

# NEW MICRO-PAYMENT MECHANISM AVAILABLE TO ONLINE VENDORS

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The UK mobile payment initiative payforIT is expanding onto the World Wide Web with the help of leading mobile interactive specialist Dialogue Communications. The payforIT payment mechanism will offer shoppers an online payment alternative and enable internet merchants to reach new customers.

([www.AllPayNews.com](http://www.AllPayNews.com)) - payforIT allows consumers to pay for content, goods or services up to the value of £10 via their mobile phone, with the cost of the online purchases being deducted from their mobile bill. payforIT has been successfully in operation on mobile for over a year, paving the way for use on the World Wide Web. The initiative was finally launched on the internet yesterday.

Dialogue Communications is a leading force in payforIT developments. After being the first Accredited Payment Intermediary (API) to go live with the initiative on mobile, it is again the first to take payforIT online with its content providers. Initially, payforIT online will be used by mobile content providers for sales on their online sites, but payforIT is also a perfect mechanism to pay for items such as CDs, DVDs, flowers and books, along with paying for services such as cinema tickets or subscriptions.

Guikom Peersman, managing director of Dialogue explains: "payforIT on the internet will work very much in the same way as it does on mobile, with consumers seeing standard payforIT payment pages across all purchases regardless of merchant. payforIT was launched over a year ago by all UK operators on mobile, with the aim of building consumer confidence when buying mobile content and this is also the driving force behind its launch on the internet.

"We are confident that the initiative will grow very rapidly beyond just being used for selling digital content, and online stores will see the value of offering an alternative payment mechanism that draws in new customers, who had previously been unable to make online purchases if they didn't have a bank account or a credit or debit card"

The payment pages are payforIT branded and once a user has clicked to purchase an item, they are presented with the web payment pages and asked to enter their mobile number. The user then receives a text message with a unique payment code which they enter into the web payment pages to complete the transaction. The cost of the purchase is charged to the user's mobile account.

Since Dialogue went live with payforIT on mobile in January 2007, the feedback has generally been positive, with statistics from content providers and API's demonstrating a clear increase in conversation rates for most services.

The payforIT framework still needs to evolve but the recent increase of the maximum single transaction value to £10 and the upcoming support for single click purchases should see adoption increase dramatically.

Dialogue is also looking into opportunities to launch similar mobile billing initiatives around the globe, in particular in Australasia where a solution similar to payforIT has already sparked interest in the market.

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About Dialogue:

\* Dialogue was established in 1994 and has its headquarters in Sheffield, UK and offices in London and Sydney, Australia.

\* Dialogue Communications is a world leader in mobile messaging, mobile electronic payments processing and specialises in the development and operation of value added mobile solutions for an international market.

\* Dialogue's Application Portal supports mobile marketing, advertising, content management and mobile internet site management, instant messaging and email. These solutions are fully integrated with Dialogue's messaging, location and payment transaction services.

\* Dialogue's customers include mobile operators, blue chip corporations, local governments, media agencies and brands. Dialogue works closely with strategic partners to provide customised solutions via bespoke software development and professional services.