



PREPAID OPTIONS BENEFIT MOBILE OPERATORS AND CUSTOMERS

eBook

Alcatel·Lucent 

INTRODUCTION

Peter Bernstein, TMCnet, Senior Editor

Helping U.S. Mobile Operators Overcome Challenges with Flexible Prepaid Charging Options

There are a few things more confounding to mobile service providers in hotly contested markets than missing out on opportunities to generate more revenues and profits from what have been lightly used services. This is particularly the case in the United States where unlike much of the world where prepaid services are the norm, it is estimated that roughly 19 percent of U.S. subscribers avail themselves of these services.

That said, and despite some cultural and addressable market challenges, U.S. mobile services providers can change the game in their favor as prepaid is already experiencing significant growth due to a variety of factors, and if done correctly is poised according to research firm Yankee Group to grow over the next few years faster than the overall telecommunications.

As Barbara Sampson, Senior Market Manager, Policy & Charging (P&C) Marketing, Alcatel-Lucent highlighted in a *TechZine* posting included in this eBook, *Make the most of prepaid mobile plan growth*, extensive research by Alcatel-Lucent found that prepaid suffers from:

- Low average revenue per user
- High churn
- Getting past issues involving prepaid customers not having subsidized phones

To help U.S. operators fulfill and hopefully exceed the forecasts, one option for service providers can turn to is Alcatel-Lucent's [SurePay®](#) solution. It is designed to ensure there is a prepaid charging system in place that is flexible, scalable, and exceeds service provider and their customers' expectations.

This is part of a series of postings (see below) relating to the options that U.S. mobile service providers can employ to maximize the prepaid opportunities. However, as an introduction to the detail in those postings it is instructive to look at how a platform like SurePay has all of the attributes needed for operators to maximize opportunities in the prepaid markets.

Prepaid market realities and how mobile operators can increase their market penetration and revenues

What research has confirmed is that mobile subscribers want to build their own price plans based on their demographics and usage behavior. Subscribers want to control all elements within a "custom" package, such as fixed minute increments, SMS, and data volumes. They are also demanding control over what applications they subscribe to and how much they pay. Legacy charging infrastructures are limited. However, with a solution such as SurePay, operators can create and deploy marketing, user, and operation interfaces that define and modify price plans and promotions. The reason is the solution effectively guides and supports operators as they create, provision, and update tariff data, including bundles, tariff plans, and discounts.

Additionally, the agility of the platform lets operators:

- Configure and roll out new tariffs with real-time quota management and cost control
- Shorten tariff rollout times by letting customers define inputs for a simulated call/event
- Support flexible tariff plans for multiple criteria with powerful rules engine
- Use a simple graphical user interface to define tariff plans on laptops, validate, and then export them to a production platform for deployment
- Customize or create their own service logic to enable out-of-the-box campaigns
- Set priorities for using buckets and promotions on either individual or hierarchical levels

The value-added is mobile operators can simultaneously offer a variety of charging options for a wide range of content types. And, there is the added flexibility and scalability for prepaid payment support that can also be effectively expanded to real-time postpaid customers.

Having options for customers is key. This entails the flexibility of allowing unified management of prepaid and postpaid subscribers with one system that handles convergent rating and charging. This also includes hybrid systems, which are a combination of both prepaid and postpaid services over a single device. For example, it addresses the need to accommodate a single handset where business calls are on a postpaid plan and personal calls are on a prepaid plan.

There are significant benefits that accrue by supporting multiple payment modes across a single converged charging and rating engine. The largest being there is no need for separate rate support infrastructures. This results in reduced operational, service delivery, integration, and maintenance costs. In addition it means time and effort saving as new tariff plans are configured only once for both prepaid and postpaid subscribers.

The subscribers benefit as well. Providing support for [shared data plans](#) for consumer and enterprise subscribers means multiple devices share a pool of data allowances. This is not just a game-changer in terms of the cost to consumers as the number of connected devices they rely on escalates, but it has the additional benefit of stimulating mobile data usage, thereby expanding the operator's target base beyond prepaid customers.

Alcatel-Lucent SurePay is a high reliable, flexible, and scalable platform that encourages innovation. Faster setup of new prepaid mobile business plans and models help meet changing customer requirements and new market trends/drivers. As noted, SurePay service bundles and packages can also help mobile operators control costs, ensure customer stickiness, and generate additional revenues.

An example of this is SurePay's Tariff Admin Tool. This service bundle provides marketing and operations interfaces to define and modify price plans and promotions, as well as test and verify a tariff plan offline prior to market rollout. It also provides the user interface to easily define and modify price plans and promotions. And it guides and supports mobile operators in the quick creation and provisioning of tariff data, including bundles, tariff plans, and discounts.

Finally, a major objective as with all prepaid plans is that the customer knows how much they are paying and how close they are to reaching their limits. For those trying to watch carefully the amount of discretionary income they can allocate to mobile services, which for most households have become the real-time platform of choice for interacting, this is a real differentiated value, particularly for parental controls in limiting the use of children.

In short, prepaid is not just become an option, but its attraction can be enhanced if mobile operators have a platform that gives the customer several options that fit their unique requirements. After all, one size does not fit all, and customer choice translates into customer satisfaction and loyalty.

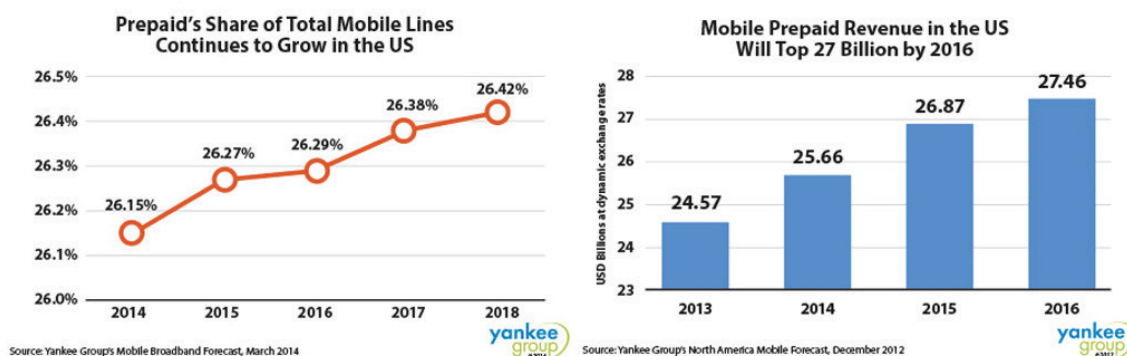
MAKE THE MOST OF PREPAID MOBILE PLAN GROWTH

Prepaid mobile service plans offer new growth opportunities for operators willing to experiment with innovative plans and value-focused pricing. Especially in the U.S., prepaid mobile plans are becoming increasingly popular. Let's look at the market potential, and consider the types of plans to offer.

PREPAID MARKET GROWTH IN THE U.S.

According to a recent Euromonitor International report, there's been a noticeable shift in favor of prepaid mobile services in the U.S. over the last 5 years. While prepaid services decreased in the majority of Western Europe and received only modest growth in countries like Australia and the UK, the U.S. experienced a record 11% growth.

Prepaid mobile sales captured 19% of the U.S. market, so there is still a large opportunity for growth for U.S. operators. And Yankee Group has forecasted prepaid growth at a change of annual growth rate (CAGR) of over 12% for the next 3-4 years. That's 3 percentage points faster than the overall telecommunications industry. This equates to over 26% of the \$27.5 billion in total sales the Yankee Group expects the industry to generate in 2016.



3 major market drivers account for the shift to prepaid mobile plans:

- 1. The economic recession** which led US consumers to save more money, comparison shop and move away from long-term contracts
- 2. An improved positive attitude** towards prepaid mobile services as a result of enhanced smartphones and data plans
- 3. An increase in Internet usage** from younger members (12-20) who tend to seek less expensive plans

Mobile providers need to understand the reasons for the growth in prepaid plans in order to appropriately tailor their service offerings. They also need to understand the challenges these drivers present.

CHALLENGES TO PREPAID MOBILE GROWTH

In order to sustain the projected high growth rate for prepaid plans, operators need to design offerings that address the following challenges:

- **Low average revenue per user (ARPU)** - As mentioned previously, prepaid mobile customers are value shoppers. Operators will need to experiment with plans and pricing to induce usage and improve ARPU.
- **Lack of loyalty, high churn** - With number portability readily available and an increase in contract-free offerings, customers have little reason to remain loyal to a single operator. And price-sensitive customers can continually look for better deals and discounts from other operators. Operators who pay attention to demographics and the needs of specific customer segments will be better able to provide attractive service and price plans that encourage loyalty.
- **Premium-priced devices** - Low smartphone penetration within the prepaid market is a principal barrier against prepaid data adoption. Thus, there is a great need to seek out new ways to drive down prices of smartphones and provide attractive financing options.

ONE SIZE DOESN'T FIT ALL

It's clear that mobile operators need to offer innovative plans for continued growth. But what does innovation look like?

For starters, prepaid isn't a one-size-fits-all proposition. To increase market share, mobile operators can create specialized services or sub-brands aimed at niche markets.

- For example, these might be:
- Teens/young adults
 - Senior citizens
 - Students
 - International travelers
 - Ethnic groups

Sub-brands let operators segment their prepaid customer base. They can then offer data packages and pricing plans suited to the needs of these smaller market segments.

Here are 4 different sub-segment plans that are doing well:

Friends and family overseas

Examples: [Ultra Mobile](#) and [H2O Wireless](#)

- Great for individuals who make calls to other countries
- Unlimited texting
- International calling credit
- Dial U.S. from outside as if it is a local call

Budget conscious parent

Examples: [Kajeet](#) and [Walmart Family Mobile](#)

- |Parental controls with limits
(average teen texts 3300 times/month)
- Adjust your plan throughout the month

Cheap talking/texting

Examples: [FreedomPop](#) and [Consumer Cellular](#)

- For occasional data users (casual plans)
- Occasionally check email and social networking accounts

Bells and whistles

Examples: [Boost Mobile](#) and [Net10 Wireless](#)

- Offers a large selection of smartphone models
- Offers optional specialized apps

GET READY TO GROW

To summarize, here's how mobile operators in the U.S. can increase their prepaid mobile market share/penetration:

- Better understand demographics and the usage behavior of specific customer segments. Provide a sub-brands strategy to address the diverse needs of niche customer segments and to improve ARPU.
- Accept that one-size-fits-all plans do not work anymore. Acknowledge that prepaid customers demand sophisticated plans and want to customize their own personalized offers.
- Induce loyalty and reduce churn by targeting offers and promotions for prepaid customers that let them pay only for services they want to use.

In the following chapters in this eBook, I'll outline other opportunities, operator in the U.S. These will include:

- Simple and flexible financing plans
- Affordable smartphones
- International roaming
- Top-up methods
- Customer subsegments
- Enhanced data services innovations/customized plans
- Create-your-own pricing plans
- Flexible billing and charging capabilities

AFFORDABLE SMARTPHONES CAN BOOST PREPAID MOBILE

Affordable smartphones and creative financing options can help operators sell more prepaid mobile data services to cost-conscious consumers in the U.S.

Our last post outlined the growth opportunities available to mobile operators willing to experiment with [prepaid plans](#) and pricing. Now let's look at the importance of smartphones in driving prepaid service growth.

KEYS TO INCREASED MOBILE DATA USAGE

Currently, postpaid customers in the U.S. do not pay the full cost of their smartphones since they're typically subsidized by local carriers. This is not the case with prepaid customers, where high priced smartphones still pose a barrier to lucrative data service usage. In order to draw more users to prepaid mobile services, 2 strategies are being implemented:

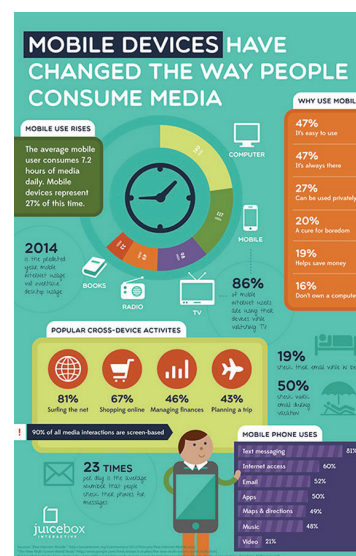
1. Make smartphones more affordable with added/enhanced features
2. Provide attractive financing options for smartphones

AFFORDABLE SMARTPHONES ACCELERATE PREPAID MOBILE GROWTH IN THE U.S.

When users decide whether or not to subscribe to prepaid mobile service, 1 of the most important factors is the cost of smartphones. In the past, only "premium" users could afford smartphones, but over the last few years the price points for entry-level smartphones are gradually decreasing.

Manufacturers in China and Taiwan that supply a large percentage of smartphones for U.S. mobile companies are driving this low cost trend. According to [IDC](#), "the impact of upstart Chinese players in the global market will be reflected in a race to the bottom when it comes to price. While premium phones aren't going anywhere, we are seeing increasingly better specs in more affordable smartphones. Consumers no longer have to go with a top-of-the-line handset to guarantee decent hardware quality."

Even though there is still room for improvement with regard to smartphone features, there are many ways that these devices have changed our lives. And there is no end to this trend. Thus, new enhancements will be built into the devices, including high definition screens and preloaded applications. These enhancements will result in increased "bells and whistles", making smartphones even more appealing to a wider audience.



What we're really doing on our smartphones by Juicebox Interactive

In some cases, mobile operators may develop their own branded devices and work with manufacturers to rollout less expensive smartphones for their prepaid customers through deep discounts. This will especially appeal to teens and young adults. Among the largest users of prepaid service, they claim they cannot live without their smartphones. Thus, it is important that these phones remain affordable and desirable to this growing market segment.



Young people are addicted to their smartphones

ATTRACTIVE FINANCING OPTIONS PAVE THE WAY FOR INCREASED TAKE RATES

Mobile operators in the U.S. sometimes offer convenient financing options to encourage their prepaid customers to purchase new mid-tier or high-tier smartphones. According to Macquarie Research, around 43% of all smartphones sold by the end of 2014 were paid for through handset financing plans rather than traditional wireless carrier subsidies.

For example, when AT&T purchased the Cricket Wireless prepaid brand, the company worked with financing partners to offer [handset financing options](#) for all devices at least \$200.00, depending on the customer's credit scores. A rent-to-own leasing option and 2 tiers of installment loans let qualifying customers pay as little as [0% APR for 20 months](#).

To summarize, here are 3 recommendations for U.S. mobile operators that want to boost the uptake of prepaid mobile services with data plans:

- Evaluate the feasibility of offering your own branded devices. And/or work closely with device vendors to launch cheaper smartphones for prepaid customers through discounts.
- Bundle smartphones with data plans to encourage prepaid customers to start using more data services and lock in customers to your networks, at least during the financing period.
- Offer your customers simple and flexible financial plans that encourage both new user adoption and smartphone upgrades/enhancements for current customers.

ADD USERS WITH INTERNATIONAL ROAMING, TOP-UPS

International roaming and top-up methods are 2 factors driving prepaid mobile growth -- along with affordable smartphones, as mentioned in a previous chapter.

INTERNATIONAL ROAMING PRESENTS AN ATTRACTIVE OPTION

International roaming is on the rise, and roaming plans are currently in a state of transition. This can be seen by the number of mobile operators that have recently introduced data packs that provide a prepaid mobile data allowance valid for a fixed period of time. In addition, prepaid SIM cards are no longer restricted to in-country use. While subscribers can now buy data packs to use for a fixed time and can use prepaid SIM cards in different countries, international roaming charges and pricing practices vary greatly among SIM cards.

International roaming is experiencing changes due to new regulations that are having a direct impact on pricing. The European Parliament, for example, has proposed [legislation to end roaming fees](#) within the European Union (EU) (referred to as “roam like at home”). This new regulation includes the following:

- End all end-user roaming charges in the EU, ensuring that customers pay the same for all calls, SMS and mobile data usage everywhere in the EU
- Any service offered by a mobile operator must not cost more when roaming inside the EU than on the mobile operator’s own network
- A modified version would set a “fair use” limit

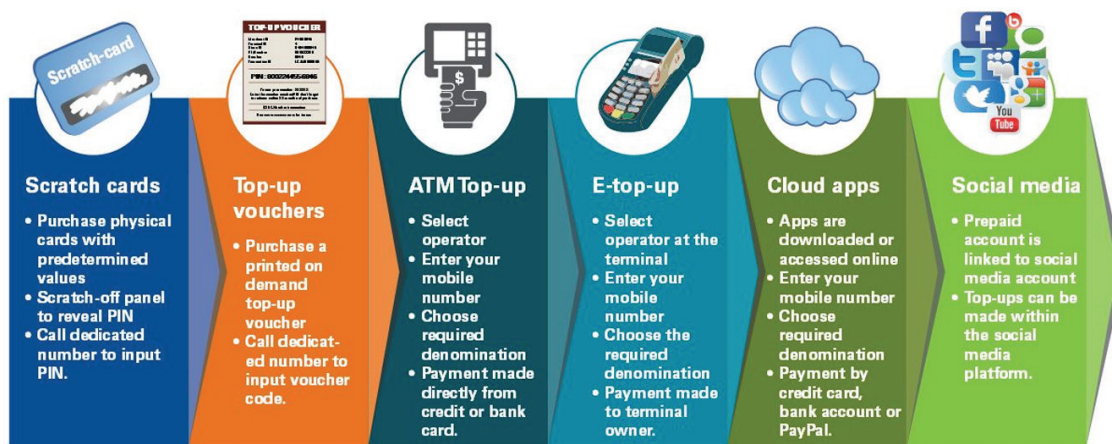
This new regulation also calls for no extra charges for texts, calls, and mobile Internet in the 28 EU member states. For example, a British mobile phone user in Italy will pay the same charges as if they were still in Britain.

EU member states [recognize the potential for user abuse](#) with the proposal, so they have been discussing “roam like at home, up to a point.” This would prohibit users from subscribing in the cheapest country and then using the phone in another country. It would set a “fair use” limit for how much of an end user’s phone usage could be in other countries before mobile operators would be allowed to charge a higher rate.

TOP-UP METHODS CONTINUE TO EMERGE ANYWHERE, ANY TIME, AND IN ANY DENOMINATION

“Advance top-up” service is an innovative emerging service that has gained in popularity among mobile prepaid consumers in the few countries where it has been launched. Prepaid payments have expanded to include e-top-up and bank apps, as well as micro payment systems, PayPal, and the use of social media. Mobile providers are seeking ways to enhance methods for top-ups by:

- Partnering with banks to allow applications to connect to a customer’s bank account (ATM)
- Leveraging social media through exclusive campaigns
- Increasing visibility through customer loyalty campaigns



Source: In search of a better customer experience, KPMG International, 2013.

Source: [“In search of a better customer experience”](#), KPMG International, 2013, p.28

Even though the range of top-up methods available is very wide and growing, not all methods are available in all countries. For example, in Europe, the use of ATMs is nearly universal and any ATM can be used to top-up services from any telco. The top-up is processed straight to the prepaid mobile plan as an account from a bank account instead of a credit card. This is not the case in the U.S. where top-ups via ATMS are limited -- even though the service is expected to grow in popularity.

In Europe there is also a trend towards social media and smartphone bank apps being used for top-ups.

In the next chapter, we’ll discuss how operators can meet growing customer demand for innovation with data application-based pricing plans targeted at “sub brands”, as well as attractive create-your-own plans.

INNOVATIVE PREPAID MOBILE PRICING PLANS

The traditional “one-size-fits-all” strategy for prepaid mobile pricing plans is now outdated. Customers are demanding more innovative price plans that give them greater control over what they subscribe to and how much they pay. If mobile operators segment their prepaid customer base, they can better address their customers’ needs with relevant data offers and create-your-own price plans.

SUB-BRANDS ADDRESS THE DIVERSE NEEDS OF NICHE CUSTOMER SEGMENTS

A sub-brands strategy is 1 approach operators use to address the diverse needs of niche customer segments. Sub-brands let mobile operators tailor their offers to make them more relevant for specific customer needs. Prepaid customer segments are based on demographic and usage behavior which, in turn, can lead to targeted plans and promotions.

Figure 1 shows 5 distinct categories of sub-branding.

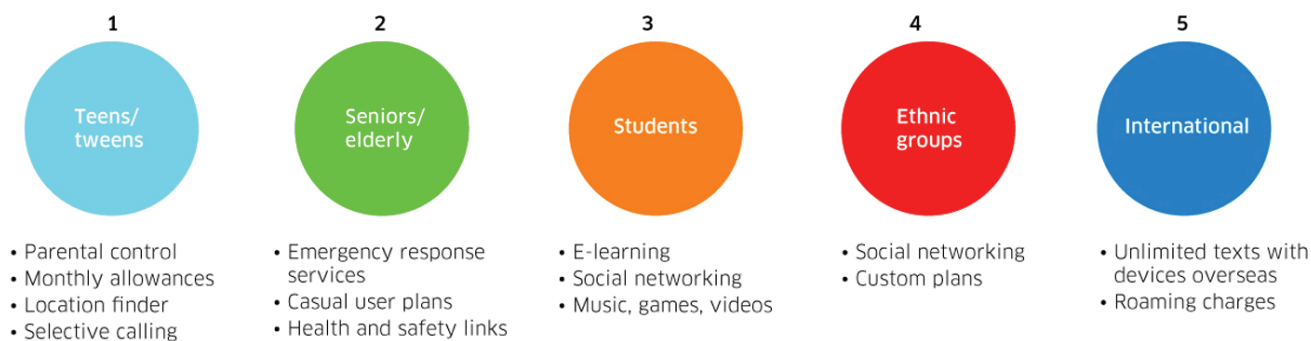


Figure 1. Customer sub-segments for prepaid mobile services

THE GLOBAL MOBILE TEEN/YOUTH MARKET PROVIDES HUGE OPPORTUNITIES

Teens and tweens heavily use mobile services. This offers opportunities for mobile operators who create offerings to attract both teens and parents.

Fast-growing demographic

Among mobile service customer sub-segments, 1 of the fastest growing is the teen/youth market. According to a recent [study of teens](#) conducted by Pew Research Center:

- Nearly 75% have or have access to a smartphone
- 94% report going online daily
- 24% say they are online almost constantly

This market is also the greatest user of multiple social networking sites, [specifically Facebook](#). Given this growth, many prepaid mobile pricing plans aimed specifically at the youth market are starting to appear.

TEEN INTERNET USE AND ACCESS

Black, non-Hispanic teens access the Internet more frequently by smartphone than their white or Hispanic contemporaries. They are also more likely to use Facebook.

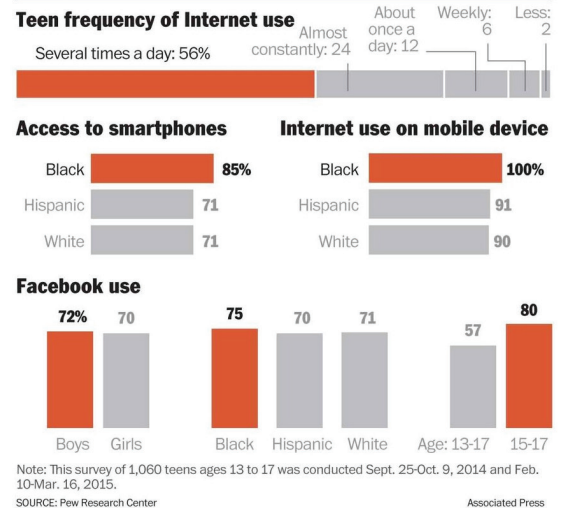


Figure 2. The global youth market is a great user of social media

The impact of parental concerns

As smartphone usage by teens increases, parental control of young smartphone and social media users is now a reality. [More parents are concerned](#) with safety -- how much time their kids spend on the phone and what apps they're using.

Figure 3 shows that 70% of parents monitor their child's online activity while on Facebook and other social media sites.

Also, 46% of parents have password access to their children's accounts.

These concerns have led to a number of prepaid programs oriented to kids that keep parents in mind. One of the most successful prepaid mobile pricing programs in this sub-segment is Kajeet.

[Kajeet's service plans](#) consider the safety of its users in many facets. Mobile downloadable content such as wallpapers, ring tones, and games are screened to ensure that they are child appropriate. The free parental controls are accessible by parents logging into their accounts. The services are organized into 5 different managers, with flexible pricing plans.

- Contact Manager: Block unwanted calls
- Feature Manager: Prevent unsafe website access
- GPS Phone Locator: Find your kid
- Time Manager: Set time limits

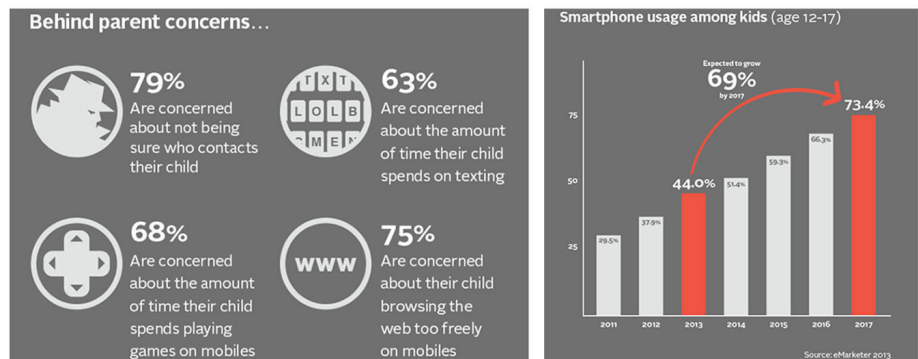


Figure 3. Parental concerns about their kids' smartphone usage
From [Zact U.S. Mobile Family Survey](#)

CUSTOMERS DEMAND MORE INNOVATION

Prepaid customers no longer want low-value apps. They seek customizable plans to meet their individual needs and price points, including personalized offers that let them pay only for services they want to use. With these “create-your-own” plans, customers can choose different units for voice, SMS, and data, along with optional apps -- both prepaid and postpaid.

This helps to control costs and drive down bills. However, the customer may not have complete control of all the elements within the package. For example, minute increments, SMS, or data volumes may be fixed.

Mobile operators are now experimenting with creating their own schemes. Examples of create-your-own plans in the U.S. that will help prepaid mobile subscribers have more control over monthly spend are as follows:

- Virgin Mobile: Adjust plan to add or remove voice minutes, text, or data allowances any time of the month, directly from any device
- Go Smart: Select specific applications (Facebook, Spotify), without subscribing to a data plan
- Ting: Make payments only for what has been used, instead of paying a flat rate for “unlimited” everything

Prepaid mobile pricing continues to grow and its customer base is becoming more demanding. To attract new customers and encourage loyalty among existing customers, mobile operators need to experiment with innovative and value-focused prepaid application pricing plans. Customer savvy mobile operators should consider the following:

- Better segment customers and price plans based on demographic and usage behavior
- Deploy a sub-brands strategy to take address the diverse needs of niche customer segments and improve ARPU
- Accept that “one-size-fits-all” plans are ineffective
- Target offers and relevant promotions for prepaid customers to induce loyalty

Additionally, mobile operators should adopt billing and charging capabilities that offer greater flexibility and faster time-to-market in launching any new service and pricing plan.

An example of a highly reliable and flexible charging system is SurePay from Alcatel-Lucent. With SurePay, mobile operators can simultaneously offer a variety of charging options for a wide range of content types. SurePay supports many different tariff plans [including shared data plans](#) for consumer and enterprise subscribers.

If mobile operators follow these few pieces of advice, then they will be on the path toward overcoming many of the challenges that face the industry, such as reduced ARPU, lack of loyalty and high churn. It has been my intent to provide examples on how to address these challenges through new and innovative ways of providing prepaid services to customers.

Compete with flexible prepaid mobile charging capabilities

Pressure for customized plans is forcing operators to provide prepaid mobile charging systems that offer faster time-to-market for offerings that give customers more control.

As we learned previously, mobile subscribers want to build their own price plans based on their demographics and usage behavior. They want to better control their growing cell phone bills. According to a [CBS Moneywatch report](#):

- The average monthly cell phone bill has soared in recent years to well over \$100
- Americans spend nearly 50% more on mobile phone service now than they did in 2007
- Some families with multiple phones pay \$300 or \$400 a month for that luxury and are forced to cut back on other areas of spending as a result

It's no wonder that subscribers are becoming increasingly price conscious, and are demanding control over what applications they subscribe to and how much they pay for them.

In response, mobile operators are adopting innovative billing and charging capabilities that offer their subscribers greater flexibility. And in a highly competitive market, the quicker they can launch new service and pricing plans the better.

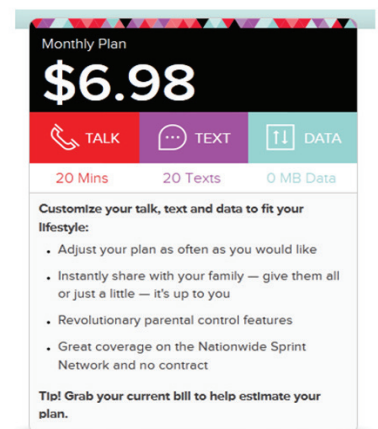
Some of the elements that a flexible charging system should offer subscribers are the ability to:

- Make unlimited changes to service plans
- Adjust plans at any time of the day/month
- Use all types of devices
- Be charged only for actual usage on a monthly basis
- Control “custom” elements, such as fixed minute increments, SMS, and data volumes
- Access charges and pricing information in real-time
- Set parental controls and limitations

An example of a “create-your own” plan based on flexible charging is the Virgin Mobile [Data Done Right](#) plan. This plan lets customers manage data sharing directly from their device, with a unique function to allocate a specific amount of data to each line.

This can be adjusted at any time during the month, even daily, directly from each subscriber's device. Or it can be controlled by the primary user, who can add or subtract the amount of voice, text, or data they use at any time within their monthly billing cycle. Pricing information is displayed in real-time, giving customers an instant, exact amount of what their mobile monthly charge will be before they confirm their selections.

The Virgin Mobile plan also lets mobile subscribers be billed on a weekly or monthly basis for unlimited use for “add-on” apps such as Facebook, Twitter, and Pandora. This results in a direct cost savings as there is no requirement to subscribe to a full data plan.



[Source: Virgin Mobile USA](#)

Another example of a flexible charging plan is one [offered by Ting](#), which is based on actual usage. Instead of paying a flat rate for “unlimited” everything, subscribers pay only for what they have actually used.

Ting’s business model does not subsidize phone sales or require contracts beyond month-to-month. Pricing is in separate tiers for voice minutes, text messages, and data, each of which is adjusted month-to-month to match actual usage.

There are no “regulatory recapture” fees added to bills, in contrast to the practice of some of the large mobile companies.



Source: [Ting](#)

Virgin Mobile Data Done Right and Ting are only 2 examples of application-based pricing plans to emerge lately which require flexible real-time charging systems. The rising number of customized plans and high levels of interest have resulted in the provisioning of charging systems that can offer faster time-to-market for deploying new service and pricing plans.

It is important for any pricing plan to feature a la carte options that can be customized per device at any time -- giving subscribers complete control to make adjustments and changes that fit their needs. So it is essential that the charging system can launch and provision new prepaid services dynamically in response to changing market needs.

A flexible charging system, such as Alcatel-Lucent’s [SurePay®](#), can guide operators in providing the best service to ensure the highest levels of customer satisfaction. SurePay lets customers effectively control what applications they subscribe to and how much they pay for them -- all in real-time.

SurePay offers flexible prepaid charging options

As we learned previously, mobile subscribers want to build their own price plans based on their demographics and usage behavior. Subscribers want to control all elements within a “custom” package, such as fixed minute increments, SMS, and data volumes. They are also demanding control over what applications they subscribe to and how much they pay.

To achieve this flexibility, mobile operators need a charging system that can support such options, while offering faster time-to-market for new service and pricing plans. [SurePay®](#) is the Alcatel-Lucent’s solution that ensures your prepaid charging system is flexible, scalable, and exceeds your customer’s expectations.

Legacy charging infrastructures are limited. With SurePay, operators can create and deploy marketing, user, and operation interfaces that define and modify price plans and promotions. It effectively guides and supports operators as they create, provision, and update SurePay tariff data, including bundles, tariff plans, and discounts.

Additionally, SurePay lets operators:

- Configure and roll out new tariffs with real-time quota management and cost control
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- Customize or create their own service logic to enable out-of-the-box campaigns
- Set priorities for using buckets and promotions on either individual or hierarchical levels

With SurePay, mobile operators can simultaneously offer a variety of charging options for a wide range of content types. And the product’s superior flexibility and scalability for prepaid payment support can also be effectively expanded to real-time postpaid customers.

SurePay allows unified management of prepaid and postpaid subscribers with one system that handles convergent rating and charging. This also includes hybrid systems, a combination of both prepaid and postpaid services over a single device. For example, it can accommodate a single handset where business calls are on a postpaid plan and personal calls are on a prepaid plan.

By supporting multiple payment modes across a single converged charging and rating engine, there is no need for separate rate support infrastructures. This results in reduced operational, service delivery, integration, and maintenance costs. SurePay also configures new tariff plans only once for both prepaid and postpaid subscribers.

Additionally, SurePay supports [shared data plans](#) for consumer and enterprise subscribers. This lets multiple devices share a pool of data allowances and stimulates mobile data usage, thereby expanding the operator’s target base beyond prepaid customers.

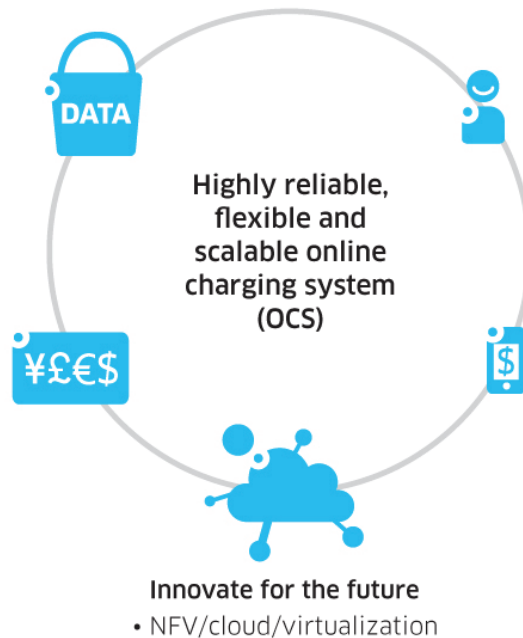
SurePay provides value-added features

Flexibility/time-to-market

- Quick tariff administration, simulation and testing
- Online hierarchy for multi-level and family group allowances
- Data sharing plans

Revenue generation

- Real-time mobile growth through new markets
- Ecosystem integration
- Six degrees of mobile data innovation



Subscriber experience

- Greater customer control and personalization
- Bill shock management
- Business continuity preparedness

Reduce costs/TCO

- Single rating engine
- Reduced services and consulting support
- Network resource utilization/monetization

Figure 1. SurePay provides value-added features

SurePay's high reliability, flexibility, and scalability encourage innovation. Faster setup of new prepaid mobile business plans and models help meet changing customer requirements and new market trends/drivers. SurePay service bundles and packages can also help mobile operators control costs, ensure customer stickiness, and generate additional revenues.

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