

ENABIL Solutions Ltd.

Customer Care & Billing Solution Brief

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Customer Care & Billing Solutions

ENABIL Solutions' suite of products and services offers a variety of customer care and billing options to a variety of industries.

We offer a full service convergent billing platform capable of mediating, rating and billing event records from almost any upstream source. Our flexible service framework allows our customers to quickly bring new service offerings to market in both a timely and cost effective manner. New types of usage device identifiers, such as IP addresses, account identifiers, phone numbers, usernames, unit codes etc. can be quickly introduced into the system as and when they are required. A comprehensive inventory management console allows users to quickly configure pre-registered identifiers, including the ability to reserve, suspend, recycle and restrict.

Usage can be applied into the application in real-time, at regular intervals, or at any applicable frequency (e.g., volume driven). Our powerful real-time, in-memory rating engine ensures any usage processed is available ahead of billing (e.g., to facilitate trend analysis or to provide customer service representatives with timely information in order to answer customer queries). Usage can be taken from many upstream sources in any format.

Our solutions support multiple customer channels, including Point of Sale, GUI front end for Dealers/branch offices, Call Centre Service Representatives, Collection Agents and a customer self serve interface. It can be easily plugged into a new or existing IVR and/or CTI interfaces to help ease the load on customer service representatives.

Our application provides end-to-end customer care including collections management, real-time credit checking, real-time order creation & service provisioning, multiple payment processing options, flexible rating architecture and dynamic invoice generation. In addition it provides integrated branding, contract management and an intuitive wizard based user interface that can be easily tailored to fit in with a company's existing workflow.

Its flexible open architecture and configurable rules-based rating engine allows services to be offered as they are needed at a much faster time-to-market and at a lower cost than with conventional billing systems.

We also offer self-care services via our fully functional, proven e-Serve platform.

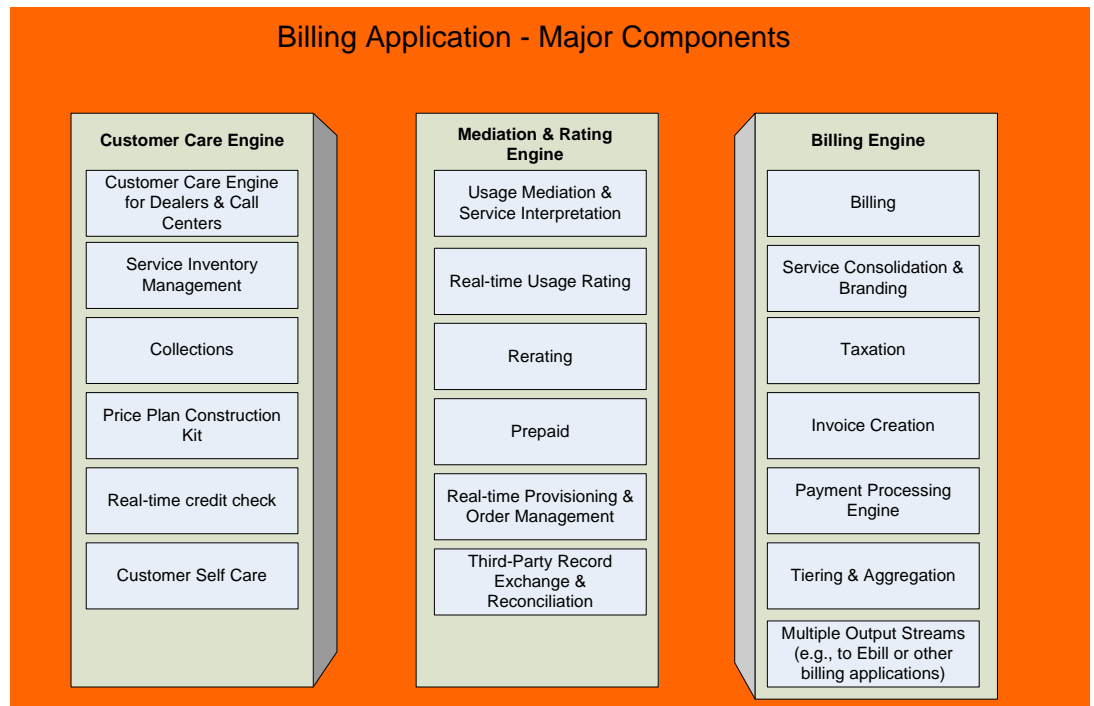
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Billing Convergence

Our billing solutions can be used to satisfy your complete end-to-end convergent billing requirements, or can be adapted to suit your specific needs. Modules can be utilized piecemeal where it makes sense. For example, use our powerful rating, discounting and aggregation functionality to treat data from your existing legacy applications, or alternatively utilize our flexible record receipt engine to receive, interpret and rate events, calls or transactions and feed them into your current billing system. We can help you create an application roadmap that gives you the functionality you need when you need it.

We can help your business easily expand into new lines of business by supporting your customer care and billing function for these new services as they are required. Our open solution-set coupled with our expertise in supporting the convergence of diverse lines of business positions ENABIL to take the pain out of exploiting new services. For example, introducing services such as Wireless Voice, VOIP, Internet, real-time content/advice of charge for wireless and TV services such as Video on Demand can be carried out on a single billing platform with minimal customization effort.



Our open API and record exchange mechanisms fully cater for record exchange between other applications, such as third party reconciliation, in addition to interfacing with existing legacy environments (e.g. workforce management, provisioning etc.).

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Key Features

- **Real-time Rating Engine**
 - Events/calls/transactions/readings are rated as they are received, resulting in immediate visibility to customer care representatives and proactive data/trend analysis
 - In-memory high speed mediation/rating for rapid throughput
- **Completely Flexible Rating Architecture**
 - Free Resource allocation to individual usage scenarios, groups or accounts
 - Cross Product Discounting
 - Sliding/Fixed (Stepped) Tiered rating
 - Aggregation at any level (e.g. by day, bill period, hour)
 - Re-rating (e.g., adjust original estimates into actuals)
 - Store non-currency resource balances (e.g. Airmiles, meter balances, free events)
 - Standard recurring fees - cycle forward or arrears (e.g. administration, delivery fees, network charges, local access fees etc.)
 - Flexible rating periods (not necessarily locked into bill cycle)
 - One time fees (e.g. installation)
 - Specific GL account association
 - GL account splitting
- **Complete End-to-End Convergent Billing Solution**
 - Treat the customer as one, irrespective of the service being used
 - Reward the customer by applying discounts based on a combination of services being used, total revenue, or the customers profile or rating configuration
- **Integrated Branding**
 - Dynamic logo, print stock and invoice layout depending upon the customer's profile or service offerings that are present on the customer's account
- **Real-time Provisioning/Order Creation for any Service Offering**
 - e.g. Cellular, Voice mail, IP, Satellite
 - Service order creation in real time to interface with an order fulfillment engine
 - Real-time feedback to Service Reps for provisioning failures
 - Online Management Console to manage provisioning failures, including resubmission or ignore functions
- **Promotions and Discounting Flexibility**
 - Individual promotions and discount plans
 - Cross product/service discounting capability
 - Award credits to promote other services
- **Real-time Acceptance/Denial of Service**
 - Content-based services can be incorporated with real-time visibility of the customers rate plan (e.g. Advice of Charge)
- **Contract Management**
 - Facilitates commission reporting
 - Captures all pertinent contract information
 - Ability to auto renew contract on rate plan change
- **Real-time Credit Check and Condition of Service Enforcement**
 - Force Prepaid, Deposit collection or Pre-Authorized debit or credit card payment on service activation
- **Complete Auditability and Revenue Tracking**

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- **Unlimited Account Hierarchy Support**
 - Support for “paying” or “non-paying” departments, groups, individuals or reporting layers within an organization
- **Sponsorship of Products and Services Between Accounts**
- **Flexible Billing Configuration**
 - Bill cycle, billing period, method of billing
- **Customizable Bill Formatting**
 - Invoice “painting” separate from billing engine to provide flexible formatting options without having to modify the bill stream.
 - Multiple bill formats (can be driven by service being billed, brand or any other criteria)
- **Dynamic Device Number Allocation**
 - Supports services that can be rated based upon multiple/differing device number groups
 - Newly architected device framework for rapid integration of new service offerings or the introduction of new lines of business
- **Adopts to the Required Business Process**
 - “Wizard” based user interface means fewer errors
 - Complete control over who does what (permissions)
- **Delinquent Account Management**
 - Collections UI, automated queue allocation, auto/manual actions (e.g. Write-off, send out letter, call customer, suspend units)
 - Dunning letter generation
 - External collections marking
- **Payment Processing Engine**
 - Late payment application
 - Lockbox processing
 - Reversals (including reversal penalties)
- **Taxation Module**
 - Full control over tax scenarios
 - Supports complex scenarios, such as the wireless 2/3 rule
 - Supports Canadian and US taxation
- **Extensive Reports via Seagate Reporting Engine**
 - Over 60 reports available
 - Easy creation of additional reports
- **Flexible Security Framework**
 - User and group level security
 - Every function is permissions based
- **Choice over User Interface**
 - The solution is packaged complete with a java-based customer care interface, that can be utilized immediately, or alternatively the open API architecture supports interfacing to another CRM platform (e.g. Siebel)
- **Comprehensive Customer Care**
 - Splitting and merging services
 - Suspending service
 - Customer categorization
 - Bill hold rules
 - Alerts
 - Notes capture
 - Event search capability
 - Device reservation
 - Hardware inventory
 - Account hierarchies
 - Interfaces to external applications in both batch and real-time view via open API's, batch file transfer, XML messaging
- **Point of Sale**
 - Single sign-on with customer care & billing application
 - Inventory and sku'd items sales
 - Accept bill payment, deposit payment, inventory sales payments, payment reversals, bill to account
 - Supports cash and credit card payments
 - Inventory management
 - Receipt printing

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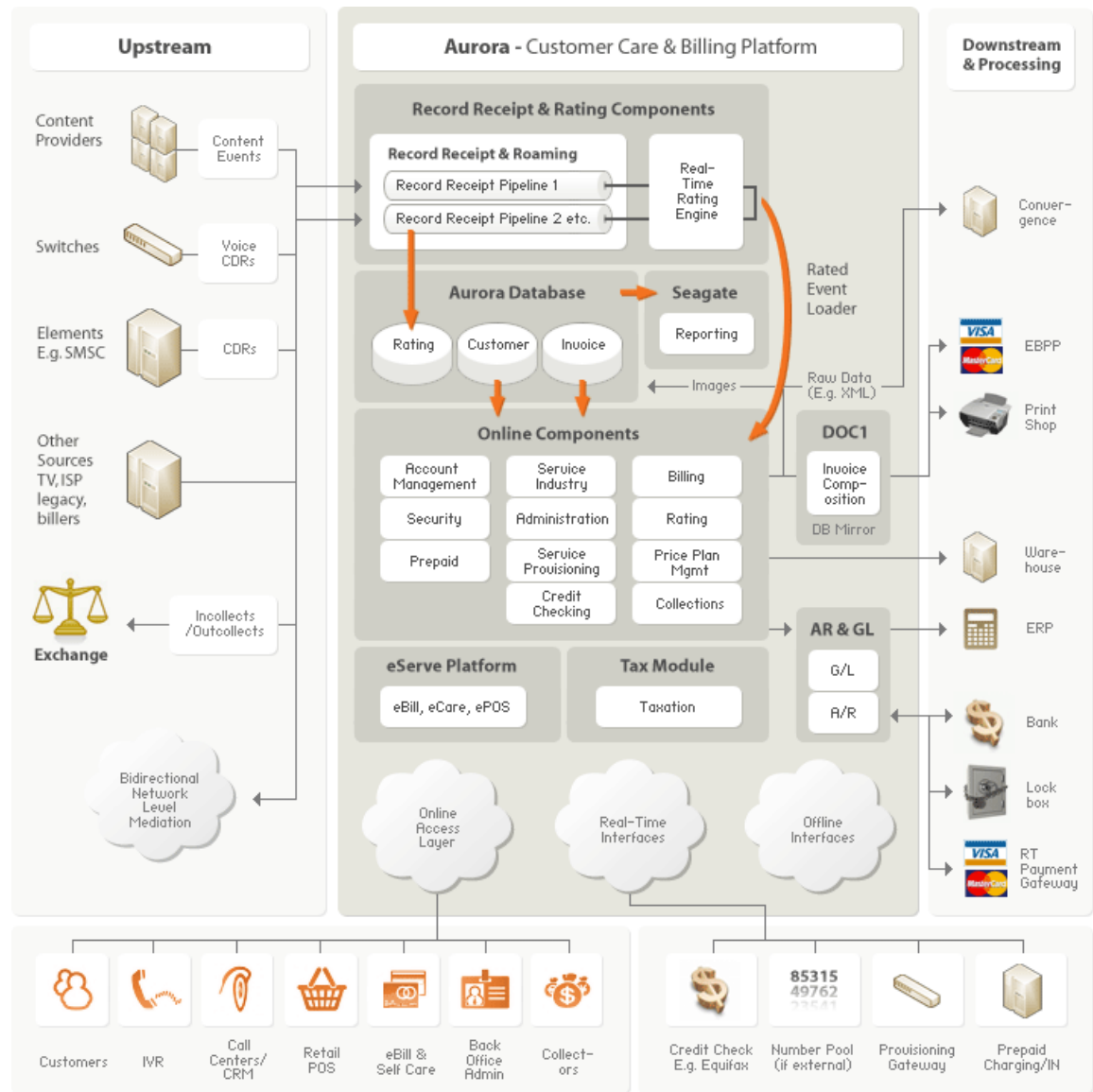
Business Benefits

- **Increased Flexibility**
 - Open API architecture allows easy integration to other applications
 - Branding capability allows one system to support multiple customer channels
 - No limits on Convergence
- **Improve Speed to Market**
 - Can rapidly add-in new service offerings or lines of business as they are needed (Wireless Voice, 1XRTT, TV, Data, Online Purchases, Manual Events, Meter Readings, VOIP, ISP Billing)
 - Simple to do cross product and/or LOB bundling
 - System will be an enabler for marketing initiatives
- **Enhance Customer Relationships**
 - Single customer care interface regardless of the service or services being supported
 - Easy integration with call centre applications (e.g., customer telephony/self serve)
- **Lower Operating Costs**
 - Table-based setup and system configuration, from record receipt & rating to invoice generation
 - Minimize revenue leakage through complete traceability of records processed

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Application Architecture



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Flexible Delivery Options

Application Management - ENABIL will work with you to enhance your system's capability and functionality. We excel in application development to meet your specific business requirements. Our team of business and system experts will ensure that your functional requirements are fulfilled. We have over 15 years of experience designing, building and enhancing customer care and billing applications.

Production Operations & Support - We have proven systems and processes to ensure your customer care, billing and mediation applications operate effectively and efficiently. Some of our value added services include system and database administration, security and network management, storage management, help desk services and disaster recovery services.

Hosted Data Center Services - ENABIL can provide a physical location to store your required hardware, system software and network connections. Our facilities are secure, reliable and professionally maintained to ensure high system availability. You can leave the responsibility with us and reduce your capital expenditure.

Our level of involvement can be adjusted to support your specific business and system needs. You could choose to have ENABIL perform Application Development for your in-house solution, or we could provide Production Operations & Support and/or Hosted Data Centre Services. It is up to you, we're flexible.

The ENABIL Difference

ENABIL has been providing solutions to the marketplace for more than 20 years. Our organization is successful at providing convergent customer care, billing and mediation services to select companies through understanding and meeting of their business needs.

We have met the revolutionary changes in the marketplace as our customers have undergone transformation with the introduction of new technologies and services. ENABIL appreciates the need to offer solutions that will provide the functionality they've come to expect, but still affords the flexibility to support them into the future. Our core suite of solutions can quickly be tailored by our product development teams to satisfy your operational and strategic business requirements.

At ENABIL we work in partnership to find the right solution to ensure our customers have peace of mind that their customer care, billing and mediation systems will foster their ability to grow and won't put their revenue stream at risk.

At ENABIL, we differentiate ourselves by our approach with our customers. We have a select list of customers, which allows us to provide them with the best service experience possible. This is accomplished by providing flexibility in everything we do, so we can meet the specific needs of each customer. First we listen, and then we deliver.

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Conclusion

Let us help you focus on core business objectives - leave your customer care and billing worries to us. Call us for further information or to schedule a session to help us understand your specific requirements. We will work together with you to formulate a customized approach to delivering a high quality, cost-effective billing solution that addresses your individual needs.



Contact Information

For more information or to inquire about what ENABIL Solutions services can do for your company please feel free to contact us either by phone or email:

Phone: 1-866-565-1438 or (403) 398-1600

E-mail: sales@enabil.com

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