

# Mobile Financial Solutions

From financial inclusion to financial enrichment

**1+** CONSUMERS EMPOWERED BY OUR  
**BILLION** MOBILE FINANCIAL SOLUTIONS  
ACROSS THE WORLD

**130+** DEPLOYMENT OF OUR MOBILE  
**DEPLOYMENTS** FINANCIAL SOLUTIONS ACROSS  
THE WORLD



**2018** Banking Technology Award  
**2018** Telecoms World Award  
**2018** Emerging Payments Award  
**2017** GSMA Global Mobile Award  
**2017** Asia Communication Award  
**2017** Payments Award  
**2016** Future Digital Award  
**2015** Aegis Graham Bell Award  
**2014** Telecoms.com Award  
**2013** GSMA Global Mobile Award  
**2012** World Communication Award



- Right Ecosystem of Partnerships and Alliances
- Deep Industry Expertise
- Cross-industry Mobile Experience
- Knowledge of Country Specific Regulations
- Flexible Commercial Models with Shared Risks
- End-to-end Technical and Business Operations Support

# SOLUTIONS FOR A RE-IMAGINED WORLD

Across the world, financial services delivery and access is undergoing a sea change. Mobile is the new medium, access is the new paradigm. In both developing markets and the mature ones, this transformation now offers a unique opportunity to businesses - telcos, banks or retailers - to re-imagine their digital strategies in tune with an experience-centered world.

Comviva is equipping businesses to seize this opportunity with unique, scalable and secure solutions, each of which is built around the increased expectations of demanding users, and each of which is anchored by Comviva's global leadership and trust.



## DIGITAL BANKING EXPERIENCE PLATFORM (DBXP) DRIVING HYPER-PERSONALIZATION IN BANKING

The past decade has witnessed an exponential rise in the usage of digital access-points. In today's times, customers demand the convenience of accessing various services through the channel of their choice. However, consumer internet companies (likes of FANG - Facebook, Amazon, Netflix and Google) have demonstrated that massive, high-scale businesses can be built successfully, ONLY by truly embracing "digital", and with obsessive consumer focus. Hence, it is important for the banks that are serious about building digital businesses to learn from the FANG's successful execution of their digital strategy.

Comviva's Digital Banking Experience Platform (DBXP) embraces the 'FANG' digital strategy by providing a comprehensive solution to banks, that allows them to not only build, manage and control the omni-channel experiences, but also continuously iterate and engage the consumers, through instant configuration capability, marketing automation, personalization and experimentation engine. This empowers the bank to deliver a hyper-personalized experience, thereby enhancing the customer's value, and, subsequently, profitably transition to the digital age.

### BUILD



Offering relevant services across the right channels spanning web, mobile, bots, wearable, and voice.

### GROW



Engaging effectively with consumers by understanding how they utilize offerings, and constantly adapting to better serve their ever changing needs.

### PERSONALIZE



Providing tailor made experience catering to individual consumer personas or segments instead of carpet-bombing.



**Omni-Channel  
Retail Banking  
Suite**



**Rapid API Creator  
and Instant UI/UX  
Manager**



**Personalization &  
Experimentation  
Engine**



**In-Built Growth  
Hacking Tools**

# mobiquity® **Money**

## POWER OF MONEY, MULTIPLIED

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.

Our award-winning mobiquity® Money transforms the way customers save, borrow, transfer and spend money, with expanded access to 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 integrate customer touch points with a wide ecosystem of banks, billers, merchants and third party payment systems, creating a convergence that 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.

**60+** DEPLOYMENTS  
GLOBALLY

**100+** MILLION  
REGISTERED USERS

**5.5+** BILLION ANNUAL  
TRANSACTIONS

**110+** BILLION USD  
TRANSACTIONED ANNUALLY



First to offer IMT  
in South Asia,  
North Africa &  
Central America



First to facilitate  
domestic interoper-  
ability in Africa



First to provide  
Master Card  
Companion Card  
in Africa



First to enable closed-  
loop NFC merchant  
payments in Africa

# mobiquity® **Wallet**

## DIGITIZE. ENGAGE. DELIGHT.

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. 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 leverages technologies such as NFC, QR Codes, BLE, GeoFencing and Biometrics to provides consumers with a cohesive pre-payment, payment and post-payment experience. It brings an evolution in mobile commerce by integrating payments, identity, loyalty, mobile marketing, location and social features.

mobiquity® Wallet has two offerings - mobiquity® Wallet Tap & Pay and mobiquity® Prepaid Wallet. mobiquity® Wallet Tap & Pay leverages HCE technology and tokenization to offer seamless and secure contactless payments at merchants using mobile phones. mobiquity® Prepaid Wallet provides a virtual prepaid account to millennials allowing them to transfer money, recharge, pay bills, pay merchants and even split bills with friends.

### Powers South Asia's first HCE based payment for a leading bank



HCE solution including  
Tokenization, VTS and  
MDES support



Prepaid wallet of  
millennials,  
supports cash-in  
from cards



Social and contextual  
commerce, QR Codes,  
Biometrics and Beacons



Qualified Visa TSP  
vendor and listed on  
Mastercard Engage  
Platform

# payPLUS

## SWIFT, SMART AND SECURE PAYMENT

To keep up with new technology and increasing customer demands for digital payments, merchants need an end to end infrastructure solution which would enable them to accept multiple digital payment instruments, optimize growth across channels and reduce cost related to processing. payPLUS is white-labeled platform, that is designed to address this need of merchants and merchant acquirers by providing them a unified payment acceptance solution and a smart payment gateway.

payPLUS Unified Payment Acceptance solution provides a single interface for accepting multiple digital payments instruments such as cards, digital wallets, QR Code based payments, Unified Payments Interface (UPI) and Biometric payments like Aadhaar Pay. Merchant gets a single dashboard view of his sales through all digital channels. payPLUS Smart Payment Gateway is a flexible and scalable solution for online merchants, billers and other service providers to enhance checkout experience and optimizing costs related to processing.

payPLUS is deployed in India by one of the leading 4G mobile operator for their merchant app and by world's largest acquirer processor for their Mobile POS service



**Multi-channel,  
multi-instrument  
payment acceptance**



**In-app checkout  
with Apple Pay  
and Android Pay**



**Smart routing  
based on multiple  
parameters maximizes  
conversion ratio**



**Checkout enhance-  
ment, refund SVA,  
EMI & deferred  
payments**

# PreTUPS™

## POWER UP PREPAID

PreTUPS™ pushes the popular prepaid model to its full potential. PreTUPS™ is packed with everything you'd expect from an evolved prepaid account management solution provider. Automate operational workflows in sales, distribution, inventory and pricing, predictively manage customer demand, diversify your prepaid portfolio, and shrink your go-to-market time.

From defining commissioning and price points to configuring transfer rules, the solution lets you efficiently structure multiple hierarchies suited to business needs. Whether it is an assisted recharge via a retailer or a self recharge via channels such as SMS/ USSD, Web, ATM and kiosk - PreTUPS™ delivers reliable and consistent customer experience. The power of PreTUPS™ lies in not only empowering retailers by helping them manage prepaid accounts better but also in aiding their customers to do.

**60+** DEPLOYMENTS  
GLOBALLY

**27+** BILLION RECHARGE  
TRANSACTIONS ANNUALLY



**Handles mobile  
recharge for  
12% of world's  
population**



**Impacts more  
than 1Bn mobile  
users worldwide**



**Average 99.99%  
uptime across  
deployments**



**More than 25  
replacements**



**Successful  
integration  
with all major  
IN platforms**

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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