

Payment collection
system for third-party
collection companies

iCOLLECT PROCESSOR

✓ i-Collect Processor is the culmination of iNNOVA's extensive experience in payment collection software for third-party collection companies.

It provides a unique and integrated software platform that third-party concerns deploy to collect payments on behalf of billers through a variety of payment collection channels.

i-Collect Processor is a customer-focused system that facilitates the payment process for the customer and enables the third-party collection company to offer new payment alternatives and services.

The Core of Payment Collection

i-Collect Processor is a unique and integrated software platform that third-party concerns deploy to collect payments on behalf of billers through a variety of payment collection channels.

The ultimate goal of all business is to generate and collect income. In the value chain of any operation, collections are the critical link without which the business cannot survive.

For concerns that face the task of collecting payments from hundreds of thousands—perhaps millions—of customers, the collection process is even more critical. In today's competitive environment, customers want to make payments anytime, anywhere, through their preferred channel, and using their preferred payment instrument.

An efficient infrastructure for collecting payments from customers will not only ensure customer satisfaction but will also enable a company to track its cash flow in real time, reduce operating expenses and fraud, and increase revenues.

A Set of Unique Benefits

i-Collect Processor 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 dealer network management

i-Collect Processor technology offers a customer-focused system that facilitates the payment process for the customer and enables the collection company to offer new payment alternatives and services.

i-Collect Processor represents a breakthrough in payment collection and implements a model that is far superior to traditional offline collection methods based on file exchange. Through standardized online interfaces to a variety of payment channels such as banks, dealers, kiosk and POS networks, and Web/WAP portals, i-Collect Processor either presents unpaid invoice information to the customer, validates him, offers a variety of options for payment methods and instruments, receives payment, and updates the collection company's billing. Where appropriate it can also provide interfaces to check and top up prepaid balances. Everything takes place online and in near real-time.

Through i-Collect Processor, the payment collecting company no longer has to make massive investments to increase the number of nodes in its collection network. All branches of associated banks and organizations such as the Post or retailers, as well as their ATM networks and internet banking facilities can act as virtual tellers of the company. Acting together with the company's dealer network and website, this creates a huge network allowing customers to make their payments whenever they want and from their location of choice.

The online collection network provided by i-Collect Processor makes online monitoring of cash flow possible, while reducing operational expenses for both billing companies and collection in-

termediaries by automating processes such as end-of-day settlement.

How The System Works

i-Collect Processor maintains its own configurable database of unpaid and paid invoices which is fed by the billing system either online or via batch transfers. i-Collect Processor presents this information through a range of online channels on an on-demand basis. The database is updated in real-time by payment transactions while advices are automatically sent to the billers' billing and other systems. i-Collect Processor can even work in debit/credit mode if the collection company prefers. The i-Collect Processor database also maintains prepaid account information and the system enables customers to manage and top up their prepaid accounts via the same online channels.

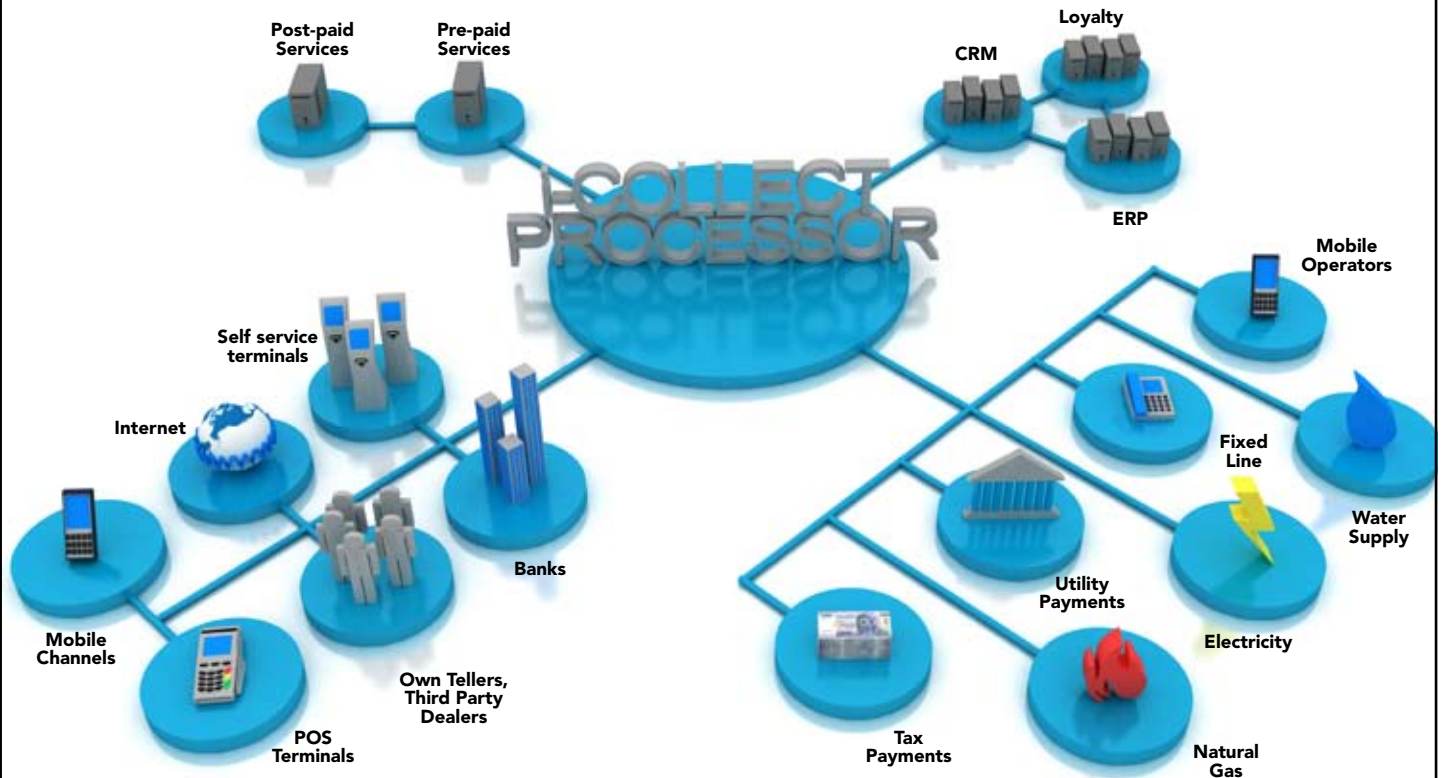
This online infrastructure has a number of advantages over the traditional method of exchanging invoice and payment information via file transfers between the collection company and payment channels such as banks.

Financial Reconciliation System

i-Collect Processor includes a comprehensive Financial Reconciliation System, which gives third-party collection companies the power to manage all commissions and value-dated operations with banks and billing companies. The features include:

- Managing both cash and card-based payments
- Managing variable commissions based on customer profile, volume, validity period, etc
- Obtaining information instantly about cash reserves, which is collected by banks and companies own tellers
- Managing all value-dated operations with banks
- Managing commissions through self-service

i-COLLECT PROCESSOR ARCHITECTURE



Supported Channels & Instruments

Payment Channels;

- Postal organisations
- Retailers with branch networks
- The company's own tellers
- Banks and ATMs
- POS and Kiosk networks
- Mobile devices
- Web and WAP portals

Instruments;

- Cash
- Credit or debit cards
- Pre-paid shopping cards
- Loyalty points
- Bank transfers
- Standing orders

terminals and Portals

- Managing all value-dated operations with banks
- Managing commissions made through self-service terminals and Portals

Dealer Network Management System

i-Collect Processor establishes an on-line connection between the collection company and its

dealers and allows the company to monitor and manage all transactions in near real-time. iNNOVA's approach to dealer management goes far beyond a conventional partner relationship management system.

i-Collect Processor provides capabilities that let the company build strong collaborative relationships with its dealer network. With the dealer management capabilities of i-Collect Processor, the company can:

- Manage, segment, layer, and authorize the dealer network
- Analyze and support dealer performance
- Manage deposit payments
- Manage commissions and incentive payments automatically
- Perform automatic reconciliations

Standards and Supported Platforms

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

Communication Protocols: TCP/IP, XML Web Services, .NET Remoting

Application Environment: MS SQL Server 2005, MS SQL Server 2008, .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 pre-paid, 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, portal developments, 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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