



mENABLE: Alternative Billing Solution Mobilising the future of online transactions

No one can be in any doubt about the power of e-commerce. It's the kind of "no brainer" technology that marketers dream about. Instead of making the effort to venture out into the high street, consumers browse thousands of virtual stores or service providers and make quick decisions about their suitability before making payment. The advantages are obvious enough. But why do so many potential consumers not use the Web to buy goods and services? And why does a significant proportion of those consumers choose to avoid credit card payments online? The issue, as with much that dominates the news media about the Internet, comes down to security and trust.

Fact

In Europe, only half of online purchases are made using credit cards. 70% of online shoppers own a credit card, but only 36% of the online purchases are made using credit cards. Most online consumers prefer alternative payment types online. Alternative payment methods are a must for every merchant.

(Source: Forrester Research, 2002).

The leading reason why computer users avoid online credit card payments – and even e-commerce sites in general – is the perception that their credit card details will be transmitted and stored in a way that puts those details at risk of fraudulent activity. This is especially the case in cross-border transactions that require a consumer paying for services or products administered from a foreign country.

In the "real" world, the consumer can avoid credit cards and still make purchases: direct debit, bank transfers and cheques give a perception of familiarity and security that enables businesses to make money even from the most sceptical consumers. With cross-border payments, especially over the countless networks that make up the Internet, those twin qualities of familiarity and security can seem lost.

Consumers demand local payment methods on fully-localised, secure web sites that nurture the familiarity and ease-of-use that makes a transaction more likely. As unlikely as it sounds, research has shown that credit card usage on the Internet represents less than half of the total transactions made online. Building trust becomes a key component in capitalising your business on an international basis. Rather than offer a worldwide payment methodology, with a generic, catch-all interface, it seems wiser to offer more localised services geared to particular communities of users.

Online – especially where international, cross-border payments are concerned – how does a business attract consumers from around the world? How can a business integrate payment systems that are geared to each consumer, their preferred method or methods of payment and their own local circumstances? It sounds like a logistical nightmare, having to bring together countless currencies, country-specific payment methods, diverse languages, global communications networks in every country... Where to start?

The most pressing need is for payment interfaces that are accessible, logical, consistent and secure. Although credit card systems online have long been catered for, alternative billing systems have been adversely affected by often seeming complicated, obscure and under-promoted. Consumers are quick to abandon web sites where non-credit card payments are hidden away or lack clear explanation. That's why popular services such as mENABLE have had so much success. Sellers no longer need to worry about designing interfaces that cater for varying types of user across diverse geographies: mENABLE was designed from the ground up to provide traditional, credit card billing plus the localised payment services – from bank wire transfer to cash and e-cheques – that open your business to the world. The advantage with this solution is that you can reach virtually any consumer – however they wish to pay, wherever they are based in the world.

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The key advantage to mENABLE is that it can greatly increase your market reach. Imagine attempting to bring together the technology and the local knowledge necessary for a global, but localised payment platform into one streamlined application. With mENABLE, you don't need to imagine anything. It has been built to allow you to begin offering your products and services in the knowledge that virtually everyone can buy into your brand – without the delays and massive overheads of starting from scratch. It is a globally-connected technology that gives you access to markets in many countries on every continent. Our approach is to empower our clients with a virtual world of e-commerce opportunities and to supply their customers with payment tools geared to their local circumstances.

Why mENABLE?

mENABLE payment methods

- SMS
- WAP
- Phone
- Credit Card
- Bank Debit
- Prepaid Card
- Wire
- Cash
- eCheque
- Digital Wallet

mENABLE has already established itself as one of the most advanced solutions of its type. Our support team can help you set up mENABLE so that it's totally integrated into your existing Web site. Imagine the costs involved with developing a payment system from the ground up. With mENABLE, there's no pressure to recruit a crack team of programmers – who are experts in mobile technology. And international telephony. And local regulations. mENABLE is the complete package and we can give you complete guidance on how to begin. We can work with your existing IT team, facilitating everything with a simple API that can be seamlessly integrated.

The fact that you can install this yourself lowers your overheads because there is no longer the need to employ teams of people to administer the solution. Once it is set-up, mENABLE is largely administered and optimised by txtNation, Ltd., one of the world's leading mobile and landline messaging, billing and content providers. With a client list reaching into the thousands, txtNation have the expertise and commitment to deliver cutting-edge multi-channel billing tailor-made to your exacting standards.

mENABLE is a "plug-and-play" alternative billing platform. Integrate with your site; market your goods and services; and watch the revenue come in. It couldn't be simpler. Talk to the support team at txtNation today for further information about how mENABLE and our other proven solutions can help your business succeed.



Why mENABLE?

Main enquiries

Email: sales@txtnation.com

Phone: +44(0)17 5227 3491

txtNation Headquarters

Poseidon House
Waterfront Business Park
Plymouth
PL4 0SJ



London, United Kingdom

Email: sales_uk@txtnation.com

Phone: +44(0)2000007021



Paris, France

Email: sales_france@txtnation.com

Phone: +33(0)170700499



New York, United States

Email: sales_usa@txtnation.com

Phone: 1 866 736 0022



Frankfurt, Germany

Email: sales_germany@txtnation.com

Phone: +49(0)6922227307



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