

aimm's strategic direction



Introduction

The aimm strategic plan is a rolling proposal comprising of key objectives. As objectives are completed or the environment changes the plan is updated and presented to Members at each Annual General Meeting as well as reviewed at board meetings.

Current Climate

The last few years have seen a raft of regulatory changes being proposed to industry, both in the form of consultations, government reviews, technical amendments to process and a complete change of the regulator itself. aimm has worked very hard to work to represent member interests in all dealings with the (formerly the PSA, and more recently with Ofcom), whilst maintaining a productive working relationship with the regulator.

It is vital to aimm's strategy that growth areas are fulfilled through micropayment and delivery facilities that are world-leading and that aimm supports its members who are utilising their expertise to develop services that delight and inspire confidence in consumers.

aimm's strategy, detailed in this document will be focussed on continuing to support members in stabilising their markets, continue to fight for pragmatic and proportionate regulation and laws that otherwise can stifle growth, encourage market leading changes to the education and post-sale support of consumers, develop and foster new business verticals for micropayments and assist members to create standards that benefit business development and consumer choice.

During the operation of this strategic plan, aimm's executive will also continually examine the feasibility of expanding its role outside of the UK to support members who operate in other markets and in doing so, gain intelligence on other markets that can be fed back into the UK operation.

Strategic direction



The strategic direction for aimm to support existing membership, explore new market sectors and represent the collective voice of the value chain in wider regulatory circles, and is focussed around three key focus areas:

- Commercial Growth in Micropayments
- Improved Industry Communications and Knowledge
- Proportionate Regulation and Standards

Commercial growth using micropayments



New Business

aimm will look to promote new opportunities for growth either by introducing sectors where we see demand emerging or opening new demand by influencing regulatory or government changes, (i.e. the Payment Services Regulations Review). New areas may take time to develop into new opportunities, but may provide long term sustainable revenues.

aimm will continue to push forward new commercial opportunities where it benefits existing members and aids membership growth.

Collaboration with Trade Associations

aimm is developing relationships with trade associations where the members of those associations will benefit from being introduced to aimm's members and vice-versa. We will work with the relevant trade associations to understand the opportunities and bring members together where appropriate.

Freedom to Innovate and develop business

aimm's primary role in commercial development is to generate the environment where members are free to develop their own business strategies and commercial initiatives. Regulatory instability has dominated the agenda for two years.

Improved communication



Working Groups

aimm will facilitate working groups to disseminate information and receive feedback on such information as necessary. Due to the nature of its membership, aimm occupies a special position where it is able to approach the entirety of the industry with a mandate to represent the view of each company. Consequently, aimm is uniquely placed to co-ordinate an industry-defined set of key conditions which could act as an accelerant for growth and communicate such conditions. This is particularly the case at the industry working groups that run throughout the year.

Following ongoing member consultation, derived from meetings, calls and written submissions aimm continually defines key member deliverables to be actioned. aimm collates all strands of feedback and grouped them as follows: industry best practice (to include standardisation of regulation), consumer education and future thinking projects - being both short and longer term.

On occasion there are a number of shorter term more urgent priorities requiring more immediate attention, such as consultation responses. Working groups in all identified areas will continue with the aim of reducing barriers to market for high quality existing -and potential new - members, in each instance; utilising aimm identified best practice to ensure least consumer harm and most scope for commercial development within a collaborative framework. aimm continues to engage with and listen to members to ensure that conversations remain relevant and working group priorities are continually reviewed.

Broadcast Forum

Building trust and confidence with consumers is key to running successful interactive broadcast services. The aimm Broadcast Forum was established in November 2007 to address pricing transparency for consumers and continues to meet on a regular basis with the objective of driving growth in the interactive broadcast market in a responsible manner.

Key recent projects have included liaison with government around best practice for prize draws and working with the regulator to ensure new rules are fit for purpose.

This group remains an opportunity for the UK broadcasters to get together and discuss current industry issues, and future looking business opportunities.

Charity Working Group

The Charity Working Group is formed for large scale charities who work with broadcasters for their fundraising campaigns and the intermediaries that they work with.

The Working Group will continue with its objective is to bring all parties together to establish common practices, to work together and to address common issues. By working together with major UK charities, mobile network operators and broadcasters, this allows us to lobby regulators and Governmental officials to solve issues that affect our industry.

Complementary Payment Mechanics

This group looks to assist members utilising (or considering whether to utilise) other payment methods by bringing them together to problem solve, share experience with complementary digital payment mechanics and their use cases as well as seeing what potential opportunities there are to introduce phone paid services to new audiences. The group looks at the issues that arise when employing complementary digital payment methods, as well as learning more about other methods available. Some providers see similar revenue levels via complementary digital payment mechanics as with operator billing services, when both mechanics are offered. As such, it could be of benefit to members to consider additional mechanics as a way of increasing revenue.

Consumer Education

The focus of this group is to help consumers to protect themselves from fraudulent or unclear practices within the mobile sector. Not just limited to carrier billing, this group disseminates information that will help consumers keep themselves and their families safe whilst using their mobile phones. Consumer trust and confidence in this area will facilitate growth and reduce harm.

The group will address a lack of consumer knowledge in the area of micropayments, educating the public with reliable, accessible information suitable for publication across a number of sources, including regulators, consumer watchdogs, mobile network operators and trade association statements and news stories.

Industry Standardisation and External Education (ISEE)

Phone-paid services in general, have been damaged by public misconception/lack of understanding of phone-paid services, some historical bad practice within the industry, false PR/comms from consumers and uneducated operator customer service teams. There is an appetite to agree some best practice guidance standards for members, to raise the profile of positive news stories in this area, alongside a requirement to re-educate both consumers who may have inaccurate views of phone-paid services, and to arm customer care operatives within the networks with correct information for them to relay to their callers.

Additionally, this group was responsible for the creation and operation of phonecharges.org, a consumer facing website explaining phone-paid services, and advising consumers around what to do if they have an unknown charge on their phone bill.

Regulatory Insights and Analysis

This group aids members in improving their regulatory outcomes by providing guidance, advice and ongoing analysis of regulatory decision making, and inform aimm responses to issues and consultations.

In order to provide assurance to the value chain and those looking to enter the UK market, this is a forum for regulatory assessment, discussion and healthy questioning of outcomes. This will provide clarity to those members or potential new businesses and enable them to maximise their understanding of regulatory compliance and as such their outcomes.

Increase Consumer Awareness

Increase of awareness by consumers is essential to remove the likelihood of inadvertent purchases which drive confusion and consumer complaints. A consumer facing website has been developed by aimm, to be used by consumers who are seeking more information about an item on their phone bill. Members are asked to use the weblink on their websites and in promotional publicity where possible.

Events and PR

aimm represents the UK market, its excellent standards and ways of working and the value chain responsible for upholding those standards at European events, both demonstrating the strengths and skills available in the UK, and gaining useful global intelligence on phone-paid services outside of the region.

Proportionate regulation and standards



Regulation is imposed in the form of statutory regulation from Ofcom.

aimm will target reducing the complexity of the overall regulatory landscape for existing and new entrants by educating the value chain on the requirements of regulation in easy to understand knowledge sharing events and training sessions.

aimm is concerned that new business that may utilise other forms of payment may find the telephony regulatory environment complex. Our role is to provide education and assurance to these businesses to promote growth.

Regulatory Landscape

aimm will continue the work with other regulators including Trading Standards, Information Commissioner, ASA, Charity Regulators and governmental policy makers to drive simplification or to guide members through any overlapping and complex rules.

Best Practice

Best Practice can work for businesses if it reduces complexity, focuses on the consumer journey and therefore creates compelling drivers for repeat use. aimm will work across its members to create best practice where required.

Membership growth



Membership growth will be achieved by the stability of the UK environment, the launch of new verticals and technologies, improvements to increase membership potential, increasing awareness of aimm and the lifting of potentially limiting single/monthly transaction limits.