

## **SICAP offers Pay4Me as low-cost, call-back system for mobiles**

A new solution for low-income customers which uses cost-free USSD string requests has hit the African market. Called “Pay4Me” by Sicap, it allows subscribers, both prepaid and optionally post-paid, to initiate reverse charging calls.

Call-back is ordered by the customer through USSD sequence or by dialling a call initiated prefix. The intended receiver of the call is asked to accept reverse charges. For prepaid subscribers this means that they can make calls even when out of credit, as USSD is not charged. Call detail records (CDR) are automatically generated with all information necessary for proper billing and collection.

The Pay4me system can be extended to handle reverse charging calls to and from other networks, subject to network operator agreements. This means that family and friends abroad can support the cost of keeping in touch. It also means that collect calls are possible even while roaming. An advanced option for operators is the automatic trigger of Pay4Me calls when the prepaid billing system detects a call attempt from a subscriber with insufficient balance.

Another innovative payment solution by Sicap is the 1-to-1 TopUp. It cuts out the voucher or “scratch card” system altogether, making the whole process of credit transfers electronic. The solution allows subscribers to pre-pay for airtime directly from other prepaid accounts, in small amounts. The creditor simply sends a USSD string or SMS with the amount to be credited to the subscriber account. Both parties are notified of the successful transaction and an updated account balance is provided to the customer by SMS. The cost for a reseller of handling an electronic credit transfer of very small amounts is much more financially viable than issuing vouchers of an equally small amount. For operators, physical prepaid voucher cards carry significant production, distribution and system management costs. It is hard to market a denomination low enough for users who get by on a day-to-day basis.

Street vendors, postmen, bartenders, anyone with the business idea of offering prepaid account refills can become a credit reseller. On an informal basis, mobile users can deal with any other mobile prepaid user to buy a small share of his credit from him. This greatly increases the accessibility to airtime credits especially for people living in remote areas where prepaid vouchers are not easily available. Likewise, anybody willing to accept a collect call can enable communication from a mobile user with no credit.

Providing alternatives to vouchers is not the only motivation for operators to opt for these kinds of solutions. In terms of ARPU, it makes sense to maintain service for mobile users who temporarily run out of credit. Pay4me and 1-to-1 TopUp constitute immediate and convenient solutions for customers to bridge the credit gap. By making mobile services very affordable, operators can significantly increase their subscriber base and overall mobile penetration in their particular market. The simplicity of managing USSD services in the network and the resources saved compared to traditional IVR customer care are ultimately passed-on to mobile customers, who perceive the changes as tangible service benefits.

Visit [www.sicap.com](http://www.sicap.com) to find out more.