



mobiquity[®] Pay

comviva
A TECH MAHINDRA COMPANY

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Comviva Public

mobiquity® Pay: Undisputed leader in digital wallet



80+ deployments in 50+ countries






Over 130 million registered customers

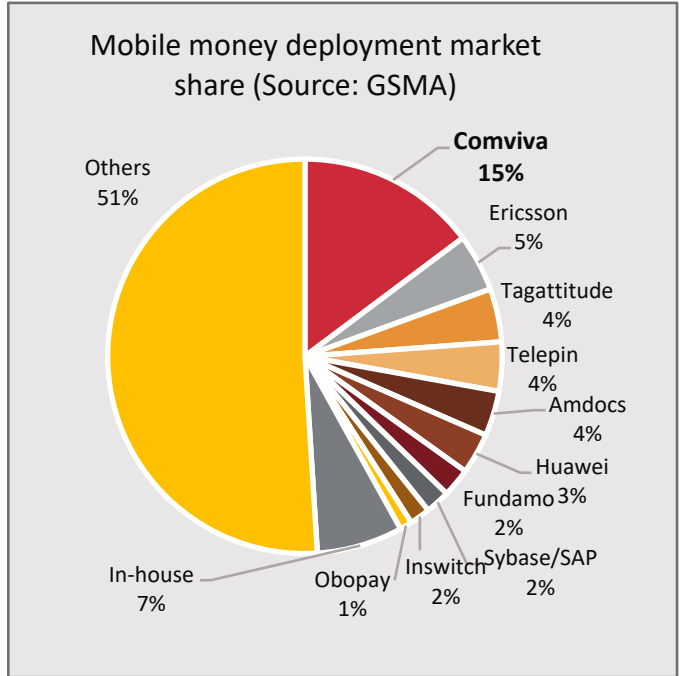


Over 7.5 billion transactions valuing \$150 billion annually



Rated by GSMA as the largest mobile money platform

	Total Market (as per GSMA) FY 2020	Comviva	Comviva share
 Total mobile money customers	1040 M	120 M	12%
 Transaction volume per year	37 B	7 B	19%
 Transaction value per year	\$690 B	\$130 B	19%



*Market share as per FY 2020 GSMA Report



mobiquity® Pay - Overview

Simple & Holistic product for all payment needs



Catering to all payment and wallet related needs



Targeted at all segments of consumers



Rich catalogue of proximity & remote payment use cases



Comprehensive ecosystem partner management



Intuitive web and app interfaces to simplify usage

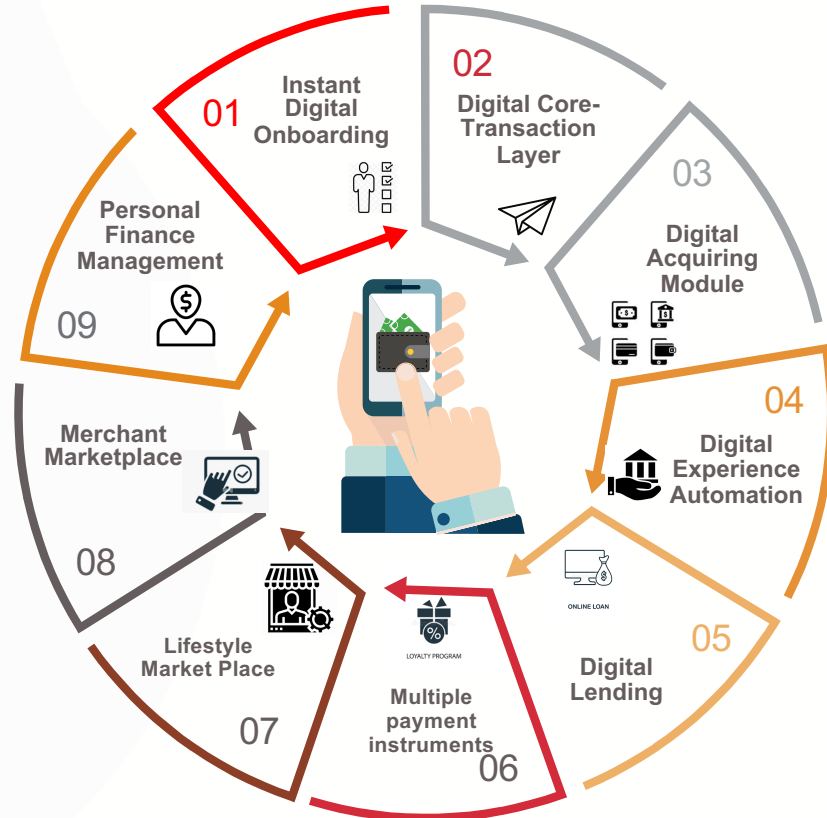


Rapid creation and launch of new services



One-stop-shop: mobiquity Pay catering to all needs of consumers

Instant Onboarding | Multiple instruments | Seamless Transactions | Unified Experience | Lending and much more ...



Key Tech

NEXT GENERATION SOLUTION FRAMEWORK



MICROSERVICES

- Manageable functional components
- Prioritizable business scenarios
- Deployed and evolved independently

AGILE

- Open API interface
- Simple & interoperable
- Easily scalable to new touch-points

TRANSFORMATIVE

- Framework agnostic
- Measure, share success & iterate
- Data driven improvement & evolution

CLOUD NATIVE

- Elastic scaling
- Always available
- Delivered in both on-prem and Cloud models

HCE

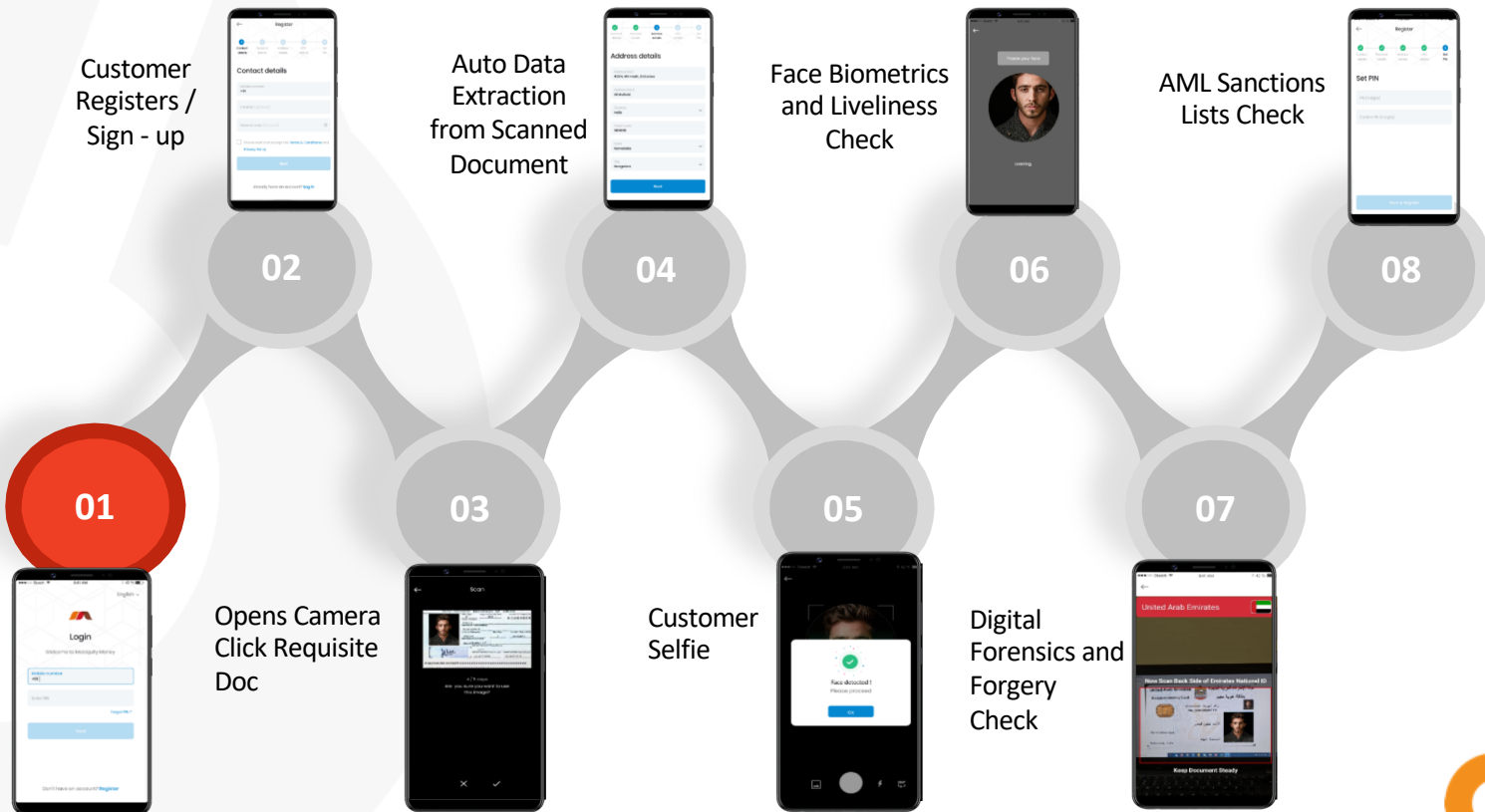
- Tokenization
- Tap & Pay
- Scale easily to new touch-points



Onboarding Process

01

Instant Digital Onboarding



Digital Core -Transaction Layer

Cash In Digital Account

- Conventional Bank Account
- Cards – Debit/Credit
- CCDM

Cash Out Digital Account

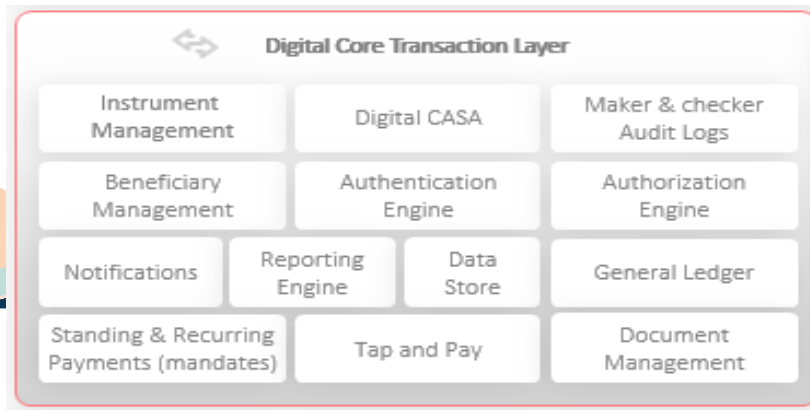
- ATM
- Card-less Cash Withdrawal
- Agents (Co-Ops, Baqala, Gas Stations)
- Own Account transfers

Send Money

- Self and Agent Assisted Transfers
- Domestic Transfers
 - Send Money to Registered/Un-registered
 - Request Money
- International Remittances – Inward, Outward
- G2P and P2G Payment
- B2P and B2B Payments

Bill Pay

- Multi-instrument payments
- Utility bill payments/e-recharge
- Instore payments using NFC and QR
- Web/App payments
- NFC for P2P payments
- Mobile Ticketing
- Auto Debit & Standing Instructions



Digital Acquiring – Partner management

PARTNER MANAGEMENT (Agent/Merchant/Corporates)

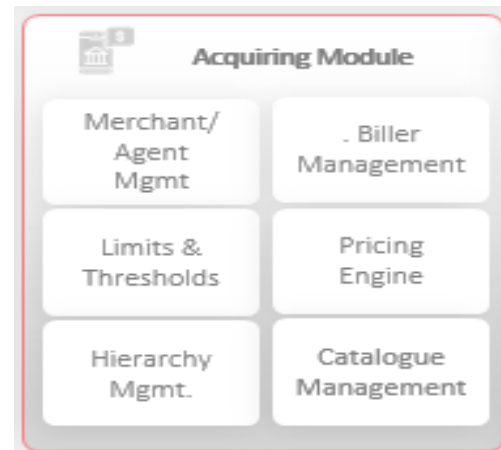
- Merchant onboarding
- N x M Hierarchy
- Grade Management
- Merchant Virtual Accounts setup
- User Profile setup
- Roles & Responsibility
- Workflow
- Biller Management
- Offline/Online Merchants

PRICING ENGINE





- Commission, Charges, fee Setups
- Transfer Control protocols
- Daily, Weekly, monthly Limits and thresholds, Fraud/AML
- Reconciliation Reports

ADMIN FEATURES

- Merchant API Manager
- Agent & Merchant App
- Bulk Uploads
- Catalogue management
- Offer Management System




Digital Experience Automation

-  A Digital backend with in-built orchestration capabilities to enable multi/ omni-channel experiences
-  Help in providing optimized APIs for every front-end channel while decoupling the dependencies on host APIs
-  Maintain persistence & context across channels to support cross-channel hand-offs
-  Pre-integrated with Omni-channel engagement platform (ecommerce grade)




Personalization Engine

Delight customers with personalized experiences and recommendations throughout their lifecycle



Experimentation Engine

Eliminate guess work and determine right UI/UX scientifically



Configuration Engine

Decouple business from code based customizations to offer instant configurations

Rewards : Offers & Deals

Offer Types

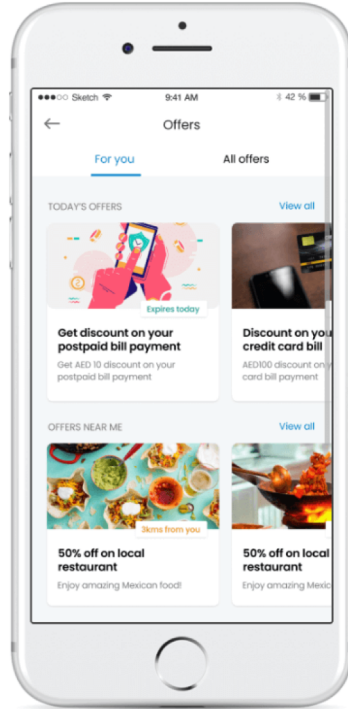
- Categorized Offers
- **Offers Near Me**
- Top / Popular Offers
- Today's Offers
- Hot Offers
- **Special Offers for You**

Reward Types

- **Discounts**
- Cashbacks
- Vouchers
- Subscriptions
- Recharges etc.

Offer Controls & Rules

- Validity - campaign & code level
- Budget - Overall & user level
- Participation eligibility - once or more
- Action eligibility - rules on customer action
- Rewarding rule / logic - Assured or chance to win



Rewarding Actions

- Registration
- Referral
- Transaction Value
- **Milestone Transaction - 1st, 3rd .. Nth**
- **Transaction @ Merchant**
- Service Trial
- **Gamification - Lucky draw, Spin a wheel etc.**

Communication Channels


- In App screens
- **Push notifications**
- SMS, Email etc.


Insights & Analytics


- Business insights
- Offer participation statistics
- Conversion statistics - claimed, redeemed etc.
- Popularity - Likes & shares
- Customer behavior analysis etc.


Lifestyle Marketplace


Mini App Store: Wide Range of Merchant Category

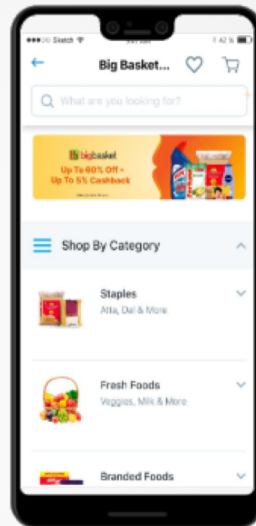
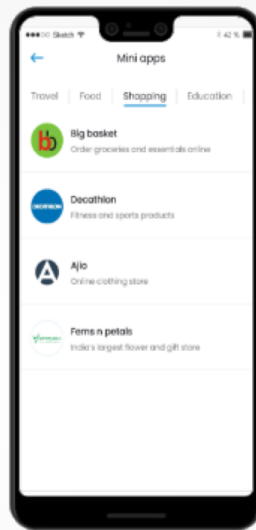
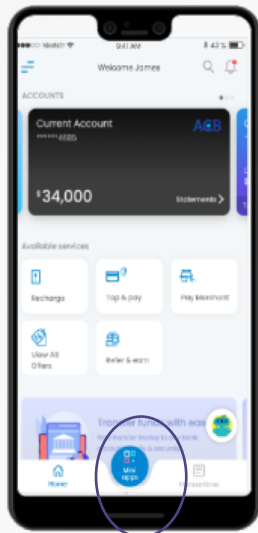
 Multiply daily use cases

 Increase Customer Engagement

 Seamless Native experience

 Increase Affiliate marketing opportunities

 Data mine to cross sell products



Flights



Hotels



Gift Cards



Events



Credit Report



Recharge



Bill Pay



Digital Experiences



Digital Gold



Bus

Data Science and Marketing Automation

Factoreal THE CUSTOMER ENGAGEMENT AUTOMATION PLATFORM

Scalable, extensible, and highly configurable cloud-based engagement platform designed for marketers from the ground up that integrates all digital channels, helps make real-time, data-driven business decisions to maximize ROI, and heightens the overall customer experience

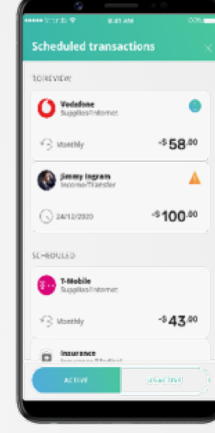
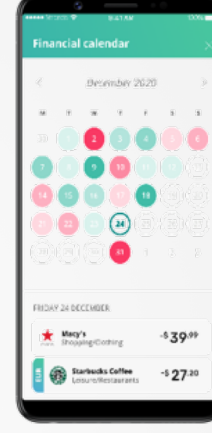
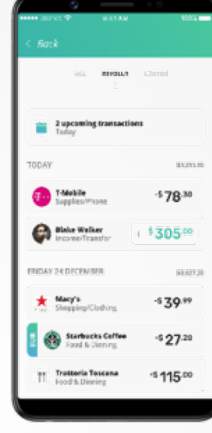
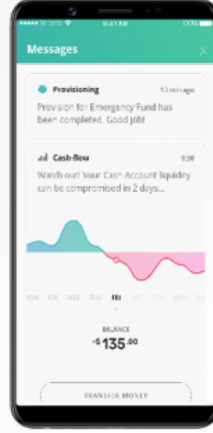
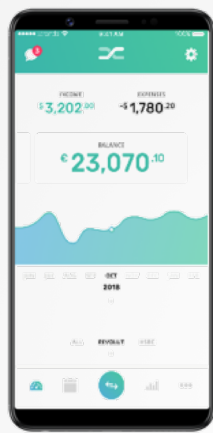


- Most intuitive platform for marketers
- Pre-built journey templates to get going in minutes
- Built-in comprehensive dashboards and Insights
- Native channel integrations
- Easy customizations and deployment



Personal Finance Management (PFM)

- Dashboards**
- Smart Notifications**
- Transactions**
- Financial Calendar**
- Scheduled Transactions**



- Income and Expense**
- Cashflow**
- Peer Comparison**
- Budgets**
- Savings**

