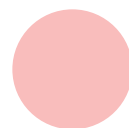# telenity

Direct Carrier Billing

DCB is an ideal instrument of payment, considered that it can be used for either purchase of large content packages or services for minor amounts, charged regularly.

DSP offers the **Direct Carrier Billing** functionality, which exposes the charging and billing capabilities of the operator to the third parties in a controlled way. DCB can also be deployed as a stand-alone tool in cases where the operator aims to provide DCB functionality solely. The DCB partner can use the DCB's charging API to charge the customer. The DCB performs the operation with the **high-performance SLAs** and returns either the success result or fail reason. The operator may not allow some of the customers to use the DCB. Before the initial use of the DCB, the DSP performs the **eligibility check,** and updates the eligibility in case the subscriber status changes. The DCB supports partial refund, in cases where only a part of the purchase is refunded. The DCB keeps track of the **partial refunds** to avoid that the total amount of the partial refunds exceeds the actual charged amount. The DCB can connect to **multiple charging systems** (i.e., either different charging systems within the operator, or, multiple operators). Based on the rules (e.g., prefixes, or subscriber attributes provisioned on the DSP), the DCB decides and charges the subscriber by using the proper charging system.

Direct Carrier Billing (DCB), or operator payment, is a convenient option for many transactions in most of the digitized communities, and in countries with limited banking services, as well as in new segments of the population, such as younger consumers.
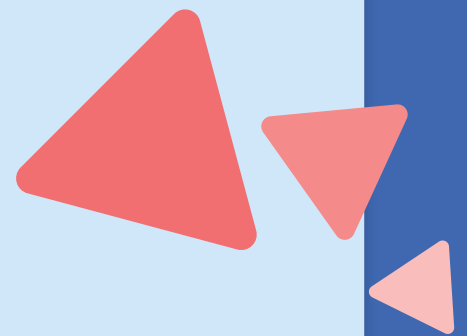
Product Overview

Direct carrier billing, also known as direct operator billing, is a mobile payment method that is an alternative to paying by a credit or debit card. Direct carrier billing is an attractive method of payment in many situations because it can be targeted towards any user that has an active mobile subscription.

DCB enables merchants to charge their customers through their mobile phone subscriptions. When a subscriber clicks "Buy" button in "Payment" application on their mobile handset, Merchant application displays some payment methods along with the extra DCB-specific option: "Pay via <Operator-Name> ", if they are eligible.

When a subscriber selects DCB payment method, Merchant transaction is performed through operator's payment subsystem which is handled by DCB.

Feature Summary
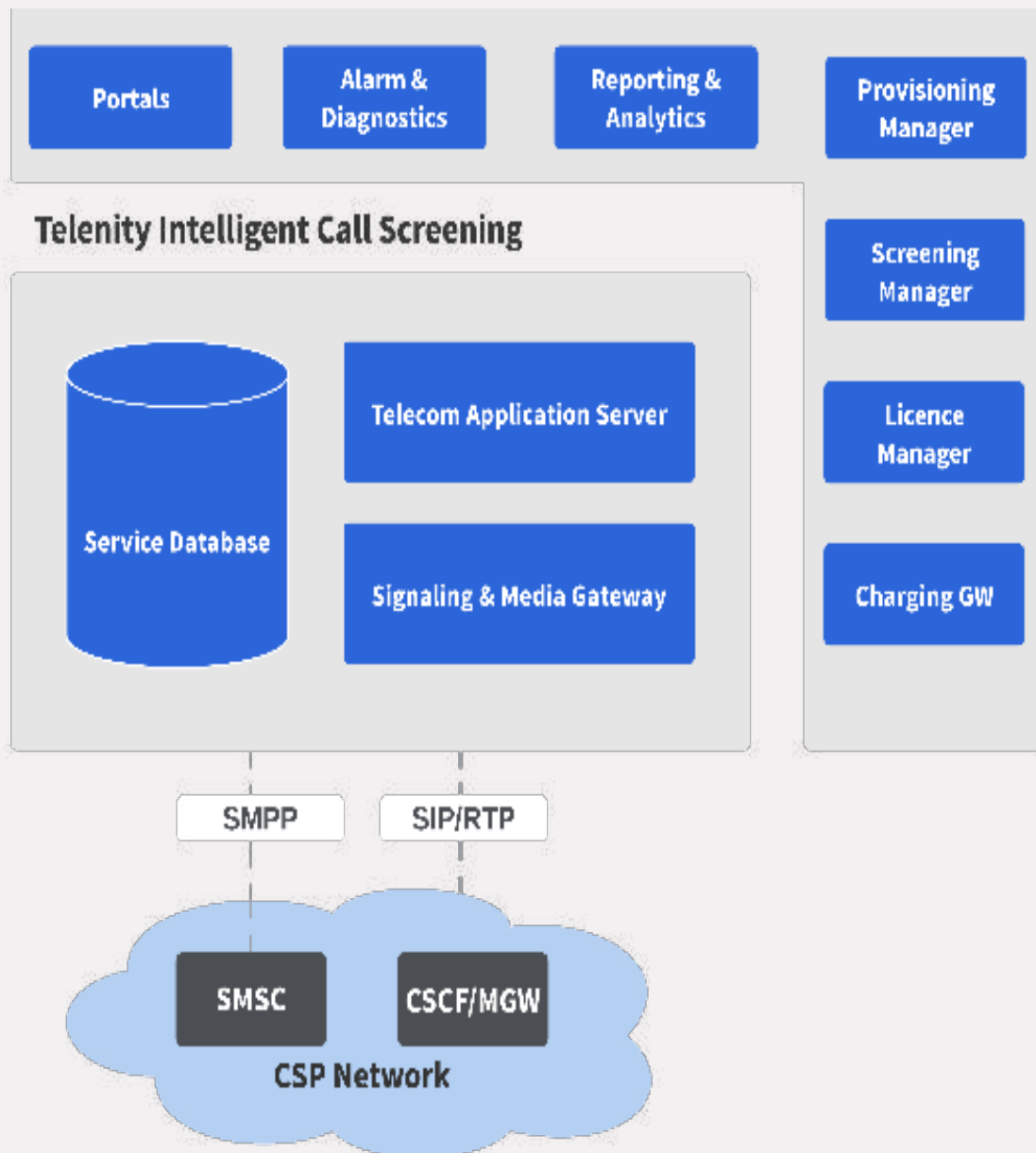
- One-Time Charging
- Subscription (Reoccurring / Periodic) Charging
- Association / Deassociation
- Customer Identity Confirmation
    - o Silent SMS
    - o Header Enrichment
    - o DSP OTP
    - o Operator OTP
    - o Third Party OTP
- DCB Eligibility Check
- Refund
- Silent Refund
- Partial Refund

- Capping
    - o Per Purchase Capping
    - o Per Day Capping
    - o Per Month Capping
    - o Capping Based on Subscriber Credit Segment
    - o Capping Based on Subscriber Tenure
    - o Capping Based on Subscriber Setting
    - o Partner Charging Limit
- Connectivity to Multiple Charging System
- CDR/EDR Generation
- Transaction / Dispute / Settlement Report Generation / Reconciliation
- Detailed Reporting
- Customer Care Support
- Trusted / Untrusted DCB Service Support

Architecture

Portals

Alarm & Diagnostics

Reporting & Analytics

Provisioning Manager

Telenity Intelligent Call Screening

Service Database

Telecom Application Server

Signaling & Media Gateway

Screening Manager

Licence Manager

Charging GW

SMPP

SIP/RTP

SMSC

CSCF/MGW

CSP Network

Interfaces	Core Technologies	Operation Envitonment
Web	Java SE/EE	Red Hat Enterprise Linux
SMS	JDBC	WMware
USSD (for subscribers)	JMX	Openstack
REST	Web Services	RHEV
	REST	AWS
	XML	Azure
		Google Cloud

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