


# mobiquity<sup>®</sup> Banking Suite

Reimagining Digital Banking and Payments



  
**95+**  
DEPLOYMENTS

  
**55+**  
COUNTRIES


  
**130 Mn**  
CONSUMERS


  
**7 Bn**  
TRANSACTION VOLUME ANNUALLY

  
**\$145+ Bn**  
TRANSACTION VOLUME ANNUALLY

  
**50**  
MILLION + CUSTOMER SCORED FOR DIGITAL LENDING

  
**5**  
CONTINENTS WITH LIVE PRODUCTS

  
**<4%**  
DEFAULT RATE OF TOTAL LOANS DISBURSED

  
**12K+**  
CREDIT SCORE FEATURE LIST FOR LOAN EVALUATION

  
**85+**  
AWARDS

Comviva's mobiquity® Banking Suite helps banks and financial institutions to successfully unlock the power of digitalization to achieve financial inclusion and financial exclusivity at the same time.

The need to conduct financial transactions digitally must be deeply embedded within customers' daily activities to ensure its sustainability. **Mobiquity banking suite provides digital payments experience to the unbanked & millennials along with providing intuitive digital banking to existing banked customers.** Beyond payments and day to day banking needs, the platform also empowers them with easy credit through digital lending capabilities offered by the platform **and allows variety of services – rewards, gamifications etc to improve the engagement and experience.**

## DIGITAL BANKING AND WALLET: KEY FEATURES

### Loyalty & Rewards

- Referrals
- Reward points
- Gamification & cashback

### Value Added Services

- Chatbot for self-service
- Social media payments
- App Marketplace
- Hyper personalized mobile app

### Personal Finance Management (PFM)

- Financial Summary
- Spending Analysis
- Planning and Budgeting Tool
- Financial Goal Setting

### Digital Lending

- ML based credit models
- BNPL – Micro loans for customers
- Merchant financing

### Seamless Digital Onboarding

- Self, agent assisted & Bulk registration
- Progressive KYC
- Digital KYC-OCR, Face Matching Liveness Check, Video KYC

### Account & Card Management

- Digital Account
- Supplementary Accounts
- Card on File
- Card issuance
- OEM pay
- Funding of the E-Wallet using the bank account, cards, ATM/CDM/Kiosk and Agents
- Account & Cards Summary, Manage Limits, Balance Check

### Banking Services

- Fund transfer to own A/c
- Inter & Intra, DOM & INT transfers
- Deposits
- Request for various Banking Services
- International Remittance
- Agency Banking

### Transfers and Merchant Payments

- Send, receive money using mobile number alias IBAN, social media
- Merchant payments using QR & contactless (VTS+MDES)
- G2P and P2G Payment, B2P & B2B Payments
- Bill payments, E-Commerce payments, In-App payments
- Bulk payment (Salary and Financial Aid disbursement)
- Recurring payments and scheduled payments
- Limits, Thresholds & Pricing

### Biller Management

- Agent, Merchant (On-line & offline) NXM Hierarchy
- Grade Management
- Biller management



## KEY PLATFORM STRENGTHS

mobiquity® Banking Suite consists of robust build tools to create the banking journeys.



### Micro-services Based Architecture

to achieve greater agility, time to market, and fetch a higher value from fast-changing digital business models and services. Fully independent & reusable micro-services that support 100% automated deployment with zero downtime

### Micro-App Framework

with easily customized and clubbed blocks of features and services, thus reducing the app development time significantly. For example, OTP, Login, Recharge can be used to create a banking app



### Business Orchestration Layer

to rapidly launch new products and services 4/5th time reduction in modifying medium complexity business flows vs conventional systems

### Cloud Native Platform

with open-source tech stack to enable service providers to reduce costs to launch a digital payment service and thereafter scale rapidly

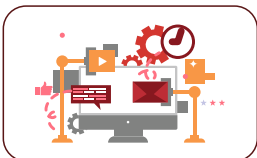


### Easy Monetization and Monitoring Capabilities

Monetize Through Dynamic Pricing Monitoring through Detailed Dashboards Proactive Disaster Prevention

### Seamless Integration Gateway

to connect with the banks' host systems and onboard partners like Billers, Merchants etc Supporting 1000+ integrations across our deployments globally Reducing go-to-market time by~50%



### Automated Deployment with CI/CD

to support 100 per cent automated deployment with zero downtime. This is enabled using a continuous integration and continuous delivery (CI/CD) pipeline-based approach

### API Sandbox

to quickly understand and test APIs to fasten the development cycles



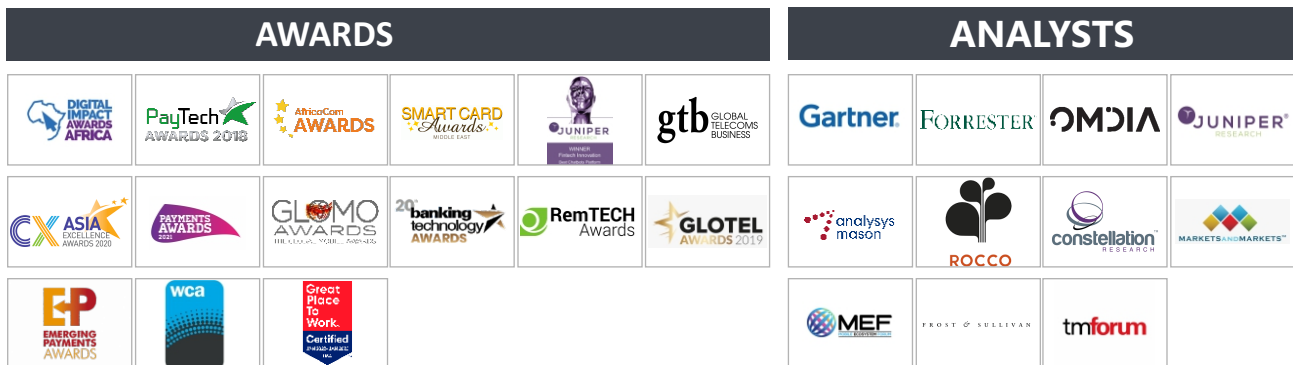
## FOCUSED ON SUCCESS

Comviva works with various entities including Banks, Telecom Operators, and Fintechs empowering them with highly scalable digital banking solution. Our 2 decades of experience with these different industries for variety of use cases made our platform more robust with advanced architecture. Comviva is enabling over 7 Bn digital transactions for 130 Mn customers amounting to \$160 Bn in value annually.



## OUR FOCUS RECOGNIZED

One of our most awarded digital solutions, mobiquity, has received 75+ awards in the past 5 years including the GLOMO awards. We have presented a case study at Harvard and have been invited by UN to participate in it's flagship events on digital economies. Our digital lending platform has recently won The Pacific Islands FinTech Innovation Challenge by UNCDF. Our digital wallet, digital lending and digital banking solutions have been listed in Gartner, Omdia, and Forrester reports, among others.



## About Comviva

Comviva is changing the world through digital experiences. Our innovative portfolio of digital solutions and platforms brings greater choice, faster time to market, and flexibility to meet our customers' evolving needs better as they drive growth, transform, and bring efficiency. From maximizing customer lifetime value to enabling large-scale digital transformation, we partner globally with communications and financial industry organizations to solve problems fast and transform for tomorrow. Comviva solutions have been deployed by over 130 Communication Services Providers and Financial Institutions in more than 90 countries. They have delivered the benefits of digital and mobility to billions of people around the world.

For more information, visit us at [www.comviva.com](http://www.comviva.com)

