Cell Power™

electronic voucher distribution

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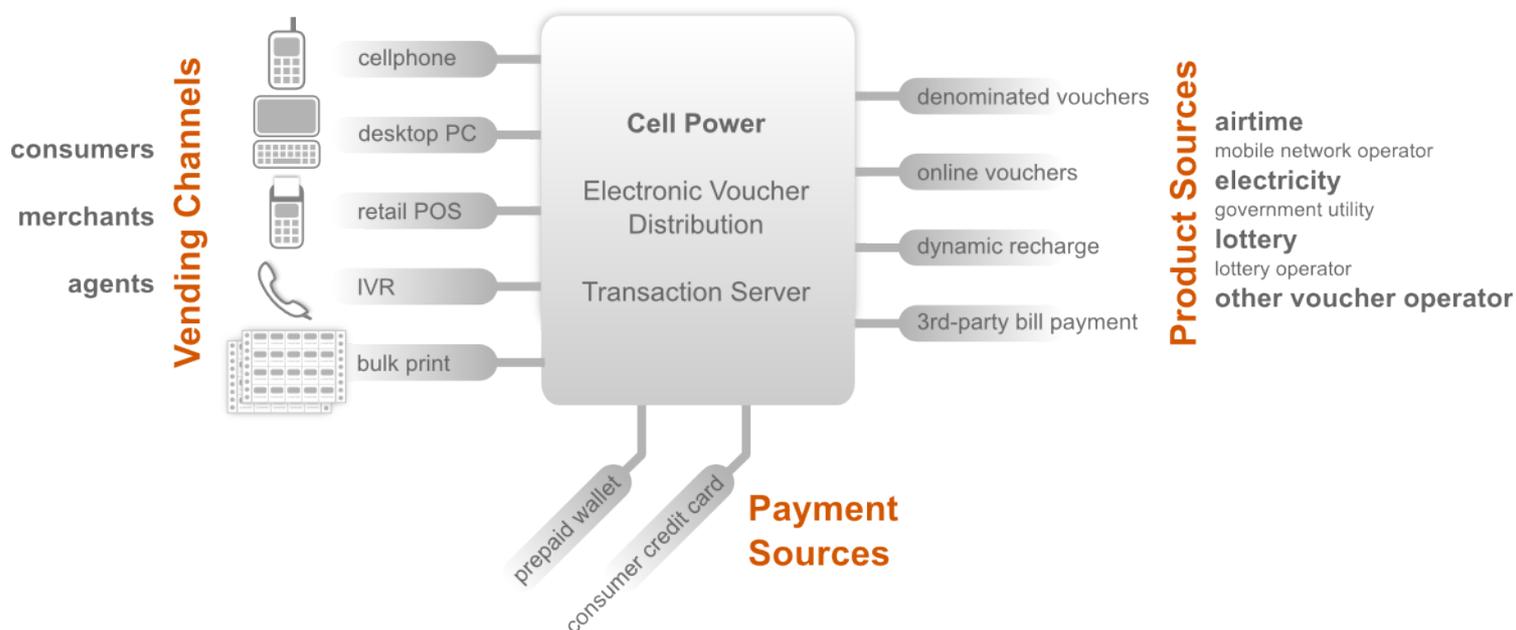multiple channels   single platform   multiple products

Introduction

Cell Power is an Electronic Voucher Distribution (EVD) software platform for the management, sales and distribution of prepaid electronic vouchers, such as airtime, utility (e.g. electricity) and lottery vouchers. Cell Power has also been deployed as a platform for 3rd-party bill payments. Cell Power is software developed and maintained by Expertron Group (Pty) Ltd, a software development company located in Pretoria, the Republic of South Africa.

Cell Power is a turnkey software application that can be licensed to an operator who wants to run and manage an electronic voucher distribution business. An operator could be a private business entity or government utility. The operator purchases and manages its own stock, and appoints and manages a network of agents and merchants to resell prepaid electronic vouchers, or sells vouchers directly to end-consumers.

Business Applications

For Private Businesses

Cell Power offers a well-packaged, turnkey platform to efficiently operate a complete electronic voucher distribution business, managing its own merchant accounts, stock, commissions and terminals. Typical business applications include:

Resell prepaid airtime vouchers	The operator purchases prepaid electronic vouchers in bulk from a telephony operator (e.g. mobile network) to resell through a network of merchants and agents appointed and managed by the operator.
Resell prepaid electricity vouchers	The operator has been appointed as a 3rd-party reseller by a government utility or municipality to resell through a network of merchants, or directly to consumers. The operator either sells on credit, or sells against a prepaid account with the utility.
Resell other electronic vouchers	The operator purchases other prepaid electronic vouchers in bulk, such as lottery vouchers, insurance vouchers, healthcare vouchers, etc, from multiple suppliers to resell through a network of merchants, or directly to consumers.
Operate a 3rd-party bill payments service	The operator has been appointed to collect bill payments on behalf of a 3rd-party, such as a utility or telecommunications service provider, using a network of merchants and agents appointed and managed by the operator.

For Government Utilities and Municipalities

Cell Power offers a turnkey solution to manage the vending footprint for its own prepaid utility services in-house, and to establish a large merchant footprint within a community to provide two important benefits:

- Increased service delivery to the community
- Empowerment of individuals within the community to start their own businesses by reselling vouchers for prepaid services

Cell Power has proven to be fast, reliable and robust, and has been deployed and used at various sites around the world for more than 10 years.

Key Product Features

Multiple Distribution Channels

Cell Power is able to make use of multiple channel technologies as sales distribution channels for electronic vouchers. This means that a variety of devices can be used as Point-of-Sale (POS) devices, a feature that facilitates the rollout of a large and cost-effective vending footprint, appropriate to available technologies and budget.

The following devices can be used as POS terminals with Cell Power:

GSM Cellphones	Standard GSM cellphones, without the installation of special software, using SMS, USSD and Packet-switched Data Services (WML/HTML).
Desktop Computers	A desktop computer with a standard Web browser, such as Internet Explorer, Firefox or Google Chrome
Dedicated POS Terminal	A dedicated retail POS terminal, using GPRS, Ethernet or WiFi. A Cell Power application is currently available for the CREON range of POS terminals from Spectra Technologies.
Interactive Voice Response (IVR)	An IVR interface allows merchants to interact with Cell Power by placing a standard voice call from a telephony device.
Bulk Print	Vouchers can be download and printed in bulk to a dot-matrix printer for physical distribution.

Multiple Product Types

Cell Power supports multiple types of prepaid electronic vouchers and voucher technologies in a single platform.

Denominated Vouchers	Denominated vouchers are loaded into a secure voucher store in Cell Power, and retrieved from the store at the time of the sale. Examples of denominated vouchers are prepaid airtime vouchers, lottery vouchers, denominated discount vouchers - any voucher that can be stored electronically, offline as a number and sold at a later date.
Online Vouchers	Online vouchers are generated dynamically at the time of the sale, and are not loaded and stored in the voucher vault prior to the sale. Examples of online vouchers are STS electricity vouchers (or tokens) that are retrieved online (at the time of the sale) via the XMLvend 2.1 protocol from the electricity utility's prepaid management system.
Dynamic Recharge	Dynamic recharge refers to the mechanism of dispensing value electronically without vending a denominated electronic voucher to the customer. An example is PIN-less recharge for prepaid airtime, where a customer's prepaid cellphone account can be recharged by any amount specified by the customer without dispensing a voucher. Cell Power has been integrated with a number of prepaid billing platforms for various mobile telephone operators.
3rd-Party Bill Payments	Cell Power can be integrated with 3rd-party platforms to provide bill or account payments for 3rd-party services and products.

Flexible Commission Structures

The operator has complete control over the configuration of merchant and agent sales commissions in order to reflect the desired business model. Merchants receive discounts on their own sales, paid as a commission, whilst agents receive indirect commission (passive income) on sales made by consumers, merchants or other agents assigned to them. Cell Power supports a sales commission hierarchy of up to five levels, where indirect commissions can be paid to each agent in the hierarchy above which the sale is made. All commissions are calculated and disbursed online, i.e. in real-time when the sales transaction takes place.

Prepaid Wallets

All merchant (and agent) accounts are implemented as prepaid accounts, called wallets. Wallets are the accounts against which all accounting is performed. Merchants must credit their wallets, by making a deposit, in order to purchase or resell stock. All commissions are paid back into the wallet in real-time at the time of the sales transaction. No offline processing is required to settle or reconcile sales accounts and commissions.

Inter-Wallet Transfers

Cell Power wallet holders can transfer funds between their wallets. This provides a powerful feature that allows merchants and/or agents to transfer value between themselves. An example of a useful application is where a merchant can recharge his own prepaid wallet by paying cash to an agent, who then makes an inter-wallet transfer to the merchant's wallet.

Automated Deposit Processing

Cell Power can be configured to receive and process SMS and/or email messages sent by the operator's financial institution for each deposit made into the operator's bank account. This is subject to the availability of a deposit notification service provided by the operator's financial institution. This provides a high level of business automation with a rapid turn-around time to process merchant deposits.

Online Transaction Processing

Cell Power is an online transaction processing (OTP) system. All billing events are recorded in real-time, and sales data are processed for near real-time, online analysis.

Cell Power Benefits

Flexibility

- Merchants can use a variety of vending channels, such as their own GSM mobile telephones, desktop POS terminals with printer and powerful user interface, personal computer or IVR.
- Single platform from which various electronics vouchers can be vended.

Reduced cost

- A single server cluster fans out to many (virtually unlimited) POS devices (mobile telephones).
- No investment needed in the POS devices; vendors can use their own mobile telephones.

Reduced risk

- Upfront payment by vendors for vending.
- All equipment belonging to the Cell Power Operator is located in a central server room.
- POS terminals (mobile telephones) belong to the vendors and are not the responsibility of the Cell Power Operator.

Improved service levels

- A solution with a high vendor-to-consumer ratio can be rolled out.
- Vendors from the informal sector can provide vending points close to the users, even after hours.

Improved community relationships

- People directly from the community can be involved in the business opportunities provided by vending prepaid vouchers.
- Low barrier to entry for vendors: only a standard mobile phone is required.

For more information, please visit the website at http://www.cellpower.co.za.

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