

# 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



**2019** Digital Wallet Innovation Award  
**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.



## mobiquity<sup>®</sup> 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.

Comviva's award-winning mobiquity<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup> Money empowers financial service providers to be agile in their markets with complete focus on the customer.

**60+** DEPLOYMENTS  
GLOBALLY

**120+** MILLION  
REGISTERED USERS

**7+** BILLION ANNUAL  
TRANSACTIONS

**130+** BILLION USD  
TRANSACTIONED ANNUALLY

With mobiquity<sup>®</sup> 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<sup>®</sup> 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.



First to enable closed-loop NFC merchant payments in Africa



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



First to facilitate domestic interoperability in Africa



First to provide Master Card Companion Card in Africa

# mobiquity® **Banking Suite**

## DIGITAL BANKING

### Driving Hyper-personalization in Banking

mobiquity® Banking Suite offers a comprehensive Digital Banking Experience Platform that empowers banks and financial institutions to build, manage, control and deliver omni-channel banking experience to consumers including mobile banking, internet banking, and banking on Gen-II channels (Alexa, Chatbots, wearables). It allows banks and financial institutions to continuously iterate and engage the consumers, through instant configuration capability, personalization and experimentation engine. This empowers the bank to deliver a hyper-personalized experience across channels, thereby enhancing the customer's value, and, subsequently, profitably transition to the digital age.

#### DIGITAL TRANSACTION LAYER

- **'Future Proofing' the Banking Services** – one digital backend delivering optimized APIs for every channel and enabling omni-channel experiences
- **'Digitization'** of all banking services, including digital onboarding - increase adoption & decrease cost of serving customers
- Enable **Open Banking** – create partner ecosystems with control systems in place



#### DIGITAL EXPERIENCE LAYER

- **Experience Automation**
  - Dynamically control the app presentation layer (UI, UX, functional & data configs)
  - Personalization engine (segment & context based UI/UX, Localization)
  - Experimentation engine (A/B & multi-variate testing)
- Mobile banking, Internet banking & banking on Gen-II channels (Alexa, Chatbots, wearables)



**Omni-Channel Banking**



**Workflow Management & UI/UX Configuration Engine**



**Personalization and Experimentation Engine**



**Enterprise-Grade System**

## DIGITAL PAYMENTS

### Swift, Secure and Frictionless Payments

mobiquity® Banking Suite ushers in an evolution in digital commerce by integrating payments, identity, rewards, location and social features, thus providing a cohesive pre-payment, payment and post-payment experience. It leverages technologies such as NFC (HCE), Tokenization, QR Codes and biometrics to create frictionless payments using mobile phones. mobiquity® Banking Suite offers a diverse range of digital payments ranging from QR Code and HCE based proximity payments at POS to remote money transfer and bill payments using prepaid wallets. Prepaid wallet equips merchants, billers, agents and consumers with virtual stored value accounts creating comprehensive payments ecosystem.

#### TAP AND PAY (USING HCE AND TOKENIZATION)

- Facilitates 'tap and go' contactless payments using mobile phone at payWave/payPass certified POS machines
- Uses unique tokens during transactions to mask sensitive card details, securing transaction
- Offers multi-TSP (Token Service Provider) solution, readily integrated and certified for usage with Visa's VTS and Mastercard's MDES TSP solutions



#### PREPAID WALLET

- Equips customers and merchants with virtual stored value accounts facilitating instant remote and proximity payments
- Offers flexibility to add money to prepaid wallets through cards, bank accounts and agents
- Allows to build agent-based last-mile network and provide agents with float (e-money) to perform transactions on behalf of customers



**HCE solution inclding Tokenization, VTS and MDES support**



**Qualified VISA TSP vendor and listed on Mastercard Engage Directory**



**Prepaid wallet providing remote & proximity payments**



**Enables agent-based banking services**

# 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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