MicroCredit

Key Operator Benefits

- Increases call completion rates and voice revenue

- Easy-to-use service with predefined short codes and prefixes

- Deployed as a platform, the solution enables third party services to offer advance credits

- Self-marketing features boost service penetration

- Enhances subscriber experience and reduces churn

- Feature rich, cost-effective solution with lower CAPEX

- Integration with CollectCall and PokeCall solutions

- Reliable field proven solution backed with world-class managed services

- Ability to integrate with mobile marketing solutions to offer adverts

Market Dynamics

Today, mobile networks support millions of prepaid subscribers whose credit balance may often not be enough to place or receive a call. This leads to potential revenue loss for the operators and inconvenience for the subscribers. Mobile operators need to provide their subscribers with additional means to place and receive calls when they exceed their prepaid limit. Solutions that provide a convenient way for subscribers to activate their low or zero balance accounts in only a few moments address this problem and generate additional revenue streams for the operators.

Product Overview

Defne's proven **MicroCredit** solution provides advance credits to subscribers with insufficient prepaid balance and offers them the ability to stay connected. The MicroCredit solution grants subscribers the right to continue using their mobile services based on the deferred payment of virtual credits applied to their accounts without any prepayment.

The MicroCredit application provides credits to make calls only to eligible on-net subscribers who meet predefined conditions. These predefined conditions are filters applied to credit requestors to determine whether the subscriber has a good credit top up history and is trustable to pay his credit back or not. Eligibility criteria and credit amounts are configurable and new conditions can be added to the parameters.

The debt collection mechanism of the MicroCredit solution is triggered when the subscriber recharges his/her account. As soon as a top up notification is received from the billing system, debt collection mechanism automatically deducts the credit amount plus a service fee from the subscriber's balance.

Credit requests can be made virtually from any mobile handset with a seamless access to the service through a predefined prefix or a short code. With easy to use IVR, USSD, SMS, Web, and Call Center based access options, the MicroCredit application increases call completion rates and ARPU.

Key Subscriber Benefits

- Continuous communication experience even when out of credit

- User-friendly solution that is not complex

- Safety assurance for emergency cases gives peace of mind

Key Features

- Flexible and easy-to-use interfaces

- Easy access to the service via USSD, IVR, SMS, Web and Call Center

- Whitelist/Blacklist support for credit requestors

- Configurable credit provisioning conditions

- Easy access to credit information via USSD/SMS/IVR/Web

- Creditor activity history for call center agents

- Debt collection mechanism with support for partial payments

- Roaming support

- Multilanguage support

- Intuitive and user friendly administration and customer care modules

- Advertisement insertion support

- Advanced real-time reporting tools

- Redundant and scalable architecture with high availability

- Fast integration with existing operator infrastructure

- Easy to customize for operator specific requirements