Case Study
Mobile Bill Payment in Nepal

As mobile phone markets worldwide reach a new age of maturity, operators are in search of forward-thinking solutions which exceed their subscribers' expectations.

This approach has been central to the collaboration between eServGlobal and Nepal Telecom, the largest mobile network operator in Nepal, with over 6 million subscribers.

eServGlobal has been working with Nepal Telecom since 2008, building on initial requirements for recharge technology to progressively enrich the service offering in line with the demands of their subscriber base.

Like many rapidly growing economies in the emerging world, Nepal is overwhelmingly a prepaid mobile market. In 2011, 96% of Nepal Telecom customers were prepaid users. The operator was searching for a simple and effective method to encourage postpaid bill payment.

Through its mobile money platform, eServGlobal proposed a solution which aimed to convert subscribers from prepaid to postpaid subscription, while simultaneously increasing both customer retention and ARPU. The mBill Payment solution was launched in 2012.

Previously, Nepal Telecom had been using traditional bill payment counters, incurring high capex and opex and resulting in a small number of actual counters. Customers were forced to travel to nearest counter, sometimes quite long distances, and queue to pay their postpaid bills.

The bill payment facility implemented by eServGlobal means that every one of the 15,000 existing recharge point-of-sale agents could process postpaid bill payment and person-to-person airtime transfers without the need for any software on their phone.

"The results achieved within just a few months have far exceeded our expectations. The expertise and dedication of the eServGlobal team has produced a sophisticated solution which is now a core element of our offering."
Vishnu Kasaju, Director MSD, Nepal Telecom

eServGlobal's solution generated remarkable results from the first months of operation.

The dramatic expansion in accessibility for customers has resulted in improved customer satisfaction, high rates of on time bill payments and increased demand for postpaid subscription. eServGlobal's solution is carrying out over 67,000 transactions per busy hour.

Nepal Telecom chose eServGlobal's technology for this project because they required a recharge management system which could unify all types of recharge for their prepaid services while simultaneously connecting to different IN systems.

eServGlobal's technology is network agnostic and can easily interwork with any IN. The platform has field proven references with key players in the industry and is capable of flexibly managing hundreds of thousands of agents.

As the mobile money landscape evolves and deployments mature, mobile financial services will continue to spread, building on successful services such as airtime transfer and bill payment to extend to advanced mobile financial services such as micro finance, insurance, savings and loans.

eServGlobal's technology is positioned at the center of this coming trend in mobile financial services. As emerging markets continue to shift away from cash and towards the use of electronically stored and transferred funds, eServGlobal's extensive market experience in holding customer balances positions the company to take advantage of existing mobile infrastructure to deliver mobile money services that are faster, cheaper and easier to use than the current alternatives.

eServGlobal's mobile money and recharge suite manages approximately € 3.5 billion in transactions per year, adapting to differing needs in emerging and developed markets.

eServGlobal is at the forefront of the burgeoning mobile financial services market, with an ecosystem of partners which enable end-to-end mobile financial services for both emerging and developed markets.

Nepal Telecom mBill Payments
Users and payments

The solution was rapidly adopted by users in the first months.

Objectives

- Reduce bill collection period

- Reduce capex and opex

- Unify all types of prepaid recharge

- Improve customer satisfaction

- Increase customer retention

- Increase operator ARPU