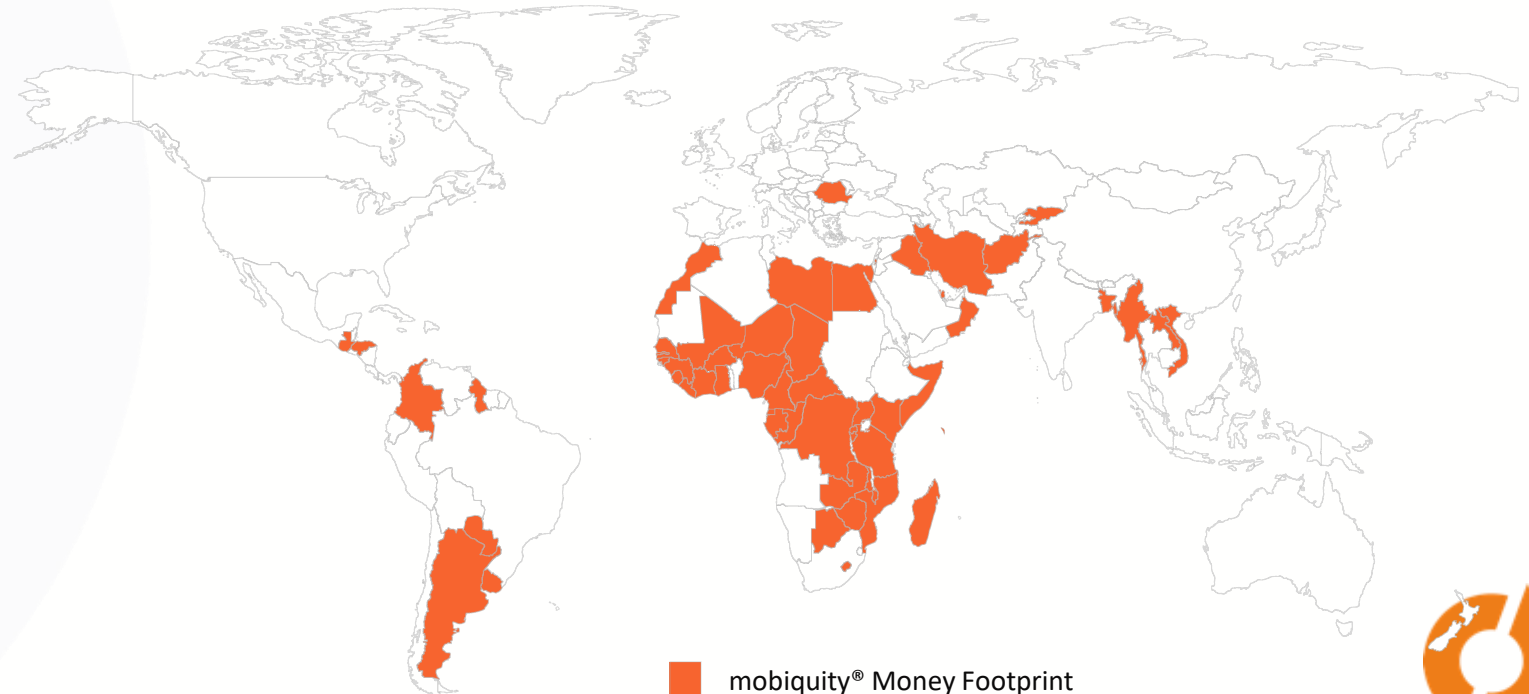


mobiquity[®] Money

COVID-19 Crisis Response Solutions

mobiquity® Money: World's leading in mobile money platform

- **mobiquity® Money is world's largest white-labelled mobile money platform** that enables telecom operators, banks and financial service providers to offer real-time, secure, affordable and convenient mobile money services to financially underserved (unbanked/under-banked) consumers using mobile phones.
- **Over 70 mobile money services in more than 50 countries run on mobiquity® Money platform.** These include popular services like Orange Money Africa (15 countries), Airtel Money Africa (14 countries), EcoCash (Zimbabwe, Burundi, Lesotho), Mobicash (Mali, Burkina Faso), BTC SMEGA (Botswana), AirtelTigo Money Ghana, eDahab (Somalia), Inwi Money (Morocco), Tigo Money (Guatemala, Honduras), Movii (Colombia), M-Pitesan (Myanmar), GPAY (Bangladesh), M-Paisa (Afghanistan), AsiaHawla (Iraq), bwallet (Bahrain), eFloos (Oman) and many more.
- **In 2019, mobiquity® Money served 120 million financially underserved consumers processing phenomenal 7 billion transactions valuing US\$130 billion.**



Offers a wide range of mobile financial services

CASH-IN

- Agent network
- Bank linked SVA
- Prepaid voucher
- Kiosks

CASH-OUT

- Agent network
- Bank linked SVA
- ATM and Kiosks

BILL PAYMENT

- Postpaid bill
- Utility bill
- Municipality/Tax payment
- Standing instruction/ auto debit

MOBILE TICKETING

- Airline
- Train
- Bus
- Movie/event ticket

B2B PAYMENTS

- Supply chain payment
- Agriculture purchase



MONEY TRANSFER

- Domestic P2P transfer
- International remittance
- Money transfer between bank account and SVA

RECHARGE

- Airtime recharge
- Internet recharge
- DTH recharge
- Prepaid electricity recharge

MERCHANT PAYMENT

- Payments to registered merchants
- Companion cards
- Virtual cards
- Closed-loop NFC payments

BULK PAYMENTS

- Salary transfer
- G2P payments
- Aid distribution
- Dividend disbursement

MICRO-FINANCE SERVICES

- Mobile savings
- Mobile loans
- Mobile insurance
- Savings Club



During the current Covid-19 crisis mobile money and digital payments have become important tools in the fight against pandemic. Mobile money and digital payments help consumers to avoid virus infected cash notes and make contactless payments to merchants thus maintain social distance, do important financial transactions like money transfers and bill payments digitally and remotely from home adhering to lockdown, and enable low-income users receive financial-aid digitally directly in the mobile wallets to survive during lockdown.

Mobile money services powered by Comviva's mobiquity® Money are encouraging and enabling the use of digital payments and transfers to help consumers. mobiquity® Money platform is helping these mobile money service providers to make changes in the service pricing and thresholds, process bulk payments and quickly launch new services and features that will ease the use of mobile money for consumers in these challenging times. These COVID-19 response initiatives are discussed ahead.

mobiquity® Money - Covid-19 response

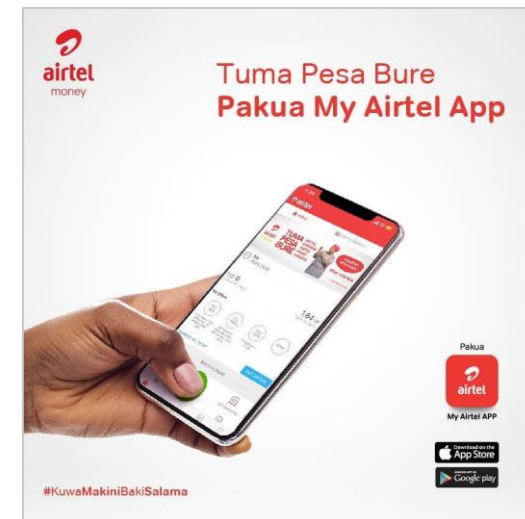
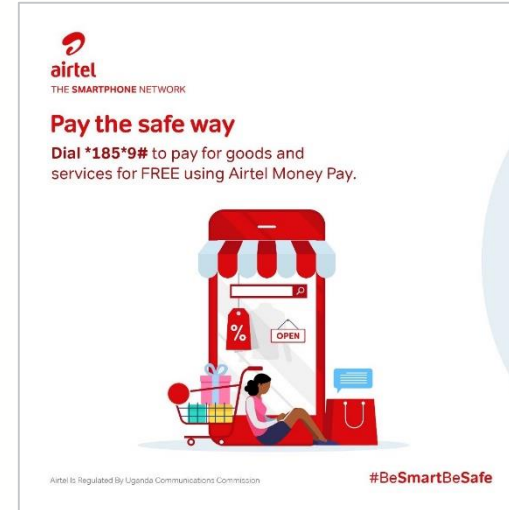
Mobile money services powered by mobiquity® Money have taken following initiative to help people and governments during COVID-19 pandemic:

1. Making service fee of transactions like P2P transfers, bill payments, merchant payments zero, to encourage digital payments amongst budget conscious low-income users
2. Increasing transaction limits to accommodate the rise in digital transaction value during the COVID-19 crisis and lockdown.
3. Shifting from agent-based registration with full KYC to self registration with low KYC but lower transaction limits allowing maximum number of people to open and adopt mobile wallets from home during the lockdowns or curfews
4. Disbursing financial-aid digitally to mobile wallets of vulnerable people such as daily wagers, low and mid income population, women, old and disabled people helping them to survive through lockdown
5. Collecting COVID-19 relief donations digitally and remotely through mobile money services for Governments and NGOs
6. Providing health insurance to people using mobile money remittance and payment services
7. Making customers resellers of telecom products by allowing customers to recharge airtime and data services for their friends and family and get bonus airtime as reward
8. Enabling people to fund their wallet at home by requesting money from family and friends, taking a short-term loan or transferring money from their bank account to mobile wallet
9. Facilitating home cash-in and cash-out during lockdown with 'Agent at Home' service
10. Digitizing Ediya (money gift given by elders to younger during festival of Eid in month of Ramadan)



1. Removing service fees

- Mobile money providers have made service fee of transactions like P2P transfers, bill payments, merchant payments, bank to wallet transfers to 'zero', to encourage digital payments amongst budget conscious low-income users, thus enabling people to follow social distancing and do transactions safely from home adhering to lockdown
- Mobile money providers used mobiquity®'s interactive 'Pricing Engine' tool to quickly change prices within minutes and provide the zero-fee benefit to the consumers in these challenging times.
- Airtel Money Uganda removed fees for P2P transfer, merchant payments and bank to wallet transfers for consumers and merchants. Airtel Money Malawi, Airtel Money Tanzania, Mobicash Mali, Inwi Money Morocco have removed fees on P2P transfers. Orange Money and Free Money in Senegal have made bill payments service fee zero.
- Over **30 million** people are enjoying zero fee money transfers, bill & merchant payments. Due to zero service fee Airtel Money in Africa saw rise in its transaction value by 12.5% from US\$ 8 billion in Jan-Mar2020 to US\$ 9 billion in Apr-Jun2020.



2. Increasing transaction limits

- Mobile money providers as per regulatory instructions have increased daily transaction limits and maximum account balance limits for customers, agents and merchants to accommodate the rise in digital transaction value during the COVID-19 crisis and lockdown.
- Mobile money providers used mobiquity®'s 'Threshold Management' tool to quickly increase transaction limits within minutes and offer higher limits to customers rapidly.
- Airtel Money Malawi, BTC SMEGA Botswana, AirtelTigo Money Ghana and Omantel eFloos Oman have increased transaction and account balance limits for customers and agents.
- Over **12 million** people are getting higher mobile money transaction limits during the pandemic. Mobile money providers has seen increase in transactions following the increase in transaction-limit. For example, in **eFloos Oman, P2P money transfer increased by 507% between March and April 2020** following doubling of transaction limits.



IMPORTANT NOTICE REVISION OF AIRTEL MONEY CHARGES - COVID-19 RESPONSE Friday, 24th April 2020

Following the announcement by the Reserve Bank of Malawi on Mobile Network Operators (MNOs) efforts towards mitigating the impact of COVID-19, Airtel Money would like to announce the following changes with regards to Airtel Money transactions:

- **FREE AIRTEL TO AIRTEL** – i.e. Money transfers from individual Airtel Money customers to other individual Airtel Money customers (**Take note that cash-out fees at agents still apply**).
- **FREE AIRTEL TO TNM** – i.e. Money transfers from individual Airtel Money customers to individual TNM Mpamba customers (**Take note that cash-out fees at agents still apply**).
- **INCREASED** Airtel Money daily transaction and account balance limits for Customers, Agents, and Merchant Accounts as follows:

New Daily Transaction Limits:

	Current (Old) Limit (MK)	Revised (New) Limit (MK)
Individual Customer	MK 750,000 per day	MK 1,500,000 per day
Airtel Money Agent	MK 20,000,000 per day	MK 30,000,000 per day
Merchant Accounts	MK 100,000,000 per day	Unchanged

New Account Balance Limits:

	Current (Old) Limit (MK)	Revised (New) Limit (MK)
Individual Customer	MK 1,000,000	MK 2,000,000 per day
Airtel Money Agent	MK 25,000,000	MK 35,000,000 per day
Merchant Accounts	MK 100,000,000	Unchanged

These changes are effective from **23rd April 2020** for a period of **90 days (3 months)** upto **22nd July 2020**.

The changes have been made to deepen digitization and discourage use of cash as one way of preventing further spread of COVID-19.

Be Smart. Be Safe. Use Airtel Money.

MANAGEMENT

Sohar International | Cares

Digital Wallet

Increased limits for your convenience

eFloos balance	RO 500	→	RO 1,000
Limit per transaction	RO 250	→	RO 500
Daily transaction limit	RO 500	→	RO 1,000



In an effort to help make life easy for our customers through this difficult time, we have increased the maximum balance on the SMEGA wallet from P4,000.00 to P30,000.00!

The following transactional limits will apply with immediate effect:
 Maximum single transaction to P10,000;
 Maximum daily transaction to P15,000; and
 Maximum monthly aggregate to P30,000.

Ke ja eazy ka Smeqa Mobile Money!

- Start a Motshelo Club
- Pay Bills & Salaries
- Send & Receive Money
- Buy Airtime and Data

Now you can also transfer money from your Absa & Standard Chartered account to any Smeqa Mobile Money wallet. Open a Smeqa Mobile Money account Today!

Dial *173#

Standard Chartered | absa | **Smeqa Mobile Money**



3. Self-registration for mobile wallet from home (1/3)

- During COVID-19 crisis, mobile money providers are shifting from agent-based registration at shops to digital self-registration at home, allowing maximum number of people to open and adopt mobile wallets from home during the lockdowns or curfews, hence encouraging the use of digital payments.
- In Egypt, to use Orange Cash, Orange subscribers had to go to an Orange agent (shop) to register for the service. However, with lockdown people's movement has been restricted. Recognizing importance of digital payments during COVID-19, Central Bank of Egypt, allowed self-registration without KYC verification in March 2020. Taking regulatory cue, Orange Cash Egypt and Comviva worked together to immediately launched self-registration service, allowing Orange customers to subscribe to Orange Cash service from home without visiting an Orange agent shop. Customers need to access the Orange Cash service on mobile phone (via USSD or mobile app), select the 'subscriber' option and enter the national ID, temporary PIN and create a new PIN to complete self-registration within minutes. After self-registered customers receive 'temporary mobile wallet' which is valid for 3 months from date of registration, keeping the COVID-19 crisis in view. This 'temporary mobile wallet' has a lower transaction and wallet balance limit of EGP 10,000 compared to EGP 50,000 limit provided for agent-registered full KYC 'permanent mobile wallet'. The temporary mobile wallet can be upgrade to permanent mobile wallet one by visiting an Orange agent. Customers can fund the mobile wallet in over 10,000 ATMs or 100,000+ retailers or request money from other users. With money in their wallet customers can use it to pay bills, transfer money to other, recharge mobile connection all remotely from safety of home.
- **Realizing the importance of quick response in these challenging times, Orange team in Egypt and Comviva team in India worked remotely from respective locations (employees working from home in lockdown) and made self-registration service live in just one week. Results were phenomenal in just one month, over 400,000 customers self-registered for Orange Cash, increase customer base by 14%, highest one month growth.**



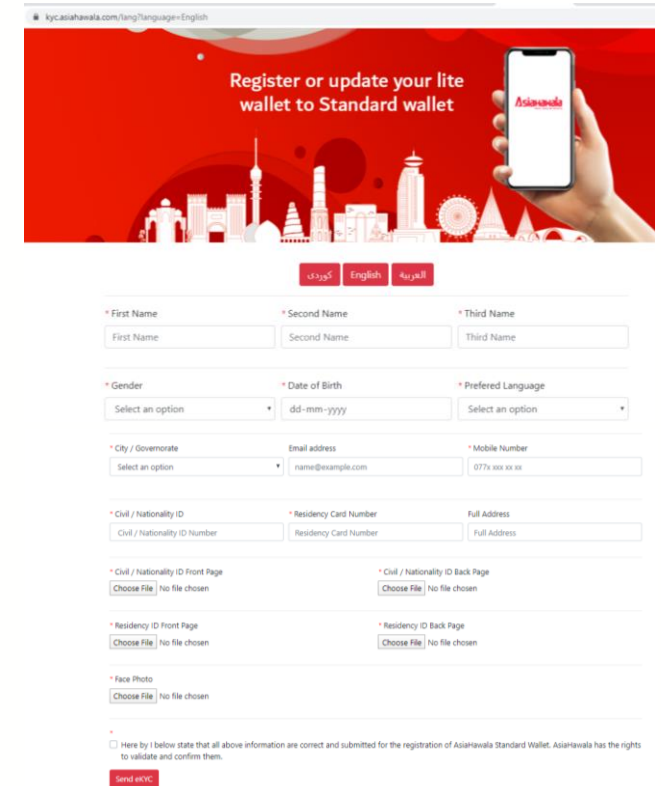
Watch video:

https://www.facebook.com/OrangeEgyptOfficial/videos/248117119882876/?_tn_=-R



3. Self-registration for mobile wallet from home (2/3)

- AsiaHawala in Iraq has recently (April 2020) launched eKYC service and made its registration process digital.
- Customers can register for AsiaHawala mobile money service (Standard Wallet) or upgrade from Lite Wallet to Standard Wallet by filling the form online and attaching the photos of document including National ID, Residency ID and photo.
- Thus customers can open a full KYC AsiaHawala mobile wallet from home
- The online registration and eKYC page is available in three languages English, Arabic and Kurdish



3. Self-registration for mobile wallet from home (3/3)

- In Ghana AirtelTigo users can register remotely by sending a “Hi” to operators WhatsApp number 0577000084. Customer then have to share their AirtelTigo mobile number, date of birth, location and AirtelTigo and photo of their ID card.



NOTICE

Kindly be informed that we have made it simple to register for AirtelTigo Money without having to visit our outlets.

Simply send 'Hi' to our WhatsApp number 0577000084 to begin the process.

Remember, practicing social distancing and reducing exchange of physical cash is key at this moment.

 057 700 0084

#SpreadCalmNotFear *life is simple.*



It's time to go Cashless
Sign up to AirtelTigo Money now via WhatsApp



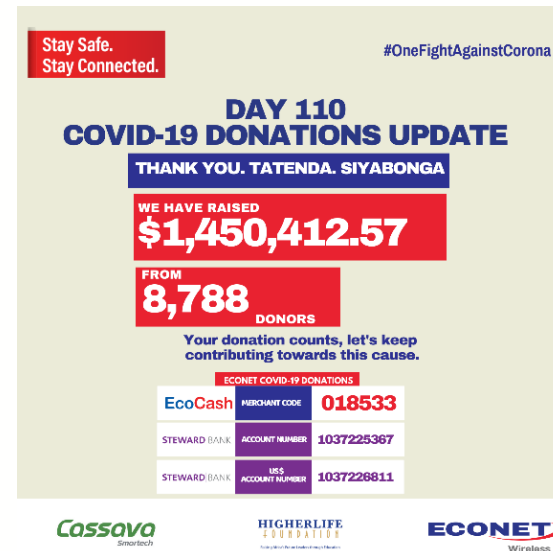
Send Hi to
 057 000 0084

life is simple.



4. Donations

- Mobile money providers have partnered with Governments and NGOs to collect COVID-19 relief donations digitally for them. These donations are being used for buying protective clothing, ventilators, medication and sanitizers.
- **mobiquity®** creates a digital wallet for government and NGOs for collecting donation and money collected is automatically transferred to government's or NGO's bank-account at end of day. Mobile money helps to collect donations quickly, transparently and remotely without need of any volunteers collecting donations physically.
- The government/NGO is issued a business number. Customers can pay donation by entering this business number and donation amount in mobile money service menu on mobile phone to make the donation. This is similar to making a money transfer, where instead of recipient's number, the business number is entered. The service was launched in:
 - **Uganda:** Airtel Money Uganda has partnered with Ministry of Health and Red Cross to support these organizations in collect donation digitally.
 - **Bahrain:** In Bahrain, bwallet service provided by AFS and Batelco is facilitating donation to Royal Humanitarian Fund.
 - **Zimbabwe:** In Zimbabwe, Higherlife foundation, Econet Wireless and Cassava Smartech are collecting donations towards protective clothing, ventilators, medication & sanitizers through the EcoCash platform. They have collected ZWL\$ 1.45Million from 8,788 donors.
 - **Ghana:** In Ghana, COVID-19 Citizen Coalition is collecting donations via AirtelTigo Money.



5. Financial-aid distribution

- Mobile money providers are disbursing financial-aid provided by government digitally to mobile wallets of vulnerable people such as daily wagers, low and mid income population, women, old and disabled people helping them to survive through lockdown/curfews. Transferring financial-aid through mobile money benefits government and NGOs as it is quick, cost-effective (reduced cash-handling cost) and corruption free (eliminates middle-men).
- mobiquity®'s bulk payment module is used for financial-aid disbursements as these are bulk payments where million of transactions are processed in short time period. Bulk payments puts load on system, but mobiquity® processes these payment in appropriate batches to reduce failure and maintain high service uptime.
- Orange Egypt was first mobile operator in Egypt to distribute government grants to many daily wagers, helping them to survive COVID-19 lockdown.
- Asiacell Iraq disbursed government financial aid to thousands of refugees and internally displaced people (IDP) via AsiaHawala mobile money service.
- Government of Colombia has provided COVID-19 (solidarity income) financial-aid of COP 160,00 per family directly to 13000 vulnerable families via Movii mobile money services.

Orange Egypt: We are proud to be the first telecommunication company contributing to the government's initiative to support daily workers

Hisham Mahran, Chief Enterprise Line of Business Officer at Orange Egypt, said that the company is proud of being the first operator in the telecom sector contributing to the Ministry of Social Solidarity initiative aiming to support those affected by the economic impact of the COVID-19 crisis by utilizing the latest electronic payment methods through "Orange Cash" to disburse the government grant for irregular daily workers.

In line with the best methods applied globally to ensure the safety of its' customers, Orange has managed to deliver the government grant to those who are entitled in a very short time via mobile phones and used all available technology to help the beneficiaries to collect their allocated grants quickly and safely through more than 800 Orange outlets located in all governorates and more than 10,000 ATMs.

Mahran demonstrated that Orange responded quickly to this initiative by supporting digital payment through its networks as the company was already working on a community support plan as soon as COVID-19 appeared in Egypt along with its internal plan to ensure business continuity in light of the pandemic while preserving the safety of its employees and clients.

In support to the country's strategy towards digital transformation and in implementation of the recommendations of the President of Egypt to facilitate the lives of the citizens, Orange Egypt was the first telecom company to join the initiative of the Ministry of Social Solidarity to ensure irregular employment aid disbursement. In addition, the company cooperated with the Ministry of Solidarity and the Central Bank of Egypt under the auspices of the Ministry of Communications and Information Technology to deliver the needed financial support to the affected daily workers through its digital channels.

Accordingly, Orange has managed to deliver the allocated financial support to a large number of beneficiaries through Orange Cash which was recently upgraded to provide the electronic payment services efficiently and effectively.

Mahran added that Orange Cash has played a vital role in distributing the government aid due to the huge investments pumped by the company to support the country's plan for digital transformation and financial inclusion.



Nos sentimos orgullosos de apoyar al país con subsidios de Ingreso Solidario.

Ya son más de 10 mil beneficiarios que han recibido su dinero a través de MOVII y serán muchos más los que puedan usar su dinero de forma granata sin salir de casa.

Por primera vez en la historia para MOVII, trabajamos de la mano del Gobierno Nacional para entregar los subsidios de Ingreso Solidario a familias vulnerables durante la emergencia sanitaria de COVID-19. La primera parte de ellos, ha sido desembolsado a lo largo de esta semana y durante Semana Santa estaremos entregando más subsidios a través de MOVII. Serán miles de familias beneficiadas que puedan hacer uso del dinero, ya sea en efectivo haciendo el retiro de forma segura en puntos del Grupo Éxito, RadServi o La Rabaña, o usándolo a través de la aplicación para pagar alguna factura del agua, luz o gas, haciendo recargas a cellular comprando un paquete de voz y/o datos o incluso, enviando dinero a algún familiar que tenga o no cuenta MOVII.

Hoy nos sentimos orgullosos en especial por permitir que miles de personas de todos los lugares del país reciban en sus cuentas MOVII el apoyo financiero que estaban esperando, que con seguridad les ayudará a solventar los días desde casa.

6. Health insurance with digital payments

- Mobile money providers are providing health insurance to people using mobile money remittance and payment services.
- Cassava Smartech (Econet Wireless) in Zimbabwe is providing free one month EcoSure hospitalization cover to EcoCash mobile money service users who receive money from abroad in their EcoCash wallet via EcoCash Remit service.
- Health-insurance brings financial-assurance to people in times COVID.



EcoCash
Remit

Cassava
Remit



7. Making customers resellers of telecom services

- Due to lockdown/curfew telecom retailers are partially available and many people are not able to recharge their prepaid mobile-connection (top-up airtime and data). Service providers are **making customers as community champions by encouraging them to use their mobile wallet to recharge airtime and data services for their friends, family and other nearby people.** Customers get bonus airtime as reward for recharging airtime and data for other customers.
- It is a win win solution for all. Firstly, Customers who cannot recharge on their own are able to get airtime and data recharge and remain connected with family. Secondly, the mobile money customer who recharges other gets bonus airtime as reward. Lastly, operators are able to serve people despite the closed retailer shops due to lockdown reducing the lost revenue as well as saving on commission provided to recharge retailers.
- Telecom Operator Airtel has enabled its customers to recharge airtime and data for friends, family and other nearby users and win airtime bonus as reward. Comviva has launched this service in April 2020 within 10 days in 12 Airtel Africa operations – Tanzania, Uganda, Malawi, Zambia, Kenya, Rwanda, Congo B, DRC, Gabon, Madagascar, Seychelles and Chad. Airtime Bonus differs by country – 4% in Tanzania and Malawi, 3% in Uganda and 5% in Zambia etc. **Airtel Money users have done 103 million recharges for other people valuing US\$ 42 million in these 12 countries in three months (April-June2020).**



Customer testimonial videos:

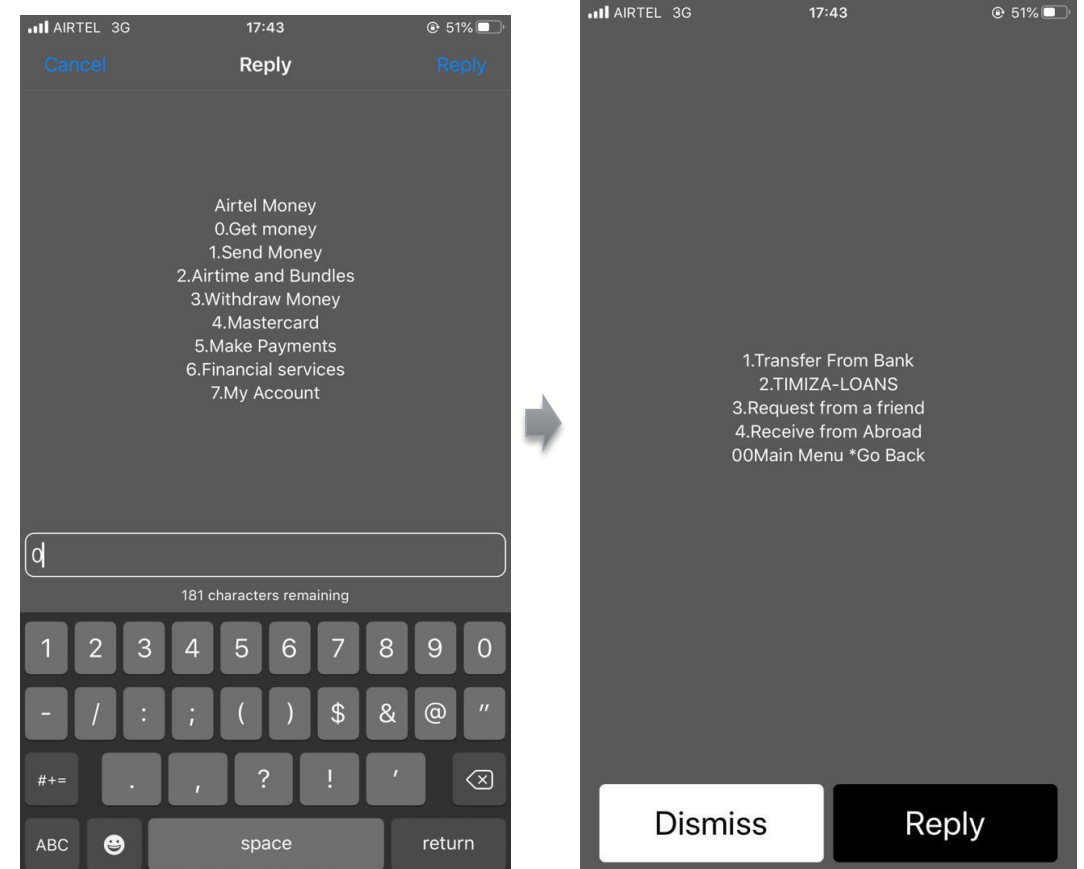
<https://www.youtube.com/watch?v=WxWG8pzB4BM>

Demo Video: <https://www.youtube.com/watch?v=JWbKvlggxDU>



8. Funding the mobile wallet at home

- Customers mostly perform cash-in (deposits) and cash-out (withdrawals) in their mobile wallet at mobile money agents. However, agent services are available partially in lockdown and people do not feel safe to go out. To overcome this, **mobile money providers are enabling people to fund their mobile wallet at home by requesting money from family/friends, taking short-term low-value loans or transferring money from their bank-account to mobile-wallet.**
- Airtel Money Tanzania worked with Comviva to introduce **'Get Money'** service, which comes as top-most option (0th option) in their mobile money USSD menu. It has been provided as the 0th option so that number of other options in the USSD menu is not disturbed (as people remember USSD long codes). **The service uses mobiquity® Money's USSD Menu Manager Service.** On selecting 'Get Money' customers get following options to fund their mobile wallet at home:
 1. **Transfer from Bank:** Allows customers to transfer fund from linked bank account to Airtel Money Wallet. 793,676 bank to wallet transactions valuing US\$37.4 billion were done in April and May 2020.
 2. **TIMIZA-LOANS:** Allows customers to take short-term low-value loans. 49,573 loans valuing US\$2.6million were taken in April and May 2020
 3. **Request from a Friend:** Allows customer to request money from other Airtel Money users.
 4. **Receive from Abroad:** Allows customer to send SMS to person living abroad requesting them money.



9. Facilitating home cash-in and cash-out

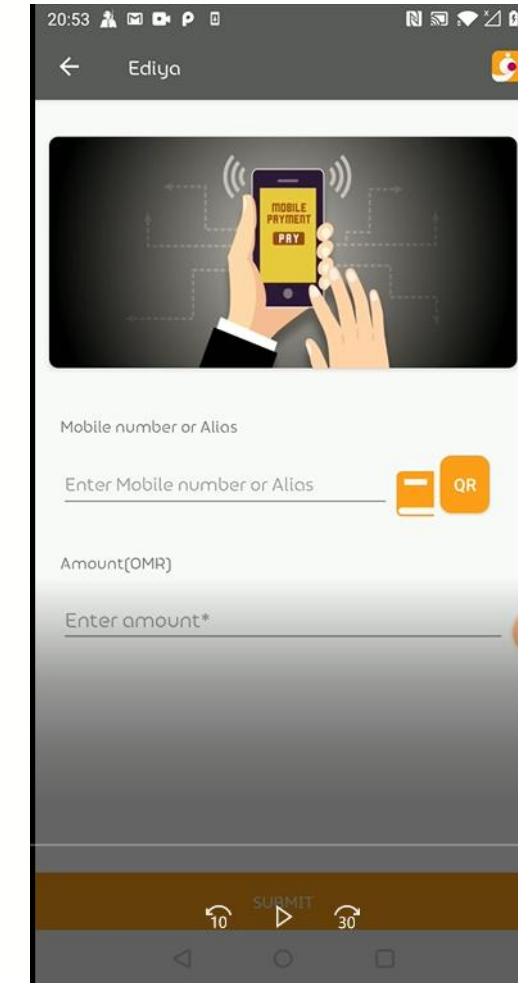
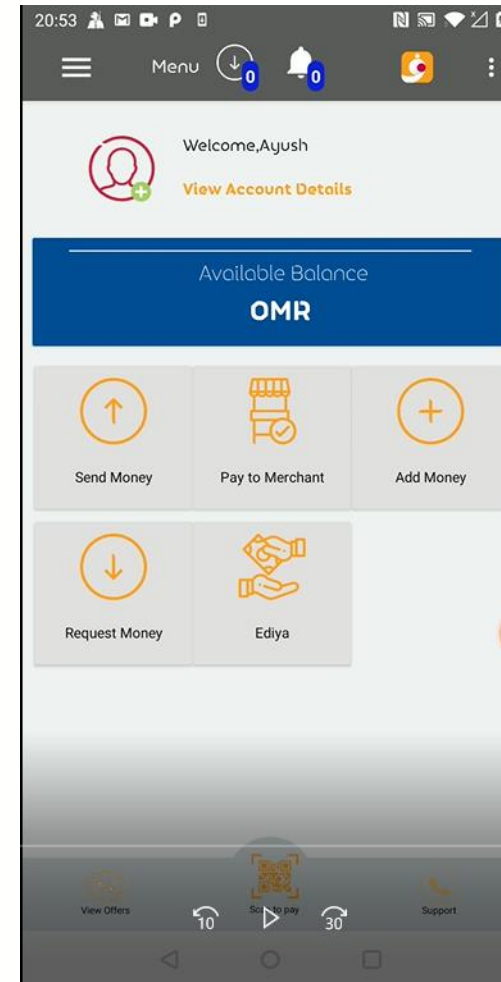
- Some mobile money providers are also **providing home cash-in (deposit) and cash-out (withdrawal) with 'agent at home' service.**
- Free Money in Senegal is allowing Free Money mobile money agents to visit customer's and perform last-mile services of cash-in and cash-out for customers, in safe environment of their home. This enables customers to use their mobile money service while adhering to lockdown. The service was enabled quickly using **mobiqumy® Money's cash-in and cash-out APIs.**

The advertisement features the 'free=MONEY' logo at the top. Below it, the text reads 'MES DÉPÔTS ET RETRAITS D'ARGENT CHEZ MOI À PARTIR DE 20 000F'. The central image shows a man in a grey suit standing in a doorway, looking at his phone, while a Free Money agent in a blue uniform and face mask stands outside holding a red tablet. A circular icon indicates '7j/7' service from 7H to 18H. At the bottom left, a red button contains the phone number '201 123*' and at the bottom right, another red button contains '#150#'. Small vertical text on the left and right sides of the image reads 'Appel gratuit' and 'Free Money est un service de Mobile Cash SA' respectively.



10. Digital Ediya

- On Eid day, in holy month of Ramadan there is a popular culture of giving Ediya. Ediya is money which elders give to younger members of the family as gift. However, with COVID-19 restrictions people are finding it difficult to visit their family, relatives, grandparents, uncles and aunts.
- Comviva has worked with eFloos in Oman to offer digital Ediya services to its users. eFloos users were able to send Ediya money to family and friends digitally through the eFloos mobile wallet. This ensured that the cultural elements of festivals were followed in COVID-19 times, although in modified digital format.
- Orange Egypt also launched digital transfer of Ediya via Orange Cash



mobiquity® Money USPs enabling quick COVID-19 response

1) Flexible: mobiquity® Money provides flexible tools with interactive GUIs like Pricing Engine and Threshold Management which allowed mobile money providers to quickly change service fees, transaction limits within minutes & provide zero service-fee, increased transaction limits benefit to consumers instantly in COVID-19 times. Comviva team remotely supported the mobile-money-providers to make these changes in the platform and provide benefits to the consumers.

3) High uptime: Mobile money transactions have seen surge during COVID-19. However, mobiquity® Money platform has maintained a high uptime of 99.99% across its deployments as stipulated in the SLAs. Comviva's 'Support' teams are continuously monitors transactions to prevent any system breakdown. Moreover, mobile money transactions like financial-aid disbursements which are bulk payments, puts load on the system. However, mobiquity® processes these payment in appropriate batches to reduce failure rate and maintain high service uptime.

2) Rapid response: Emergencies like COVID-19 require quick actions. Comviva helped mobile money providers to quickly launch new features in just few days aligning to the new reality of lockdowns, curfew, restricted movement and partial agent operations. Eg. Features like self-registration, 'Get Money' option, Airtime recharge others initiative were launched in multiple countries in less than 10 days, that too remotely with entire Comviva team working from home in India due to lockdown and in remote correspondence with mobile money providers in respective countries

4) Strengthening fight against COVID-19: In COVID-19 crisis, mobiquity® Money platform is helping 120 million mobile money users in 45+ countries to safely make financial transactions from home, vulnerable people to receive financial aid and survive through lockdown, encouraging users to help others by recharging their airtime and data, allowing governments and NGOs to collect donations digitally for buying protective clothing, ventilators and sanitizers and more, strengthening this global fight against pandemic.





THANK YOU

Note: mobiquity® is registered trademark in India only. Data is confidential

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