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in this issue

"90% of two-click payment flows to be impacted" by Chrome's HTTPS-by-default introduction

Google's move to HTTPS-by-default will have seismic impact on DCB flows worldwide – what does it look like so far and what can the industry do about it?

Carrier billing-powered content and services face massive disruption from October as Google completes its shift of Chrome to HTTPS-by-default; a move that nullifies the header enrichment that powers the seamless user identification needed to run DCB billing.

The change – first announced by Google in late 2025 as part of Chrome 147 and which began to roll out in April 2026 – will see Chrome automatically attempt to upgrade website connections from HTTP to HTTPS wherever possible. From October this will be Chrome 154's default setting.

The goal is to improve user security by preventing network-level interception and manipulation of web traffic. However, for DCB-backed services the move hits operator billing's key advantage – automatic identification of users through header enrichment.

According to data released ahead of the move by Digital Virgo, 90% of two-click payment flows will be impacted, as around 75% of mobile browser traffic is currently running on Chrome. Additionally, based on traffic data from Telecoming's global operator network, resultant HTTP-dependent identification failures could reduce DCB conversion by 40% to 55% on Chrome traffic alone.

PREDICTING THE IMPACT

As of the end of April there were no direct reports or feedback from the industry, however several SPs have anonymously told *Telemedia Magazine* that the impact is already being seen in some markets with some clients and that the race is very much on to find alternatives.

However, many within the industry remain cautiously optimistic that the impact can be limited and, by October, there may not be a problem – so long as MNOs, SPs, merchants and vendors can cooperate on solutions.

Alex Webb, Senior Research Analyst at Juniper Research believes that the impact on long-term DCB growth will be just "a blip".

"We expect that there will be some disruption to the market in the short term, but that MNOs, PSPs and merchants will be able to overcome Google's move towards HTTPS before there is substantial impact on future revenue growth," says Webb.

Solutions are being batted about (see page 8), but so far nothing universal has been agreed upon. Some 'Man in the middle certificates' that some carriers are using are one way round it, but there are drawbacks as today's 200 day reapplication timeline is set to contract to 47 days by 2027, so this is not a long term solution

Other industry sources also point to France where HTTPS-by-default came into effect across the past few years and finds that, while DCB flow traffic dropped, a move towards more frictional OTP and PIN-based flows did see traffic stabilise.

However, globally telemedia players want to see a better solution implemented and are all working with MNOs to find the paths to success. Whatever alternatives work for your business, the shift to HTTPS is going to happen and action is required right now to keep DCB-powered telemedia services running.

To learn more see page 8.

in this issue

10 COMPANIES YOU SHOULD BE DOING BUSINESS WITH!

See page 34

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Let's talk about flux, baby

It is a fascinating time to be involved in the telemedia and mobile content space, if for no other reason than there is so much change happening.

With Telemedia Johannesburg bringing together the industry from Africa, MENA (in lieu of Telemedia Dubai's inevitable postponement) and Europe, never has there been so much to discuss, debate and find solutions to.

Across payments much is in flux. The move by Google to shift to HTTPS-by-default is an issue that affects SPs, content providers and MNOs globally (see page 8), while, if card payments are your thing, Visa's VAMP rules change gives you a different problem to solve (page 16).

Both mean that, for anyone into monetising content and engagement, there is a lot of work to do. Alternatives to header enrichment processes need to be found before HTTPS becomes the Google standard on 1 October, while working out the complex ratios of fraud and chargebacks to revenues that VAMP demands certainly isn't going to be a day at the beach for anyone this summer.

Luckily, with Telemedia Johannesburg bringing the industry together in one place in June, there is the opportunity to workshop these issues and to start to start to make plans for handling both.

The payments debacle comes as the way in which content is accessed and marketed is also shifting. YouTube is now the most influential media brand out there, along with TikTok, Insta and ChatGPT. This means that getting eyeballs is no longer about marketing per se, but more it is an exercise in being where things are happening and grabbing people's attention (page 20).
Much of this is particularly pertinent to evolving markets, where many of these new techniques are being pioneered and refined. Across Africa, for instance, there is much that can be learned from mobile money (see page 10) and super apps (page 33). From MENA there are many ways to look at how to win in the attention economy and the kinds of content that works (page 22 and 23).
Either way, these are very interesting times to be in telemedia and the series of Telemedia events happening each year is now more vital than ever.

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Paul Skeldon. editor

market roundup

A snapshot of some of the key industry moves, regulatory changes and technology coups that have happened in the past month. For the latest see **www.telemediamagazine.com**

Mobile Money accounted for $2trn in transactions in 2025, doubling since 2021 and fuelling growth

More than $2trn flowed through mobile money wallets globally in 2025, showing extraordinary and exponential growth – it took 20 years to pass $1trn, but just four to double it.

According to the *State of the Industry Report on Mobile Money 2026*, prepared by the GSMA Mobile Money programme, mobile money reached 2.3bn registered accounts in 2025, growing by 268mn.

From its inception, only 25 years ago, mobile money has now become a mainstream financial service for underserved populations around the world, empowering those without access to traditional banking services and contributing to economic growth in countries where mobile money is present.

Regular mobile money usage has increased worldwide over the past year, with active 30-day accounts rising by 15% to 593mn. Most new registered and active accounts came from Sub-Saharan Africa, although almost every region where mobile money is offered experienced a rise.

This has led to monthly usage of mobile money accounts growing by half a percentage point to 25.7%, the highest it has been since 2021.

The report found that the number of mobile money providers offering insurance increased by one-third in 2025. Mobile-money enabled credit remains the most widely offered adjacent financial service, while this is nearly matched by those offering saving options.

However, this still leaves almost 75% of accounts inactive monthly, with fraud remaining widespread and transaction taxes often encouraging users to revert to cash in the countries where they're in effect, negatively impacting financial inclusion.

Vivek Badrinath, GSMA Director General, comments: "Mobile money has become one of the world's most impactful financial services. What began as a simple way to move money has evolved into a global financial ecosystem, reshaping how hundreds of millions of people manage their financial lives.

"Looking ahead, the industry's growing scale and sophistication will bring new opportunities, and new responsibilities. By prioritising interoperability and crossborder harmonisation; engaging in digital public infrastructure; strengthening consumer protection and fraud controls; and accelerating women's inclusion and financial health outcomes, we can ensure mobile money continues to provide safe, inclusive and sustainable digital financial services."

In addition to accelerating financial inclusion and improved financial health, mobile money is enabling wider social and humanitarian benefits through rapid payouts during crises, particularly in remote regions. However, for these and other use cases to succeed, mobile money needs to be complemented by digital financial literacy initiatives to continue responsible growth across regions and demographics.

Vodacom Tanzania completes $28m M-Pesa infrastructure upgrade

Vodacom Tanzania has completed a $28mn upgrade of its M-Pesa platform, transitioning M-Pesa from its legacy G2 system to a next-generation financial technology platform built for scale, resilience, and innovation. The move positioning Vodacom to meet the accelerating demand for secure and seamless digital financial services across Tanzania.

The new platform enables faster deployment of new features and services, creating opportunities for innovation across savings, credit, payments, and enterprise solutions. As Tanzania's digital financial ecosystem continues to grow, M-Pesa is now equipped with a future-ready backbone designed to scale sustainably and securely.

For agents, merchants and enterprise partners, the upgrade brings greater transactional capacity, detailed reports and more transparent service management. Businesses benefit from dependable system performance and enhanced reporting capabilities, enabling better planning, reconciliation, and customer service.

"This investment is about futureproofing one of Tanzania's most important financial platforms," says Philip Besiimire, CEO Vodacom Tanzania. "We are strengthening the foundation of M-Pesa to ensure it remains secure, reliable, and ready to support innovation at scale. Our customers deserve a platform that evolves with their needs, faster, stronger, and more resilient,"

Wister accelerates growth in ASEAN

Digital content and billing provider Wister is set to accelerate its growth across Southeast Asia through deals to bring educational and drama content to the region.

To achieve this, Wister is leveraging its strategic partnership with BOOKR Next to accelerate the distribution of premium educational content through mobile operators. By mobilising its direct carrier billing (DCB) expertise and carrier-grade infrastructure, Wister connects the platform to operator ecosystems worldwide and gives consumers an easy way to pay.

Wister has also announced the launch of Dramaclip, a dedicated entity focused on premium short-form series designed for mobile consumption. Positioned within one of Asia's fastest-growing content segments, Dramaclip combines high-intensity narrative production with micro-payment and subscription models powered by DCB, optimising both conversion and retention.

Olivier Lambolez, Chief Commercial Officer at Wister comments: "ASEAN is a region we already know well. This new phase represents a structured acceleration of our presence.

"Direct carrier billing is a key lever to streamline mobile payments and improve conversion across premium digital content. We are seeing growing demand from operators and platforms for integrated solutions that combine technological infrastructure with commercial performance."

DCB set to be worth $87bn by 2030, driven by anti-fraud and vertical markets

Despite the potential threat to revenues from Google's HTTPS-by-default move (see page 1), Juniper Research is predicting that global value of direct carrier billing (DCB) transactions will rise from $51bn in 2026 to more than $87bn in 2030.

According to the research, growth will come from DCB broadening its use case. The report identifies physical goods and digital ticketing as key growth areas over the next four years, with MNOs reducing transaction fees to win market share.

However, it argues that to compete with alternative payment technologies in the long term, such as digital wallets, MNOs must deploy standardised anti-fraud application programming interfaces (APIs).

MNOs must increase the value of DCB to merchants by leveraging their networks that process payments to provide real-time fraud prevention using network signals. Being the first to integrate a payment technology with network signals will differentiate DCB from alternative payment technologies.

Alex Webb, Senior Research Analyst at Juniper Research, explains: "Anti-fraud capabilities are a key driver of merchants' choice of payment technology. To retain market share, they must position DCB as a leader in real-time fraud detection, with it protecting users from losses and chargebacks."

The report warns that it is imperative MNOs work with payment service providers to limit the impact on merchants' profit margins, as high costs for API calls can undermine the value added from anti-fraud capabilities for merchants.

Google Search and Meta ads outperform expectations, YouTube sees a shortfall

Google Search revenues surged past expectations with ad growth 5.4% above forecast, while Meta overperformed with ad revenue of $55bn against a projected $54.1bn – 2.3% ahead of predictions. However, YouTube's $72m ad revenue shortfall reveals engagement-to-revenue conversion gap.

So finds the latest data from WARC Media's 2026 online ad market tracking, which offers a clear view of how the digital ad market is developing and evolving.

The study finds that Google was the standout performer during the quarter, with ad revenue up 19.1% to $60.4bn, a marked 5.4% above the benchmark of +13.7%. Clearly, traditional paid search remains resilient and Google's parent, Alphabet, is arguing with some confidence that AI is improving engagement rather than cannibalising it, says WARC.

Alphabet CEO Sundar Pichai heralded AI as "illuminating every aspect of the business" and that products such as AI Overviews and AI Mode are now bringing users back to search more often. While progress is evident, the quarter revealed uneven performance across Alphabet's advertising portfolio, with AI-driven gains not distributed equally among all business units.

YouTube's reported ad revenue of approximately $9.98bn came in around $72m below the forecast value of $10.05bn, however. This suggests that strong engagement is still not converting into revenue quite as elegantly as executives would prefer, warns WARC.

Short-form video continues to attract attention at scale, but monetisation still appears to lag the consumption curve: this is now the second consecutive quarter in which YouTube has fallen short of WARC's forecast expectations, though the gap was far wider last quarter.

Google's Display Network continues to decline in step with a moribund open web. Here, ad revenue dipped 3.9% compared to a forecast fall of 2.3% – this suggests Alphabet's AI ambitions may be creating trade-offs in certain areas potentially at the expense of others.

Meta was an overperformer this quarter, with ad revenue of $55.0bn against a forecast of $54.1bn – 2.3pp ahead of WARC's benchmark. Better targeting, more automated buying and faster optimisation appear to be helping Meta convert its AI infrastructure into measurable performance, rather than merely an expensive slide in an investor deck.

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ZAIN AND ZONG PAKISTAN PARTNERSHIP

Zain Omantel International (ZOI) and Zong, a subsidiary of China Mobile Pakistan, are partnering to expand voice interconnect and roaming services between the Middle East and Pakistan. The partnership builds on an existing interconnect relationship where ZOI carries Zain Group and Omantel retail Pakistan traffic for Zong. The two companies will grow their cooperation across voice and mobility services and move toward consolidating roaming under a single group framework to simplify operations and strengthen commercial alignment across the corridor.

OOREDOO AND DE-CIX CONNECT DOHA TO EUROPE

Ooredoo and DE-CIX are accelerating the development of Doha IX. As of today, Qatar's first commercial Internet Exchange (IX) is directly connected to DE-CIX Marseille. The interconnection between the Middle Eastern and European exchanges enables carriers from the Gulf region to access cloud and connectivity services not yet available locally in Qatar.

PAYMENTS FAIL FOR NEARLY HALF OF CONSUMERS

Nearly half (46%) of UK consumers have experienced a payment failure at checkout in the past 12 months – highlighting a growing reliability gap in retail payments that may cost sellers revenue and impact customer experience.

The research – from managed network and payment company Transaction Network Services (TNS)and based on a survey of 3,000 consumers across the UK, US and Australia – shows that consumer demand for resilient payment methods lies in stark contrast to the fragmented infrastructure and inconsistent connectivity that leads to failures.

EMERGING MARKETS HAVE CHEAPEST BROADBAND

Emerging markets typically have cheap broadband, with Egypt having an average broadband cost of $7.91, placing it in the top 10 (6th). In other emerging markets, Vietnam is ranked 11th, Brazil 47th and Philippines 78th. North America has the second most expensive broadband, while Iran has the cheapest.

market roundup

A snapshot of some of the key industry moves, regulatory changes and technology coups that have happened in the past month. For the latest see **www.telemediamagazine.com**

US consumers lost $2.1bn to social media scams across 2025, FTC report finds

Nearly 30% of US consumers who reported losing money to a scam said that it started on social media, with reported losses reaching a staggering $2.1bn, according to data from the US Federal Trade Commision (FTC).

Social media scams produced far more in losses – an eightfold increase since 2020 – than any other contact method used by scammers to reach consumers, with the FTC's Data Spotlight also noting that social media creates easy access to billions of people from anywhere in the world, making a scammer's job easier at very little cost.

Scammers may hack a user's account, exploit what a user posts to figure out how to target them, or buy ads and use the same tools used by real businesses to target people by age, interests or shopping habits.

Reports show that in 2025, people reported losing more money to scams that started on Facebook than on any other social media platform. WhatsApp and Instagram were a distant second and third. In 2025, people reported losing far more money to scams on Facebook alone than they reported losing to text or email scams.

The data also show that all age groups, with the exception of those over 80, reported losing more money to scams that started on social than any other contact method. And social media ranked second after phone calls for those 80 and over.

According to FTC data, social media scams come in different forms, including:

- **Investment scams:** People reported losing the most amount of money last year to investment scams that originated on social media, with losses of $1.1bn, more than half of the total amount lost to social media scams, according to FTC data.
- **Shopping scams:** These were the most reported type of social media scam last year, with more than 40% of people who lost money to a scam on social media reporting that they ordered something they saw in a social media ad.
- **Romance scams:** Reports show romance scams also thrive on social media – nearly 60% of people who reported losing money to a romance scam in 2025 said it started on a social media platform.

DIMOCO serves seamless payments for Austria's Padeldome on eTennis platform

Austrian in-door padel tennis venue Padeldome has selected locally-based payment company DIMOCO as its official payment provider through eTennis, the innovative all-in-one platform connecting tennis and padel courts with players across the region.

eTennis works as a digital bridge between sports venues and players, offering seamless booking and payment experiences for court time and membership management. By processing payments via DIMOCO, Padeldome will benefit from an Austrian licensed payment provider with access to secure, real-time transaction processing, and German speaking language support.

This venture reflects the growing momentum of eTennis as a platform of choice for sports venues seeking to modernise their operations. DIMOCO's technology enables frictionless payment flows, supporting multiple payment methods ensuring that Padeldome's customers enjoy a smooth and reliable booking experience at every touchpoint.

"This partnership highlights our commitment to providing European businesses and technology providers like eTennis with tailored payment solutions that drive growth, trust, and operational excellence," says Clemens Leitner, CEO of DIMOCO.

For Padeldome, the integration with DIMOCO via eTennis represents a strategic step in delivering a premium experience at a reasonable price to its growing membership base.

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FLUTTERWAVE GAINS NIGERIAN BANKING LICENCE

Nigerian payments player Flutterwave has been awarded a banking licence in Nigeria – Africa's most populous country. The licence will allow it to hold funds and deposits directly, strengthen its position in the burgeoning Nigerian fintech market. The move will see more efficient financial services and settlement flows for consumers, businesses and enterprises, as well as improving operational efficiency. The company also said that it can now streamline money movement, accelerate settlement for merchants and build products that support sustainable long-term growth.

SEAMLESS, CROSS-PLATFORM OTT EXPERIENCES IN AFRICA

Mangomolo, a Dubai-based full-service OTT video platform provider, has enhanced its multimedia ecosystem and expanded its platform intelligence and personalisation capabilities with AI developments and integrations.

These updates enable broadcasters and smaller content creators to deliver more engaging, connected digital experiences for modern audiences.

Mangomolo's enterprise-grade OTT platform caters to a diverse clientele, including prominent broadcasters and platforms such as the South African Broadcasting Corporation and NoorPlay.

RWANDA TO GET BETTER VOICE, MESSAGING, IOT AND ESIM

Local service providers, enterprises and government entities across Rwanda are set to benefit from better voice, messaging and digital solutions, following digital solutions company Hayo's roll out in the country.

As part of the launch, Hayo will be onboarding local talent and working in collaboration with local service providers and businesses. Customers can seamlessly roll out National Mobile Registry (NMR), IoT and eSIM platforms, as well as messaging services and international voice, says the company.

The number of Internet users in Rwanda has more than tripled over the last decade, with 34.2% of the population regularly using the Internet in 2023 compared to only 8% in 2012, according to the WTO and World Bank.

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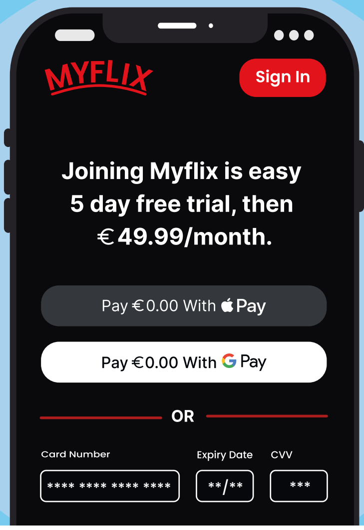

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HTTPS-by-default

The what, why and how to work with it

Google's move to HTTPS-by-default as a universal security measure by October 2026 has fired the starting gun for working out how DCB will work in this new world. Paul Skeldon takes a look at the background

Google's move to make all traffic HTTPS-by-default is, in some ways, great news for consumers as it protects them. However, for the DCB backed content business it throws up some big challenges – not least it prevents automatic header enrichment and, from October when it comes into full force globally it will hit traffic levels.

As seen on page 1, data from Digital Virgo suggests 90% of two-click payment flows will be impacted, as around 75% of mobile browser traffic is currently running on Chrome. Telecoming's global operator network data predicts HTTPs could reduce DCB conversion by 40% to 55% on Chrome traffic alone.

Other browsers are likely to follow suit, so the industry must act to find alternatives to header enrichment, or risk serious disruption to DCB-backed services worldwide.

HOW HTTPS IMPACTS HEADER ENRICHMENT

Header enrichment has long been used by mobile operators to simplify subscriber identification during mobile transactions. When a user accesses a service over mobile data, the operator's gateway can insert additional HTTP headers containing identifiers such as the MSISDN.

This allows services to identify the subscriber automatically without requiring the user to enter their number manually. The approach has powered frictionless subscription sign-ups, DCB payments and mobile authentication services across the telemedia industry for years.

However, the system depends on mobile networks being able to inspect and modify web traffic and HTTPS changes that. Once a connection is encrypted using TLS, the request, including its headers, is protected end-to-end between the user's browser and the destination server.

This means intermediate network elements, including mobile operator gateways, can no longer read or modify the request. In practical terms, traditional HTTP-based header enrichment becomes incompatible with strict HTTPS environments.

For telemedia services designed around seamless network identification, this will have a dramatic and immediate impact on how subscribers are recognised during billing and subscription flows.

WHAT ARE THE ALTERNATIVES?

Alternatives to header enrichment do exist. Digital Virgo, for example, has been quick to show a range of possible fixes. TLS Termination/HTTPS Header Enrichment, where a TLS proxy within the operator network terminates the TLS session, injects the MSISDN header, then re-encrypts the request before forwarding it is one fix. API IP Lookup/ MSISDN resolution, where the operator exposes a REST/ HTTPS API and the partner sends the source IP, the API returns the associated MSISDN is another.

MNOs and telemedia and mVAS companies can also look at MSISDN resolution via APN Private IP, where the operator maintains the private IP-MSISDN mapping (PCRF/AAA) and the partner resolves the source IP via a dedicated API.

The GSMA also has a potential solution through its GSMA Open Gateway/CAMARA Number Verification industry standard, developed with the Linux Foundation. This can silently verify the MSISDN via the data connection and works with 73+ operators worldwide and is largely interoperable.

But each comes with challenges and timeframe issues, as summarised by Digital Virgo in the chart below.

STRUCTURAL CHANGES NEEDED

While these and other alternatives that can be implemented from today do exist, the move to HTTPS-by-default by Google may require a more structured and systemic shift for operators and mVAS companies.

The answer is not a patch, says Telecoming, it is a structural upgrade. Telecoming recommends migrating to a User Identification Platform (UIP): a dedicated component in the operator's infrastructure that identifies the subscriber silently, without touching the HTTPS stream, and delivering a secure token to the merchant.

The user experience remains seamless. The merchant receives a privacy-safe identifier. The operator stays in control.

This approach is fully compatible with the GSMA's global initiative to expose standardised telecom APIs – including Number Verify – to digital merchants worldwide. Deploying a UIP today positions your network for the next decade of mobile commerce, adds Telecoming.

Solution	Longevity	Complexity	Timeline	Native HTTPS	GDPR+
TLS Termination	✪✪✪	High	6-12 months	✔	-
API IP Lookup	✪✪✪	Medium	3-6 months	✔	-
APN Private IP	✪✪✪	Medium	3-6 months	✔	-
CAMARA/Open GW	✪✪✪✪✪	Medium-High	6-18 months	✔	✪✪✪✪✪

At the crossroads

How security, scale and alt.pay reshape telemedia

Payments are entering a rapid evolution driven by the convergence of seamlessness, security and scale. Paul Skeldon takes a look at the forces reshaping the market and what that means for mobile content and services

The global telemedia payments ecosystem is entering a period of profound transformation: one defined not by a single trend, but by the convergence of security-led disruption, rapid growth in alternative payment models and the rise of account-to-account (A2A) ecosystems.

In fact, recent developments across Direct Carrier Billing (DCB), mobile money and open banking-based payments suggest the industry is very much in the midst of a profound period of reinvention. There are challenges and shifts in how the market works, but from that great opportunities are emerging.

HEADER CHALLENGES

The number one challenge for telemedia payments today comes from major outside forces: Google and Visa; the former with its HTTPS-by-default introduction (see page 1) and the latter thanks to changes in levels of fraud tolerance (see page 14).

For years, DCB has been built on a simple promise: frictionless, near-invisible payments enabled by seamless user identification. That model is now under pressure. Google's move to make Chrome HTTPS-by-default will effectively eliminate the header enrichment mechanism that allows automatic user identification, with estimates from Digital Virgo suggesting that up to 90% of two-click payment flows could be impacted (see page 8).

Because encrypted HTTPS traffic prevents operators from accessing and modifying headers, the core enabler of seamless authentication disappears. The implications are immediate and significant. Conversion rates on Chrome traffic could fall sharply if alternative identification methods are not implemented, forcing the industry to rethink one of its most valuable advantages.

Naturally, no one wants this to happen and, as you read this efforts by *Telemedia Magazine* to bring operators, aggregators, vendors and merchants together globally to develop the best work-around – and they are numerous, they just need consensus – are already starting the bear fruit. This shows two things: one, that the industry is adept at working collaboratively these days for the greater good and, two, that DCB flows are worth fighting for.

THE DCB EVOLUTION OPPORTUNITY

Yet despite this disruption, DCB is far from finished. Forecasts indicate the market will grow from $51bn in 2026 to $87bn by 2030m (see page 5). The reason for this apparent contradiction lies in how the model is evolving.

HTTPS may impact it in the short-term, but industry watchers are largely unconcerned. Juniper Research for instance believes that HTTPS will have little material impact on its forecast across the next four years, with the industry having the drive and the solutions to make this more of a short-term blip.

"We expect that there will be some disruption to the market in the short term, but that MNOs, PSPs and merchants will be able to overcome Google's move towards HTTPS before there is substantial impact on future revenue growth," says Alex Webb, Senior Research Analyst at Juniper Research.

This is because DCB is adapting. Rather than relying purely on frictionless user experience, DCB is shifting toward a more sophisticated value proposition centred on security and intelligence.

Operators are increasingly positioning themselves as providers of real-time fraud prevention and authentication, using network data and APIs to deliver capabilities that other payment methods struggle to match.

> There will be some disruption in the short-term, but MNOs, PSPs and merchants will be able to overcome Google's move towards HTTPS before there is a substantial impact on future revenue growth

Adding HTTPS-by-default could also ultimately be a good thing – with the right workarounds it maintains DCB's seamlessness, but also makes it inherently more secure. It will also see traffic continue to liberally flow from Google.

At the same time, DCB is expanding beyond its traditional stronghold in digital content into areas such as physical goods and ticketing, opening up new commercial opportunities.

OPPORTUNITIES FOR MOBILE MONEY

If DCB represents evolution, mobile money represents scale. Global mobile money transactions reached $2trn in 2025, doubling in just four years, according to the latest data from GSMA (see page 4). This growth highlights a fundamental shift in how consumers interact with fi-

Continues page 12 >>

nancial services. Payments are becoming mobile-native, account-based and deeply embedded in everyday digital behaviour. But there is more to it than that.

Beyond transaction growth, one of the most significant findings in the GSMA's report is the continued expansion of the broader digital financial services ecosystem surrounding mobile wallets.

Increasingly, mobile money providers are moving beyond simple peer-to-peer transfers and bill payments to offer a wider portfolio of services including merchant payments, international remittances, savings products and credit facilities. This shift is helping transform mobile money from a transactional tool into a deeper consumer engagement platform.

Merchant payments in particular are becoming a major growth driver, with users increasingly relying on mobile wallets for everyday commerce both online and offline. The report highlights that ecosystem transactions now account for a growing share of total mobile money activity, reflecting rising consumer trust and stronger integration into daily digital behaviour.

For the telemedia sector, this evolution is highly significant because it reinforces the role of mobile operators not simply as connectivity providers, but as financial intermediaries with direct billing relationships and rich behavioural data.

> MNOs are gaining new opportunities. Content subscriptions, gaming, streaming services and microtransactions can increasingy be bundled into mobile wallet environments

As mobile money ecosystems mature, operators are also gaining new opportunities to monetise digital services beyond traditional telecom revenues. Content subscriptions, gaming, streaming services and microtransactions can increasingly be bundled into mobile wallet environments, particularly in markets where card penetration remains low.

At the same time, the growth of merchant acceptance creates new routes for carrier-led identity, authentication and fraud prevention services, areas that are becoming increasingly important as digital commerce expands.

The GSMA also notes that mobile money providers are investing more heavily in interoperability and cross-border capabilities, enabling consumers to move funds more seamlessly between networks and across markets.

For telemedia businesses operating internationally, this could help unlock new opportunities for cross-border content monetisation and digital commerce, particularly across Africa, Asia and the Middle East where mobile-first financial ecosystems continue to expand rapidly.

A2A COMES INTO ITS OWN

At the same time, account-to-account payments are moving rapidly from alternative to mainstream, particularly in developed markets. The launch of the Wero instant payment app for commerce in Belgium and Germany marks a significant step toward a pan-European payment infrastructure designed to rival traditional card networks. Meanwhile, Amazon's introduction of Pay by Bank in the UK underscores how quickly A2A is gaining traction among major merchants.

This shift is structural rather than incremental. By enabling direct bank transfers, A2A payments reduce costs for merchants, improve transparency and align with regulatory frameworks such as PSD2. Crucially, they also fit neatly into a post-HTTPS environment, where explicit user authentication replaces the invisible identification methods that once underpinned DCB.

NOT FRAGMENTING, BUT DIVERSIFYING

What emerges from these developments is not a single dominant payment model, but a more complex and layered ecosystem. DCB continues to play a vital role, particularly in digital services and in markets where carrier relationships remain strong. Mobile money operates at enormous scale, especially in regions where traditional banking infrastructure is limited. A2A payments are gaining momentum in developed economies, driven by regulation, merchant demand and consumer trust.

Rather than competing directly, these models are increasingly complementary, each serving different use cases and geographies. The common thread linking them is a broader shift in priorities. Where telemedia payments once focused on minimising friction above all else, the emphasis is now moving toward trust, security and flexibility.

Encryption standards, regulatory requirements and growing concerns around fraud are reshaping the landscape. The result is a payments environment that may be less invisible than before, but far more resilient and adaptable.

For industry players, this transition requires a fundamental rethink. Identity and authentication must be rebuilt without reliance on legacy techniques such as header enrichment. Network intelligence will play a critical role in enabling secure transactions. At the same time, businesses will need to integrate multiple payment methods to meet diverse consumer expectations, while navigating an increasingly complex regulatory environment.

Those that succeed will not simply adapt to change, but also help define the next phase of digital commerce.

The telemedia payments ecosystem is not fragmenting. It is diversifying and strengthening. HTTPS may disrupt established models, A2A may challenge traditional billing approaches and mobile money may continue to redraw global payment dynamics. Together, however, these forces are creating a more flexible, secure and scalable infrastructure for digital payments.

For an industry built on monetising connectivity, that evolution is not a threat. It is the foundation of its next wave of growth.

Non-binary

How the future of payments is hybrid

As a crypto card built on Visa rails is launched, Paul Skeldon takes a look at what that means for payments – not least against a backdrop of a move towards a hybrid model of cards, A2A and DCB

The telemedia payments landscape has always evolved in waves. From premium SMS to app store billing, from card payments to wallets, each innovation promises to unlock new users, new revenues and new markets.

But rarely do two seemingly opposing trends emerge at the same time – one expanding payment access, the other exposing just how fragile that access really is. Yet, that is exactly what we are seeing now.

On the one hand, the launch of cryptocurrency payment card Lydian Card – built on Visa rails and powered by Rain – marks a significant step forward in making digital assets usable in everyday commerce on and offline. On the other, new research from Transaction Network Services (TNS) reveals that nearly half of consumers have experienced payment failures at on and offline checkout in the past year.

Taken together, these two stories tell us something important: payments are becoming more inclusive, but not necessarily more reliable. For telemedia companies, that distinction matters more than ever.

LET'S GO CRYPTO

We have long pondered the impact of cryptocurrency on telemedia payments and, while there have been some moves towards it, it has largely kept to the fringes. The launch of the Lydian Card is, in many ways, a breakthrough moment then for crypto in commerce. By allowing users to spend more than 300 digital assets anywhere Visa is accepted, it removes one of the biggest barriers that has held crypto back for years: usability.

No more clunky conversions, limited merchant acceptance or confusing wallet flows. Crypto becomes just another funding source behind a familiar card interface.

And it appears to work. The launch comes at a time when crypto card adoption is surging. Since early 2023, monthly payment volumes have soared from $100 million to over $1.5 billion globally. Meanwhile, industry research indicates that crypto cards are projected to increase spending access by 66%.

"Digital asset holders have long struggled to use their funds in everyday life," explains Carl Grimstad, CEO of Lydian. "Converting tokens manually, navigating limited merchant acceptance, and wrestling with clunky user experiences has made spending crypto more complicated than it needs to be. The Lydian Card turns this all on its head.

"Supported by Visa's global network and powered by Rain's infrastructure, the card enables a seamless shift from digital ownership to everyday use, helping users and merchants participate in the $4trn digital asset economy."

For telemedia, this is a clear opportunity. A whole new cohort of users – many of them in regions with limited access to traditional banking – can now pay for services as easily as any cardholder. Markets across Africa, MENA, Latin America and parts of Southeast Asia, where crypto adoption has surged, suddenly become more accessible.

For content verticals such as gaming, streaming, adult and digital subscriptions, this could translate into meaningful uplift in conversion and spend.

It also solves one of crypto's long-standing weaknesses: recurring billing. Subscription models, the backbone of much of telemedia, have historically been difficult to execute with native crypto payments. By wrapping crypto inside a card, the Lydian model enables seamless renewals, upgrades and lifecycle management.

In short, crypto cards don't just bring new users, they bring them in a format the industry already understands. And that could be a breakthrough moment for crypto payments in telemedia.

THE FRICTIONLESS PAYMENTS ILLUSION

But here's the catch: they also bring all the problems of card payments with them. And that is where the second part of this story becomes critical.

The TNS data is a stark reminder that the global card infrastructure, for all its scale, is far from perfect. A 46% payment failure rate is not a marginal issue, it is systemic.

Connectivity gaps, fragmented systems and inconsistent performance all contribute to transactions failing at the worst possible moment: checkout.

In traditional retail, a failed payment might mean a lost sale. In telemedia, it often means a lost customer. This is a sector built on immediacy. Transactions are low-value, impulse-driven and designed to be frictionless. Whether it is a user subscribing to premium content, purchasing in-game currency or accessing a one-off service, the expectation is simple: one click, instant access. When that fails, the user does not retry. They leave.

This has a cascading effect. Acquisition spend is wasted. Conversion funnels break. Churn increases. ARPU declines. And perhaps most damaging of all, trust erodes. In an environment where billing transparency is already under scrutiny, failed payments can trigger confusion, disputes and regulatory attention.

Now layer crypto cards on top of this. While they expand the top of the funnel, they do nothing to address the underlying fragility of the payment rails themselves. In fact, they may amplify it.

Crypto-funded cards are still subject to the same authorisation issues, network outages and issuer declines as any other card. Add in factors such as balance volatility or funding delays, and the potential for failure increases further.

So, while initiatives like the Lydian Card bring more users into the ecosystem, it does not guarantee that their payments will go through.

CARRY ON CARRIER BILLING

And that is where an old telemedia staple begins to look very relevant again. Direct carrier billing (DCB) has often been positioned as an alternative payment method for when cards fail or are unavailable. But in today's environment, it is increasingly becoming something more strategic: a resilience layer.

Unlike card payments, DCB operates on operator-controlled infrastructure. It leverages mobile network authentication, billing relationships and real-time connectivity that telcos have spent decades refining.

Yes, it is not without its own dependencies – network availability, SMS delivery, aggregator performance, not to mention increasingly strident regulation – but keeping the network running is the area where mobile network operators have deep expertise and strong incentives to maintain uptime.

More importantly, DCB aligns closely with the way telemedia services are consumed. It supports low-value, impulse purchases, it reduces friction and it provides a level of payment certainty that is critical in high-churn environments.

In a world where nearly half of card transactions may fail at some point in the user journey, that certainty has real value. Adding crypto to cards is one thing, but keeping that running is quite another.

Perhaps the next step is how to bring crypto into carrier billing – but that is still some way off.

> The future of telemedia payments is not about choosing one method over another, rather it is about orchestrating multiple payment methods intelligently – we are moving towards a hybrid payment landscape

TUNING THE HYBRID ORCHESTRA

This is not to say that DCB will replace cards, or that crypto cards are anything other than a positive development. Quite the opposite.

The future of telemedia payments is not about choosing one method over another, rather it is about orchestrating multiple methods intelligently. What we are moving towards is a hybrid payment landscape.

In this model, crypto cards expand reach. They bring in new users, unlock new geographies and enable new spending behaviours. Traditional cards continue to serve the mass market, particularly in mature economies with high banking penetration. And DCB acts as both a primary method in certain regions and a fallback mechanism everywhere else.

The regional dynamics are key here. In Western Europe and North America, where card penetration is high, but payment failures remain a concern, DCB's role as a backup becomes increasingly important. In emerging markets, where banking infrastructure is less developed but mobile penetration is high, DCB may remain the primary billing method, complemented by crypto cards for more affluent or digitally engaged users.

Content type also plays a role. For high-frequency, low-value transactions – such as gaming microtransactions or pay-per-view content – DCB's reliability and simplicity are a strong fit. For subscription-based services, particularly those targeting higher-spending users, card-based models (including crypto cards) offer greater flexibility and scalability.

In sectors such as adult content, where discretion and ease of payment are critical, offering a mix of options can significantly improve conversion.

The key takeaway for telemedia companies is this: payment diversity is no longer optional. Relying solely on card payments, even with the added reach of crypto, is a risk. Equally, ignoring the opportunities presented by new payment innovations means leaving growth on the table.

The winners in this next phase will be those who build payment strategies that are both expansive and resilient. Who can onboard users from anywhere, using any funding source, but also ensure that when it matters – at the moment of purchase – the transaction actually goes through.

Because in telemedia, access is only half the battle, reliability is what turns access into revenue. And, as these two stories show, the future of payments will belong to those who can deliver both.

A certain ratio

VAMP and what it means for telemedia

Visa has reformulated its Visa Acquirer Monitoring Programme (VAMP) to better address fraud – but, says **Paul Skeldon**, it is redistributing risk in surprising ways

Visa's overhaul of its monitoring regime under the Visa Acquirer Monitoring Programme – better known as VAMP – may read like a technical adjustment to fraud and dispute thresholds, but in reality it marks a structural shift in how risk is distributed across the payments ecosystem.

For years, telemedia has operated in a delicate balance with card networks. Subscription billing, carrier billing overlays, adult content, gaming and digital services all share one characteristic: a higher-than-average likelihood of disputes. Whether driven by 'friendly fraud', unclear billing descriptors, or genuine consumer confusion, dispute rates in this sector have historically sat closer to scheme thresholds than most. Under previous regimes, that was manageable. Under VAMP, it may no longer be.

At its core, VAMP consolidates what were previously separate monitoring frameworks – fraud and disputes – into a single ratio. That alone is significant. But the deeper change lies in how that ratio is used. By combining fraud reports, chargebacks and even card testing activity into one metric, Visa has effectively removed the margin for error that many telemedia businesses relied on. A company that previously kept fraud low but struggled with disputes, or vice versa, could remain compliant. Now, all roads lead to the same calculation

New Thresholds for the Updated VAMP Ratio

	ACQUIRER PORTFOLIO		MERCHANT					
IDENTIFICATION LEVEL	Above Standard[2]	Excessive[1]	Excessive[1]					Excessive[3]
DATA ELEMENTS	VAMP RATIO (BPS)		VAMP RATIO (BPS)					Enumeration Ratio (BPS)
REGION	Global	Global	NA	EU	AP	CEMEA[4]	LAC	Global
THRESHOLD EFFECTIVE June 1, 2025	>=50 to <70 bps	>=70 bps	>=220 bps	>=220 bps	>=220 bps	>=220 bps	>=150 bps	>=2000 bps
THRESHOLD EFFECTIVE April 1, 2026	>=50 to <70 bps	>=70 bps	>=150 bps	>=150 bps	>=150 bps	>=220 bps	>=150 bps	>=2000 bps

Program Criteria

- Thresholds based on distance from market performance
- Scope is CNP only with minimum thresholds (min. 1,500 Disputes/Fraud count, except CEMEA)
- Enforcement for "Excessive" is in effect October '25, and "Above Standard" in January '26 to provide client lead-time

$$\text{VAMP RATIO} = \frac{\text{FRAUD (TC40)} + \text{DISPUTES (TC15)}}{\text{SETTLED TRANSACTIONS (TC05)}}$$

Includes VisaNet transactions only, card-absent only, domestic and cross-border.

Minimum of 1,500 monthly fraud (TC40) and disputes (TC15) in condition categories 10, 11, 12, 13.

Disputes (TC15) resolved through pre-dispute products are excluded from VAMP calculations – contingent upon timing of the data extract.

Fraud (TC40) qualified for Compelling Evidence 3.0 are excluded from VAMP calculations – contingent upon timing of the data extract.

[3] Minimum of 300,000 enumerated transactions identified via Account Attack Intelligence (VAAI) – no VAMP fees for Enumeration.

[4] CEMEA region Merchant Excessive only: Minimum of 150 monthly fraud (TC40) and disputes (TC15) and >= $75,000 USD total fraud + dispute amount.

– and the same risk of breaching thresholds. The table below from NextGen Payments gives a guide as to how that is now calculated.

Since its introduction in April 2025, VAMP has moved from an advisory framework into full enforcement, with thresholds tightening further into 2026. Early signals from acquirers suggest that enforcement is not only real, but in many cases stricter than Visa's published limits. This is because VAMP doesn't just target merchants; it targets acquirers themselves.

SHIFTING ACCOUNTABILITY

That shift in accountability is perhaps the most important – and least discussed – aspect of the programme. Under VAMP, acquiring banks and payment service providers are measured on the aggregate performance of their portfolios. If their merchants collectively exceed thresholds, the acquirer faces penalties. The logical response is already playing out across the industry: acquirers are de-risking.

For telemedia companies, this means the conversation is no longer just about staying below Visa's thresholds. It is about staying below the internal thresholds of your acquirer and those are often significantly lower.

Businesses that would once have been considered acceptable risk are now being reassessed, repriced, or in some cases, offboarded entirely.

> The big shift with VAMP is that Visa now expects acquirers to keep their overall portfolio within a certain level. This means acquirers will naturally become more cautious with merchants even if the merchant isn't at a critical level itself

"One important point that should be made clearer is that merchants have their own VAMP ratio that they need to maintain but they also need to be mindful of the acquirer's portfolio-level ratio," confirms Nisha Suwali, Chief Revenue Officer at NextGen Payments. "The big shift with VAMP is that Visa is now expecting acquirers to keep their overall portfolio within a certain level. This means acquirers will naturally become more cautious with merchants who contribute heavily to fraud or dispute volumes, even if the merchant is not yet at a critical level themselves."

This is particularly acute in mobile entertainment, where recurring billing models dominate. Subscription fatigue, unclear cancellation flows and impulse purchases on mobile devices all contribute to higher dispute

Continues page 18 >>

> VAMP places greater emphasis on prevention rather than remediation. Disputes that are later won or refunded can still count towards the ratio, so chargeback management is no longer sufficient

rates. Under VAMP, even a modest uptick in disputes can push a merchant – or more importantly, their acquirer – into a monitored or excessive category.

The result is a cascading effect: increased scrutiny, tighter controls, and ultimately, reduced access to card processing.

There is also a technological dimension to this shift. VAMP places greater emphasis on prevention rather than remediation. Disputes that are later won or refunded can still count toward the ratio, meaning that traditional chargeback management strategies are no longer sufficient.

Telemedia companies must now invest earlier in the transaction lifecycle: improving fraud detection, enhancing customer communication, and resolving issues before they escalate into formal disputes.

This has implications for product design as much as for payments. Clearer billing descriptors, more transparent subscription terms and frictionless cancellation processes are no longer just good practice, they are becoming essential risk controls. In a VAMP-driven world, customer experience and compliance are converging.

At the same time, we are likely to see a divergence within the telemedia sector itself. Larger, well-capitalised operators with sophisticated risk management capabilities will adapt. They will invest in data analytics, partner closely with PSPs and optimise their user journeys to minimise disputes. Smaller players, or those operating on thinner margins, may find the cost of compliance prohibitive.

This raises the prospect of market consolidation. As access to card acquiring becomes more restricted, some businesses will migrate toward alternative payment methods such as carrier billing, digital wallets, or even cryptocurrency. Others will exit the market altogether.

ADDING FRICTION?

Visa's direction of travel is toward lower thresholds, greater transparency and increased accountability across the value chain. VAMP is not an endpoint, it is a foundation for further tightening. For telemedia, this means that today's compliance challenges are unlikely to ease. If anything, they will intensify.

But there is a broader question about what this means for innovation in mobile entertainment. Telemedia has historically thrived on low-friction user experiences, with one-click subscriptions, seamless billing and instant access to content.

VAMP introduces friction back into the system, not at the user interface, but behind the scenes. The challenge for the industry will be to absorb that friction without compromising the user experience that drives engagement and revenue.

Tools of the trade: solutions to mitigate VAMP impact

While there is much that merchants, acquirers and others in the value chain can do to mitigate the impact of VAMP in telemedia services, there are also a range of specific tools available to help.

Compelling Evidence 3.0 (CE3.0) – a framework developed by Visa to help merchants fight so-called "friendly fraud" – where a legitimate customer falsely claims a transaction was unauthorised. Introduced in 2023 and expanded since, it allows merchants to submit structured data, such as device ID, IP address and transaction history, to prove that the same cardholder has successfully transacted before.

Its main strength is that, if accepted, liability can shift back to the issuer and fraud-related disputes can be excluded from VAMP calculations – making it directly relevant to compliance. However, CE3.0 is fundamentally reactive: it only applies to specific fraud reason codes and still requires a dispute to occur before action is taken. It also depends heavily on merchants having strong historical data and consistent descriptors.

Rapid Dispute Resolution (RDR) – a rules-based, automated dispute tool developed by Verifi, which itself is owned by Visa. It operates at the pre-chargeback stage, allowing merchants to automatically refund transactions based on predefined criteria – often within seconds of a dispute being initiated.

The key advantage is speed and certainty: disputes resolved via RDR typically never become chargebacks and therefore don't count toward dispute ratios, making it highly effective in managing VAMP exposure. It is particularly useful for low-value or high-volume transactions common in telemedia.

The downside is commercial: you are effectively conceding the dispute and refunding revenue automatically, even in cases you might otherwise win. It also only applies to Visa transactions and depends on issuer participation.

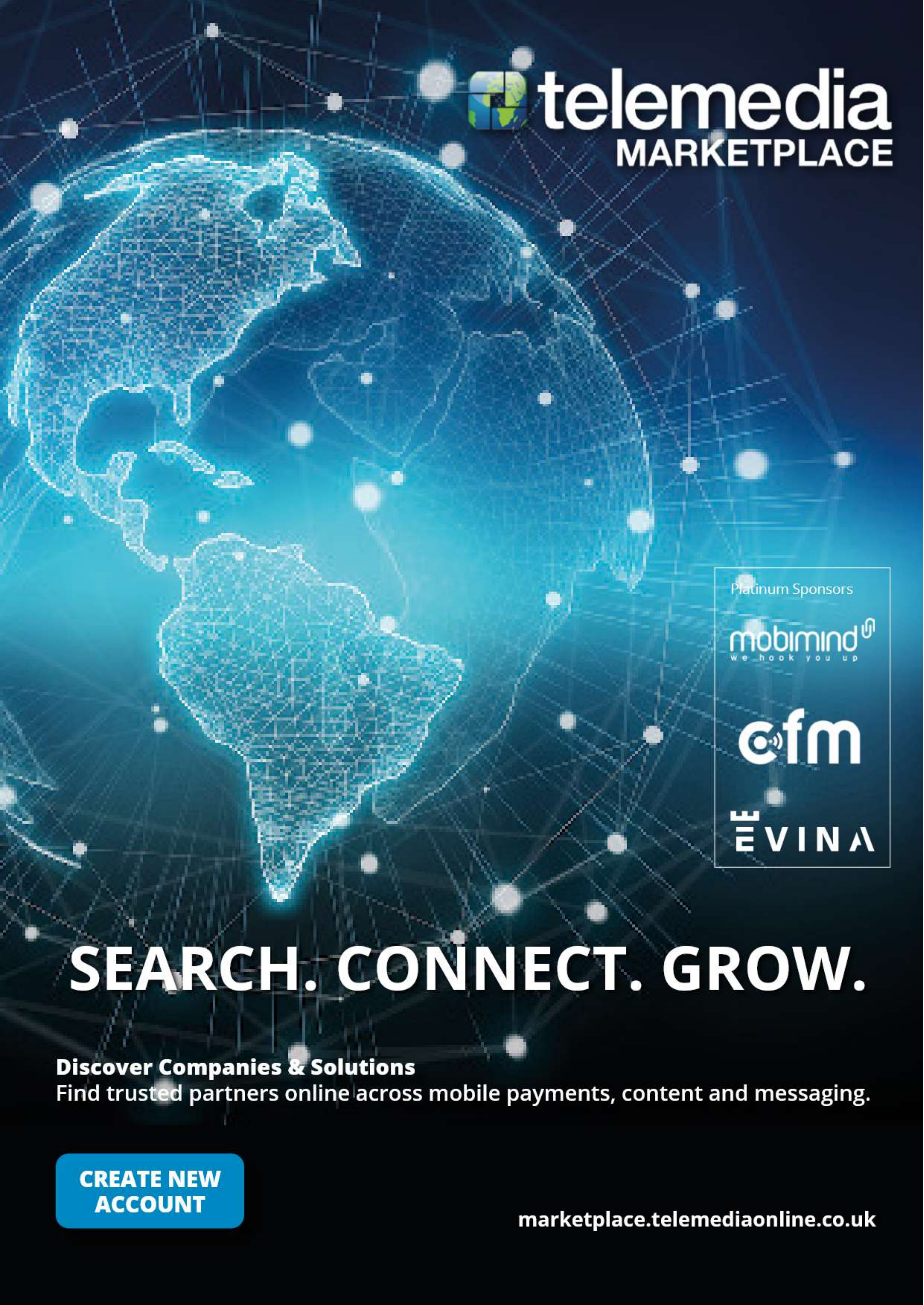
Ethoca Alerts –a pre-dispute notification system run by Ethoca, now part of Mastercard. It provides near real-time alerts when a cardholder initiates a dispute with their bank, giving merchants a short window – typically 24 to 72 hours – to intervene before it becomes a formal chargeback.

Its core strength is early warning. By issuing a refund quickly, merchants can prevent the chargeback from ever being recorded, protecting dispute ratios and reducing fees. It also offers broad global issuer coverage, particularly for Mastercard transactions.

However, Ethoca Alerts is not automated in the same way as RDR. Merchants must act quickly and operationally to process refunds. It also comes with a per-alert cost and does not guarantee prevention if response times are slow.

Visa's AI Dispute Tools (2026 rollout) – In 2026, Visa began rolling out a new suite of AI-driven dispute tools, including Dispute Intelligence, Dispute Doc Analyzer, and Dispute Recovery Manager. These tools focus on automation and decisioning—helping merchants analyse disputes, prepare responses, and predict win likelihood. For acquirers, they also streamline compliance workflows and reporting.

The upside is efficiency: with dispute volumes rising sharply, automation reduces operational burden and improves consistency. The downside is that these are still largely reactive tools. They help manage disputes better, but don't prevent them in the way pre-dispute tools do, so their impact on VAMP ratios is indirect.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Attention!

At war with the attention economy

The top 10 most influential media brands are all tech companies, a list topped by YouTube and now also featuring ChatGPT. Paul Skeldon takes a look at what this means for content and traffic generation

It may or may not come as a surprise, but YouTube is now the most influential brand in the world, certainly the online world. And this lands a clear message for the telemedia sector: influence today is no longer about scale alone, it is about sustained attention.

What makes this argument all the more compelling is that, according to the latest *Brand Influence Rank Report* from Onclusive, all of the top 10 most influential brands are in fact digital platforms. The fact that the list includes YouTube, Google, Instagram, Facebook, LinkedIn, Apple, Amazon, Microsoft, TikTok and ChatGPT, is not simply a reflection of their size or marketing budgets, but their ability to capture, hold and continuously redirect user attention in an always-on digital environment.

For telemedia companies, this marks a fundamental shift. The competitive battleground is no longer defined by who owns the content or even who distributes it most widely. Instead, it is defined by who can remain present in the ongoing stream of user engagement that now defines digital life.

What the Onclusive report underlines is that the traditional levers of influence – media spend, brand recognition, even premium content rights – have been overtaken by something more fluid and harder to control. Influence now stems from participation in the conversation. The platforms at the top of the rankings are not just media owners; they are environments where attention is created, shaped and monetised in real time.

A SHIFT IN MARKETING AND MONETISATION

This has profound implications for how content services are built, marketed and monetised. At the heart of this transformation is the rise of what might be called the "always-on attention loop." Audiences are no longer tuning in at specific times or for discrete experiences. Instead, they are constantly connected – scrolling, watching, reacting and sharing in short, fragmented bursts.

Insights from a raft of online research over the past 12 months reinforces this point, highlighting how attention spans may be shortening at the micro level, but overall content consumption continues to rise. Users are not disengaged, they are hyper-engaged, just across a far broader and more fragmented set of touchpoints.

In this environment, content is no longer consumed in isolation. It is surfaced algorithmically, engaged with briefly and then reintroduced in new forms based on user behaviour. This creates a continuous feedback loop in which platforms refine and optimise what users see, effectively shaping not just consumption patterns but discovery itself.

For telemedia services, the implication is stark: if your offering is not designed to fit seamlessly into these attention loops, it risks becoming invisible.

This is particularly relevant when considering Onclusive's finding that all of the top 10 most influential brands are tech-led. These companies do not simply distribute content, they mediate access to it. Algorithms, not editors, increasingly determine what is seen and what is ignored (*apart from Telemedia Magazine – Ed*).

DISCOVERY CHANGES AS CHATGPT ARRIVES

The arrival of AI-driven platforms like ChatGPT into the upper ranks of influence signals another layer of disruption. Discovery itself is changing. Where users once searched, they are now increasingly being guided – through recommendations, summaries and conversational interfaces.

This creates a new competitive dynamic for attention: not just appearing in front of users, but being selected by the systems that decide what users see in the first place.

For telemedia providers, this raises important strategic questions. It is no longer sufficient to optimise for search or social feeds alone. Services must also be structured in ways that make them visible and relevant within AI-driven ecosystems.

In practical terms, this could mean everything from how content is described and tagged to how brand presence translates into machine-generated recommendations.

HITTING THE SENTIMENT CEILING

However, influence at scale brings its own challenges. One of the more striking insights from the Onclusive report is the emergence of what it calls a "sentiment ceiling." Despite their dominance, many of the world's most influential platforms struggle to maintain high levels of positive perception. Regulatory scrutiny, concerns around data privacy, and ongoing debates about platform governance all contribute to a more complex reputational landscape.

For telemedia businesses, this creates both risk and opportunity. On one hand, it highlights the importance of trust as a differentiator. On the other, it underscores the need to carefully consider the environments in which services are promoted and consumed. In an attention-driven economy, context matters as much as reach. Where and how a service appears can directly influence user perception and, ultimately, conversion.

SHIFTING THE FUNDAMENTALS OF ADVERTISING

This shift is also reshaping the fundamentals of advertising. Paid media, while still important, is no longer the primary driver of engagement. Instead, success increasingly depends on a brand's ability to integrate into the content ecosystems where users are already active. Platforms like YouTube and TikTok are not simply channels for advertising, they are cultural spaces where content, creators and communities intersect.

As a result, users are far more likely to engage with content that feels native to the platform. Interruptive formats are increasingly ineffective, while content that aligns with platform norms – short-form video, creator-led storytelling, socially driven narratives – tends to perform significantly better.

For telemedia marketers, this requires a rethink of traditional acquisition strategies. The funnel is no longer a linear journey from awareness to conversion. Instead, it is a fluid, iterative process in which users move in and out of engagement, often without a clear distinction between content and commerce.

This has particular relevance for mobile value-added services (mVAS), where traffic generation has historically relied heavily on paid channels such as display advertising, affiliate networks and SMS campaigns. While these channels remain part of the mix, their effectiveness is increasingly influenced by how platforms distribute attention.

TRAFFIC IS SURFACED, NOT BOUGHT

The key shift is from traffic that is bought to traffic that is surfaced. Algorithms now play a central role in determining what users see, meaning that discovery is shaped as much by engagement signals as by media spend.

For mVAS providers, this means that content quality and relevance are no longer just creative considerations, they are core drivers of performance.

Short-form video (see page 22), influencer partnerships and social proof are becoming essential tools for acquisition. Equally important is the need to ensure that user journeys feel seamless. Any disconnect between the content that captures attention and the experience that follows can lead to drop-off.

In this context, content is no longer just a marketing tool, it is the gateway to the service itself. One area where these dynamics are particularly evident is in sports content, especially in emerging markets such as Africa. Sport has always been a powerful driver of engagement, but in the attention economy its value is amplified by its immediacy and emotional resonance.

Across Africa, for instance, mobile-first consumption and increasing connectivity are creating new opportunities for content services. Companies such as CFM are beginning to tap into this demand by delivering sports content tailored for mobile audiences. While still relatively small in the global context, their approach reflects many of the principles that define success in the attention economy: local relevance, mobile optimisation and integration with social engagement.

For telemedia providers, this highlights the importance of thinking both globally and locally. While the dominant platforms operate at a global scale, attention itself is often highly contextual. Content that resonates in one market may not translate directly to another without adaptation.

Sports, with its strong cultural and regional ties, offers a compelling example of how localised content can drive engagement and loyalty.

FRAGEMENTING INTO MICROMOMENTS

At the same time, the fragmentation of attention into ever smaller “micro-moments” is reshaping how content is consumed. Users increasingly engage in short bursts—often measured in seconds rather than minutes. This places a premium on immediacy. Content must capture attention quickly, deliver value instantly, and provide a reason for users to return.

For telemedia services, this challenges traditional models built around longer-form or static content. Instead, there is a growing need for modular, repeatable formats that can sustain engagement over time. The relationship with the user becomes ongoing rather than transactional, with success measured not just by acquisition but by retention and repeat interaction.

Ultimately, the attention economy is defined by scarcity. There is a finite amount of user attention, but an ever-expanding supply of content competing for it. This shifts the economics of the industry. Engagement becomes the key metric, retention becomes a primary goal, and user lifetime value is increasingly tied to depth of interaction rather than volume of traffic.

For telemedia companies, adapting to this reality requires more than incremental change. It requires a fundamental shift in mindset—from campaigns to continuous engagement, from distribution to participation, and from reach to presence.

The dominance of platforms like YouTube and TikTok makes one thing clear: attention is no longer something that can simply be bought. It must be earned, sustained and continuously renewed. In this environment, the winners will not be those who shout the loudest, but those who understand how to move with the flow of attention – and, crucially, how to become part of it.

Small is beautiful

Microdramas are now the fastest growing content category in a mobile content market increasingly dominated by subscriptions. Paul Skeldon takes a look at what works where

We've said in many times in *Telemedia Magazine*, but Microdramas – bite-sized serialised video content designed for mobile consumption – are now officially the fastest-growing subscription app categories globally, with paid installs up 155% year-over-year. Audiences in India and LatAm, in particular, are driving the growth, with Asia also becoming a microdrama powerhouse.

So finds the State of Subscriptions for Marketers 2026, an analysis of subscription trends across platforms, categories and geographies, published this week by AppsFlyer, which also suggests that Android paid installs now make up the majority of all Android installs for the first time, reflecting a wave of new paying consumers in emerging markets that is reshaping the global app economy.

According to the study, Short Drama alongside OTT and Live Streaming are where consumer appetite is strongest – and both are dominated by a handful of players. Together they drove 73% of net Android paid install growth. The top five apps in each category control over 90% of spend, a level of concentration that leaves little room for new entrants regardless of budget.

ALL AROUND THE WORLD

It also shows that these short dramas are taking off around the world, but the pace varies sharply by market. Germany led with 210% year-over-year growth in the number of app downloads, followed by Turkey at 171%, and Mexico at 170%. In the UK, appetite grew by a more modest 36%. Much of this growth is being driven by aggressive marketing rather than organic discovery, with over 60% of all Short Drama installs now coming from paid channels, up 25% year-over-year.

This is all backed up in the real world with the news that Wister is adding DCB billing to Asian microdrama service Dramaclip (see page 6). By integrating DCB into this high-growth segment, Dramaclip enables frictionless payments and significantly improves user conversion, particularly in markets where traditional payment methods remain under-penetrated.

"This approach reflects proven monetisation dynamics in Asia, where a substantial share of users are willing to pay to unlock episodic content," says Olivier Lambolez, Chief Commercial Officer at Wister.

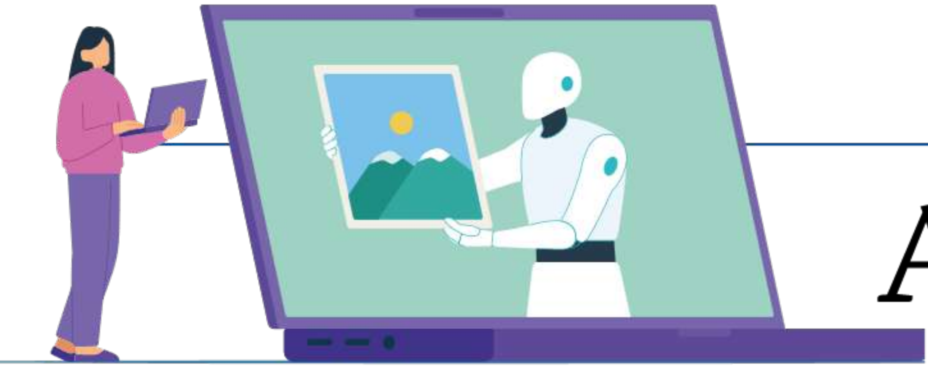
DRIVEN BY SUBSCRIPTIONS

However, how consumers pay for apps is diverging by category. OTT and Live Streaming is consolidating around pure subscription, with its subscription-only share rising from 53% to 62%. Microdrama is moving the other way, with ad-supported revenue growing from near zero to 7.4% as consumers in fast-growing markets prefer to watch ads rather than pay. Gaming is shifting away from advertising toward in-app purchases, with that share up 25%, even as overall spend in the category falls.

Overall, says the report, subscription app user acquisition spend grew 24% year-over-year, with Android growing at four times the rate of iOS. The Indian Subcontinent accounted for 49% of net Android paid install growth and LATAM a further 18%, while North America was essentially flat.

Meanwhile, gaming pulls the most users into free trials at 12.2%, but only 19% go on to pay. Education and Lifestyle convert over 40% of trialists, suggesting those apps deliver enough value within the trial to justify the cost. Health & Fitness consumers are the most decisive, with many paying upfront without a trial, particularly in Western Europe.

"The subscription app market is still growing, but the centre of gravity has shifted," says Shani Rosenfelder, Director of Content Strategy and Market Insights, AppsFlyer. "Android is now the primary growth engine, emerging markets are driving the bulk of new subscribers, and the categories pulling ahead are the ones that figured out where their audience actually is, not where the industry assumed it would be. The marketers who close that gap fastest will have a meaningful advantage."



AI and the content conundrum

AI helps segment audiences, deploy marketing and aid in billing and customer care – but it also underpins content creation itself, especially in developing markets. Paul Skeldon reports

AI is quietly reshaping the type of content that sits behind carrier billing, particularly in emerging markets where prepaid users dominate and credit card penetration remains low. Rather than simply distributing third-party media, many digital content providers are now using AI as a content factory, producing large volumes of low-cost, localised and highly repeatable content designed specifically for daily or weekly subscription models.

At its core, this shift is about economics and scale. Traditional carrier-billed services relied on licensed music, video, or editorial content, which carried significant upfront costs. AI changes that equation. With generative tools, providers can create 'infinite' content libraries – music loops, short stories, quizzes, or even video snippets – at a fraction of the cost. This makes it viable to offer subscriptions priced at just a few cents per day, which is essential in prepaid-heavy markets across Africa, MENA and Latin America.

Several content categories are emerging as clear winners.

- **Entertainment remains dominant**, but it is increasingly AI-enhanced or AI-generated. For example, platforms distributed via telcos such as Mondia's MePlay or Digital Virgo services bundle music, games and video where AI is increasingly used to generate artwork, localised playlists, or even synthetic audio content. In Africa and MENA, this often translates into AI-produced storytelling, religious audio, or locally relevant music loops – content that would previously have been too expensive to create at scale. In Latin America, similar platforms lean into karaoke and short-form video; AI can generate backing tracks, lyrics timing, or endless variations of clips to keep users engaged.
- **Education and daily utility content** is another fast-growing category. Providers like Bemobi distribute subscription-based apps through operators in Latin America that include language learning, kids' education and productivity tools. Here, AI can generate daily quizzes, conversational practice, or personalised study plans without requiring large editorial teams. In Africa, telco-backed education hubs – often bundled into 'learning clubs' – are beginning to use AI to create exam questions, summaries and tutoring flows in local languages, dramatically lowering production costs while increasing relevance.
- **Lifestyle and personalised content**– less visible but highly lucrative – is a third. Services delivered via aggregators such as TPay or TIMWETECH frequently include astrology, fitness and daily advice subscriptions. AI allows these platforms to generate personalised horoscopes, diet plans or wellness tips at scale, adapting tone and language for different markets. What was once static SMS or portal content is now dynamic and user-specific, increasing engagement and retention.
- **Gaming and gamified content** also benefits significantly from AI. Subscription gaming hubs – again often powered by companies like Mondia or Digital Virgo – can use AI to generate quiz questions, storylines or level variations on the fly. This creates near-infinite 'replayability' without the need for large development teams, which is particularly valuable in Africa and Latin America where lightweight, low-data games dominate.
- **Information-based services**, such as sports tips, news summaries or trivia feeds are also being transformed. AI can automatically generate daily football insights or betting-adjacent content, which is especially popular in African markets, or summarise news and entertainment stories for mobile consumption in MENA and LatAm. These formats align perfectly with daily billing models because they encourage habitual checking and repeat engagement.

DILUTING THE QUALITY?

However, this explosion of AI-generated content comes with significant challenges. One of the most pressing is quality dilution. When content becomes effectively infinite, differentiation becomes difficult. Many services end up offering similar experiences under different brands, leading to commoditisation and higher churn. Users may initially engage, but retention suffers if the content feels repetitive or shallow.

There is also a growing tension between cost and pricing models. While simple AI-generated content is cheap, more advanced AI, such as large language models or high-quality video generation, carries variable compute costs. This does not always align well with fixed daily subscription pricing, creating pressure on margins or encouraging providers to limit the depth of the experience.

Regulatory and trust issues remain a persistent concern. Carrier billing has historically faced scrutiny around consent and accidental subscriptions, and AI-generated landing pages and marketing flows can amplify these risks at scale. In addition, AI-generated content in sensitive areas – such as health, finance, or religion – introduces risks around misinformation and cultural missteps, particularly in diverse markets with strong local norms.

Finally, intellectual property remains a grey area. As AI-generated music, images and text are monetised through telco channels, questions around ownership and rights are becoming harder to ignore ... but that's another story (see page 24).

The © word

As AI retools content creation, it raises issues with rights like never before. Benjamin Woollams, CEO of TrueRights explains why the transformation of rights management is vital to the creative economy's survival

Generative AI did not arrive gradually. One year it was being demonstrated in controlled environments, the next it was appearing in brand campaigns and commercial briefs. That pace has left many in the creative industries trying to catch up.

While the ability to scale content, reduce production timelines and open new revenue streams is commercially attractive for brands and advertisers, creative talent shares genuine concerns regarding control. Where is my likeness or content being used? Who approved it? What happens if it is altered in ways I did not agree to? This debate can quickly become dramatic and adversarial.

AI does not herald the end of creative work, but it has underlined the existing limitations in rights management. The lack of a consistent system governing how image rights and creative works are licensed has demanded a trust-based relationship between talent and brands that cannot survive the introduction of AI. Usage can be difficult to track. Compensation models are unclear. Enforcement tends to happen after problems surface rather than before.

THE GREAT AI DEBATE

Fears surrounding the impact of AI on talent are escalating fast and, while there are genuine concerns regarding the misuse of content, the management of deep fakes and unauthorised use for AI training, the reality is that rights management was already a concern. The lack of transparency, inconsistency in pricing and inability to track and monitor content usage are hindering both talent and brands.

Without a standardised model, pricing negotiations are complex. What are the rights associated with a global contract? Across which platforms? Is it exclusive and, if so, for how long?

For talent, there is an obvious vulnerability: what is a fair price for this agreement? How can usage be controlled and managed? What, if any, steps can be taken if content is misused?

But the issue is also affecting advertisers looking to match value to forecasted performance. Inconsistent agency pricing is further confused by the hidden fees that are added at every layer of negotiation, from influencer agencies to talent agencies, creative agencies to media agencies.

CHASING VALUE

Until now, there has been no accurate perception of true value. No understanding of how to calculate, let alone achieve a fair price. And while it is important for talent to achieve that essential balance between pricing themselves out of the market and exploitation, there is a bigger problem: AI displacement. If talent fail to adopt the right processes to become AI ready, the future will look bleak.

Six out of ten of the adverts run during the massively high-profile US Superbowl involved AI, and while cost and speed are factors in AI adoption, if advertisers cannot gain seamless access to talent at a fair price, they will use a synthetic avatar.

Talent needs to be protected. Creative individuals clearly need not only to be paid fairly but also to have a way to protect their IP from misuse and abuse. It is also important to recognise that protection includes safeguarding, even enhancing, their access to the market and that demands a way to make the process of acquiring and working with talent easy for the budget holding brands and advertisers.

If they are to invest in genuine content, rather than an AI avatar, they need to see value. They need to ensure rights licensing is fair, that values are consistent and that talent complies with agreed usage rights. Both sides of the industry need to trust.

STANDARDISE AND HARMONISE

There is no value in either side becoming entrenched in their position. Success for both talent and advertisers is to find a way to effectively manage rights – including payment, reach and exclusivity – in a way that boosts opportunities and return for all.

Transparency is key to achieving this goal. Rather than relying on individually negotiated contracts and hoping that key usage and exclusivity clauses are adhered to, digital technologies can now underpin a very different approach.

A digital rights management platform can aid the negotiation process by creating standardised pricing models across different platforms and geographies to bring consistency to the way talent is valued. It supports both talent and agencies in proactively managing multiple relationships by highlighting usage and exclusivity clauses, minimising the risk of expensive, reputation damaging, mistakes. And, critically, it can provide confidence through tracking usage globally and flagging any out of contract activity, whether accidental or intentional.

Furthermore, by simplifying the process and offering standardised pricing, a digital rights management platform provides new ways to access the market for less experienced creative talent. Individuals can leverage consistent pricing and usage clauses to both calculate fair value and automate the generation of contracts with confidence. With knowledge that exclusivity clashes will be highlighted and usage automatically monitored and tracked, the barriers to entry are removed, allowing a raft of creative talent to confidently engage directly with brands and advertisers.

EMBRACING CHANGE

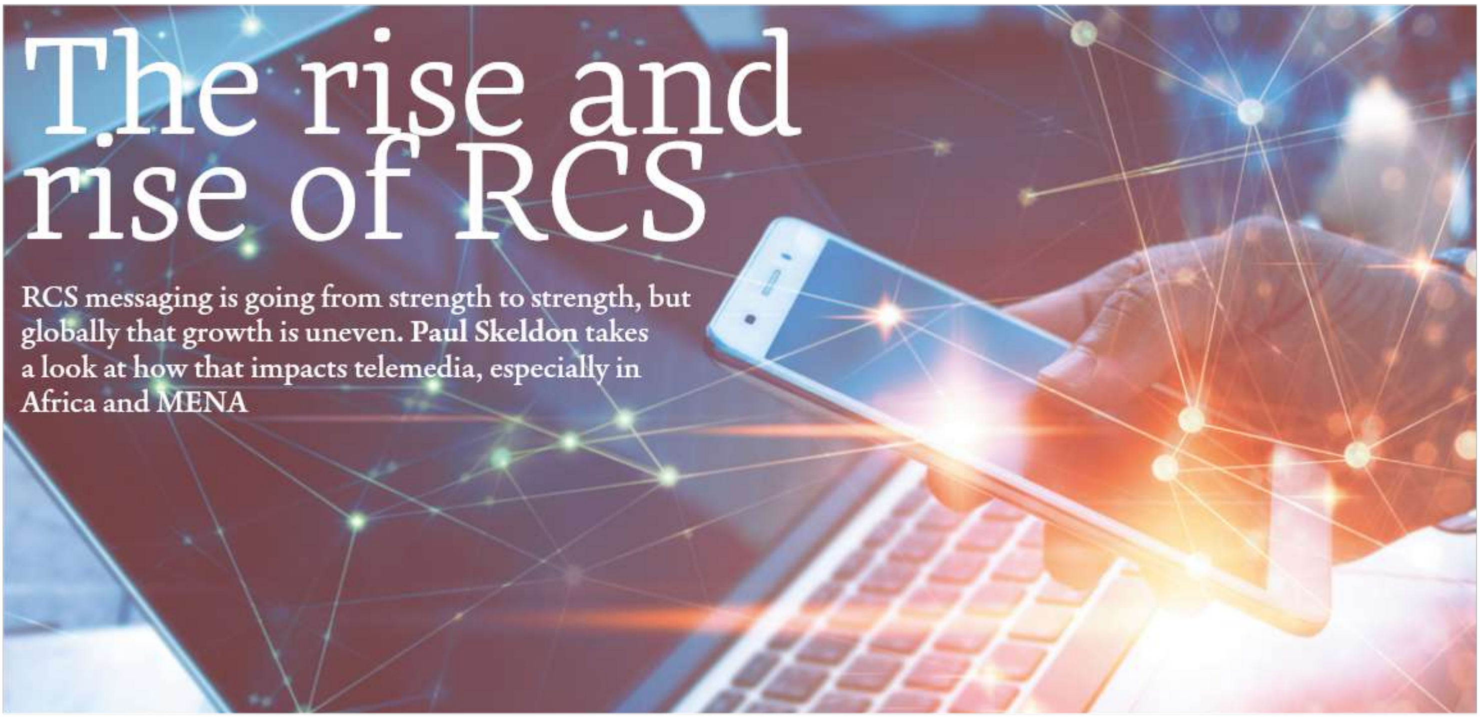
The talent industry has worked hard for decades to build a strong creative economy but the phenomenal pace of AI adoption is raising the risk of displacement. The rise of deep fakes and misuse of talent across diverse global platforms is a huge concern. Individuals feel vulnerable and the lack of accountability leaves little opportunity for redress. Talent need to be treated fairly. And the only way to create a fair market based on fair value for talent is to foster a strong brand and talent relationship.

In a digital first world, global transparency is completely transforming IP rights management. A model once predicated on trust is becoming broken and by leveraging technology to standardise pricing, improve clause negotiation and, critically, monitor IP usage throughout the contract lifecycle and beyond, digital rights management is providing the knowledge and insight required to rebuild the trust that underpins a thriving creative economy.

Benjamin Woollams is CEO of TrueRights

The rise and rise of RCS

RCS messaging is going from strength to strength, but globally that growth is uneven. Paul Skeldon takes a look at how that impacts telemedia, especially in Africa and MENA



Rich Communication Services (RCS) for Business traffic will exceed 200 billion messages globally by 2027; up from 70 billion in 2025. However, growth will be disproportionate across markets, with adoption accelerating in the US following the roll-out of RCS on iOS, while other regions lag despite expanding reach.

So finds research by Juniper Research, which attributes this disparity to challenges in brand onboarding, which remain a significant barrier to wider adoption.

“While growth in 2025 was significant, adoption varied across markets where Apple introduced RCS. In the US, uptake has been supported by a simplified brand verification process, where brands are familiar with the requirements and onboarding is managed by third-party providers. Across other regions this process has yet to be standardised; making onboarding more complex and time consuming for brands,” says Molly Gatford, Senior Research Analyst at Juniper Research.

BRAND ADOPTION BARRIERS

As interest in RCS for Business grows in 2026, the focus must be on lowering barriers for brands to test the channel. Partnering with third-party verification bodies provides an opportunity for operators to accelerate the onboarding process. Simplifying this process will encourage more brands to experiment with RCS; driving traffic growth across markets worldwide.

“Communication Service Providers must also support brand verification by aggregating verification requirements across operators. Managing this process on behalf of brands will help reduce complexity and remove an obstacle to adoption,” Gatford says.

This is basically a signal that RCS is becoming commercially viable at scale but the unevenness has direct implications for telemedia across billing, messaging monetisation, subscriptions and customer engagement.

Jumping from 70 billion to 200 billion messages means RCS is no longer experimental, it’s becoming a core A2P messaging channel, alongside SMS and WhatsApp. For telemedia, that means a new monetisable messaging pipe is emerging and brands will start allocating budget away from SMS toward richer formats. There is also potential for higher ARPU per message due to rich media, buttons and interactivity. In other words, this is not just growth it’s potentially a channel replacement and upgrade.

THE ONBOARDING BOTTLENECK

However, the most insightful finding of the study is that the real bottleneck is not technology but onboarding. Growth is being limited by brand verification complexity, lack of standardisation across operators and fragmented onboarding processes.

That’s a classic telemedia problem. Telemedia thrives on low friction and fast ‘go-live’ – think SMS short codes and carrier billing flows. If RCS onboarding is slow, confusing and different per market then brands won’t scale it, even if the tech is better.

This creates a clear opportunity for intermediaries. The report highlights third-party onboarding as a key way around the challenges and this is where telemedia companies can win. There’s a gap for aggregators, CPaaS providers and messaging hubs to handle verification, abstract operator complexity and provide plug-and-play RCS access.

REGIONAL DIFFERENCES

The global rise of RCS may look like a universal shift, but in regions such as Africa and MENA, the implications are more nuanced – and in some ways, more disruptive.

At first glance, the headline growth to 200 billion messages suggests opportunity everywhere. In reality, markets across Africa and the Middle East risk falling behind in the short term, not because of lack of demand, but because the structural barriers highlighted in the Juniper research – particularly around onboarding and standardisation – are more pronounced in these regions.

Unlike the US, where the rollout of RCS on iOS by Apple has created a near-universal addressable base and onboarding is relatively streamlined, Africa and MENA remain fragmented. Operator requirements vary significantly by country, regulatory frameworks differ, and brand verification processes are often unclear or inconsistent. This creates friction that telemedia businesses in these regions will recognise immediately: if it's hard to launch, it's hard to scale.

In the near term, this means SMS will remain dominant across much of Africa and MENA. The channel is deeply embedded, commercially predictable and, critically, easy to deploy. For telemedia players reliant on high-volume traffic generation – subscriptions, alerts, content billing – SMS continues to offer reliability that RCS cannot yet match in these markets.

However, that doesn't mean RCS is irrelevant. In fact, its slower rollout may create a different kind of opportunity.

Because onboarding is complex, there is a gap for aggregation and enablement. Global CPaaS providers such as Twilio and Sinch are already positioned to play this role, but there is significant room for regional specialists to step in. Telemedia companies that can simplify access – handling verification, local operator relationships and compliance – can effectively become the gateway to RCS in these markets. In regions where complexity is high, the value of removing that complexity increases.

THE WIDER WORLD OF MESSAGING

For messaging itself, the impact will likely be phased. Premium and enterprise use cases such as banking, airlines and large e-commerce players, will adopt RCS first, particularly in higher-ARPU markets such as the Gulf states. These brands have the resources to navigate onboarding and will be drawn to RCS's richer capabilities: branded messaging, embedded actions, and improved customer trust.

This creates a two-speed ecosystem, where high-value traffic migrates to RCS while mass-market telemedia continues to rely on SMS.

That shift has direct implications for marketing and traffic generation.

In Africa and MENA, telemedia has traditionally depended on aggressive acquisition funnels – SMS pushes, USSD flows, missed call campaigns and affiliate traffic. RCS introduces a fundamentally different dynamic: rather than driving users out of the message into a billing flow, it allows interaction and conversion to happen inside the message itself.

This has the potential to improve conversion rates significantly, but it also raises the bar for user experience. Poorly designed flows that might still convert via SMS are less likely to succeed in a richer, more transparent RCS environment.

There is also a trust factor. Fraud and spam have long been challenges in parts of these regions. RCS, with its verified sender IDs and branded interfaces, can help rebuild user confidence. For telemedia marketers, this could mean better engagement and longer-term customer value – but also stricter controls and less tolerance for grey-area acquisition tactics.

Beyond Africa and MENA, these dynamics reinforce a broader global pattern. Markets with standardised onboarding and strong ecosystem support will see rapid RCS-led transformation, while others will lag but potentially leapfrog once barriers are removed. For international telemedia players, this creates a portfolio challenge: balancing investment between high-growth, low-friction markets like the US, and higher-friction regions where the long-term upside may be substantial but requires infrastructure-building.

In that sense, RCS is not just a new channel, it is a catalyst for change in how telemedia operates. It shifts value away from pure traffic generation toward platform control, user experience, and trust. In Africa and MENA, where the ecosystem is still evolving, those who can bridge the gap between global standards and local complexity will be best positioned to define how – and how quickly – that transition happens.

Let's not overlook OTT: how click to chat drives the market

While RCS is the new kid on the block, 'old' tech still plays a strong hand in driving commerce globally – and OTT messaging is very much a key player.

According to data from Juniper Research, 5.2 billion consumers globally will use OTT messaging apps by 2028, representing more than half the global population. This marks a 16% increase from 4.4 billion in 2025, driven by rising smartphone adoption and improved network infrastructure across emerging markets.

The growing reach of OTT messaging will significantly influence enterprises' business messaging strategies, as brands incorporate these channels to connect with customers on their preferred platforms and leverage their rich channel capabilities, particularly for marketing.

"While enterprise use of Application-to-Person (A2P) via OTT will increase, platforms will look to limit marketing usage to preserve the value of Person-to-Person (P2P) messaging. Therefore, brands will need to introduce alternative capabilities, such as click-to-chat, to capitalise on OTT messaging growth," says Ardit Ballhysa, Senior Research Analyst at Juniper Research.

To avoid spamming OTT messaging users and work around marketing messaging restrictions, Juniper Research expects brands to shift to click-to-chat.

This will enable them to capture customer data and engage in conversational commerce experiences without overloading OTT channels. Mobile messaging vendors must, therefore, simplify enterprise adoption by offering preconfigured templates that ease the launch of websiteoriginated messages.

"Enterprises may hesitate to implement click-to-chat if they do not have the systems and resources to handle the increase in incoming messaging traffic. To address this, mobile messaging vendors must promote their chatbot offerings; ensuring enterprises can automate and scale responses as customer use of click-to-chat accelerates," Ballhysa concludes.

More than a **channel**

CPaaS, messaging and the A2P economy in Sub-Saharan Africa

Messaging sits at the absolute heart of commerce in Africa, acting as the primary digital marketplace for millions of consumers and businesses. Paul Skeldon takes a look at what lessons can be learned

In Sub-Saharan Africa, messaging is not just a channel, it is the infrastructure underpinning digital life. While much of the global telecoms conversation has shifted toward apps, super-platforms and immersive digital experiences, across African markets the most powerful engagement layer remains deceptively simple: messaging. Whether via SMS, USSD, or increasingly OTT channels, messaging sits at the heart of commerce, finance, and identity –quietly powering everything from mobile money transfers to two-factor authentication.

At the centre of this ecosystem is A2P messaging. For banks, fintechs, retailers and governments, A2P SMS provides a universal, device-agnostic way to reach users instantly. In a region where smartphone penetration continues to rise but is far from universal – and where data affordability remains a constraint – SMS retains a unique advantage: it works everywhere.

Nowhere is this clearer than in mobile money ecosystems. In Kenya, for example, every transaction on M-Pesa triggers an SMS confirmation. These messages are more than notifications, they are receipts, proof of payment and a critical trust mechanism in economies where formal banking infrastructure is still developing. For millions of users, the SMS inbox effectively doubles as a financial ledger.

For CPaaS providers, this creates a powerful opportunity. By exposing messaging capabilities via APIs, CPaaS platforms allow enterprises to integrate communications directly into their services – whether sending OTPs, onboarding alerts, or payment reminders.

In markets such as Nigeria, players like PalmPay and OPay build entire customer journeys around messaging – from SMS-based onboarding and OTP authentication to real-time transaction alerts and promotional engagement. Meanwhile infrastructure providers such as Flutterwave and Kora embed messaging directly into payment and identity APIs. Even remittance platforms like Sendwave rely on SMS as a trust layer, notifying both sender and recipient at each stage of the transaction.

SHIFTING ECONOMICS

Yet beneath this growth story, the economics of A2P SMS are shifting. Historically, the market relied heavily on international traffic routed through aggregators, often via 'grey routes' designed to bypass official operator pricing. This created high margins but limited transparency. Today, that model is under pressure. Operators and regulators are clamping down on grey routing, introducing stricter controls and firewalls to ensure traffic flows through authorised channels.

The result is a cleaner, more secure ecosystem – but one with tighter margins. Pricing transparency is increasing and enterprises are becoming more cost-conscious as volumes scale. In some African markets, SMS remains more cost-effective than OTT messaging for certain use cases, but the gap is narrowing.

But the OTT story in Africa is nuanced. Unlike in more mature markets, OTT channels are not displacing SMS, they are complementing it. Data dependency, platform fragmentation, and opt-in requirements all limit their reach. As a result, enterprises are increasingly adopting multi-channel strategies.

In South Africa, retailers such as Takealot use SMS to guarantee that critical delivery notifications reach every customer, regardless of connectivity. Customer service interactions run in parallel on richer channels like WhatsApp and in-app chat...

Into this mix comes RCS (see page 22), often positioned as the natural successor to SMS. With features such as branded sender profiles, rich media and interactive buttons, RCS promises to combine the reach of SMS with the functionality of OTT apps. Globally, momentum is building, but in Sub-Saharan Africa, adoption remains uneven.

The challenge now is to orchestrate all these channels, a role that CPaaS providers are leaping upon.

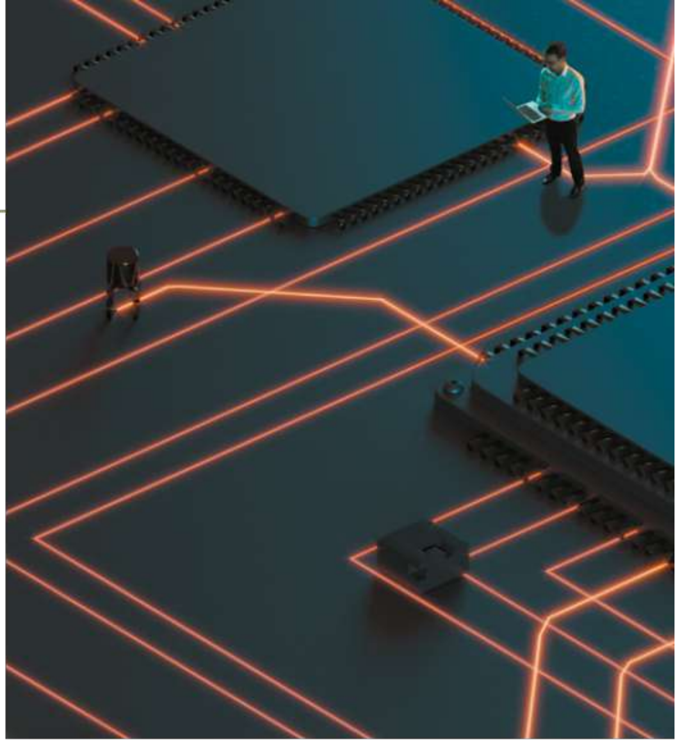
SMS AS ID

Beyond engagement, messaging in Africa is increasingly intertwined with identity and security. In many markets, a mobile number is effectively a user's primary digital identity, with A2P SMS underpins two-factor authentication, account verification and fraud alerts. This centrality also makes messaging a target. Fraud remains a significant challenge, with threats ranging from SMS spoofing to phishing (smishing) and artificially inflated traffic.

As messaging becomes more tightly linked to financial services, the stakes are rising. In response, operators and regulators are strengthening controls – introducing sender ID registration, traffic filtering and more sophisticated firewalling.

These measures signal a broader transition within the industry: from a volume-driven model to a trust-driven one. Deliverability is no longer just about routing efficiency, it is about compliance, authentication and credibility. For CPaaS providers, this shift is redefining value creation. Beyond connectivity, they are increasingly expected to provide fraud detection, identity management and analytics as part of a broader communications stack.

For the telemedia industry, the opportunity lies in embracing this hybrid future. CPaaS platforms will play a pivotal role, enabling businesses to navigate channel fragmentation, optimise costs and build trusted, scalable communication strategies. In a region where reach, reliability and trust are paramount, messaging is not just surviving—it is evolving into the connective tissue of the digital economy.



When the network knows best

From traditional telco to the world of intent

Harsha Angeri, Head of AI Business & Corporate Strategy, Subex explores how AI in telco networks will act on user intent and find the best way to meet their needs – creating Intent-Nets and circumventing fraud among other things

Unlike previous revolutions that took decades to unfold, generative AI (GenAI) is changing how value is created, captured and delivered – and with breakneck speed and impact. Across verticals and geographies, GenAI is reshaping labour markets by enhancing human capabilities, improving productivity, and increasing efficiency.

For example, SoftBank plans to deploy 1 billion AI agents. That's a whopping 1,000 agent 'co-pilots' for every Softbank employee. Masayoshi Son, CEO of the Investment Group at Softbank, believes that ultimately, his company could have trillions of agents making decisions and performing tasks.

Softbank, however, is just one example of a much wider trend. GenAI is making its mark and changing the nature of work practices from familiar to futuristic. As Gartner so aptly forecasted, by 2026, 30% of enterprises will automate more than half of their network activities. What does this mean for telcos?

ARE TELCOS READY TO BE INTENT-DRIVEN?

In the words of industry analyst Sebastian Barros, "AI changes every layer of the network: radio, transport, core, compute and economics. The Telco Big Bang is when machines, not humans, become the primary customers".

Since GenAI shrinks the distance between intent and action, this very premise poses a significant challenge for telcos. Intent represents more than a new user experience layer, it's a new operating model that current business support systems (BSS) and operating software systems (OSS) struggle to handle. Agentic AI, the next evolution in

From telcos to Intent-Nets

While well placed to become Intent-Nets, telcos must first re-architect their systems around the hyper-personalised intent of their users – whether it's a consumer wanting to book a holiday or an enterprise seeking to onboard 1,000 IoT devices.

Becoming an Intent-Net is a multi-stage process of moving from rule-driven to intent-driven systems. It consists of anti-fraud, network operations, and customer experience. This process, however, needs to be tackled in the following sequence.

Fraud and Assurance – Security becomes more complex as AI agents interact with networks, systems and other agents. Scammers are using deep-fake audio and video to perform account takeovers via SIM swapping, smishing and cloning, however GenAI is also leading the defense against fraudulent activity. They now have the capability to equip agents with the tools, knowledge, and memory to battle a variety of fraudulent activities.

Example: A telco partner decides to launch a new product. Prior to the launch, autonomous agents can put in place the necessary assurance controls to ensure that the product is activated and billed without leakages. When it comes to fraud, agents can conduct a deep exploration of misuse and practices associated with that product, ensuring the necessary preventative measures are in place.

Networks – The Network Layer translates high-level users or application intents into fixed, actionable network behaviours. An Intent Layer interprets each request and maps it to measurable servicesrequirements and resource configurations.

Once resolved, the network autonomously orchestrates the necessary slices, routing paths, QoS profiles and power-optimised modes. In parallel, assurance, security and fraud-detection functions adapt to the session context, validating charging, preventing spoofing, detecting credential misuse, verifying device integrity and monitoring for anomalies.

The above reflects the core principle of the Intent-Net: a single device may create multiple intents, each triggering a precise, fully automated network, assurance, and protection response.

Example: A user initiates an intent to stream a live soccer match. The Intent Translation Layer interprets this as a requirement for sustained HD or 4k video delivery with sub-30-millisecond latency for the duration of the match. Subsequently, the orchestration framework allocates an appropriate QoS profile, instantiates a dedicated network slice, prioritises video packets and dynamically optimises a content delivery network (CDN) path selection to maintain the necessary performance throughout the duration of the stream.

Customer Experience – The final step for the intent-led telco is customer experience. With GenAI as the new operating layer, telcos will be able to bridge the current siloes that span BSS, OSS, and the customer experience. In doing so, they will be able to convert the customer's intent into what the systems need to do fulfill the request.

AI adds autonomy, decision-making, and task execution. This evolution will further fracture today's rule-based systems, requiring a full stack re-architecture that translates language into action.

While the opportunities are endless, today's telcos have gaps to close before they can make the leap to being intent driven. First there's the network gap: 5G standalone rollouts need to happen in greater numbers to enable sufficient network capacity/capability for personalisation and monetisation, which can only be accomplished through real-time slicing or latency control.

Then there's the software gap. Today there's a lack of agentic orchestration layers that can interpret intent in real time. Telcos need to close these gaps to build agent layers into their ecosystems that understand user intent and can act on the intent autonomously.

For example, a user opens an app to play a video game. The telco AI agent understands the user's request and acts on the intent. It deploys optimum bandwidth, allocates necessary network resources and communicates with other parts of the network such as fraud detection (to prevent in-app smishing) and billing (to enable accurate charging, depending on the subscription type).

User experiences in the future will declare intent – explicitly via chat/app or implicitly via app signals. The Intent-Net auto-allocates the right slice/latency/bandwidth and updates charging if necessary – only for that window.

In this scenario, the telco is not just enabling the user to play the game, it is delivering a user experience at a much higher level of quality. The user has everything they need, including transparent charging and protection from online fraudsters. This new normal won't require the user to tell the AI agent how to accomplish the goal, instead agents will compute the intent, then work out the best way to accomplish the task. Essentially, AI agents will be a combination of search engines, personal assistants, and co-pilots.

EMPOWERING TELCOS THROUGH GENERATIVE AGENTIC AI

Through self-learning, self-healing and self-optimisation, AI-driven networks are in a constant state of evolution, enabling a security posture that becomes progressively stronger over time. These systems proactively detect, prevent, and adapt to emerging fraud vectors and cyber threats, ensuring a resilient and trustworthy service environment that can deliver seamless service to customers.

Telcos already possess the key ingredients to become Intent-Nets: copious amounts of data about their customers, their network activity, and their location, a distributed infrastructure, and highly automated systems. This data can be used to train their AI models to fully understand how the entire network is performing and what is needed for better customer experiences.

As an Intent-Net, telcos have the potential to tackle widespread fraud. In an Intent-Net every action by an AI agent refines the next. Since this happens in the background, users never see the process, only the seamless outcome. Finally, AI enables self-learning, self-healing, and self-evolving systems that continuously strengthen their defenses against fraud and cyber threats. With fraud out of the equation, telcos can take more risks on disruptive innovation.

AI-driven networks empower telcos to innovate and take strategic risks with greater confidence. However, to benefit from this empowerment, telcos must re-architect for intent, building systems that understand, anticipate, and act (see panel). Doing this challenges telcos to undergo a complete mindset change. This change requires telcos to transition from just delivering static partnerships, where data is just data to creating real-time and context-aware experiences, as well as individual session SLAs that are based on customer intent.

However, the GenAI revolution is underway and hyperscalers and OTTs are already investing heavily in these areas. This technology is not just an overlay, it's also a new operating layer that fuses customer intent with network intelligence. By evolving into Intent-Nets, telcos have a unique opportunity to reinvent themselves into an entity that boasts seamless operations, is customer-driven, and over time be truly fraud free. Ultimately, these telcos will become fearless, seamless, and fraud free.

Harsha Angeri is Head of AI Business & Corporate Strategy, Subex

eSim

Turning ISPs into connectivity providers?

Hamish White, CEO of Mobilise, explains why eSIM technology presents an opportunity for ISPs to diversify into connmection and unlock new revenue streams

Connectivity no longer stops at the front door. Consumers are constantly switching between Wi-Fi and mobile networks as they move through their day, from streaming content and working remotely to travelling and staying connected on the go.

While internet service providers ISPs have traditionally focused on delivering fast and reliable broadband in the home, mobile connectivity has become an essential extension of that experience.

This shift is reflected in the scale of the mobile economy. According to the GSMA, "mobile technologies and services generated $7.6trn dollars in economic value in 2025, accounting for 6.4% of global GDP." At the same time, around 70% of the global population now subscribes to mobile services. For ISPs, this presents a clear opportunity. By extending their services into mobile connectivity, they can remain relevant throughout the entire customer journey rather than just within the home.

THE RISE OF ESIM

eSIM technology is at the heart of this shift. Unlike traditional SIM cards, which require physical installation and distribution, eSIMs are fully digital and can be remotely provisioned onto a device. This allows users to activate mobile services instantly, switch between providers with ease and manage multiple connectivity profiles on a single device.

Adoption of eSIM is accelerating quickly. Forecasts suggest there will be more than 3 billion eSIM-compatible smartphones in use by 2030, highlighting the rapid growth of the technology. At the same time, eSIM is expected to represent 42% of all SIM technologies by the end of the decade.

While still in a growth phase today, the trajectory is clear. According to CCS Insight research, 73% of respondents are considering using a travel eSIM for their next international trip, including 86% of those who have used one before, highlighting strong intent to adopt the technology as awareness and usage continue to grow.

For ISPs, the appeal of eSIM lies in its simplicity and its low barrier to entry. There is no need to manage physical inventory or build a new logistical layer to their infrastructure. Instead, connectivity can be delivered digitally, making it far easier to integrate eSIM services into existing platforms and customer experiences.

Industry data presented at the eSIM Summit at MWC in Barcelona this year indicates that consumer use of eSIM services from non-telco providers while travelling abroad has grown by around 50% year-on-year, highlighting a clear opportunity for ISPs to enter this space and launch their own eSIM offerings.

A NEW REVENUE OPPORTUNITY

Offering eSIM as a value-added service allows ISPs to move beyond their core broadband offering and unlock new commercial opportunities. Mobile data plans can be introduced as an additional service, giving customers the option to stay connected wherever they are. This could include eSIM data packages, roaming alternatives or family plans that complement existing home broadband subscriptions.

Beyond revenue, eSIM can also play a key role in improving customer retention. By bundling home and mobile connectivity into a single offering, ISPs can create a more seamless and convenient experience. Customers are less likely to switch providers when multiple services are integrated into one platform, increasing overall lifetime value.

ISPs are well-positioned to take advantage of this shift. They already manage customer relationships, billing systems and digital platforms, which are essential for delivering mobile services. Adding eSIM connectivity is not a complete transformation but a natural extension of existing capabilities.

ADVANTAGES IN AFRICA

The model could be particularly interesting in developing markets across Africa. eSIM has the potential to significantly accelerate access to connectivity by removing many of the physical and logistical barriers that have historically limited mobile adoption.

Meantime, ISPs can force market disruption and introduce greater competition. Consumers could switch providers more easily, mix short-term data plans, or access services tied to specific apps (fintech, education, entertainment). For telemedia, that means lower barriers to entry, better targeting, and more innovative pricing models.

As eSIM adoption continues to grow, the distinction between fixed and mobile connectivity will become less relevant. Customers will expect a single provider to meet all their connectivity needs, regardless of location. ISPs that embrace this shift early will be better positioned to strengthen customer relationships, unlock new revenue streams and remain competitive in an increasingly connected world.

Africa's super apps

Telcos, fintech and the battle for the 'everything app'

Africa is following in Asia's footsteps and creating super apps – only here they are a telco thing. **Paul Skeldon** takes a look at what this means for telemedia

Across Africa, a new generation of digital platforms is emerging that could reshape both telecoms and payments: the super app. Borrowing from Asian models like WeChat, these apps bundle messaging, payments, commerce and entertainment into a single interface, aiming to become the primary digital gateway for millions of mobile-first users.

For the telemedia and carrier billing ecosystem, this shift is significant. Super apps are not just another distribution channel, they represent a potential re-wiring of how digital services are discovered, billed and monetised.

A TELCO-LED OPPORTUNITY

Unlike Asia, where super apps were often driven by internet giants, Africa's landscape is heavily telco-led. Operators have a unique advantage: large subscriber bases, billing relationships and established mobile money platforms.

French operator Orange S.A. is one of the most recent entrants with Max it, launched across multiple African markets since 2023. The app combines three core pillars: telecom account management, Orange Money payments and a growing ecosystem of third-party services including content, e-commerce and ticketing.

Max it is designed as a one-stop-shop, with Orange explicitly positioning it as a potential "African WeChat". The strategy includes integrating mini-apps from partners, allowing third-party services to plug into the platform and reach Orange's customer base.

For Orange, this is about more than user convenience. It is a retention and revenue play: embedding customers deeper into its ecosystem so they are less likely to churn.

South African operator MTN Group has taken a slightly different approach with Ayoba, a messaging-led super app launched in 2019. Owned by Progressive Tech Holdings and backed by MTN, Ayoba combines chat, voice, content and increasingly payments and commerce features. It has scaled rapidly, surpassing 30 million monthly users across key markets such as Nigeria and Ghana.

For telemedia players, this is critical. Messaging-led environments create natural entry points for content billing, subscriptions and microtransactions, embedded directly into user interactions.

M-PESA EVOLVES

No discussion of African super apps is complete without Safaricom's M-Pesa. Originally launched in 2007, M-Pesa has evolved into a broader financial platform offering payments, savings, credit and merchant services. More recently, it has been repositioned as a super app, integrating additional services beyond finance.

M-Pesa's scale gives it a unique advantage. It already sits at the centre of everyday transactions, from bill payments to retail purchases.

Beyond the headline players, Africa's super app ecosystem is becoming increasingly crowded. Vodafone's African arm has launched VodaPay, while Zimbabwe's Econet introduced Sasai and Datafree's MoyaApphas evolved from a messaging tool into a broader platform.

There are also fintech-led players such as OPay and PalmPay, along with commerce-driven platforms like JumiaPay, all competing to become the dominant "everything app" in their respective markets.

Meanwhile, vertical-focused super apps like Gozem are combining transport, delivery and payments, demonstrating that the model is not limited to telcos.

WHY AFRICA IS FERTILE GROUND

Several structural factors make Africa particularly suited to super apps. First, the continent is mobile-first. For many users, smartphones are the primary – and often only – gateway to the internet.

Second, financial inclusion gaps have driven the rise of mobile money, creating a ready-made foundation for embedded payments.

Finally, fragmented service ecosystems mean bundling multiple functions into a single app delivers real convenience.

However, challenges remain. Africa is not a single market but 50+ regulatory environments, making cross-border scale difficult. Data costs, device limitations and trust issues also continue to shape adoption.

IMPLICATIONS FOR TELEMEDIA

For the telemedia industry, super apps represent both opportunity and disruption. On the opportunity front, super apps create new distribution channels for digital content, from video and gaming to value-added services. Telcos can embed direct carrier billing (DCB) into super app ecosystems, simplifying payments for users without bank cards, while partnerships with super apps enable merchants to tap into large, pre-verified user bases.

But there are also risks. The rise of mobile wallets such as M-Pesa and Orange Money may shift transactions away from carrier billing rails. Super apps can also become closed ecosystems, controlling customer access and revenue share and telcos themselves may prioritise their own services within these platforms, limiting third-party visibility.

Ultimately, the balance will depend on how open these ecosystems become and whether telcos position themselves as platforms or gatekeepers.

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