

PAYMENT MANAGER



FEATURES & BENEFITS

Payment Manager puts you in charge of your recharge activity by enabling new recharge types, and allowing you to drive the recharge behavior most beneficial to your business.

- Reduce your reliance on high-cost retail channels using expensive-to-support scratchcards
- Offer alternatives such as Point-of-Sale (POS) recharge that costs less to support
- Introduce peer-to-peer recharge to open up hard-to-serve regions and customer segments
- Easily offer loyalty rewards to your best customers that generate the most value
- Use multi-level settlement capabilities to extend payment distribution network

PAYMENT MANAGER

The worldwide spread of prepaid wireless service and m-commerce are increasing the need for advanced payment capabilities. Subscribers want the ability to fund wireless accounts whenever and however they find it most convenient. The creation of multiple payment channels helps drive overall usage and is an effective way for wireless operators to differentiate their service.

bcgi Payment Manager is a single platform designed to support the unique payment needs of wireless operators. Payment Manager allows operators to create multiple payment channels and manage those channels from a single web-based user interface. With support for real-time payment processing, multi-level settlement capabilities, sophisticated payment loyalty functionality and fraud prevention tools, Payment Manager can be integrated into any operator network to improve operational efficiency and lower the costs of accepting customer payments.

bcgi Payment Manager:

- Reduces long lead-times to enable new payment partners
- Replaces high-cost channels for prepaid recharge with lower-cost channels
- Enables mechanisms that drive subscribers to lower-cost channels
- Increases marketing flexibility and creativity through reduced dependency on fixed-value PINs/vouchers
- Provides in-depth visibility to subscriber payment behavior or trends
- Reduces losses due to fraud, especially on direct payments from customers (e.g., credit cards or bank accounts)
- Eliminates multiple systems and interfaces required to support prepaid and postpaid payments at retail
- Expands prepaid recharge options using “peer-to-peer” sales channels

— FOR MORE INFORMATION —

please contact your Business Development Director or email us at info@bcgi.net

KEY FEATURES OF *bcgi* PAYMENT MANAGER

Mature, tested and flexible API framework to quickly enable new payment channels and partners

- Interfaces with multiple IN platforms already created and deployed
- Full e-distribution support for traditional prepaid channels to support migration from scratchcards
- Real-time recharge as well as e-PINs

Sophisticated Settlement and Commissions Modules

- Web-based configuration of complex contractual rules for third parties accepting payments for carriers

Fraud Prevention Module

- Pre-configured fraud rules for identifying high-risk transactions
- “Wizard” for carrier to custom-configure new fraud rules

Recharge Channel Promotions Module

- Web interface to configure custom promotions
- Promotions can be triggered by value of recharge, number of recharges, and many other ways

Loyalty Module for configuration of custom loyalty rules to reward your best customers

Peer-to-peer Recharge Module

- Allows carriers to enable real-time recharge for non-traditional channels that do not have access to point-of-sales equipment or infrastructure, (e.g., rural resellers, street vendors, family members, etc.)

