

mobiquity®

COVID-19 Crisis Response

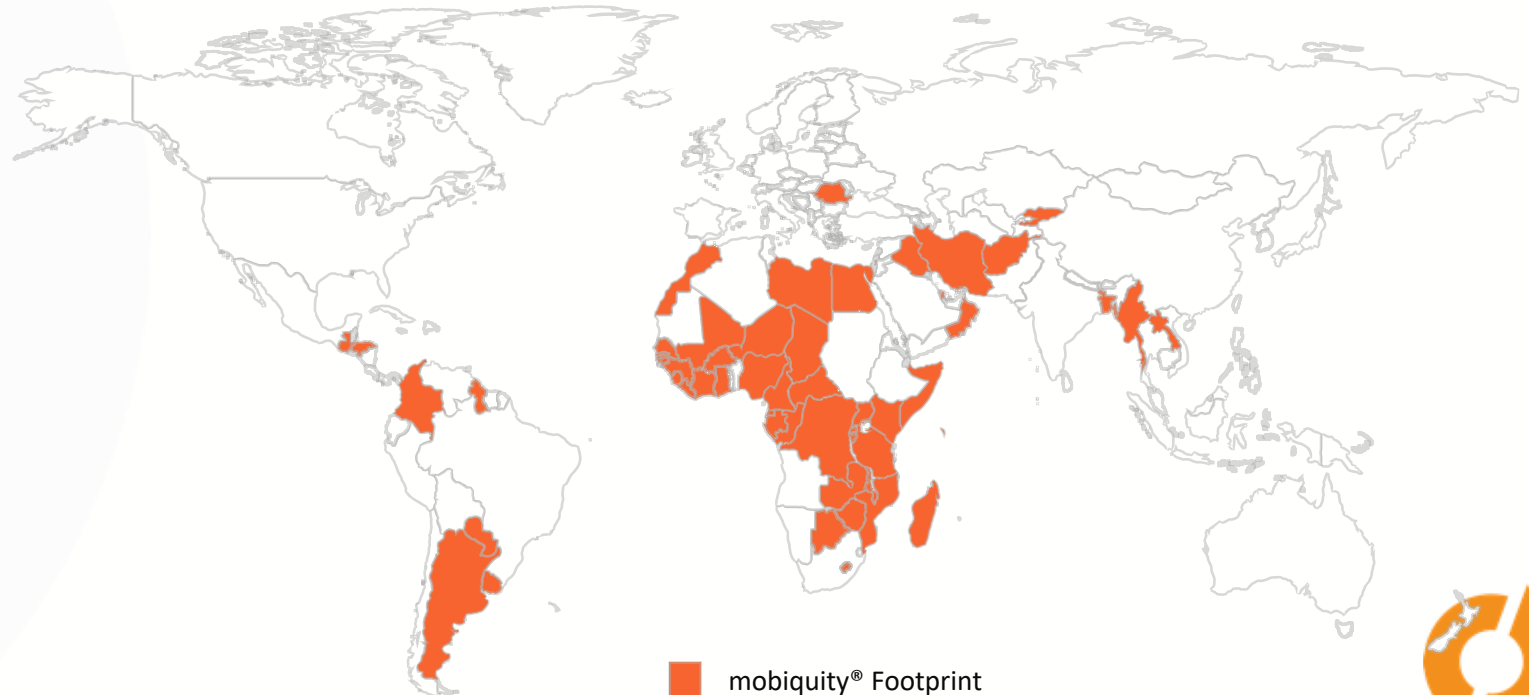
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mobiquity®: World's leading mobile money platform

- Comviva's mobiquity® is amongst 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® 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 2020, mobiquity® served 130 million financially underserved consumers processing phenomenal 7 billion transactions valuing US\$130 billion.
- Comviva is headquartered in India



mobiquity® : Leveraging mobile technology to provide financial services to the financially excluded

mobiquity® is built on concept of **Stored Value Account (SVA)**. mobiquity® creates a Stored Value Account (a virtual prepaid account or mobile wallet) for each consumer linked to their mobile number. Mobile number acts as the unique identifier using which consumer can transact (just as account number for bank users). Hence a customer can transfer money digitally in real-time from his/her SVA to his friend's SVA by just typing his/her friend's mobile number, transaction amount and secret-PIN. Sender's SVA/mobile-wallet get debited and recipient's mobile-wallet gets credited instantly in real-time. To use the service customer only needs a mobile connection hence even unbanked users can use the service. Many unbanked users belong to under-privileged segments and have limited literacy, own low-cost feature phone and not very tech-savvy. Hence, mobiquity® focused specially on user experience ensuring that mobile money service can be used by all segments of society and is quick, secure, affordable, convenient and easy-to-use. Some of the user experience USP's of mobiquity® that makes it preferred solution for all users include:

- **Omni-channel device agnostic:** Mobile money service can be accessed by all phones (feature-phone or smartphone) through multiple access channels such as USSD, IVR, STK and Mobile App.
- **Flexible KYC:** To register for mobile money service, consumers have to fill Know Your Customer (KYC form). Customers can do self-registration on mobile-phone or visit an agent and fill KYC form (depending on regulation or process defined by the mobile money provider). mobiquity® has a configurable KYC process. KYC requirement differs by deployment and country. Multiple wallet types can be configured based on transaction limits.
- **Agent support:** mobiquity® helps quickly establish expansive agent network. Customer cash-in (convert cash into e-money) and cash-out (convert e-money into cash) at agents. Agent support is essential in cash-based unbanked economy for digitization of cash and educating customers. mobiquity® also provides self-service (for banked tech-savvy customers) where customer can load their mobile wallet by transferring from bank account to mobile money wallet (and vice versa) or through a debit card. Customer can also cash-in and cash-out at ATMs and Kiosks.
- **Quick:** Mobile money transactions happen instantly in real-time within second
- **Affordable:** Cash-in is free. Customers pay very little service charge for cash-out and payments (around 1% to 2%, which is less than informal payment fee of 8% to 20%)
- **Easy-to-use:** Single service storefront (one USSD or IVR code or one mobile app) for all financial needs – transfers, payments, savings, loans, insurance, investment and enquires. No need to remember multiple codes or download multiple apps
- **Convenient:** End-to-end mobile-based self-service, can be used anywhere, anytime. 24x7 availability
- **Secure:** Customer has a secret PIN to access mobile money service and do transactions. All transactions are PIN protected. Customers receive transaction completion message (digital receipt) containing transaction ID and remaining balance at end of every transaction. Even if phone is lost no one can access the mobile money wallet without the PIN.



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



mobiquity®: The key platform modules and features (1/2)

Comviva's experienced team has designed mobiquity® as a robust platform to seamlessly manage multiple services, financial transactions and ecosystem entities through a comprehensive functionality set given below:

- **Agent Network Management-** Allows creating and managing a mobile money agent network consisting of multiple hierarchies and deploying to markets of any size and transaction volumes.
- **Customer Management-** Creates and manages stored value account for every customer. Customers can be graded like silver, gold and platinum for efficient management.
- **Partner Management-** Seamlessly integrate consumer touch points with wide ecosystem of banks, billers, merchants, MTOs and third-party payment systems, creating a convergence powered by interoperability.
- **Financial Management-** The creation, management and flow of money in the system is handled by mobiquity®. For the e-money generated in the system a corresponding equivalent amount of money is maintained in the bank (escrow account). Also facilitates reconciliation between different wallets
- **Pricing Engine:** The mobile money provider charge a service fee to customers for transactions on platform. They also provide commissions to mobile money agents for cash-in, cash-out and other transactions. Also, taxes are paid to government on transactions. Pricing Engine gives complete flexibility to set service-charge, commissions and taxes within minutes. This can be set based on number of parameters such as service type, access channel (USSD, mobile-app, IVR), time (daily, weekly, monthly, annually), user profile (role, gender), location and day and time. This allows frequently changing pricing and launching new promotions to get a competitive edge. Example, through Pricing Engine GUI mobile money provider can make transactions free for women on Women day within minutes.
- **Threshold Management-** mobiquity® formulates rules regarding the amount of money that can be transferred each day, each week etc.
- **Loyalty management-** mobiquity® enables mobile money service providers to offer attractive promotions and loyalty programs to customers and agents.



mobiquity®: The key platform modules and features (2/2)

Comviva's experienced team has designed mobiquity® as a robust platform to seamlessly manage multiple services, financial transactions and ecosystem entities through a comprehensive functionality set given below:

- **Reporting-** The inbuilt mobiquity® Reporting Suite provides standard, customized and advanced reports for granular level service analysis and business strategy decisions.
- **Service Creation Manager:** Using the Service Creation Manager, mobile money providers can quickly create and launch new services by cloning and modifying existing business processes significantly reducing service creation time. Flexible platform and intuitive GUI allows easy creation and configuration of new services
- **Menu Manager:** Whenever a new service is launched, mobile money USSD menu and app need to be changes. Menu Manager provides intuitive GUI to quickly create new USSD service flows or modify existing ones, accelerating the time to launch a new service.
- **Bulk Payment :** High load bulk payments like salary payments and financial-aid disbursement are seamlessly processed through this module
- **External Interface Gateway (EIG):** mobiquity® has a middleware layer EIG that enables faster integration with third party systems by mapping request response parameters of mobile money platform with the request response parameters of third party system through an easy to use GUI.
- **Micro-service Architecture:** Reduces overall time to deploy and test the changes in sandbox environment is substantially reduced.
- **Scalable:** The platform's scalable architecture allows deployment in markets of any size and for transactions of any volume. Our clients range from 14 million customers to few thousand customers in a single deployment. In biggest deployment mobiquity® supports 8 million transactions/day.
- **Multi-tenancy:** mobiquity® provides multi-tenancy allow operator groups to deploy the platform infrastructure in one country through which mobile money will be offered in multiple countries.



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® are encouraging and enabling the use of digital payments and transfers to help consumers. mobiquity® platform is helping these mobile money service providers to make changes in the service pricing and thresholds, process financial-aid disbursements (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® - Covid-19 Response

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

1. Making service fee of transactions like P2P transfers, bill payments and merchant payments to 'zero', to encourage digital payments even 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 no/partial 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 feed family and 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 (community mobile recharge)
8. Enabling people to fund their mobile-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 (deposit) and cash-out (withdrawal) from mobile-wallet 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 even amongst budget conscious low-income users, thus enabling people to follow social distancing and do transactions safely from home adhering to lockdown. Many central banks or regulators have asked mobile money provider to waive-off service fee during start of the pandemic and 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. In Egypt Deposit and withdraw funds from Orange Cash mobile wallet using ATM was made free
- **Over 30 million people enjoyed zero fee money transfers, bill & merchant payments etc.** This led to higher adoption of hygienic contactless mobile payments transactions even amongst budget conscious low income. Also, average number of transactions per use increased as people used mobile payments instead of cash payments wherever possible.

Airtel Money Uganda

airtel
THE SMARTPHONE NETWORK

Pay the safe way
Dial *185*9# to pay for goods and services for FREE using Airtel Money Pay.

Airtel is Regulated By Uganda Communications Commission #BeSmartBeSafe

Inwi money Morocco

inwi MONEY مع

خليك فالدار و صيفط فلوسك
لجبابك فابور من تليفونك

#خليك_فالداد

free=MONEY

OF

de frais sur tous vos
paiements de factures via
Free Money au #150#

Wolofal senetec SEN'EAU apido CANAL+

Solidaires face au COVID-19
#LiMooyFagaru

Free Money Senegal

airtel money

**Tuma Pesa Bure
Pakua My Airtel App**

Pakua
airtel
My Airtel APP

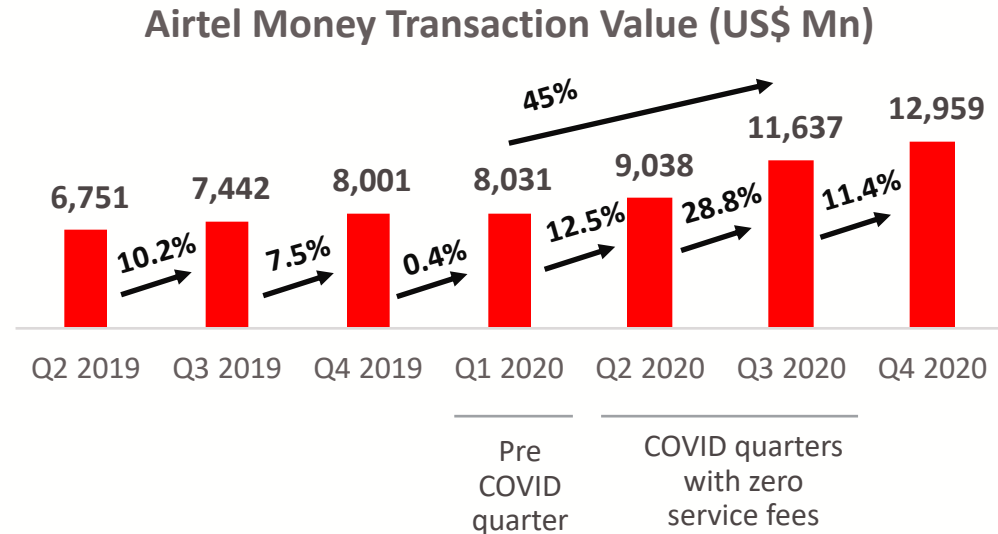
Download on the
App Store
GET IT ON
Google play

#KuwaMakiniBakiSalama

Airtel Money Tanzania

1. Removing service fees - Impact

Airtel Money operates in 14 countries in Africa and has waived off service fee of transactions like P2P transfers, merchant payments etc. The service fee were removed in beginning of April 2020 and this zero-fee continued till August 2020. Due to zero service fee Airtel Money in Africa saw sharp increase in the service use. Between Q1 2020 and Q3 2020, Airtel Money transaction value rose by 45% from US\$ 8 billion in Q1 2020 (Jan-Mar) to US\$ 9 billion in Q2 2020 (Apr-Jun) to US\$ 11.6 billion in Q3 2020 (Jul-Sep). This is the highest increase in transaction value in last many quarters. Even after reinstatement of service fee, people continued to increasingly use Airtel Money, as they realized the value of convenience and safety provided by mobile money service. This is shown by US\$ 12.9 billion worth of transactions done in Q4 2020 (Oct-Dec).



Source: Airtel Money financial reports

48% **Egypt:** In Egypt deposit and withdraw funds from mobile wallet using ATM was made free. There was 48% increase in deposits and withdrawals from mobile wallet using ATMs in just two months



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, Orange Cash Egypt, 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**, Average P2P transfer value per transaction increased by over **250%** between March and April 2020, with doubling of per transaction limit. In **Egypt** increase in transaction and wallet balance lead to increase in the value of the average funds circulated by the users by **15%**.

Airtel Money Malawi



IMPORTANT NOTICE

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

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.

eFloos Oman

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

Orange Cash Egypt

Egypt	OLD	NEW
Maximum transaction limit per day	EGP 6,000	EGP 30,000
Maximum balance limit	EGP 10,000	EGP 50,000



Botswana Telecommunications Corporation - BTC

3 April · 🌐

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.

BTC SMEGA Botswana

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 in April 2020, 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.**
- Its an innovative first of its kind tiered KYC system in Egypt that balances ease of registration with risk that is self-registration (low KYC) enables lower transaction limit, while agent-based registration (full KYC) allows maximum transaction limit.



Minimum KYC e-wallet

- Self-registration
- Limit EGP 10,000
- Validity: 3 months

Full KYC e-wallet

- Agent based registration
- Limit EGP 50,000
- Validity: lifetime

Watch video:

<https://www.facebook.com/OrangeEgyptOfficial/videos/248117119882876/?tn=-R>



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

- Due to COVID-19, in 2020, AsiaHawala introduced online submission of KYC details and identity documents. To register for AsiaHawala Standard Wallet or upgrade from Lite Wallet to Standard Wallet remotely from home, customers can access the KYC form online via mobile or desktop. The form is available in 3 languages - English, Arabic and Kurdish. Customers have to fill all the details in the online form and upload the photos of documents including National ID and Residency ID. Customers also need to upload their photo and press the eKYC button to submit the details. AsiaHawala team receives these details and verifies them. After successful verification, the standard wallet is activated for the user.
- During covid-19, Government of Iraq, decided to provide emergency grants through AsiaHawala to thousands of family impacted by the pandemic. For this government provided details including mobile numbers of impacted people to AsiaHawala. AsiaHawala uploaded details of the people in bulk (through the **mobiquity® platform's bulk registration feature**) and activated the AsiaHawala wallet for them.



Register or update your lite wallet to Standard wallet

English

* First Name
First Name

* Second Name
Second Name

* Third Name
Third Name

* Gender
Select an option

* Date of Birth
dd-mm-yyyy

* Preferred Language
Select an option

* City / Governorate
Select an option

Email address
name@example.com

* Mobile Number
077x xxx xx xx

* Civil / Nationality ID
Civil / Nationality ID Number

* Residency Card Number
Residency Card Number

Full Address
Full Address

* Civil / Nationality ID Front Page
Choose File | No file chosen

* Civil / Nationality ID Back Page
Choose File | No file chosen

* Residency ID Front Page
Choose File | No file chosen

* Residency ID Back Page
Choose File | No file chosen

* Face Photo
Choose File | No file chosen

Here by I below state that all above information are correct and submitted for the registration of AsiaHawala Standard Wallet. AsiaHawala has the rights to validate and confirm them.


Send eKYC

The eKYC form is available here:
<https://kyc.asiahawala.com/lang?language=English>



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.

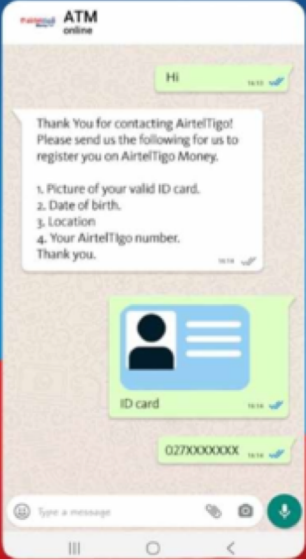
Remember, practicing social distancing and reducing exchange of physical cash is key at this moment.


 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. Financial-aid distribution (1/4)

- 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), 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.

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.

Press release link: <https://www.orange.eg/en/about/media-center/press-kit/orange-cash-and-ministry-for-solidarity-195-event>

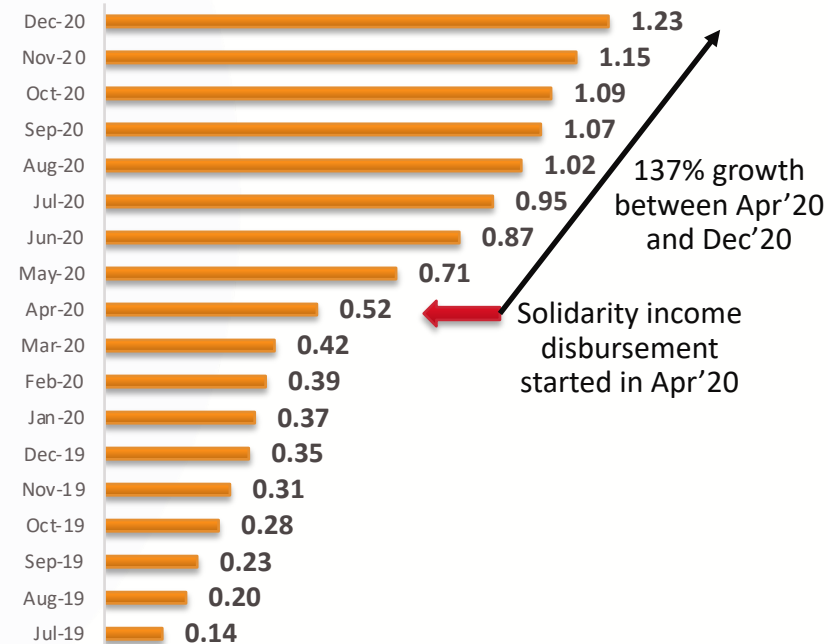


4. Financial-aid distribution (2/4)

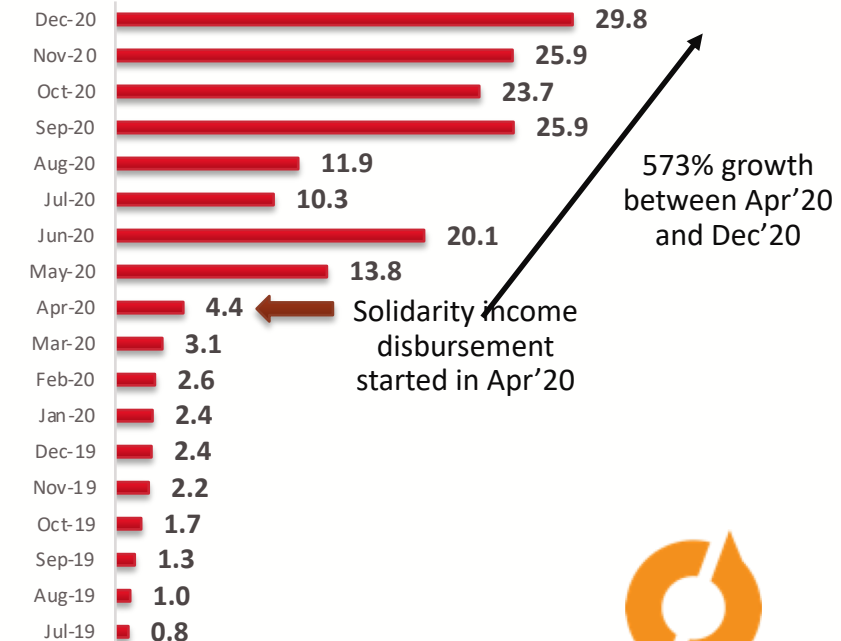
- Government of Colombia has disbursed COVID-19 financial-aid (solidarity income) of COP 160,000 per family per month to the people impacted by pandemic through mobile money services like Movii
- Movii is the easiest way for non-bank users to receive solidarity income, as Movii wallet can be easily opened through an app remotely and digitally with minimum KYC.
- Since April 2020 Movii has provided solidarity income to over **240,000 beneficiary families** for last 11 months (April'20 to Feb'21) and is going to continue for some more months.
- Due to the solidarity income distribution, Movii's customer base has increased sharply from **415,508 users** at end of March 2020 to **over 1.23 million users** at end of December 2020, growing 3 times in 9 months. Transaction value grew from COP 3.1 billion in March 2020 to COP 29.8 billion in December 2020, growing 9 times in 9 months.



Movii customers (Million)



Movii Transaction value (Billion Pesos)



4. Financial-aid distribution (3/4)

Government of Iraq partnered AsiaHawala to distribute emergency grants to families impacted by COVID-19 and subsequent lockdown. These included many poor, low-income people and daily wagers whose livelihood were impacted by the pandemic. Majority of these people do not have bank account, hence AsiaHawala was quickest, most cost-effective, hassle-free and corruption-free way to provide financial support to the needy people. Based on details provided by Government, AsiaHawala registered this people in bulk and provided grant of IQD 150,000 per person in very short span of time. The first batch of the government emergency grant was given in May-June to families in the seven most impacted regions including Baghdad, Basra, Karbala, Najaf, Erbil, Sulaymaniyah, Nineveh. **An estimate of over 1 million people were benefited through these COVID-19 emergency grants.**

The information promotion for COVID-19 Government emergency grant



4. Financial-aid distribution (4/4)

- Government of Gambia and UNDP has provided financial aid to individuals working in the informal sector of the tourism industry and employees laid off from tourism institutions. UNDP has used Afrimoney service to provide one-off cash transfer of \$50 to the 6,455 beneficiaries.
- Financial support can provide additional motivation to front line workers like doctors and nurses in defeating the COVID-19 pandemic. Africell in Gambia, through the Afrimoney service provided financial support of GMD 2000 to doctors and GMD 1000 to nurses for 3 months over and above their fixed salary, giving them the financial security needed to support themselves and their families at a time of significantly increased risk.



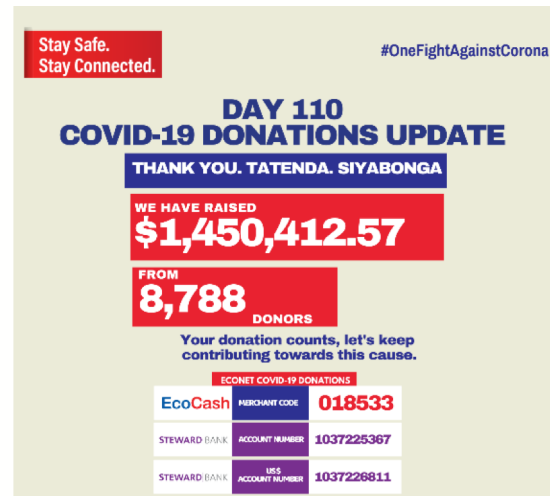
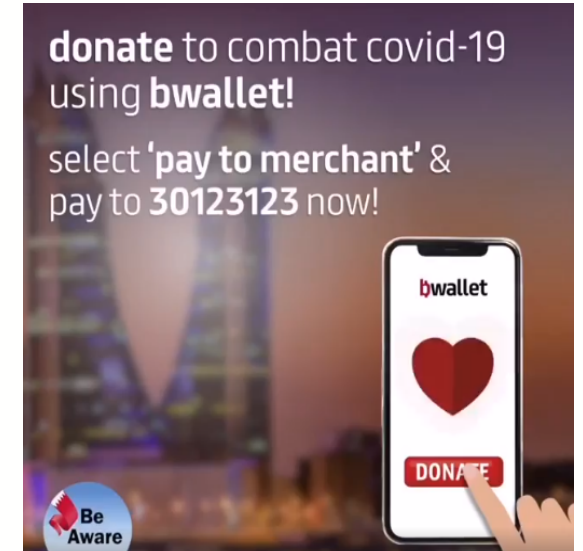
5. Donations (1/2)

- 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 Foundation**.
 - **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.

Airtel Money Uganda



bwallet Bahrain



Cassava Smartech
EcoCash Zimbabwe



AirtelTigo Money Ghana

5. Donations (2/2)

- In Colombia, Movii in partnership with ARA supermarket introduced an ingenious donation service where customers can donate a food basket to needy people.
- To donate, Movii users need to type the mobile number of the beneficiary and the value of food basket he wants to donate.
- Beneficiary do not need to be necessarily a Movii customers. The beneficiary gets a code via SMS which he or she needs to show at the ARA supermarket to shop groceries.

MOVII
MUNICIPALIDAD DE BOGOTÁ

ENVÍA UNA CANASTA
ara
LLENA DE ALEGRÍA

MOVII

El Fogajín

https://www.movii.com.co/?centro_ayuda=regala-una-canasta-ara-con-movii&fbclid=IwAR346zYUgrThPzQ993ytk9-MOOKMS0F3GCUuQr0BmF5ASjJuZe-jW8C4g0



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 Hospital Cashback cover to EcoCash mobile money service users who receive money from abroad in their EcoCash wallet via EcoCash Remit service.
- Hospital Cashback cover pays ZWL5,000 per day spent in hospital from 4th day of hospitalisation
- Health-insurance brings financial-assurance to people in times COVID.



EcoCash
Remit

Cassava
Remit



7. Making customers resellers of telecom services (community recharge)

- 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 (such as old, illiterate, poor people) are able to get airtime and data recharge and remain connected with family. Secondly, the mobile money customer who recharges other people's mobile connection 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-June 2020).**



Customer testimonial videos:

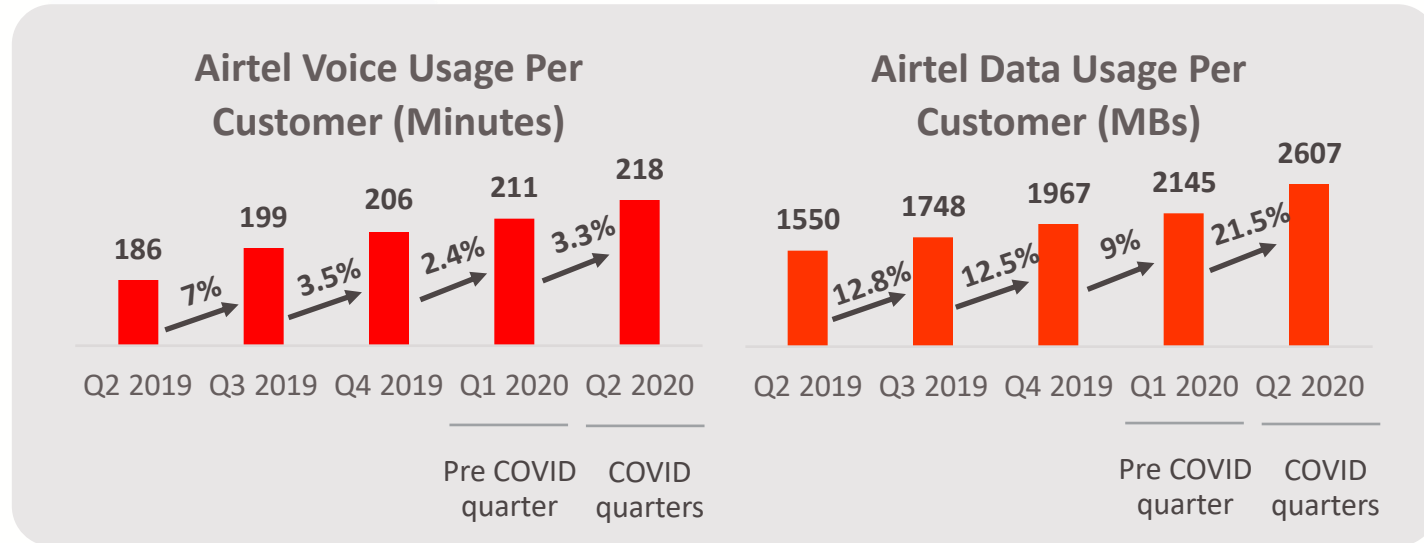
<https://www.youtube.com/watch?v=WxWG8pzB4BM>

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



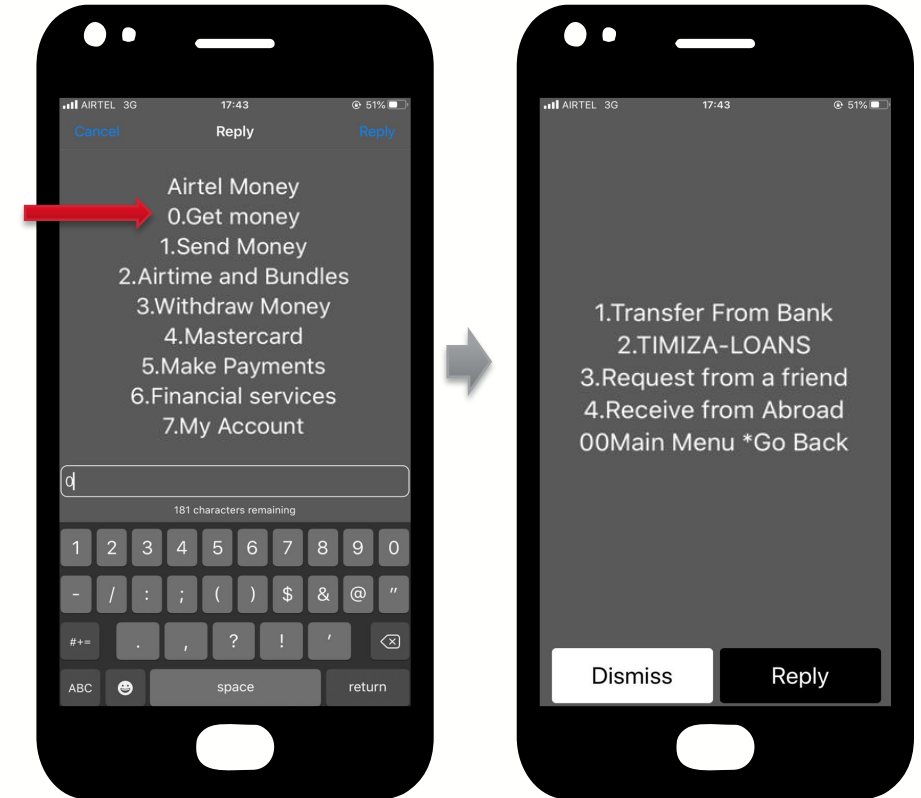
7. Making customers resellers of telecom services (community recharge)

Despite of lockdown and partial availability of agents, due to services such as community recharge, Airtel Africa's voice usage per customer grew normally as per trend, while data usage per customer showed an impressive spike



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®'s USSD Menu Manager Service.** The changes were made based on customer feedback following a human centered design approach for UI/UX. On selecting 'Get Money' customers get following options to fund their mobile wallet at home:
 - 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.
 - 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
 - Request from a Friend:** Allows customer to request money from other Airtel Money users.
 - 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. Free Senegal used **mobiquity® platform's cash-in and cash-out APIs** to quickly build this service.
- Customers have to call customer care to avail the service. Service is free, but available only for transactions over XOF 20,000 (\$35).

free=MONEY

MES DÉPÔTS ET RETRAITS D'ARGENT
CHEZ MOI À PARTIR DE 20 000F

7H 7j/7 18H

201 123*

#150#

Appel gratuit

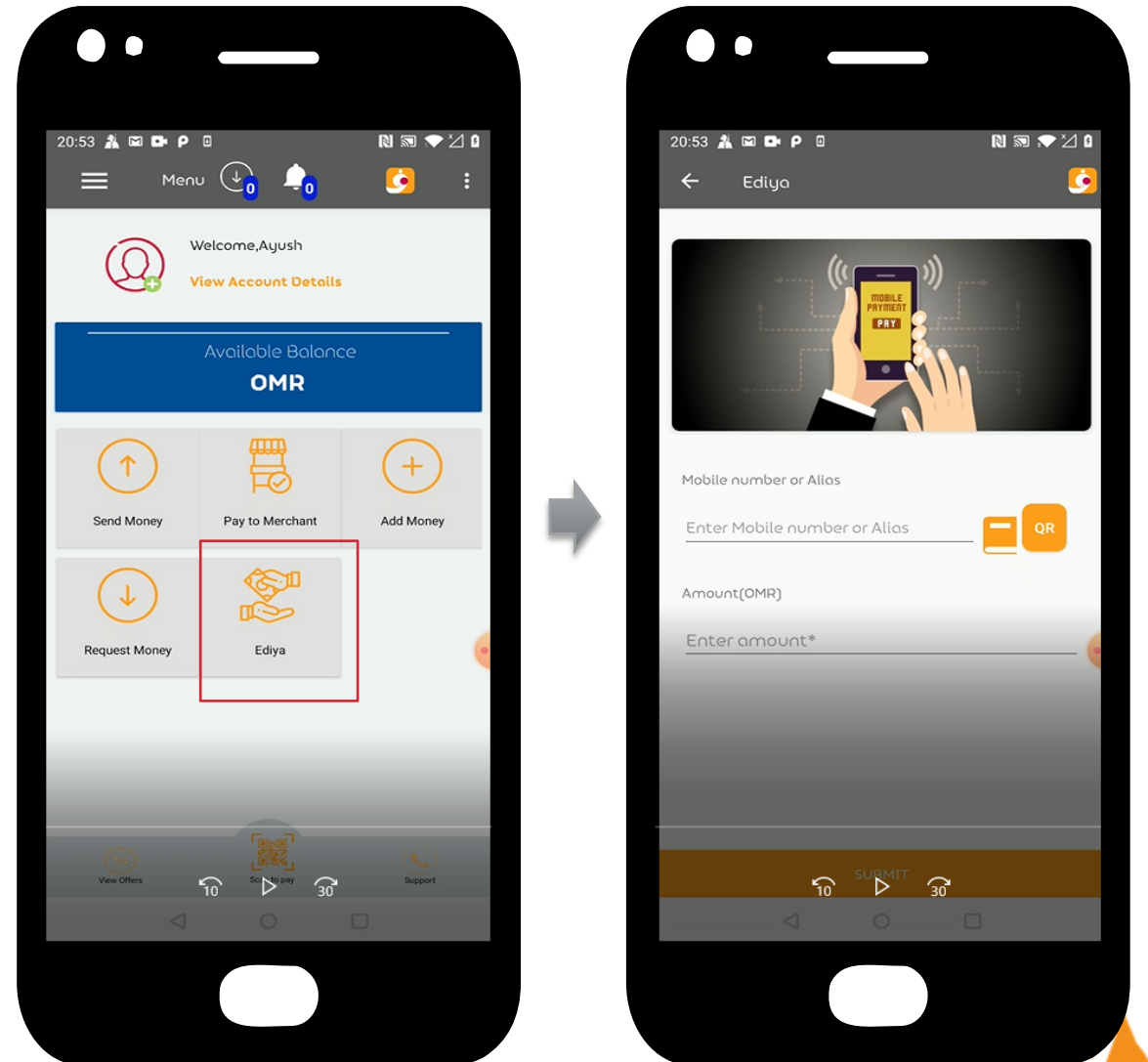
Free Money est un service de Mobile Cash SA

McCANN



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® USPs enabling quick COVID-19 response

1) Flexible: mobiquity® 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. mobile money providers were able to quickly make these changes with limited support from Comviva team.

2) Open platform: mobiquity® platform follows an open approach and exposes APIs allowing mobile money providers to quickly create new innovative services. For example, Free Money in Senegal used mobiquity® platform's cash-in and cash-out API's to develop 'agent at home' service enabling Free Money agents to visit customer's home to do mobile wallet deposit or withdrawal transactions safely at customer's doorstep.

3) Rapid response (innovation with agility): 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. Innovative features like self-registration in Orange Cash Egypt, 'Get Money' option in Airtel Money Tanzania, Community mobile recharge service in 12 Airtel Money Africa operations, Digital Ediya in eFloos Oman and donation collection service were launched 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) High uptime: With service-fee removal, increasing of transaction limit, easing of KYC rules, processing of large number of financial-aid disbursements, mobile money transactions have grown exponentially in many of our deployments since April 2020 during COVID-19. However, mobiquity® platform has maintained a high uptime of 99.99% across its deployments as stipulated in the SLAs (service level agreement). Comviva's 'Support' teams have continuously monitors transactions to prevent any system breakdown.

5) Handling high volume bulk disbursement without system overload: 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.

6) Strengthening fight against COVID-19: In COVID-19 crisis, mobiquity® platform is helping 130 million mobile money users in 50+ 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.

mobiquity® – COVID-19 Response has been awarded 5 global awards in 2020 including Glotel Awards, Telecoms World Award, CX Asia Excellence Awards, The RemTech Awards and Emerging Payment Award. ([Press Release](#))

Preparing for the future

1) Launching new services to mitigate COVID impact: COVID is still going on and will remain for next many months. The economic impact of pandemic, lockdown and restricted movement will be felt for next few years. Hence, Comviva is working with mobile money service providers globally to develop new services to mitigate COVID impact. Example, in Myanmar a number of MSMEs, many led by women have been shut or business impacted by pandemic. To help them recover, Comviva is working with Ooredoo M-Pitesan to launch a mobile money based crowdfunding service. The M-Pitesan crowdfunding service will enable women to open a crowdfunding mobile wallet to collect money from friends, extended family and other donors digitally and use the collected money to start, fund or expand their business. The funds can be collected instantly from remote donors without need of traveling long distance to start/fund/expand business. In Sierra Leone, we are working with Africell to enable people to make payments for COVID test digitally using Afrimoney. We are also looking to develop service enabling customer to pay for COVID vaccination using mobile money.

2) Continuing COVID response: In some countries the COVID services. Example, Movii Colombia has disbursed Government of Colombia's COVID solidarity-income to over 240,000 families for last 11 months since April 2020. With COVID continuing, solidarity-income disbursement has been extend for next few months.

3) Making successful COVID features permanent: Royal Humanitarian Foundation (RHF) in Bahrain collected COVID relief donations via Batelco's bwallet for the first time. Impressed by its success, reach and ease-of-use, RHF and Batelco made donation collection for RHF a permanent feature in the app, allowing people to donate via bwallet for RHF's other support causes for orphans, widows, elderly, disabled people and disadvantaged families. Digital Ediya feature introduced by eFloos Oman during Eid was liked by many users. The feature will return in the app during the next Eid.

4) Evolving new features introduced under COVID response: Most mobile money services and features introduced during COVID were developed quickly within week or 10 days to address sudden regulatory changes or to address challenges of lockdown lockdowns and disruption of normal life. There was no time to test them, fine-tune them and evolve the idea. Now with time at hand, and getting feedback from customers on these news features customers (human centred design thinking), we are refining and evolving these COVID features eyeing long term benefit. For example, in Airtel Money 'Get-Money' service in Tanzania, Airtel recently added a new feature Kamilisha loans. Kamilisha loans allows uses with insufficient funds in their Airtel Money wallet to take a small loan and make payments (including send money, pay bills, pay merchants, buy airtime) at that instant of time. The loan can be payed back later within 15 days.

5) Taking the innovations and best practices adopted during the pandemic global: COVID led to development of many innovative mobile money feature in each of our deployments. Now we are taking the best of these features and proposing them to our other deployments. Thus we are sharing the learnings and best practices amongst our deployments.

6) Addressing the future growth: COVID has led to a sharp surge in mobile money transactions. Despite the pandemic receding and lockdown eased, people have not moved back to cash and are still using hygienic and safe mobile money payments, Hence, the transactions are at same high level attained during the pandemic. In fact they are still growing at a rapid pace in many deployments. Hence, Comviva is working with mobile money service providers to increase hardware/capacity and upgrade the software to prepare for the future anticipated growth in customers and transactions.



THANK YOU

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

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