



Features		Mobile Payment Processors					
		iTelebill	Zong	Billing Revolution	PaymentPin	MobileFirst	Bango
Types of Sites Served							
	Dating Sites	✓	✓	✓	✓	✓	✓
	Glamor Sites (US)	✓			Can bill adult content to home phone	✓	✓
	Adult Sites (Outside US)	✓		✓	✓	✓	✓
Mobile Payments Processed							
	Premium SMS	✓			✓	✓	
	Direct Account Billing		✓	✓			✓
	In-Application Billing		✓				✓
	Other Information	iTelebill is a mobile payment processor which complements your current billing solution and works for consumers who don't have or want to use a credit card	Zong is a mobile payment processor specializing in micropayments and merchants who want to offer individual ala carte services	Mobile Phone billing which integrates with current merchant solution	Mobile & Home Billing	Offers program management and carrier management. Turnkey solution and custom solutions.	Offers mobile web analytics.
	Assist with Carrier Approval	✓				✓	✓
	Merchant of Record	iTelebill	Zong	merchant	NA	MobileFirst	Bango
Other Forms of Payment Processed							
	Domestic - Visa, MC, AMEX, Discover		✓	✓			✓
	Intl - JCB, Maestro, Solo, Switch		✓	✓			
	Direct debit from bank account		✓				
	Consumer can pay by cash at retail locations						
	Consumer can pay through home phone bill				✓		
	Number of Currencies Offered	20	dozens	Almost all	Any local currency	Any local currency	Any local currency
	Payout Currencies	4	any of the above	Whatever merchant has currently	USD	Euro or USD	USD
Reoccurring Billing							
	Reoccurring Billing	✓		✓	Mobile Only	✓	✓
	Suppressed email notification of reoccurring billing	✓		✓	Limited		✓
Personal Data and Security							
	Merchant Anonymity on cc statement	NA	✓	✓	✓		✓
	Offers cash-based option with no need for consumer's personal data	No			✓		
	Merchant never sees personal data - Stays with processor	✓	✓	NA	✓	✓	✓
Customer Service							
	Offers full Customer Service for Site Members	✓	✓	BR supplies tools. Merchant handles	✓	✓	✓
	24-hour customer service for merchants via 800 number	CS Center in each country, normal business operations	24/7 depending on needs	✓	✓	✓	Multiple levels of support available
Chargeback Assistance							
	Fraud Prevention Techniques	PCI Compliant secure servers. Fraud detection algorithms	Blacklisting and internal database	Level 4 PCI compliant - Industry standard	Will blacklist problematic numbers	Internal Monitoring, Risk Management	Custom
	Customizable Fraud Scrubbing	✓	NA	✓		✓	
	Who pays chargeback fees	N/A	Zong	merchant	Merchant	Merchant	Merchant
Fees and Sign-up							
	Merchant Set-up fees	None	None	\$99	None	None for turnkey	No setup fee, monthly fee for support packages
	Rates/Processing Fee (%) <i>(Rates are guidelines only. All vary based on volume and risk. Contact merchant for exacts)</i>	5% plus carrier charges	Rev Share Model - Depends on volume (plus carrier charges)	\$0.50 per transaction. \$29 per month service fee. Plus normal processing fees from merchant's bank	depends on country 30% home phone 55% mobile phone		5% plus carrier charges
	Funds Held Back	0	25% held back for 30-90 days depending on country	None	None	15.00%	None
	Payment Frequency	Monthly	Monthly	Daily	Once per month	Monthly	Monthly
	Payment Delay					15-60 Days	
	Advanced Payment Available					✓	
	End-User Fees	None - unless fees are passed on	None - unless fees are passed on	None	?	None	None - unless fees are passed on
Processor Experience							
	Year Company Founded	2008	2000	2006	2005	2003	1999
	Processor Size (volume, # of customers, etc)		Thousands of merchants including Facebook	Hundreds of clients	25 merchant customers	Over \$350M USD in transactions to date	10,000 companies
	# of Dating Clients	WLD, Friendfinder, Dating Factory, others	Zoosk and SpeedDate	A few including Skout	0	0	Flirtomatic
	Base Country	UK with sales offices in multiple countries	Switz w/ offices in US	USA	US	US, Europe, Asia	US & UK
Contact Information							
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