

# Power of Money, Multiplied

POWER YOUR REVENUE AND MARKET GROWTH THROUGH THE AWARD-WINNING MOBILE MONEY SOLUTION USED BY OVER 100 MILLION PEOPLE WORLDWIDE.

**60+** DEPLOYMENTS  
IN  
**45+** COUNTRIES

WINNER OF MULTIPLE AWARDS,  
INCLUDING THE PRESTIGIOUS  
GSMA GLOMO AWARD



## STRADDLING A SPECTRUM OF NEEDS AND EXPECTATIONS

In markets across the world today, mobile money has emerged as a viable alternative to meet the financial needs of the unbanked and the under-banked. Increasing penetration of mobile phones, combined with their ease of use, has enabled markets to evolve beyond basic financial inclusion to offer a full range of integrated services.

Comviva's award-winning mobiquity® Money puts this potential to work and delivers a host of services to transform the way your customers save, borrow, transfer and spend money. Built around a Stored Value Account, the solution empowers them to securely make merchant payments, pay bills, and send or receive money using a mobile. Further, consumers can gain access to expanded micro-financial services such as savings, loans and insurance; businesses can credit salaries while governments can disburse cash subsidies, relief aid and make other bulk payments.

mobiquity® Money is designed to seamlessly integrate customer touch points with a wide ecosystem of banks, billers, merchants and third party payment systems, creating a convergence powered by interoperability. Apart from delivering convenience, the solution equips financial service providers to acquire new customers, create long-term loyalty with existing ones and seize new revenue opportunities to expand their market footprint. mobiquity® Money empowers financial service providers to be agile in their markets with complete focus on the customer.



mobiquity® Money

**60+**

deployments globally.

**100+**

Million registered consumers.

**5.5+**

Billion annual transactions

**\$110+**

Billion transacted annually

## MONEY MAKES IT POSSIBLE

mobiquity® Money brings full convergence between consumers, technologies and the ecosystem to deliver a comprehensive solution that orchestrates the delivery of an entire range of financial services from a mobile phone – all of which are built with complete granularity, scalability and security.



With mobiquity® Money, consumers can conveniently transact money and make payments, via mobile, where cash would have been used otherwise. They can also access other services such as balance enquiry, mini-statement and more. This not only helps them meet their financial goals and aspirations but also goes a long way in helping to build a more equitable and empowered society.

To the financial service provider, mobiquity® Money offers complete granularity of financial services and system flows,

allowing easy and cost effective service evolution driven by business needs. The scalable architecture of the solution allows it to function at multiple hierarchies and deploy to markets of any size and transaction volumes. With multi-level, bank-grade security for service and payment, the solution helps reduce the possibility of fraud and increases your customers' sense of trust and confidence. mobiquity® Money enables you to offer attractive promotions and loyalty programs to your agents and customers.



## A RICH BOUQUET OF FEATURES



## FEATURE HIGHLIGHTS

- International and domestic money transfers.
- Bill and merchant payments.
- B2B payments.
- Recharge for a variety of prepaid services.
- Mobile ticketing service.
- Bulk disbursements (salaries, G2P payments...)
- Closed loop NFC payments
- Companion and virtual cards
- Pricing and loyalty program management.
- Management of distribution network.
- Cash-in/cash-out via agents.
- Cash-in/cash-out via bank-linked account.

Plus more...



### SERVICE CREATION MANAGER:

Mobile money providers can rapidly create and launch new services by cloning and modifying existing business processes. This service can be branded with a new name, separate notification and other related parameters can be configured. In addition, an API can be published for channels and third parties to connect with.



### PRICING ENGINE:

This feature provides complete flexibility to set pricing and commission amounts. This is based on multiple parameters, such as the customer's profile (role, gender), location and day and time. This allows mobile money providers to frequently revise pricing and rapidly launch new promotions to gain a competitive advantage.



### USSD MENU MANAGER:

It provides an intuitive GUI that allows the mobile money provider to rapidly create new USSD service flows or modify existing ones. This, in turn, accelerates the time to launch a new service.



### EXTERNAL INTERFACE GATEWAY (EIG):

EIG enables faster integration with third party systems. This is achieved by mapping request response parameters of the mobile money platform with the request response parameters of third party system. This is executed via an easy to use graphic user interface.



### MOBIQUITY® REPORTING SUITE:

The comprehensive Reporting Suite helps mobile money providers to rapidly generate customized reports. These reports are typically based on requirements of external parties, such as banks, billers and merchants. The mobiquity® Reporting Suite provides a graphical dashboard that showcases key key performance indicators to monitor the health of the mobile money system.

## DESIGNED FOR COMPLETE ENGAGEMENT

|                                    |  |   |
|------------------------------------|--|---|
| <p>ENABLING SERVICES</p>           |  | <ul style="list-style-type: none"> <li>• Multiple access mechanisms like Web, WAP, App, SMS, IVR, USSD.</li> <li>• Flexible and easily configurable service definitions.</li> <li>• Provides mobile app and web portal for mobile money consumers and retailers</li> <li>• Scalability designed to handle large transaction volumes.</li> </ul> |
| <p>DELIVERING SECURITY</p>         |  | <ul style="list-style-type: none"> <li>• Robust security framework with multi-factor authentication.</li> <li>• Data encrypted with 3DES algorithm.</li> <li>• Adherence to Anti Money Laundering requirements.</li> <li>• Best practice implementation of PIN/PWD management.</li> <li>• Configurable KYC process.</li> </ul>                  |
| <p>ENCOURAGING OPEN ECOSYSTEMS</p> |  | <ul style="list-style-type: none"> <li>• Open APIs for rapid expansion of merchant network.</li> <li>• Interoperability with banks and third party systems.</li> <li>• Partnership with MasterCard to offer open loop payments.</li> <li>• Alliance with Western Union for rapid launch of international remittance.</li> </ul>                 |
| <p>BUILDING ON TRUST</p>           |  | <ul style="list-style-type: none"> <li>• Deep industry expertise.</li> <li>• Cross-industry mobile experience.</li> <li>• Knowledge of country-specific regulations.</li> <li>• Flexible commercial models with shared risks.</li> <li>• End-to-end technical and business operations support.</li> </ul>                                       |

## mobiquity® Money GLOBAL FOOTPRINT



- 60+ deployments in 45+ countries.
- 100+ million registered customers.
- 5.5+ billion transactions annually
- \$110+ billion transactions annually
- Processes 5 million transactions per day for various African operators.
- Powers 3 of the top 10 mobile money deployments globally
- First vendor in the world to perform more than 600 integrations
- First in international remittance services in North Africa, South Asia and Central America
- First in domestic interoperability between mobile financial services in an African country
- First to provide Mastercard Companion Card in Africa
- First to offer closed-loop NFC merchant payments in Africa

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.

For more information, please visit [www.comviva.com](http://www.comviva.com)

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