CONCURRENT SYSTEMS

CREDIVERSE ECDS

AIRTIME CREDIT DISTRIBUTION IS THE HEARTBEAT OF YOUR NETWORK

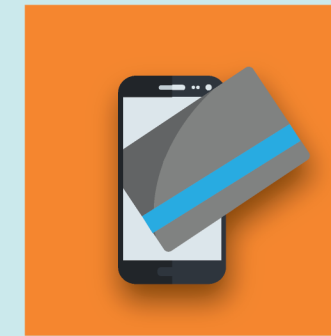## ARE YOU SKIPPING A BEAT?

100 AIRTIME SENT

## Benefits of Electronic Pinless Credit Distribution

Pinless Credit distribution provides operators the following benefits over traditional scratch card:
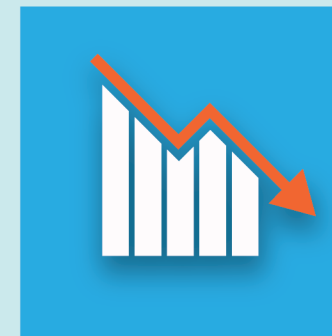
Cost Effective Alternative
Voucher production, distribution, security and storage costs are eliminated.

Mobile Credit Distribution
Fixed terminal management costs are eradicated as pinless credit is totally mobile.
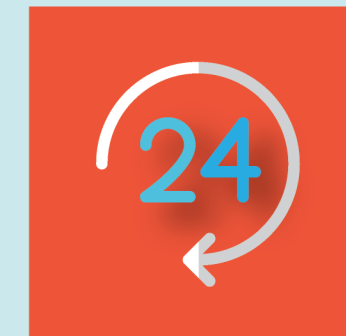
No More Airtime Stock-outs
Credit is accessible 24 hours a day in any location.

Flexible Denominations
Any denomination of airtime can be sold according to the subscriber's cash-on-hand at time of sale.
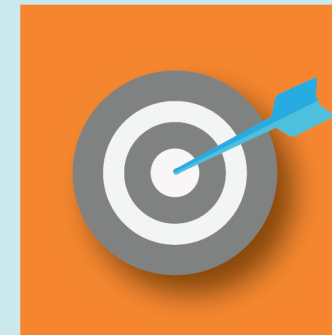
Expands Distribution Base
Operators can target new subscribers in untapped areas that were previously unfeasible to reach from a logistical perspective.

Enhanced Security
Removes all security vulnerabilities around theft or fraud, as vouchers and pins cannot be stolen or decrypted.
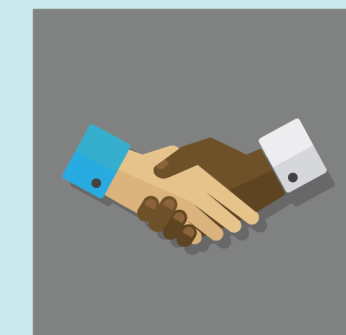
Improves Customer Loyalty
Subscribers have added convenience to top-up their accounts with any amount, at any time, through a recognised distribution network of agents.

Flexible Commissions
Granular control of agent commissions, incentives and bonuses, from wholesalers to retailers.

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CELL CO

WHOLESALER

Crediverse ECDS in a Nutshell

Bundle Management

- Leverage agents to promote and sell bundles (data, voice, sms) directly to subscribers using a personal touch
- Optimize marketing campaign effectiveness by rewarding agents for selling chosen bundles to subscribers
- Agents guide subscriber bundle selection on their journey towards self-care

Agent Sales Incentives

- Improve sales performance with adaptive reward mechanisms
- Set targets and incentives to drive behaviour at all levels of the agent hierarchy
- Sales rewards based on time period, location, segment or benefit type (airtime, data, voice or combo)

Location Information

- Differentiate and drive airtime sales by offering bespoke bundles based on subscriber location
- Control and influence agent density in regions using location based data analytics
- Geofence agents to sell in specific areas only

Agent Network Management

- End-to-end management and control of how, when and where agents transfer credit and sell airtime
- Highly flexible tier and group based agent commissions
- Intelligent agent airtime stock threshold warnings and replenishment
- Automated commission calculation and projection for all tiers across the agent distribution hierarchy
- Integrated workflow for transaction co-authorisations
- Agent web portal for decentralised customer care, allowing distributors to handle reversals, PIN resets, reports and other agent queries

Financial Integrity & System Security

- Transaction duplication detection and prevention
- End-to-end encryption of transaction and system data
- Database tamper detection
- Dual authentication with SMS one-time-pin for added security
- IMSI/IMEI change detection and lockout to prevent fraud
- Transactional anti-money laundering limits
- Automated periodic financial reconciliation with alerts

Smartphone Application

- Rich smartphone application enabling agents to transact with subscribers as well as each other, monitor airtime sales, and keep track of bonuses and commissions
- Agents use smartphone mapping application to locate sales hotspots
- Auto-completion via smartphone app prevents typing errors when transferring airtime
- Agents in emerging markets not using smartphones transact via USSD or SMS on a standard feature phone

Monitoring & Reporting

- Analytical engine for OLAP
- Business activity monitoring dashboard, with visual representation of key performance indicators
- Reporting of sales, deposit, balance check, and self-top-ups
- Report scheduler for periodic distribution of management reports
- Detailed transaction data records exported to mediation or data warehouse
- Detailed and regular financial reporting for revenue assurance and auditing

Technology

- High throughput on modern scalable architecture
- Redundant solution with high availability
- Real-time analytics without performance degradation
- Full batch import and export functionality, facilitating simple administration of data and integration with other systems
- Embedded USSD, SMS and MAP gateway