

LOAN CREDIT SERVICE BITEL PERU

USER EXPERIENCE DOCUMENT



DOCUMENT REVIEW HISTORY

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1 LCS SERVICE OVERVIEW

LCS is a service made available to prepaid subscribers to facilitate advances of airtime or data payable on the next recharge.

Subscribers can request an advance (airtime / data / bundle) and check their LCS account through any of the available channels, namely **SMS**, **USSD**, **IVR**, **Web**. The business and contact rules are global ensuring a multichannel seamless user experience. The service will be available in Spanish language only.

1.1 SERVICE FLOW

- 1 The **LCS** service shall be marketed through various **real – time triggered** or **scheduled** informative activities using all the available channels, namely **SMS**, **SatPush**, **OBD**, **Push Notifications**, **Web landing pages**.
- 2 Subscribers can request an advance (airtime, data, bundles) through any available channel.
- 3 The platform performs the qualification & eligibility checks based on the defined business rules. If the request is successfully processed, the subscriber will receive a confirmation on successful request. In case the request cannot be processed (due to ineligibility or any other reason), the subscriber will be notified accordingly.
- 4 When the subscriber refills his/her account, the Bitel platform will attempt to debit the subscriber's account for the whole outstanding credit. In case the subscriber's balance is less than the amount owed, the platform will deduct the maximum amount available. The remainder will be debited upon subscriber's next recharge. This process will repeat until the full amount is deducted. An **SMS** notification is sent to the subscriber informing him/her of the payment.

1.2 SERVICE FUNCTIONS

ADVANCE (AIRTIME, DATA OR BUNDLE) REQUEST

Subscribers can request any of the available denominations. As soon as the platform checks their eligibility and provisions or not the advance, the Message delivery subsystem determines the correct message and respective denomination that will be served to the specific subscriber.

INFO

Subscribers can request to receive more details about the service through any available channel. In this case, the platform serves a generic informative message that encloses the key elements of the service.

OUTSTANDING CREDIT

Subscribers can request and receive an update on their current outstanding amount for LCS service.

STATUS

Subscribers can request to be informed about their status. When the platform receives the status request, the platform checks subscribers' profile and the Message delivery subsystem determines the correct message that will be served.

HISTORY

Subscribers are also able to request a summary of their history transactions that includes the recent advances and recoveries.

MULTIPLE ADVANCES

Subscribers will have the ability to request and receive more than one advance, provided that their TCL allows them to.

2 SERVICE INTERACTION

2.1 SMS CHANNEL

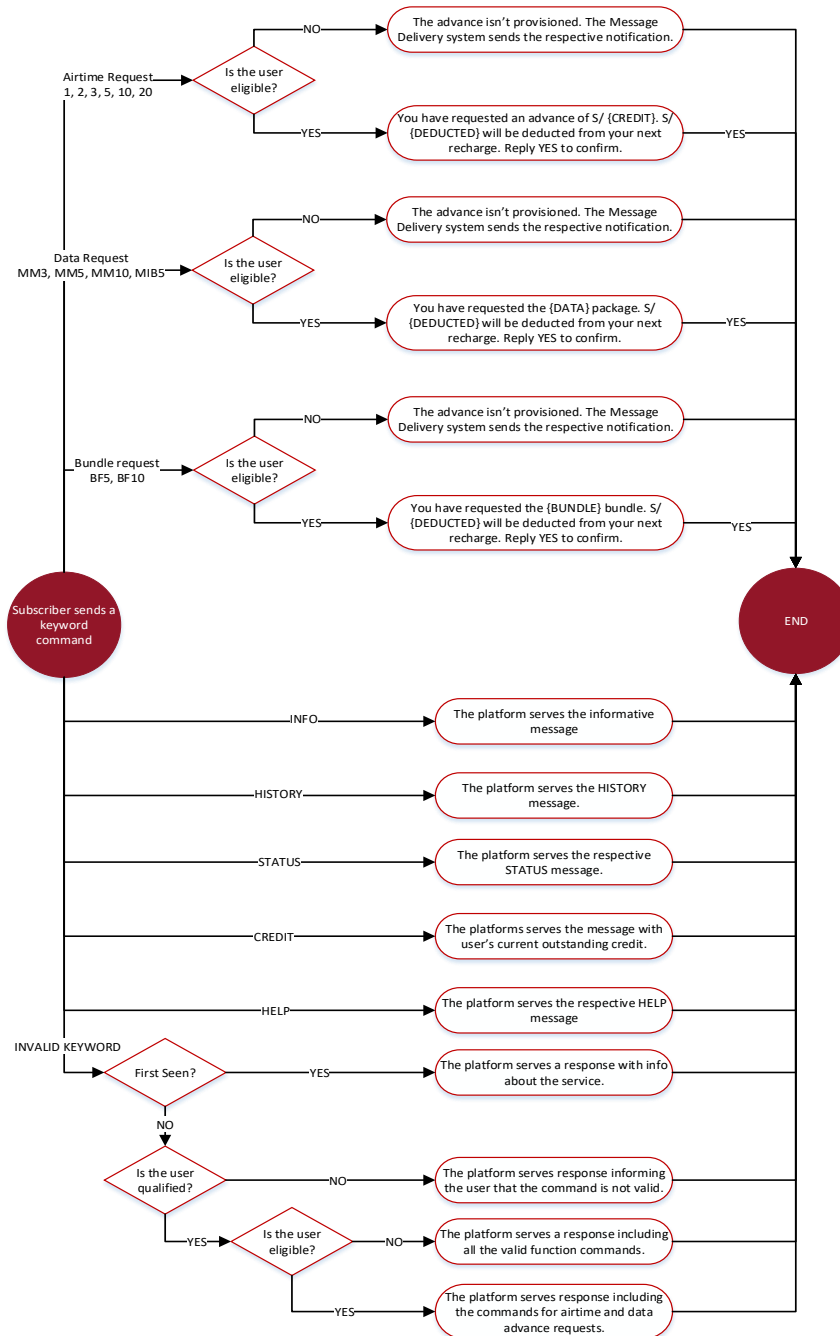
Subscribers may interact with the service via SMS channel, by sending predefined keyword commands (keyword based system), as they are listed below:

Keyword	Command
Airtime Advance	
1	Request an airtime advance of S/ 1
2	Request an airtime advance of S/ 2
3	Request an airtime advance of S/ 3
5	Request an airtime advance of S/ 5
10	Request an airtime advance of S/ 10
20	Request an airtime advance of S/ 20
Data Package Loans	
MM3	Request a data advance of the PreMiMax3 Data Bundle
MM5	Request a data advance of the PreMiMax5 Data Bundle
MM10	Request a data advance of the PreMiMax10 Data Bundle
MIB5	Request a data advance of the Pre_MIB5 Data Bundle
Mixed Package Loans	
BF5	Request the BF5 Bundle – 30' on-net mins / 150MB for 3 days
BF10	Request the BF10 Bundle – 60' on-net mins / 400MB for 3 days
Service Functions	
INFO	Request to get INFO message
HISTORY	Request to get History Transactions
STATUS	Request to get the status update
CREDIT	Request to get the current outstanding credit
HELP	Request to get HELP message

Aliases can be also defined so that the platform can accept more than one keywords for the same command and simplify the user experience.

**When a user requests a higher denomination than one is eligible for, the system will notify the user that they're not eligible for the requested one and display the ones they are qualified for via SMS.*

2.1.1 FLOWS



Note: An SMS will be sent to the users that have requested an advance to notify them of the outcome of the request.

LCS can identify recycled numbers to treat as first seen.

2.1.2 INTERACTION

As soon as the platform receives an advance request (airtime, data, bundle), the Message delivery subsystem checks the eligibility criteria and serves the respective message, based on the business rules. The indicative cases are listed below:

Advance (airtime – data – bundle) Request	
Post – paid subscriber	<i>Sorry. Your request couldn't be processed this time. The service is only available to prepaid customers.</i>
Blacklisted subscriber	<i>Sorry. Your line cannot access the service at this time. We will let you know as soon as you qualify to use the service.</i>
Unregistered SIM	<i>Sorry. Your line cannot access the service at this time. We will let you know as soon as you qualify to use the service.</i>
Tenure < X months	<i>Sorry. Your line cannot access the service at this time. We will let you know as soon as you qualify to use the service.</i>
Last recharge	<i>Sorry. Your line cannot access the service at this time. We will let you know as soon as you qualify to use the service.</i>
Low ARPU	<i>Sorry. Your line cannot access the service at this time. We will let you know as soon as you qualify to use the service.</i>
Non – eligible high balance	<i>Sorry. Your balance is too high to get an advance. We will let you know as soon as you qualify to use the service.</i>
Non – eligible reached TCL	<i>Sorry. You've reached your advance limit. Make a recharge to settle your outstanding advances before using the service again.</i>
Airtime request Eligible – successful request	<i>Thank you. The amount of S/{CREDIT} has been added to your account (Fee: S/{FEE}). Kindly note that the amount of S/{DEDUCTED} will be deducted from your next top up.</i>
Airtime request Eligible – Request for a higher denomination	<i>Sorry, you are eligible for the following options. Send 5 for S/ 5 – fee: S/ 1 – pay S/ 6 10 for S/ 10 – fee: S/ 2 – pay S/ 12 {KW} for S/{CREDIT} – fee: S/{FEE} – pay S/{DEDUCTED}</i>
Data request Eligible – successful request	<i>Thank you. The {DATAPACK} with {DATA} MB, valid for {DAYS} days, has been activated. Kindly note that the amount of S/{DEDUCTED} will be deducted from your next top.</i>
Data request Eligible – Request for a higher denomination	<i>Sorry, you are eligible for the following options. Send {DATAPACK} for {DATA}MB for S/{CREDIT} – fee: S/{FEE} - pay S/{DEDUCTED} ...</i>
Bundle request Eligible – successful request	<i>Thank you. The {BUNDLE} bundle containing {ONNET} on-net mins & {DATA} MB valid for {DAYS} days, has been activated. Kindly note that the amount of {DEDUCTED} will be deducted from your next top up.</i>
Bundle request Eligible – Request for a higher denomination	<i>Sorry, you are eligible for the following options. Send {BUNDLE} – {MINS} mins, {DATA}MB for S/{CREDIT} – fee: S/{FEE} - pay S/{DEDUCTED} ...</i>

Advance (airtime – data – bundle) Request	
Other error occurred	<i>Sorry, but your request couldn't be processed this time due to an unexpected error. Please try again later.</i>

If the platform receives any other keyword command, the platform checks the command and serves the respective message. Indicative cases are listed below.

Functions	
INFO	
<i>LCS enables you to get airtime or data advances when your balance runs low. The advance in addition to the service fee will be deducted from your next recharge. Send HELP for further assistance.</i>	
HELP	
<i>LCS Help Menu. You can send: HISTORY for past transactions STATUS for your status and advance options CREDIT for your outstanding amount</i>	
HISTORY	
No transactions	<i>There aren't any recent transactions for your account.</i>
With transactions	<i>LCS transaction history: Advanced, S/ 2, 25/02/2018 Recovered, S/ 1.2, 12/02/2018 Advanced, S/ 1, 10/02/2018</i>
STATUS	
Post – paid subscriber	<i>Sorry. Your line cannot access the service at this time. We will let you know as soon as you qualify to use the service.</i>
Blacklisted subscriber	<i>Sorry. Your line cannot access the service at this time. We will let you know as soon as you qualify to use the service.</i>
Unregistered SIM	<i>Sorry. Your line cannot access the service at this time. We will let you know as soon as you qualify to use the service.</i>
Tenure < X months	<i>Sorry. Your line cannot access the service at this time. We will let you know as soon as you qualify to use the service.</i>
Last recharge	<i>Sorry. Your line cannot access the service at this time. We will let you know as soon as you qualify to use the service.</i>
Low average ARPU	<i>Sorry. Your line cannot access the service at this time. We will let you know as soon as you qualify to use the service.</i>
Up to TCL	<i>You've reached your total advance limit. Please recharge to settle the outstanding amount of {BALANCE} to be eligible again.</i>
Eligible	<i>You are eligible to get an advance up to S/{TCL}. Send {KW} for S/{CREDIT} – fee: S/{FEE} – pay S/{DEDUCTED} {DATAPACK} for {DATA}MB for S/{CREDIT} – fee: S/{FEE} - pay S/{DEDUCTED} {BUNDLE} – {MINS} mins, {DATA}MB for S/{CREDIT} – fee: S/{FEE} - pay S/{DEDUCTED}</i>

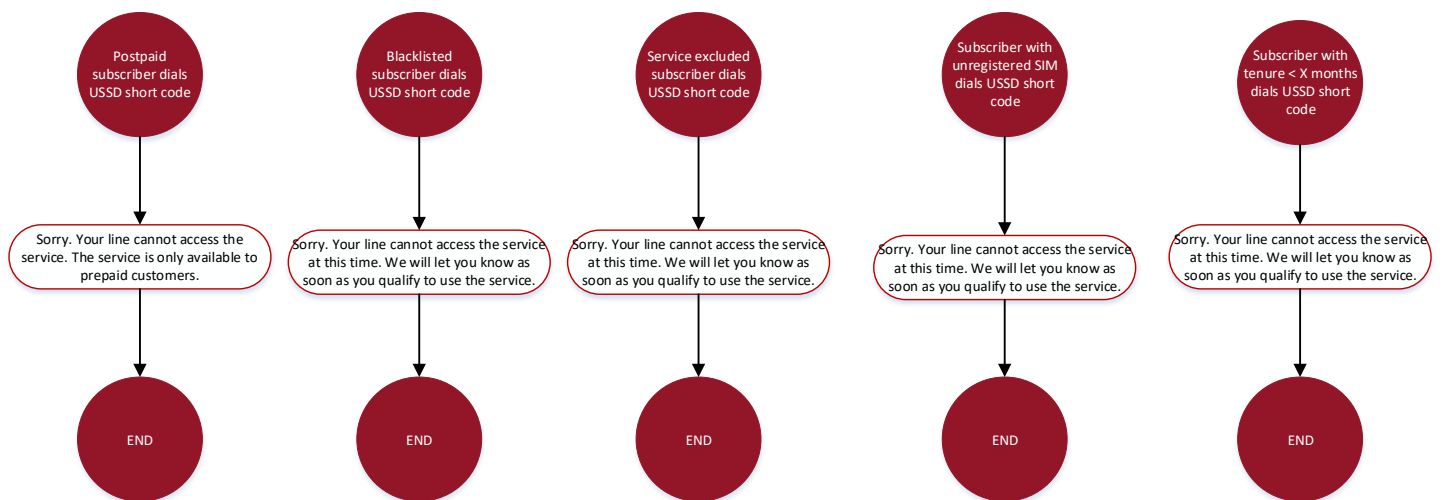
Functions	
CREDIT	
Zero Outstanding Credit Eligible	Thank you. Please note that your current outstanding amount is zero. Send STATUS to check your options or dial *152# anytime.
Zero Outstanding Credit Non - Eligible	Thank you. Please note that your current outstanding amount is zero.
Outstanding Credit – has reached TCL	Thank you. Please note that your current outstanding amount is {BALANCE}. Please recharge to settle this and get qualified for the service again.
Outstanding Credit – hasn't reached TCL	Thank you. Please note that your current outstanding amount is {BALANCE}.
INVALID KEYWORD	
Non – Qualified	Sorry, your keyword command is not valid. Please try again.
Non – Eligible but Qualified	Sorry, your keyword command is not valid. You can send HISTORY for your transaction history STATUS for your status and advance options CREDIT for your outstanding amount
Eligible	Sorry, your keyword command is not valid but you are eligible for an advance. Send: {KW} for S/{CREDIT} – fee: S/{FEE} – pay S/{DEDUCTED} {DATAPACK} for {DATA}MB for S/{CREDIT} – fee: S/{FEE} - pay S/{DEDUCTED} {BUNDLE} – {MINS} mins, {DATA}MB for S/{CREDIT} – fee: S/{FEE} - pay S/{DEDUCTED} HELP for further assistance
First seen	Welcome to the LCS service. LCS enables you to get airtime or data advances when your balance runs low. The advance in addition to the service fee will be deducted from your next recharge. Send HELP for further assistance and command list

2.2 USSD CHANNEL

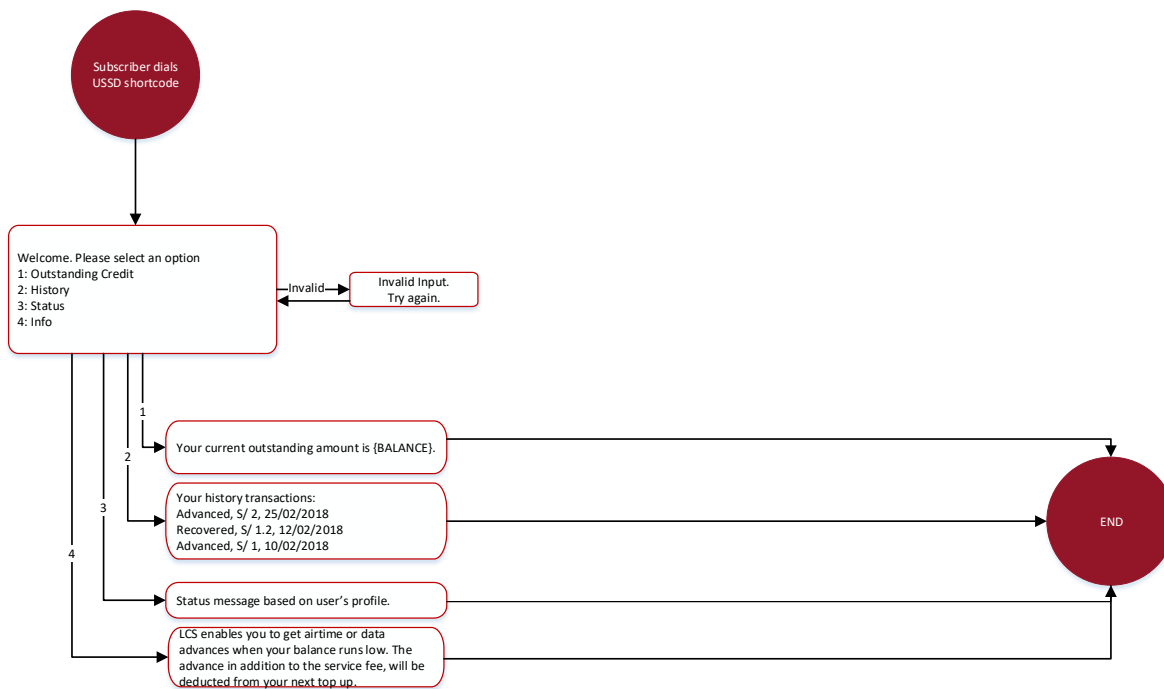
The USSD channel is dynamic and serves different screens and options based on user's profile and qualification criteria.

2.2.1 FLOWS

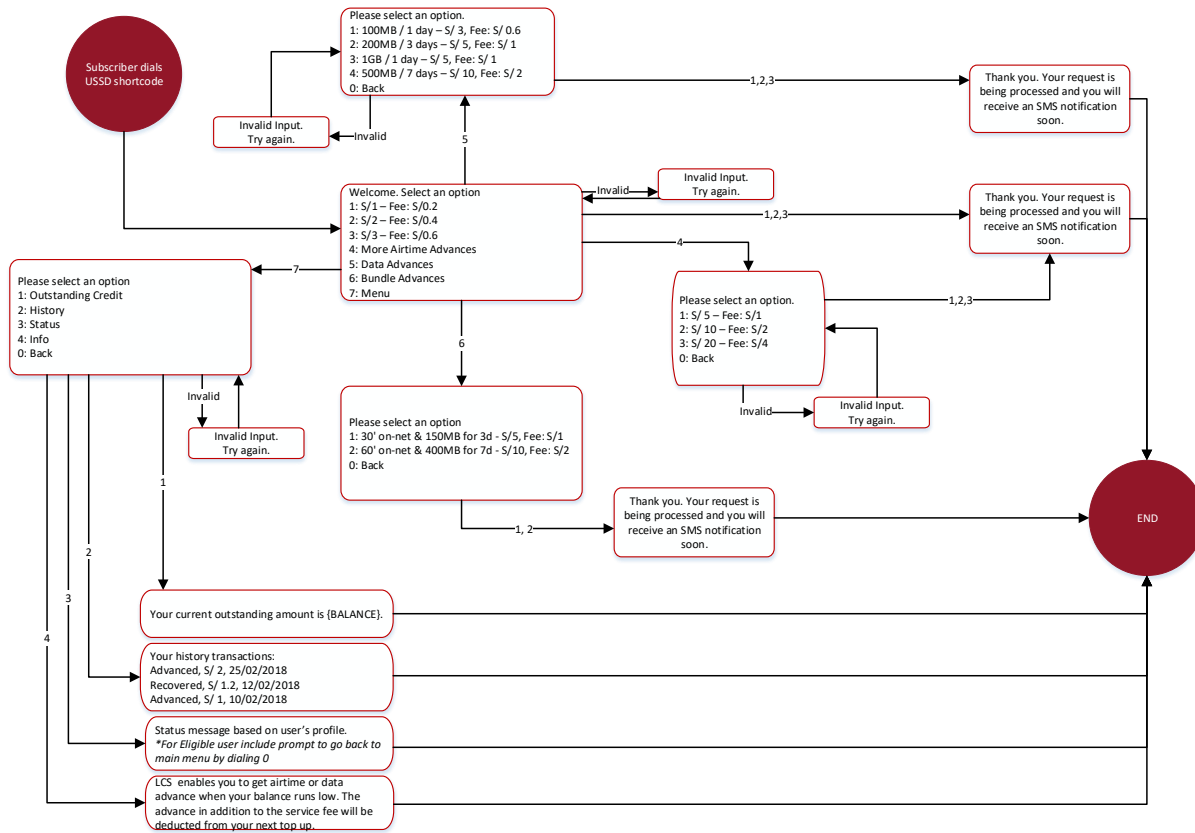
If a **non – qualified subscriber** dials the USSD short code, he/she will be notified that he/she is not qualified and he/she will not access any option.



If a **qualified subscriber**, who is not eligible for an advance (airtime/data/bundle) dials the USSD short code, he/she will not access the advance request option, but he/she can access the rest options.



If an **eligible subscriber** for an advance dials the USSD short code, he/she will access all the options. Subscribers can only access the denominations they are eligible for.



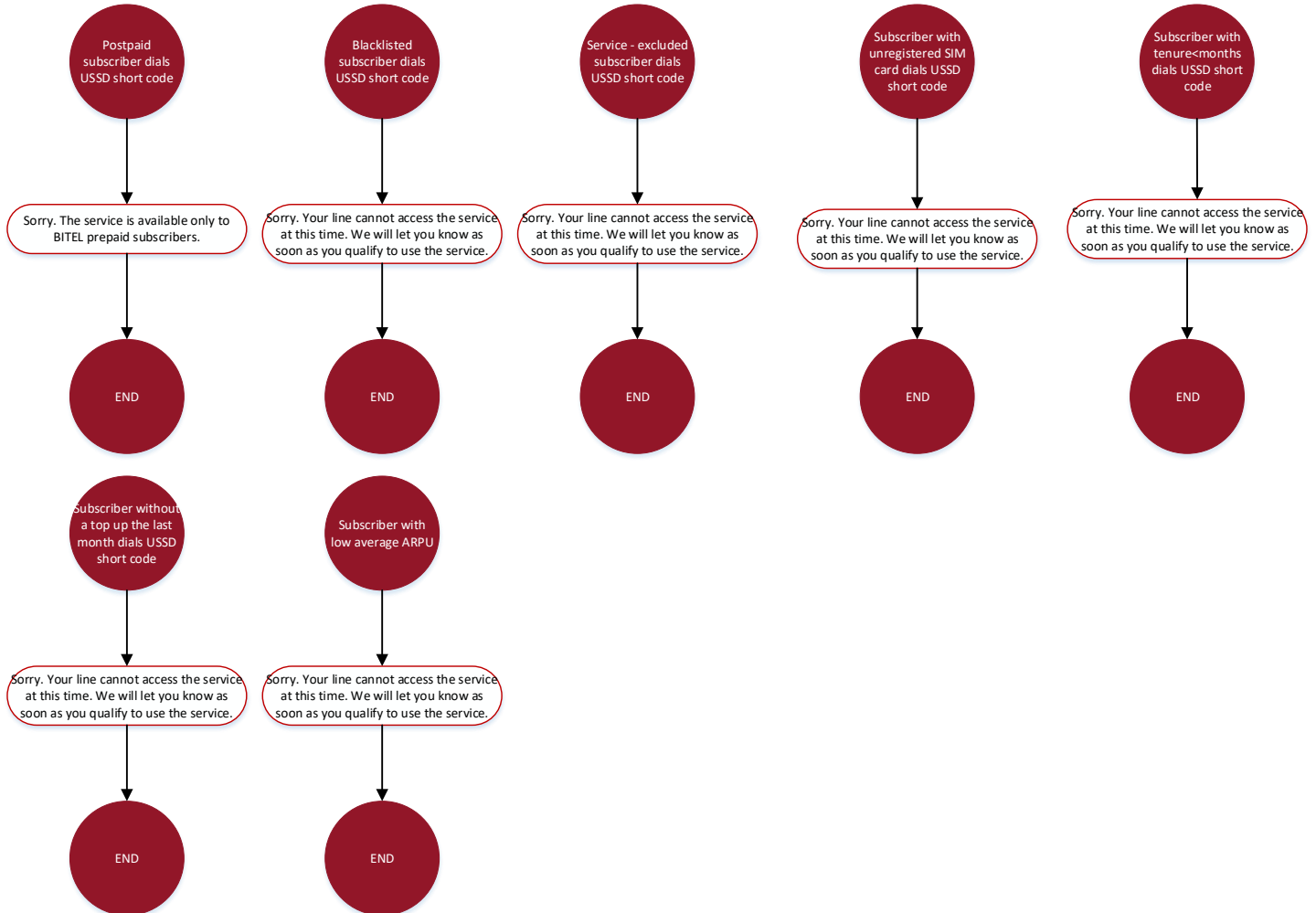
USSD EXTENSIONS

Extensions can be also supported so that subscribers can request directly a specific airtime, data or bundle advance by dialing the respective extension.

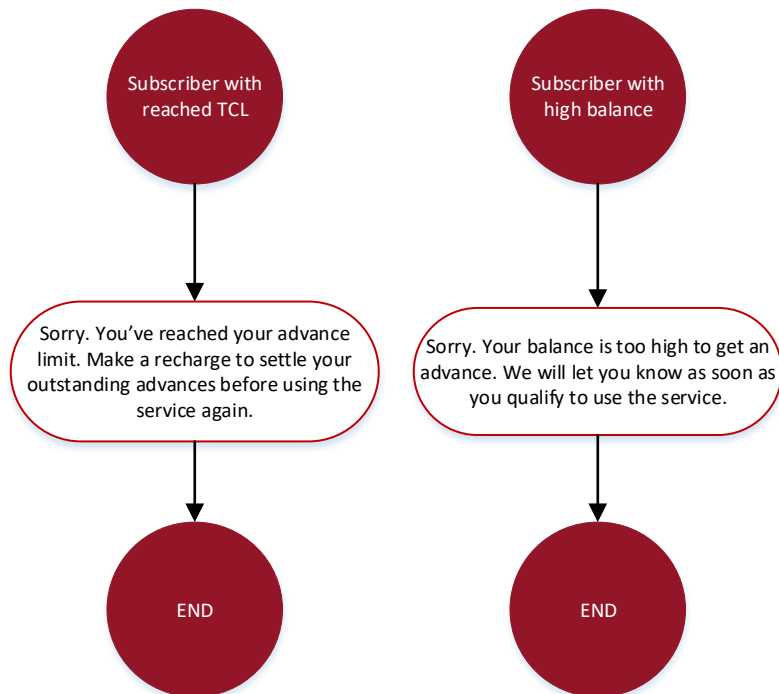
Extension	Command
Airtime Advance	
*152*1*1#	Request an airtime advance of S/ 1
*152*1*2#	Request an airtime advance of S/ 2
*152*1*3#	Request an airtime advance of S/ 3
*152*1*5#	Request an airtime advance of S/ 5
*152*1*10#	Request an airtime advance of S/ 10
*152*1*20#	Request an airtime advance of S/ 20
Data Advance	
*152*2*100#	Request a data advance of the PreMiMax3 Data Bundle
*152*2*200#	Request a data advance of the PreMiMax5 Data Bundle
*152*2*500#	Request a data advance of the PreMiMax10 Data Bundle
*152*2*1024#	Request a data advance of the Pre_MIB5 Data Bundle
Bundle Advance	
*152*3*30#	Request the BF5 Bundle – 30' on-net mins / 150MB for 3 days
*152*3*60#	Request the BF10 Bundle – 60' on-net mins / 400MB for 3 days

**When a user requests a higher denomination than one is eligible for, the system will notify the user that they're not eligible for the requested one and display the ones they are qualified for via USSD.*

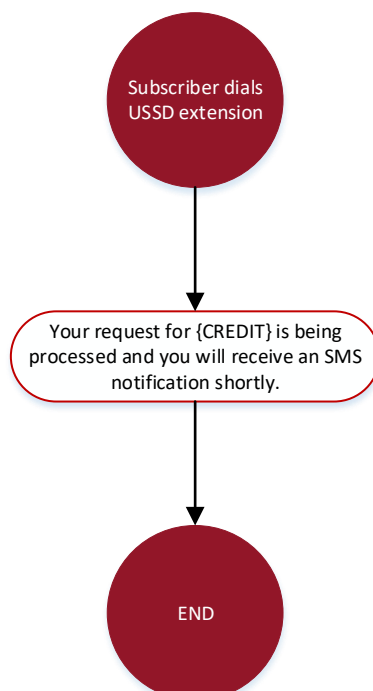
When a **non-qualified** subscriber dials a USSD extension, he/she will see the respective notification (indicative cases are listed below):



If a **non-eligible** subscriber dials the USSD extension, he/she will be notified accordingly.



If an **eligible** subscriber dials the USSD extension, they will receive an acknowledgement notification via SMS and as soon as the advance is provisioned (or not) an SMS notification informing them of the outcome.



2.2.2 INTERACTION

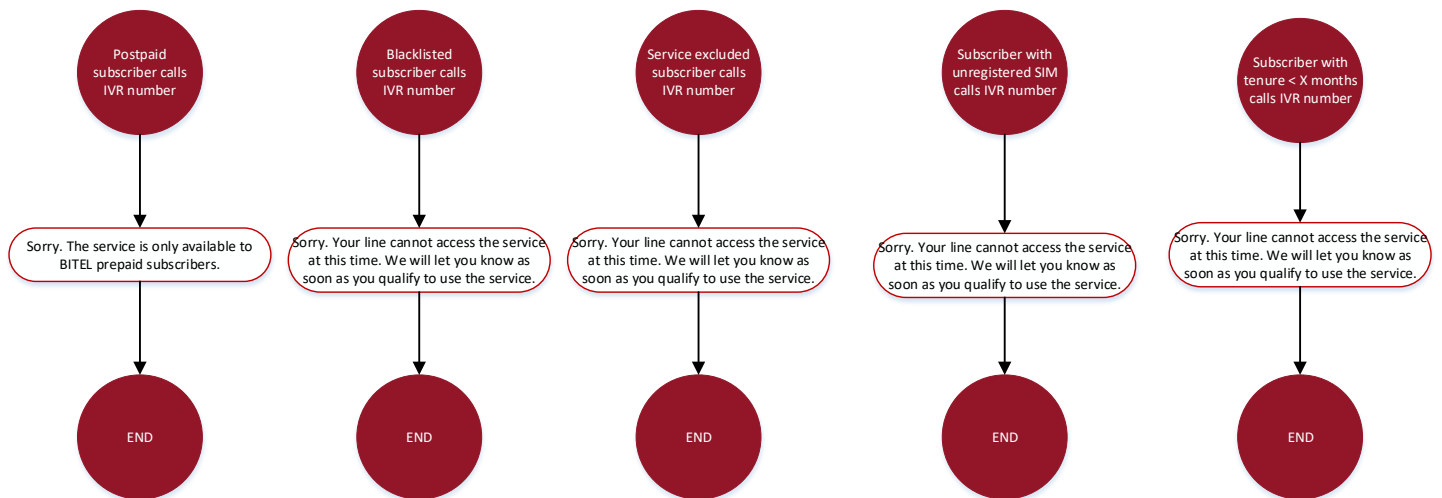
When the system receives a request for history, status or outstanding credit, the subsystem system of Message Delivery determines the correct message based on subscriber's profile. Indicative cases are listed below:

Functions	
HISTORY	
No transactions	<i>There isn't any recent transaction for your account.</i>
With transactions	<i>Your history transaction: Advanced, S/ 2, 25/02/2018 Recovered, S/ 1.2, 12/02/2018 Advanced, S/ 1, 10/02/2018</i>
STATUS	
Last recharge	<i>Sorry. Your line cannot access the service at this time. We will let you know as soon as you qualify to use the service.</i>
Low average recharge	<i>Sorry. Your line cannot access the service at this time. We will let you know as soon as you qualify to use the service.</i>
Up to TCL	<i>You have reached your total credit limit. Please recharge to settle the outstanding amount of {BALANCE} to be eligible again.</i>
Eligible	<i>You are eligible to get an advance. To go back and view your advance options press 0.</i>
CREDIT	
Zero Outstanding Credit Eligible	<i>Thank you. Please note that your current outstanding amount is zero. Dial *152# anytime to check your options.</i>
Zero Outstanding Credit Non - Eligible	<i>Thank you. Please note that your current outstanding amount is zero.</i>
Outstanding Credit – has reached TCL	<i>Thank you. Please note that your current outstanding amount is {BALANCE}. Please recharge to settle this and get qualified for the service again.</i>
Outstanding Credit – hasn't reached TCL	<i>Thank you. Please note that your current outstanding amount is {BALANCE}.</i>

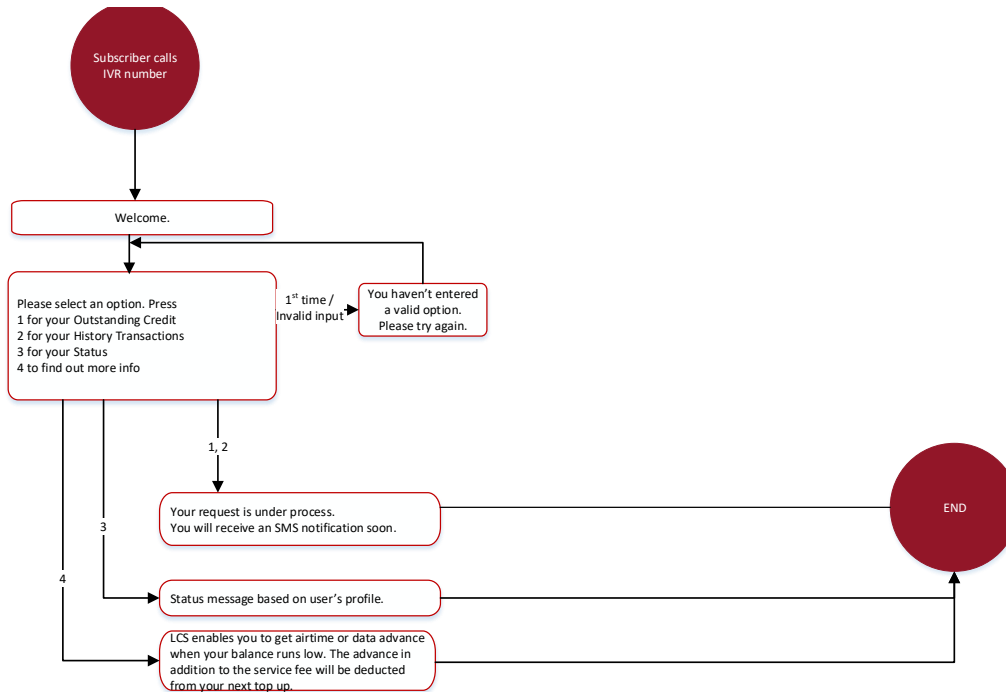
2.3 IVR CHANNEL

2.3.1 FLOWS

If a **non – qualified subscriber** calls the IVR number, he/she will be notified that he/she is not qualified and he/she will not access the rest menu options.

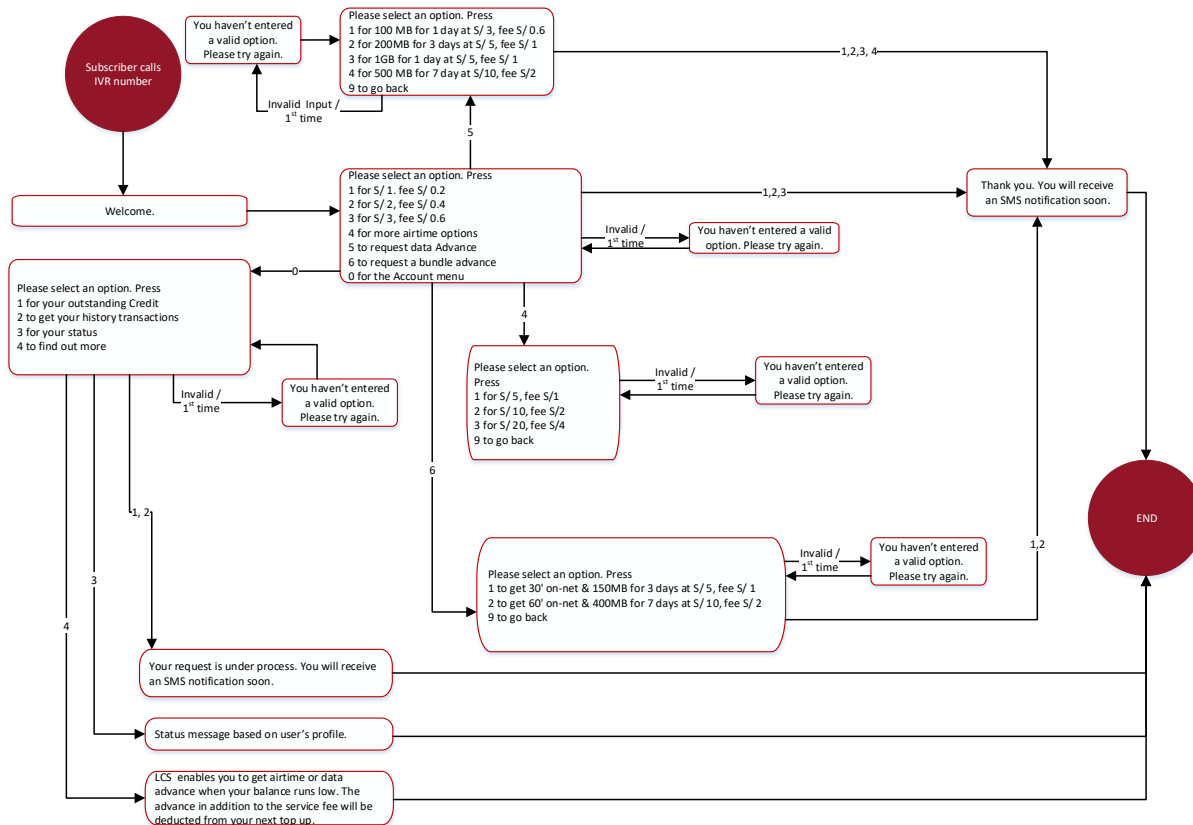


If a **qualified subscriber**, who are not eligible for an advance (airtime/data/bundle) calls the IVR number, he/she cannot access the advance request option, but he/she can access the rest options.



Note: The second time a user gives an invalid input or doesn't enter any input, he/she is notified, and the call is terminated.

If an **eligible subscriber** for an advance calls the IVR number, he/she will access all the options. Subscribers can only access the denominations they are eligible for. Denominations will be communicated from low to high.



Note: The second time a user gives an invalid input or doesn't enter any input, he/she is notified and the call is terminated.

2.3.2 INTERACTION

When the system receives a request for history, status or outstanding credit, the subsystem system of Message Delivery determines the correct message based on subscriber's profile. Indicative cases are listed below:

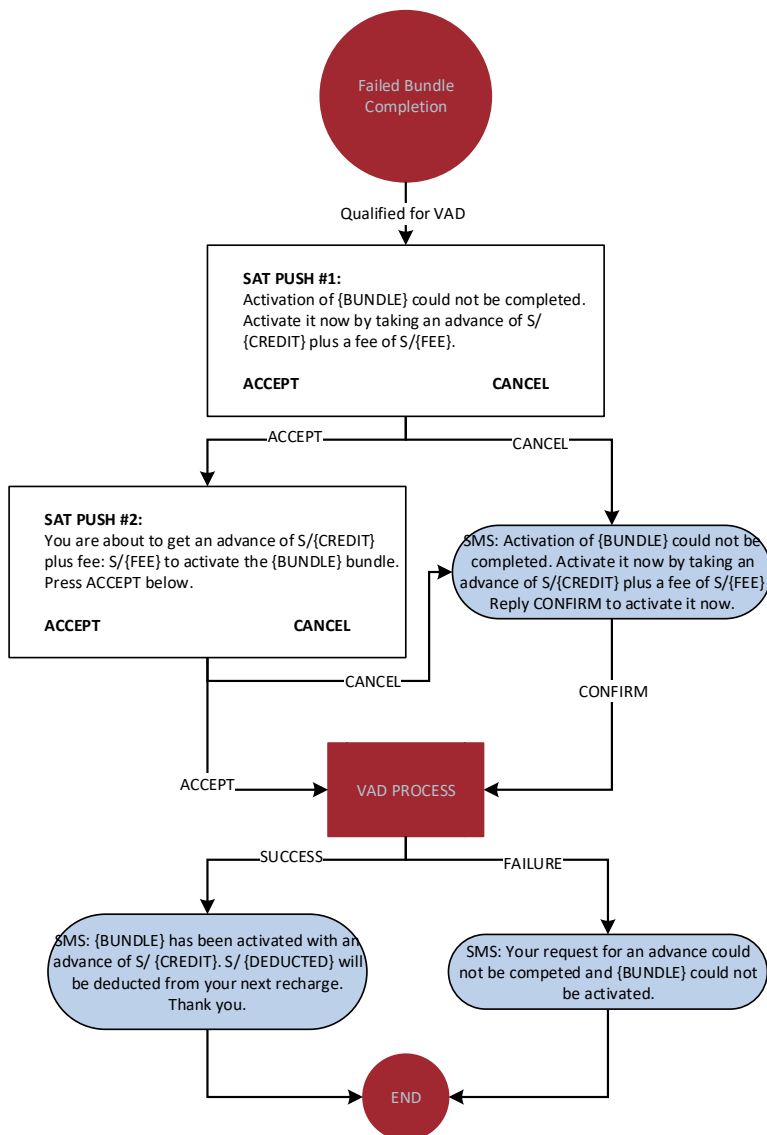
Functions	
HISTORY	
No transactions	<i>There isn't any recent transaction for your account.</i>
With transactions	<i>Your history transaction: Advanced, S/ 2, 25/02/2018 Recovered, S/ 1.2, 12/02/2018 Advanced, S/ 1, 10/02/2018</i>
STATUS	
Last recharge	<i>Sorry. Your line cannot access the service at this time. We will let you know as soon as you qualify to use the service.</i>
Low average ARPU	<i>Sorry. Your line cannot access the service at this time. We will let you know as soon as you qualify to use the service.</i>
Up to TCL	<i>You have reached your total credit limit. Please recharge to settle your current outstanding credit to be eligible again.</i>
Eligible for airtime	<i>You are eligible to get an airtime advance. You can call 152 to request extra credits anytime.</i>
Eligible for data	<i>You are eligible to get a data advance. You can call 152 to request extra data anytime.</i>
Eligible for bundles	<i>You are eligible to get a bundle advance. You can call 152 to request a bundle advance anytime.</i>
Eligible for both data & airtime	<i>You are eligible to get an advance. You can call 152 to request extra credits or extra data.</i>
CREDIT	
Zero Outstanding Credit Eligible	<i>Thank you. Please note that your current outstanding amount is zero. You can call 152 to request extra credits or data anytime.</i>
Zero Outstanding Credit Non - Eligible	<i>Thank you. Please note that your current outstanding amount is zero.</i>
Outstanding Credit – has reached TCL	<i>Thank you. Please note that your current outstanding amount is {BALANCE}. Please recharge to settle this and get qualified for the service again.</i>
Outstanding Credit – hasn't reached TCL	<i>Thank you. Please note that your current outstanding amount is {BALANCE}.</i>

2.4 FAILED BUNDLE COMPLETION

2.4.1 FEATURE OVERVIEW

LCS platform will receive triggers when Bundle purchases fail due to insufficient balance. A real-time check will be performed on user qualification and users who are Eligible will receive a SAT PUSH prompt to complete the Bundle activation via an LCS shortfall loan.

2.4.2 FLOW



In case of non-eligibility, the user will be receiving a SAT PUSH or SMS channel with their maximum credit limit as an option.

2.5 FAILED CALL ROUTING

2.5.1 FEATURE OVERVIEW

When a subscriber tries to initiate a call and they are out of airtime balance, they will be redirected to an IVR platform.

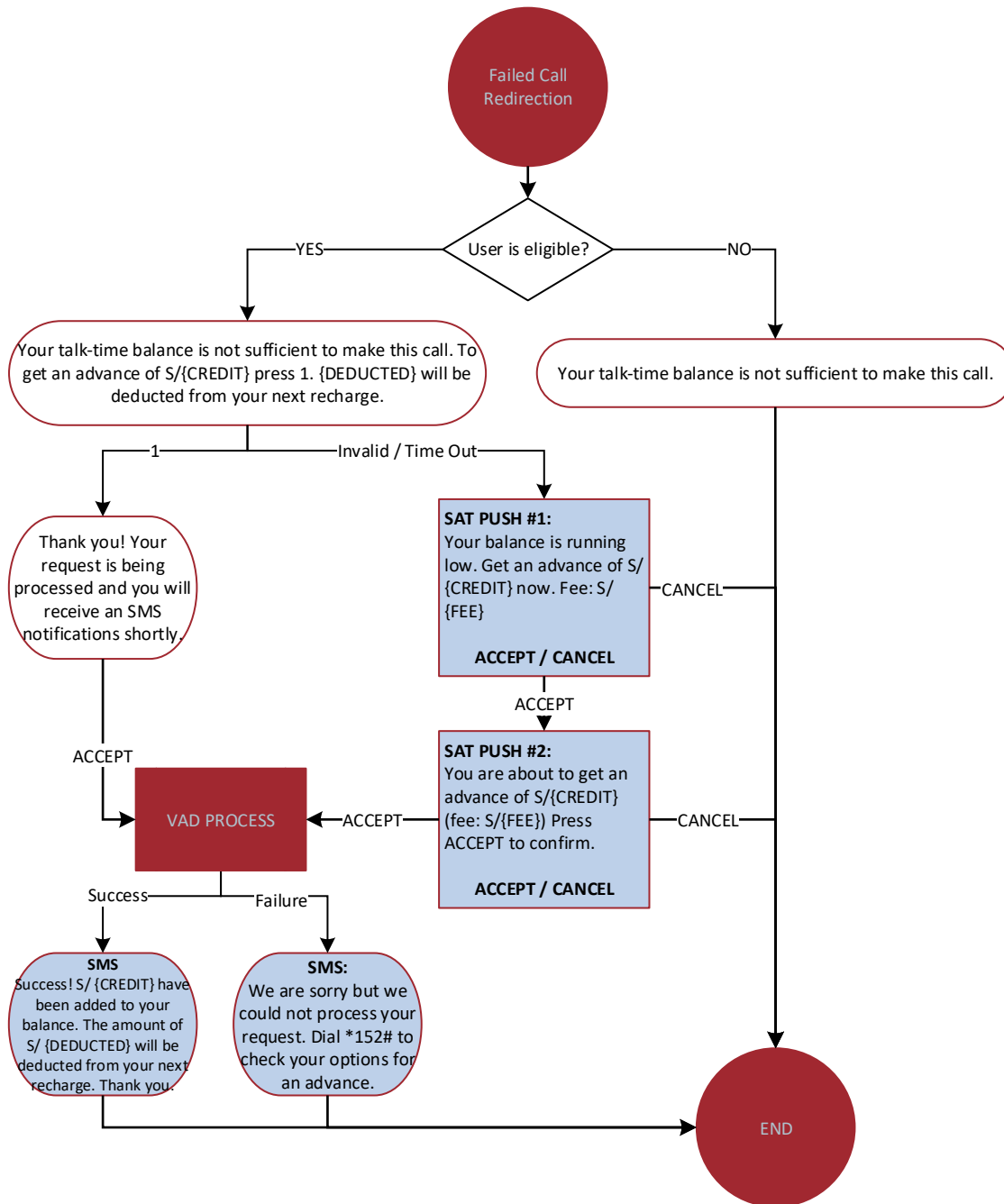
Non-eligible subscribers will be informed that have insufficient balance to make the call and the call will be terminated.

Eligible subscribers will be targeted and hear a CTA to get an airtime loan. Eligible subscribers will be offered a loan* to request immediately by pressing 1.

If the user enters requests the advance, the call will be terminated and the user will receive an SMS notifying him/her of the outcome (Success / Failure)

If the user doesn't enter a valid option or the request times out, the call will be terminated and a SAT PUSH message will be sent to the user.

2.5.2 FLOW



2.6 WEB CHANNEL

The platform will also support a static landing page where eligible users will be exposed to the description of the service and the relevant Terms and Conditions. The user will also be given the option to take a loan based on their credit limit. An example of such page can be seen below.



Loan Credit Service

[Concept](#)[Terms & Conditions](#)[FAQ](#)[Quick User Guide](#)

Borrow Balance when you needed it



Exclusive for Qualified Prepaid BITE! users

BITE! Loan Credit Service allows eligible prepaid customers to borrow a Balance when they run out

Who can use the BITE! Loan Credit Service?

- SIM must be prepaid
- SIM must be registered
- Customer's main account balance must be below S/ 0

Are you eligible to Borrow Airtime?

Enter your MISDN here

Your credit limit is S/ 5, please select an option:

BORROW BALANCE

S/ 5

S/ 2

S/ 3

S/ 1

BORROW DATA

2000 MB

1000 MB

500 MB

250 MB

BORROW MIXED BUNDLE

PreMax 10

PreMax 5

PreMax 3

PreMax 1

3 MARKETING ACTIVITIES

3.1 CHANNELS

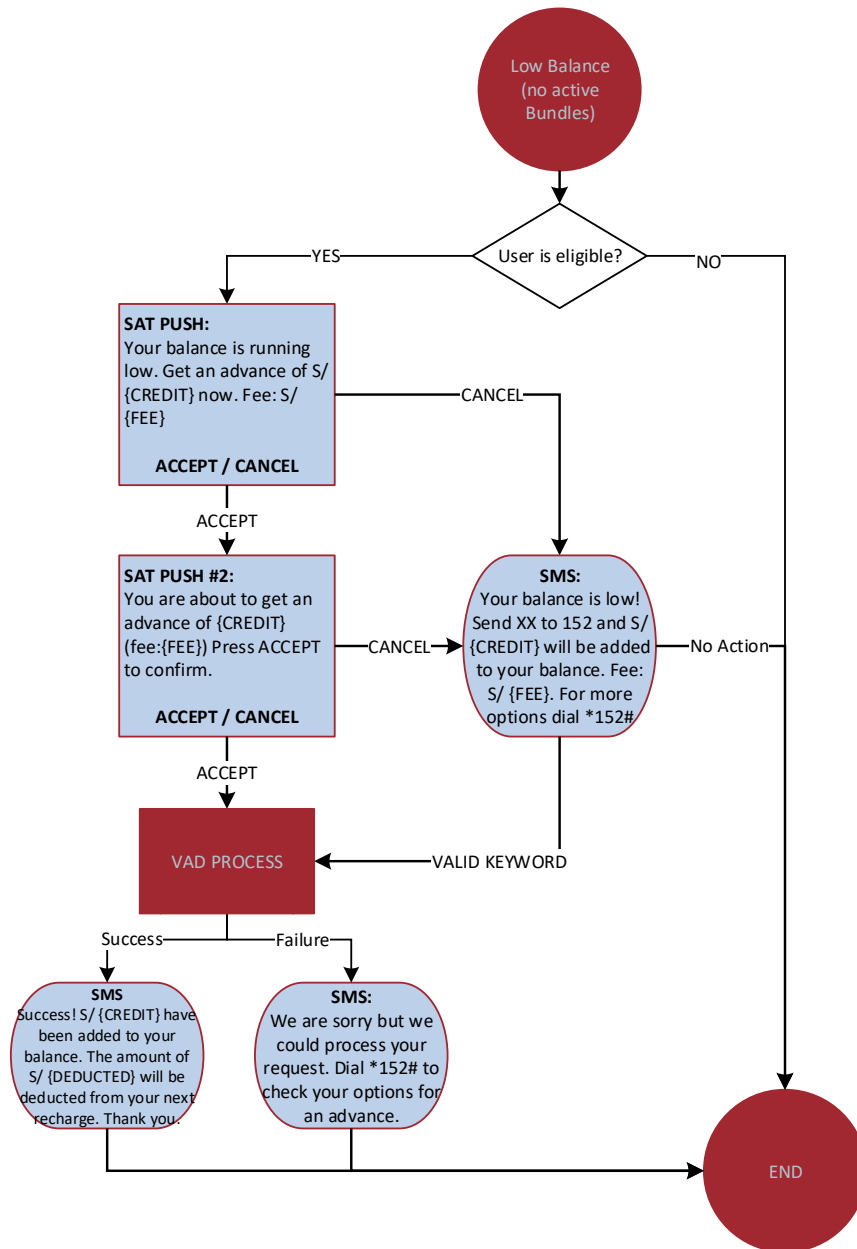
The service shall be marketed through all the available channels **SMS, push USSD, OBD calls** and **Web landing pages**.

The marketing activities can be **scheduled** (informative broadcast activities to qualified database) or **triggered** by specific events so as to notify subscribers when they are in need of an advance. All the notifications should follow the agreed contact rules and bulking restrictions (such as black hours, blacklisted users).

3.2 REAL – TIME & TRIGGERED ACTIVITIES

3.2.1 LOW BALANCE CAMPAIGNS

Low balance campaigns are automatically initiated when the subscriber's balance reaches the predefined threshold and has no active Bundle or other promotions. **SAT Push** will be the primary channel for LBNs with SMS will be supplementary. VAD platform will be notified for LBNs via CDRs so the process will have a 5-minute delay.



3.2.2 Zero Data Landing Page

If the subscriber is on a data session and runs out of data, the browser is redirected to a landing page where they will have the option to select to get a data advance. First landing page will be handled by Bitel and will include a link to a CVAS page that will display the advance options to the user.



3.3 SCHEDULED ACTIVITIES

The service is also marketed through scheduled notifications that target the qualified database on predefined dates and time slots.

All notifications (scheduled & triggered) follow the global **contact rules**:

- Subscribers should not receive any message during the black hours.
- Opted out subscribers should not receive any notification.
- Agreed contact rules.

Various content (messages & prompts) will be applied to test the performance and come up with the optimum communication combinations (channel – content – CTA).

4 RECOVERIES

4.1 RECOVERY NOTIFICATIONS

As soon as the Bitel platform receives a recharge event, it checks the subscriber's status. If the subscriber has an outstanding credit, the platform deducts the outstanding. If the balance is not sufficient, the platform recovers the maximum available balance. The remainder will be deducted upon users' next recharge. The message delivery subsystem determines the correct message that the subscriber should receive. Use cases include:

- LCS has successfully debited a subscriber and deducted the whole outstanding balance;
- LCS has partially debited a subscriber and deducted the maximum available amount;
- LCS has successfully debited a subscriber and deducted the remainder amount;

Notification will be handled by Bitel

The VAD platform will update the subscribers balance upon receiving the respective CDR.