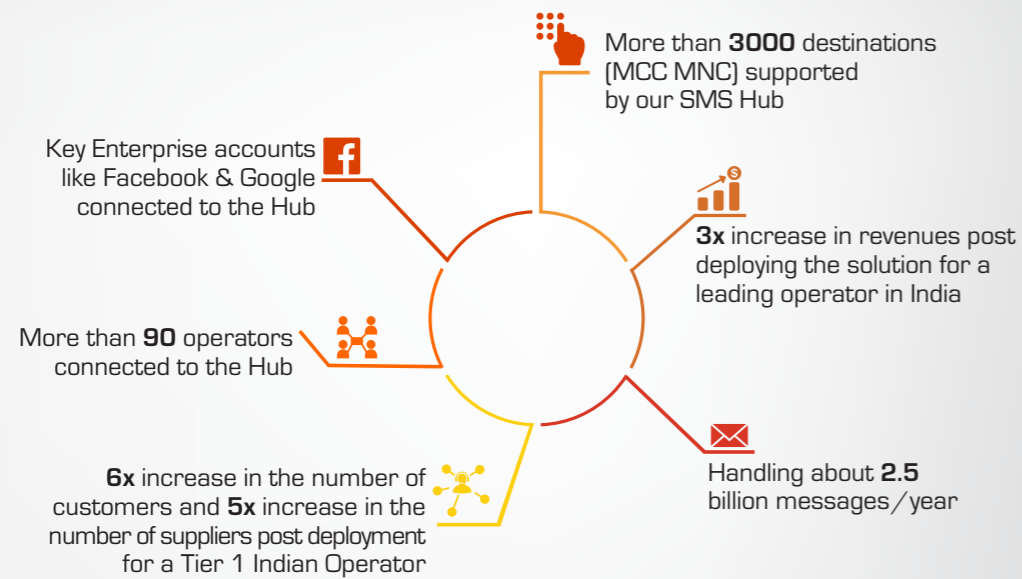


Captialize on SMS Interoprability with our SMS Hub



Key Differentiators

- Single point of connect for enterprise to terminate SMS nationally and internationally
- Global MNP Support
- Flexible routing rules for Group Operators
- Connectivity and SMS tracking/billing across National and International Operators
- Least Cost per message with the most comprehensive Message routing policy engine
- Fully automated process of customer and supplier management

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 \$21 billion Mahindra Group. Its extensive portfolio of solutions spans digital financial services, customer value management, messaging and broadband solution and digital lifestyle services and managed VAS services. It enables service providers to enhance customer experience, rationalize costs and accelerate revenue growth. Comviva's solutions are deployed by over 130 mobile service providers and financial institutions in over 95 countries and enrich the lives of over two billion people to deliver a better future.

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SMS Hub

Global Connectivity at Optimized Costs



Establishing and Managing SMS Interoperability

SMS traffic continues to grow around the world at a substantial rate. The Telecom Industry around the world has witnessed substantial growth in SMS traffic fuelled by the introduction of new and varied applications. Telecom operators need to manage the messaging infrastructure efficiently to accommodate the growing messaging trend. This has also led the telecom regulatory body around the world to restructure the message flow in a way to ensure better messaging traffic management, end-end tracking and secure communication.

To accommodate this growth without any interconnectivity and interoperability issues, Operators are investing time and money in establishing roaming and inter-working agreements. While SMS interoperability is limited to bi-lateral interworking / roaming agreements between operators, it is unlikely that complete international SMS reach will be achieved by setting up individual agreements, which is extremely time consuming and costly. In addition to that, the revenue benefits of an extra interworking connection might not justify the investment required to set it up in the first place.

Operator Challenges

Complex Roaming and Bilateral Agreements

- Tedious, time consuming and costly affair
- Multiple Payment schemes and schedules
- Non - Flexible routing policies

3rd party Hub / Aggregator

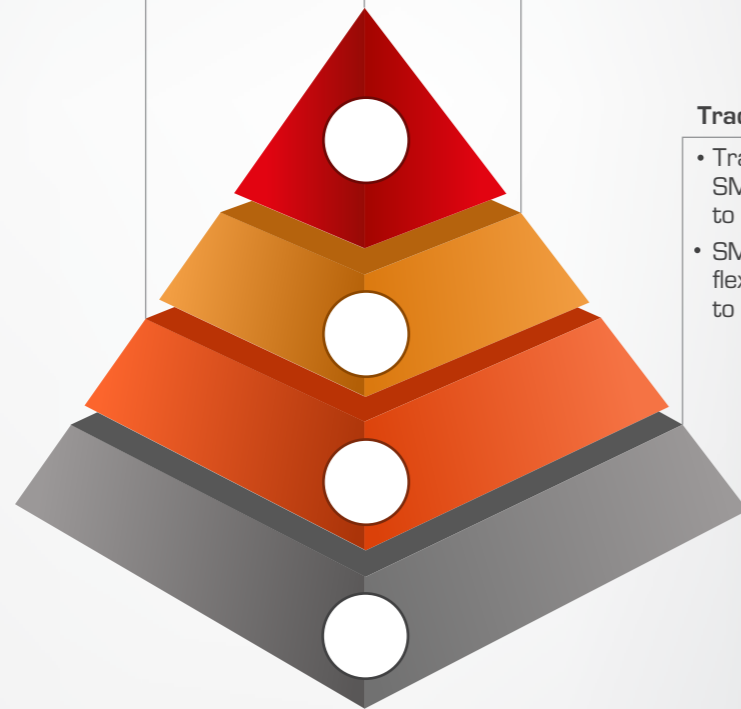
Multiple aggregator tie-ups required for global connectivity

High cost of international SMS termination

High termination cost due to long term standard price agreement

Traditional Offerings

- Traditional solution like SMSC does not cater to off-net MT traffic
- SMSC does not have the flexibility to easily connect to multiple aggregators



Mahindra Comviva's SMS Hub

Mahindra Comviva's SMS hub enables operators to interconnect seamlessly and use resources effectively to send SMS or to receive SMS. It offers a range of traffic handling options tailored to meet the telecom regulatory body requirements as well as operator's messaging needs and quality of service. SMS Hub platform enables operators to:

- Reduce the cost of SMS termination by applying the least cost route to terminate the message
- Monetize SMS business by creating new revenue stream through A2P enterprise messages
- Serve as a single point of connect for global coverage across multiple aggregators and destination operators

Expanding the A2P Monetization Opportunities

Mahindra Comviva's SMS Hub enables operators to cash in on the growing A2P messaging opportunity. As enterprises are engaging and communicating with their customers over mobile channel, they will need to tie-up with various operators to facilitate the delivery of messages; Operators, on the other hand can leverage this enterprise need and extend their already established contracts and SMS Hub's functionality to various enterprises, which will use the operator's hub to connect to their subscribers. Operators can charge a premium from enterprises, and generate additional revenues – this will also optimize their existing costs incurred on the hub infrastructure and setting up roaming relations.

Benefits of SMS Hub

