



Cost-effective and
easy payment
collections

iCOLLECT CHANNEL

» i-Collect Channel is iNNOVA's convenient, flexible and cost-effective bill payment and prepaid top-up service for financial institutions. It processes more than two billion transactions annually and handles collections worth more than USD 40 billion a year. i-Collect Channel is currently being used by over 35 banks and financial institutions.

For financial organizations, collecting regular customer payments can be time-consuming and costly, especially when they are collected by the tellers at the front-desks. On the other side, bill payment is also a key component in driving customer satisfaction. Increasing customer convenience through networks and alternative methods of payments is a significant way for banks to increase their revenues while reducing their operational costs.

i-Collect Channel provides financial organizations with a single infrastructure for integrating what may be diverse, distributed and incompatible systems by making it faster and easier to link applications together into processes that can encompass an entire business.

Collection solution for banks and financial institutions

i-Collect Channel is an advanced, user-friendly payment collection solution that enables channels such as banks and financial institutions to collect payments on behalf of multiple service providers via a unique interface.

Payment collection has always been a problem for banks and financial institutions: difficulties in on-line connections to the billing companies, a huge number of invoices but unsatisfactory totals in collections, protracted front-desk operations are just a few of the problems that must be dealt with.

iNNOVA's i-Collect Channel system helps overcome these problems while also making it attractive to enter into payment-collection agreements with billing companies.

i-Collect Channel is a unique and integrated software platform that banks and financial institutions can deploy to collect payments on behalf of billers through a variety of payment collection channels. The technology offers a subscriber-focused system that facilitates the payment process for the customer and enables financial concerns to offer new payment alternatives and services such as electronic prepaid top-up.

i-Collect Channel supports both off-line and on-line collection methods. In on-line connections with the billing companies, i-Collect Channel presents unpaid invoice information to the subscriber, validates him, offers a variety of options for payment methods and instruments, and receives payment. The system also automatically updates the

biller's database of unpaid and paid invoices, and updates prepaid top-ups and it updates prepaid balances all online and in near real-time.

The online collection network provided by i-Collect Channel makes online monitoring of cash flow possible while reducing operational expenses for financial concerns.

In the case of offline collections, i-Collect Channel saves all payment data in a single database for accounting and inventory purposes. This allows more effective management of end-of-day processes, which facilitates settlements with billing companies and with third-party collection networks.

The Main Advantages

- Allows banks and financial institutions to use the same interface for all payments, which are collected on behalf of various billing companies,
- Enables a financial concern to manage all its transactions and cash flow, as well as its deposits, commissions etc online,
- Performs automatic reconciliation,
- Can consolidate payment information from billers with or without online collection systems.

How The System Works

i-Collect Channel maintains its own configurable database of unpaid and paid invoices, which is fed by the billing system of the biller company either online or via batch transfers. i-Collect Channels presents this information through a range of online channels, on an on-demand basis. The database is updated in real-time by payment transactions, and advices are automatically sent to the billers' billing and other systems. i-Collect Channel database also maintains prepaid account information and the system enables subscribers to manage and

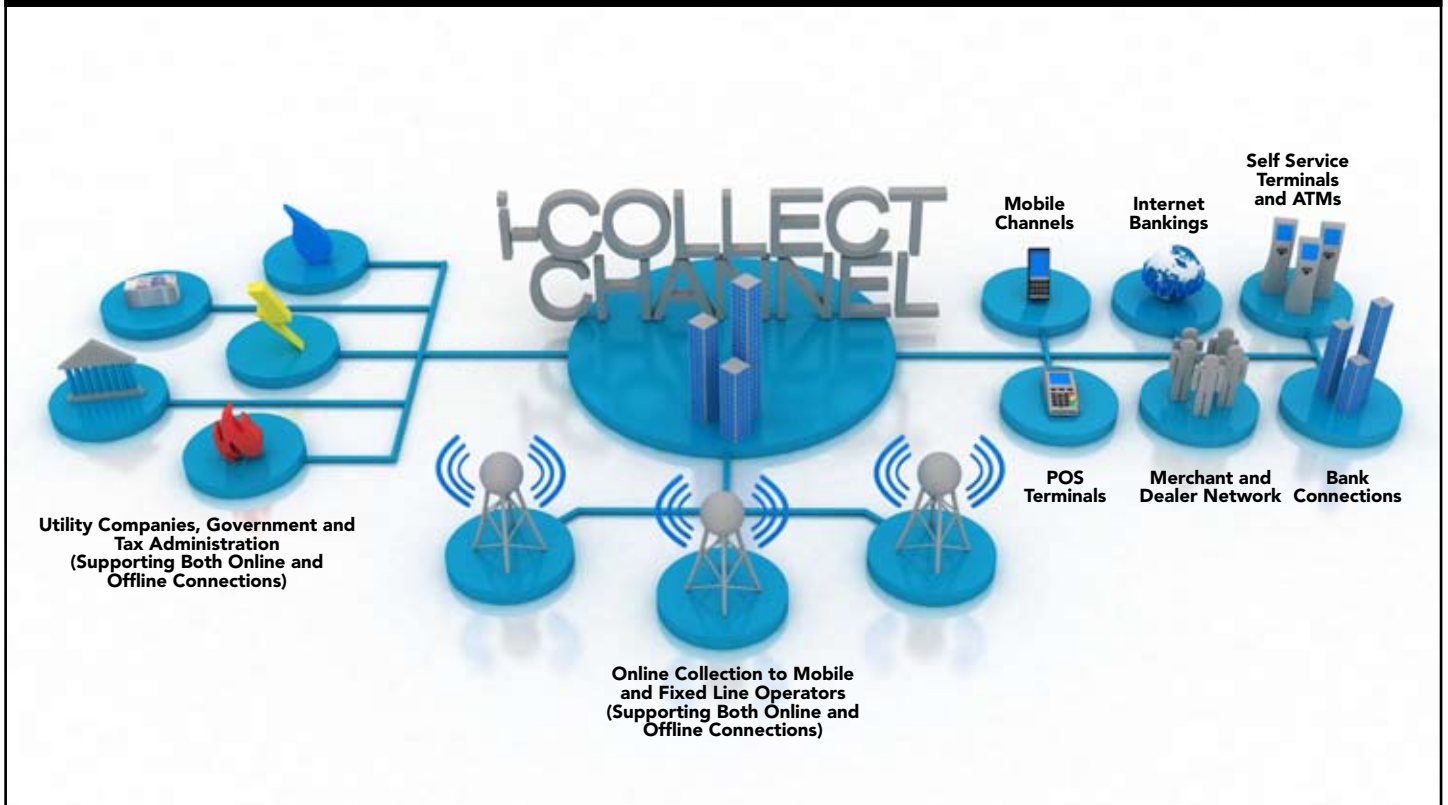
A Set of Unique Benefits

i-Collect Channel provides multiple benefits for all members in the collection network;

- ▶ Diversity in payment channels
- ▶ Diversity in payment instruments
- ▶ Increased revenue
- ▶ Decreased risks and operational costs
- ▶ Increased customer satisfaction
- ▶ Increased customer loyalty
- ▶ Improved teller network management

billing company's billing system, thereby enabling automatic reconciliation and eliminating the need for data-file exchange or any other end-of-day processing. Moreover the on-line connection module of i-Collect Channel pres-

i-COLLECT CHANNEL ARCHITECTURE



top-up their prepaid accounts by the same online channels.

This online infrastructure has a number of advantages over the traditional method of exchanging invoice and payment information via file transfer between billing companies and third-party collection firms.

Financial Reconciliation System

i-Collect Channel includes a comprehensive Financial Reconciliation System, which gives banks and financial institutions the power to manage all

commissions and value dated operations with the billing companies and third-party intermediaries.

The features include:

- Managing both cash and card-based payments,
- Managing variable commissions based on, subscriber profile, volume, validity period, etc.
- Obtaining information instantly about cash reserves, which is collected by each channel of the bank,
- Managing all value-dated operations with banks,
- Managing commissions made through self-service terminals and portals.

Teller Network Management System

i-Collect Channel establishes an on-line connection to all tellers in the collection network and allows the financial organization to monitor and manage all transactions in near real-time. iNNOVA's approach to teller management goes far beyond a conventional partner relationship management system.

With dealer management capabilities of i-Collect Channel, the banks can;

- Manage, segment, layer and authorize the teller network,
- Analyze and support teller performance,
- Manage deposit payments,
- Manage commissions and incentive payments automatically,
- Perform automatic reconciliation.

Standards and Supported Platforms

Operating System: Microsoft Windows Server 2008 or Microsoft Windows Server 2003

Communication Protocols: XML based web services, ISO-8583, SP (Oracle vs MS), Queue (IBM MQ, BEA MQ and MS MQ), TCP/IP, X25, SNA, .NET Remoting, RPC

Application Environment: MS SQL Server 2005, MS SQL Server 2008, .Net Framework 1.1, .Net Framework 2.0, MS WSE 2.0 SP3, MS Enterprise Library 2.0

Standard Online/Offline Interfaces: XML based web services, TCP/IP services, custom message/file formats, MS SQL SP for integration with prepaid, post-paid, CRM, ERP, loyalty, accounting or billing systems and other internal/external systems

FUTURE READY SOLUTIONS

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iNNOVA IT Solutions, Turkey's leading software integrator, provides platform independent IT solutions and services to enterprises in the telecommunications, finance, manufacturing, public and service industries with a professional staff of 320. iNNOVA is ISO 9001:2000 certified and our installed base of systems provide service to more than 180 million subscribers and process more than three billion transactions a year.

The company's areas of activity include collecting and payment solutions for finance and telecom sectors, ERP, CRM and BI applications, portals, bespoke developed software, IT security and kiosk systems. Founded in 1999, iNNOVA has joined the Turk Telecom group of companies in 2007. The company operates out of offices in Istanbul, Ankara, Izmir and Dubai.

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