

Paying for the news

Use cases and considerations for payments in online news

Andrew Betts, Financial Times

Paywalls

- Hard vs soft paywalls
 - Metered vs hard barrier
- Slope of engagement
 - Registration, metering, trial
- Power of default

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Bank of Japan Sets Bond-Rate Target in Policy Revamp



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ECONOMY | CENTRAL BANKS

Bank of Japan Sets Bond-Rate Target in Policy Revamp

BOJ introduces rate target for 10-year government bonds

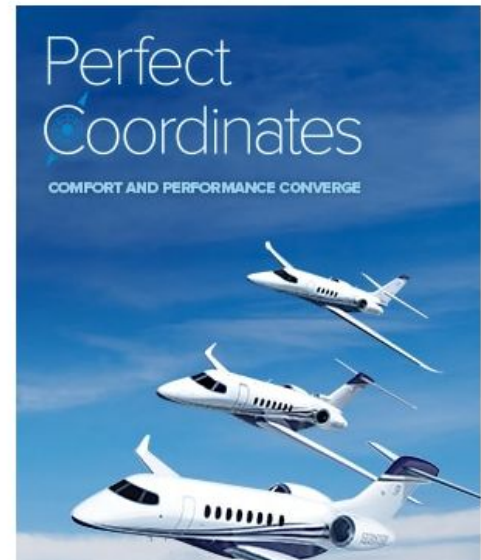
By **TAKASHI NAKAMICHI** in Tokyo and **RACHEL ROSENTHAL** in Hong Kong

Updated Sept. 21, 2016 8:57 a.m. ET

The Bank of Japan plunged into virtually uncharted monetary-policy waters, introducing a target for something economists once argued was impossible to control: 10-year interest rates.

The Japanese central bank, which has struggled for nearly two decades to bring about steady inflation, said Wednesday it wants to keep the yield on 10-year Japanese government bonds at zero, and will adjust the pace of its bond buying as needed to...

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Subscription terms

- Scope of subscription (geofenced? content?)
- Variables to price: Students, location, time-sensitive offer, scope of sub
- Geo-located currency selection
- Payment frequency
 - Typically monthly, sometimes weekly or annually, **may not match contract length**
- Contract length
 - Typically month to month or a year at a time
- Renewal, including price change notifications

Recurring payment issues

- Variability of the value
- Variability of the schedule
- Strength of the authority
- <https://github.com/w3c/browser-payment-api/pull/111#issuecomment-207179053>

Potential models

- Open ended subscription
- Fixed term subscription (eg. "day passes")
- Fixed fee rental of content (eg buy a film from iTunes, Kindle)
- Fixed fee purchase of content
- Metered consumption time (eg per-per-minute for live video)
- Donation / tipping

Business model issues

- Cancellations (Conversion & Churn)
- Psychology of "Bundled value"
 - You can't buy **just** House of Cards from Netflix
- Habit forming
 - metered models are dying out because they disincentivise incremental consumption
- Long term revenue stability (funding expensive content)

common, incarceration is invisible to most people, and that's doubly true for private prisons. Recordkeeping is spotty, public disclosure is limited, visits are difficult. The only people who can describe what really goes on inside are prisoners, guards, and officials, all of whom have a strong interest in spinning the story. To get at the truth, we had to take time, and go deep.

Conservatively, our prison story cost roughly \$350,000. The banner ads that appeared in it brought in \$5,000, give or take.

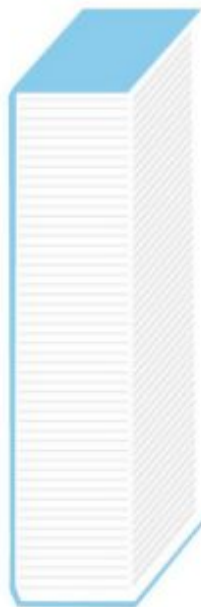
And we had to take considerable financial risk. Conservatively, counting just the biggest chunks of staff time that went into it, the prison story cost roughly \$350,000. The banner ads that appeared on the article brought in \$5,000, give or take. Had we been really in your face with ads, we could have doubled or tripled that figure—but it would have been a pain for you, and still only a drop in the bucket for us.

MoJo did have support from three foundations for our criminal justice reporting. That's amazing—but foundation grants only go so far. They are typically limited in time (a few years, tops) and scope (focusing on a particular issue or initiative). And they are finite: All of our foundation support put together accounts for

The size of the Chilcot Iraq report

The size of the Chilcot report

2.6 million words



Chilcot report

The report into the Iraq War is likely to be the longest report in history

885,000



The complete works of
William Shakespeare

775,000



The Bible

587,000



War and Peace

(approximate number of words) 



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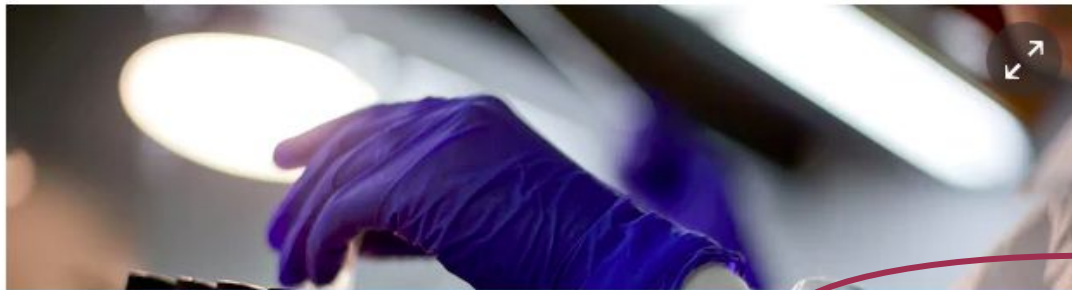
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SEPTEMBER 16, 2016

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Suggestions below based on

Guardian Media Group

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Things to discuss

- Is there good overlap between the direction of travel of web payments, and the use cases and needs of content vendors?
- How many different use cases are there for paid content?
- Are there any potential solutions outside of web payments scope which could provide improved support for paid content?
 - Pricing metadata?

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