



## Fact Sheet Hungary



**Contents**

TERACOMM in a nutshell..... 3

About this document ..... 3

Hungary as a mobile market..... 3

Mobile Operators ..... 3

Mobile & Web Content..... 3

    Service Guidelines..... 3

        Charging Methods ..... 4

        Service Authorization ..... 4

        Type of Services ..... 4

        Services & Average Tariffs ..... 4

        Tariff Range & Numbering..... 5

        Premium Number & Short Code ..... 6

        Service Setup..... 6

Service Regulations ..... 6

    Regulation Authority in Hungary ..... 7

    One-Off Service..... 7

    Subscription Service..... 8

    Adult Services & Age Verification ..... 11

    Bill Warning..... 11

    Charging Limits ..... 12

    Retry Policy..... 12

    WAP Push ..... 12

    Advertising Guidelines ..... 12

    Marketing Messages..... 14

    Customer Care Support Requirements..... 14



## 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 Hungarian 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. Hungary as a mobile market

Population	9.979 million
Mobile Subscribers	11.551 million
Penetration rate	125.9%
ARPU*	3500 HUF
Prepaid-to-postpaid ratio	
Currency	Hungarian forint (HUF)
VAT rate	27%

\*Average Revenue per User

## 4. Mobile Operators

	T-Mobile	Telenor/Panon	Vodafone
Market share (%)	45%	32%	23%
Mobile Subscribers	5.197 million	3.696 million	2.656 million
Teritorial overage	99%	99%	99%

## 5. Mobile & Web Content

### 5.1 Service Guidelines



**5.1.1 Charging Methods**

**5.1.1.1 One-Off Service**

	T-Mobile	Telenor/Panon	Vodafone
MO billing	✓	✓	✓
MT billing	✗	✗	✗
Direct Billig	✗	✗	✗

**5.1.1.2 Subscription Service**

	T-Mobile	Telenor/Panon	Vodafone
MO billing	✗	✗	✗
MT billing	✓	✓	✓
Direct Billig	✗	✗	✗

**5.1.2 Service Authorization**

**5.1.2.1 One-Off Service**

Opt-in Method	T-Mobile	Telenor/Panon	Vodafone
SMS	✓	✓	✓
WAP	✗	✗	✗
WEB TAN	✗	✗	✗
WEB SMS	✗	✗	✗
MSISDN Identification	✗	✗	✗

**5.1.2.2 Subscription Service**

Opt-in Method	T-Mobile	Telenor/Panon	Vodafone
SMS	✓	✓	✓
WAP	✗	✗	✗
WEB TAN	✗	✗	✗
WEB SMS	✗	✗	✗
MSISDN Identification	✗	✗	✗

**5.1.3 Type of Services**

**5.1.4 Services & Average Tariffs**

Type of service	Average Net Tariffs
Infotainment	55 – 410 HUF
Ringtones	508 – 1.016 HUF
MP3 (Full Track)	508 – 1.016 HUF
Video	1.016 HUF
Voting	508 – 1.016 HUF
Competitions	55 – 410 HUF
Chat	55 – 410 HUF



**5.1.5 Tariff Range & Numbering**

**5.1.5.1 One-Off Service**

All Available tariffs	55 – 5.080 HUF gross
-----------------------	----------------------

**Non Adult, Low Tariff Services**

Tariff range(net)	55 – 1.000 HUF (gross)
Numbering	
Short Codes	8 digit premium number 91 XXX XXX
Long Codes	5 digit Short Code 176XX

**Adult Services**

Tariff range(net)	55 – 5.080 HUF gross
Numbering	
Short Codes	N/A
Long Codes	8 digit premium number 90 XXX XXX

**High Tariff Services**

Tariff range(net)	1.000 – 5.080 HUF gross
Numbering	
Short Codes	N/A
Long Codes	8 digit premium number 90 XXX XXX

**5.1.5.2 Subscription Service**

All Available tariffs	55 – 5.080 HUF gross
-----------------------	----------------------

**Non Adult, Low Tariff Services**

Tariff range(net)	55 – 1.000 HUF (gross)
Numbering	
Short Codes	8 digit premium number 91 XXX XXX
Long Codes	5 digit Short Code 176XX

**Adult Services**

Tariff range(net)	55 – 5.080 HUF gross
Numbering	
Short Codes	N/A
Long Codes	8 digit premium number 90 XXX XXX

**High Tariff Services**

Tariff range(net)	1.000 – 5.080 HUF gross
Numbering	
Short Codes	N/A
Long Codes	8 digit premium number 90 XXX XXX



### 5.1.6 Premium Number & Short Code

		T-Mobile	Telenor/Panon	Vodafone
Dedicated Numbers		✓	✓	✓
Shared Numbers		✓	✓	✓
Multitariff Numbers	Dedicated	✗	✗	✗
	Shared	✗	✗	✗

### 5.1.7 Service Setup

#### Setup Duration

Premium Number	<ul style="list-style-type: none"> <li>Up to 2 weeks</li> <li>Precondition: below mentioned mandatory documents have to be finalized</li> </ul>
Short Code	Up to 3 months Precondition: 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"> <li>T&amp;C's for all services have to be publicly accessible to end-users</li> <li>Content of regulations:               <ul style="list-style-type: none"> <li>Information about content provider:                   <ul style="list-style-type: none"> <li>Address of registered office</li> <li>Content provider's website</li> <li>Content provider's e-mail address</li> </ul> </li> <li>Rules of using the service incl. service description</li> <li>Rules concerning customer complaints (incl. CC helpline number)</li> </ul> </li> </ul>
Landing Page	For all services (in the beginning test landing page is sufficient)

### 5.2 Service Regulations

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



### 5.2.1 Regulation Authority in Hungary

- The regulation is done by NMHH (National Media and Infocommunication Authority Hungary; [www.nmhh.hu](http://www.nmhh.hu))
- Premium Services are also regulated by the operators
- The 3. Version of the “Code of Ethics for Premium Rate Services” (16.05.2011) is applicable for all Premium Services
- Whole communication with the end-user has to be in Hungarian language

### 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
- Single opt-in for all MO services possible; no handshake mandatory
- End-user has to receive the content MT message within two minutes after sending the MO message

##### 5.2.2.2 Welcome SMS

- No welcome message mandatory

##### 5.2.2.3 Confirmation SMS

- No confirmation message mandatory

##### 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

- Competitions/Quizzes are allowed, but on condition that the winning mechanism is not founded on lotteries but time and knowledge based
- User has to have an impact upon winning possibilities (no games of luck)



- The content provider being the organizer of the promotion has the duty of presenting the model of drawing the winner of the prizes in a readable and unambiguous way
- The content provider shall comply with the provision of Act no XXXIV of 1991 on the organization of games of chance

### 5.2.3 Subscription Service

#### 5.2.3.1 Opt-In Regulations

##### 5.2.3.1.1 MT Billing – Opt-In via SMS

- At all operators each subscription service has to start with one MO message from the end-user; at T-Mobile WEB TAN opt-in is also possible
- End-users have to activate subscription services when using them the first time; this process is handled by the operators
- In case that the end-user is already activated for subscription services single opt-in for all MT services possible; no handshake mandatory
- Please find below a summary of the message flows in the case that an end-user has never used a subscription service (Premium MT Service) before:

#### Telenor

- End-user wants to activate a subscription service => end-user sends MO message to premium number/Short Code
- Telenor clarifies if the MSISDN is blocked for subscription services => end-user is blocked
- Notification SMS from Telenor, which has to be answered with “MT” => end-user sends “MT” (has to be sent within ten minutes)
- Message from Telenor with the information that end-user is activated for subscription services Welcome SMS from Content Provider
- Please note that customers at Telenor have also the possibility to opt-out from premium services completely; this can happen via contacting either the Telenor CC helpline or Telenor online CC service. To be reactivated for MT services the end-user has to contact the Telenor CC helpline (1220), as the activation to subscription via SMS will not work anymore

#### T-Mobile

- End-user wants to activate a subscription service => end-user sends MO message to premium number/Short Code
- T-Mobile clarifies if the MSISDN is blocked for subscription services => end-user is blocked
- Notification SMS from T-Mobile (06308080111), which has to be answered with “IGEN” (that means YES) => end-user sends “IGEN” (has to be sent within three minutes)





- Message from T-Mobile with the information that end-user is activated for subscription services upon receipt of the welcome SMS from content provider
- Welcome SMS from content provider

#### Vodafone

- End-user wants to activate a subscription service => end-user sends MO message to premium number/Short Code
- Vodafone clarifies if the MSISDN is blocked for subscription services => end-user is blocked
- Notification SMS from Vodafone with the information to send the code "MT" to the number 1270 => end-user sends "MT"
- Message from Vodafone with the information that end-user is now activated for subscription services and has to start the registration process again
- End-user sends MO message to premium number/Short Code
- Welcome SMS from content provider

#### 5.2.3.1.2 MT Billing – Opt-In via WEB

- Available at T-Mobile via WEB TAN opt-in
- Please note that also for WEB TAN opt-in T-Mobile end-users have to activate subscription services when using them the first time; please find below a summary of the T-Mobile message flow for such a case:
  - End-user signs up over the WEB (input of MSISDN) => TAN Code from content provider/TERACOMM
  - TAN Code is stopped by T-Mobile until the final clarification if the MSISDN is blocked for subscription services => end-user is blocked
  - Notification SMS from T-Mobile (06308080111), which has to be answered with "IGEN" (that means YES) => end-user sends "IGEN" (has to be sent within three minutes)
  - Message from T-Mobile with the information that end-user is now activated for subscription services and has to start the registration process again
  - End-user signs up on the WEB (input of MSISDN) => receives TAN Code from content provider/Teracomm => end-user enters TAN Code in WEB
  - Welcome SMS from content provider

#### 5.2.3.2 Welcome SMS

- Welcome message has to be sent within three minutes after the registration from the content provider to the end-user; any kind of response to the welcome message will stop the activation of the service (e.g. STOP, YES, OK,...)



- This three minutes mandatory delay between welcome SMS and the 1st content MT message is declared as the closure of the opt-in process. If the end-user does not respond within the three minutes; the service is activated
- Welcome message has to be free of charge for the end-user and has to include the following mandatory information:
  - Information that the premium service is a subscription service
  - Price incl. VAT
  - Charging frequency
  - STOP information
  - Helpline (phone number)
  - Link to content provider web page
- Wording of the welcome SMS:
  - “You subscribed to our premium rate subscription service. We send x SMS per month/day/week for HUF xxx gross/per SMS. The SMS subscription service can be cancelled by sending STOP KEYWORD (standard rated SMS). Info: helpline phone number/www.content provider link
- Welcome SMS may not contain actual content related to the premium service or advertisements concerning the service, but can contain references to the service or its nature (decision of the content provider)

#### **5.2.3.3 Confirmation SMS**

- No confirmation message mandatory, as the three minutes mandatory delay between welcome SMS and the 1st content MT message is declared as the closure of the opt-in process. If the end-user does not respond within the three minutes; the service is activated

#### **5.2.3.4 Content SMS**

- The content provider has to wait at least three minutes before sending the 1st content SMS after the welcome SMS.
- Any subsequent MT messages can be sent at two minutes intervals
- The content provider can only send end-user content MT messages, which were advertised on the given premium number/Short Code and belongs to one type of service; no cross-marketing activities allowed
- The content provider is only entitled to send as many content SMS's to end-users during a given time (day/week/month) as it was indicated in the communication provided during the service

#### **5.2.3.5 Reactivation SMS**

- It is not allowed to send reactivation messages



**5.2.3.6 Opt-Out Regulations**

- End-user can cancel a premium service at any time via sending STOP (standard rated SMS)
  - STOP => opt-out from all services on the premium number/Short Code
  - STOP KEYWORD => opt-out from defined service

**5.2.3.7 Error SMS**

- In case that the end-user sends a SMS to a service number, where the content cannot be interpreted, the content provider will send a notification message (error SMS) requesting a new message with accurate content by indicating the availability of the information- and customer service
  - “Oooops! Your request could not be matched. Please try again! Help: 06-1-00000”

**5.2.3.8 Mandatory Keywords**

- No mandatory keywords required

**5.2.3.9 Special Subscription Services**

**5.2.3.10 Quizzes**

- Quizzes via subscriptions are not allowed

**5.2.4 Adult Services & Age Verification**

- Adult services are only allowed on special premium numbers (8 digit premium numbers 90 XXX XXX)
- 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**

**Action**

T-Mobile	<ul style="list-style-type: none"> <li>• No bill warning required</li> </ul>
Telenor&Vodafone	<ul style="list-style-type: none"> <li>• Every 10.000 HUF within a month a free notification message has to be sent to the end-user (handled by TERACOMM)</li> <li>• No confirmation by the end-user necessary</li> <li>• Wording of bill warning: “Sorry for the interruption! You reached 10.000 HUF. Have Fun.”</li> </ul>



### 5.2.6 Charging Limits

		Action
T-Mobile		<ul style="list-style-type: none"> <li>No predefined charging limits</li> </ul>
Telenor	Prepaid	<ul style="list-style-type: none"> <li>No charging limit for prepaid end-users as the amount on their prepaid card is their limit for premium services</li> </ul>
	Postpaid	<ul style="list-style-type: none"> <li>Existing end-users:               <ul style="list-style-type: none"> <li>Limit of 20.000 HUF</li> </ul> </li> <li>New end-users:               <ul style="list-style-type: none"> <li>Limit of 2.500 HUF in the first six months</li> <li>Limit will be automatically increased to 10.000 HUF after six months</li> <li>Limit will again be increased to 20.000 HUF after a usage of more than 5.000 HUF within a month</li> </ul> </li> <li>End-user can electronically (ATM, Internet, Telebanking,...) recharge his postpaid card =&gt; usage of premium service then for the whole amount possible</li> <li>Limit is valid until the end of each month</li> <li>End-users will receive a notification message from Telenor when reaching their limit and in case that their limit was increased</li> </ul>
Vodafone		<ul style="list-style-type: none"> <li>No predefined charging limits</li> </ul>

### 5.2.7 Retry Policy

#### T-Mobile

After three months of unsuccessful delivered MT's to the enduser; Teracomm will reject further MT's automatically

#### Telenor

- Retry possible when validity period of message is expired (12h premium MT, 4h notification MT)
- Max. 3 retries within 20 days when flow execution error
- Max. 20 retries within 20 days (once a day) when subscriber has not enough money
- After 3 respectively 20 unsuccessful retries subscription must be canceled
- Difference between "Number of unsuccessful delivered MTs" – "Number of successful delivered MTs" will be charged to the content provider

### 5.2.8 WAP Push

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

### 5.2.9 Advertising Guidelines

- Advertisements must adhere to the relevant provisions on advertising, in particular Act I of 1996 on Radio and Television, the advertising act in effect Act XLVIII of 2008 on the Basic Requirements and Certain Restrictions of Commercial Advertising Activities, Act XLVII of 2008 on the Prohibition of Unfair Commercial Practices



towards end-user and Act LVII of 1996 on the Prohibition of Unfair and Anticompetitive Market Practices

- “Code of Ethics for Premium Rate Services” (16.05.2011) is applicable for all Premium Services
- 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 highly visible manner
- Name of company providing the service
- Hungarian helpline number (not premium rate)
- E-mail address for complaints
- Contact information where the end-user can receive information on the detailed conditions of providing the service
- 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
- List of mobile phones that enable the service
- If the content provider is using a MSISDN input field on his landing page, please state <06> as prefix:
  - International MSISDN: 36 xx xxx xxxx
  - Display on landing page: 06 xx xxx xxxx

#### *5.2.9.2 Subscription Service*

- Premium number / Short Code in a visible manner
- Information that the premium service is a subscription service
- The information that the price for the premium service will be charged at the receipt of the SMS



- The information about either:
  - Frequency of the received SMS MT messages **OR**
  - The full fee payable for the given subscription period (in case of unlimited period the amount payable for one month) **OR**
  - The full fee payable for one month
- Price of service (incl. VAT) in a highly visible manner
- How to opt-out
- Name of company providing the service
- Hungarian helpline number (not premium rate)
- E-mail address for complaints
- Contact information where the end-user can receive information on the detailed conditions of providing the service
- 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
- List of mobile phones that enable the service
- If the content provider is using a MSISDN input field on his landing page, please state <06> as prefix:
  - International MSISDN: 36 xx xxx xxxx
  - Display on landing page: 06 xx xxx xxxx
- Warning about the additional costs of WAP use (the incidental expenses of using the service)

#### 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 produces or services of the content provider

#### 5.2.11 Customer Care Support Requirements

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