editor's note

Friends,

This month the Infozech news bulletin brings to you a preview of Infozech's evolving relationship with industry leader IBM and where it is headed in the near future.

The bulletin also brings to you an interview with Hakim Khan, Director IRM and IT Head of Sheba Telecom, one of the first license holders in Bangladesh's telecom environment.

In this issue we are happy to announce new customer wins—Voila IP and Send Word Now.

There is also a feature on Infozech's e-Top up solution, a part of the Infozech's product portfolio that is revolutionizing the mobile telecom industry.

We would like to thank you for the overwhelming response to the November 2005 Infozech Bulletin and look forward to your suggestions on how we can improve it's content and design.

Jatin Madan
bulletin@infozech.com

Infozech and Atreus Offer Billing and Provisioning Solution to NextGen VoIP Solutions

Pre-integrated solution to empower customer to speed delivery of direct and wholesale VoIP business services

Infozech has partnered with globally reputed telecom major Atreus of the US, to provide a combined post-paid billing and provisioning solution for a hosted IP PBX service being offered by Voila IP Communications. Voila is a privately held, all VoIP-based provider of secure voice and data communication services to SMEs. Infozech and Atreus will be deploying their solution to automate the delivery of Voila's hosted VoIP service for businesses.

By extending billing, self-provisioning and management to customers and partners, Infozech and Atreus will enable Voilà IP to quickly deploy feature-rich VoIP application bundles, while reducing the time, cost and complexity of adding new offerings, modifying features, and managing customer growth.

Voilà IP is internationally known for its high quality broadband telephony services including unlimited local and long distance, dedicated high-speed Internet access, web-based call and account

Leading Messaging Company Picks Infozech Solution

Send Word Now, a US-based messaging service provider, well known for its emergency offerings, has opted for Infozech's solution to take care of its customer billing requirements. The company, which currently charges its customers on a monthly basis, is intending to use the Infozech solution to introduce transaction based billing for customers. Infozech is integrating its eBill, i-Rater and i-Mediator products with Send Word Now's proprietary gateway.

With Send Word Now, customers can automate their business resumption plans around a secure, reliable notification network and during an emergency, reach the people they need to access quickly, easily and accurately. For everyday business work, the company organizes and delivers messages to workgroups, notifies individuals of meeting changes and even distributes invitations for a company-wide event.

Infozech joins IBM's partnership program

Infozech has become a partner of IBM! As part of this partnership program, Infozech is porting its key products on popular IBM platforms. The company's rating engine, i-Rater has already been ported to IBM's DB2 and has been benchmarked on the IT giant's OpenSource platform. Infozech's billing and customer care software, eBill will be ported to the IBM platform in the near future. Infozech is also evaluating the enablement of its products, including the i-Voice, i-Rater and i-Mediator, on the WebSphere Application Server.

Infozech's future goal for its partnership with IBM is to achieve the telecommunications industry-optimized level. For this purpose, the company is looking at enabling one of the applications on at least three IBM middleware products and one IBM eServer platform, and build a WebSphere Business Integration Adapter or a point- of-sale or kiosk platform.

It will also enable one of the applications on at least two IBM middleware products and two IBM eServer platforms.

infozech
Convergent Billing & Settlement Solutions

"Overall, Infozech has proved itself to be a very good industry partner."

—**Mr. Hakim Khan,** Director, IRM and IT Head, Sheba Telecom

Infozech's relationship with Sheba Telecom—an emerging telco in Bangladesh goes beyond product selling. Based on close collaboration and cooperation, it has evolved into an industry partnership that both companies value greatly. In this issue, we speak to Mr. Hakim Khan, Director, IRM of Sheba Telecom about the telecom market in Bangladesh, the company's growing equation with Infozech and benefits this relationship is delivering to rural subscribers in the country.

How would you define the telecom market in Bangladesh?

The telecom industry in Bangladesh is buoyant. There's deregulation. A number of licenses have been given out and new entrants have forayed the market. The focus is on getting communications for everybody. A lot of the licenses have been given to companies providing services in the rural part of Bangladesh, where the population is actually located. As far as Sheba is concerned, our model unlike other GSM and CDMA operators, is not teledensity. Our aim is to provide access to the rural people of Bangladesh.

Does that mean the company is dedicated to the rural market?

Yes, we are 100 percent in the rural market, where the real telecom requirement lies. What we are doing here is setting up a Wireless in Local Loop (WLL) network, using CDMA technology, based on an IP backbone

Sheba began as a small operator in Bangladesh, but has expanded market share in recent years. What has been your strategy?

Actually, we were the first telecom company in the market, except for the incumbent, which is BTTB, the telecom and telegraph board. We received our license in 1994-95 and since then have been operating in the rural parts of Bangladesh. We were in fact, the first company to get a license. At that point of time, we were working in conjunction with a Malaysian company and using the old analog technology - AMPS. We have now parted company with this organization, sold the GSM component and are now focused on the rural market.

What are some of the typical challenges you have been facing while addressing the rural market?

Addressing the rural market brings with it myriad challenges. From a technical perspective, you have to lay the infrastructure. That itself is a challenge as the rural terrain, the geography is not easy. We have

opted for WLL, that is quick and easy to deploy and effective using CDMA technology. It is usually difficult to place fixed lines in the rural region. The challenging part is also the provisioning of support. We have done our planning based on our own capability to generate power and being able to support ourselves if we lose power.

Quick deployment of people is also tough and we have overcome this problem by setting up a presence across over 34 different districts. We have a central monitoring system to keep an eye over everything. The interesting thing is that we have state-of-the-art, cutting-edge technology to connect and monitor the systems in the rural parts of Bangladesh, which is simply fantastic.

How did Sheba get involved with Infozech? What made you pick Infozech as your partner?

Infozech was recommended to us by one of the Indian telecom regulatory bodies. At the time, we were checking out a lot of other vendors. As far as Infozech was concerned, we liked their product, their people and their support. One of the biggest factors we look for when sourcing a product or a service is support—how confident we feel about the company and its people. Here's where Infozech was ahead of the others.

What was your requirement at that point of time and how did Infozech fit in?

We had a network which we needed to bill for. We had a new network coming up with new subscribers and we needed to support them and provide them with billing. My core requirement was to find a good billing system, with a great front-end and solid back-end. Some of the features we required were provided by Infozech's eBill. We found

the product very feature rich. Also, the iCAS module that Infozech was offering alongside eBill was perfect for us. In addition, the Infozech solution had customer care modules.

We found that by using their products we could provision circuits, disconnect circuits and keep our records up-to-date on one platform. eBill could provide us a 360 degrees view from the revenue perspective as well the customer point of view. From one system, everyone concerned could view billing. Using the same platform, we could also disseminate information to my technical people, which would help them answer queries when customers called in at the Technical Help Desk. We realized that by using eBill, we could build a bridge between billing, operations and customer service management.

eBill furthermore, had trouble-shooting and trouble figuring modules, which were integrated with the billing system. These are typically essential to any operation.

While benchmarking Infozech against other companies, what did you identify as its major advantages?

A lot of companies were offering products with similar features. The advantage we found with Infozech was that it was offering three different applications on one core-billing platform. We found that its rating engine had some credibility, which was important as it is very crucial to have a strong rating engine and interconnect carrier consolidation capability. Besides, it was not just the system but also the people behind it that made the big difference for us. When we met all the people at Infozech, we were very comfortable about working with the company. We found the people very knowledgeable, with the ability to provide consultancy in the area of billing, revenue assurance as well as customer care management. As we looked at the whole picture, it gave me a good view. We liked the company, we liked the people and we liked the product.

Plus, Infozech was very helpful in the implementation as well. Infozech personnel helped us source the hardware and overall the company proved itself to be a very good industry partner.

Support too was an edge. They send somebody out as quickly as possible. The actual turnaround time in receiving a reply from them is great. Their project managers come here and check out our requirements. Overall, we think they are a wonderful bunch of people.

What were the kinds of benefits you are delivering to your customers, using the Infozech solution? What are the differences your customers now perceive in your offerings?

The difference they are now perceiving is in our service delivery, including answering queries, bills generation, sending out notifications for payments, etc. Take the instance of notifications for payments. Today, we are able to inform customers about their bill, well in advance. If a customer has reached 60 percent of his/her deposit amount, we are able to send out a reminder for the payment of the bill.

Our customers, who are primarily PCOs, really benefit from this. On the credit control side, therefore, we make sure that users don't cross the deposit amount. In this way, our company is assured of collecting revenues. From the customer perspective, by informing them in advance, we don't have to shut off their service in case they exhaust their deposit amount and wait for them to pay to restart it. By eliminating this time lag, we are able to generate more business.

What we are able to do with the Infozech system is actually keep a good eye on credit control. It is beneficial for us and it helps to keep our subscriber in the picture about when they have to pay and how much they have to pay before their actual bills are produced.

Are you providing the Web-enabled features offered by Infozech's solution to your rural customers?

The benefits of Web-enabled customer care are many, as they make for speedy information dissemination and allow customers to log in from anywhere to access the solution. However, currently, in the rural scenario, there is a lack of infrastructure such as the Internet. We are therefore not offering any Web services as yet. Currently, there is no market for these. Today, we are simply giving people access. We are giving them the capability to talk. Later we will be introducing these services. Web services are in the pipeline and, on the horizon. It is my belief that once we have our short-term objectives in place, then we will focus on the long-term objectives.

What about new services like pre-paid? Will you be launching these in the near future?

Right now we are not offering pre-paid. But we will be offering these services shortly. In the solution we have from Infozech, we are provisioned for pre-paid. Once we have a prepaid service running, it is just a matter of using the module to avail that service.

What have been the benefits you have derived from the Infozech solution in terms of pricing and RoI?

We liked Infozech's rating mechanism—the variable rating, discounts, discount packages that were beneficial for us. With the Infozech solution we were able to support different types of services, at different prices to different types of customers. Besides, there is definite value in their offerings. When we compared these to say, those offered by competitors such as UshaCom, etc. we found them far more feature rich. What we found was that they were providing the same services and features at virtually half the price of other players. We found them very price competitive and great value for money.

Where do you see your relationship with Infozech going in the future?

Today, we consider Infozech our industry partner. As our services expand, Infozech will be rolling its wares and their additional features as well. Infozech will be moving with us.

> "As we looked at the whole picture, it gave me a good view. We liked the company, we liked the people and we liked the product."

Infozech, which is targeting the mobile space with a wide range of product offerings, has recently introduced a special Top-up solution for cell phone service subscribers.

The back-end solution from the company enables over the-air (OTA) pin-less top-up/recharge, providing an end-to-end solution which becomes operational at the point of sale (POS), from the time a subscriber goes to the franchisee of the mobile operator for a recharge and his request gets logged into the network of the service provider.

Typically, here's how a transaction takes place. After accepting the payment from the customer, the franchisee uses the POS system to send an encrypted SMS to the SMSC, with the subscriber's mobile number, recharge amount and his own PIN (personal identification number) number.

The SMSC forwards the SMS to the Gateway, which de-crypts it and forwards it to the Top-up platform, a combination of redundant servers. The Top-up platform authenticates the franchisee's PIN and interacts with the IN database of the mobile operator. If the authentication is successful, the Top-up platform sends a request to the database for the balance up date of the subscriber's account.

If the IN updates the balance of the subscriber successfully and gives a positive acknowledgment to the Top-up platform, the platform adjusts the balance of the franchisee

The
e-Top up
solution

and forwards the information to the SMS gateway. The gateway, in turn forwards the input to the SMSC gateway which sends off two SMSs—one to the franchisee and the other to the subscriber.

The Infozech solution works at different levels, beginning with the Point-of-Sale and going on to the retail repository and the central repository. At the Point-of-Sale terminal, the software provided by Infozech captures and validates the MSISDN, confirms the transaction and prints the receipt. In the retail repository, it manages the dealer information, calculates the dealer commission, provides

sales history information, synchronizes the information with the central repository and reports exceptions. At the central repository, the Infozech solution sorts the transaction history by type, and updates the average time to complete the transaction, the transaction per dealer and customer care information.

The Infozech Top-up solution additionally helps the mobile operator undertake multi-level dealer management, generate management reports and set up roles and access rights for users. At the end of the day, Infozech manages the complete life cycle of prepaid channel Top-up distribution. It facilitates and manages the channel Top-up through multiple franchisees/retailers/dealers and distributors. The solution provides a Web interface for monitoring accounts and revenue conciliation and enables the management of TDRs (transaction detail records).

The mobile Top-up solution from Infozech is a high performance offering that benchmarks well against global standards and the products of other global competitors. The solution can simultaneously handle 60 messages per second on the Top-up platform. The transaction processing time on the platform, meanwhile, does not exceed one minute.

Infozech is offering a 99 percent uptime commitment for the Top-up platform.

The Infozech Top-up solution also boasts immense scalability and can upgrade to100 million transactions per month from 50 million. Easily upgradeable through hardware and software changes, the solution allows for the easy removed/addition of servers from the central repository without a problem.

The solution also conforms to the highest security standards, offering SSL encryption, firewall protection, encrypted SMS and redundancy features.

(Continued from page 1)

management, collaboration and messaging applications as well as easy-to-understand billing solutions.

Atreus Systems is the premier supplier of VoIP and advanced IP service provisioning software which is enabling telecom services providers quickly deploy advanced IP services to both consumer and enterprise markets, while reducing the time, cost and complexity of maintaining new offerings.