

# mobiquity<sup>®</sup> Pay

A Holistic and Comprehensive Platform for all Digital Payments



**70+**

DEPLOYMENTS



**50+**

COUNTRIES



**130 Mn**

CONSUMERS



**7 Bn**

TRANSACTION  
VOLUME ANNUALLY



**\$ 130 Bn**

TRANSACTION  
VALUE ANNUALLY



**65+**

AWARDS

Digital payments have found their way into the hearts of customers and have taken on the consumer psyche in real-time. Across the globe, consumers from both, emerging and developed markets, are adopting digital wallets thus replacing cash payments. Digital payment providers need to ensure that their offering encompasses multiple features to cater to multiple requirements of consumers from various segments and is also simple and easy-to-use for consumers.

Comviva's mobiquity® Pay is a simple yet holistic white-labelled solution that caters to all requirements pertaining to digital money, wallet, and payments. It is a pioneer and a market leader in digital payments for over a decade powering over 70 digital wallets and payment services in more than 50 countries. mobiquity® Pay meets financial needs of over 120 million consumers, processing more than 7 billion transactions valuing over \$130 billion annually.

mobiquity® Pay is a feature rich, robust, scalable and flexible platform. The platform is holistic and serves consumers, service providers and their partners. It facilitates digital payments for all customer segments through all form factors and modes (USSD, mobile applications, IVR, Web, QR codes, NFC etc.). Consumers can securely make merchant payments, pay bills, and send or receive money along with having access to micro-financial services such as savings, loans and insurance. Businesses and governments can credit salaries, disburse cash subsidies, relief aid, and make other bulk payments. mobiquity® Pay is built on micro-service based architecture to achieve greater agility, time to market, and fetch a higher value from fast-changing digital business models and services.



## KEY FEATURES AND BENEFITS

### COMPREHENSIVE PAYMENT SOLUTION



- **A Technology Agnostic Payments Solution:** From a millennial paying in-store by scanning a QR Code using smartphone or via Tap and Pay to a worker sending money to his family using USSD on a feature phone, mobiquity® Pay empowers consumers across segments to perform all types of cashless payments for their various needs through different channels including mobile application, QR Codes, NFC, USSD, IVR and Web. mobiquity® Pay supports both proximity and remote payments
- **Made For Everyone:** For unbanked consumers, mobiquity® Pay offers a stored value account (SVA), a prepaid digital wallet linked to their mobile number, enabling them to do multiple financial transactions. For banked and carded consumers, mobiquity® Pay provides option to save a payment instrument like credit card, debit card or bank account with the digital wallet and make payments using it
- **Embracing The Open:** Using mobiquity® Pay, consumers can manage all their payment instruments from their mobile devices to carry out proximity and remote payments. mobiquity® Pay also provides wallet-linked Mastercard/Visa companion cards to make online and in-store payments.

### FASTER TIME-TO-MARKET



- **Launch New Services 80 Per Cent Faster:** With a focus on winning customers through differentiated experience, service providers are continually launching new services. mobiquity® Pay can boost them to rapidly create and launch new services by cloning and modifying existing business processes, launching a new service 80 per cent faster
- **Drive innovation with Open APIs:** mobiquity® Pay expedites rapid service expansion for developers and third-party service providers by providing open APIs to enable integration with the mobile money and digital payments ecosystem. This further provides customers with a wide range of offerings from these third-party providers
- **Seamless Integrations:** Supporting over 1000 integrations across our deployments, mobiquity® Pay provides technology teams with a middleware layer to enable faster third-party integrations, reducing the go-to-market time by around 30 per cent
- **Faster operations:** An advanced user management system with an intuitive UI, dedicated workspaces for each business persona and real-time feedback for the errors, enables faster user on-boarding and lifecycle management without flaws

### MONETIZE, OPTIMIZE AND MONITOR EASILY



- **Monetize Through Dynamic Pricing:** Mobile money providers can frequently revise pricing and run new promotions to gain a competitive advantage. mobiquity® Pay provides the flexibility to set pricing and commission amounts based on multiple parameters, such as the customer's profile, location, etc
- **Optimize System Performance:** mobiquity® Pay offers a highly scalable and reliable platform built using micro-services. The platform is cloud-native, auto-scalable and highly available. It allows automated recovery with a liveness probe. It also offers load regulation with a graceful shutdown and readiness probe. It also supports 100% automated deployment with zero downtime
- **Monitoring through detailed dashboards:** mobiquity® Pay provides graphical dashboard to showcase comprehensive view of all important business KPIs to monitor health of the digital payment system.
- **Proactive disaster prevention:** mobiquity® Pay proactively identifies threshold breaches of critical operational parameters and provide real-time notification to prevent system downtime or disaster

# A RICH BOUQUET OF DIGITAL FINANCIAL SERVICES

## CASH-IN

- Agent network
- Bank account & card
- Prepaid voucher
- ATM & Kiosk

## CASH-OUT

- Agent network
- Bank account
- ATM and Kiosk

## B2B PAYMENTS

- Supply chain payment
- Agriculture purchase

## MOBILE TICKETING

- Airline
- Train
- Bus
- Movie/ event ticket

## BILL PAYMENT

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



## MONEY TRANSFER

- Domestic P2P transfer
- International remittance
- Money transfer between bank account and SVA
- Money transfer using NFC, alias, social handles

## RECHARGE

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

## MERCHANT PAYMENT

- Payments to registered merchant's SVAs
- Physical/virtual companion cards linked to SVAs
- Payments via stored cards
- QR Code payments
- NFC payments
- Split bills

## BULK PAYMENTS

- Salary transfer
- G2P payments
- Aid distribution
- Dividend disbursement
- Promotion cash prize distribution

## MICRO-FINANCE SERVICES

- Mobile savings
- Mobile loans
- Mobile insurance
- Savings Club (VSLAs/SACCOs)

## KEY PLATFORM STRENGTHS

### Micro-services Based Architecture

mobiquity<sup>®</sup> Pay comprises of **micro-services based architecture**. The micro services are designed and developed such that they are fully independent & reusable. The auto scalability of a micro service, independent to any other micro service running in the system, provides efficient load regulation. The architecture enhances platform reliability and safety with self-monitoring and self-healing capabilities using readiness probe, liveness probe and graceful shutdown.



### Extensibility Framework



mobiquity<sup>®</sup> Pay enables service providers to rapidly launch new services in approximately one fifth the amount of time taken using the **extensibility framework**. This enables the service providers to expand their customer base with a differentiated experience. The service creation manager helps in creation of new services by cloning existing services and modifying the business flow with pre and post hooks, if required. The business rules for the newly created service, such as thresholds, charges, notifications et al, can be easily set using the GUI.

### Cloud Native Platform

mobiquity<sup>®</sup> Pay is a **cloud native** platform with open source tech stack. It enables an open supply chain with respect to hardware. The cloud based deployment enables service providers to reduce costs to launch a digital payment service and thereafter scale rapidly. It also provides economic efficiencies of shared infrastructure in the long run. Open supply chain enables a reduction in hardware cost for the service providers. The architecture enables resource pooling, stateless services and flexible topology and allows efficient deployment on private and public clouds [AWS, Azure, Oracle cloud et al.]



### Automated Deployment with CI/CD



mobiquity<sup>®</sup> Pay platform supports 100 per cent **automated deployment with zero downtime**. This is enabled using a **continuous integration and continuous delivery (CI/CD) pipeline** based approach. With centralized GIT repository for configuration management and fully automated test suits (comprising of code analysis, security scans and overall REST bases functional and performance tests), the platform enables stable and quality assured build, zero collaterals, quick builds and continuous deployment. The micro services are packaged using lightweight docker containers and automated deployment and auto scalability is enabled using container orchestration platforms - OpenShift and Kubernetes. The pipeline ensures faster time to market of changes in the product due to introduction of new features and functionalities.

## KEY COMPONENTS OF MOBQIUNITY® PAY

<p><b>User Management</b> </p> <ul style="list-style-type: none"> <li>• Intuitive self-service UI to manage complete user lifecycle</li> <li>• Faster user on-boarding due to dedicated workspaces for each business persona</li> <li>• Comprehensive ecosystem partner management</li> <li>• KYC management and access control</li> <li>• Role based access controls</li> <li>• Merchant and agent locator services</li> </ul>	<p><b>Account and Instrument Management</b> </p> <ul style="list-style-type: none"> <li>• Link debit/credit card or bank account</li> <li>• Multiple accounts linking for family members</li> <li>• Account lifecycle management</li> <li>• Wallet top-up using cards/bank account</li> <li>• Beneficiary management and standing instructions</li> <li>• Multiple wallets and sub-wallets management</li> </ul>	<p><b>Transfers and Payments</b> </p> <ul style="list-style-type: none"> <li>• Money transfer using NFC, alias, social handles</li> <li>• Secure proximity, remote and online payments</li> <li>• Split bills with friends and family</li> <li>• In-store merchant payment using EMVCo QR and NFC</li> <li>• Instant international and domestic money transfer</li> <li>• Unified payment through multiple funding sources</li> <li>• Community-based savings club</li> <li>• Biller association, bill uploads and reminders</li> </ul>
<p><b>Transaction Management Order and Payment</b> </p> <ul style="list-style-type: none"> <li>• End to end tracking of entire payment transaction across all stages</li> <li>• Unified view of transactions performed by various payment instruments</li> <li>• Multifactor authentication including biometrics</li> <li>• Manage recent and favourite transactions and beneficiaries</li> <li>• Reversal, refund, identical transaction management</li> <li>• Custom transfer rules for financial and non-financial services</li> <li>• Comprehensive limits on transactions and wallet balance</li> <li>• Configurable velocity limits based on services and access channels</li> </ul>	<p><b>Service Configuration</b> </p> <ul style="list-style-type: none"> <li>• Service flow definition using micro-services</li> <li>• New service creation by cloning of native services</li> <li>• Dynamic pricing rules based on profile, time and day of week</li> <li>• Custom cashback rules and commission schemes</li> <li>• Notifications and alerts on channels of choice</li> </ul>	<p><b>Value Additions</b> </p> <ul style="list-style-type: none"> <li>• Referral incentives and disburseals</li> <li>• Service enablement basis source of funds</li> <li>• Incentives and rewards based on targets or events</li> <li>• Post to social media accounts</li> <li>• Intuitive user interface for web portals and mobile apps</li> <li>• Invoices and Monthly Statements</li> <li>• Reminders for upcoming payments and transfers</li> </ul>

## REASONS TO CHOOSE

<p><b>LEADERSHIP AND GLOBAL REACH</b></p> <ul style="list-style-type: none"> <li>• One of the world's largest digital payment platforms powering over <b>70</b> deployments in more than <b>50</b> countries</li> <li>• Provides financial services to over <b>120</b> million customers</li> <li>• Processes over <b>7</b> billion transactions valuing over <b>\$130</b> billion annually</li> <li>• A multi-award winning platform, received over <b>65</b> global and regional awards including three GSMA Global Mobile Awards in <b>2013, 2017</b> and <b>2018</b>.</li> </ul>	<p><b>INNOVATION</b></p> <ul style="list-style-type: none"> <li>• First to provide MasterCard Companion Card in Africa</li> <li>• First to provide closed-loop NFC merchant payments in Africa</li> <li>• First in domestic interoperability between mobile financial services in an African country</li> <li>• First in international remittance services in North Africa, South Asia and central America</li> </ul>	<p><b>EXPERTISE</b></p> <ul style="list-style-type: none"> <li>• Deep industry expertise with knowledge of country-specific regulations</li> <li>• Right ecosystem of partners; alliances with MasterCard and Western Union</li> <li>• Worked with GSMA for development of Harmonized APIs for mobile money service providers</li> <li>• Worked with Bill and Melinda Gates Foundation for development of Open API for mobile money interoperability</li> </ul>
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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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