

DIGITAL WALLET PROPOSAL



ENABLING SINGTEL DASH TO TRANSFORM SINGAPORE'S FINTECH SECTOR

OCTOBER 2022

GLOBAL LEADER

Consistently recognized by global analysts.

TRUSTED BY X+ TELCOS

*For nearly three decades, the proposed solutions have powered digital transformation for more than **200 banks** globally and **20+ banks** in Africa.*

ECOSYSTEM BUILDER

*With **1,000+ integrations**, Comviva's wallet solution provides a robust gateway to onboard Partners and to build a wide ecosystem for digital wallet services*

E2E PARTNER WITH AIRTEL

***100+ deployments** in **14 countries** cater to Airtel Africa's \$4.7 bn business*

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ABOUT COMVIVA

·Customers across
100+
Countries



·**300+**
Active
Deployments



·**2bn+**
platform users
>1/4th of world
population



3-TIME
winner of
Global Mobile
Awards



·Part of
Mahindra
21bn+USD
Group



Comviva was founded in 1999 as Bharti Telesoft a subsidiary of Airtel, a Singtel Company



Comviva is **100%** subsidiary
of Tech Mahindra Group -
21BM USD turnover Company



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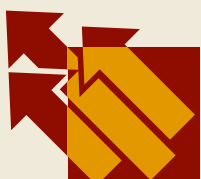
Comviva operates
end to end
Airtel Money (Africa)
including Core Wallet platform,
New Service Creation and Business
and technical Operations

Comviva is committed to
achieving financial inclusion
goals (**UNSDG**)



Comviva has been
operating in the digital
financial service space
for last **15+** years

Comviva's strong eco system:
70+ customers | **50+** countries
and partners such as VISA, MASTER
CARD, AML/CFT, Rewards &
Marketplace

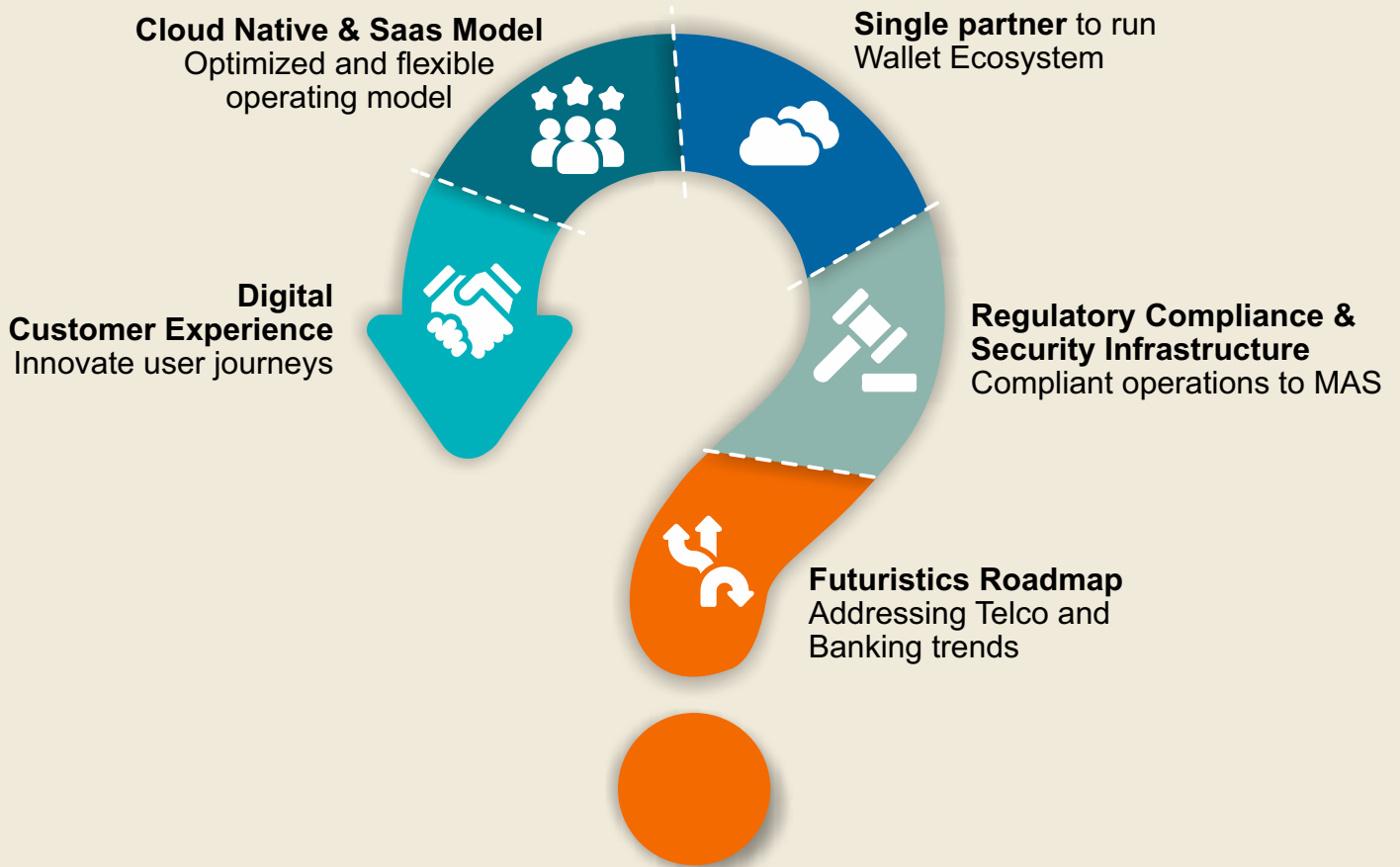


Comviva is market leader with **15%**
deployment market share across all
mobile money deployment as per
GSMA including those by mobile
operators, banks and third parties

120 Mn+ registered wallets
do over **7 Bn** transactions/year
amounting to **130 Bn USD** annually



WHY COMVIVA



WHY COMVIVA DIGITAL FINANCIAL SOLUTIONS?



With 15+ years of experience and 70+ deployments in 50+ countries, Comviva is providing a Solution with highly optimized TCO by leveraging Infra choices, optimized delivery efforts and Software R&D investment



1000+ integrations with wide variety of partners like Core Banking systems, Master Card, Visa, Western Union, ATM switches, billers, merchants, Fraud, AML/CFT, Market Place, Rewards & ERP.

Fully outsourced SAAS type Model covering SW, Public Cloud, Updates, upgrade, customization*, Managed Services & Business Ops



Enhanced customer experience by launching new services faster & innovating user journeys (Market Place, BORN, Extensibility (80% Faster TTM), Open API, configurability, Microservices, Configurability, Open API's, extensibility and Services capabilities)

Enhanced digital customer experience in collaboration with BORN, Our Existing wallet app is certified by BORN to be at 71% (in UI/UX) and is better than that of SKRILL



By complying to local Singapore and global regulations (PCIDSS, GSMA) in wallet operations and leveraging state of the art security architecture to ensure cyber security

mobiquty® offers cloud native, auto scalable and highly available (99.95%) platform built using micro-services, it can provide 24*7 services



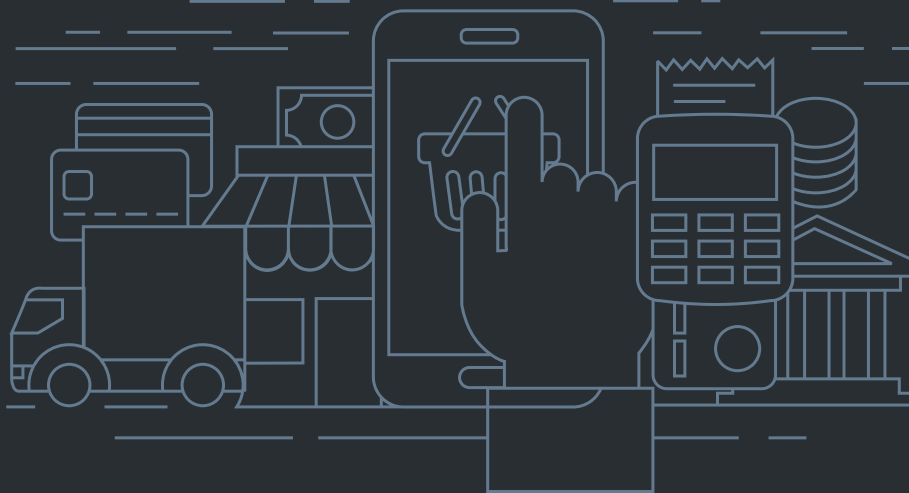
Comviva platform is highly regarded in the industry for its quality and innovation as mentioned by different Analyst and Awards

mobiquty® expedites rapid service expansion for developers and third-party service providers by providing open APIs to enable integration with mobile money ecosystem



Comviva will be able to rapidly deploy the platform and iron out proactively issues around integrations and customizations based on its 6 to 8 deployments every year

Futuristic, customer centric, and market-oriented product roadmap



COMVIVA'S VALUE PROPOSITION FOR SINGTEL

TECHNOLOGY<<<

Comviva Platform:

- *Is built* on 12 Foundational Cloud-Native Principles
- *Built on* Micro-services Architecture
- *Supports* flexible deployment models including Containerized Deployments (Kubernetes)
- *Supports* Micro-App Framework

DOMAIN

- Comviva platform processes Transactions worth ~\$170Bn+ Annually (15% of global vol.)
- The platform is used by large Telcos, Financials institutions in over 70 countries
- In every engagement – we bring this domain experience and global best-practices to our customers

>>> COMPLETE SOLUTION

- Comviva platform delivers a complete solution to Singtel Dash, even going beyond what the RFP asks for.
- Includes Digital Wallet, Touchless Onboarding, Market Place, Rewards & Loyalty, AML & Fraud
- Beyond These – Comviva can also provide capabilities around digital lending, customer engagement – to deliver best-in class customer experience

PARTNERSHIP APPROACH

Our core philosophy

- We are focused on you.
- Customer Centricity is at core of this philosophy
- This reflects in flexible engagement models we're able to offer to meet dynamic business requirements of our customer

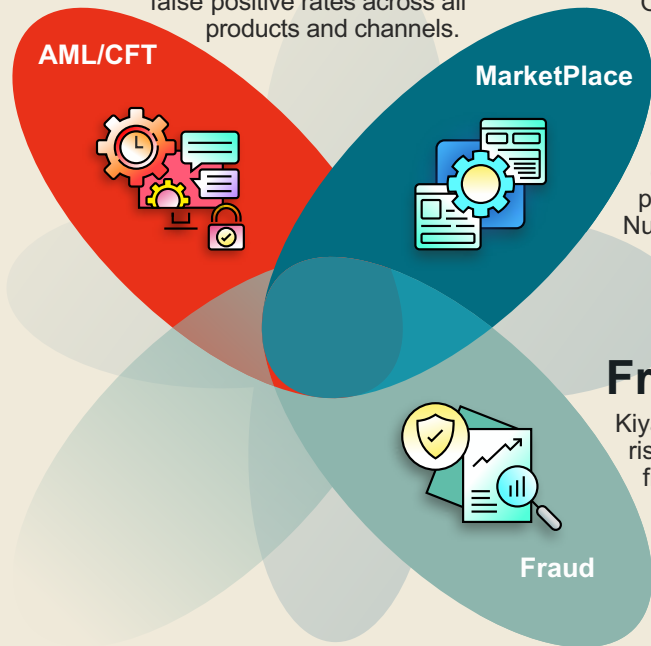


OUR PARTNER ECOSYSTEM



AML/CFT

KIYA.AI Universal RegTech Solution is an integrated enterprise-wide risk management solution and is trusted by over 230+ clients across over 40+ countries. The solution monitors transactions in real-time via automated processes and delivers high-performance in managing compliance and delivering real-time alerts, thus helping financial institutions to take a leap towards greater efficiency and effectiveness. The solution utilizes various technologies to increase the accuracy of its fraudulent pattern detection algorithms and to reduce the number of false positives. Available as individual components, or an integrated whole, the solution is built upon a common technology platform and offers both real-time and batch processing for proven efficient fraud prevention, detection and lower false positive rates across all products and channels.



Market Place

Nuclei's Merchant Marketplace product is a plug-n-play integrated API platform, which once embedded with the Digital platform, enables Clients to increase customer engagement through several merchant and lifestyle transactional services, while providing a seamless experience.

Our platform capabilities inject consumer tech DNA into the Client's app and enables them to integrate and go to market with any 3rd party service or product quickly, thereby providing an enriched experience to their customers.

With emphasis on providing seamless customer experience, real-time integration with multiple third-party products and a data driven approach to solutions, Nuclei is the ultimate digital engagement solution.

Fraud

Kiya.ai Anti-Fraud Solution delivers an enterprise fraud risk management system that prevents and detects fraud across banking verticals and processes.

Kiya.ai Anti-Fraud System offers the benefits of common platform for regulatory compliance and fraud monitoring to improve fraud prevention and detection, meet Fraud risk across multiple channels and business domains.

Kiya.ai has been ranked #1 as Regional leader in IBSI Domestic SLT and also ranked #1 in Regional Leader in MEA & APAC. Kiya.ai is also a proud recipient of CIO Choice Award 2020 in 'Emerging Technology Category for Mixed Reality solution. Kiya.ai was featured in Chartis RiskTech100 2020 report.



OUR PARTNERS



REWARDS (CVS)

MobiLytix Rewards (MR) is a **Customer Loyalty & Rewards platform** from **Comviva's MobiLytix portfolio** successfully deployed by leading CSPs, digital commerce and retailers, banks, and financial institutions worldwide. It is designed and developed on MACH (Microservices, API-First, Cloud-native, and Headless) architecture.

MobiLytix Rewards powers close to 100mn+ customers across 25+ deployments currently. In our largest deployments, MobiLytix Rewards has helped CSPs to:

- Enroll **30%** of its base on its rewards programme
- Reduce customer churn in the enrolled based by **75%**
- Digital engagement with customers has exponentially increased – **7.8 Mn** daily website visitors
- **5 billion** points are issued monthly

MANAGED SERVICES

Today Managed Services vertical of Comviva is currently managing complete IT Applications, VAS eco-system for **> 20+ operators globally from as low as 4 million subscribers to 750+ million subscribers**. Comviva's continued and fruitful partnership with operators and healthy collaboration with their ISVs reflects our ability to deliver value in managing the services successfully.

- Proven track record in Managed Services with rich experienced experts. Well trained and certified personnel with many years of experience in ITIL®, VMware®, eTOM, PMP/ Prince, CISSP & CISA. **13+ years'** experience in transformation and transition approaches.
- End to end cross ISV MS Practice for **15+ years** across Tier1 Opcos in Europe, Africa, Middle East, South Asia and India
- Experience in **Data center migration** and **cloud network zoning**
- Enjoying cordial relationships with more than **90+ ISVs** and OEMs including our competitors for managing their nodes
- Established **Security and NOC** Center of Excellence
Developed **in-house tools** on performance monitoring, self-healing, service path monitoring and cognitive analysis

BORN

Connecting creative, content and commerce, BORN Group is an award winning, global agency that helps brands with digital transformation. BORN, a Tech Mahindra company, produces unique brand experiences by connecting ten specialisms that serve as the foundation of the digital economy: creative design, content production, commerce enablement, conversions (visitors to customers), cloud technology, cognition (analytics), cohesion (integrating all the systems), consulting and completeness (connecting brand experiences) across all channels.



OUR SUCCESS STORIES



AWARDS



ANALYSTS





Hernando Rubio
CEO, MOVii

Rubio acknowledged that the aforementioned figures were achieved thanks to the support of the mobiquity pay platform of the Indian company Comviva, a market leader in digital payments worldwide in the last 10 years, allowing users to transfer money, obtain loans, receive financial aid and buying digital content instantly, easily and securely through a mobile phone.



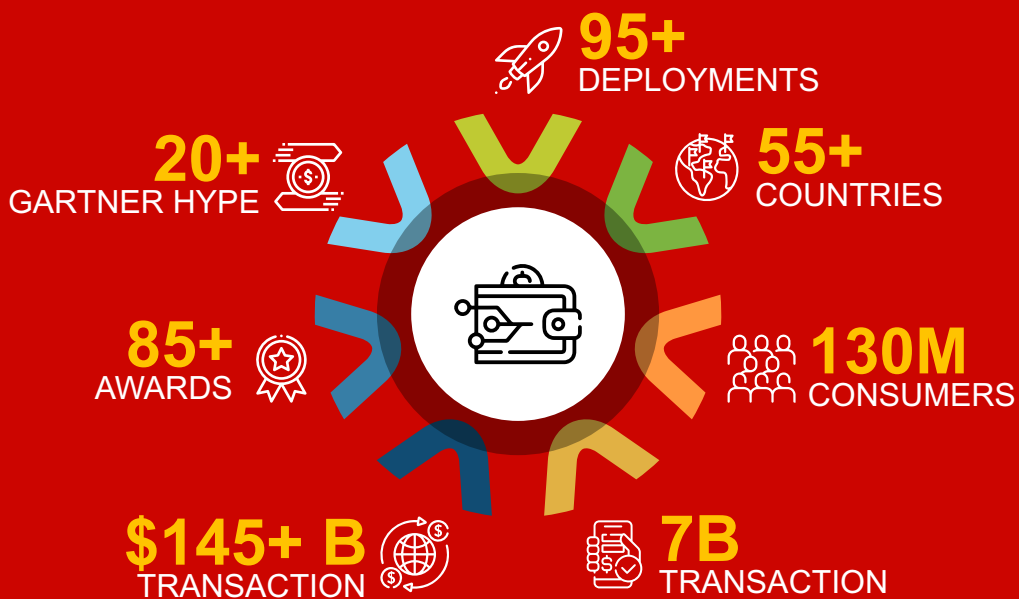
Nicholas Levi
CTO, Inwi

We are delighted to offer "inwi money" service which is powered by Comviva's mobiquity® Money platform. As it did in various countries, mobile money service aimed at simplifying and enhancing lives of millions of Moroccans by providing them easy, fast and more convenient digital financial services



Edward Wicks
Chief Commercial Officer, BTC

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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