

Volume 1, Issue 5, December 2020



THE FUTURIST

NEWSLETTER



From Mao's Desk



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FROM MAO'S DESK

DEAR FRIENDS,

Comviva has always leveraged innovation to deliver superior customer value. We strive to provide best-of-class mobility solutions to customers. With over 20 years of expertise under our belt, we have built strong product foundations and an emphasis on innovation to constantly deliver value to our customers and stay relevant in the market place. The adage “innovate to thrive” no longer remains a buzzword. It becomes a habit, the first rule of survival in a hyper-connected and complex business environment at Comviva.

The current pandemic has affected all of us severely. Ensuring flawless delivery and support, while delivering higher value via innovation is a priority. But, this pandemic has also unearthed new opportunities to innovate rapidly and overcome the new set of challenges. Comviva has gone a step ahead, and, is following a three-pronged strategy to deal with the new challenges. This approach is focused on financial transformation, accelerated innovation, and security enhancement.

Under financial transformation, a cost transformation program has been implemented, which focuses on improving our free cash flow. To ensure accelerated innovation, we are leveraging this challenging time to serve our customers better. This is, of course, achieved by improving the quality and delivery of our products via better technology and automation. Our focus will be on accelerating product roadmaps, coupled with AIOPS to provide better operations support remotely. Security is (and will remain) a key concern for all our customers and, with this in mind, we are implementing DevSecOps in all our products.

Overall, we stay committed to creating incremental customer value through focused effort and co-development and/or enhancement with our key customers. The bottom-line being- we're in this together. We will continue to listen to our customers even better.

ADDING VALUE TO THE CUSTOMER'S BUSINESS

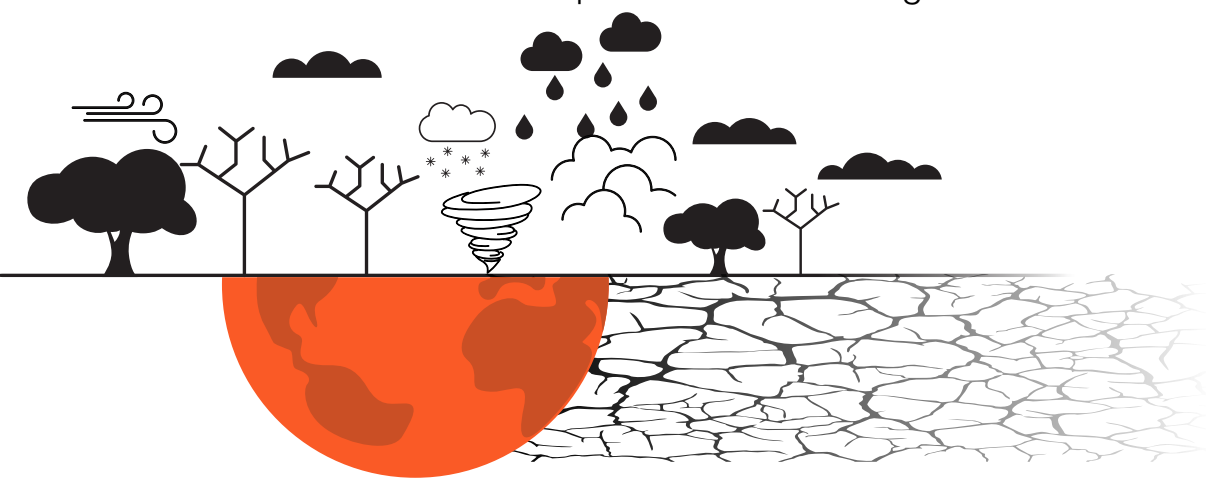


Fostering Green Financial Inclusion by Leveraging Mobile Money

Srinivas Nidugondi, Executive Vice President and Chief Operating Officer, Digital Financial Solutions and **Mohit Bhargava**, Deputy General Manager, Product Marketing, Comviva

Climate change is a growing concern for central banks and financial regulators globally. Climate change leads to extreme weather conditions like drought and floods, which eventually displaces people, destroys crops, disrupts food supply, creates health risk, causes loss of property and job, deepens poverty and impacts economy. Hence, central banks and financial regulators recognize that to maintain financial stability it is essential to enable financial inclusion and build financial resilience amongst the vulnerable sections of the society so as to mitigate the impact caused by climate change.

To address this cause, members of Alliance for Financial Inclusion (AFI) came together to devise 'Green Financial Inclusion' work-stream. Green Financial Inclusion links the financial inclusion and climate change challenges and focus on policies and strategies to build resilience to social, environmental, health and economic impact of climate change.



Establishing the Link between Green Financial Inclusion and Mobile Money

In the past decade, with mobile money accounts surpassing bank accounts in many emerging countries, mobile money has become an integral part of the financial inclusion strategy of multiple countries. Hence, it is evident that mobile money will also play an important role in Green Financial Inclusion.

Mobile money can help to create resilience to climate change by facilitating service such as financial aid, pooling emergency funds, insurance, savings, credit, remittances and digital payments. In fact, there are already some examples of mobile money service enabling green financial inclusion. These examples are discussed in this post.

POST DISASTER PAYMENTS AND FUND COLLECTION

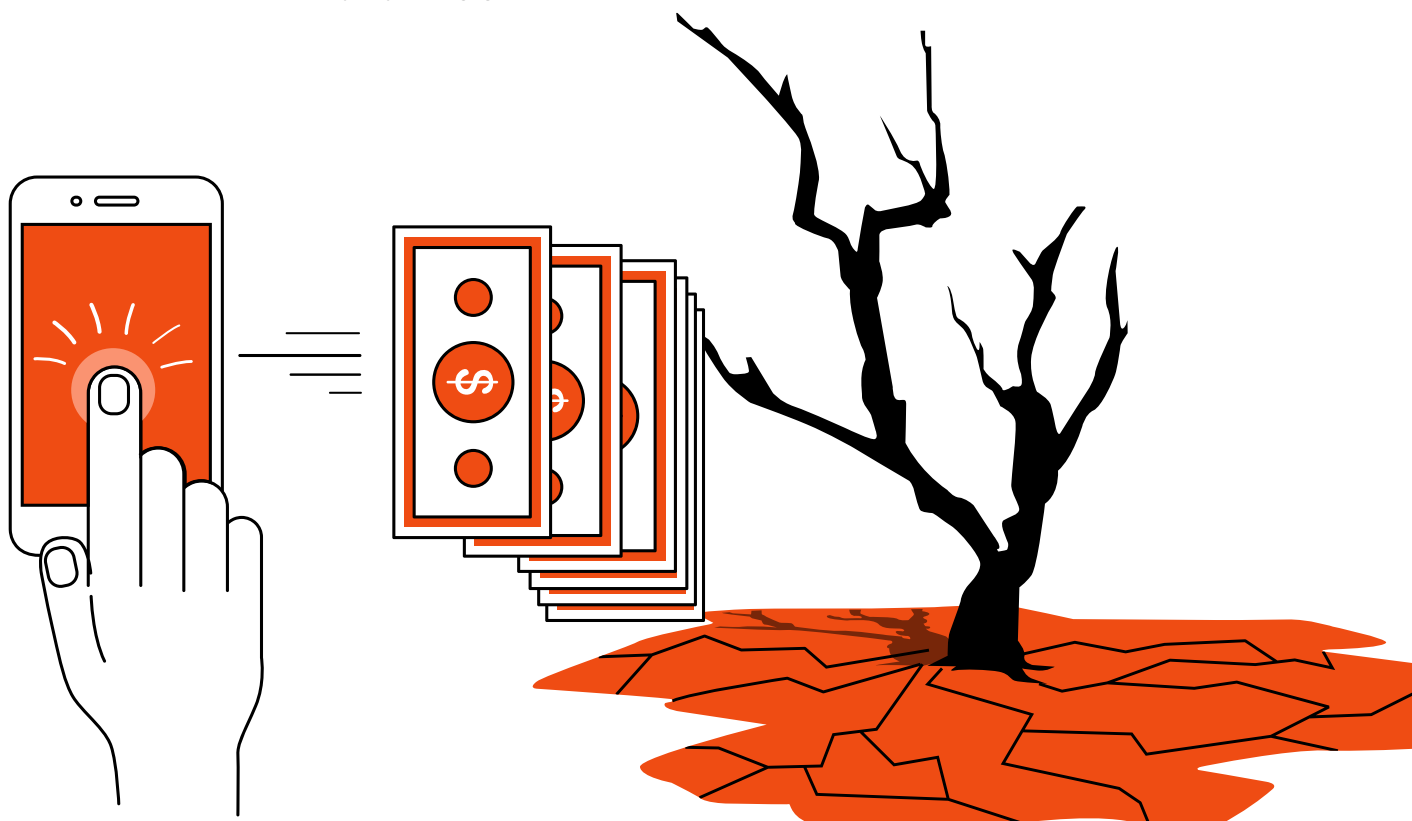
The most direct use of mobile money is to facilitate post disaster payments. Mobile money can be used by governments and NGOs to quickly and cost-effectively disburse money to the people affected by the disaster. It can also be used to quickly pool funds from people during emergencies.

Social cash transfer to drought-stricken households

Airtel Money, Malawi

Between 2014 and 2016, over 2 million Malawians faced food shortages due to droughts and erratic rains that destroyed crops. The INGO consortium, in collaboration with Airtel Malawi ran an emergency social cash transfer program with an aim to mitigate the impact of famine. Under the program, the INGO consortium provided financial aid to hunger-stricken households via the Airtel Money service. In 2016, they disbursed more than MWK 40 billion (\$54 million), enabling 250,000 Malawians to buy food and meet their nutritional requirements.

By transferring funds monthly to the beneficiaries, cash transfers not only meet the immediate needs of households, but also enable people to spend money and make purchases, simultaneously injecting growth into local economies.



Pooling relief funds for cyclone-hit people

EcoCash, Zimbabwe

Cyclone Idai hit Zimbabwe on March 15, 2019; bringing heavy rains that led to floods, killing 344 people and impacting 270,000. EcoCash crowd-funded and collected donations from the citizens of Zimbabwe, as well as the diaspora. Within hours of hitting of cyclone on March 15, EcoCash created a digital wallet for the relief fund with Biller Code 320041 and launched it on next day March 16.

The relief fund was created as a biller in the system and Zimbabweans can donate using this Biller Code just like they pay a bill. Zimbabwean Diaspora could donate through EcoCash Diaspora (international remittance) service. For this EcoCash created a relief fund digital wallet with mobile number +263786321671.

Consumers can send money instantly to this number in the same simple and familiar way they remit money to their family and friends. RTGS\$ 239,643 was collected by crowd-funding. The money was used for search and rescue operations and the purchase of food supplies for the impacted.

MOBILE-MONEY ENABLED INSURANCE SERVICES

The crop-insurance services, with affordable premiums and payments processed by mobile money, are helping small-holder farmers to cope with losses due to excess rainfall and drought and re-plant in next season. Moreover, free or low premium hospitalization and funeral covers based on mobile or mobile money usage are helping low-income, vulnerable population to overcome financial shocks due natural calamities.

EcoFarmer Weather Indexed Insurance

EcoCash, Zimbabwe

Zimbabwe's digital farming platform EcoFarmer offers weather indexed insurance service to farmers in the country. The service provides cover for potential loss to crop due to excessive rainfall or too many dry days. By paying a premium of 10%, farmers can insure their maize production from a minimum of \$25 up to \$625 per season. The service is popular with smallholder farmers as they need to pay as little as \$2.5 to get a cover for \$25.

The premium can be paid through EcoCash, Zimbabwe's largest mobile money service, used by 80 per cent of the country's adult population. In case of crop failure, the claims are also refunded through EcoCash. This service provides assurance and peace of mind to farmers that they can go back to farming in the next season even in case of crop failure. Over 1.1 million farmers use EcoFarmer services. Smallholder farmers are also using EcoCash to get timely paid for their produce from buyers in distant locations. Timely payment provides adequate money for farmers to buy seeds and other material for next sowing season and increase their production.



SUPPORTING CLEAN ENERGY USE

The mobile money services supports carbon emission reduction by facilitating use of clean and affordable energy sources. In many countries mobile money is promoting the use of solar energy for electricity and cleaner fuels like butane gas for cooking, by enabling payments for these services in small instalments.

Orange Energy 'Pay As You Go' Solar Service **Orange Money, Africa**

In Africa, approximately 50 per cent population does not have access to electricity. Orange Energy, a 'pay as you go' solar service, is helping households in off-grid areas of Africa to get access to solar energy. Orange offers subscribers a comprehensive solar kit including a solar panel, a battery and accessories such as LED light bulbs, mobile charger and radio. Customer can pay for the service in small monthly installments using Orange Money.

Orange has installed solar kits in over 20,000 homes in off-grid areas in Madagascar, Cameroon, Burkina Faso, Cote d'Ivoire, Senegal, Guinea and Mali. This innovative service makes solar energy more widely accessible thanks to the great flexibility of mobile payments

Payment for Cooking Gas **Orange Money, Niger**

More than 90 per cent of the households in Niger use coal or wood for cooking. This, in turn, results in significant deforestation, often over four times the area of Niger's capital, Niamey. To prevent deforestation and environmental degradation, the government is encouraging people to use butane gas for cooking, which is sufficiently available in the country. Private gas distribution companies like Gani Gas are helping the government to accelerate the adoption of gas for cooking.

To ensure easy availability and payment, Gani Gas has partnered with Orange to allow the purchase of gas bottles (gas cylinders) using Orange Money. Orange Money allows customers to make payments for gas in one go or in instalments. The ability to pay in instalments makes buying the gas more affordable. Hence, even low-income households are encouraged to switch from wood to gas.



Conclusion

These are just a few examples and in the future for sure we will see many other use cases where mobile money will be used to mitigate the impact of climate change. With its widespread reach in many emerging countries, mobile money ought to be leveraged effectively to strengthen the global fight against climate change.

AN “INNOVATION-FIRST” APPROACH



The Rise and Rise of Digital Application Security

Remus Teodorescu, Vice President, Global Market Unit, Comviva

The average cost of a data breach is \$3.86 million across all sectors, according to IBM's [Cost of a Data Breach Report 2020](#). The report also states that it takes around 280 days or nine months to identify and contain a breach.

Before COVID-19, such breaches mostly targeted financial firms. However, as the pandemic modified global socioeconomic systems and led to the rise of the digital application economy, the risk of a breach is universal.

What makes breaches so prevalent? The sheer volume of code and the number of interconnected devices is a primary reason.

HBR reports that the average car runs on roughly 100 million lines of code, whereas Microsoft Office has up to 30 million lines of code. Add a mesh of interconnected, vulnerable devices to the mix, and what cyber attackers get are thousands of potential entry points.

Think back to the notorious [Wannacry](#) ransomware or the [NotPetya](#) malware. All it took was a single vulnerability to cripple giant corporations like Maersk (\$250-\$300 million), FedEx (\$400 million), Merck (\$870 million) or NHS (\$120 million).

With COVID-19, digitization has received an adrenaline boost. The pandemic has forced rapid adoption of work from home measures, digital collaboration tools, and online services — multiplying the number of vulnerabilities within any company's digital landscape.



What makes breaches so prevalent? The sheer volume of code and the number of interconnected devices is a primary reason.

What makes a dire situation worse is the rush to adopt digital applications and services. In an economy that favors speed to market, some companies have failed to understand the technology and thoroughly evaluate the risks. It's no wonder that cyberattacks have at least **tripled** as a consequence.

Addressing security challenges to the current digital landscape requires more than just a technological fix. It needs two fundamental changes in mindset more than anything else.

The first is to stop viewing cybersecurity as merely the responsibility of IT. Instead, companies should look at cyber security as a business risk, and identify its impact on business activities.

For instance, consider the implications of an attack on the supply chain or the manufacturing processes. Start by mapping core business activities, imagine what would happen if one of these activities is disrupted, and project the subsequent revenue losses.

This approach helps businesses map what needs protection and make a business case for cybersecurity investments. Eventually, such a mindset leads to companies integrating cybersecurity into their core processes.

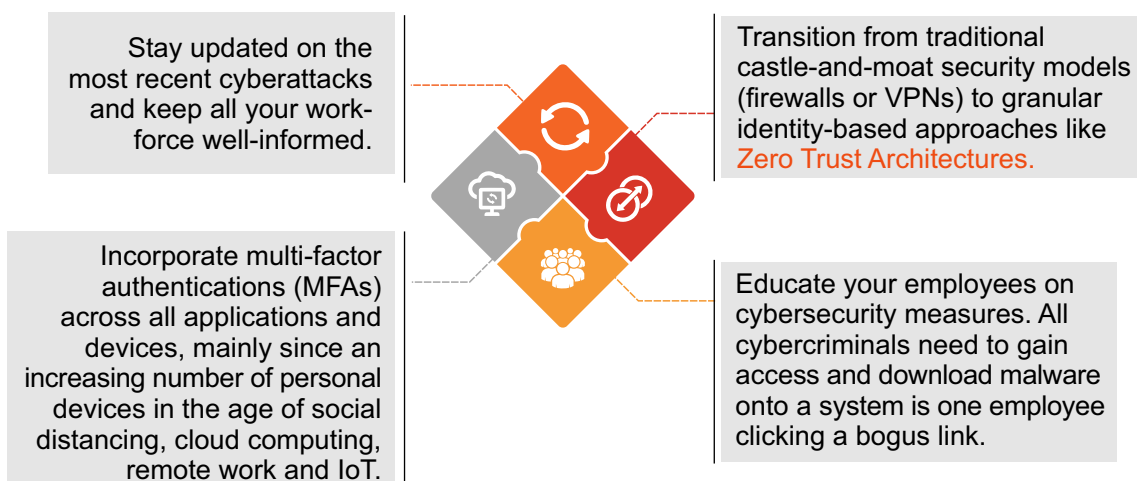
The second shift needed is assuming that an attack is inevitable in present times and preparing for the worst-case scenario.

In 2019, data breaches compromised 52 million **Google** users and 50 million **Facebook** user accounts. If such powerful tech giants have failed to keep their systems safe, it's naïve to assume others can. That's why planning for the worst and considering how a cyber attacker might exploit the system is key to building resilience into digital applications.

Besides these shifts in mindset, businesses must also adopt four fundamental security best practices:

In an increasingly digitized, hyper-connected world, cyberattacks will only become more probable. The key to minimizing the fallout from such attacks is understanding your vulnerabilities, adopting granular access and authentication policies, and keeping employees informed on the latest scams.

In 2019, data breaches compromised **52 million** Google users and **50 million** Facebook user accounts.



E-BOOK



How Data Monetization Could Revolutionize the Telecom Landscape

“Data is the new oil” is an oft-heard adage. The question remains, however, are operators able to leverage this asset effectively?

This e-book offers an in-depth look at how the current competitive landscape in the communications space has set the stage for a data-fuelled revolution.

[Access the e-book here](#)

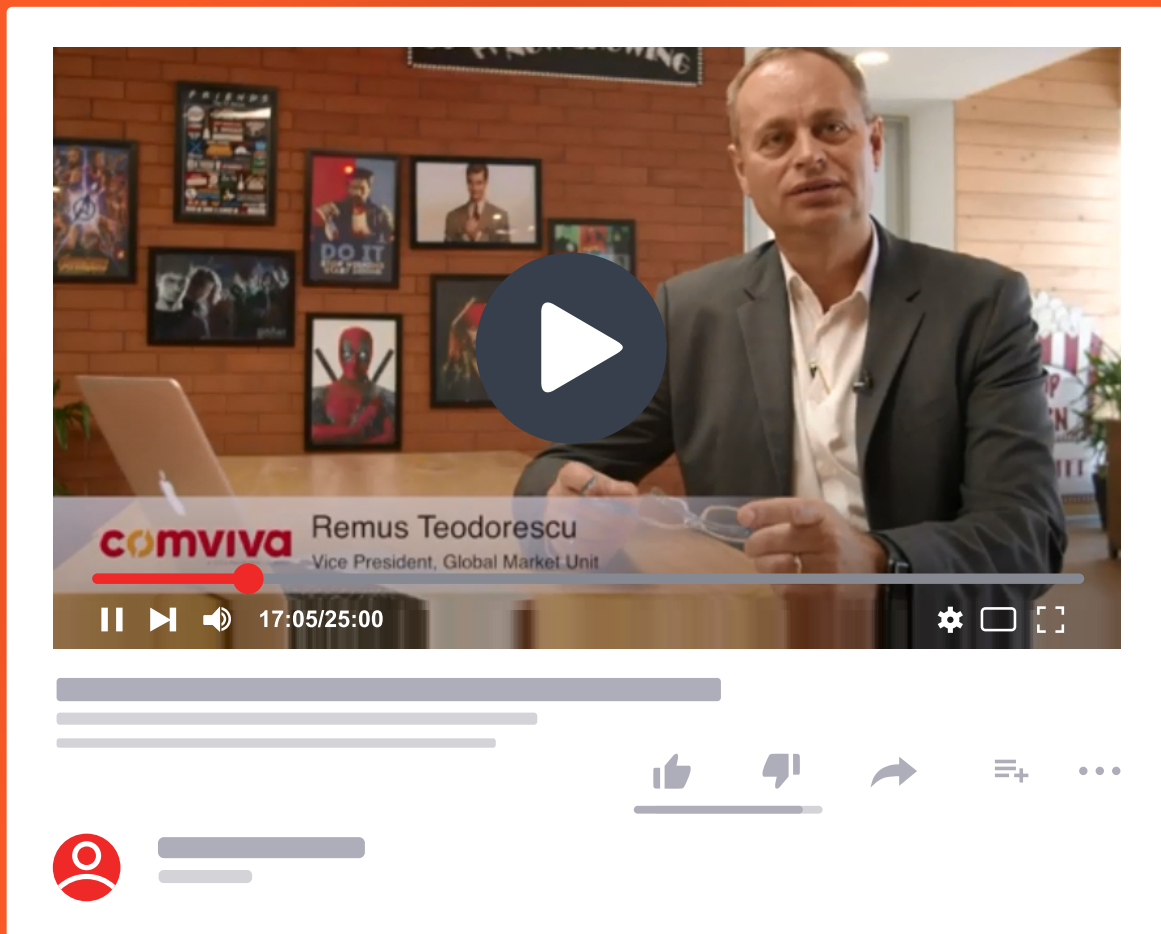
NURTURING AND LEVERAGING DEEP-ROOTED RELATIONSHIPS



VIDEO

How Comviva Is Enabling Operators In Africa To Become "Digital-First" Entities

Remus Teodorescu, Vice President, Global Market Unit, Comviva



C U S T O M E R S T O R I E S

Transforming Customer Experience Through Digital Self-care

CUSTOMER PROFILE

With over 7.5 million subscribers, the customer is the largest operator in Tunisia and is known for high quality services and innovative products and has been leading the digital curve in the region.

It was the first operator globally to launch commercial 5G services in Qatar and is one of the world's largest mobile telecommunications companies, with over 115 million customers worldwide.

ENGAGEMENT BACKGROUND

In 2019, in an effort to transform the mobile experience and develop new and engaging ways to interact with customers with simplicity, the customer planned to upgrade its existing self-care app, and was in search of a service provider that is responsive, adaptable and aligned to their vision.

Comviva came out to be a partner of choice in the operator's journey to completely revolutionize the digital customer experience.

Ability to deliver an OTT-like customer experience is a key strategic focus for the operator. This kind of experience means that the operator's customers can engage with them on their channel of choice with the app as the new "focal point for all customer interactions". With this mandate, the client and Comviva team decided to build the self-care application from scratch on native Android and iOS platforms.

SOLUTION

The latest version of the Unified Digital Xcceleration Platform (UDxP) platform was deployed, with key features such as:

- **DIGITAL SELFCARE**
(for both prepaid and postpaid consumers)
Social Login, Customizing own UI and plans, online prepaid bundles purchase using online payment gateway, account details, promotional offers, OCR backed coupon scanning, multi-SIM support and top-up gifts



- **DIGITAL KPIs**
Complete decision support tool with AI backed click stream, digital conversation funnel, backed with self service module.

an integrated digital platform with a wide range of 40+ KPI's categorized in six axis of Happiness, Usage/Task Success, Adoption, Retention, Engagement, and Quality of service.

Covers historical data analysis with AI work bench and offers a self service module so that new KPIs may be added without development support.
- **'OVER THE APP'** features update - Eliminates the need of reinstallation with every update thus avoiding the risk of existing user base churn.
- **GOOGLE MOBILE VISION LIBRARY INTEGRATION** for voucher cards scanning, which works at high level of accuracy for both QR code as well as bar code.

RESULTS

Strategic deployment of our new generation UDxP SELFCARE solution for the operator

100 per cent remote deployment with zero travel - Even unprecedented situation like COVID-19 could not deter our effort

We successfully ended up deploying 100 per cent remotely with zero travel in 4 months.

- **Comviva's UDxP** platform with a comprehensive set of 40+ digital KPIs and 85+ features proved to be a big differentiation factor.



Real-Time Threat Intelligence to Combat Messaging Fraud

CUSTOMER PROFILE

The customer is a financial technology unit and an independent subsidiary of a major group in Africa. It is amongst the biggest banks by market value in Kenya.

Intending to lower transaction costs substantially, while adding a new revenue stream, the customer received its MVNO license and since then, has been using a mobile network operator as its carrier. The entity intended to explore a new source of revenue by providing a money transfer facility and other telecom services to customers in April 2014.

THE CHALLENGE

The customer was unable to curb the number of spam messages, thereby leading to severe backlash on social media as well as other customer channels. Some of these messages were spam or smishing messages that lure the bank's customers to process unauthorized financial transactions, thereby posing a financial threat and huge risk to the brand.

KEY REQUIREMENTS

The MVNO was looking for a robust real-time intelligent threat detection system that could stop bulk SMS scammers from sending spam or smishing messages. A few of the prerequisites included:

- Capabilities to filter mobile originated (MO), mobile terminating (MT), and application traffic (SMPP) messages for real-time intelligent threat detection
- High availability architecture to ensure utmost uptime
- Full compliance with GSMA IR.70/71
- Blocking management with definable blocking rules, configurations, and alarm triggering capabilities
- Filtering criteria defined for a different type of traffic sources (MSISDN range, provider/SMPP-connection, global title of message sender)

SOLUTION DEPLOYED

To address this challenge, the entity opted for Comviva's machine learning-powered Messaging Firewall offering, along with revenue protection and services.

Comviva provided a comprehensive network and Artificial Intelligence and Machine Learning (AI/ML)-content-based security solution. Leveraging machine learning concepts, based on neural network algorithms, it differentiates from all legacy SMS firewall solutions in the market. This is achieved by blocking messaging fraud and grey routes in real-time. This, in turn, safeguards the operator network from any revenue leakage and protects the subscribers from various messaging frauds.

OUR APPROACH

The neural network model in the Messaging Firewall platform performed a deep dive analysis of the message traffic on the operator's network. The platform's real-time policy decision engines blocked the messages from the SIM box devices and blacklisted all senders which appeared to fall into this category.

Meanwhile, Comviva's Revenue Protection and Services experts trained the machine learning model in the Messaging Firewall offering, with different types of fraudulent message traffic. This included spam, spoofing and smishing messages on the MVNO network. Once the model had learned all the patterns associated with these types of fraudulent messages, the platform started blocking all the newer and newer patterns of these fraudulent messages and ensured that the subscribers are protected from these frauds.

IMPACT

- Reduction of customer complaints by ~80 per cent
- Happy customer with a perfect CSAT of 10!
- Enhanced efficiency through significant overhead savings, which was spent in resolving customer complaints

CUSTOMER STORIES

“Self Registration” to Drive Uptake of Services

CUSTOMER PROFILE

With a subscriber base of 28 million, the customer is the second-largest mobile network operator in Egypt.

In September 2013, it launched a mobile financial service in the country, powered by Comviva's mobiquity® money platform. Since then it's been seven years now and currently, the service has approximately 3 million subscribers.

Over the years, the operator and Comviva have worked closely to launch innovative mobile financial services ranging from ATM cash-in, cash-out, payments and collection services for enterprises amongst others.

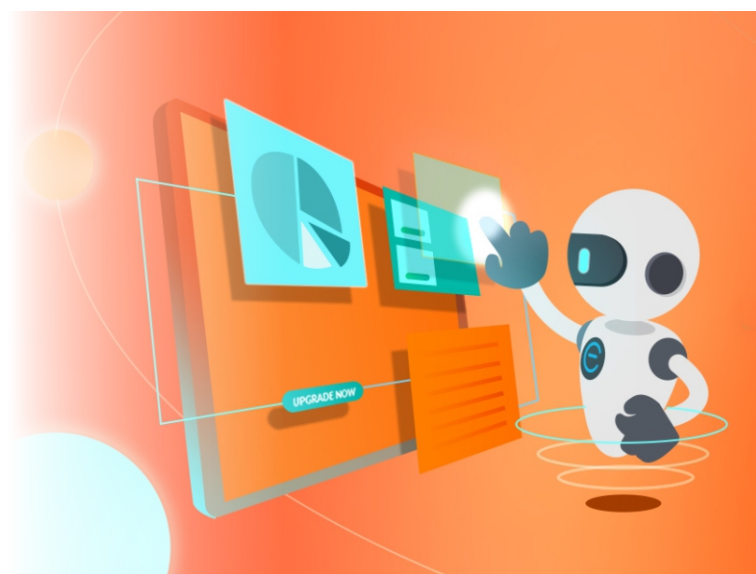
THE CUSTOMER STEPS IN TO HELP SUBSCRIBERS STAY SAFE DURING THE PANDEMIC

In March 2020, with the announcement of the “**Stay Safe**” initiative, the customer had pledged to utilize all of its technological capabilities, **including smart society and remote financial solution initiatives**, to help contain the spread of the COVID pandemic in North Africa.

Further to encourage citizens to stay home, the operator is promoting the usage of mobile wallet services through which customers can transfer money to each other using mobile wallet, pay remotely all their utility bills such as electricity, water and gas, cash-in at ATMs and start using other digital services at the convenience of their homes.

THE CHALLENGE

The hurdle in the path was registration for the mobile wallet service, as consumers had to visit one of the customer's retail outlets in person, fill up the subscription form and complete KYC (Know Your Customer) by submitting relevant documents



SELF REGISTRATION TO KEEP FINANCIAL TRANSACTIONS MOVING

Taking a cue from the country's central bank of the country, which allowed self-registration without KYC verification (with conditions) for digital wallets, the customer and Comviva worked together to rapidly launch self-registration service on April 7, 2020.

Under the service, customers can subscribe to the service from their home (via a mobile app or USSD menu) by simply entering their national ID and temporary PIN received via SMS without visiting the retail outlet in person, thus preventing potential health risks.

Initially, a balance limit of EGP 10,000 (vis a vis EGP 50,000 limit of permanent wallet) is set on the temporary wallet, which can later be upgraded to the permanent wallet by visiting the operator's retail outlet, within three months of remote registration

On registration, all new customers are rewarded with a sign-on bonus, which can be used as talk-time, or adjusted in SMS or data plan.

COMVIVA, A TRUSTED PARTNER IN THESE UNCERTAIN TIMES

Amid COVID-19 pandemic and curfew restriction, the customer wanted to go live with self-registration service as soon as possible. Understanding the criticality of this service, Comviva took it up and enabled the service in such a short period for the operator, leading to a significant **14 per cent jump** in the overall customer base, in just a month time, since the launch of the service.

MAKING HEADLINES

Comviva's Flagship Digital Financial Services Platform **mobiquity**[®] Money is Rebranded as **mobiquity**[®] Pay

Comviva, a global leader in mobility solutions, has rebranded its flagship white-labeled digital financial services platform **mobiquity**[®] Money to '**mobiquity**[®] Pay'. The **mobiquity**[®] platform and brand name was launched in 2007 and, over the last 13 years, has become amongst the world's largest digital financial services platform.



3 Indonesia deploys Comviva's PreTUPS[™] Voucher Management System to enhance distribution and management of recharge vouchers

3 (Tri), one of the leading cellular telecommunication service providers in Indonesia, has deployed Comviva's **PreTUPS[™] Voucher Management System (VMS)**, a state of the art software that manages all stages of voucher lifecycle – generation, distribution and redemption.



Comviva receives Issuer Token Service Provider (I-TSP) certification from Visa

Comviva, a global leader in digital financial solution today announced that it has been certified by Visa as an Issuer Token Service Provider (I-TSP). Comviva was earlier certified as a Token Requestor Token Service Provider (TR-TSP) by Visa in June 2017.

ANALYST MENTIONS

mobiquity® Banking featured in Gartner's Market Guide on Multichannel solutions by Gartner

Second time in a row, Comviva's mobiquity® Banking has been featured in Gartner Market Guide on Multichannel Solutions. Gartner estimates around 50 vendors are active globally in the market. However, Vendors with the deployment of services across multiple channels, as well as capabilities to offer a seamless transition from one channel to another have been part of the prestigious list.

Comviva has been featured as Tier 1 vendor in the ROCCO SMS Firewall Vendor Performance Report 2020

ROCCO has been called the Michelin of the telecoms Industry, as it facilitates the rating of technology providers to help understand MNOs relative strength of the market leaders. This report aims to offer advice directly from MNOs to its peers in helping them decide on choosing a technology provider, that could meet their specific requirements.

Gartner Recognises Comviva PayPLUS Solution as a Key Vendor in Digital Commerce Payments

Comviva has been featured as a representative vendor under payment gateway services in the Gartner Digital Commerce Vendor Guide, 2020 for its flexible and scalable solution for merchants and merchant acquirers, designed to support commerce in a multi – instrument, multi-channel industry.



RECENT AWARDS

Telecoms World Middle East Award

Comviva has been recognized in The Innovation Award-Vendor category for the mobiquity[®] Money – COVID-19 Response Solution offering. mobiquity[®] Money is a 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 consumers. During the COVID-19 pandemic, the mobile money services powered by this offering are encouraging and enabling the use of digital payments. The mobiquity[®] platform is helping these mobile-money-providers to change existing service-pricing and thresholds, process bulk-payments and launch new services and features. All these factors are aimed at easing the use of mobile money for consumers, organizations and governments in these challenging times.

2020 CX Asia Excellence Award

Comviva won the '2020 Customer Experience Asia Excellence Award -Gold' for mobiquity[®] Money – COVID-19 Response Solution in the 'CX Vendor Excellence' category.

PayTech Awards 2020

SBI Card Pay service, powered by our mobiquity[®] Banking suite has won the PayTech Awards 2020 in the 'Best Card Initiative' category. Comviva was also 'Highly Commended' in the 'Best Prepaid initiative' category along with AsiaHawala for the 'AsiaHawala' service.



Global Telecoms Award 2020

Comviva won the Global Telecoms Award 2020 in the “Mobile Money Mastery” category for mobiquity Money - COVID-19 Response Solution. We also received Highly Commended in the “Managed Services Innovation of the Year” category for Digital Services Content Management at Ooredoo Kuwait.

World Communication Award 2020

Comviva won the World Communication Award 2020 for our entry AsiaHawala powered by mobiquity Money in the “Beyond Connectivity Award” category. Comviva was also shortlisted in the “Best Platform” category for mobiquity Money - COVID-19 Response Solutions.







About Comviva

Comviva is the global leader of mobility solutions and a part of the \$21 billion Mahindra Group. With customer centricity, innovation and ethical corporate governance at its core, the company's offerings are broadly divided into three categories-Financial Solutions, Digital Systems and Growth Marketing. Its extensive portfolio of solutions spans digital financial services, customer value management, messaging and broadband solution and digital lifestyle services. The company strives to enable service providers to enhance customer experience, resolve real, on-ground challenges and leverage technology to transform the lives of customers. 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

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