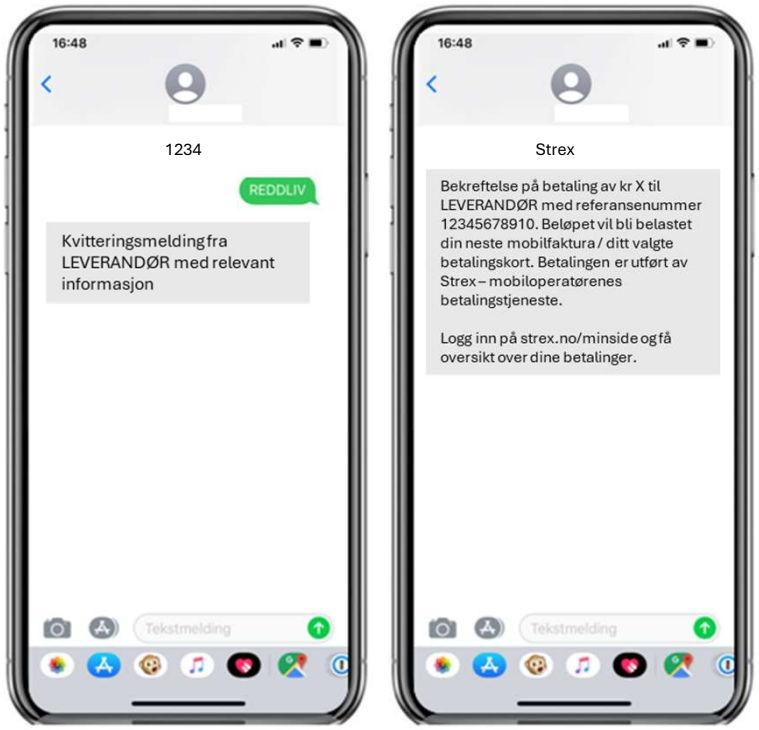

strex
eid av ice
Kundereiser Strex

Description of the customer journey for MO SMS – single payment

1) The END USER sees an advertisement or similar and submits a keyword via a four-digit number to the PROVIDER (MO SMS may be used as the PROVIDER's order confirmation in accordance with CoC 7.2).
2) The PROVIDER sends a request to Strex to charge the END USER's MSISDN and complete the transaction.
3) The PROVIDER sends a receipt message to the END USER with relevant information.
4) Strex sends a **payment confirmation** message via SMS.



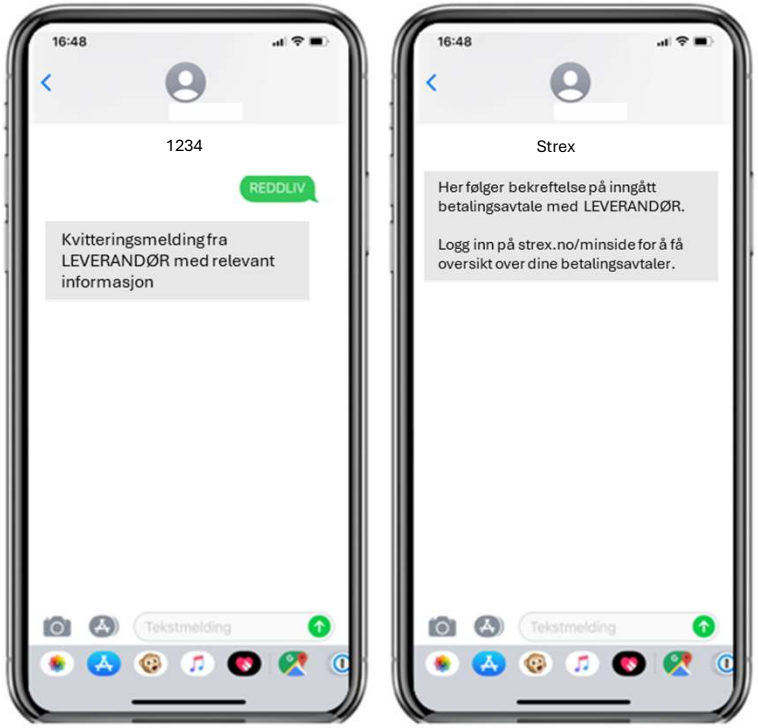
Additional security mechanisms that can be enabled:

- SMS OTP / Confirm

Note: MO SMS is not permitted for the Mobile Content segment.

Description of the customer journey for MO SMS – subscription/future payments (SEC LEVEL 1)

1) The END USER sees an advertisement or similar and submits a keyword via a four-digit number to the PROVIDER (MO SMS may be used as the PROVIDER's order confirmation in accordance with CoC 7.2).
2) The PROVIDER sends a request to Strex to pre-authorize the END USER's MSISDN for subscription/future payments.
3) Strex generates a unique TOKEN that will be used for subsequent charges.
4) The PROVIDER subsequently sends a request to Strex to charge the END USER's MSISDN.
5) The PROVIDER sends a receipt message to the END USER with relevant information.
6) Strex sends a confirmation message via SMS for the established **payment agreement**.
7) The PROVIDER sends an SMS receipt for each charge.



Additional security mechanisms that can be enabled:

- SMS OTP / Confirm

Note: MO SMS is not permitted for the Mobile Content segment.

Description of the customer journey for MO Direct – subscription/future payments (SEC LEVEL 1)

1) The END USER sees an advertisement or similar and submits a keyword via a four-digit number to the PROVIDER (MO SMS may be used as the PROVIDER's order confirmation in accordance with CoC 7.2).
2) The PROVIDER sends a request to Strex to pre-authorize the END USER's MSISDN for subscription/future payments.
3) Strex generates a unique TOKEN that will be used for subsequent charges.
4) The PROVIDER subsequently sends a request to Strex to charge the END USER's MSISDN.
5) The PROVIDER sends the first receipt message via SMS to the END USER with relevant information.
6) Strex sends a confirmation message via SMS for the established **payment agreement**.
7) The PROVIDER issues a receipt to the END USER via an **appropriate medium** (e.g. self-service portal, email, etc.) for future charges.



Additional security mechanisms that can be enabled:

- SMS OTP / Confirm
- A reminder from the PROVIDER every 6 months must be sent via SMS (via sendSMS)

Note: MO Direct is not permitted for the Mobile Content segment.

Description of the customer journey for web/app – single payment (OTP)

1) The END USER sees an advertisement and is directed to the PROVIDER's website/app, or accesses the PROVIDER's website/app directly.
2) If multiple payment methods are available, the END USER selects Strex.
3) The END USER enters their phone number on the PROVIDER's website/app.
4) The PROVIDER sends a request to Strex to send a one-time password (OTP) to the provided phone number.
5) Strex generates the one-time password and sends it to the provided phone number (sender: "One-Time Password" or a sender ID defined by the PROVIDER).
6) Once the PROVIDER has received the one-time password on its website, a new request is sent to Strex with the code received, to verify that it matches the code issued by Strex before the transaction is completed.
7) The PROVIDER issues a receipt to the END USER via an **appropriate medium** (e.g. SMS, self-service portal, email, etc.).
8) Strex sends a **payment confirmation** message via SMS.



Additional security mechanisms that can be enabled:

- Prefix/suffix included in the OTP message

Description of the customer journey for web/app – subscription/future payments (OTP)

1) The END USER sees an advertisement and is directed to the PROVIDER's website/app, or accesses the PROVIDER's website/app directly.
2) If multiple payment methods are available, the END USER selects Strex.
3) The END USER enters their phone number on the PROVIDER's website/app.
4) The PROVIDER sends a request to Strex to send a one-time password (OTP) to the provided phone number and to pre-authorize the END USER's MSISDN for subscription/future payments.
5) Strex generates the one-time password and sends it to the provided phone number (sender: "One-Time Password" or a sender ID defined by the PROVIDER).
6) Once the PROVIDER has received the one-time password on its website, a new request is sent to Strex with the code received to verify that it matches the code issued by Strex before the transaction is completed.
7) Strex simultaneously generates a unique TOKEN that will be used for future charges.
8) The PROVIDER subsequently sends a request to Strex to charge the END USER's MSISDN.
9) The PROVIDER must issue a receipt to the END USER via an **appropriate medium** (e.g. SMS, self-service portal, email, etc.).
10) Strex sends a confirmation message via SMS for the established **payment agreement**.



Additional security mechanisms that can be enabled:

- Prefix/suffix included in the OTP message
- A reminder from the PROVIDER every 6 months must be sent via SMS (via sendSMS)

Description of the customer journey for web/app – subscription/future payments (OTP) for Mobile Content

1) The END USER sees an advertisement and is directed to the PROVIDER's website/app, or accesses the PROVIDER's website/app directly.
2) If multiple payment methods are available, the END USER selects Strex.
3) The END USER enters their phone number on the PROVIDER's website/app.
4) The PROVIDER sends a request to Strex to send a one-time password (OTP) to the provided phone number and to pre-authorize the END USER's MSISDN for subscription/future payments.
5) Strex generates the one-time password and sends it to the provided phone number. A prefix or suffix must be included in the OTP message containing: subscription details, price, and subscription period (sender: "One-Time Password" or a sender ID defined by the PROVIDER).
6) Once the PROVIDER has received the one-time password on its website, a new request is sent to Strex with the code received to verify that it matches the code issued by Strex before the transaction is completed.
7) Strex simultaneously generates a unique TOKEN that will be used for future charges.
8) The PROVIDER subsequently sends a request to Strex to charge the END USER's MSISDN.
9) The PROVIDER sends the first receipt message via SMS to the END USER with specified information.
10) Strex sends a confirmation message via SMS for the established **payment agreement**.
11) The PROVIDER issues a receipt to the END USER via an **appropriate medium** (e.g. self-service portal, email, etc.) for future charges.
12) A reminder from the PROVIDER must be sent every 6 months via SMS (via sendSMS).

Description of the customer journey for web/app – subscription/future payments (OTP) for Mobile Content

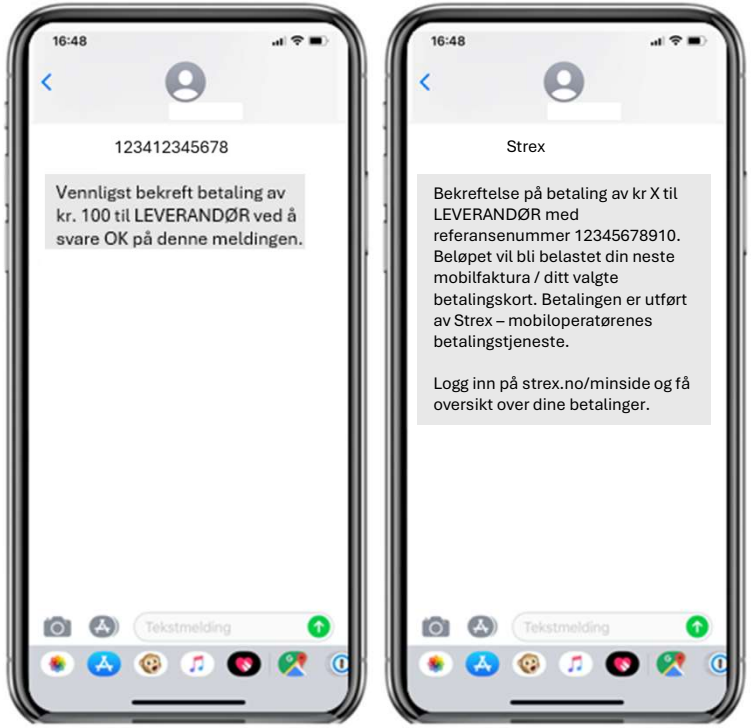






Beskrivelse av kundereisen på web - enkeltbetaling (CONFIRM)

1) The END USER sees an advertisement and is directed to the PROVIDER's website, or accesses the PROVIDER's website directly.
2) If multiple payment methods are available, the END USER selects Strex.
3) The END USER enters their phone number on the PROVIDER's website.
4) The PROVIDER sends a request to Strex to charge the provided phone number.
5) Strex sends an SMS to the provided phone number asking the END USER to confirm/accept the payment by replying "OK" (sender: short code + 8-digit long number).
6) The PROVIDER issues a receipt to the END USER via an **appropriate medium** (e.g. SMS, self-service portal, email, etc.).
7) Strex sends a **payment confirmation** message via SMS.



Description of the customer journey for web – subscription/future payments (CONFIRM)

1) The END USER sees an advertisement and is directed to the PROVIDER's website, or accesses the PROVIDER's website directly.
2) If multiple payment methods are available, the END USER selects Strex.
3) The END USER enters their phone number on the PROVIDER's website.
4) The PROVIDER sends a request to Strex to pre-authorize the END USER's MSISDN for subscription/future payments.
5) Strex sends an SMS to the provided phone number asking the END USER to confirm/accept by replying "OK" (sender: short code + 8-digit long number).
6) Strex simultaneously generates a unique TOKEN that will be used for future charges.
7) The PROVIDER subsequently sends a request to Strex to charge the END USER's MSISDN.
8) The PROVIDER issues a receipt to the END USER via an **appropriate medium** (e.g. SMS, self-service portal, email, etc.).
9) Strex sends a confirmation message via SMS for the established **payment agreement**.



Additional security mechanism that can be enabled:

- A reminder from the PROVIDER every 6 months must be sent via SMS (via SendSMS).

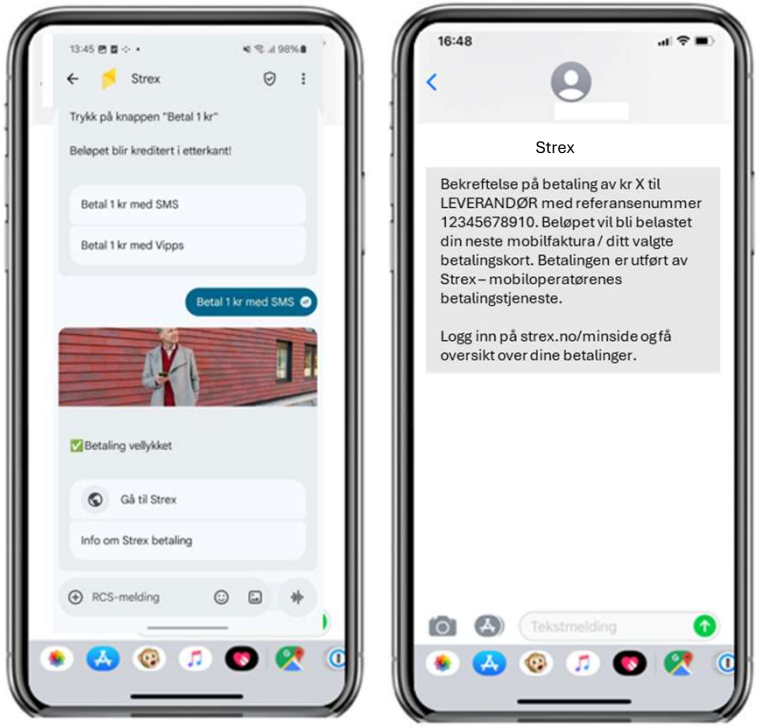
Description of the customer journey for RCS – single payment

1) The END USER receives an RCS message with an offer and the option to order/pay. Relevant information on price and terms is included as part of the RCS message exchange prior to the order/payment decision. The END USER clicks the payment button and confirms the order/purchase.

2) The PROVIDER sends a request to Strex to charge the END USER's MSISDN and complete the transaction.

3) The PROVIDER responds with a confirmation in the RCS dialogue to the END USER that the order/purchase has been completed.

4) Strex sends a **payment confirmation** message via SMS.



Additional security mechanisms that can be enabled:

- SMS OTP / Confirm

Description of the customer journey for RCS – subscription/future payments (SEC LEVEL 1)

1) The END USER receives an RCS message with an offer and the option to order/pay. Relevant information on price and terms is included as part of the RCS message exchange prior to the order/payment decision. The END USER clicks the payment button and confirms the order/purchase.

2) The PROVIDER sends a request to Strex to pre-authorize the END USER's MSISDN for subscription/future payments.

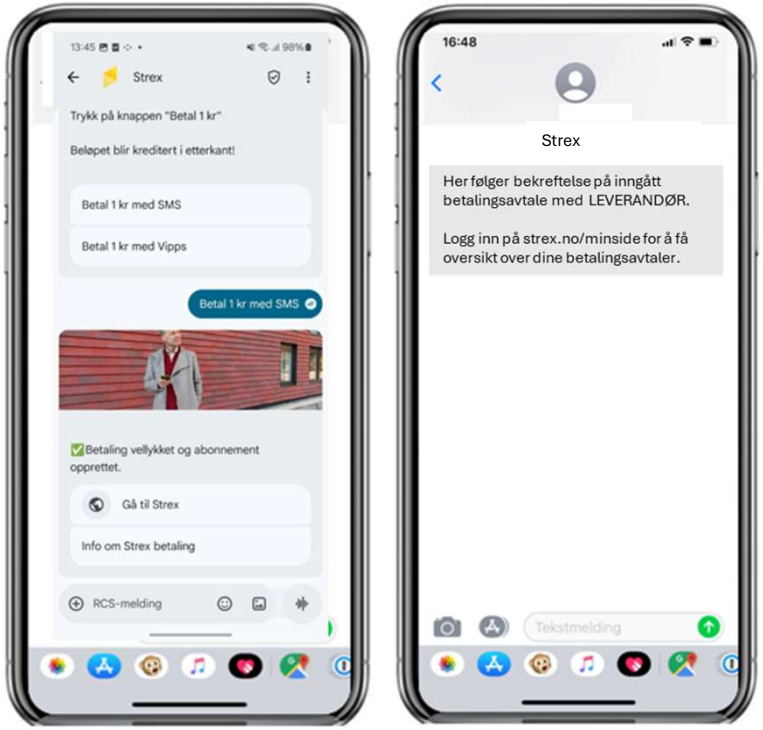
3) Strex generates a unique TOKEN that will be used for subsequent charges.

4) The PROVIDER subsequently sends a request to Strex to charge the END USER's MSISDN.

5) The PROVIDER responds with a confirmation in the RCS dialogue to the END USER that the order/purchase has been completed.

6) Strex sends a confirmation message via SMS for the established **payment agreement**.

7) The PROVIDER issues a receipt to the END USER via an **appropriate medium** (e.g. SMS, self-service portal, email, etc.) for future charges.



Additional security mechanisms that can be enabled:

- SMS OTP / Confirm

Example of a landing page – Mobile Content

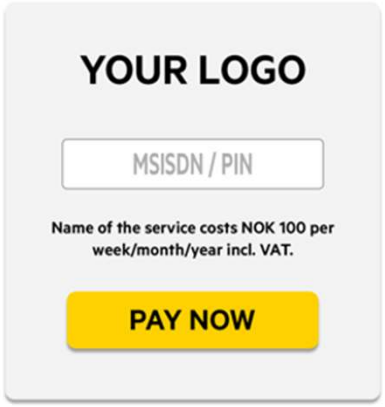
English
Please fill in the necessary and correct information that suits your service where it is highlighted in yellow.

ENTER YOUR PHONENUMBER/PIN

Name of the service costs NOK 100 per week/month/year incl. VAT.

PAY NOW

The service is provided by Merchant. The customer registers with their mobile phone number and confirms future charges/the subscription agreement by entering a PIN code received via SMS. The service is billed through the mobile phone invoice. Age limit 18 years. You may cancel the subscription at any time by sending an SMS to 1234 with the keyword STOP. For support, call 12345678 or send an email to support@merchant.com.



The service is provided by Merchant. The customer registers with their mobile phone number and confirms future charges/the subscription agreement by entering a PIN code received via SMS. The service is billed through the mobile phone invoice. Age limit 18 years. You may cancel the subscription at any time by sending an SMS to 1234 with the keyword STOP. For support, call 12345678 or send an email to support@merchant.com.

Example of a landing page – Mobile Content, continued

Example - information in connection with services sold via web
Merchant is responsible for following our Code of Conduct and Norwegian laws and regulations.

Strex has created an example of what the landing page could look like:

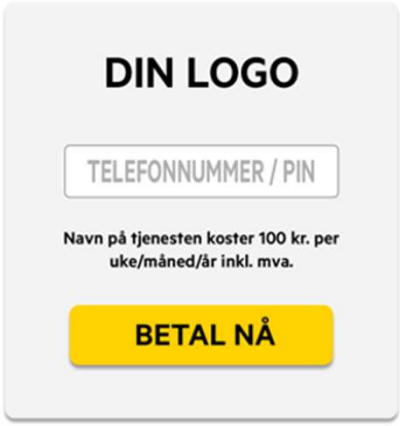
Norsk
Vennligst fyll inn nødvendig og korrekt informasjon som passer deres tjeneste der det er markert gult.

SKRIV INN DITT TELEFONNUMMER/PIN

Navn på tjenesten koster 100 kr. per uke/måned/år inkl. mva.

BETAL

Tjenesten leveres av Merchant. Kunden registrerer seg med sitt mobilnummer og bekrefter fremtidige belastninger/ abonnementsavtalen ved å taste inn PIN-kode mottatt på SMS. Tjenesten blir fakturert via mobilregningen. Aldersgrense 18 år. Du kan når som helst avslutte abonnementet ved å sende SMS til 1234 med kodeord STOPP. For Support, ring 12345678 eller send epost til support@merchant.com.



Tjenesten leveres av Merchant. Kunden registrerer seg med sitt mobilnummer og bekrefter fremtidige belastninger / abonnementsavtalen ved å taste inn PIN-kode mottatt på SMS. Tjenesten blir fakturert via mobilregningen. Aldersgrense 18 år Du kan når som helst avslutte abonnementet ved å sende SMS til 1234 med kodeord STOPP. For Support, ring 12345678 eller send epost til support@merchant.com.