

# DIGITALK PREPAID CARDS

## PRODUCT DATA SHEET



### DIGITALK CALLING CARDS

DIGITALK is the leading prepaid card solution provider with over 400 customer deployments. Delivered on the DIGITALK Multiservice Platform, the Prepaid Card application is a complete service-ready solution enabling service providers to offer differentiated products directly and as a white label service via multiple resellers.

#### KEY FEATURES

- Disposable and reusable cards
- PIN and CLI validation
- Balance on demand
- Announcements
- Multi language
- Usage limits
- Callback, including SMS callback
- Optional Web Calling Card extension
- Full batch creation and lifecycle management
- Individual card management
- Highly flexible real-time rating
- Full ingress / egress call cost management
- Least Cost Routing
- Network and business reporting
- IP NGN or TDM switched circuit deployment
- Highly scalable solution
- Full white label branding

#### BENEFITS

- Rapid time to revenue
- Complete, service-ready solution
- Zero liability – real time rating
- Multiple business opportunities
- Future-proof upgrades and scalability

#### PREPAID CALLING

DIGITALK Prepaid Cards is a prepaid telephony service, only allowing calls to be made whilst there is sufficient credit. All calls are rated in real-time ensuring that service providers are not exposed to financial liability.

Cards can be set to expire after a pre-defined period after first use. Additionally entire Calling Card batches can have an expiry date set ensuring there is no financial liability after that time.

#### PIN AND CLI VALIDATION

Cards are typically validated through a unique PIN entered by the customer at the beginning of the call. The length of PIN and fraud prevention measures can be defined by the service provider. DIGITALK Prepaid Cards also supports validation by pre-registered Caller Line Identification (CLI).

#### CARD AND BATCH LIFESPAN

Cards can be set to expire after a specified number of days from first use. Once a prepaid card has expired, unused credit becomes breakage. An expiry date can be specified for an entire batch of prepaid cards, acting as safeguard to ensure that there is no outstanding liability remaining after that time.

#### DISPOSABLE AND REUSABLE CARDS

A service provider can create disposable and reusable cards with the DIGITALK solution. Disposable prepaid cards are expired once the credit has been used, or the expiry date has been reached preventing further use.

Reusable cards are also prepaid but do not expire once credit has been used allowing the customer to retain the PIN. The customer can validate to a card where the credit has expired to make a top-up.

#### USAGE LIMITS

DIGITALK Prepaid Cards enables restrictions to be applied to credit expenditure on a specific card. A maximum credit usage can be defined for a day or calendar month.

Maximum call durations can be defined for a batch of prepaid cards limiting the amount of time that customers can spend on a single call. Once the maximum duration has been reached the call will be ended. If the customer wishes to make another call they will need to dial the access code to reconnect to the service.

#### ANNOUNCEMENTS

Announcements can be played to the customer during a call. The service provider can define which announcements will be played through the SERVICE customer resource management interface. The following messages can be included; welcome message, credit remaining message, time remaining message and low credit warning.

The low credit warning can be played up to three times before the calling card expires. All mid-call announcements can be suppressed by the service provider if required.

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### BALANCE ON DEMAND

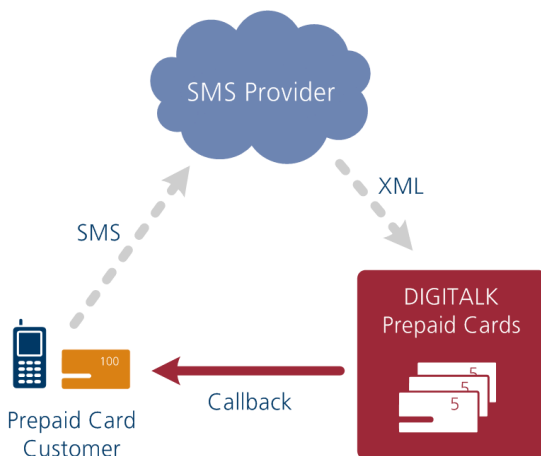
Balance on demand can be enabled for a batch of prepaid cards enabling the caller to trigger a credit remaining announcement using IVR. The prepaid cards balance can also be played automatically after a successful validation and in between follow-on calls.

### MULTI LANGUAGE AND BRANDING

Voice prompts are available in more than 30 languages. Alternatively service providers can record voice prompts in any language and customise their content to meet specific requirements. Using an alternative set of voice prompts allows prepaid cards service to be branded with different messages and accents.

### CALLBACK

DIGITALK's Prepaid Cards can provide SMS Callback services. SMS Callback requires the customer to send an SMS text message to pre-defined number. On receipt of the SMS message the DIGITALK Multiservice Platform will call the subscriber back and allow them to make an outbound call. Options for the SMS include allowing subscribers to register their PIN numbers, or select destination numbers as part of the initial text message.



### CARD CHAINING

The card chaining feature enables credit to be transferred between cards allowing customers to make longer phone calls or retain a familiar PIN. Credit from multiple calling cards can be transferred onto a single card. A card chaining top-up can be made using IVR before dialling the outbound number. Once the credit has been transferred, the new balance can be played to the caller.

### LEAST COST ROUTING

Prepaid Card services on the DIGITALK Multiservice Platform are supported by a comprehensive Least Cost Routing solution. Service providers can provision specific routing plans for each class of prepaid card service, ensuring that an appropriate carrier is always selected and that precise control is kept on profit margins.

### CALLING CARD MANAGEMENT

Prepaid card services can be provisioned using the SERVICE, DIGITALK's easy to use service management interface.

Product management features:

- Service creation
- Card creation
- Rate management
- Card activation
- PIN printing file generation

Customer service features:

- Call tracing
- View financial history
- View call history
- Card crediting / debiting
- Fraud monitoring
- Card suspension
- Reporting

### WHOLESALE 'WHITE LABEL' SERVICES

Service providers can expand their market opportunity for prepaid card services by offering a wholesale 'white label' service to other service providers, such as those with well-known brands or those working in niche markets.

The DIGITALK Multiservice Platform enables secure service partitioning, with wholesale rates and full service branding offered to service partners.

### DIGITALK MULTISERVICE PLATFORM

DIGITALK Prepaid Cards is supported on the DIGITALK Multiservice Platform enabling deployment in switched and Next Generation Network (NGN) deployment environments and providing full OSS and BSS support.

Additional applications available on the Multiservice Platform include Web Calling Cards, Indirect Access and Carrier Preselect services, Broadband Telephony, IP Virtual Office and Conferencing.

### CONTACT DIGITALK

#### UK

T: +44 1908 425000  
F: +44 1908 425001

#### Italy

T: +39 06 5483 2130  
F: +39 06 5483 4008

#### Singapore

T: +65 6866 3770  
F: +65 6866 3803

www.digitalk.com

#### Germany

T: +49 69 6655 4480  
F: +49 69 6655 4481

#### Spain

T: +34 917 893 428  
F: +34 915 707 1996

#### Brazil

T: +55 11 8111 3940

sales@digitalk.com