

THE BUSINESS *of* TOMORROWS



Mahindra
COMVIVA

THE BUSINESS *of* TOMORROWS

We are among the leaders of mobility solutions. With an expansive suite of productized solutions, we cater to one billion mobile users globally. We are the business of tomorrows.

We see endless possibilities. We see technology touching lives. We understand the need for business drivers in diverse markets and have extensive experience in delivering a range of solutions across these growth markets. Drawing on this know-how, we develop and deploy a range of solutions that enable operators of all sizes to drive revenue growth and build loyalty.

MOBILITY SOLUTIONS FOR THE TELECOM INDUSTRY OF TOMORROWS

How we see possibilities. How we see opportunities. How we make digital payments easier. How we leverage digital lifestyle solutions better. How we speed up internet and broadband solutions. How we enhance the overall experience through customer value management. How we accelerate top-line growth with robust messaging solutions. How we enhance end-to-end managed services. How we see subscribers evolving. How we can create solutions for newer markets.

How we stay ahead of the curve. **We are the business of tomorrows.**



MAHINDRA COMVIVA PARTNERS
WITH MANY OF THE WORLD'S
LEADING OPERATOR GROUPS AND
HAS THE EXPERIENCE, PORTFOLIO
AND PRESENCE TO SUPPORT YOUR
GROWTH OBJECTIVES GLOBALLY

TODAY, **MORE THAN 130 MOBILE SERVICE PROVIDERS**
IN **OVER 95 MARKETS** ARE TRANSFORMING THEIR BUSINESS PERFORMANCE
WITH MAHINDRA COMVIVA'S PRODUCTIZED SOLUTIONS AND GLOBAL SERVICES.

MOBILITY SOLUTIONS FOR THE FUTURE

We provide a broad, integrated and market-proven portfolio of productized solutions that address service providers' diverse service requirements and support critical business objectives.

MOBILE FINANCIAL SOLUTIONS

We are an established leader with unrivaled experience in the mobile financial space. We enable service providers including global mobile network operators (MNOs), banks and financial institutions, to meet the diverse needs of customers in both developed and emerging markets with its mobile financial services and prepaid recharge solutions.

mobiquity® Money

mobiquity® Money delivers a host of mobile money services that transforms the way consumers save, borrow, transfer and spend money. Built around a stored value account, the solution empowers consumers to securely make merchant payments, pay bills, and send or receive money using a mobile handset.

mobiquity® Wallet

mobiquity® Wallet brings an evolution in mobile commerce by integrating payments, identity, loyalty, mobile marketing, location and social features. Designed to support a large and complex ecosystem, mobiquity® Wallet enables financial institutions, retailers, telecom operators and other consumer service providers to re-engage and connect directly with their consumers, drive growth, and strengthen their brand by staying abreast of an ever-evolving market and consumer behavior.

PreTUPS™

A widely deployed and highly scalable prepaid recharge solution that supports prepaid business requirements of service providers across industries like telecom, broadband, and DTH, etc. The platform facilitates the prepaid recharge distribution and enables consumers to the distribution of either directly top-up their prepaid account through various channels including the web, client app, kiosks, ATMs, STK, and USSD, or recharge across the counter through merchants.

payPLUS

An integrated payment solution that enables businesses, both small and medium businesses and service professionals, to utilize their mobile phone as a Point-of-Sale (POS) device and drive transaction volumes by letting consumers use card-based payment instruments.

1 billion customers globally over **130** deployments across the world, deployed in over **55** countries

Processed over **3 billion** mobile money transactions equalling over **\$55 billion** across deployments

27 billion recharge transactions handled per year

1 in every 10 people in the world recharge their phones using PreTUPS™



MOBILE DATA SOLUTIONS

Our innovative and flexible mobile data solutions enable operators to manage their network's quality of experience and service and bandwidth costs. The portfolio enables operators to monetize data, enhance customer experience, efficiently manage network resources and manage the significant rise in network traffic.

Infinity Data Monetization Platform

The Infinity Data Monetization Platform enables enterprises to create rich and contextual digital engagements with customers, employees, partners and connected devices. This is carried out while leveraging the data channel and an operator's assets. At the same time, it empowers operators to monetize data while scaling up their B2B businesses.

Real-time Analytics for Customer Experience

RACE is an end-to-end solution that evaluates and quantifies customer experience in real-time to improve user experience, optimize network performance and reduce operational costs.

Smart Policy Control Suite

The Smart Policy control suite enables operators to monetize on the flowing data traffic and efficiently manage network resources by deploying real-time policies based on service, subscriber, and usage context.

SMS Hub

Mahindra Comviva's SMS Hub offers a straightforward, efficient method of extending, establishing and managing interoperability with multiple global connections. This is to ensure better coverage of the SMS facility. The product reshapes how international SMS interoperability works. The solution functions as an intermediate for SMS traffic, with greater coverage.

80+ deployments in **40+** countries

Serving over **800 million** customers

1 billion hits per day at a single deployment



MESSAGING SOLUTIONS

Our messaging portfolio ensures operators maximize the potential of their mobile messaging business. The portfolio comprises of a wide range of highly scalable, available and future ready carrier grade messaging solutions. Broadly, this includes SMS, MMS, USSD, IP messaging, RCS and WebRTC.

Enterprise Messaging Platform-Ngage

Allows operators to open up new revenue streams in enterprise messaging by offering an end-to-end solution, ranging from partner onboarding to reporting and reconciliation. The offering delivers simplification in an ecosystem that enables operators to leverage the diversity of multichannel messaging, with policy controls, flexibility, and scalability.

SMS Firewall- Grey Route Blocking

The solution, offering a signaling filter and content-based filtering, enables operators to deploy a strong network protection system with spam detection and control on-net and off-net filtering, content filtering and malicious content detection.

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Integrated Communication Platform-Uno

Mahindra Comviva's Integrated Communication Platform-Uno is a flexible, unified approach to the provisioning of messaging services. The platform enables effective management of multiple services and channels, and provides a single point of management and control for an operator's entire messaging infrastructure.

A2P Messaging Monetization Solution

The A2P monetization solution provides operators with a comprehensive modular solution offering. It helps to generate new revenues by enabling enterprise engagement and to ring-fence the network to control revenue leakages and monetize the revenues lost owing to grey routes.

350+ deployments in **90** countries

25% market share in emerging markets

800 billion messages processed annually

US **\$100** million SMS revenue earned by a leading operator annually



CUSTOMER VALUE MANAGEMENT

Across the world, customer value management is gaining in importance. Mahindra Comviva provides a portfolio of digital marketing solutions that help the marketer manage the end-to-end consumer lifecycle. The portfolio leverages big data-driven mobile analytics to uncover customer insights. This, in turn, ensures revenue growth and enhanced customer experience.

MobiLytix™ Suite

The MobiLytix™ Suite is a big data-driven mobile analytics solution that generates actionable customer insights. It aggregates subscriber usage data across multiple touch points, enabling deeper and superior customer experience while improving revenue growth of telecom operators.

Mobile Application Development Platform

The Mobile Application Development Platform (MADP) brings together the service providers, customers, partners and employee together on the same technology platform to exchange services and information through seamless trans- action capabilities.

Over **400 million** users on-boarded

Over **40** deployments globally

Over **2 million** registered customers on the Self-service platform



DIGITAL LIFESTYLE SOLUTIONS

We offer an integrated and market-proven portfolio of lifestyle solutions, ready to meet the diverse service requirements of subscribers from infotainment to call management while enhancing revenues for the mobile operators.

Digital Services

Mahindra Comviva's Mahindra Comviva's Digital Services suite is a single service storefront for diverse content. This enables mobile operators to offer a range of content-based services, spanning music, voice, video and text, to subscribers across multiple channels including SMS, USSD, IVR, WAP and client applications.

Over **250** million subscribers

Over **65** deployments

Highly stable solutions with over **99.9 %** uptime



BUSINESS SOLUTIONS

Our solutions are designed to generate growth in revenues, help operators stay ahead of competition and set new benchmarks for business processes and revenue growth. The portfolio is a converged offering, that enables operators to boost product uptake and cross-product offerings.

Centralized Subscription Manager

Mahindra Comviva's Mobile Billing and Subscription (mBAScSM) platform enables the operator to streamline third party sales. In addition, the platform helps to manage customer payment and provisioning solutions in real time. The result is better health of the operator- provider and customer ecosystem.

Sales and Distribution

Mahindra Comviva's sales and distribution management solution enables operators to maintain all types of channels with varied business, commission and target rules. The solution is fully aligned with a company's sales strategy (including pull and push) and channel behaviour trends.

OSS/BSS Suite

Mahindra Comviva's telecom operations support systems and business support systems is a pre-integrated, extendable, convergent solution for mobile, fixed and multi-service providers. It offers complete flexibility, and supports any network, payment method and delivery model ensuring faster time to market. Its modular structure provides freedom to an operator to choose from a bouquet of modules as per business needs without worrying about complexities.



Serving over **220** million subscribers

Offering services across APAC and Africa

117 seconds - The industry best average holding time for prepaid CRM

MANAGED SERVICES

We deploy customized services to continuously enhance customer experience and drive revenue growth

With our Managed Services model, we assume the mantle of single point of responsibility for value added services, over-the-top and data services replacing separate, vendor-specific delivery models with a comprehensive, standardized approach to end-to-end service management.

Up to **20 %** improvement in efficiencies in existing VAS operations

Handling over **5000+** VAS nodes globally

Catering to over **750** million subscribers globally



Our portfolio comprises of Managed VAS, Managed Customer Experience, Managed Cloud Services, Managed Financial Services and Rapid Auto Detection & Advanced Reporting

CONVERGED MOBILE SOLUTIONS

A range of solutions catering to an operator's core network in real-time.

Charging Gateway

This solution facilitates an operator's transition to long term evolution (LTE) networks. It is a multi-protocol integration tool that supports business analytics on any telecom network.

Automatic SIM Activation

This solution is aimed at reducing the cost of SIM activation. It supports Machine-to-Machine communication and is device agnostic.

Equipment Identity Register

This product facilitates terminal validation and usage analytics. It helps to detect and control fraud and in terminal tracking.



Over **100** million activations

Over **2,500** transactions per second

Over **500** transactions per second per node



GSMA GLOMO AWARDS 2017 in the "Best Mobile Payment Solution" category for the EcoCash service powered by the mobiquity® Money platform

7TH ANNUAL ASIA COMMUNICATION AWARDS 2017 for the Idea Cellular Private Recharge Service, powered by Mahindra Comviva's PreTUPS™

WEST AFRICA MOBILE AWARDS 2017 for the Airtel Money service

GOLDEN PEACOCK INNOVATION AWARD 2017 for PalmLeaf

CASHLESSAFRICA AWARDS 2017 jointly won by Mahindra Comviva and Econet Wireless for the EcoCash Disapora

AEGIS GRAHAM BELL AWARDS 2017 for TerraPay, Rapid Detection and Auto Recovery and mobiquity® Wallet mTap

Mahindra Comviva is the global leader of mobility solutions catering to The Business of Tomorrows. The company is a subsidiary of Tech Mahindra and a part of the \$17.8 billion Mahindra Group. Its extensive portfolio of solutions spans mobile finance, content, infotainment, customer value management, messaging, mobile data and managed VAS services. It enables service providers to enhance customer experience, rationalize costs and accelerate revenue growth. Mahindra Comviva's solutions are deployed by over 130 mobile service providers and financial institutions in over 90 countries and enrich the lives of over a billion people to deliver a better future. In January 2016, the company acquired a controlling stake in Advanced Technology Solutions (ATS), a leading provider of mobility solutions to the telecom industry in Latin America to strengthen its in-region presence.

For more information, please visit www.mahindracomviva.com

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