



Fact Sheet Montenegro



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1. TERACOMM in a nutshell

With more than 10 years of experience in mobile service provisioning, TERACOMM maintains a unique position in the telecommunication industry focused on the commercial and technical provision of connectivity, business and entertainment. A market leader in Eastern Europe and South-Eastern Asia, we deliver mobile solutions and services to mobile operators, media companies, advertising agencies and service providers. Our international expertise makes us a first choice partner in establishing a beneficial relationship between our businesses, clients and mobile subscribers. The core values of the company are dedication, responsibility and creativity, which translate into value creation and profitability for all of our clients and partners.

2. About this document

In this document you can find information about the Montenegro mobile and VAS market. This A to Z fact sheet will help service providers gain insights into the dos and don'ts on this lucrative market. Information regarding the full range of services available from all operators is listed. Regulations and best practices are also included.

3. Montenegro as a mobile market

Population	0.63 million
Mobile Subscribers	1.01 million
Penetration rate	163%
Prepaid-to-postpaid ratio	62/38
Currency	EURO (EUR)
VAT rate	17%

*Average Revenue per User

4. Mobile Operators

	Telenor	T-Mobile	Mtel
Market share (%)	40%	35%	25 %
Mobile Subscribers	0.404 million	0.353 million	0.252 million
Teritorial overage	100%	98.92%	100%

5. Mobile & Web Content

5.1 Service Guidelines

5.1.1 Charging Methods

5.1.1.1 One-Off Service

	Telenor	T-Mobile	Mtel
MO billing	✓	✓	✓
MT billing	✓	✗	✗
Direct billig	✗	✗	✗



5.1.1.2 Subscription Service

No subscription services available for third parties

5.1.2 Service Authorization

5.1.2.1 One-Off Service

Opt-in Method	Telenor	T-Mobile	Mtel
SMS	✓	✓	✓
WAP	✓	✓	✓
WEB TAN	✓	✓	✓
WEB SMS	✗	✗	✗
MSISDN Identification	✗	✗	✗

5.1.2.2 Subscription Service

Available only for Telenor subscribers at the moment.

Users can subscribe to subscription service by sending key word to short code 14XXX. After Opt in subscriber should receive info regarding the price, subscription renewal, dynamic of charging, Opt out mechanism. For Opt out subscribers should send key word STOP or ODJAVA to the same short come that Opt In.

5.1.3 Type of Services

5.1.4 Services & Average Tariffs

Type of service	Average Net Tariffs
Infotainment	0.20 - 1.00 EUR
Ringtones	0.80 – 1.00 EUR
MP3 (Full Track)	0.50 – 1.00 EUR
Video	1.00 – 2.00 EUR
Voting	0.50 – 1.00 EUR
Competitions	n/a
Chat	0.20 – 0.50 EUR

5.1.5 Tariff Range & Numbering

5.1.5.1 One-Off Service

All Available tariffs(net)	0.20 – 2.00 EUR
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Non Adult, Low Tariff Services

Tariff range(net)	0.20 – 2.00 EUR
Numbering	
Short Codes	5 digit premium numbers



Adult Services

Tariff range(net)	0.20 – 2.00 EUR
Numbering	14XXX
Short Codes	5 digit premium numbers

5.1.5.2 Subscription Service

Subscription Service available only for Telenor subscribers

5.1.6 Premium Number & Short Code

		Telenor	T-Mobile	Mtel
Dedicated Numbers		✓	✓	✓
Shared Numbers		✓	✓	✓
Multitariff Numbers	Dedicated	✗	✗	✗
	Shared	✗	✗	✗

5.1.7 Service Setup

Setup Duration

Service	<ul style="list-style-type: none"> Up to 1 week(below mentioned mandatory documents have to be finalized)
Dedicated Short Code	<ul style="list-style-type: none"> Up to 4weeks(below mentioned mandatory documents have to be finalized)

Mandatory Documents

Service Description	Detailed service description in English
T & C's (Regulations)	<ul style="list-style-type: none"> T&C's for all services have to be publicly accessible to end-users Content of regulations: <ul style="list-style-type: none"> Rules of using the service incl. service description Rules concerning customer complaints (incl. CC helpline number)
Landing Page	For all services (in the beginning test landing page is sufficient)

5.2 Service Regulations

		Telenor	T-Mobile	Mtel
Age Verification	SMS	✗	✗	✗
	WAP/WEB	✓	✓	✓
Bill Warning		✗	✗	✗
Max. Charging Frequency		✗	✗	✗
Max. Charging Limit*		✗	✗	✗
Retry Policy		✗	✗	✗
WAP Push Services		✗	✗	✗

*No predefines by the Regulator or the MNOs. TERACOMM refrains the right to impose limits on its short codes for anti-fraud reasons. These limits can be alerted on request.



5.2.1 Regulation Authority in Montenegro

- The regulation is done by EKIP (Agencije za elektronske komunikacije i postansku djelatnost; <http://www.ekip.me/>)
- Premium Services are also regulated by the operators
- Whole communication with the end-user has to be in local language /Montenegro/

5.2.2 One-Off Service

5.2.2.1 Opt-In Regulations

5.2.2.1.1 MO Billing – Opt-In via SMS

- Each MO service has to start with one MO message from the end-user
- Web Opt-in is also possible, provided the necessary T&C
- Single opt-in for all MO services possible; no handshake mandatory

5.2.2.2 Welcome SMS

- No welcome message mandatory

5.2.2.3 Confirmation SMS

- No confirmation message mandatory, but recommended

5.2.2.4 Reactivation SMS

- It is not allowed to send reactivation messages

5.2.2.5 Opt-Out Regulations

- No opt-out regulation for one-off services necessary

5.2.2.6 Mandatory Keywords

- For MO services no mandatory keywords

5.2.2.7 Special One-Off Services

5.2.2.7.1 Competitions/Quizzes

No Competitions/Quizzes service allowed

5.2.3 Subscription Service

Subscription Service allowed

5.2.4 Adult Services & Age Verification



- Only soft adult content is allowed
- No special numbers for Adult Services
- Access to Adult Sites is not considered Adult Services
- Advertisement of adult service is only allowed in a medium which is authorized to publish adult content to people older than 18 years

5.2.5 Bill Warning

No Billing Warning required

5.2.6 Charging Limits

	Action
Telenor	<ul style="list-style-type: none"> • No predefined charging limits imposed by the regulator or MNOs
T-Mobile	<ul style="list-style-type: none"> • No predefined charging limits imposed by the regulator or MNOs
Mtel	<ul style="list-style-type: none"> • No predefined charging limits imposed by the regulator or MNOs

5.2.7 Retry Policy

No Retry Policy

5.2.8 WAP Push

- All operators support sending of WAP Push messages for MO billed services

5.2.9 Advertising Guidelines

- Advertising materials shall not:
 - Failing to provide information to potential end-users relevant to the content or the price of the service or by misleading potential users
 - Violate the honor and dignity of religious and social groups independent of their race and sex
 - Contain language that affect the development of children via materials presenting violence, terror acts or brutality
 - Contain any words which are in common sense considered as insulting or vulgar;
 - Contain invitations to consume alcohol, drugs, tobacco or other substances of narcotic effect ;

5.2.9.1 One-Off Service

- Premium number / Short Code in a visible manner;
- Price of service (incl. VAT) in a visible manner;
- Name of company providing the service
- Local helpline number (not premium rate) (optional)



- E-mail address for complaints
- Regulation of service (T&C's) is mandatory for all services; has to be publicly accessible to end-users via link on the landing page
- If the service is not provided at all networks, there should be a list of mobile network operators at which the service will be accessible. If the services is provided at all operators then this information is not necessary

5.2.9.2 Subscription Service

Available only for Telenor subscribers at the moment.

Users can subscribe to subscription service by sending key word to short code 14XXX. After Opt in subscriber should receive info regarding the price, subscription renewal, dynamic of charging, Opt out mechanism. For Opt out subscribers should send key word STOP or ODJAVA to the same short come that Opt In.

5.2.10 Marketing Messages

- For marketing messages explicit opt-in mandatory (proof of order)
- The fact of ordering or activating a premium rate service cannot be identified/equaled with end-user's consent to receive commercial information concerning the products or services of the content provider except explicitly written so in the T&C.

5.2.11 Customer Care Support Requirements

- Customer care e-mail and telephone number are optional.
- Online throughout the country general working hours.
- Support /if any/ must be in local language.