

Reach the top recruiters instantly

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# Now, dial M for money

## Bharti To Become First Indian Telco To Offer Mobile Money Transfer



### POINT OF PURCHASE

The cashier issues a message to the back-end with the number of the buyer and the amount he has to pay. The server verifies the vendor.



### THE M FACTOR

An SMS is then sent to the buyer's phone. To validate the purchase, the buyer has to enter his unique 4-digit password and then send 'Yes'



### DELIVERY REPORT

The confirmation is then sent to the ticket counter and a ticket is issued. The entire process takes a minute.

Joji Thomas Philip  
NEW DELHI

INDIA'S largest mobile service provider Bharti Airtel is all set to unveil the mobile money transfer services in India. The company will launch host of value-added services, primarily related to M-commerce applications. These include the platform that allows both its prepaid and postpaid users to link their credit card, debit card or bank accounts to their mobile connection. (This facility has already been thrown open to its pre-paid users and Bharti subscriber can use this facility to top up or pay the bill of other cellular users also). Also on the cards is an extension of these M-commerce applications to allow customers pay their utility bills and also pay for their railway tickets and hotel rooms via their handsets.

The announcements, which will be made shortly, will make Bharti the first operator in the country to offer such services.

Earlier this year, the Reserve Bank of India had given the nod to Bharti and SBI to launch the project in the country as 'not-for-profit companies' under Section 25 of the Companies Act. Mobile money transfer, when introduced, is set to revolutionise the industry as it holds a slew of advantages when compared to the traditional method—from lower transaction costs to ease of use to coupled with the fact that India has more 200 million mobile subscribers. Millions of migrant workers within India and expatriate workers of Indian origin globally will gain from the service—India is

the biggest recipient of overseas remittances in the world and accounts for around 10% of the world market. For instance, as per the World Bank estimates, Indian expatriates remitted over \$22 billion in 2005.

Bharti Airtel and IBM are also working together to create the 'Mobile Wallet' that will turn your mobile phone into a credit card and also offer you a host of other services, including that of a navigator device for lo-

cation-based services such as accessing maps, information, and directions. Mobile Wallet has been pioneered by Japan's NTT-DoCoMo and is gaining popularity there. Wallet phones are used as pre-paid electronic cash, as membership cards for clubs and other loyalty programmes, to buy tickets (movie, rail and air) and also to buy products from vending machines.

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## Bharti targets African telcos for Pre-TUPS

AFTER successfully deploying its prepaid solutions with telcos in India, Bangladesh and some European countries, Bharti Telesoft, one of the leading players in the mobile value-added services (VAS) space, is now targeting service providers in Africa, reports **Joji Thomas Philip** from **New Delhi**. The company is going all out to woo African operators to use its Pre-TUPS—the prepaid top-up solution—that has already boosted subscriber growth with leading operators globally. PreTUPS is a solution that replaces scratch cards and equipped intermediaries in the prepaid value chain with a multilingual SIM-based menu (STK) to perform role-based functions to distribute airtime.

The company has already installed its PreTUPS solutions in countries such as

Botswana, Cameroon, Egypt, Ivory Coast, Madagascar and Senegal. Explaining the logic behind betting big on Africa, Bharti Telesoft's CMO and Director EMEA, Ambar Sur said: "Over 95% of the total African market runs on a prepaid system. Prepaid subscriptions in 2007 were as high as over 22 million. There is remarkable growth in the prepaid market in Africa—this is expanding twice as fast as that of Asia."

The prepaid solution, which is used, by Vodafone, Airtel and Idea in India allows retailers use their phone menu to replenish a subscriber's account over the air while distributors are able to check the retailer balance, withdrawal limits, and invoices from the handset. In addition, the solution provides the facility to transfer talk time.