mobiquity® **Wallet**

THE SMARTER WAY TO PAY,
ONE DIGITAL WALLET TO
TRANSFORM YOUR PAYMENT
EXPERIENCE EVERY TIME

All for One, One for All

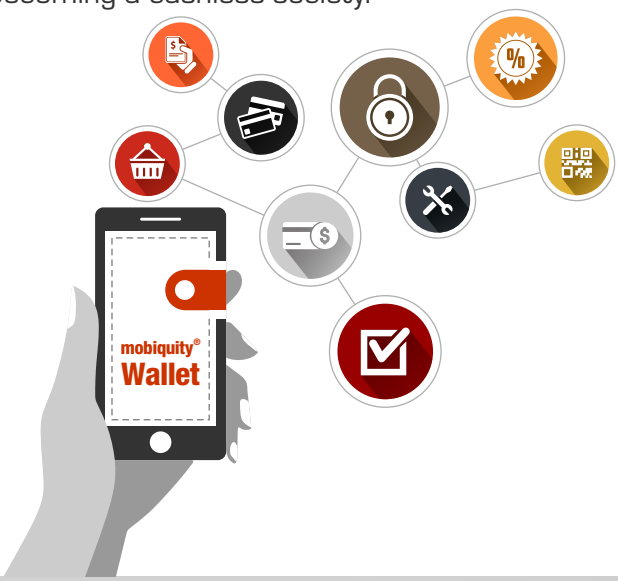
Mahindra COMVIVA

ALL FOR ONE, ONE FOR ALL

Mobile Wallets have slowly but surely started to trickle their way into the hearts of the customers and taken on consumer psyche in quick time. Most of us do not want to stow our bulky wallets in our pockets anymore. We dream of being able to pick our phone and keys and thus have everything we need for the day. Mobile wallet issuers need to ensure that their offering encompasses a wide variety of features and make transactions using wallets secure. Wallets definitely provide a start of a march towards becoming a cashless society.

Mahindra Comviva's mobiquity® Wallet arms wallet issuers with the right tools to ensure that they are geared up to meet the challenges of the ever-evolving mobile wallet landscape. With over a decade of experience in mobile payments, mobiquity® Wallet represents the pinnacle of mobile payments with the right mix of innovation, technology and business acumen, thus providing flexible, secure and efficient platform to run a highly scalable mobile wallet platform.

mobiquity® Wallet provides consumers with a cohesive pre-payment, payment and post-payment experience through the use of technology. Be it NFC-based payments, QR Codes, BLE, GeoFencing and Biometrics, mobiquity® Wallet helps intelligently converge technology with consumer experience to enhance the overall purchase experience.



Pre-payment

- Biometric login
- Store and digitize debit, credit, loyalty, gift cards, and bank accounts
- Stored value account
- Offers and coupons
- Referral incentives
- Link social handles

Payment

- Tap and pay
- Send and receive money to wallet users and others
- Utility bill payments
- In app purchases and checkout
- Open loop virtual prepaid cards
- Proximity payments

Post–payment

- Invoices and usage statements
- Set reminders and favourites
- Post to social accounts

mobiquity® Wallet can help you offer an unparalleled digital experience for your consumers

- Payment acceptance across online and offline partners
- Send money to any mobile number, email id and social handles
- Promote your service with referrals and offers
- Faster payments through tap and pay at store (VDEP and MDES supported)
- Merchant checkout through MasterPass

CONSUMER ENGAGEMENT AND INCREASED PRESENCE IN THE ECOSYSTEM

Today's users are looking for an enhanced shopping experience with loyalty integration, offers redemption and payments options across channels. A winning wallet ecosystem potentially stands to benefit aggregators of merchants, marketing firms and merchants. The wallet reflects to the consumer's expectation when it comes to mobile commerce and payments with clear value propositions.

To meet specific market requirements, mobiquity® Wallet has two logical offerings, which are part of this all-encompassing mobile wallet platform.

mobiquity® Wallet Tap

- Compliant with payWave and PayPass
- SDK certified for functional and security compliance
- Offers in-house tokenization platform (EmvCo Compliant)
- Can integrate into VTS, mDES or any other tokenization system
- Innovation hybrid HCE offers higher degree of security
- Smart tokens for peer to peer payments, ATM cash-outs, or pay merchant on mobile

mobiquity® Wallet

mobiquity® Wallet Pay

- In-built prepaid account management system
- Offer your wallet to a wider audience – cash in from any card
- Walk with the millennials
  - Split bills with friends
  - Recharge your account
  - Send money to any mobile number and email id
  - Post to social handles
  - Pay utility bills, insurance premiums
- Consumer gratification
  - Earn rewards
  - Contextual marketing via location detection (BLE & Geofence)
  - Mobile couponing

DIVERSE SOLUTIONS TO MEET ALL CONSUMER NEEDS

Consumer Lifecycle Management

- Comprehensive registration types
- Comprehensive status management
- Group based service enablement for consumers

Instrument Lifecycle Management

- Loyalty cards / Coupons
- Self linking of bank accounts and cards
- Tokenization for Tap n Pay
- Stored value accounts
- Open loop cards against stored value accounts

Payment and Transaction Management

- Proximity payments
- Remote payments and bill payments
- Checkout using MasterPass
- Tariff management

Transfers and Social Payments

- Social registration and login
- Send/receive from social handle
- Recommendations from social media accounts
- Post to social accounts from wallet

Value Adds

- Reward loyal customers
- Favorites
- Reminders
- Service enablement basis source of funds
- Referral incentives and disbursals
- Invoices and Monthly statements

Security

- PCI DSS ready
- Lost device handling
- Device security
- Fraud management

SOLUTION AT WORK

Mahindra Comviva is helping banks to take contactless payments to the next level by enabling them to launch mobile phone-based contactless payments. A testimony to this is the HCE-based contactless mobile payments service launched by ICICI Bank for its 'Pockets' mobile wallet users.

- Powered South Asia's first HCE based mobile proximity payment for a leading bank
- Builds one to one consumer engagement with contextual and personalized promotions
- Drives consumer retention and repeat business through social commerce and loyalty rewards
- Enables hyper-local commerce with location based services
- Acquire new customers through prepaid solutions
- Pre-integrated with geo management, social sites and RNS
- Leverages new age technologies like NFC – HCE, BLE, QR codes and Biometrics
- Supports proximity and remote purchases
- Offers a white-labeled solution with easy customization
- Mitigates fraud risks with comprehensive security features
- Compliant with MasterPass, PayPass and PayWave
- Out of the box support for scheme tokenization
- Adoption of Apple SiriKit to extend P2P transfers using Siri
- Chatbot to ease the on boarding process for new users

FOLLOW US ON

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