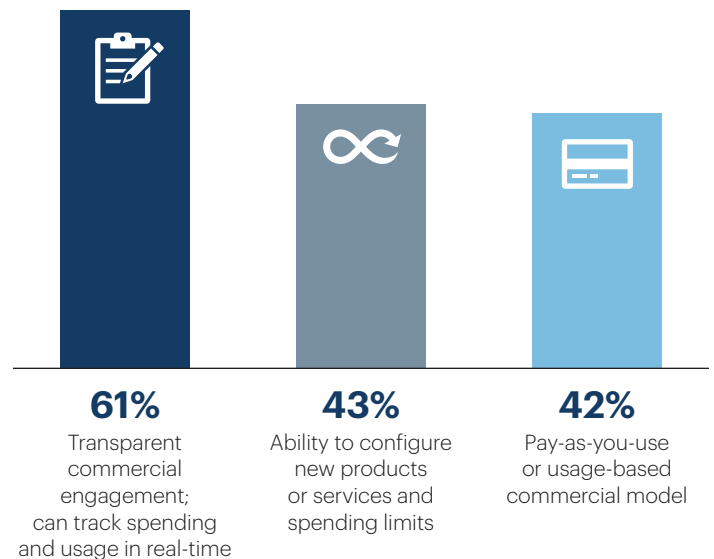# A New Dynamic in Telco B2B Commerce

Five ways real-time charging changes the game

The current post-paid, regular bill cycle model for telco enterprise ICT services has peaked in terms of its effectiveness in an increasingly competitive and dynamic market. Static, **revenue collection** models offer zero market differentiation and will hold telcos back from delivering sustainable growth. The forces of change are emanating from a variety of sources: enterprises looking for much greater commercial flexibility and self-service transparency; 'pandemic accelerated' digital acceptance in enterprises; technology disruptions such as 5G, edge and private networking that open up a new wave of use cases and pricing models; and, finally, from competitors such as hyperscalers, private network players and network equipment providers (NEPs), all looking to take advantage of those disruptions to both disintermediate and displace telcos in the lucrative enterprise services value chain.

A dynamic, agile **revenue generating** commercial model becomes an absolute necessity in the quest for competitiveness and sustainable growth. The rapid acceleration of digital adoption across the entire value chain is clear. In a recent Analysys Mason study, 61% of 300 enterprises stated the most important capability they would like to see delivered by their telco regarding their commercial relationship is '*transparent commercial engagement; the ability to track spending and usage in real-time.*'

61%
Transparent commercial engagement; can track spending and usage in real-time

43%
Ability to configure new products or services and spending limits

42%
Pay-as-you-use or usage-based commercial model

Figure 1: Key Commercial Features Requested by Enterprise Customers of Telcos

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1. Dynamic Revenue Management

Historically, all revenue administration and collection in telco enterprise services have been performed by the billing platform, a model that has evolved little over many years. In comparison, advanced real-time, self-help digital services have flourished in the consumer market, underpinned by converged charging systems, capable of providing up-to-the-second monetization of mobile, fixed, cloud and content services. The competitive forces outlined are driving an urgent need for the adoption of those advanced digital service delivery mechanisms into the enterprise portfolio, particularly in the small medium enterprise (SME) segment.

Traditional billing is still required. The introduction of converged charging does not signal the need for a complete rip and replace of existing B2B stacks or a multi-year transformation project. A dynamic, real-time monetization engine such as the MATRIXX Digital Commerce Platform (DCP) can be added to the stack, one that is service-agnostic and can charge for anything be it network consumption, infrastructure utilization, cloud services, applications, and more, and can process data from any source through an open, configurable network API layer. This sits between the network and existing systems providing rated events in real-time into the existing stack, including billing. The same events are made available in real-time as actionable business intelligence via a digital marketplace for enterprises to act on.

The MATRIXX platform can also manage subscriptions, recurring charges, contract financial management and can handle digital payments in real-time, rather than at bill time, giving commercial transparency 24/7.

Billings' role remains one of back-office revenue administration. Activities such as invoice production, recurring payments, adjustments, dunning and accounts receivable tracking are still required. All rating activities, event record creation and provision of real-time spend, usage and flexible payment tracking now fall under the remit of the dynamic monetization engine.

Minimum Viable Proposition (MVP) approaches focused on maximizing the investment in existing billing, CRM, Product Catalogue and CPQ systems while introducing a dynamic, real-time rating and charging capability are a pragmatic way of driving change with the minimum of disruption.
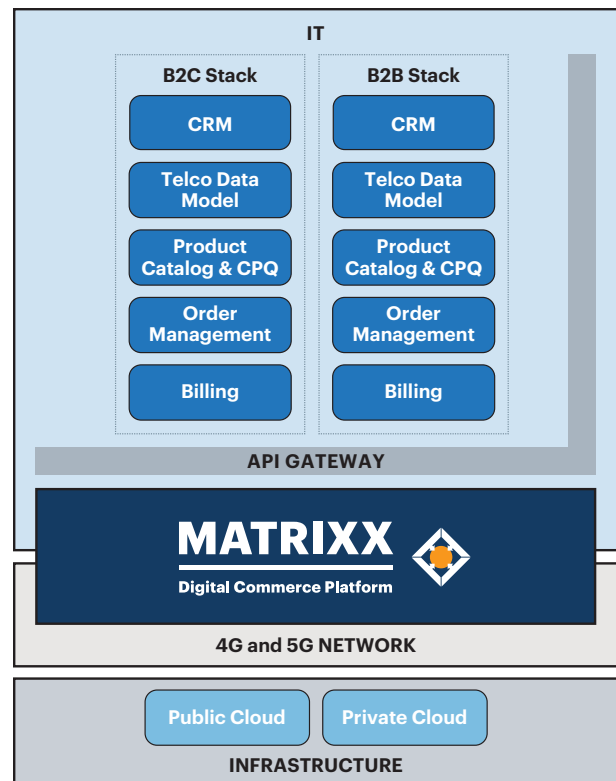

Figure 2: A Dynamic Monetization Stack

2. The Digital Marketplace: A New Digital Customer Experience

The digital marketplace is the focal point of engagement with the enterprise customer in a dynamic commercial model. The fundamental tenets are that it should be equipped and capable of delivering the following features at mass scale:

- Flexible payment terms for services, devices and applications. Offering options that the enterprise can choose from such as pay now, part pay, pay hourly, daily or weekly in addition to post-paid, are examples of that flexibility at work.

- The complete catalog of mobile, fixed, cloud and content services, including third-party content and services, can be purchased with real-time settlement between partners as an option.

- True real-time capabilities. From spend control and utilization insights to purchases, balance management and payments, every aspect of the relationship between telco and enterprise should have a real-time foundation to it. Increased digital adoption across the value chain is driving that need.

- Customer centricity. Delivering an automated, self-help experience based on the end user's terms, built on simplicity, transparency and accuracy must be at the heart of those terms.

A game-changing front-end service delivery model underpinned by a dynamic real-time monetization engine at the heart of an enhanced B2B stack.
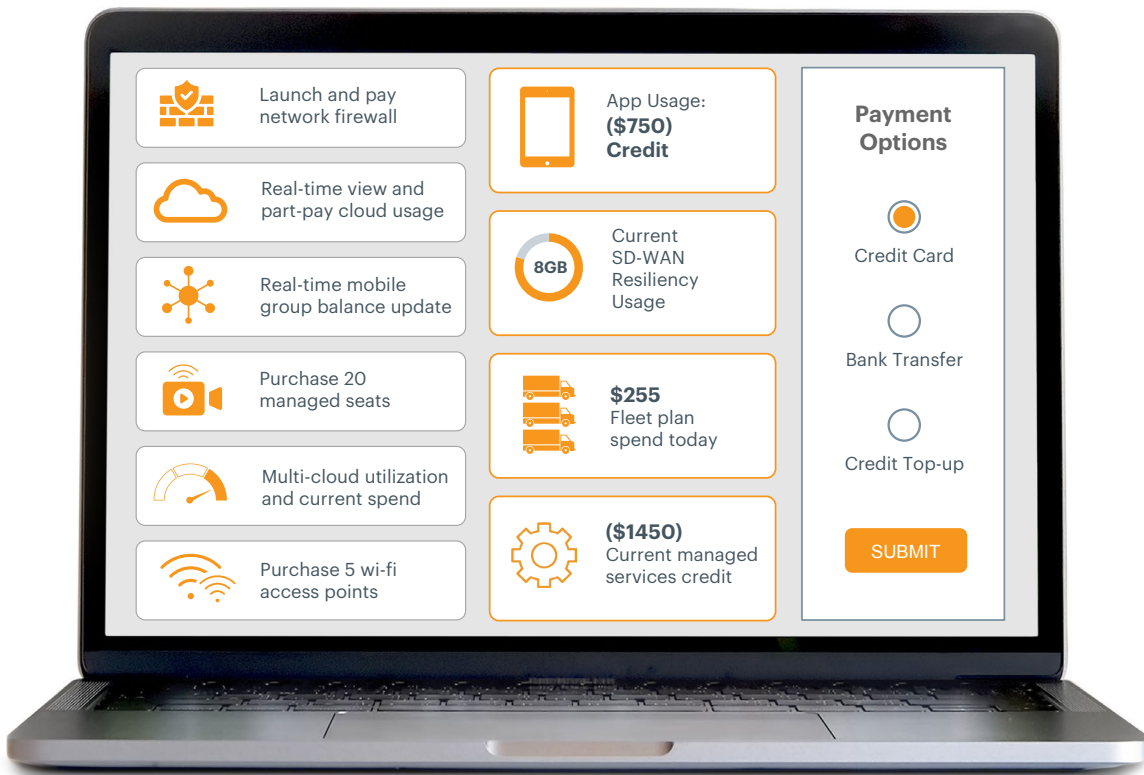

Figure 3: The Digital Marketplace

3. Enterprise Group Sharing: Click Not Call Self-Help

The built-for-purpose telecoms database at the heart of the MATRIXX DCP offers a unique capability for hierarchical, distributed self-help sharing and control of quota and balances across tens or hundreds of thousands of devices. This makes it an ideal feature for enterprise service delivery via the digital marketplace. The balances and quotas shared could be across mobile, cloud, content and fixed services.

As an example, ACME enterprise has 1,000 employees across 20 sites and consumes a full suite of ICT services from New Telco. As part of the digital delivery model in place, New Telco offers full self-help capabilities for all their services via a digital marketplace. ACME Enterprise wants to manage and control spending and usage levels for its 1,000 mobile devices and 500 laptop devices using New Telco's cloud service.

The admin with ACME sets up both balance and usage levels by department with associated rules and then can track how each user / device and department is spending / consuming the service. Depending on the process in place, that admin can cap or move quota and balance between departments in real-time or purchase additional capacity from New Telco.

Crucially, this is all occurring via the digital marketplace, with no manual intervention by New Telco and all under the direct control of ACME Enterprise.
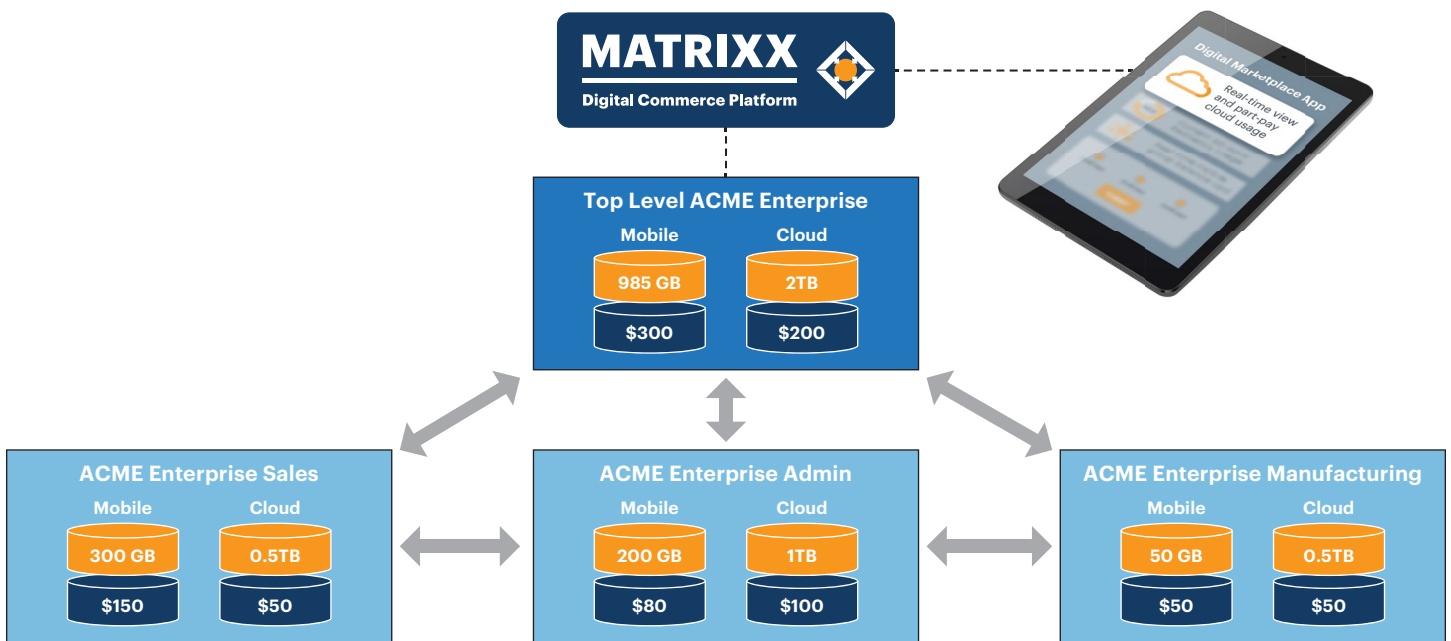

Figure 4: Enterprise Group Sharing

4. Converged Simplicity Driving Cost Reduction

The MATRIXX Digital Commerce Platform provides a full suite of 3GPP compliant online and offline converged charging capabilities, appropriate for fixed, 4G and 5G mobile, cloud and content services along with B2B2X content offers and settlement models. Alongside that, the platform offers a rich set of digital commerce features that include the financial capabilities mentioned previously, including enterprise group sharing.

Wrapped around those capabilities is an open API architecture, enabling the platform to interface to any leading CRM, CPQ, product catalog and billing system.

The combination of expansive functionality and inherent 'built for telco' architecture is what allows the platform to monetize complete enterprise portfolio elements and provide that crucial real-time digital channel engine, sitting alongside and integrating into key platforms in the BSS stack.

As telcos look to simplify and functionally reorder BSS stacks to introduce greater flexibility and agility, the ability to real-time monetize consumer, SME, large enterprise, IoT, wholesale, MVNx and B2B2X offers and relationships through one platform is hugely advantageous.

5. Readying for Technology Disruptions: Monetizing 5G, Edge and Private Networking

Readying for and rapidly monetizing technology disruptions through new use cases and pricing models is imperative for telcos to be 'front-foot' competitive. The architectural foundations to support that have to be adaptable, out-of-the-box configurable, open and cloud native.

In 5G, the MATRIXX DCP provides a full converged charging system (CCS) and integrates into the 5G standalone core via a growing number of 3GPP defined interfaces, connecting to other core functions such as the PCF, SMF, AMF, NEF and NWDAF, and opening up a wealth of new business model options and opportunities. This is alongside legacy interfaces such as Diameter. A single, cloud native monetization engine that fully supports 5G standalone core capabilities and new charging options such as per slice utilization, geo-location, API usage, B2B2X, per session, QoS, infrastructure utilization and value outcome-based models, will deliver excellent operational and commercial flexibility for this key mobile technology.

The ability to comprehensively monetize edge networking deployments via existing and newly defined business models will determine the success and growth opportunity in this area. Driven by low latency, traffic

offload or security, edge deployments will demand a range of monetization treatments, similar to those outlined earlier. The MATRIXX DCP has the flexibility to be deployed centrally and to monetize apps **for** the edge, or to be truly distributed and monetize applications **at** the edge. On top of this, it has the flexibility to monetize a range of deployments from standalone, individual organization deployments (such as a large manufacturing location) to multi-organization 'edge-as-a-service' type deployments.

Private networking, whether delivered via shared, private spectrum such as the CBRS band in North America or via a dedicated 'slice' of the PLMN will become a significant part of enterprise service delivery. Whether pre-configured or 'on-demand' these types of services will require a deep level of increasingly real-time monetization capabilities such as those outlined previously. Furthermore, private cellular networks will not be isolated. In many cases they will need to be integrated into existing fixed, Wi-Fi, SD-WAN or other network types. Having the flexibility to monetize multiple segment offers in one platform at scale is key to delivering a holistic, real-time digital portfolio offer via the digital marketplace.

MATRIXX Digital Commerce Platform

MATRIXX Digital Commerce is an industry's leading cloud native rating and convergent charging solution. Architected with the performance and resiliency of a network function and the configurability of an IT application, MATRIXX DCP unifies IT and Networks to provide operators the agility to operate at web scale. With its API-first design, lightweight, no-code configuration, and microservices architecture, MATRIXX Digital Commerce is easy to configure, fast to deploy and capable of serving multi-network environments from a single, extensible platform. Massively scalable and highly efficient to operate, MATRIXX DCP enables operators to successfully automate operations, monetize new services and hyper-scale offerings, all at web speed.

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