

[FACT SHEET] eMerchant

EMerchant

Capture New Revenue Through Partnership

It takes more than low tariffs to beat the competition, retain a customer and generate revenue. The only way to improve margins and bolster the bottom line is to raise the value of the services that the subscriber will receive. This is no longer achievable solely through voice services, where the strategy to slash prices has been exhausted. To keep ahead of the competition and the market, communications service providers need to introduce content and data services to support the new mobile devices that can now be used for entertainment, information, and as a secretary and a guide.

The evolution towards voice and data services has opened up a new value chain, but has made business models and relationships more complex. Communications service providers now need to liaise with portal and content providers or advertisers, who also want a share of the subscriber's money. No longer is it only the subscriber that the communications service provider needs to consider but also how it builds and manages partnerships with third parties. Partnerships are no longer an option; they are necessary to remain buoyant in a competitive market.

Typical billing system don't have the functionality to nurture these relationships and can handle only the rudimentary function of partner settlement and content rating by charging a flat rate for content of value-added services.

UshaComm has the solution to develop and manage content partner relationships-and revenue.

eMerchant is a content billing and content revenue settlement solution to manage multiple parties in the value chain. It expertly manages risk, revenue and multiple relationships with partners to maximize communications service provider's profits from both pre- and post-paid subscribers. Integrated to work with all IP network elements. e-merchant offers a real-time collection of log records, filtering and aggregated functionality; rules-based record enhancement and filtering; content-based billing and settlements; and Service Level Agreement(SLA) management.

eMerchant Embraces New Business Models

Profitability Through A New Value Chain

- Maximizes revenue potential through an enhanced services portfolio
- Enables the growth of a new dynamic business model by adding value to the customer and the share holder

Solid Relationships To Help Expand Business

- Builds and supports sturdy and loyal partnerships with content providers
- Enables carefully administered multiple partner relationships to generate additional revenue streams

Technology That Meets The Demands Of The Next Generation

- Stand-alone solution that is interoperable with other vendor systems
- Real-time, rules based engine to guarantee maximum flexibility to change service plans in line with market dynamics
- Tracking of all activities whilst offering reports on customer behaviour
- Ready made built-in interfaces to facilitate quick integration with external systems such as payment gateways, IN platforms and billing systems

Increase The Bottom Line

Subscribers And Content: Maximising Profitability

eMerchant provides a platform for capturing content transaction records for online purchases and posting them to the subscriber's bill or e-wallet. It complements a legacy billing system to bill for next generation services and creates an opportunity to offer alternative payment solutions, using the subscribers' pre-or post paid accounts.

eMerchant has also been designed to provide a mediation solution for capturing and transmitting all usage records.

eMerchant is powered by the same flexible rating engine as UshaComm's Unicorn billing software. It can rate transactions on a variety of multiple units of measurements based on the communications service provider's requirements. The highly flexible, rules-driven rating engine makes eMerchant an ideal future-proof investment. eMerchant permits quick response to dynamic market conditions by allowing on the fly changes tariff and discounts plans.

Partners Increase Revenue Share

EMerchant also supports the administration of an unlimited number of agreements between the communications service provider and its partners. The rules-based functionality means that rate plans and discount plans can be changed frequently according to the market dynamics, and shared according to the agreement amongst an unlimited number of patterns. It supports complete content settlements and provides revenue assurance for the communications service provider and the content partner.

The system offers high performance and scalability and can be deployed as a fully fault-tolerant configuration. Scalability is provided in terms of the number of EDR's (Event Data Records) processed and the number of agreements supported. Its open APIs enable it to seamlessly communicate with other systems and ensure rapid implementation. EMerchant is future-proof solution that offers accelerated return on investment and investment protection to both the communications service providers and third parties.

EMerchant Key Features

Partner Management- Professional Relationships

Registers, defines, and maintains complex partnership agreements and plans through an agreement wizard. The partner Management GUI based module is easy-to-use and flexible to enable a quick response time to changing market conditions. Tariff and discount plans can be agreements can be made with infinite numbers of content providers, and the agreement data is captured in advance so appropriate rules can be created for the application and processing stages to validate and rate transactions. Partners Care has a self-care facility so partners can log in and make changes in a secure and protected environment.

Settlements –Profitable Relationship

Rules-based, the settlements module reconciles and distributes the revenue among the members of the value chain to eliminate the complexities of revenue sharing. It also offers the functionality to incorporate dynamic agreements such as distributing different percentages of the revenue share to content providers based on the age of the content. Settlement schemes, i.e. content providers who offer content that is supplied by an aggregator can also have a percentage of the revenue distributed to its aggregator

Partner Accounting - Integral Relationship

Accounts, adjusts, allocates and maintains the monetary transactions between the communications service providers and the content partners to help monitor cash flow and

maximize revenue exposure, It also tracks all the payments made and received, accrued but not paid, earned and not realized by the partner.

Audit Trail - Monitored Relationships

A new value chain can increase risk, but audit Trail eliminate this in a flexible manner that still enables the communications service provider to leverage new opportunities. Transactions are logged and tracked from start to finish, and through a Web interface, Audit Trail helps communications service provides easily monitor activity, whilst restricting partners by giving them access only to view their own information not to update it.

Content Rating - Chargeable Relationships

Communications service providers can rate and charge for any type of content based on any unit measurement agreed with the content provider, and then post to customer's account to commence the billing process. The business logic is implemented through the rules engine, so providers have an array of charging parameters to choose from: on value, duration, location, time of day, size of data, or quality. As it is rules based, the solution has maximum flexibility and the rates associated with an event can easily be changed.

Designed to interface with any legacy-billing infrastructure, Content Rating protects legacy investments, and reduces the risk or fraud to guarantee higher revenue streams.

Reports - Analytical Relationships

eMerchant facilitates cyclic and ad-hoc detailed reports and comprehensive analysis to help communications service providers learn about their consumers buying behavior and preferences by providing up-to-date and accurate views of revenue, cost, and margins. This timely and accurate information helps communications service providers enter into profitable negotiation with its partners and set intelligent pricing structures. Some reports are also available to the partner on-line to review and download.

Authentication And Authorisation – Security Throughout

eMerchant authenticates and authorizes subscribers based on their service numbers and has security settings and credit checking functionality. For example, a subscriber might let their child have a mobile phone with content access, but demand restrictions to be placed on the system to prevent the child using interactive video games during particular times of the day. i.e. at school !

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