

SIMPLIFY GROWTH
Building powerful offerings with **FinTech**

mobiquity® Pay

World's leading
Digital Wallet and
Payments Platform



mobiquity® Pay Footprint



85+

DEPLOYMENTS



50+

COUNTRIES



130 Mn

CONSUMERS



7.5 Bn

TRANSACTION
VOLUME ANNUALLY



20+

GARTNER
HYPE MENTIONS



85+

AWARDS







\$150 Bn


TRANSACTION
VOLUME ANNUALLY

Comviva's mobiquity® Pay is a holistic white-labelled payment platform that caters to all digital money, wallet, and payment requirements. mobiquity® Pay is a feature-rich, robust, scalable, and flexible platform that serves consumers, service providers and their partners.

It facilitates digital payments for all customer segments and allows them to use all payment instruments like a bank account, credit card, prepaid account, stored value account (SAV), etc. As a result, consumers can securely make merchant payments, pay bills, and send or receive money via any form factors like mobile apps, web, QR codes, NFC, USSD, etc.

mobiquity® Pay also enables a customer to avail of micro-financial services such as savings, loans and insurance. Moreover, businesses and governments can credit salaries, disburse cash subsidies, relief aid, and make other bulk payments.

 	<p>Unbanked Customers: mobiquity® Pay offers a stored value account (SVA), a prepaid digital wallet linked to their mobile number, enabling them to do multiple financial transactions.</p> <p>For banked and carded consumers: mobiquity® Pay provides option to save a payment instrument like credit card, debit card or bank account with the digital wallet and make payments using it.</p>	 <p>INNOVATION</p> <ul style="list-style-type: none"> First to provide MasterCard Companion Card in Africa First to provide closed-loop NFC merchant payments in Africa First in domestic interoperability between mobile financial services in an African country First in international remittance services in North Africa, South Asia and Central America 	 <p>EXPERTISE</p> <ul style="list-style-type: none"> Deep industry expertise with knowledge of country-specific regulations Right ecosystem of partners; alliances with MasterCard and Western Union Certified by Visa and Mastercard as a Token Service Provider (TSP) Worked with GSMA for development of Harmonized APIs for mobile money service providers Worked with Bill and Melinda Gates Foundation for development of Open API for mobile money interoperability
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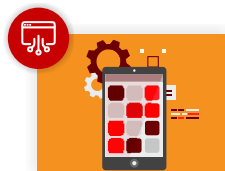
mobiquity Pay also offers 'tap and pay' contactless payments using Host Card Emulation (HCE) and Tokenization.

KEY PLATFORM STRENGTHS



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



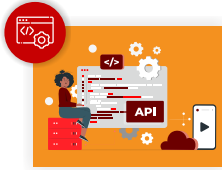
Seamless Integration Gateway

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

DIGITAL WALLET ECOSYSTEM SERVICES

01

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



02

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



03

Seamless Digital Onboarding

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



04

Banking Services

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



05

Value Added Services

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



06

Personal Finance Management (PFM)

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



07

Biller Management

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



08

Digital Lending

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



09

Loyalty & Rewards

- Referrals
- Reward points
- Gamification & cashback



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.

BANKING & FINANCE					TELECOM				

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.

AWARDS						ANALYSTS			

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

comviva
A TECH MAHINDRA COMPANY