



# Airtime credit service launched in Malawi

Net1 Mobile Solutions (N1MS) and Supa Pesa has expanded its Advance Airtime African footprint with the launch of TeleKom Networks Malawi ("TNM") airtime credit service, Pasavute.



Pasavute, which means 'No worries' in Chichewa, allows subscribers of TNM to purchase airtime in advance and pay the face value of the airtime voucher at a later stage. A subscriber can purchase one airtime voucher at a time and is charged a service fee per airtime voucher purchased.

TNM chief commercial officer, Charles Kamoto says: "Pasavute has been designed to provide flexibility and convenience to TNM's prepaid customers whenever and wherever they run out of money for talk time. We believe in ensuring that our customers are taken care of, and that is why we have brought them Pasavute, giving our customers access to airtime when and where they need it most."

The service is available via the USSD and SMS channels provided by TNM, and both channels are free services to the customer. The TNM subscriber is only charged a service fee when purchasing an airtime loan.

## Key feature

"A key feature of the service is the pre-qualification and scoring engine which allows TNM to evaluate whether a customer qualifies for a loan or not", says Philip Belamant, managing director of Net1 Mobile Solutions. To calculate the risk profile and advance airtime value that a subscriber will qualify for, the Advance Airtime Server (AAS) system analyses and processes subscriber historical usage data to generate a qualifying score. "A subscriber will only be provided with a loan that they can afford based on previous usage patterns", Belamant adds.

"The service N1MS is providing is built around a double opt-in, so we ensure that the customer first selects and then confirms their purchase with all costs provided up front. We believe this is a strong differentiator for our service, as we don't want subscribers borrowing airtime credit which they cannot afford to repay. This puts unnecessary financial pressure on both customers and on the mobile network," says Belamant.

## How it works:

- A customer can purchase an airtime credit by dialling \*600# from their TNM Malawi mobile phone.
- A customer is then presented with the airtime loans which they have qualified to receive.
- The customer will only be able to purchase a loan that they qualify for, based on their historical airtime usage.
- For each loan purchased a fixed service fee is charged.
- When the customer tops-up with new airtime again the service will deduct their outstanding loan amount from the airtime amount.

N1MS partnered with Supa Pesa, an African mobile marketing and VAS company, to make this product a successful reality.

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