

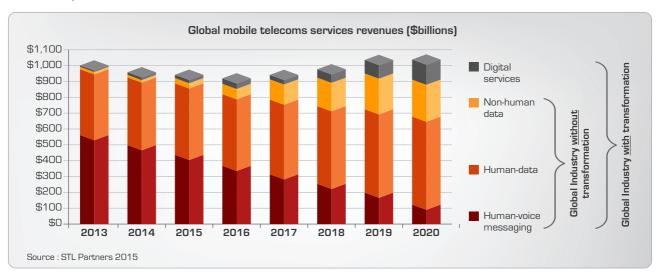
Infinity Data Monetization Platform

Enabling Telco business transformation in a digital economy



Disruption triggers Business Transformation

Over the last decade, the telecom and adjacent industries have undergone a sea-change with the proliferation of smart devices, high-speed data networks and new age applications. This trend is expected to continue and accelerate further in the foreseeable future, as the advent of the "digital age" has ensured that the factors responsible for this transformation are even more dynamic and disruptive. The digital ecosystem is a complex one, comprising connected individuals, smart devices, hosted applications, internet services and increasing use of analytics.



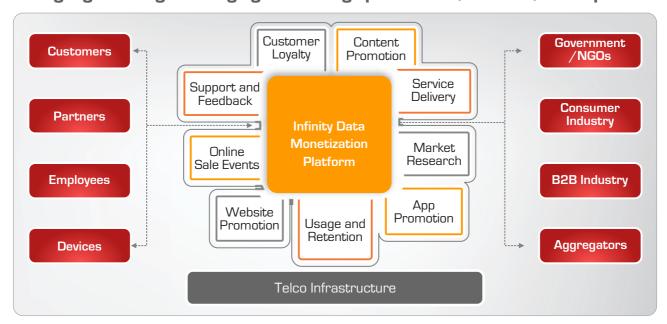
While over-the-top players (OTT) are playing a significant role in this digital revolution, operators are gaining ground as well. The disruption triggered by OTTs has put tremendous pressure on Telco core revenue streams – voice and messaging. While Telcos are investing in data networks and banking on the growth of data revenues, hyper-competition has been driving the same towards path of commoditization. In this context, Telcos are re-inventing themselves to build profitable business models for the digital economy. The new business models are expected to create new revenue streams with higher profitability. Moving beyond traditional carrier services — voice, messaging, data and video, operators are aiming at becoming integrated digital services providers to bridge the digital divide of access and quality of service between the enterprises and the end consumers.

Mahindra Comviva's Infinity Data Monetization Platform

Telcos have been struggling to monetize data successfully as ecosystem ergonomics is leading to commoditization of data. Telcos need to find a way to add value to the data pipe and thus make it lucrative for the other ecosystem players to adopt. Enterprises, that are continuously exploring digital initiatives to remain relevant in the market, are in perfect position to utilize this opportunity. Thus, there is a need to combine these "inside-out" and "outside-in" approaches and provide a multisided business platform which is enabled by the Telcos and utilised by the enterprises for their customers.

Mahindra Comviva's Infinity Data Monetization Platform embraces the enterprise requirements along with Telco's network capabilities and perfectly blends the two environments to create a successful business layer. Infinity enables enterprises to leverage the operators' data channel infrastructure and create rich and contextual digital engagements with their consumers, partners, employees and connected devices.

Bridging the digital engagements gap - Faster, Better, Cheaper!



Mahindra Comviva has done extensive research on the evolving needs and markets dynamics of consumers, enterprises and Telcos in digital world. Mahindra Comviva leverages this research to conceptualize a value creation layer over the Telco infrastructure and intelligent assets, which help Telcos to transform their business model and become integrated digital service providers. Telcos can aspire to become "Telco of Future" and enable "Enterprise of Future" service its "Consumer of Future". Mahindra Comviva's Infinity Data Monetization Platform helps accelerate the return on investment on network infrastructure by enabling B2B2C services, and production-ready work flow orchestration. It helps service providers expand their enterprise portfolio, reduce both capital and operational expenses and enhance personalization, thereby reducing efforts to launch services from several months to a few hours.

Mahindra Comviva's Infinity Data Monetization Platform is available in two flavours:

Toll Free Data Service:

Toll free Data service provides consumers with free access to an enterprise's website or app. This implies that a consumer can browse through a website, watch videos, view images, play games, transact without incurring any data charges.

Toll free Data Website based Mobile app based Total access Partial access Multiple Policy definition

Data Gifting Service:

Data gifting service enables enterprises to gift mobile data and incentivize consumers to download an app, sign up for a service, app referrals, watch a video, loyalty rewards and other services.



Key Differentiators: Faster, Better, Profitable!



Unparalleled Value Creation Potential: Infinity platform facilitates a business model which enables Telcos to gain 2.5-4x higher revenues compared to their existing data pipe. The platform contains the product definition and creation capability to launch multiple products through a single and unified user interface for a varied range of engagement services under one marketplace.



Faster time-to-market: Infinity data Monetization Platform requires minimal configurations and integrations at the Telco network. The platform is light and is capable of reducing the time-to-market from the current time period of 6-12 months to a few weeks.



Self on-boarding and state-of-art service discovery: Infinity platform enables a marketplace between the Telcos and enterprises for digital engagement. The platform enables easy self-onboarding of enterprises through a portal. The marketplace portal hosts different plans for enterprises to view, select, purchase and activate as per their business requirements. The time to market to launch campaigns reduces from 4-6 weeks to few hours, through this service discovery and application model.



Enterprise Centricity: Mahindra Comviva's Infinity Platform enables creation of enterprise focused products which can facilitate 40-50x higher market adoption and facilitates onboarding of long tail enterprises. The platform supports creation of customized plans for different industry verticals, different end user segments which are applicable at different engagement stages of a product lifecycle.



Unmatched flexibility and controls for enterprises: The Infinity Data Monetization platform provides full visibility and control on the campaigns to enterprises. The enterprises can pick their own segments and configure their campaigns with minimal involvement of the operator. This leads to cost saving of up to 30-40% on digital initiatives by the enterprises.

Mahindra Comviva is the global leader in providing mobile financial and VAS solutions. It's a subsidiary of Tech Mahindra and a part of the USD 16.9 billion Mahindra Group. With an extensive portfolio of solutions spanning mobile finance, content, infotainment, messaging, mobile data and managed VAS services, Mahindra Comviva enables service providers to enhance customer experience, rationalize costs and accelerate revenue growth. Its 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, globally. For more information, please visit www.mahindracomviva.com

