

# DCB INDEX: THE STATE OF DCB AND ITS POTENTIAL PER COUNTRY

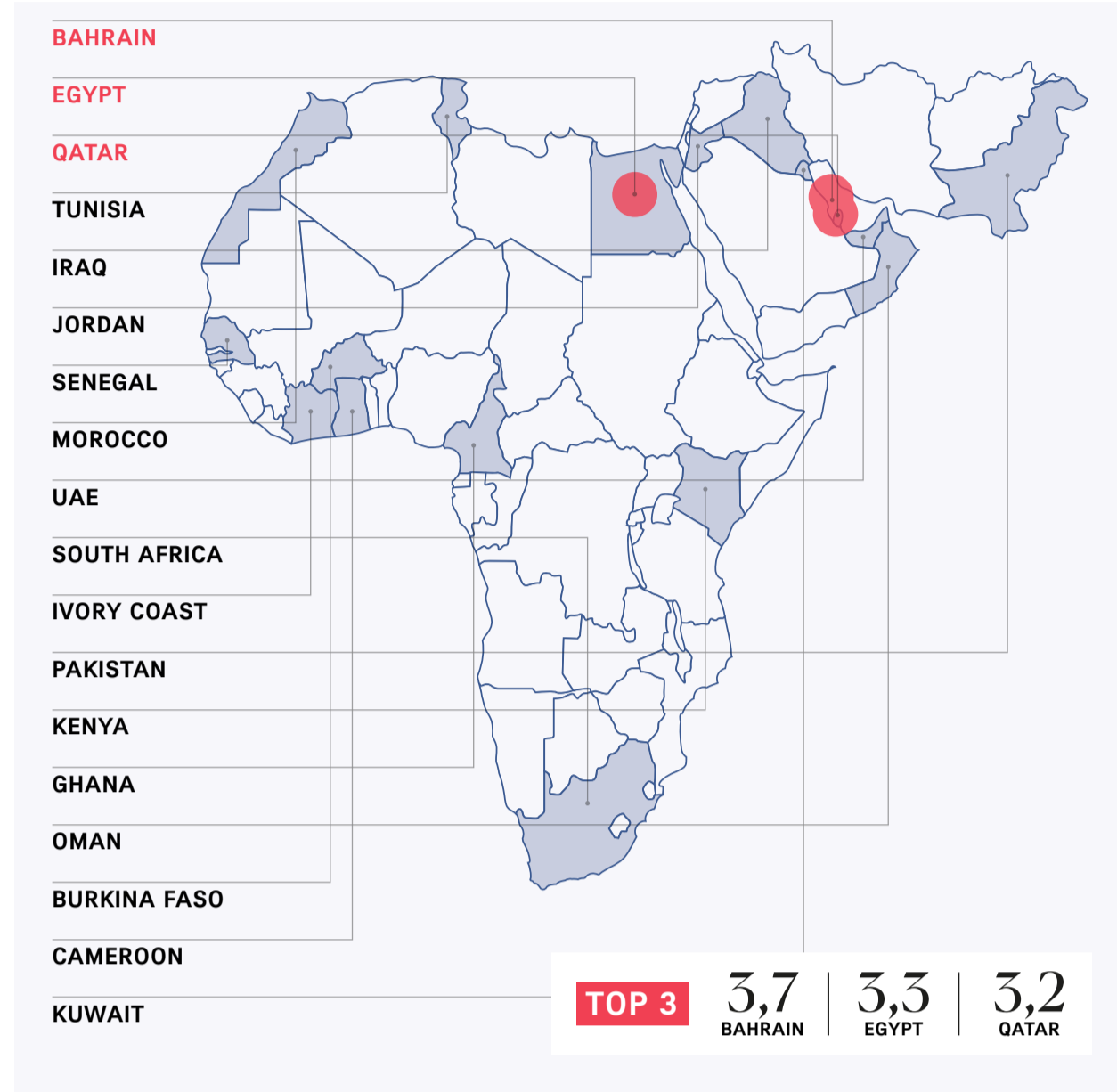
The DCB Index provides market players with a comprehensive overview of the current state of the Direct Carrier Billing (DCB) market, including its level of fraud protection, readiness for innovation, regional penetration, and overall potential.

Analysts from Evina, experts in DCB protection, and Telecoming, experts in DCB implementation, have developed the first DCB Index, based on a five-point scale.

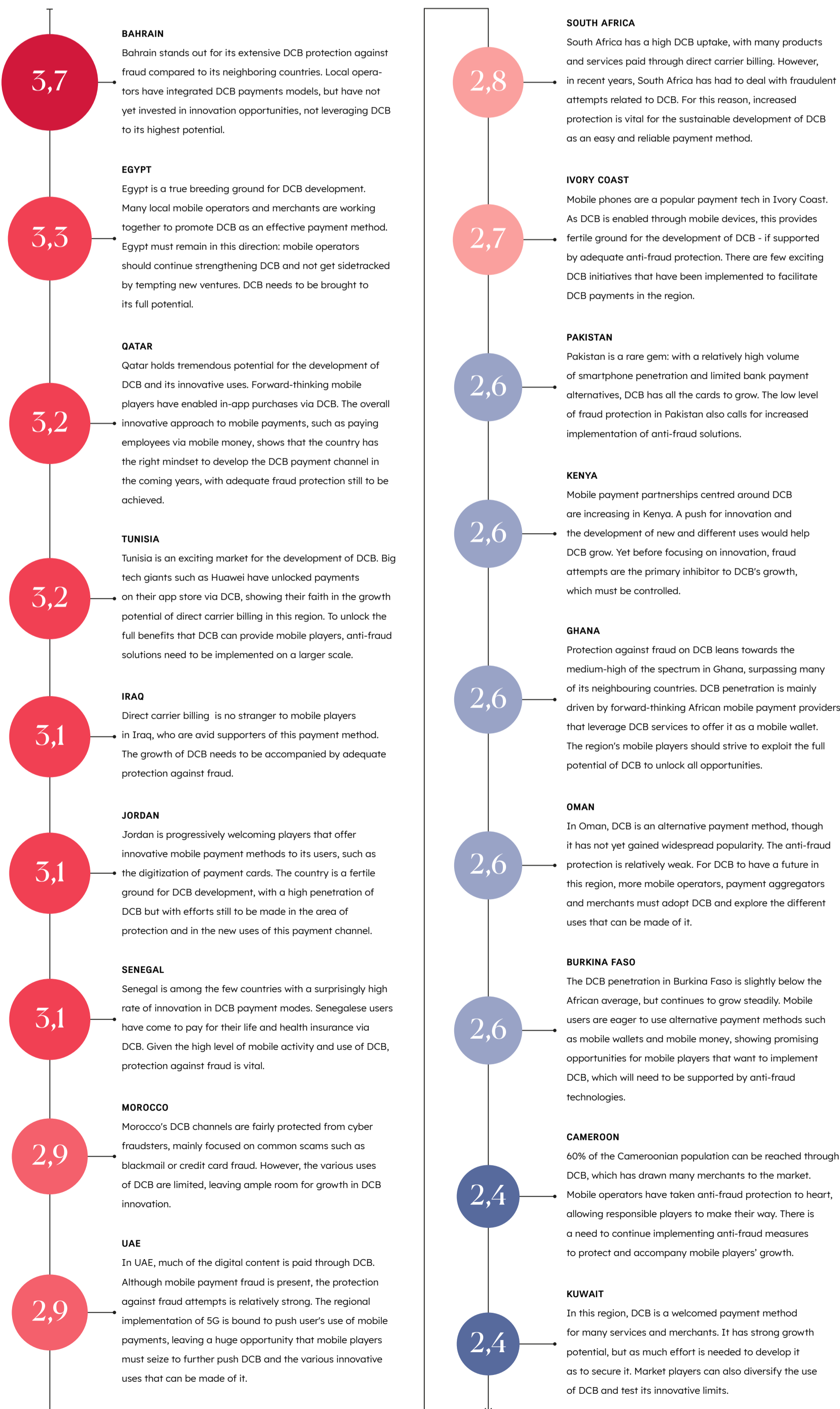
**THIS DIRECT CARRIER BILLING INDEX INCORPORATES 4 DIFFERENT KPIs:**

- 01. **DCB FRAUD PROTECTION LEVEL:** The level of protection against fraud for each country is calculated based on the specific country's fraud rate. Fraud protection is considered low if the fraud rate is above 20%; medium low between 15% and 20%; medium between 10% and 15%; medium high between 5% and 10%, and high if it's under 5%.
- 02. **DCB INNOVATION:** This KPI estimates the level of innovation in DCB for each country, such as new uses of DCB or other mobile payments.
- 03. **DCB PENETRATION:** The DCB penetration is calculated based on the number of mobile operators that offer DCB. The market share of each MNO was not a factor in the calculations.
- 04. **DCB GROWTH POTENTIAL:** This is an algorithm based on the potential of DCB according to the population level, the use of the credit cards and the smartphone penetration.

**COUNTRIES:**



THE DCB INDEX, THAT RATES THE STATE OF DCB AND ITS POTENTIALITY, USES A SCALE FROM 1 TO 5, WITH 1 AS THE LOWEST INDICATOR AND 5 BEING THE MOST ADVANCED POINTER:



**DISCLAIMER**

The DCB Index is intended for information purposes only and is non-binding. The figures provided are algorithmic-based estimates calculated from data collected by Evina sensors and Telecoming intelligence. We do not accept any liability if this report is used for an alternative purpose from which it is intended.