



# NetworkIP PINless Retail Portal

## One Prepaid Portal with Many Faces

• By Rivka Gewirtz Little



**Rivka Gewirtz Little**  
Contributing Editor,  
The Prepaid Press

When it comes to providing PINless prepaid calling, quality and competitive pricing mean a lot, but they're not the whole picture. That's because the PINless food chain is complicated and everyone from distributors and resellers to retailers and end users need a simple way to buy service and then manage their accounts.

Hosted Service provider NetworkIP has answered this challenge with the PINless Retail Portal – a cloud-based service that lets wholesalers, distributors, retailers and end users manage their minutes, pricing and accounts through separate user interfaces.

NetworkIP allowed me to log onto the portal as a distributor, retailer and user, and I was surprised by just how simple it was. NetworkIP's portal turns prepaid PINless provisioning into a

point-and-click experience that's basically as simple as using Amazon to buy Christmas presents.

### The Art of Prepaid Provisioning Made Point-and-Click Simple

NetworkIP's goal is to provide quality minutes to resellers who want to white label the service under their own brand with their own logos and price points. That means they must be able to create an outward-facing portal interface

The screenshot shows the MYCO. WIRELESS website. At the top, there's a navigation bar with 'CALLING PLANS', 'PINLESS', 'BILLING', and 'SUPPORT'. A 'LOGIN | SIGN UP' button is in the top right. The main banner features the text 'FAR FROM HOME?' with a sub-headline 'We understand the need to connect with others. We want to help!' and a 'LEARN MORE' button. Below this is a section 'Interested in our rates?' with a text input field 'Enter your number here' and a 'CHECK RATES' button. The 'WHAT WE OFFER' section contains three columns: 'CURRENT DEALS', 'CREATE AN ACCOUNT', and 'CONNECT WITH US', each with placeholder text. The footer includes links for 'CONTACT US', 'TERMS', 'SET UP', and 'ABOUT'.

that appears as their own brand. On the back end, they need to be able to see reports on all of their distributor relationships and sales.

When resellers go into the portal, they use a point-and-click interface to build their outward interface, placing their logo, setting their colors and even choosing where the navigation bar will live on the page. From there they can scroll through and choose from a wide range of pricing plans with

set sales points for distributors.

"They create their rate plans and build out their distribution [channel] through our interface," said Brent Heatherington, product manager at NetworkIP. "NetworkIP lets wholesale customers package up a retail-facing brandable product."

On the back-end they can view reporting on a wide range of factors in what services have been sold, who sold them, and how much money was earned.

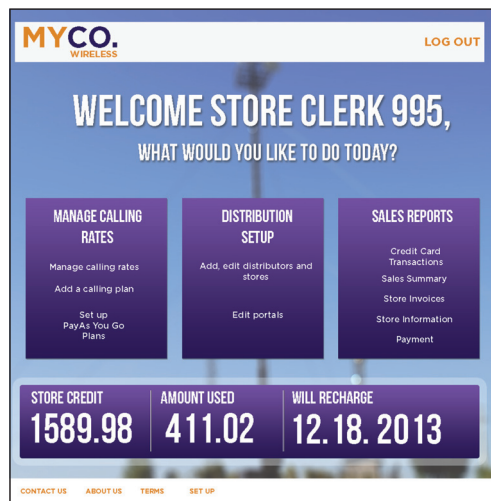
## Simplifying the Distribution Chain

Probably the most complicated part of the PINless ecosystem lies in setting up a distribution chain, which can involve multiple layers of agents that sell across thousands of stores in various regions. Each group of agents could be selling minutes at varying rates depending on the region, or they could be offering varying incentive and loyalty plans. They've got to be able to set up their own sales model, obtain transaction reports, and manage their wholesale relationships through the portal.

So using the portal, distributors enroll and manage sales agents. Distributors can categorize agents by state and city and make visible every store, under every agent in each region. They can set pricing plans for their retailers and define margins using the point-and-click interface.

Basically, NetworkIP's portal has guided distributors in their move away from selling physical product to selling virtual product. That made it crucial for the portal to be simple to understand since managing sales online with complex reporting tools wasn't organic to the prepaid business.

"[Previously], they had to physically distribute product, but they don't have to anymore. In this new model, [distributors] have to work with people who don't sit at a computer all day, so we knew we had to develop a solution that was easy to understand and very intuitive and that could be learned quickly and with minimal training," said Heatherington. "We are already seeing positive feedback



from distributors and customers."

In terms of reporting, "the portal provides a sales summary report, but instead of breaking it down by type of sales, it can also break it down by calling plans, which lets them evaluate how popular different plans might be, for example," Heatherington said.

In addition, "the store information report allows them to pull up information for when the store [relationship] was created, who it belongs to and then they can do data mining for what levels [of the distribution chain] are creating stores," said Heatherington. Reports also show all of the commissions made in the distribution chain, as well as margins made in stores. The user just has to click through the interface to gain these results.

## The Retailer-Facing Portal

You can offer the best prepaid service in the world – even at the best prices – but if retailers can't figure out how to sell it and profit from

it, your model will fail. So NetworkIP's portal aims to make the sales process as accessible as possible for retailers.

First off, retailers establish prepaid accounts through their distributors, which means they pay a lump sum using a credit card. When they make PINless sales, the amount debited covers the minutes, but their profit mar-

gin remains in the sum. That way, at the end of the month – before they refill – retailers are left only with their margin without having to wait for payback from the provider.

The portal makes this whole process visible. I was able to go in, add an amount to my retail account, receive a text notifying me of my amount, and then view sales transactions in real-time to know where I stood.

What's more, the retail portal clearly shows merchants varying rate plans and helps compare cheapest rates to specific destinations for their customers. It also allows retailers to choose the language used by the Interactive Voice Response (IVR) feature on the PINless accounts, enables them to add multiple phone lines and lets them offer an unlimited minutes plan. Basically it helps merchants become bargain shoppers with their users and then offer a completely tailored plan.

On the back end, the portal

offers three levels of reporting, credit card transactions, store credit activity and a total of all transactions. These reports also show retailer commissions, when promotional were granted, and a host of other data that retailers can use to determine how successful their plans are.

## End-Users Can Buy Online, But the Retailer Still Benefits

Once upon a time online sales seemed like a threat to merchants, but using NetworkIP's portal, end-users can get on the web, add more minutes, add more lines, even go unlimited and the original retailer that sold them the service still gets a small percentage of the sale.

Because of this, NetworkIP added an ecommerce extension that guides the user through the entire process of reload and even establishing new accounts. Users can scroll through to compare prices to different destinations, set their own IVR language, add lines to the account and choose to take their plans unlimited. They can also check their balances, view call transactions made on their accounts and change the parameters of their reports based on date. The goal is to enable end users to do almost everything retailers can do through the portal.

The next step for NetworkIP is to take the portal mobile so that every part of the PINless ecosystem can access the application on a smartphone.

"We expect to have mobilization launched by the third quarter of this year," said Heatherington. •

## The Sum • NetworkIP PINless Retail Portal

### Description:

- Portal can be used by wholesalers, distributors, merchants and consumers to manage PINless accounts.
- Resellers can use the portal to white label the NetworkIP service by designing the site and placing in their logo through a simple point-and-click interface.
- Distributors can establish a multi-layer channel of agents, with varying margins and price points.
- Retailers can compare rates, set IVR language, add customer lines and choose unlimited calling plans through a simple interactive interface.
- Consumers can use an ecommerce style interface on the portal to add minutes, lines and features to their plans.
- Back end reporting is produced differently for each user group. Each group can visualize transactions, call histories, pricing plans. Distributors, agents and retailers can use reporting for data mining and marketing.

### Target audience:

- Wholesalers selling to resellers and/or distributors

- Distributors, especially those with multi-level agent channels
- Retailers selling prepaid PINless
- Consumers looking to manage PINless accounts and add minutes or lines on their own

### Pros:

- Simple user interface
- Helps in brand creation and white labeling PINless services
- Eases complex channel management for distributors
- Enables retailers to better help customers and to manage their own PINless business
- Useful for consumers that want to manage their own accounts over time

### Cons:

- The retail and distribution chain may not be web savvy enough yet, so the portal could call for ongoing training.

### Editor's Rating:



## TPP Product Reviews

TPP will consider any product used or sold by the prepaid industry for review. The reviews are conducted by an editor and will be done in an objective manner. For more information, contact Arlene Hauben, TPP editor at [editor@prepaid-press.com](mailto:editor@prepaid-press.com).