



Payment collection platform for  
mobile and fixed line operators

# iCOLLECT OPERATOR

postpaid

» 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 Telco operators who face the task of collecting payments from hundreds of thousands, perhaps millions, of subscribers, the collection process is even more critical. In today's competitive environment, subscribers demand the capability to make payments anytime, anywhere, through their preferred channel, using their preferred payment instrument.

An efficient infrastructure for collecting payments from subscribers will not only ensure customer satisfaction, but will also enable the operator to track its cashflow in real time, reduce operating expenses and fraud, and increase airtime and revenues.

**innova**  
future-ready solutions

# i-Collect Operator Postpaid

i-Collect Operator Postpaid is a subscriber focused system which facilitates the payment process for the subscriber and enables the operator to offer new payment alternatives and services.

i-Collect Operator Postpaid is the culmination of Innova's extensive experience in payment collection software for Telco operators. i-Collect Operator Postpaid provides a unique and integrated software platform which mobile and fixed line operators can deploy to manage all the collection operations for their post-paid subscribers.

i-Collect Operator Postpaid is a subscriber focused system which facilitates the payment process for the subscriber and enables the operator to offer new payment alternatives and services.

i-Collect Operator Postpaid represents a breakthrough in payment collection and implements a model which 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, dealer and POS networks and an internet portal, i-Collect Operator Postpaid presents unpaid invoice information to the subscriber, validates him, offers a variety of options for payment methods and instruments, receives payment and updates the operator's billing all online and in near real-time.

Through i-Collect Operator Postpaid, the operator no longer has to make massive investments to increase the number of nodes in its collection network: All branches of connected banks and organizations such as the Post or retailers, as well as their ATMs and internet banking faci-

lities can act as virtual tellers of the operator. These, together with the operator's dealer network and website create a large network to enable the subscribers to make their payments any time, at their location of choice.

The online collection network enabled by i-Collect Operator Postpaid makes online monitoring of cashflow possible, while reducing operational expenses for both the operator and the collection intermediaries by automating processes such as end of day settlement.

Services such as Hot Billing and air-time transfer from post-paid subscribers to pre-paid subscribers can be launched easily and effectively through the functionality provided by i-Collect Operator Postpaid.

## How i-Collect Operator Postpaid Works

i-Collect Operator Postpaid 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 Operator Postpaid 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 sent to the operator's billing and other systems.

This online infrastructure has a number of advantages over the traditional method of exchanging invoice and payment information via file transfer between the

operator and payment channels such as banks.

## Supported Payment Channels

- Banks
- Postal Organisations
- Retailers with Branch Networks
- The Operator's Own Tellers
- ATMs
- Dealer, POS and Kiosk Networks
- Mobile Devices
- Portals

## Supported Payment Instruments

- Cash
- Credit or Debit Cards,
- Bank Transfers,
- Standing Orders.

### 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 ve 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, postpaid, CRM, ERP, loyalty, accounting or billing systems and other internal/external systems.

## i-COLLECT OPERATOR SYSTEM NETWORK



### Dealer Network Management

i-Collect Operator Postpaid establishes an on-line connection between the operator and its dealers and allows the operator 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 Operator Postpaid provides capabilities that lets the operator build strong collaborative relationships with the dealer.

With the dealer management capabilities i-Collect Operator Postpaid, the operator can;

- Manage commissions and incentive payments automatically

- Analyze and support dealer performance
- Segment and authorize the dealer network
- Manage deposit payments
- Perform automatic reconciliation

### Financial Reconciliation System

Financial Reconciliation System gives operators the power to manage all commissions and value dated operations with the banks and the dealers, and streamline back-end operations and offer additional treasury management functionalities.

Using Financial Reconciliation Module, all adjustments, new definitions, reconciliation requests are performed online with immediate results. All transactions

#### Benefits of i-Collect Operator Postpaid

- Diversity in Payment Channels
- Diversity in Payment Instruments
- Increased air-time and revenue
- Decreased risks and operational costs
- Increased customer satisfaction and loyalty
- Improved Dealer Network Management

are posted to an integrated database, including exceptions and rejections, and a complete history of every processed item is available and may be retained for extended periods. Full online capability allows immediate corrections and updates to balances. Deposits can also be matched to provide true deposit reconciliation, not just deposit reporting.

# FUTURE READY SOLUTIONS

FUTURE READY SOLUTIONS



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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