



iCOLLECT OPERATOR

pre-paid

INNOVA's i-Collect Operator Prepaid solution enables pre-paid subscribers to top-up anywhere, anytime and also allows the operator to eliminate a number of expenses associated with voucher printing and distribution.

A rapid increase is taking place in the number of mobile markets dominated by pre-paid subscribers. The efficiency of the pre-paid process is therefore viewed by the operators as an issue of strategic importance, as they continue to focus on reducing operational costs in order to strengthen their positions in the market and acquire competitive advantage.

i-Collect Operator Prepaid frees subscribers from fixed retail locations, opening hours and voucher card availability and allows them to pay for services by the most convenient means, such as credit card, bank accounts and others. The result is increased air-time, revenue and improved customer satisfaction and loyalty.

Top-up Models:

Direct and Reseller Based Top-ups

Collect Operator Prepaid implements both direct and reseller based payment and airtime purchase.

Direct Top-up

In the direct top-up model, the subscriber enrolls in the system by registering his payment preferences and payment instruments such as credit and debit cards or bank accounts. Following the registration, he can request a top-up by sending an SMS and his request will be fulfilled by i-Collect Operator Prepaid by debiting the registered payment instrument. The following modes of access are also supported in direct top-up methods: USSD, IVR, WAP, WEB and POS.

Reseller Based Top-ups

Alternatively, the subscriber can purchase air-time through resellers. The reseller receives payment and sends the top-up request to i-Collect Operator Prepaid system via a SMS or GPRS connection. This solution opens up exciting prospects particularly for operators in new growth and low penetration markets.

In addition, subscribers can easily top up their accounts through any retailer equipped with a Point of Sale (POS) terminal, which means that the establishment of the system eliminates operational costs and the security risks of stockpiling voucher cards not only for operators, but also for retailers.

Similarly, ATMs and Kiosks may also become stand-alone dealers by selling air-time. Logos, games, wallpapers and ring tones are cross-selling opportunities suitable for these outlets.

Enhancements to the service

i-Collect Operator Prepaid includes many features which help the operator increase air-time and revenue. They include:

Threshold top-up: Automatic top-up whenever a subscriber's credit falls below a predetermined threshold.

Scheduled top-up: Refilling the subscriber's account on a time or amount basis so that businesses, for example, can easily determine a quota for their staff and keep their expenses under control.

Transfer from subscriber to subscriber: Transferring vouchers from a pre-paid subscriber to another pre-paid subscriber within predetermined limits.

Operator Benefits

Bypass logistics expenses

Thanks to i-Collect Operator, operators no longer have to incur the printing, stock and distribution expenses of voucher cards. The system operates in a fully electronic environment, which enables operators to cut retail commissions and insurance expenses and also prevent fraud.

Increased revenues, reduced churn

Offering the ability to make mobile calls to pre-paid customers anytime, anywhere has been shown to increase customer satisfaction and loyalty, and also has enormous potential to boost air-time and operator revenues.

Monitoring all transactions on-line

Innova's i-Collect Operator Prepaid solution is fully convergent, and all the information is kept at a single location in

the database. i-Collect Operator Prepaid allows the operator to perform automatic settlement with the dealers, which means the capability of instantly tracing all collections, commissions, incentive payments and deposits realized at collection points, in detailed or consolidated views. The ability of tracking the cash flow in real-time allows the operator to make timely use of its cash, and keeps the operator one step ahead of the competition and in making investment decisions.

Expandability

i-Collect Operator Prepaid makes it easy to expand the collection network by adding new channels such as banks, the post office, dealers, POS or kiosk networks. This network may be leveraged even further by expanding the functionality to include post-paid invoice collections, as an integrated service.

Easy integration with existing systems

Besides interoperability with the operator's pre-paid system, i-Collect Operator's open architecture allows it to integrate easily with the operator's other internal systems such as Customer Care and Billing, ERP, CRM and Fraud Management.

Immediate Return of Investment (ROI)

Through the savings from operational expenses, the operator starts achieving ROI from the first day i-Top up is installed.

Subscriber benefits

Top-up anywhere, anytime

The system enables the subscriber to top-up electronically anywhere, anytime even when roaming abroad.

Top-up any amount

Depending on the subscriber's budget and operator's option, the system allows the subscriber to purchase airtime credit for whatever he can afford.

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