eServGlobal

Telco Access Channels

For developing effective user experiences that drive service uptake

Offer a seamless user experience across any device or portal

Useable services through adaptive interfaces

A service can be offered on a range of access channels, with some more suited to certain end-users than others. PayMobile offers a unified end-user experience across all access channels including IVR, USSD, SMS, USSD menu browsing and smartphone apps.

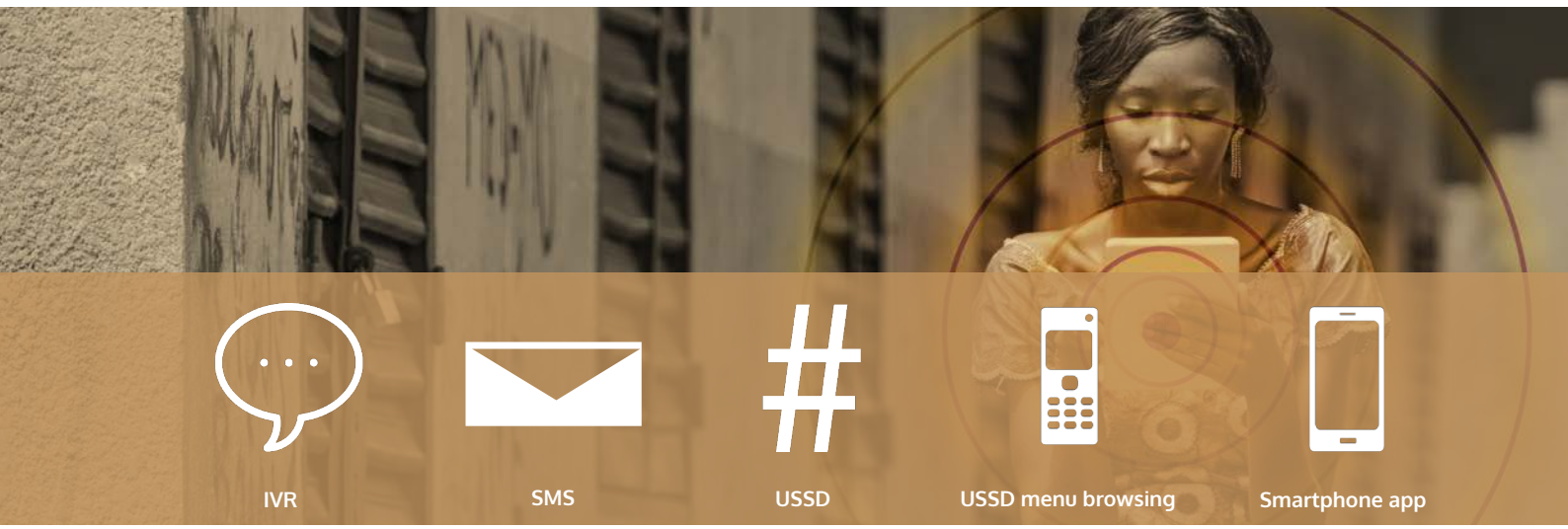
Understanding which channel to offer a service is key to successful uptake. In some market feature phones dominate. As feature phones accommodate only basic features, service interfaces intended for this segment must be adapted to limited handset capabilities.

For those in markets where there is higher smartphone adoption, providers can offer services with more complex capabilities, such as QR code and NFC. Providers can also benefit from the promotion of new services through integration with social network apps.

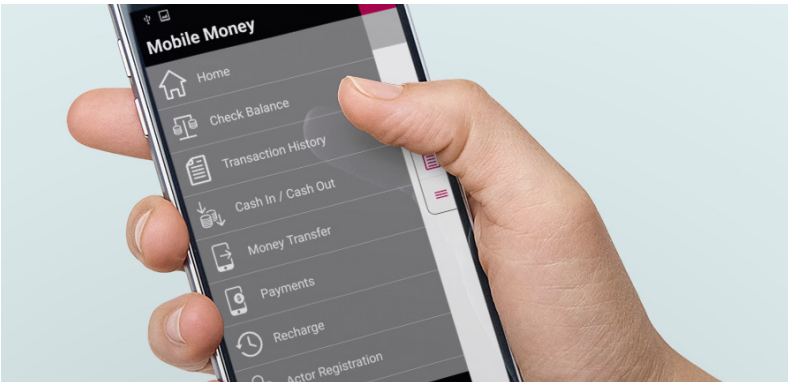
Effectively engaging low-literacy population segments is a key challenge for some markets. Designing apps to cater for limited literacy skills can address this challenge. Globally, 758 million youths and adults cannot read or write (UNESCO). Access channels which offer graphical information displays such as smartphone apps, or channels which offer auditory instruction such as IVR, are more suited to these users, rather than text heavy communication such as SMS.

Add customised access channels

In addition to existing channels, service providers can connect any custom channel to the PayMobile platform. By integrating the service with kiosks or ATMs for example, a provider can extend their mobile money infrastructure. End-users benefit from the homogeneous service flows presented by other channels, while providers can build additional services using eServGlobal's API farm.



Smartphones are increasing in ubiquity in developing markets resulting from reduced handset prices. By 2020 there will be 5.8 billion smartphones globally, up from 2.6 billion.



Smartphone app

Easy-to-use, adaptive, and convenient, smartphones are becoming one of the most important channels for users to interact with a mobile service. They provide both an opportunity to improve the user experience and promote new features. Smartphones can also overcome potential literacy or cultural problems by simplifying the app interface and promoting intuitive design.

"Smartphone interfaces not only have the chance to make basic transactions simpler, they can potentially address a host of other barriers. For instance, services can be presented more transparently, listing fees and costs as transactions happen. Videos or graphics can explain services and their risks more clearly than text only. Customers register for new services quickly - perhaps even self-registering without the costly need to fill in paper forms or visit a branch or agent."

- CGAP, 2016

Interactive Voice Response Solution (IVR)

IVR offers simple voice-based user navigation including voice announcement, prompt and record audio, inbound and outbound calls establishment with call transfer, and collecting user information through touch tone. All features easily support multiple languages, serving international markets abroad and multilingual customers at home.

IVR caters to users who prefer auditory instruction. To extend their services to the wider population providers can leverage this well established access channel with minimal usability concerns.

SMS and USSD

These access channels are well suited to feature phones, and provide mobile marketing opportunities or basic data services such as the 'check balance' function. The process is fast. The end-user sends a message to receive a reply with the requested information. As the USSD channels require users to enter number sequences through the handset buttons, this channel is often well adopted by mobile money agents who are familiar with the interface and the codes.

USSD Menu Browsing

The graphical interface of USSD menu browsing eliminates the need for cumbersome USSD code sequences, instead enabling the navigation of services with image displays for guidance. USSD menu browsing also allows more in-depth user interactivity. End users initiate dialogue with the platform to access information, which responds via a menu interface with instruction for further navigation.

Using a Service Creation Environment (SCE) included in the platform, providers can develop an appropriate navigation logic for their service. This tool offers an intuitive drag-and-drop interface that enables rapid design and creation of applications. It contains a library of elements that can be dropped into services and configured to meet specific application requirements, which automatically manage USSD menu browsing constraints for the developer such as pagination for multiple choice answers. With total independence to develop their app as desired, providers can avoid the process of making change requests with the technology provider.