

Tap into new revenue opportunities

Leverage Calling Card Solutions for your Business



Calling cards continue to be a lucrative business opportunity with more than \$2.5 billion of sales in the United States in 2010. Popular among travelers, students, truck drivers, international callers, and those simply looking to save money on long distance calls, calling cards reach a demographic that is making nearly 40 billion minutes of calls each year.

Why calling cards are important

For consumers, the benefits of using calling cards are compelling. The primary driver is cost savings, as the right calling card can save up to 90% and more over the cost of standard direct dialing or collect calling. In addition, calling cards offer a simplified process with no monthly bills and no detailed statements to worry about.

For businesses, calling cards are an important budgeting tool that restricts employees to pre-paid spending amounts. Great for sales teams, field service personnel, and frequent travelers, calling cards offer low-cost convenience and simplified reporting.

Getting started with a calling card program

Intera Group, Inc. provides calling card services through strategic relationships we have formed in the telecommunications industry. With representation in over 65 countries, our partners are global leaders that focus on delivering specialized and unique casual use calling products and services using a proven processing methodology that is based on knowledge, experience, and analytics.

Through the Intera partner network, clients have access to a fully managed risk identification and fraud analysis service that supports all commercial Credit Card transactions in real-time. Each transaction includes real-time authorization and a customized risk assessment strategy that is monitored and reviewed on a daily basis to ensure our clients benefit from maximum calling volumes with the lowest risk. The process leverages an enriched integration of best of class analytical, screening, and rules based technologies to perform the screening services.

The combination of real-time, near real-time, and batch processes is utilized to maintain a low chargeback level with the purpose of avoiding chargebacks and card association fees and fines, as well as the loss of billing privileges. Real-time risk analysis is performed during a pre-authorization phase designed to identify fraud-prone transactions prior to connecting a call. Near real-time processes make use of

additional proprietary algorithms that further analyze call transactions to prevent future fraudulent transactions from occurring on the network. The end result is simple: produce more billable revenue.

Intera collect call and credit card billing advantages

The extensive processing network that Intera uses results in significant benefits to our clients:

- Reduced processing costs due to a high-volume transaction processing environment
- Enhanced services designed specifically to support higher margin international calling services
- Leveraged access to credit card associations to manage rules and processing regulations
- Multiple banking relationships with worldwide transaction processing capabilities
- Proven experience, knowledge and techniques to support international calling services

Benefits from the Intera credit card alliance

Intera and our partners handle collect, credit cards, calling card, and/or third party long distance telephone calls. Through a state-of-the-art infrastructure, live and automated operator assistance capabilities, switching equipment, and networking circuitry and facilities, end users can complete high volumes of calls of the highest quality available. Multilingual operator support is provided in over 26 languages and uses only experienced operators who are trained to manage the communication requirements for any type of international traveller. Intera partner operators handle an average of 35,000 calls and worldwide enquiries every day.

Intera offers call processing billing options that include collect/reverse calling to USA, Canada, UK, Germany, and Japan. In addition, we offer credit card billing for all major credit card providers including Visa, MasterCard (Maestro), American Express, JCB, Diners, Discover, as well as a host of different debit cards.

A unique capability provided by Intera and its partners is a sophisticated calling system that automatically predicts the specialized language needs of a caller by analyzing the originating, terminating, and billing number in the event that specialized prompting or language support is needed. This feature has proven to



increase call completions to and from international locations by at least 35%.

Why work with Intera

Intera has partnered with the largest processor of credit call services in the world and can provide seamless credit call solutions for its clients. Because call processing functionality and billing risk is the responsibility of Intera and our partners, our clients benefit from a risk-free revenue stream created by a successful calling card program. Here are some other great reasons to work with Intera:

- **Calls set up times are reduced dramatically.** Only one call is needed to our platform instead of the current two calls needed to complete end user dialed calls. The faster call set up time and end user interaction with the platform results in fewer abandoned calls
- **Live attendant call processing card.** Calls that do not pass our fraud control and validation process will be routed to a live operator. These operators are specially trained to assist the caller with explanations as to why the automated card swipe call failed, and they offer to process the call via a different card or billing method. Approximately 25% of call attempts and 25% of billed transactions are processed via a live attendant, demonstrating the importance of this capability.
- **Multilingual live operators.** Intera partner operators are capable of processing calls in most European and Asian Languages. This brings greater consumer satisfaction by way of a much higher quality end user experience.
- **Significant collect and credit call experience.** Intera has partnered the most experienced credit card calling provider in the telecom industry that is a fully vetted and trusted partner of the largest telecom operators around the globe.