



## Enabling mobile payments in the MENA region

Telecom Review had a talk with **Patrick Allainguillaume**, global market unit head, Mahindra Comviva, who highlighted one of the fastest growing trends in the MENA region which is mobile payment. He talked about some of the company's latest solutions and activities in that area and in other fields.

**W** here does Mahindra Comviva see the biggest potential for growth and why?

With over 10 years of presence in MENA region, Mahindra Comviva has gained extensive market expertise and know-how, which it now exploits to provide a differentiated portfolio

**Mahindra  
COMVIVA**

of offerings across the MENA region. Mahindra Comviva is not only being considered as a technology partner but also becoming a business partner to major operators and banks in the region.

Today, Mahindra Comviva is considered one of the leaders in the MENA region, serving over 55 telecom operators across 21 countries. We have deployed over 20 solutions in the MENA region that are enabling operators to differentiate their brand, create and sustain new revenue streams, and drive ARPU.

Across the globe, we have deployed our mobility solutions with over 130 mobile service providers and financial institutions in over 90 countries, transforming the lives of over a billion people across the world.

With the launch of mobile money and payment services in the region, we foresee a big market for mobile financial solutions like mWallet and mMoney in MENA region. Mahindra Comviva has been at the forefront of the mobile technology revolution in the mobile financial solutions space and has helped several service providers, including mobile network operators and financial institutions, to generate new revenue streams and build deeper consumer engagement, with its mobility mobile financial and PreTUPS electronic recharge solution.

Also, mobile data traffic has grown many-fold in the recent past due to the proliferation of smartphones. As many more devices are connected on the internet, there is a distinct need for innovative and flexible data solutions.

Continuous innovations in access technologies are urging service providers such as fixed line, mobile, WiFi and WiMAX operators to quickly adapt to offer exciting and competitive internet broadband

solutions to cater to the ever changing needs of the different market segments.

With competition intensifying across markets, operators are increasingly focusing on offering innovative services and promotions to retain customers on their network. Therefore, loyalty management and customer retention solutions are in huge demand. We offer a range of solutions to support operators in achieving customer retention and improved customer service goals, extending subscribers' life on the network by offering services that bring greater convenience and deliver timely and relevant promotions.

### How have you seen the market for mobile payments grow since you joined Mahindra Comviva?

We are operating in the fastest growing markets in the mobile ecosystem. It has been a great year for us in terms of business focus, customer acquisition, product launches and brand recognition.

The mobile payments market in the MENA region has grown rapidly over the last few years, primarily in the segments of mRemittance and mMoney, which includes retail purchases, airtime top-ups, bill payments and salary disbursement via mobile phone. As an example, Mahindra Comviva is leading the electronic recharge market in Egypt by managing more than 60 million recharge transactions per month for our PreTUPS with two leading operators.

In Afghanistan, for a leading operator, our mobile money platform has more than 1.3 million registered users. There are some interesting use cases which are typical to Afghanistan, like salary payments (teachers, policemen) and loan repayments.

Some of the drivers for this rapid growth in the market are:

- The large (and growing) gap between bank penetration and mobile penetration in the region

- A large number of population who typically do not have bank accounts

- A sizeable immigrant population making regular remittances to their home country.

### Why do you think mobile payments still haven't broken through to mainstream use in the Middle East?

Although we have seen an uptake in mobile payment services, the market is still in the early stages of development and there is plenty of opportunity for new and existing players to create and capture value through a number of different business models. Unlike Africa or South Asia, Gulf countries have high banking and card penetration. So current mobile money models followed in Africa cannot be replicated in these countries.

Regulatory environment can be another reason why mobile payments have not picked up significantly in the region. Selecting right target segment and use case is important. For example, there are lot of immigrants from South Asia in the Middle East, so offering a service that enables these immigrants to send money home can be a good use case.

### Which other solutions have you currently deployed in the Middle East market and beyond?

Mahindra Comviva is one of the few companies enabling MNOs to enhance customer experience, rationalize costs and accelerate revenue growth. We are focusing on improving mobile users' Digital Life.

We concentrate on multiple facets of the consumer purchase journey, right from needs recognition to post purchase evaluation through business intelligence and analytics, location-based data, search engine optimization, NFC, payment/billing platform and self care applications. During the last 12 months we have been awarded with new strategic projects by MNOs across MENA in Kuwait, Iraq, Iran, Emirates for VAS outsourcing, mobile financial and recharge and messaging solutions. 



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