inomial

Smile

**Automatic Accounts Receivable
and Subscription Management**

Automatic Accounts Receivable™ is a real-time, zero-touch solution for receivables, collections, commission and debtor policy management.

Introduction

Smile Automatic Accounts Receivable (AAR™) is a general purpose, fully-featured accounts receivable system providing real-time management of debtors, payments, service subscriptions, and commission earners.

AAR is available in a variety of configurations suitable for all businesses from SMEs to carriers.

The Smile™ Billing Suite incorporates the Smile AAR system, Smile Analytics, the BigRating high performance rating engine, and the Federadius RADIUS server for ISPs. Smile Billing Suite provides operators and CSRs with a 360° view of each customer through billing, helpdesk and subscription management views.

Accounts

Automatic account management for large numbers of users. Smile manages the invoices, payments and adjustments for millions of accounts. For subscription based businesses, Smile allows a practically unlimited number of subscriptions for each account. Charges can be raised at any time, either manually, automatically or via the API; invoices can be raised immediately, or deferred until the end of the billing cycle. Subscription billing is provided by our BigRating engine.

Smile provides automatic bulk invoice production, reminder notices, payment notices and statements, delivered by email, snail mail or SMS hyperlink.

API

Integrate Smile with your existing billing and IT environment using our API. Smile's extensive standards-based API allows it to be integrated into environments with existing rating engines, policy enforcement, ordering and provisioning frameworks, and any source of billing data - including Inomial's own BigRating engine.

Smile provides real-time information about account status changes via our extensive and well-documented messaging API, while allowing updates and providing real-time data on request using a traditional SOAP interface. In addition to the event and interactive API, Smile provides a complete public SQL schema for customers wishing to build their own reports.

Collections & Reminders

Reduce debtor days through automation. Smile automatically sends reminders by email, snail mail or SMS on a predetermined schedule, before and after the payment is due; customers can be segmented by payment terms, with each set of payment terms independently configured for the type and duration of reminders (for example, corporate vs residential). All communication with customers can be fully customised.

Pre-default management actions include warning notices, network actions, outbound calling, business workflows, and automatic referral to debt collection agencies.

Policy Management

Improve collections performance through automatic service restriction. Smile can be integrated into third party service delivery platforms including PSTN, data, Pay TV, Cloud Service Providers (including IaaS, PaaS and SaaS), or any other platform via our extensive API. The optional Federadius RADIUS server is an out-of-the-box RADIUS service which can perform policy management via RFC standards (DM and CoA) to connected RADIUS data services.

These integrations allow Smile to apply real-time policy management upon customer default events. Common scenarios include speed limiting and walled gardens for data, national call barring for telephony, and on-screen messages and channel blocking for pay TV - all applied automatically and hands-off.

Automatic Billing

Accurate, zero-touch, real-time usage and automatic recurring billing. The integrated BigRating engine is a high performance processing engine for Big Data. It is well suited to telco, video-on-demand, and cloud service providers. BigRating provides a platform to generate real-time usage and recurring billing, policy management, usage alerts, analytics and revenue assurance for any kind of bulk event data.

BigRating is seamlessly integrated into Smile to provide fully automatic, zero-touch event rating and recurring billing, including advanced pro-rata features and business rule definitions which let you put full control of a subscription into the hands of end-users. See our BigRating brochure to learn more.

Automatic Payment Management

Secure, least cost card processing with automatic retry. Smile provides advanced bulk payment management tools including automatic retries for failed payments, support for both credit cards and direct debit, online and batch modes, multiple gateway providers, end-user payment notifications,

extensive failure detection and exception reporting, fault workflows, card number tokenisation, and much more. Upon payment of an overdue account, any debt collection actions taken against that account (such as service restriction, walled gardens or shaping) are automatically released - in real time - providing the customer with immediate restoration of the affected services.

Our optional, PCI-DSS compliant card storage gateway is an independent cloud based application, providing a high level of security for customers wishing to store credit card numbers, and allowing our customers the freedom to change credit card providers on a least cost basis, while eliminating gateway provider lock-in.

Bundling and Roll-ups

Automatic multi-play discounts. Provide bundling and multi-play discounts to customers through automatic bundling discounts, available using Smile's invoice roll-up mechanism. Roll-ups allow multiple items for different subscriptions to be transparently billed as a single "bundle" subscription. Bundling of subscription charge is performed automatically as part of the invoicing process; the process is completely hands-off and requires no additional operator input for an account with participating subscriptions.

Contracts & Plan Management

Automatic management of long term contracts. Smile provides sophisticated contract management configuration which includes automatic pro-rata early termination charge calculations, end-user self-service plan change profiles, up and downgrade rules, and much more. Self-service customers who sign a contract for a particular plan will be allowed to upgrade to any higher plan at any time, but will not be permitted to downgrade below the level of their original plan; upgrades, including new charges, are processed immediately, while downgrades are typically actioned automatically at the end of the customer's current billing cycle.
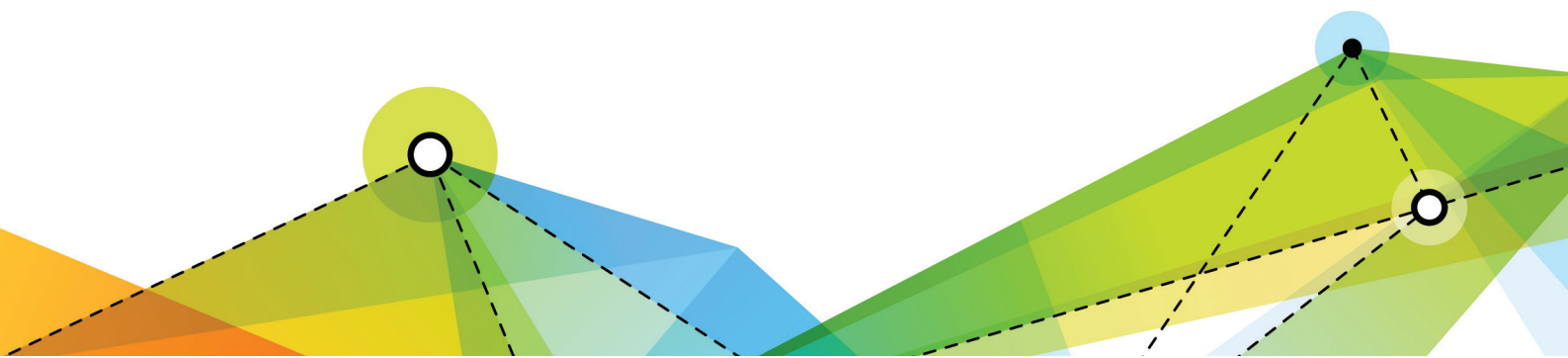
Ordering & Provisioning

Sophisticated ordering forms and API. Smile includes a sophisticated ordering and provisioning system which enables you to create bespoke order forms and onboarding workflows. Workflows can be integrated with external inventory and fulfilment systems to provide complete automation of the onboarding process for new customers; progress notifications can be sent to customers in real time as the service order is configured and deployed.

Smile's ordering and workflow interfaces are API driven, enabling the creation of custom self-service signup portals for any kind of service.

Commission Management

Extend your channel with safe, automatic commissions. Agents selling your services can be paid automatic leading and/or trailing commissions. Leading commissions are typically a fixed bounty per sale, while trailing commissions are typically a percentage of revenue.

An important feature of Smile's commission management system is that no commission is ever raised until payment for the associated invoice is received. Where a partial credit is applied to an invoice, only a partial commission will be paid to the commission earner. Smile also supports claw-back invoices (debits) if a payment is reversed for any reason.

Smile automatically generates statements for commission earners, typically on a monthly basis, and provides detailed commission tracking data on a per-agent basis.

Ticketing & Workflows

Resolve customer problems with a 360° view. Smile provides extensive helpdesk functionality including the ability to create workflows based on incoming tickets. CSRs can create tickets, or tickets can be created automatically from any number of inbound POP or IMAP mailboxes. Smile can send automatic receipt acknowledgement emails when raising a ticket. Tickets can be allocated to groups (queues) or individuals. CSRs can add comments, files and even timesheets to tickets; and ticket statistics and reports are available from Smile analytics.

Discounts

Reward valuable customers. Smile can automatically apply discounts on a per-account and per-subscription basis. Multiple discount categories can be performed, and discounts can differ between product categories on a single invoice. For example, a discount can be offered on recurring charges but not on overage charges.

Analytics

Understand your business. Smile provides near-real-time analytics for sales, debtor ageing, bank reconciliation, customer churn, and more than 70 other reports, charts and views. In addition, Smile provides a complete, documented SQL schema for customers wishing to develop their own reports.

Smile Editions

Smile is available in two editions:

Smile Pro: our cloud based software service including Smile AAR, BigRating and Federadius;

Smile Enterprise: an on-premise solution tailored to your IT environment.

Related Products

BigRating: our advanced real time event billing engine.

Federadius: distributed fault tolerant RADIUS authentication, accounting and policy enforcement engine for carriers.

Flow Control: distributed NetFlow and SNMP polling and data aggregation for carriers.