THE MIDDLE EAST AND AFRICA EDITION

DCB INDEX 2022: THE STATE OF DCB AND ITS POTENTIAL PER COUNTRY

The DCB Index 2022 provides market players with a comprehensive overview of the current state of the Direct Carrier Billing (DCB) market. The index includes fraud prevention, innovation, local penetration, and the overall potential of DCB.

Telecoming and Evina, experts in developing DCB experiences and DCB protection, respectively, have worked together to deliver the second edition of the DCB Index, which ranks countries on a 5-point scale.

The DCB Index 2022 reviews the evolution of DCB in countries in the Middle East and Africa in the first six months of 2022 compared to the first six months of 2021, with the addition of 4 new countries.

THE DCB INDEX INCORPORATES 4 KPIS:

DCB FRAUD PREVENTION LEVEL:
The level of fraud prevention for each country is calculated based on the country's number of overall fraud attempts on DCB and the level of protection of the local ecosystem against cybercrime via DCB.

AVERAGE OF THE REGION
2.9 2022
2.7 2021

DCB PENETRATION:
The DCB penetration is calculated based on the number of mobile operators that offer DCB. The market share of each mobile operator was not a factor in the calculations.

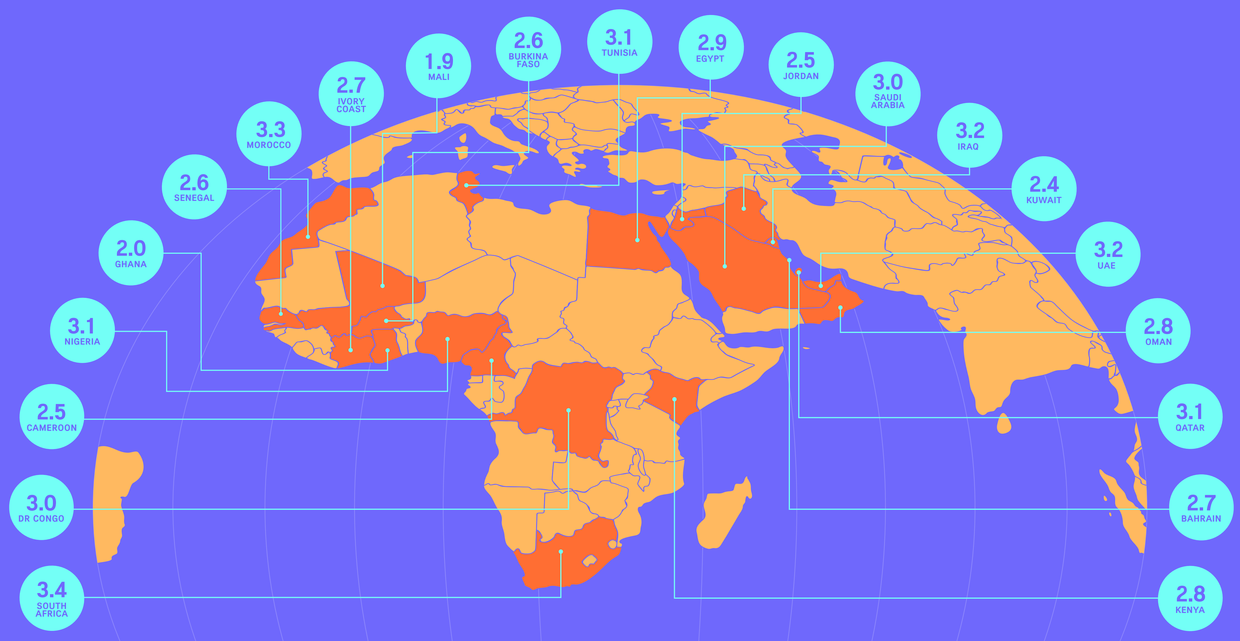
AVERAGE OF THE REGION
0.8 2022
0.7 2021

DCB INNOVATION:
This KPI estimates the level of innovation in DCB for each country, such as new uses of DCB or other mobile payments.

AVERAGE OF THE REGION
2.5 2022
2.2 2021

DCB GROWTH POTENTIAL:
This is an algorithm based on the potential of DCB according to the population level, credit card usage and smartphone penetration.

AVERAGE OF THE REGION
1.6 2022
1.7 2021



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:

3.4 ^ SOUTH AFRICA
In one year, some major players in South Africa have seriously worked to protect DCB payments, decreasing the overall average fraud attempts rate. However, fraud remains high on DCB for the majority of players. For the South African Carrier Billing ecosystem to thrive, all players must do two things: implement the right cybersecurity protection and continue promoting innovation so that businesses can earn new revenues by offering new digital and personalized uses.

3.3 ^ MOROCCO
Mobile players have increased the deployment of DCB and their investment in the protection of payments through this technology from cybercriminals. Although Carrier Billing usage has increased significantly, organizations still have room to pioneer innovative uses of DCB.

3.2 ^ IRAQ
Iraq hasn't recorded many changes in its DCB protection, penetration, and innovation. Mobile players supporting Carrier Billing need to invest in innovation and use the right anti-fraud solutions to access the revenue generator that is DCB.

3.2 ^ UAE
DCB is a modern payment method in the UAE. All mobile operators offer Carrier Billing to pay for services. The protection of DCB transactions among mobile players remains strong, except for some major organizations who haven't implemented adequate protection. There is room for DCB to grow in the UAE.

3.1 NEW NIGERIA
Known as the vibrant heart of the African tech scene, Nigeria is also at the forefront of mobile payments, with payment types such as mobile money jumping more than 3000% in early 2022. The mobile phone plays a central role in payment, making DCB a popular payment method that can grow at the same or greater rate than mobile money only if mobile operators secure Direct Carrier Billing transactions with the most sophisticated technology. The lack of adequate cybersecurity protection is a large part of what is preventing the immediate growth of DCB.

3.1 ⌄ QATAR
Qatar is showing solid signs of innovation when it comes to mobile payments. Operators like Ooredoo have enabled payroll services (salary transfers) via mobile money, symbolizing great potential for Direct Carrier Billing innovation. However, as DCB is heavily deployed in Qatar, this needs to be accompanied by adequate protection against fraud attempts.

3.1 ⌄ TUNISIA
Tunisia continues to show a solid commitment to developing the use of DCB. Giant mobile players like Huawei have already implemented Direct Carrier Billing as a payment method for their APPGallery, and the Central Bank of Tunisia (BCT) recently launched the first mobile payment system in the country, which may soon include DCB. To increase the national Carrier Billing potential, players need to make investments in cybersecurity and innovation their top priority.

3.0 NEW DEMOCRATIC REPUBLIC OF CONGO
Although DRC remains a primarily cash-based ecosystem, mobile payments are the second most popular payment method and DCB is widely deployed. While some players have the right anti-fraud solutions in place, others still need a more robust solution to deal with potential fraud surges. A stronger cybersecurity solution would allow DRC to explore innovative uses of DCB.

3.0 NEW SAUDI ARABIA
Direct Carrier Billing is a widely used payment method in Saudi Arabia. Mobile operators and merchants are working together to make it possible to purchase various services and products (e.g. Microsoft) through this payment technology. Saudi Arabia is on the right track to exploring more innovative DCB uses, though for the country to experience sustainable DCB growth in 2023, effective cybersecurity must protect these payments.

2.9 ⌄ EGYPT
Although mobile payments like mobile money saw transactions surge by 160% in 2021, Egypt is still only at the beginning of the significant expected growth for DCB. Players must get absolute cybersecurity protection, starting with all mobile operators, in order for DCB payments to experience sustainable and steady growth.

2.8 ^ KENYA
Kenya is still reaping the benefits of a more digitized economy after the Covid-19 pandemic, with a surge in digital payments such as mobile money, opening more doors for DCB deployment and innovation in this context. This year Kenya has slightly strengthened its DCB fraud prevention yet the country still has a long way to go to make it a preferred secure payment method.

2.8 ^ OMAN
The Oman DCB market seemed to have disregarded the growth of Carrier Billing this year, yet key players have shown great initiative in the past months to fuel its development and innovation to create a more profitable market, such as implementing new DCB payment flows. However, most businesses need to realize the potential of expanding the protection of DCB transactions as a significant revenue source for the entire market. A handful of mobile operators have taken the right steps to clean up the market from malicious attempts, raising the likelihood of greater DCB security improvements in 2023.

2.7 ⌄ BAHRAIN
Bahrain led the last edition of the DCB Index. Despite the fact that local operatos have made some investments in innovation during the analyzed period, the loss of points is due to the slight decrease in fraud prevention among DCB payment channels and the discontinuation of DCB activities by some players.

2.7 = IVORY COAST
The year 2023 promises a greater shift towards more secure DCB transactions as some mobile operators begin to implement the right anti-fraud actions. The mobile-savvy Ivorian population has yet to grasp the potential of DCB. However, it continues to show great potential for development and innovation seeing its inclination to use other mobile payment methods such as mobile money.

2.6 = BURKINA FASO
In Burkina Faso, companies are continuing their efforts to protect DCB transactions. Still, mobile players have room to grow in the Carrier Billing market with increased DCB deployment and many innovative services yet to be unlocked through this payment technology.

2.6 ⌄ SENEGAL
Compared to last year's predictions, Senegal has not pursued DCB innovation. Regarding security, some players have let their guard down and seem more vulnerable to fraud. The best fix is to put the right cybersecurity tools in place to achieve a high enough level of protection that would enable players to explore the use and deployment of DCB with confidence.

2.5 ^ CAMEROON
Some key players have begun to lead the way towards the ideal development of DCB by deploying secure Carrier Billing payments for the Cameroonian population, which explains the slightly boosted DCB protection factor. DCB innovation and penetration have remained stable over the past year. The full potential of Direct Carrier Billing has yet to be exploited.

2.5 ⌄ JORDAN
Jordan welcomes diverse digital payments with open arms, with solutions such as Tejari Pay. The government has facilitated the opportunity for innovation for digital payments, making DCB a prime candidate for a successful and leading mobile payment method in the country. This is expected to accelerate DCB penetration in 2023, which needs to be accompanied by a vital boost in implementing security solutions to protect Carrier Billing payments.

2.4 = KUWAIT
There have been some security efforts to protect DCB payments in Kuwait that show promising ground for Direct Carrier Billing development. Initiatives to fuel DCB innovation and expand this payment method have, however, stagnated.

2.0 ⌄ GHANA
DCB is widely used in Ghana, and compared to its neighboring countries, the use of DCB is highly advanced, allowing users to not only buy physical goods such as smartphones, but also to access new digital uses in areas such as education, sports, entertainment or health. However, an increase in cybercriminal activity has been recorded in the country and sub-Saharan Africa, making security the number one priority for the safe development of DCB.

1.9 NEW MALI
In Mali, citizens are used to digital payments such as mobile money. Direct Carrier Billing is present but has little potential for development to date due to the low overall penetration of smartphones. In order to increase its future value, mobile players in the country need to promote innovation and implement the right technologies to combat fraud.

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