

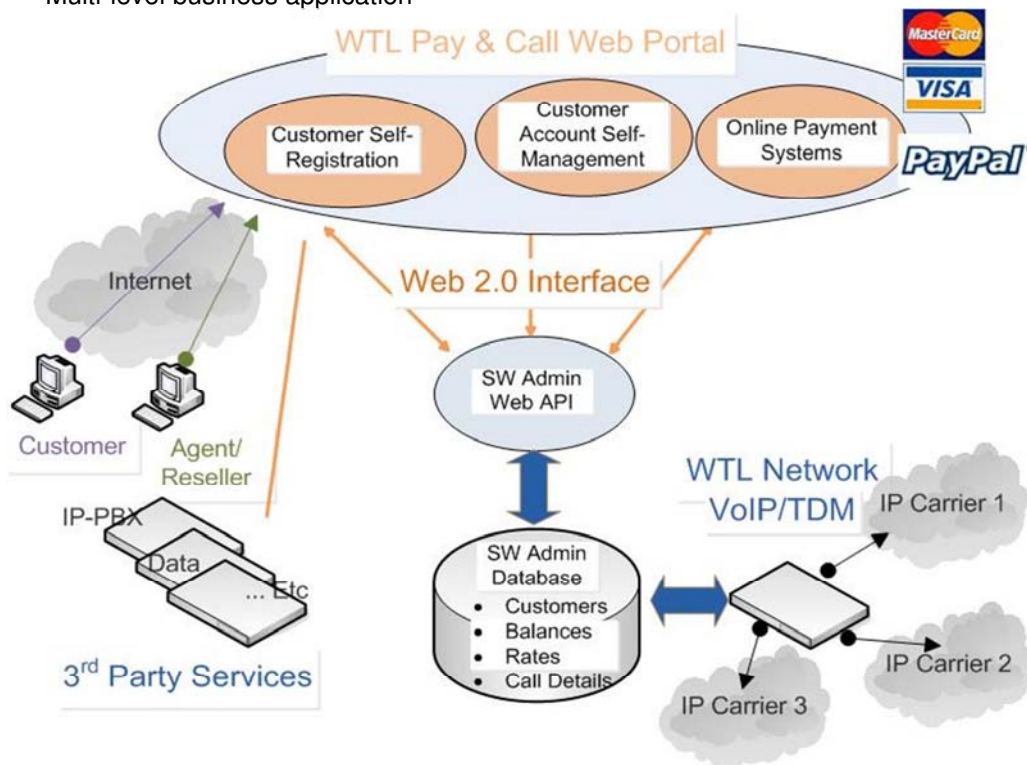
Pay & Call: Web-Based Customer Self-Provisioning, Self-Care and Payments

As the Pre-Paid world has become more and more competitive the need for lower cost distribution channels has risen. One clear example of this is the growth of web-based business models which address the customer directly and remove multiple layers of the distribution chain. WTL has supported this way of doing business for many years by the use of open Web 2.0 / SOAP programming interfaces to our switch databases. This, however, required the operator to develop the web front-end and secure payment site themselves.

Pay & Call is a generic, customisable Web Portal and eShop which allows operators quickly and easily to offer a range of Pre-Paid services to the market.

Pay & Call at a glance:

- Web Portal
- eShop [for Subscribers and Resellers]
- Customer Self-Provisioning / Self-Care tool
- Online Payment Gateway
- Designed for Residential / SME services
- Multi-level business application



Main Features

The aim of the product is to automate as many standard operations as possible so keeping the operator's support costs to a minimum. This applies to the Subscriber with online customer sign up and self-management of customer's own account.

There is a Secure Payment Gateway allowing accounts to be opened, new services to be bought or balances to be topped up all without Operator involvement – these actions are automatically reflected in the real-time switch database.

Pay & Call has support for the multi-level business models typical in the Pre-Paid market: switch owner, distributor, reseller and agent. A smart log-in system allows each Reseller to see only the data that applies to him or his clients.

- Online Customer sign up
- Secure payment for services
- Management of Resellers/Agents
- Full set of statistics and reports available - most popular destination, busiest customers etc
- Customer manages own account
- Invoice generation
- Traffic & margin reports available
- Language configurable per client
- Easy import of carrier price lists

Pay & Call also allows the sales of other products, for example:

- Rental of DDIs (SIP Trunk service)
- Pre-Paid data services (via RADIUS)
- Calling Card batch activation
- Hosted IP-PBX services (integration done with Centile)

Further products can be added using Pay & Call's SOAP API or the WTL switch's RADIUS interface.

Other Features

- Impersonate – allows user at one level to log in as if they were lower level users. Used for support purposes [to see what the user sees] or to reload an account on behalf of a Reseller or Subscriber
- Search – All data [customers, call details, payments] is searchable using filters. Filters can include called / calling number, duration of call, customer name
- Export – Most information from the system can be exported in a variety of formats

Subscriber Access

The screen below shows a subscriber account screen [remember, the appearance of the page can easily be changed to reflect the corporate style of the operator and can even change for each reseller].

The options displayed will vary depending which products are being offered to this customer. A typical set will include:

- Account Details – admin information
- Call Details – activity history
- Other Products – eg Callback & VoIP Trunks
- Invoices – if not a pure Pre-Paid system
- Reload – link to payment gateway
- Reload History – audit trail of balance updates

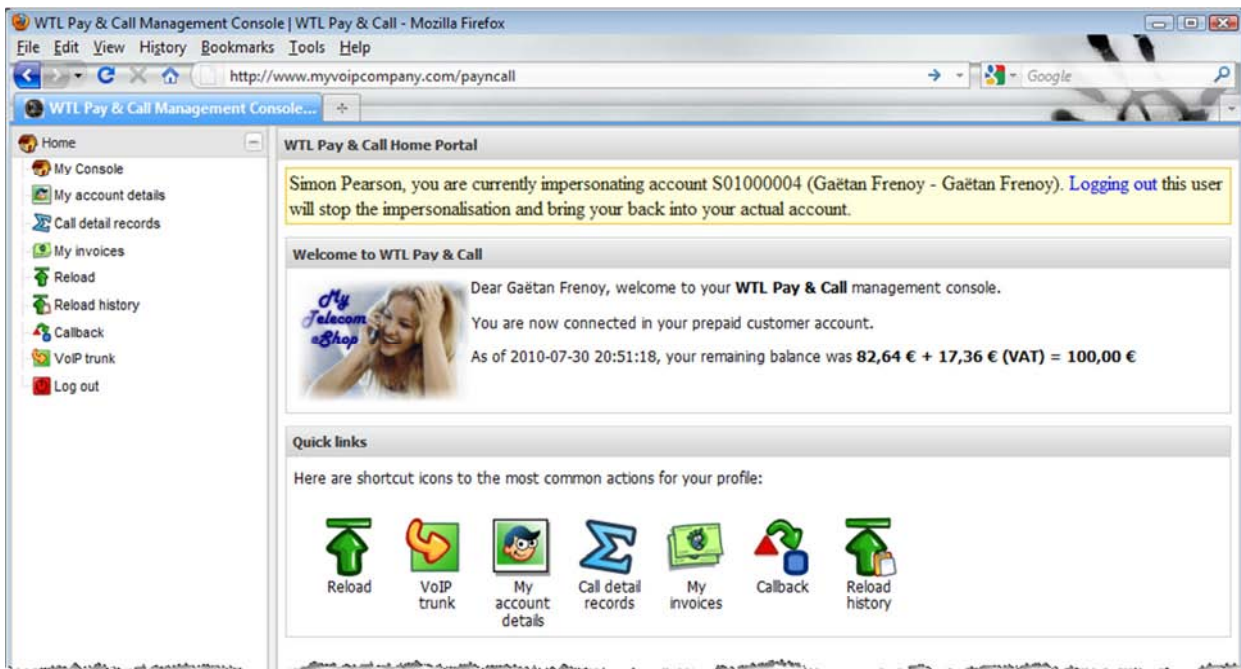


Figure 1: Subscriber Portal Home Screen

Payment Gateway

Pay & Call supports several leading 3rd party secure validation systems from ePay, Ogone, PayPal/Payflow and Ticket Surf and other systems may be added where required. As a result it is possible to set up an effective e-commerce site very quickly and easily. The use of such a system is another example of increasing customer self-management and reducing support costs and allows the operator to offer products direct without an expensive distribution chain. The customer can sign-up, purchase products or top-up existing balances without needing to visit a shop or contact the Operator. Ogone is the default system offered because it is available in many countries, is multi-currency and highly secure [PCI-DSS compliant SSL-platform]. It supports more than 40 international and local online payment methods including Visa, Maestro, Bancontact PayPal and many others. Note: the switch owner will have a contract direct with Ogone.

Account Self-Administration

Subscribers and Resellers can check the state of their account online. This reduces the number of calls and the load on the Operator's customer service staff. As shown below, a full call history is available. This is searchable using filters: date, number called, CLI etc. The results are also exportable in case they are needed by some other business process.

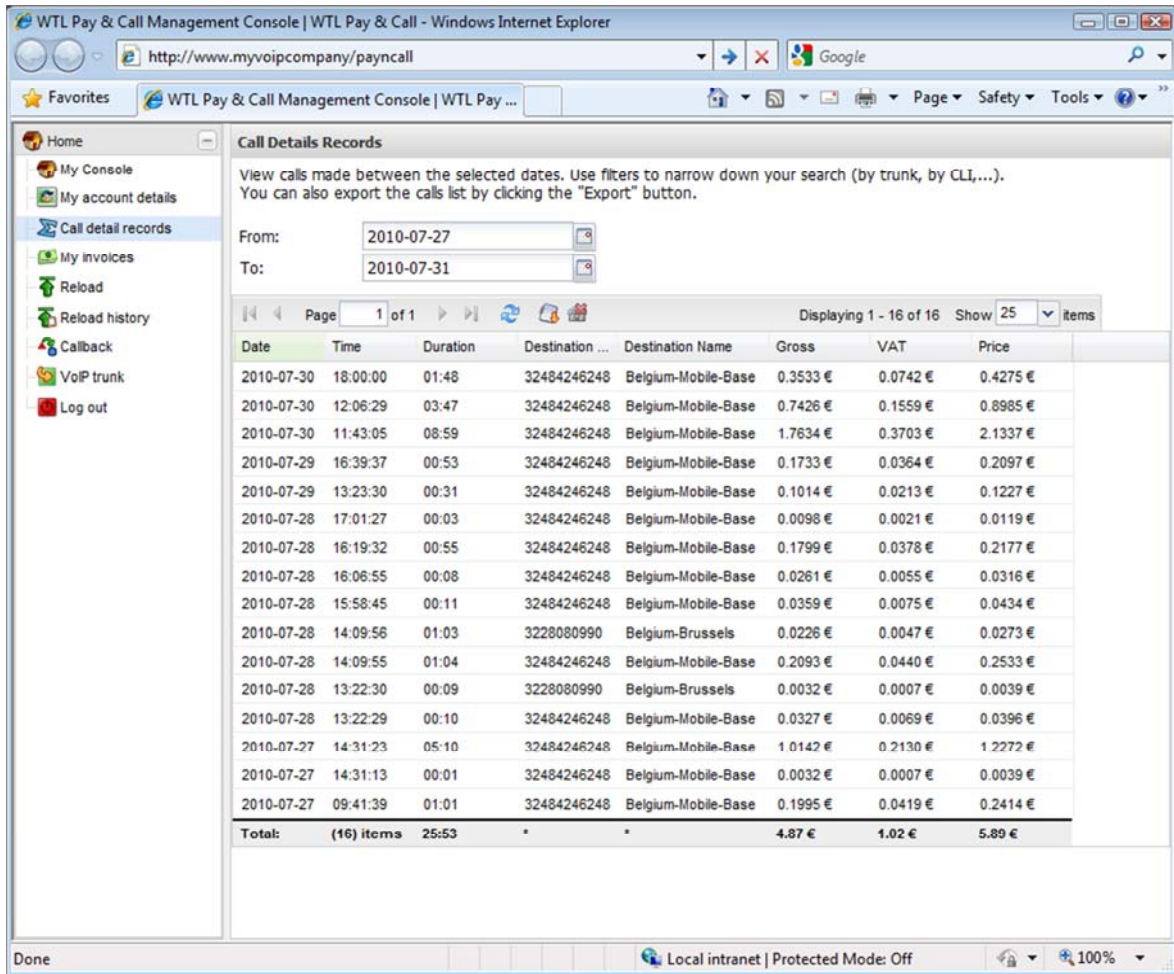


Figure 2: Call Details Screen

System Architecture

A dedicated web server is co-located with one of the WTL switches in the network. The Pay & Call server must have a fixed IP address and will normally be accessed by a host name via a DNS server. This may be a public IP address or may be protected within a VPN.

Pay & Call is based on open source 'Drupal' technology and links to WTL SW Admin database (& 3rd party products) using SOAP/Web Services. Pay & Call is the transaction and status tool for resellers and subscribers whilst SW Admin continues to be used for switch owner actions such as managing price lists, routing, carriers and calling card creation.

Payment System Details

The payment gateway providers often have multiple products in their range so it is important to understand the specific products and interfaces supported by WTL within Pay & Call.

Ogone - "Ogone e-Commerce"

<http://ogone.com/en/Solutions/Payment%20Processing/eCommerce.aspx>

ePay - "ePay Payment Window"

http://tech.epay.dk/ePay-Payment-Window-technical-documentation_9.html

Paypal Payflow - "Payflow Payment Gateway"

https://merchant.paypal.com/cgi-bin/marketingweb?cmd=_render-content&content_ID=merchant/payment_gateway

Ticket Surf - "API Ticket Premium"

No public website for technical documentation, contact support-technique@ticket-premium.com

Note:

The three first solutions are "gateways" that integrate several payment methods (like Visa, MasterCard, AMEx, Bancontact, Maestro ...), the latter is a single payment method.