



ATUL CHOPRA

EXCLUSIVE INTERVIEW WITH ATUL CHOPRA, CHIEF EXECUTIVE OFFICER, LIFETREE CONVERGENCE LTD.

On Lifetree Convergence Ltd.

Lifetree Convergence Ltd. is a global software developer offering advanced billing and messaging solutions for telcos, utilities, and financial institutions. The company is headquartered in New Delhi with its software development centers located in New Delhi and Bangalore. Lifetree operates in

markets across Asia-Pacific, Middle East, Europe, and Africa.

The company's flagship product is the master billing system *@Billity*, which caters to the convergent telcos. A web based system, *@Billity* offers end-to-end functionality with its own self-care and electronic billing module. Other products include *ZipBill*—an elegant enhanced EBPP application; *MDX+*—a wireless messaging solution; *ZipRate*—a rules based rating and revenue sharing product; *ZipCare*—a web-enabled self-care solution; *SmartAgent*—a channel management and sales-force automation solution; *connect@billity*—interconnect billing; and *@billity SN*—service node based pre-paid system.

On the customer base in the Indian and the global market.

Some of our global customers include Sunday Communications (HongKong), Shell Mobile (HongKong), Mashreq Bank (UAE), Madacom (Madagascar), Blu SpA (now known as Telecom Italia Mobile), DST Sdn. Bhd. (Brunei), Starcomm (Nigeria), TAIB (Brunei), SBI Life Insurance (India), and Al-Jazeera (Saudi Arabia).

In India, Lifetree provides solutions to Spice in Karnataka and Punjab circle, Reliance Infocomm, Hutch, AirTel, The Times of India, Old Mutual Kotak Mahindra, and SBI Cradiff.

On the company's performance in 2003.

The year 2003 was good for the company. We released the version 3.0 of *@ Billity*, which is a convergent billing solution, in 2003; registered a win against 18 different global vendors; and realized maximum sales in the entire African subcontinent. At present, we are working on six installations—four in the African subcontinent and two in the Asia-Pacific region. In terms of development, the company is working on convergence of prepaid and post-paid services, and plans to come up with a single common front-end for both.

On the concept of convergence in billing solutions.

The concept of convergence describes the way technology is moving. The idea behind convergence is to optimize the business process, so that the service time is minimized. For instance, in case of call centers, the executives should be able to answer multiple queries and not just one. Thus, the front-end provided to the executives should be a complete solution integrating all the existing services. There should be one window for all the services. It would be embarrassing if a customer asks

for account information of pre-paid services and the executive is forced to direct him to a separate counter for pre-paid service information. The issues here are often ticklish when business processes are concerned, since these can be interrelated. For instance, one could talk of cross services discount. There could be services A and B and a customer could wish to know whether or not he could avail himself of a discount in B if he is already using A. Similarly, there could be another situation when one could ask whether or not he would be deprived of service B if he discontinues using A. All such issues can be readily handled, depending on the quality of the system that is being used. Essentially, you have to generate a single bill for all the services through a highly efficient billing solution. However, every concept, including convergence, is driven by regulations; therefore regulations should be facilitating. The buzzword today could be TCO (total cost of ownership), which includes not only the cost of software but also hardware. The more you make use of model "pay as you grow" or "spend as you grow", the better it is. TCO is also the USP of our company vis-à-vis our competitors. The next buzzword is outsourcing, since an operator is different from an IT company. Any operator would have to outsource activities like billing, rather than focus on its in-house development.

On current trends in the billing solutions market.

There are two types of markets for billing solutions in India. One is the replacement market, which involves transition from the legacy system to the ongoing one. The second market is where a new operator rolls out its GSM services or IP-based services. Both the markets co-exist. Lifetree does not focus on the domestic market. As for the international billing trends, the emphasis is essentially on convergence. Today, an operator does not want to restrict himself to a single service. Obviously, he looks for a platform that could support multiple services. For instance, he may adopt GSM today, add broadband services tomorrow, and bring in CDMA day after tomorrow. In case he is already providing one service, the operator will need a platform that is adaptable and flexible enough to incorporate the other services as well. At the same time, the operator looks for modularity, which implies that whenever required, additional features can be incorporated on to the existing system as parts or modules.

Besides these, there are two trends of usage—one is that of traditional usage or best-of-breed technologies (for example an eCRM package) and the other is use of completely integrated solution, which is more like a mini enterprise resource planning (ERP) solution, where all components of the platform are in same solution. Depending on what type of solution is required, there are Tier 1, Tier 2 and Tier 3 categories. Tier 1 is based on best-of-breed technologies, while Tier 2 and 3 are completely integrated solutions.

Lifetree provides complete composite solutions for all the tiers, often integrating the third party aspects as and when required, whether it is data warehousing or CRM. ■