases content, the costs are then deducted from the pre-paid balance until the balance is used up. Irdeto customers also have great flexibility in defining how pre-paid credits can be sold, in any currency, any value (e.g. \$10, \$25 or \$50) and any incentive bundle. For example, consumers can be offered a deal where they receive a \$50 credit at the bargain price of \$45 to encourage up-front cash commitment.

- **Gift Certificates**

Consumers can also purchase a gift certificate for another consumer to use. The status of these gift certificates is listed in the purchaser's record in the Irdeto Monetize interface and reported in the online reports. Once the online payment is confirmed by Irdeto Monetize, Irdeto Control grants entitlements to the consumer for the purchased item and content is delivered securely to the consumer's device.

3. DISCOUNTS AND PROMOTIONS

Irdeto customers can configure discount policies easily via Irdeto Monetize's user-friendly interface. When a consumer meets the defined criteria, the discount is automatically applied to the purchase. Discounts can be for a percentage of the purchase price, such as 10% off the total, or a fixed amount, such as \$5 off the purchase price. Consumers can be required to meet multiple criteria in order to qualify for a particular discount.

Possible qualification criteria include:

- **Spend**
The consumer must spend less than, more than or exactly the specified amount to get the discount.
- **First-time user**
The discount is only available to consumers making a purchase for the first time.
- **Current subscriber**
The discount is only available to existing subscribers or those who subscribe to a particular subscription package for up-sell opportunities.
- **Country**
The consumer must be in a specific country to obtain the discount.
- **Content**
The discount is only available on certain content items or types.
- **Affiliate**
The discount is only available to customers of a certain affiliate.

Any discount configured in Irdeto Monetize can be converted into a promotion. In addition to meeting all the specified criteria for the discount, the consumer must also enter a promotion code in order to qualify for the promotional offer. Promotion codes can be generated by Irdeto Monetize via the online user interface and exported in a variety of formats, such as CSV or Excel spreadsheet, allowing them to be used by third-party systems such as email marketing tools. Via the Irdeto Monetize interface, Irdeto customers

can specify the format of the promotion code, the number of codes to be generated and the nature of the code. A promotion code can be unique and for single use only, or generic for multiple uses such that it can be publicized in the newspaper or mass mail campaign. The redemption rate of promotion codes can be monitored through the Irdeto Monetize online reports as well as through the Irdeto Reporting API and daily data feeds.

