



# Monetization- as-a-Service in Wholesale

# The Wholesale Business Landscape

Leading with an inherently transport-centric portfolio leaves wholesale operators struggling for differentiation, resulting in margin and revenue challenges. That lack of differentiation is exacerbated by increased competition both from within and outside the telecoms market. Market regulation may also add to the glass ceiling challenge.

## Current Business Challenges: The Growth Squeeze



Breaking through that ceiling requires a commercial reset. An experience-led portfolio strategy that marries the best of the portfolio to a rich, real-time digital engagement offering that delivers a win-win-win for wholesalers, retail partners and their customers.

**Welcome to Monetization-as-a-Service.**

# Experience-Led, Monetization Rich Wholesale

Providing a commercial platform that enables both wholesalers and retailers to transition from back-office revenue collection to front-foot, dynamic revenue generation is at the heart of the model.

Predicated on the wholesale provision of accurate, transparent and agile commercial information covering service usage, spend levels and flexible real-time payment terms, among others, allows retailers to integrate and deliver a compelling experience-led portfolio strategy.

**Instantaneous and informed business decisions actioned.**  
**Sustainable commercial differentiation executed.**

## 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.

**RETAIL SETTLEMENT**

**CHARGE CALCULATION**

**EVENT / ACTIVITY RATING**

**CHARGING-AS-A-SERVICE**  
Revenue Collection

**REDUCED BILLING FOOTPRINT**

**FLEXIBLE MONETIZATION OPTIONS**

**SELF-HELP, REAL-TIME DIGITAL CHANNEL**

**RETAIL SETTLEMENT**

**CHARGE CALCULATION**

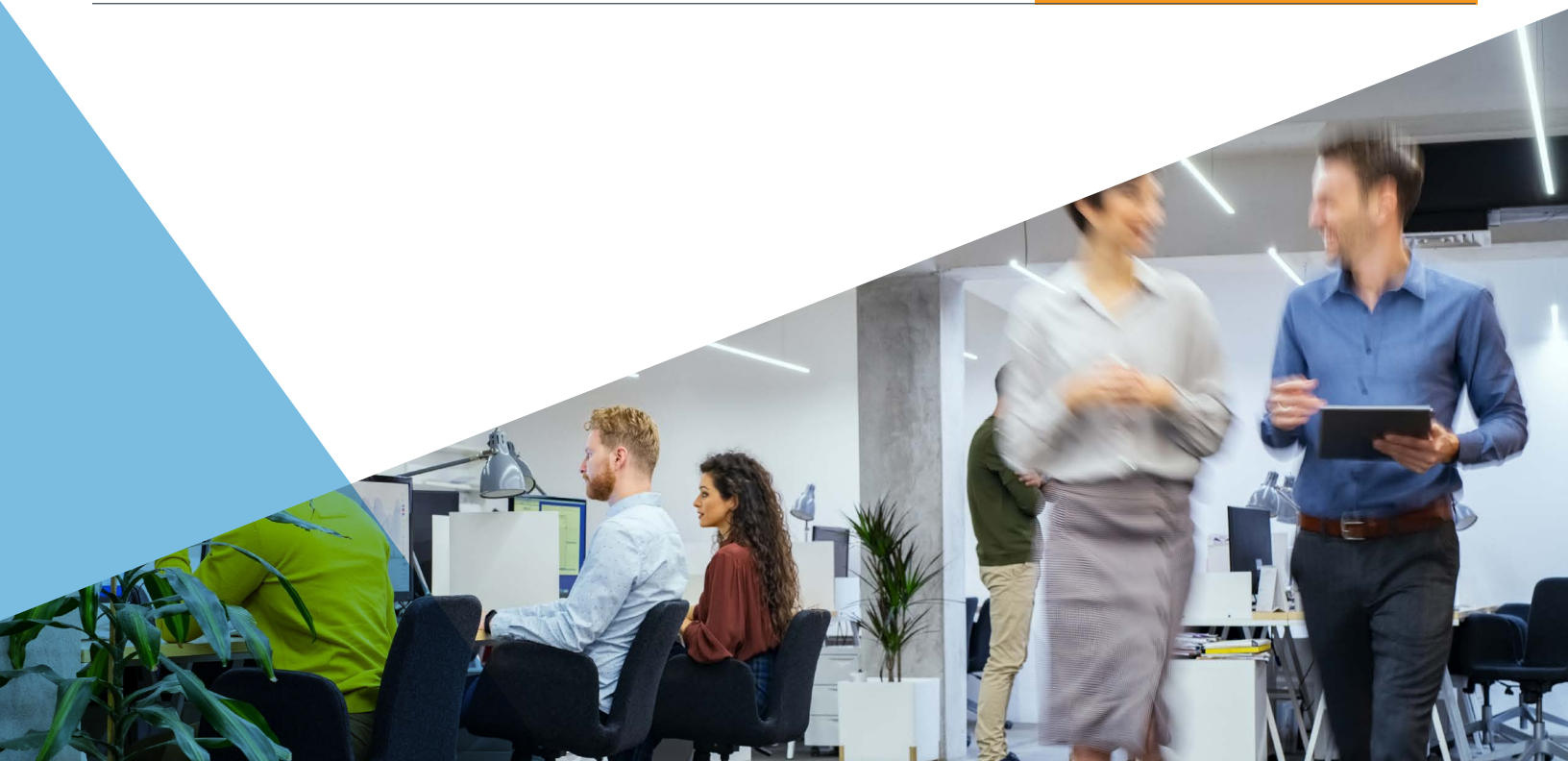
**EVENT / ACTIVITY RATING**

**MONETIZATION-AS-A-SERVICE**  
Revenue Generation

# Drivers, Benefits and Outcomes

Attracting, sustaining and growing retail business is at the heart of a monetization-as-a-service approach for wholesale operators. Driven by the need for greater agility, a rich digital experience and new economics, measurable and tangible business outcomes become clear and attainable.

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 monetization	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

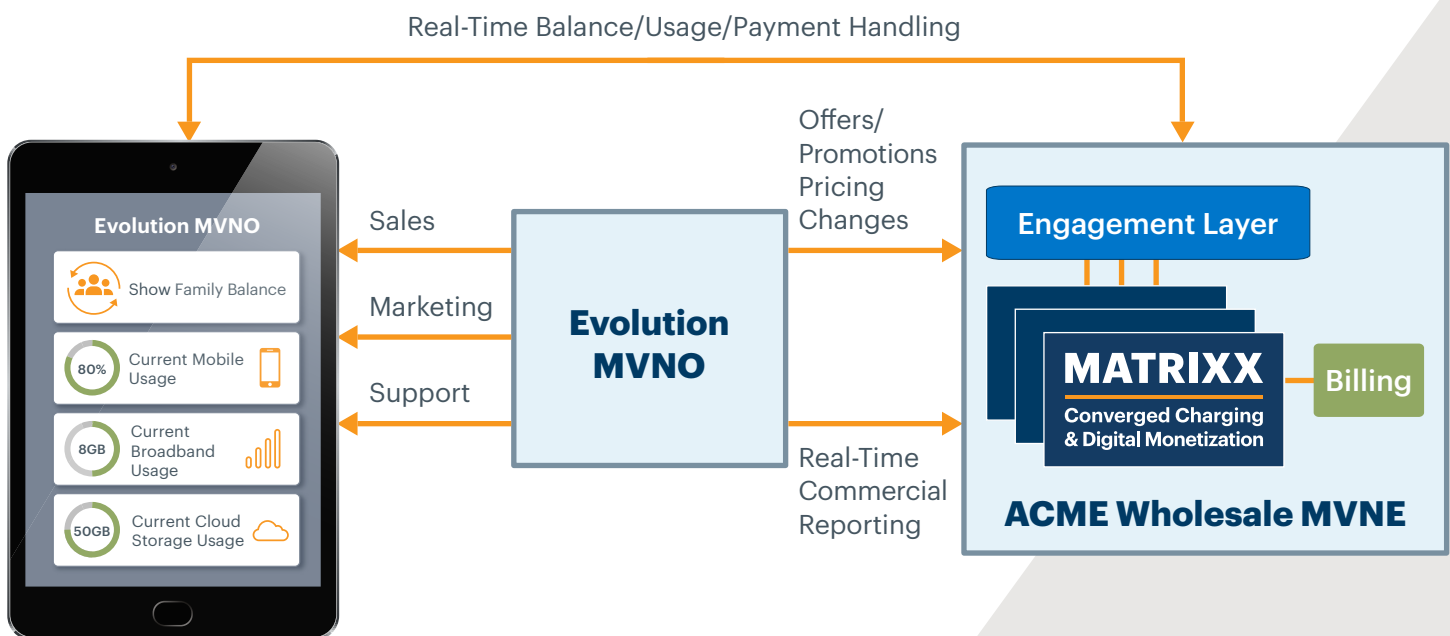


# Charge What You Can, Bill What You Must

The multi-tenant MATRIXX digital monetization solution is at the heart of a monetization-as-a-service platform offering. Its ability to deliver rich, real-time commercial usage/spend/payment/subscription information via digital apps or marketplaces, fed by offers/promotions and portfolio updates from retail partners is unique. It transforms the relationship between wholesaler and retailer from one built on a zero-differentiated revenue collection model to one built on dynamic revenue generation.

**Lean on billing; big on opportunity.**

## Integrated Consumer MVNO Example





## Use Case Opportunities

1. Digital MVNE Offering
2. Communications-Platform-as-a-Service
3. Neutral Host Networks
4. Dynamic Mobile and Fixed Bandwidth
5. Real-Time, Multi-Cloud Brokerage Offering
6. Real-Time Charging-as-a-Service



# Turning Back to Growth

# 1

## Digital MVNE Offering

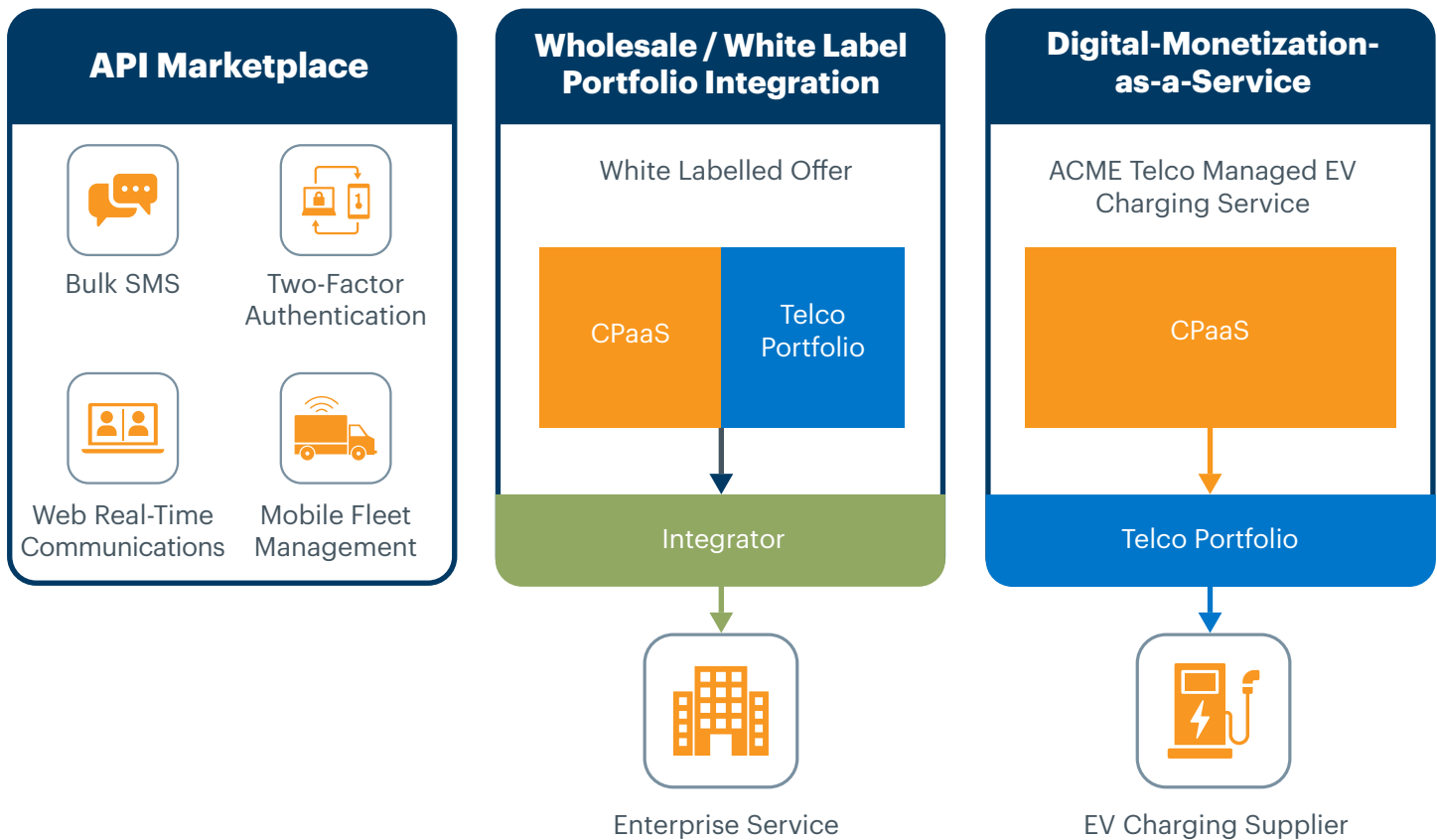
Wholesalers have the capability to offer in-house MVNE services alongside their own retail offering, covering all aspects of the portfolio (mobile, fixed, cloud and content). Services such as this may incorporate other network access technologies such as satellite, cable, fixed and private cellular networks. The offer is access technology agnostic. The flexibility and agility to support multiple market segments from the same monetization-as-a-service platform is key.



# Communications-Platform-as-a-Service (CPaaS)

The communications-platform-as-a-service market is one in which some wholesalers are already invested in; its key value is in providing a tighter integration between applications and the network.

Whether it's a CPaaS API Marketplace offering, an integrated white label offering or a full managed wholesale service, this opportunity extends well beyond traditional telecom retailers into industry vertical players, system integrators and public utilities among others.



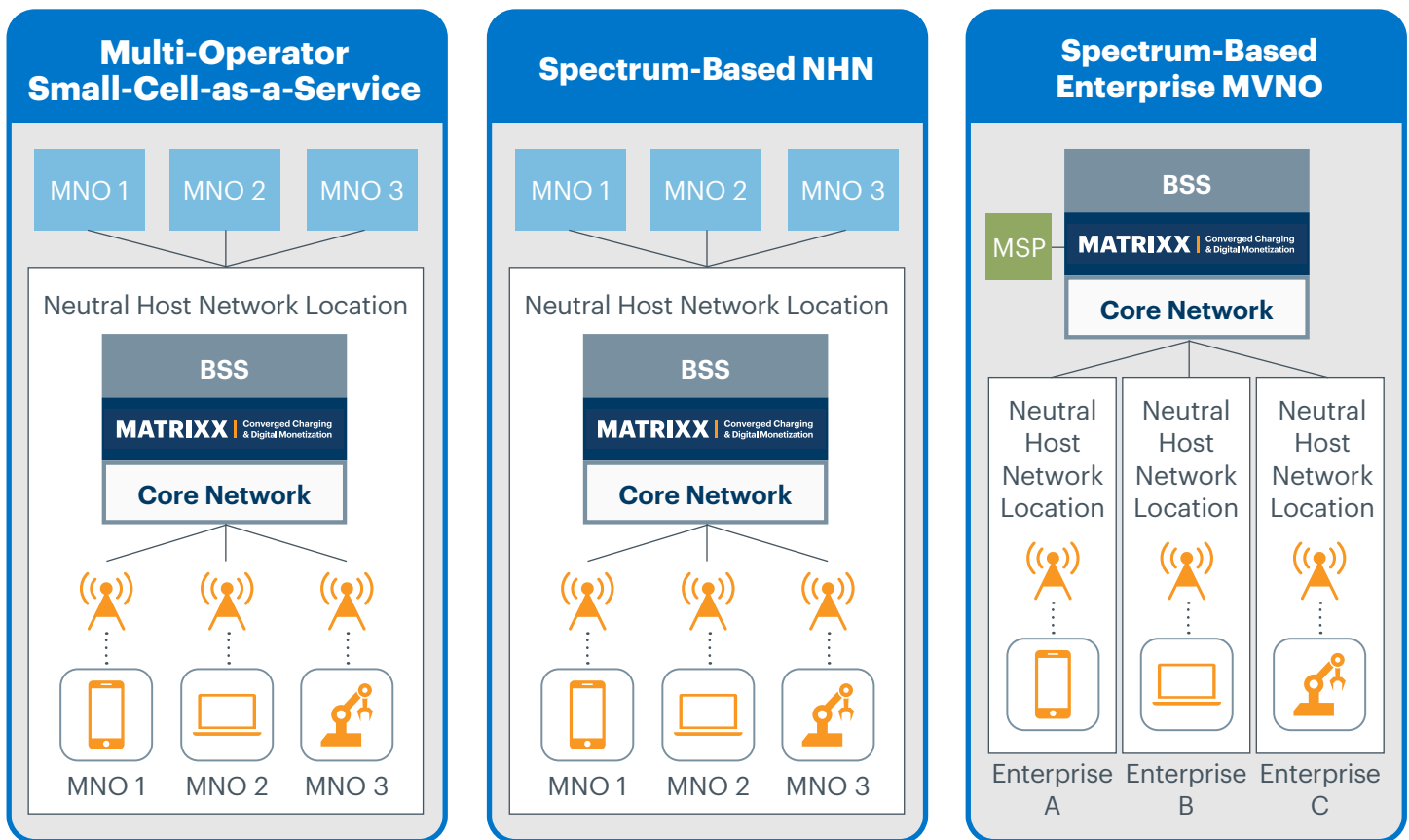


# 3

## Neutral Host Networks

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

B2B, B2C, B2B2X models and an expansive range of monetization options will define this opportunity. A dynamic monetization-as-a-service offering is key to covering that breadth of opportunity.

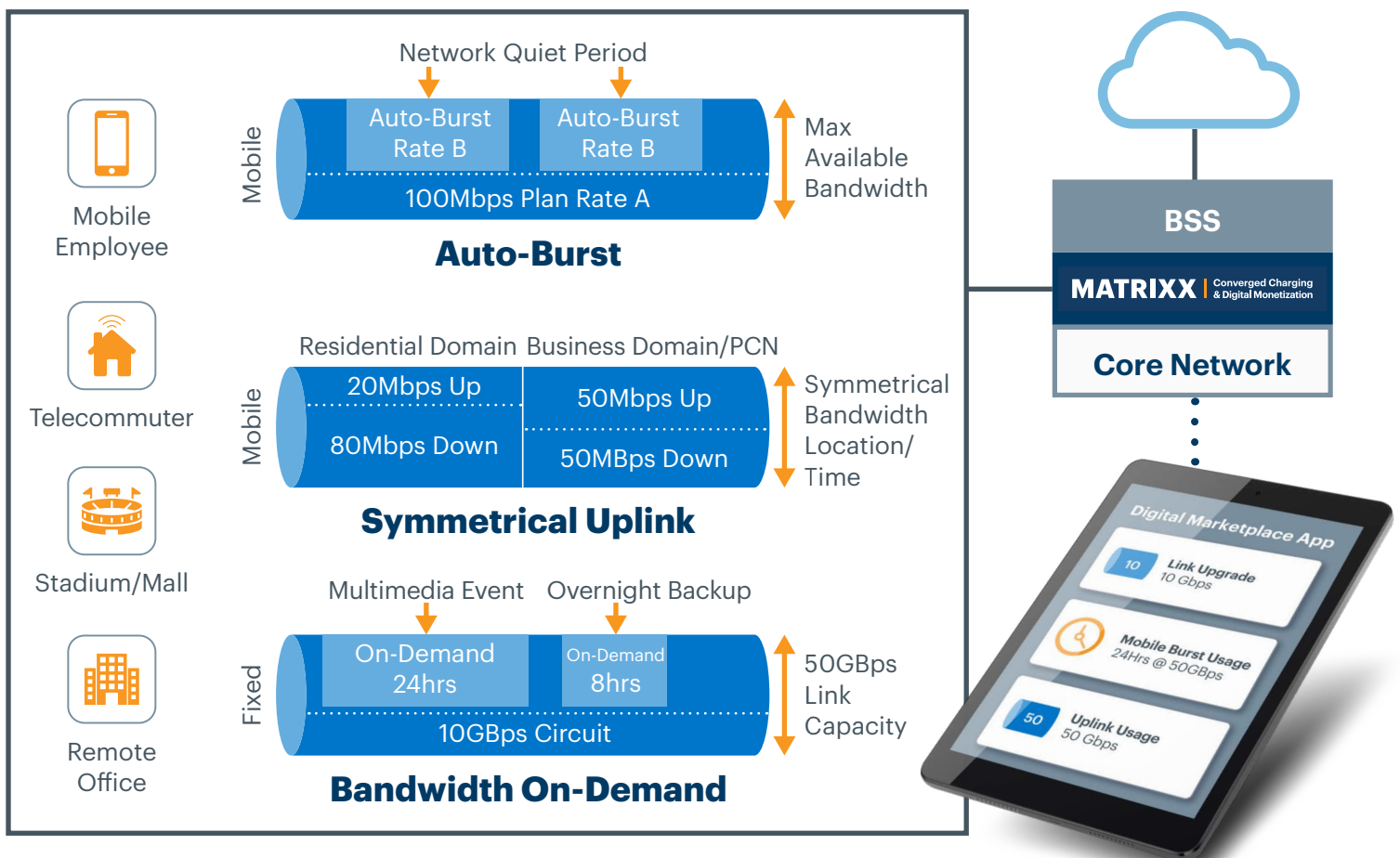


# 4

## Dynamic Mobile and Fixed Bandwidth

The ability to offer flexible and dynamic bandwidth upsell services to retail partners is a key part of a communication services experience-led portfolio. The capability to deliver a level of control and instantaneous information about the opportunity for additional capacity offerings, whether in a fixed or mobile context is essential.

The opportunities to offer auto-burst capabilities while taking advantage of network quiet periods, symmetrical uplink capacity in business districts, private B2B cellular network offerings or bandwidth-on-demand services are key to downstream B2B retail offerings to SMEs and larger enterprises. Monetizing them in real-time is a further differentiator in an experience-led portfolio strategy.



# 5

## Real-Time, Multi-Cloud Brokerage Offering

For wholesalers offering cloud-based services to retail partners, enhancing the offering to introduce real-time insights into storage, compute and network usage has proven to be a true value add. Not only does it eliminate bill shock, it provides a trusted commercial environment from which retail partners can deliver upsell/cross-sell offers based on having up to the second commercial accuracy on current usage patterns and spend levels. This offering could be delivered to downstream telecoms retailers or industrial service players, as an example.

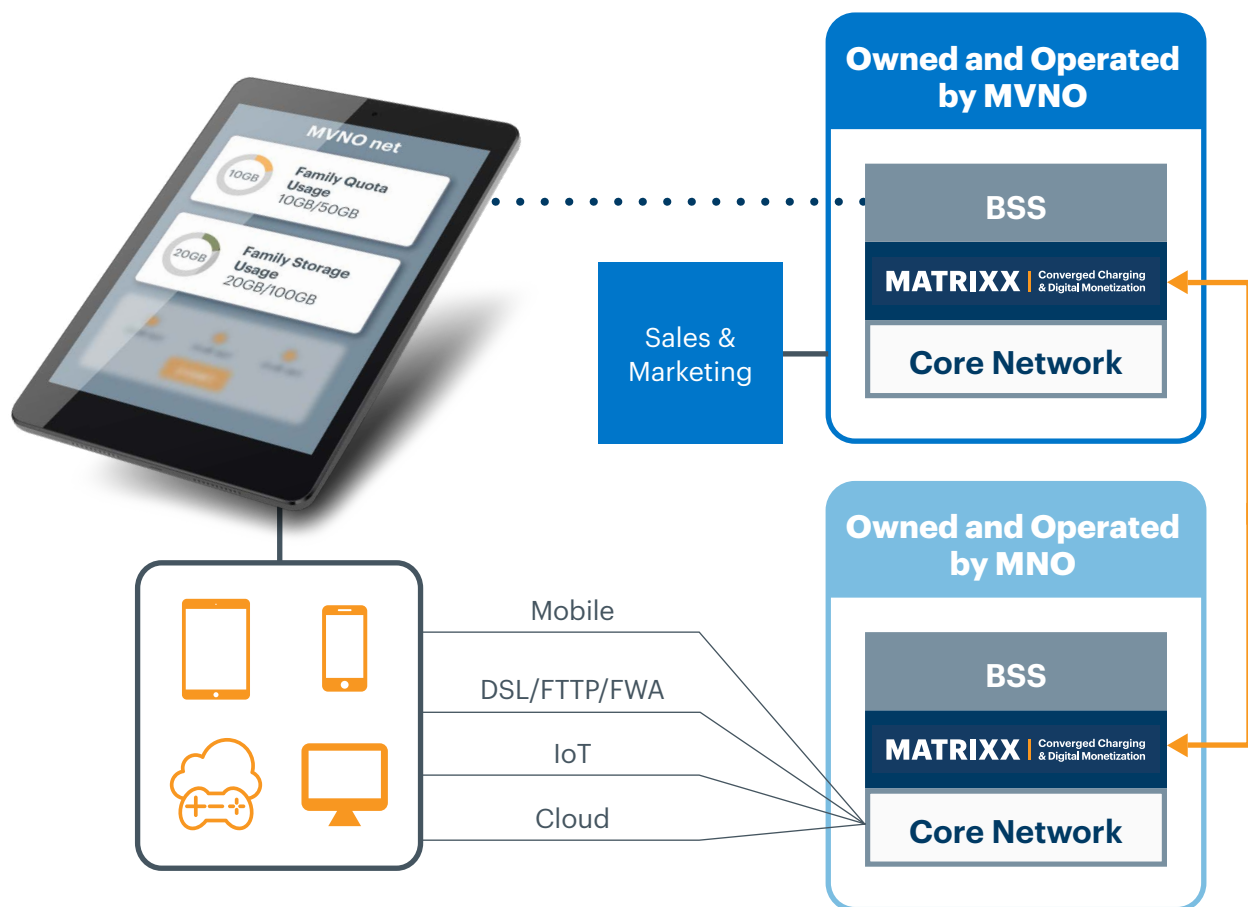


# 6

## Real-Time Charging-as-a-Service

For retailers looking for a monetization-as-a-service “lite” approach, real-time charging-as-a-service could be a perfect fit. Maintaining the “charge what you can, bill what you must” approach outlined earlier, it keeps service monetization in the dynamic, revenue generation realm but reflects the advanced BSS deployments of some “thick” MVNOs or equivalent.

Providing real-time service usage insights from fixed, mobile, cloud and content portfolio offerings, and real-time settlement capabilities that enable the retailer to deliver agile offers and updates to consumers and business customers alike, is another commercial flexibility that current revenue collection models lack.



# Lean on Billing; Big on Opportunity

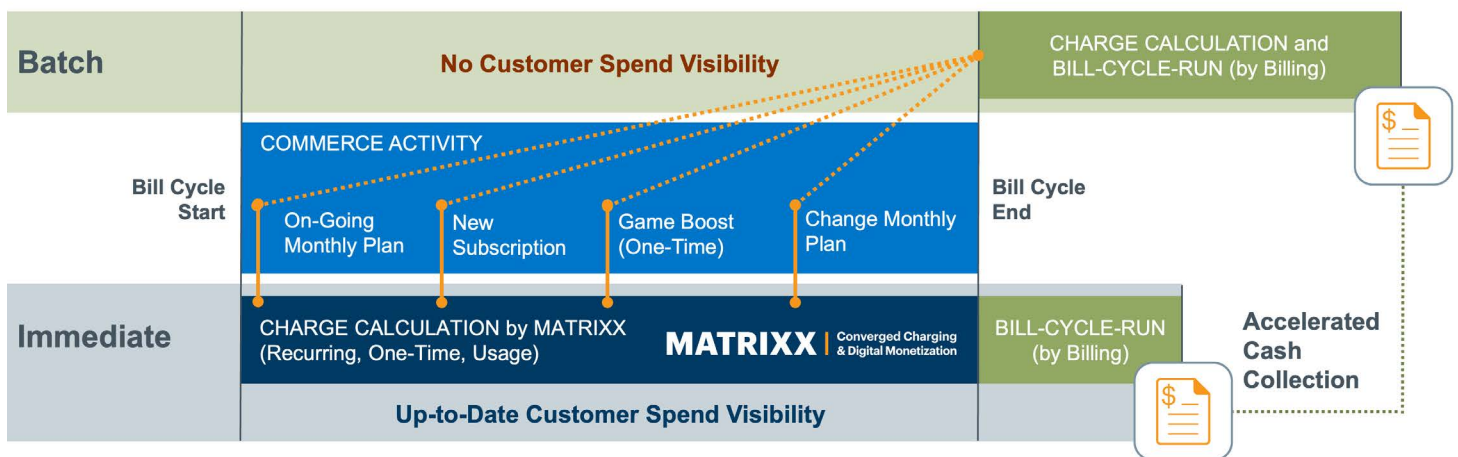
The traditional functional demarcation between billing, charging, ordering and customer care is changing. The benefits, both in terms of the impact on customer experience and on operational efficiency are remarkable.

A digital monetization approach is key to underpinning a progressive and dynamic wholesale monetization-as-a-service platform. Up to the second accuracy on spend and utilization across one-off, recurring and usage-based charging.

**No more bill shock or end-of-cycle delays.**

**Go-to-market offers accelerated, retail partners unleashed.**

## The Tyranny of the Billing Cycle in B2B





# About MATRIXX Software

MATRIXX Software delivers a modern converged charging and digital monetization solution proven at scale. Global operators like Telefónica and Telstra, IoT providers like Tata Communications and network-as-a-service (NaaS) providers like DISH rely on the platform to overcome the limitations of traditional Business Support Systems (BSS). With MATRIXX, service providers can rapidly configure, deploy and monetize personalized, innovative offerings. Its cloud native platform delivers accurate, real-time information that improves customer engagement. MATRIXX enables commercial innovation and real-time customer experiences that drive revenue and growth opportunities across multiple markets.

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