

IBS v6 AND PRE-PAID FUNCTIONALITY

IBS V6 PRE-PAID SERVICE SUPPORT

A customer care and billing system designed especially for pay media operators with the flexibility to meet the fast changing requirements of the pre-paid market

The ability to support pre-paid payment options is critical for many pay media operators, including cable, satellite and terrestrial operators—and a critical factor in determining an operator's ability to support pre-paid offerings is the billing and customer care system. Even operators that do not plan to offer pre-paid services immediately may want to make sure they select a billing and customer care solution that can support those services in the future. Pre-paid options can be critical to opening up services to a broad range of customers by minimizing the risk involved with serving customers who may be credit-challenged.

IBS v6, a customer care and billing system designed especially for the pay media industry, is an excellent choice for operators that want to be able to offer pre-paid services. The IBS v6 software is designed in a modular manner, with a wide range of functionality available. When you purchase IBS v6, all modules are embedded in the software and can be enabled as needed—either at the time of initial purchase or at a later date. Because the pre-integrated modular approach eliminates or minimizes the need for custom integration, it can help minimize both the deployment time and implementation cost of IBS v6. And because IBS v6 is tightly focused on the pay media market, IBS v6 developers already have created or can easily create interfaces to many of the most widely

deployed operations systems in the industry, including systems designed especially for the pre-paid market, such as kiosk-based payment processors.

The pre-paid pay media market is fast changing, and those changes often impact the requirements of an operator's customer care and billing system. When requirements change, operators that rely on multiple vendors to support their billing and customer care requirements must make changes to multiple systems. But because IBS v6 delivers comprehensive billing and customer care capabilities in a single system, changes typically need to be made only to that system, saving time and money. And Irdeto's tight focus on the pay media market helps ensure that developers are proactive in addressing new system requirements, speeding your ability to make those changes.

IBS V6 SUPPORTS* MULTIPLE PAYMENT METHODS

- DEBIT CARD
- CREDIT CARD
- VOUCHER PURCHASE
- ONLINE PAYMENT
- IN PERSON PAYMENT

**Dependent upon each operator's offerings*

ESTABLISHING SERVICE

Pay media operators often rely on third-party retailers to sell pre-paid services to end users. The retailers handle sales of initial equipment installation, with installation performed by the operator, as well as sales of pre-paid cards that enable end users to pay for service on an ongoing basis. Once the end user's equipment is installed, some pay media operators also support payment through kiosks similar to automatic teller machines located in public places. IBS v6 can provide the functionality required to support all of these prepayment options.

Third-party retailers that sell equipment packages and/or pre-paid cards typically purchase these at a discount from the operator. With IBS v6, the initial equipment package can be easily configured as a unique product using the IBS product management capability. Typically that product would include equipment, installation and 30 days of service. IBS v6 also can support a web-based application that enables retailers to connect to the IBS v6 work order module so that they can schedule equipment installation by the operator. The installer then sets up the customer's equipment and establishes the customer's account in IBS v6 using interactive voice response (IVR). If a customer wants to use a payment processor to make prepayments on an ongoing basis, the installer enters any authorizations required.

IBS v6 supports two broad categories of prepayment methods. These include a "deposit," or "wallet," method in which a customer prepays a certain amount and receives services on a subscription or pay-per-view basis until the deposit is exhausted, and a "voucher" method in which a customer prepays for the right to use certain channels until a certain date.

In either case, the ability to notify customers when they have nearly exhausted the value in their account is critical. IBS v6 automatically notifies customers either through a SMS message or via the set-top box to an on-screen display, based on parameters specified by the operator. If the operator wishes, customer notification can be set up to coincide with a specified grace period, enabling customers to continue to receive service for a certain time after their deposit or voucher is exhausted.

For customers using the deposit method of prepayment, the sophisticated customer notification capability built into IBS v6 also can communicate the impact of service changes on their remaining deposit. If, for example, a customer orders a pay-per-view, it will reduce the number of days remaining on the customer's regular subscription programming—and with IBS v6 this information can be communicated automatically to the customer. Using IBS v6, operators also can advise customers automatically if they wish to order a pay-per-view or other service and have not pre-paid a sufficient amount.

To support pre-paid services, an operator's billing and customer care systems must be able to handle reversals, such as when customers prepay for services that they later cancel—and that capability can be easily enabled using IBS v6. Some pay media operators also may want to offer customers the ability to check their value balance through a self-service Web interface. IBS v6 can easily support this capability through a native application programming interface (API).

ONGOING SERVICE SUPPORT

When customers need to add value to their account, one alternative is to deposit cash in a public kiosk or ATM-style payment processor. IBS v6 can be easily set up to interface with an operator's payment processor via a native API so that each time the customer makes a payment, the payment automatically flows through into the customer's account record. If the operator chooses, Irdeto can integrate the two systems on a professional services basis.

As an alternative to using a payment processor, some operators offer customers the ability to purchase a pre-paid card through a third-party retailer. Customers activate the cards by calling a toll-free number and using an interactive voice response system to provide their account number and card number. Through an interface with IBS v6, the IVR confirms the number of days that have been added to the customer's account and the customer's new expiration date.

Sales through third-party retailers add an extra level of convenience for customers and can help an operator quickly expand its customer base. This distribution method also poses some unique challenges, however. One concern is that pre-paid cards are sometimes sold through one or more middlemen before finding their way to the retail outlet where they are ultimately purchased by the end user. This can cause an extended period of time to elapse between when a card is printed and when it is sold—and in some cases, cards may even be overprinted with additional branding or promotional messages.

The net result is that some pre-paid cards may be printed as 30-day (or some other number of day) cards, with fine print indicating that after a certain date, the cost of pay media programming may increase, reducing the number of days of service. But if that fine print is overlooked or overprinted (or has become illegible due to wear and tear on the card), it can create customer dissatisfaction when service appears to end prematurely.

To help prevent that situation, IBS v6 supports a point-of-sale interface that helps communicate the most current price information to end-users at the time they purchase pre-paid cards. If a card that once had sufficient value to support 30 days of service now supports fewer days, this information can be automatically displayed to the retailer at the point of sale.

To help maximize pre-paid customer satisfaction and revenues, some network operators are also pursuing new prepayment methods, such as a Web self-care system that lets customers use a debit or credit card or online currency to add money to their account. If the customer uses a credit card, the card is charged immediately, unlike with a post-paid model, in which a customer may keep a credit card on file with the operator, but is not charged for service until the end of a service period.

Irdeto developers can work with operators who are developing Web self-care prepayment systems such as these to make those systems inter-operate with IBS v6 so that there is a seamless connection between systems to enable customers to immediately add funds as needed to cover new or expiring services. The net goal is a more satisfied customer—and fewer missed revenue opportunities for the operator.