



# Monetization-as-a-Service in Wholesale

With transport-centric portfolios commoditizing, the growth challenge for wholesale operators is acute. Attracting and sustainably growing new retail business, whether from with the telecom, industrial services or other verticals such as utilities, is vital and yet remains incredibly challenging.

Putting an enhanced digital engagement and commercial model front and center of the wholesale offer is a key way of turning the tide of commoditization and disintermediation. A digital commerce-centric wholesale platform provides a win-win-win for wholesalers, retailers and end-customers alike by recognizing and acting on the accelerated “shift to digital” in society and business and executing an experience-led portfolio strategy.

# Monetization-as-a-Service

**Monetization-as-a-Service Concept:** A revenue-generating service offering for retail partners predicated on the provisioning of real-time, agile, accurate and transparent commercial information that end-consumers and retail partners alike can make instantaneous, informed business or lifestyle decisions from.

### Monetization-as-a-Service Revenue Generation

- Event/activity rating
- Charge calculation
- Retail settlement
- Self-help, real-time digital channel
- Flexible monetization options (Sessions, Infrastructure, API, Instantiation)
- Reduced billing footprint

### Charging-as-a-Service Revenue Collection

- Event/activity rating
- Charge calculation
- Retail settlement

By weaponizing the commercial model and providing retailers with key real-time commercial insights such as up-to-the-second spend levels, portfolio volume utilization and flexible pay-now type models as examples, wholesalers are building on the strength of the portfolio by layering commercial and experience differentiation as key value-adds.

In doing so, it empowers retailers and their customers to act on accurate, up-to-the-second commercial information from which they can take informed business

decisions, which could include retail cross-sell and up-sell offers delivered in a “just-in-time” manner or end-customers seeing the need for earlier investment and upgrades of their retail offer.

Instantaneous business decisions powered by a commercial platform model that massively reduces time-to-serve through digital automation, reduces cost-to-serve through lean simplification of processes and reduces commercial risk through reducing time-to-revenue, avoiding bad debt risk and improving cashflow.

## Example Delivery Models

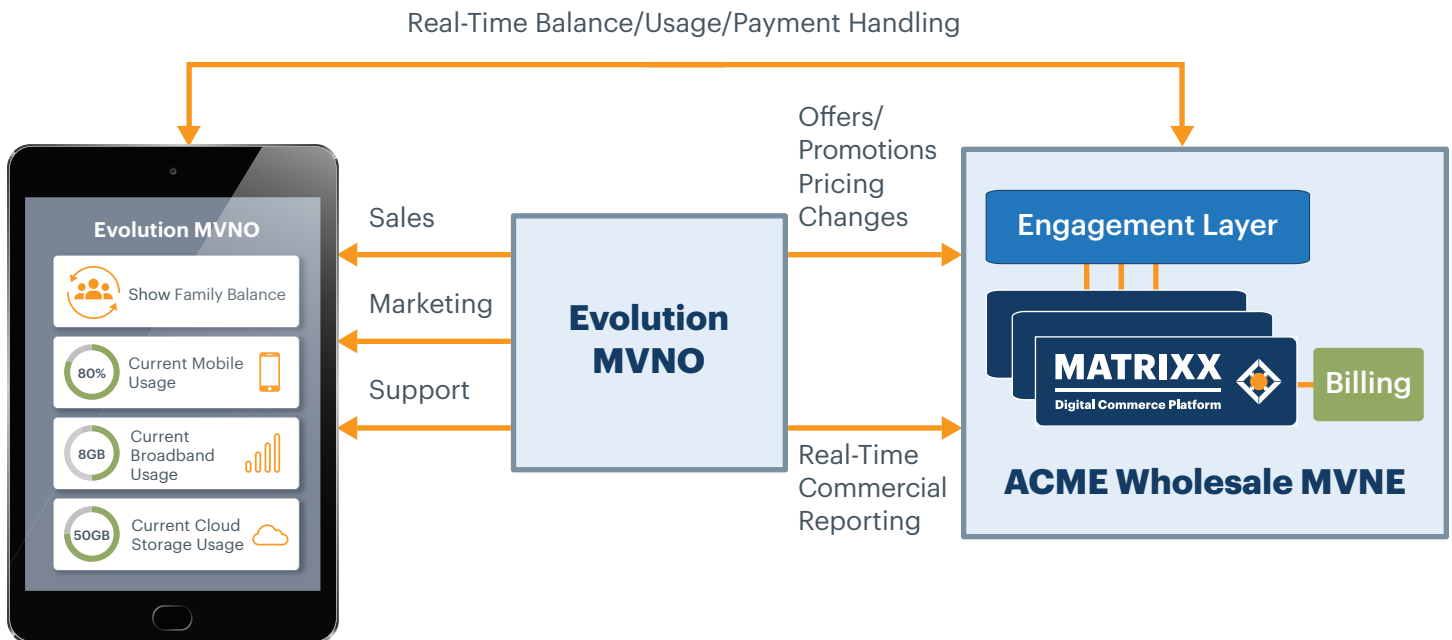
In this integrated consumer MVNO model, the fundamental brand ownership of the end-customer (B2C or B2B) in terms of sales, marketing and support does not change.

What does fundamentally change is the move from a passive, revenue collection model to one predicated on dynamic revenue generation. Deployment of the MATRIXX Digital Commerce Platform (MATRIXX DCP) as a multi-tenant monetization engine allows wholesalers to offer

a more comprehensive monetization-as-a-service model, providing rich, up-to-the-second insights on spend levels, usage and payment approaches as well of course as offer/promotion and portfolio updates. That's to BOTH the retail partner AND end-customer.

Effectively, the wholesaler is providing a managed digital commerce platform.

### Integrated Consumer MVNO Example



The digital app or marketplace infrastructure could be owned by the retail partner but fed key commercial updates by the wholesale platform, direct from the MATRIXX DCP.

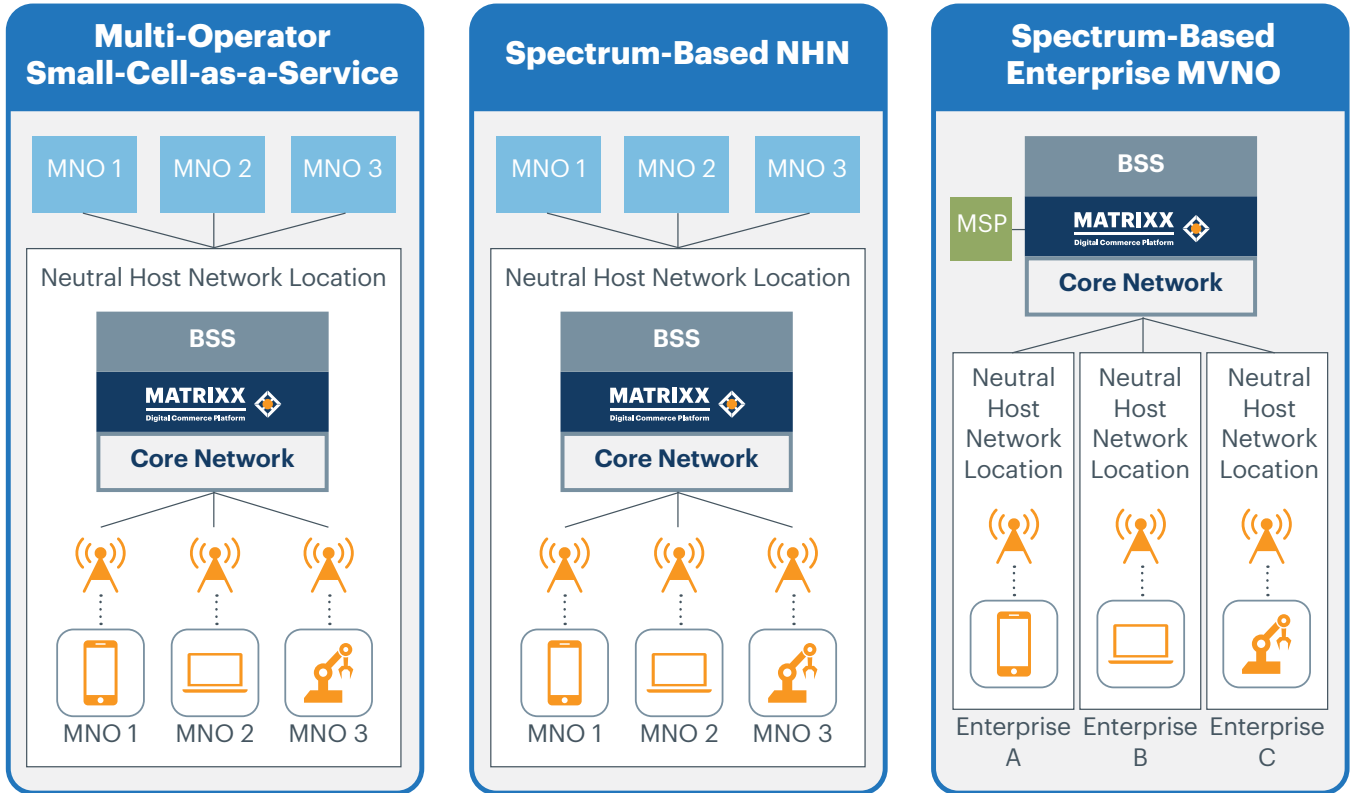
All offered at the direction of the retail partners but provided by the wholesaler as key value-add capabilities of the wholesale platform.

In this scenario, billing doesn't disappear, but its role changes to one of "lean-billing" where its primary function becomes invoicing, dunning and accounts receivable tracking as appropriate. All other real-time revenue generation and settlement activity is handled by the MATRIXX DCP.

An approach based on the principle of "charge what you can, bill what you must."

## Neutral Host Networks Example

A neutral host provides connectivity services on behalf of other players such as mobile network operators or industrial service companies, as examples. Typically deployed in indoor environments such as offices, malls and stadiums where coverage challenges exist and it's not commercially viable for multiple MNOs to deploy infrastructure. Private cellular networking spectrum has created much additional interest in this space.



**Multi-Operator Small-Cell-as-a-Service** — In the first scenario, the NHN deploys services via small cells but using the frequency bands of upstream mobile network operators. There may be an opportunity to increase the upsell from the NHN by providing seamless, integrated Wi-Fi coverage in particular locations as well, monetization of this model is mostly driven by the MNO plans in place.

**Spectrum-Based NHN** — Another key driver of interest in neutral host networks is the use of shared or private spectrum and the flexibility it gives those players. In this scenario, mobile network operators subscribers “roam” onto the private spectrum band in a location. The neutral host network owner can make full use of spectrum ranges, network slicing and balanced uplink management as examples of their business case as they

now own the spectrum delivery and management. There is much more flexibility in the monetization options in this scenario, covering usage, quality of service, sessions and infrastructure usage as examples.

**Spectrum-Based Enterprise MVNO** — Building on the spectrum-based neutral host model, there is a growing opportunity for enterprise-specific services based on the use of private spectrum. These services would be directly retailed to the enterprises via an MVNO as an example and have the same flexibility in monetization models. There may also be an opportunity for capacity/service resale to upstream MNOs in this scenario. Wholesaling this type of service to an industrial services company such as Bosch, Siemens or Mitsubishi may also be an opportunity.

# Summary

Wholesale operators have a compelling opportunity to differentiate themselves further and sustainably through the adoption of an experience-led, monetization-rich approach to service offerings.

## Drivers, Benefits and Outcomes

DRIVER	KEY BENEFITS	MEASURABLE OUTCOME
<b>Agility</b>	Significant time-to-market improvements for new offers, promotions and portfolio updates	Attraction, retention and improved spend levels from retailers
<b>Digital Experience</b>	Commercial transparency and accuracy, instant digital gratification through self-help digital commerce	Improved NPS score
<b>Economic</b>	Major cost-to-serve, cashflow and time-to-revenue improvements along with bad debt risk reduction	Business results and in-market competitiveness

Offering a monetization-as-a-service platform is key to that strategy:

**Supreme Agility** — Enabling the delivery of new offers/promotions and portfolio changes to retailers and end-customers on a real or near real-time basis is a true game changer.

**A New Digital Experience** — Whether to B2C or B2B retail partners and their customers, the ability to deliver self-help control, spend levels and balances, usage levels and invoke flexible payment terms (amongst many other things) is a key anchor capability of a monetization-as-a-service model.

**Market Competitiveness** — Attracting and maintaining retail partners is key to sustained growth. Experience-led monetization is a key way of achieving that.

**Compelling Economics** — The economic benefits of a real-time, dynamic monetization-as-a-service model is profound. Whether it's reduced time-to-serve, major reductions in cost-to-serve, improved cashflow and time-to-revenue and finally reduced bad debt risk.

## About MATRIXX Software

MATRIXX Software delivers a modern converged charging and commerce solution proven at scale. Its cloud native Digital Commerce Platform provides network-grade, mission critical software that unlocks new network monetization opportunities. With its no-code configuration capabilities, MATRIXX empowers service providers with the agility necessary to easily develop, deploy and monetize new products and services. MATRIXX is the platform of choice powering many of the world's leading communications companies, IoT players and emerging network infrastructure providers. MATRIXX makes it possible to harness commercial innovation and on-demand customer experience to better compete and drive new revenue and growth opportunities across markets and verticals.

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