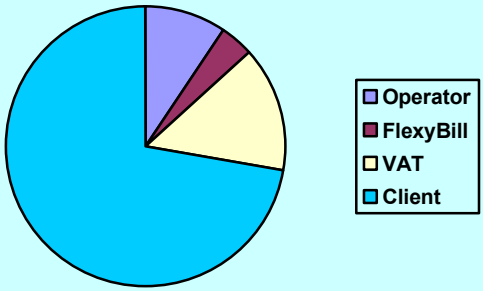




# FLEXYBILL FREQUENTLY ASKED QUESTIONS

Question	Answer
Where does the revenue go?	<p>The majority of the revenue that does not get passed on to you is retained by the network operators who provide the premium rate numbers and SMS shortcodes. FlexyBill retain a margin for running the service that reduces with increased volume. The chart shows a typical breakdown for a £5 charge at mid volume on premium rate.</p>  <p>A pie chart illustrating the typical breakdown of a £5 charge at mid volume on a premium rate. The largest portion is for the Client (blue), followed by the Operator (purple), VAT (yellow), and FlexyBill (red).</p>
Can I get the VAT back?	Your customer will pay VAT via their phone bill, so when you charge them £1, they are paying about 85p + VAT. If you are UK VAT registered, FlexyBill can add the VAT on to the out payments made to you. This is output tax that must be declared to Customs and Excise.
Why are the SMS payouts lower than premium rate?	The mobile operators retain a much higher percentage of the amount charged to the phone bill than land line operators. SMS billing wins only through convenience, in that it takes much less time to complete a transaction. Also, you can use SMS billing for subscriptions without having to remind the customer to pay next time - it's like a Direct Debit. However, a major disadvantage is that there is a much higher risk of the transaction not being completed, particularly on Pay As You Go phones.
What is the best rate to charge?	Only you know how much your goods or services are worth to clients. However, with SMS billing, it is much more difficult to successfully bill a £5 text than it is to bill a 50p one. This is because the average amount of credit in a Pay As You Go mobile is less than £1.50. Attempting to bill more than this will result in failure of the billing attempt. On the other hand, your average customer may be on a contract mobile and this would less likely to be an issue.
What happens to failed bill messages?	When FlexyBill fails to bill, the transaction will generally fail and the customer will not get their goods or services, depending on the integration methods you choose. In certain instances, you may decide that the content you are offering has no intrinsic value and you do not wish to wait to see if the billing was successful. FlexyBill will pay you on successful attempts only.
Can the customer demand a refund?	If your customer is dissatisfied with the goods or services you have sold them, or frankly for any reason at all, they may request a refund and under the terms of the ICSTIS regulations governing premium rate you are obliged to refund them. This is not dissimilar to a credit card transaction.
Who deals with customer complaints?	As part of the FlexyBill agreement, and part of the requirements of ICSTIS, customers must have a point of telephone contact for customer services. This must be charged at no more than UK National Rates. If you do not have a suitable number, X-on can provide an outsourced number, voicemail and call distribution service through it's PhonePresence product - ask for more details.





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Question	Answer
What happens if I don't want to give a refund?	Sadly, someone else will - either X-on or the Network Operators will refund the customer on your behalf and you will eventually be deducted the revenue. This again would be the case if you had charged the customer through credit card and they had disputed the sale.
Are there likely to be any other deductions?	In extremely rare cases, the network operators may withhold revenue. This is usually only where there is a suspicion of fraud or other illegal activity.
What integration method is best for me?	If you are uncertain whether your products or services are going to be a big success or not, we would recommend the simplest method for you to work with, probably the "shared token" (see the integration document). Contact a member of the FlexyBill Sales or Support team if you would like to talk through the various options and how they would work with your systems.
Does FlexyBill support credit card payments?	X-on has products outside the FlexyBill mechanism that can integrate on-line purchasing by credit card, or taking credit card orders over the phone. The wide range of merchant accounts and bureau that could be supported in the system means that this is outside the scope of the FlexyBill product and some custom integration will nearly always be required. You should discuss these requirements further with a sales representative.
Why does it take so long to get paid?	FlexyBill pays you within a day or two of receiving revenue from the network operators (phone companies).

