

D102.2 Ecosystem Business Payment

- [Rated Business Models and Payment Systems](#)
- [Business Models](#)
- [Payment Systems and Approaches](#)

P4All Business Models
Major Functions/Functional Packages

- Assistance on Demand (AOD)
- Developer Space (Dspace)
- eLearning
- Unified Listing
- Open Marketplace
- Transforming Media

Underlying Infrastructure

- Preferences & Preference Server (Cloud4All)
- Language Translation
- Unified Listing Database
- SP2 components Repository (maybe not created use GitHub or ...)

Higher Level Superstructure

- SP3 projects
- FLOE
- Spago BI
- LifeTool
- Others....

Rated Business Models and Payment Systems

	Business Models								Payment Systems		
	Broker	Advertise	Infomed	Subscript	Community	Transaction	Freemium	Crowd	Financial	Semi-Financial	Non-Financial
AoD	+	-		+		++		-	+		
DSpace				+	++	+				+	++
eLearning		+		++		+	+	+	+		-
Unified Listing		-	++		+	-			-	+	++
Open Market		-		+	+	-	-	++	+		
Transforming Media	++		-	+		+	+	+	++	+	
UL Database		-	++		+	-			-		+
Cloud4All		-	+		++	-	-		-	+	++
Language Translation	++		-	+		+	+		++		
Comp. Repository				+	++			+		+	++

Legend:

- Check Minus – Not recommended. The business model or payment system does not fit well with the underlying functionality and/or the drawbacks would significantly and negatively impact the adoption of the functional package if this approach was taken. This approach may still be workable but will offer some challenges.

Check – Acceptable. The business model or payment system may not be completely optimal for the functional package but the approach may work well for some of the elements within that functional package or with specific user groups or under specific situations. Both the pros and cons need to be weighed to determine if this approach is best.

+ Check Plus – Recommended. The business model or payment system seems to be one of the best options for the functional package. More than one business model or payment approach may be equally optimal and either multiple options supported or the best of the best (++) selected.

Business Models

Business model	Pros	Cons

Brokerage	<p>Customers can find several different services and products in one place</p> <p>The broker is seen as trustworthy by customers</p> <p>Logistics, payment transactions etc. are provided by the broker</p> <p>The broker can combine the BM with for instance advertising, transactions</p>	<p>The broker has to engage two or more groups of stakeholders</p> <p>Without one stakeholder group, the other one cannot be engaged</p> <p>Transactions are probably needed to be fulfilled in order to gain revenue</p>
Advertising/ Affiliates	<p>Gives customers the possibility of using a service for free</p> <p>Can be combined with other BMs</p> <p>Interesting if you have many customers</p> <p>Can be targeted to your customers</p> <p>Possibility to reach more customers through other actors</p> <p>The customer is exposed to advertisements that might be in their interests</p>	<p>Information sources can be seen as less trustful by customers</p> <p>Too much advertising can be annoying for customers</p> <p>Have to reach a lot of users to be interesting to advertisers</p> <p>The website can be seen as less trustworthy due to advertisements</p>
Infomediary	<p>Gives customers the possibility of using service for free</p> <p>Gives the owner access to valuable information</p> <p>Can be combined with other BMs</p>	<p>The owner needs to be trustworthy and needs access to data</p> <p>The customer can find it sensitive to share certain type of data</p>
Subscription	<p>Accessibility for the customer</p> <p>The owner can easily predict the demand</p> <p>The owner has a recurring revenue</p> <p>Access to customer information</p>	<p>The owner has to create a lasting value</p> <p>The model does not suit every customer segment</p>
Community	<p>Gives the customer access to a network of people and clout</p> <p>Recurring revenue (paid membership)</p> <p>Access to customer information</p> <p>Can be combined with other BMs</p>	<p>The owner has to create a lasting value</p> <p>The owner probably has to gain revenue through another BM</p>
Transaction Based (Utility)	<p>The customers pay for what they use</p> <p>Low barrier for buying</p> <p>Can be combined with other BMs</p> <p>The customer gets access to a global market and 24-hour availability</p> <p>The customer gets lower prices and more to choose from</p> <p>The owner does not need to set up a store etc.</p> <p>It is easy for the owner to gather customer information</p>	<p>Revenue is difficult to estimate for the owner</p> <p>The customer has lost the availability to verify product quality</p> <p>Trust and risk issues</p> <p>The owner and the customer have to deal with security threats as well as cultural and legal issues</p>
Freemium	<p>Minimum barrier for entry of customers</p> <p>Viral marketing</p> <p>Easier to sell the premium version to a "free" customer than a new one</p> <p>The owner gets access to free beta testing</p> <p>Large number of users can support other BMs</p>	<p>The owner has to define the difference in value between free and premium version</p> <p>The owner has to find a balance between free and premium users</p> <p>The customer do not get access to the premium version without paying</p>
Crowdfunding	<p>The owner receives funding from multiple sources</p> <p>The users get early access to new solutions</p> <p>A diverse set of actors/users can contribute</p> <p>The owner can get access to knowledge that cannot be found in-house</p> <p>The users get early access to new solutions</p>	<p>Insecure or unreliable funding</p> <p>Need to engage the crowd</p>

Payment Systems and Approaches

Financial	Semi-financial	Non-Financial
Currency	Community currency	Pure Barter
Currency in different units	Barter units	Credit/Recognition
International currency	Equity; Stock options	Badging
Eurogiro	Intellectual Property rights	Volunteer
Digital currency; BitCoin	Gift	"Pay it forward"
Credit/account	Payment for someone else	Review

Credit Card	Reward (prize)	
Credit Card network	Reward (like air miles)	
PayPal (others like it)	Discount for providing review (buyer or seller)	
Micropayment		
Stored value (pre-paid) card		
Direct bank transfer		
On-line bank transfer (like payment via email)		
NFC – Mobile - Smartcards		
M-Pesa (others like it)		