

AdvOSS Franchisee Management

PRODUCT DATA SHEET

Latest version of this Product Datasheet can be downloaded from
www.advoss.com/resources/datasheet/advoss-franchisee-management-datasheet.pdf

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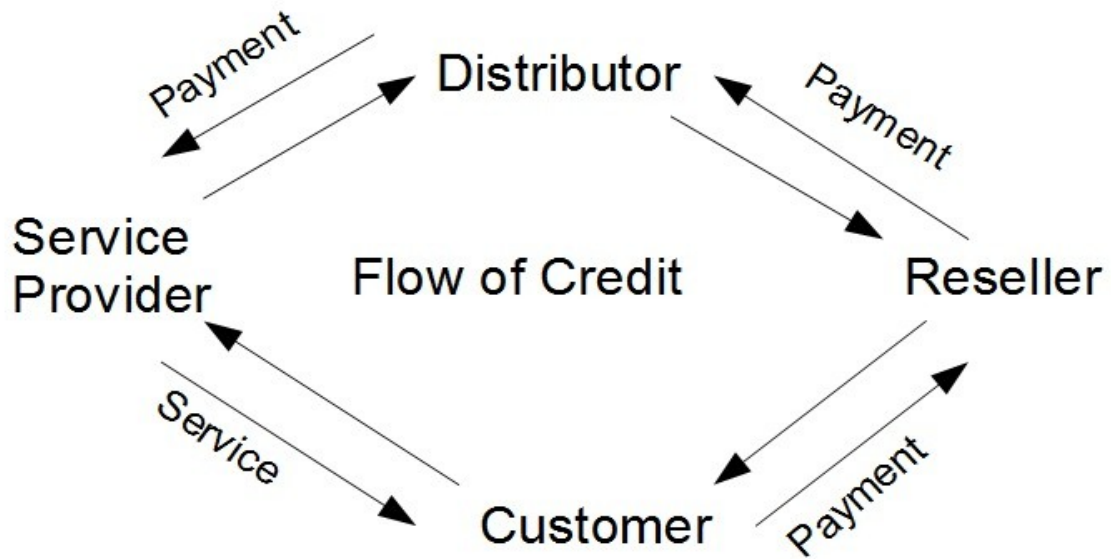
1 AdvOSS Franchisee Management System

AdvOSS Franchisee Management System enables a service provider to appoint a network of franchisees for sales and payment processing. It also allows sales and tracking of payment vouchers to them. It supports creation, distribution and eventual redemption of electronic credit as a method of payment and for this purpose allows franchisees to make their own network of reseller franchisees. Includes self-serve portal for Franchisee admins and tellers

Economies of scale dictate that to reach the remotest parts of the globe and to collect micro payments, it usually takes a series of resellers in the whole value chain. AdvOSS Franchisee Management System therefore allows these distributors to create Resellers under their account which in turn can create Resellers under them to any depth of Resellers. Distributor purchases Service Credit from the Service Provider and distributes it to his Resellers.

With typical micro payments coming in the \$1 to \$10 range per subscriber, it allows each level of Reseller to consolidate his efforts at a bigger level while at the same time allows the Service Provider to deal with a few distributors that manage their own sales channels.

This empowers the Service Provider to create his own “Credit Eco System”.



2 Business Use Case :

Manage Franchisees

- Contact Info
- Credit Limits
- Discount Percentages
- Portal Access

Sell Vouchers

- Sales Returns

Allocate Vouchers

Allocate Inventory

Sell Service Credit

Receive Payments

Franchisee Self-Serve

- Redeem Service Credit into Subscriber Account
- Transfer Service Credit to other Franchisees
- Create New Subscribers

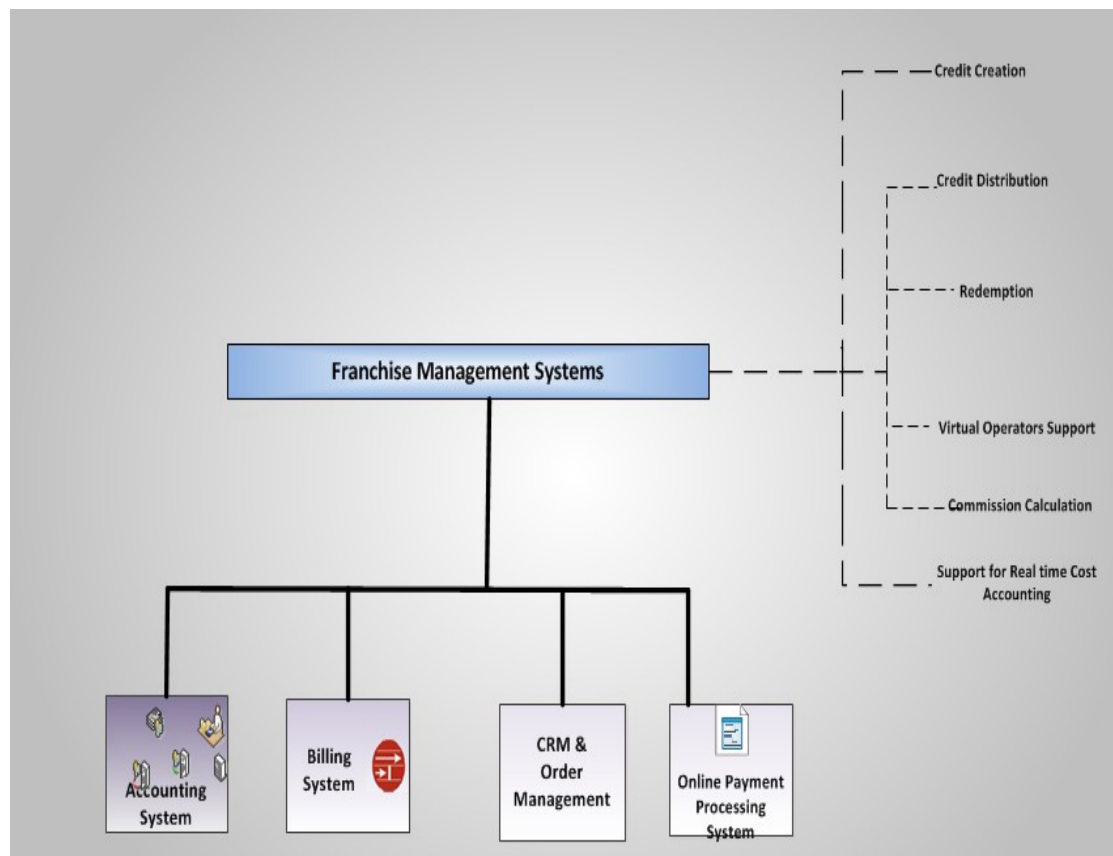
- Sell Inventory to Subscribers

3 Modules:

AdvOSS Franchisee Management System is composed of following modules:

- Credit Creation
- Credit Distribution
- Redemption
- Reseller Administrators
- Virtual Operators Support
- Commission Calculation
- Support for Real time Cost Accounting

For details of these modules please see the section titled “AdvOSS Franchisee Management System Modules & Features Specs” later in this document.



AdvOSS Franchisee Management System Modules & Features Specs

3.1 Credit Creation Interfaces:

- i. Instrument based e.g. Voucher
- ii. Instrument-less where credit remains within digital form in entire lifecycle
- iii. Third party

3.2 Credit Distribution Interfaces

3.3 Redemption Interfaces:

AdvOSS Franchisee Management System allows any Reseller possessing credit in his account to redeem this credit into any customer's account or transfer to any other Reseller's account. The default interface for such transactions is web based. Since all Resellers around the world are not expected to have online connectivity available all the time, AdvOSS Franchisee Management System supports the following other interfaces:

- i. IVR Interface: This allows a Reseller to call into an access number provided and do the operations on IVR.
- ii. SMS Interface: This allows a Reseller to send a SMS message and do the operations required.

All interfaces keep a Reseller informed about all activity in his account in real-time. Redemption Interfaces come with an interface with Alerting Application. The Alerting Application keeps all Resellers informed about transactions in their account through Email, SMS, Web interface or other methods that they can choose through their preferences.

3.4 Reseller Administrators:

AdvOSS Franchisee Management System supports multiple Administrator logins for each reseller. These Administrators can use the web based, IVR or SMS interfaces to

run their operations and can also integrate with different PoS (Point of Sale) terminals.

3.5 Virtual Operator Support:

Virtual Operators also called MVNO or MVNE are private labelled resellers of the services of a Network Operator. AdvOSS Franchisee Management System provides complete support for Virtual Operators who can all create their own Reseller network. All reseller networks co-exist and can use the same web, IVR and SMS interfaces provided by the Operator.

3.6 Commission Calculations:

AdvOSS Franchisee Management System keeps complete track of which Reseller signed up a new customer and any subsequent payments received by those customers. This information can be consumed by any external commission processing system to calculate commission on new sales and recurring payments. The web based interface can easily be extended to incorporate pages from commission processing systems to show the resellers their sales figures and the recharge figures by their signed customers.

3.7 Support for Real-Time Cost Accounting:

With Customer acquisition costs reaching tens to hundreds of dollars and costs to receive money through a series of resellers approaching double digit percentages, it is important for any Service Provider to know the actual realized revenue every time a credit is processed into the account of a Customer. Without the built-in support for correct accounting on the flow of commission from their Franchisee and Voucher Management Systems, most Service Providers revert to handing this data in approximate accounting calculations. This never has the capacity to show in real-time the actual numbers of credit outstanding, the commission paid on this credit and therefore the actual revenue to be recognized when a Service is actually delivered. This has further implications of the correct account of cost of all sales and knowing the profitability of individual services or otherwise in the face of heavy sales commissions. AdvOSS Franchisee Management System provides excellent out

of the box support for real-time and correct reporting of all sale commission amounts and makes it available for any other external financial system to consume.

3.8 Integration with Payment Processors

AdvOSS Franchisee Management System comes bundled out of the box with support for multiple payment gateways e.g.:

- i. Paypal
- ii. MoneyBookers
- iii. Authorize.net

and many others. This allows the Service Provider to treat each of these payment methods as yet another Franchisee and take benefit of their regional support profiles.

3.9 Other Features:

Export of Data:

Since Resellers freely transfer credit from one account to another like a commodity, it is important for each reseller to keep account of these transactions and settle payments with other resellers to whom they transfer this credit. To facilitate Resellers in their correct accounting and keeping track of their payments, AdvOSS Franchisee Management System exports all transaction data for Reseller in QuickBooks Format called IIF.

3.10 Support for Other Service Providers:

Although the primary target customers using AdvOSS Franchisee Management System are IP based service providers, there is nothing in the architecture that stops the same product being used by any other Service Provider who wants to have a network of Resellers selling his services or collecting payments on this behalf. The only requirement is a final interface with their Billing System to post payments received through the Franchisee system into Customers' accounts.

Example of possible Service Providers using AdvOSS Franchisee Management System can be:

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- i. Utility companies providing electricity, gas, water etc.
- ii. Conventional land-line and mobile phone companies
- iii. Companies selling online stuff of all types. These companies usually lose a large portion of their sales because they cannot collect payments from their potential customers.
- iv. Anyone else requiring collection of payments from a large number of people

4 The Functionality:

Service Provider creates his own Credit and transfers to his Distributors. AdvOSS Franchisee Management System offers the Service Provider to choose different arrangements with the Distributors ranging from strictly prepaid to prepaid with some varying credit limit. In all cases, the system controls credit and its exposure in real-time under given credit limits.

Once the distributor has his credit available into his account, he can either redeem the credit directly into a customers account on any of the provided interfaces or he can transfer this credit into any of his child reseller's account. Any party in the chain of the resellers can create further resellers or redeem credit into a customer's account.

Since the distribution process of credit is all electronic, there are no inventories of prepaid cards or physical vouchers to manage and distribute. Credit can be made available to any part of the world wherever required in a matter of minutes.

5 Integration Points:

AdvOSS Franchisee Management System architecture is based on open APIs and hence can be easily integrated with other B/OSS products to build larger solutions. AdvOSS has a range of B/OSS products in its portfolio with which AdvOSS Franchisee Management comes pre-integrated as part of AdvOSS Solutions.

AdvOSS Franchisee Management System offers points of integration with the following systems:

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5.1 Billing Systems:

For redemption of credit into customer's account or transfer into AdvOSS Franchisee Management System can integrate with the Account Balance Management Function (ABMF) inside the Billing Systems that are responsible for billing and revenue management. AdvOSS offers its own fully featured Converged Billing System as well with which AdvOSS Franchisee Management System pre-integrated.

5.2 Interface with Voucher Management Systems:

Prepaid Vouchers remain the main secondary method of receiving payments and there are definitive reasons for their existence in the value chain of distribution of credit. AdvOSS Franchisee Management System integrates seamlessly with any external Voucher Management System including AdvOSS' own Voucher Management System.

Prepaid Vouchers are usually of two types:

Scratch Cards: There are cards with a hidden PIN that the customer can scratch and redeem into his account.

Dispensable PINs: These are PINs that are electronically dispensed to a Customer from a machine. The machine can be a Kiosk, ATM, PoS Terminal other such mechanisms.

AdvOSS Franchisee Management System comes with exposed APIs and multiple interfaces on those APIs to integrate easily with any such external system.

Interface on APIs include:

- i. Web Service based on SOAP
- ii. XML
- iii. JSON
- iv. and many others

5.3 Interface with third party payment cards:

At times it is easier to ride onto any existing network of Resellers already established by another payment card. While Visa and MasterCard are example of huge networks which are technically Resellers for a Service Provider, there are other payment cards which are grossly popular and almost ubiquitously available in different markets. One possible example is the CashU card available in most middle eastern markets. An account with CashU immediately provides access to payment collection from the whole covered region. AdvOSS Franchisee Management System comes with out of the box support for few such cards and other cards can be integrated quickly and easily through the open API for this purpose.

5.4 Interface with Order Management Systems:

A Service Provider can extend the responsibilities of signing up new customers to the Franchisees. AdvOSS Franchisee Management System integrates easily with any Order Management System and comes fully integrated with AdvOSS' own CRM system for Order Management purposes. If the sign up on new customers requires managing and distributing inventory, AdvOSS Franchisee Management System comes with standard APIs to allow easy integration with Inventory Management Systems.

5.5 Accounting Systems

AdvOSS Franchisee Management System can integrate with Accounting systems that are responsible for managing the accounting information for the CSP. The integration is done through reports generated by AdvOSS Franchisee Management System and imported into the Accounting System.

6 Key Benefits

AdvOSS Franchisee Management System offers the following key benefits to the CSPs, in addition to its feature set:

6.1 Scalability:

AdvOSS Franchisee Management System is highly scalable. Scalability is achieved using various techniques like distributed database design. AdvOSS Franchisee Management System can handle 1,000 transactions per second in its entry level system and can scale to 10,000 transactions per second and beyond for larger Service Providers.

This is enough capacity to support even the largest of the networks of the largest of the Service Providers.

6.2 Reliability:

The system provides high reliability and ensure mechanism to avoid system downtime through fully redundant architecture

6.3 Configurability

AdvOSS Franchisee Management System offers flexible configuration of all modules including PIN length, Series, Batches, denominations, taxes, commissions, reporting.

6.4 Robustness:

The system is very robust and keeps performing in the face of errors.

6.5 Customizability:

The system is designed to allow for easy and rapid customizations as per CSP requirements, on demand.

6.6 Disaster Recovery:

The System can be deployed in two geographically distant data centers, for disaster recovery reasons. AdvOSS Database solutions provide real-time DB replication to remote slaves. This gives the

remote location an almost real-time image of the live database and the system can fall back to remote location in a disaster situation.

6.7 Flexibility:

The system is service agnostic and has the architectural - provision to support any business model. This allows for easy customizability to support specific requirements of a CSP.

6.8 Resilience:

The system works at high loads within its thresholds and gracefully keeps working by handling the situations even beyond the guaranteed thresholds e.g. by rejecting requests .

6.9 Speed:

The system guarantees high speed of operations and latency times associated with the operations.

6.10 Data Integrity:

The system preserves the integrity and correct relationship of data in order to guarantee the correct behavior.

6.11 High Availability:

The system uses various techniques to ensure a high availability behavior.

6.12 Redundancy:

The system achieves redundancy through multiple methods like having database servers in active/active configuration. The database servers as well as the servers hosting the GUIs are hosted in geographically distributed data centers.

6.13 Security:

Powerful role based security is implemented in the AdvOSS CRM GUI. Detailed Audit Trail and logging is provided by the system, in order to cater for security requirements.