

# DATA CLEARING & FINANCIAL SETTLEMENT

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PROVIDING THE TRUSTED PROCESSES YOU NEED,  
TO DELIVER YOUR CLEARING & SETTLEMENT REQUIREMENTS



## DATA CLEARING EFFICIENCY

Tata Communications' Data Clearing Services offer a secure, reliable way to process roaming CDRs. With our data clearing and settlement services you can:

- Achieve operational excellence with minimum effort
- Comply with relevant GSMA standards
- Gain insights into your roaming business, through integrated reporting and analytic tools
- Launch new roaming services - with support for VoLTE, 5G and M2M services with BCE
- Enjoy easy implementation and inter-operator tariff (IOT) checking, for a smooth management process
- Improve your cash flow and protect your revenue through flexible validation, repair rules, reduced disputes and open IOT issues
- Reduce revenue leakage - using an auto-repair function that corrects common TAP errors, along with IOT and exchange rate checks and repairs.

## PROCESS ROAMING DATA FASTER AND ENHANCE YOUR REVENUE POTENTIAL

Roaming clearing processes are complex, so cost-efficiency and scale become key. You need a partner that can process increasing volumes of data quickly and securely.

Tata Communications' Data Clearing Service has the capacity to validate, verify, convert and process TAP files - and handle the corresponding RAP process for rejected records. We ensure advanced data authentication through:

- Validation of TAP files, according to GSMA TADIG specifications
- Additional validation, business rules to protect operator revenue
- Configurable, automatic error correction for many validation rules
- Full support of RAP process in accordance with TD.32

## SIMPLIFY INTERCONNECTION

Complementing our portfolio of roaming solutions, our Data Clearing Services are the efficient, fast route to exchanging billing information between mobile network operators. We provide TAP creation from switch or mediation records and support a range of complex IOT models - from IOTs in different currencies to retail-driven, IMSI-based IOTs. You can apply bilaterally agreed IOTs without the time and billing constraints. You can quickly configure segmented and promotional retail roaming packages for flexible integration with retail billing systems.

### KEY FEATURES

- Clearing service operated in full compliance with industry requirements
- Business-oriented validation approach with built-in repair functionality
- Alert functionality when file processing or traffic anomalies occur
- Accurate and flexible IOT check service - in accordance with AA.14 IOT or IOT discount agreements
- File conversion between all TAP versions, national roaming implementations and customised billing solutions
- Value-added services including rating solutions for wholesale and retail roaming

For more information, visit us at [www.tatacommunications.com](http://www.tatacommunications.com).

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## FINANCIAL CLEARING EFFICIENCY

Our Financial Clearing and Settlement services provide transparency at every stage of the settlement process. Using our online portal, you can view the status of every transaction, for the information you need to generate accurate reports and financial analysis.

- Improve cashflow with a simplified process that helps reduce the number of disputes and Inter Operator Tariff (IOT) issues
- Reduce revenue leakage with a fully automated system that can auto-repair common TAP errors, and check and fix exchange rate issues
- Easily manage IOTs including approving or rejecting invoices, credit/debit notes and payments
- Improve efficiency with any changes to roaming agreements and tariff information fully synchronised between data and financial platforms
- Gain assurance on currency costs with true visibility of the currency spread involved in any transaction.

## ONE DATABASE FOR SEAMLESS CONTROL

It's hard to manage roaming clearing and settlement cycles when there is a lack of transparency between the clearing house and your organisations' processes. Without a complete view of roaming transactions, finance and accounting professionals find it impossible to compile and report up-to-date financial results. This is why Tata Communications' Financial Clearing & Settlement Service is such a valuable solution.

## ONE DATABASE, ONE VIEW, FULL VISIBILITY

Available as part of our portfolio of roaming services, financial clearing and settlement offers a secure and reliable way to exchange billing information between mobile network operators. You get a clear, actionable view of every stage of the clearing and settlement cycle, including those actions carried out by the clearing house. Most significantly, it uses one database across both data clearing and financial clearing, so any changes to roaming agreements or tariff information are always synchronised between both platforms.

## USER PORTAL

Our secure portal gives you an unfettered view of bank statements, payments, debt chasing records and more. Besides client invoices and discrepancies, you can also approve, hold and perform cross-cycle netting. This allows you to optimise your payments between operators, balancing receipts and payments over time.

### FEATURES

- **Invoice generation**  
Advanced RAP handling.
- **Invoice collection and reconciliation**  
Manage discrepancies such as missing invoices or credit/debit notes.
- **Clearing**  
Cross-period and operator group netting.
- **Billing & Charging Evolution (BCE)**  
Supporting new 5G and M2M use cases.
- **Settlement**  
Automatically approves payments, within specified limits.
- **Multi-currency funding**  
Operates a transparent foreign exchange process.
- **Cash allocation**  
Partial allocations and deductions, plus defined thresholds for discrepancies.

## NEAR REAL-TIME ROAMING DATA EXCHANGE - NRTRDE

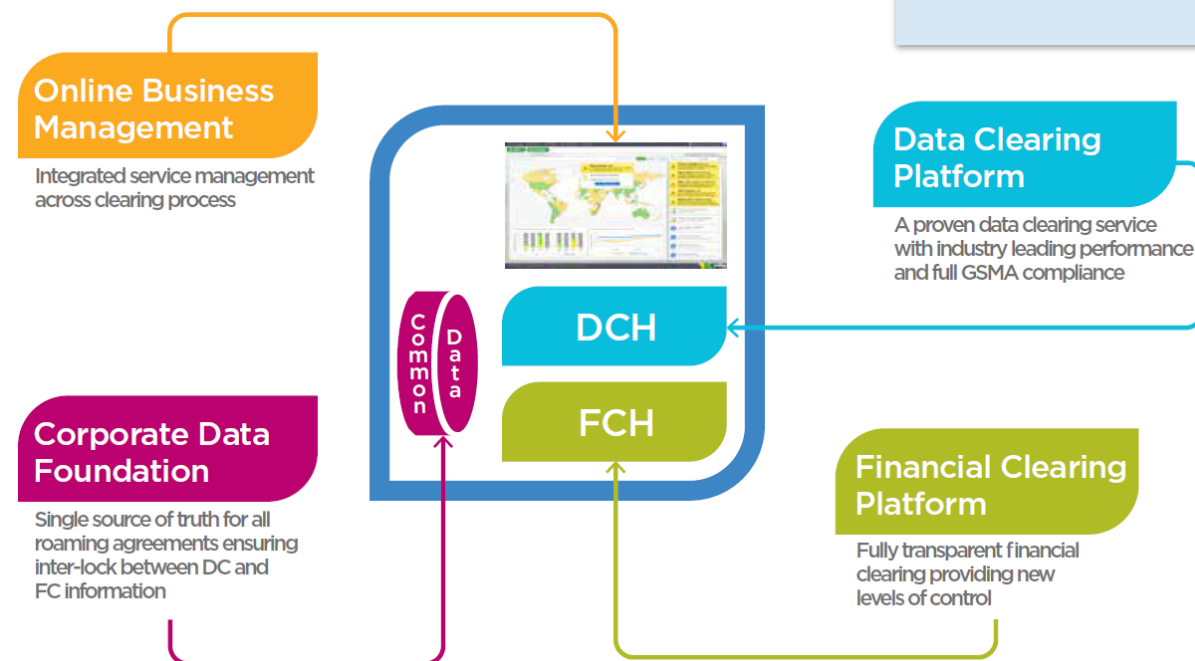
As roaming fraud becomes increasingly sophisticated, mobile network operators must find new ways to stay one step ahead. And with liability lying with the home operator, it is financially imperative that mobile network operators identify and react to fraudulent activity quickly. Tata Communications' NRTRDE solution can deliver roaming information to operators within 4 hours. Fully compliant with GSMA standards, and with additional new fraud prevention capabilities, Tata Communications provides the sophisticated protection your business needs.

### GLOBAL REACH - OPTIMAL PROTECTION

Tata Communications' NRTRDE hub provides global reach to all NRTRDE-compliant operators. Using standardised, documented processes, our NRTRDE file flow monitoring automatically detects and escalates any fraudulent activity. Going beyond GSMA requirements, we've developed a suite of fraud protection tools to provide real-time fraud protection - combining NRTRDE with signalling information, premium number database, call blocking and subscriber profile barring.

### NRTRDE FEATURES

- Full compliance with GSMA PRD FF.18 and PRD TD.35
- Flexible input formats for easy implementation of NRTRDE
- Integration with TAP creation for a streamlined process - we create and exchange NRTRDE files within minutes, in parallel with TAP file creation
- Extensive reporting and tracking, with TD.35 and additional reporting, including online IMSI and CDR look-up
- Fraud detection within minutes of NRTRDE receipt
- NRTRDE file splitting to support dual IMSI and MVNO traffic
- Rating of both outbound and inbound records, using full IOT or retail home rate
- File editor for NRTRDE, TAP and RAP



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## About Tata Communications

Tata Communications is a leading global digital infrastructure provider that powers today's fast growing digital economy.

The company's customers represent 300 of the Fortune 500 whose digital transformation journeys are enabled by its portfolio of integrated, globally managed services that deliver local customer experiences. Through its network, cloud, mobility, Internet of Things (IoT), collaboration and security services, Tata Communications carries around 30% of the world's internet routes and connects businesses to 60% of the world's cloud giants and 4 out of 5 mobile subscribers.

The company's capabilities are underpinned by its global network. It is the world's largest wholly owned subsea fibre backbone and a Tier-1 IP network with connectivity to more than 240 countries and territories.

Tata Communications Limited is listed on the Bombay Stock Exchange and the National Stock Exchange of India and is present in over 200 countries and territories around the world.

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