mobiquity® Banking Suite

Reimagining Digital Banking and Payments

comviva
A TECH MAHINDRA COMPANY

Touchless Onboarding

Digital Lending

Engaging with Loyalty, Rewards and Gamification

Micro-Services & Cloud Native

Digital Account (Wallet) and Transaction Processing

Delivering Omni-channel Banking and Experience Automation

Contactless Payments (QR, NFC-HCE) Token Vault

95+	**55+**	**130 Mn**	**7.5 Bn**	**$200 Bn**	**50**
DEPLOYMENTS	COUNTRIES	CONSUMERS	TRANSACTION VOLUME ANNUALLY	TRANSACTION VOLUME ANNUALLY	MILLION + CUSTOMER SCORED FOR DIGITAL LENDING

5	**<4%**	**12K+**	**85+**
CONTINENTS WITH LIVE PRODUCTS	DEFAULT RATE OF TOTAL LOANS DISBURSED	CREDIT SCORE FEATURE LIST FOR LOAN EVALUATION	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
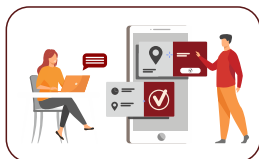- Digital KYC-OCR, Face Matching Liveness Check, Video KYC

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

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

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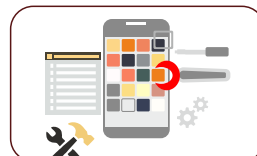
Micro-services Based Architecture
to achieve greater agility, time to market, and fetch a higher value from fast-changing digital business models and services. Fully independent & reusable micro-services that support 100% automated deployment with zero downtime

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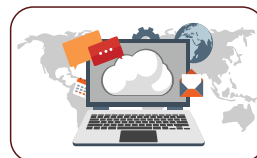
Business Orchestration Layer
to rapidly launch new products and services 4/5th time reduction in modifying medium complexity business flows vs conventional systems

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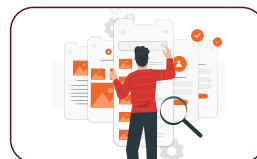
Automated Deployment with CI/CD
to support 100 per cent automated deployment with zero downtime. This is enabled using a continuous integration and continuous delivery (CI/CD) pipeline-based approach

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 7.5 Bn digital transactions for 130 Mn customers amounting to $200 Bn in value annually.

BANKING & FINANCE	TELECOM

OUR FOCUS RECOGNIZED

One of our most awarded digital solutions, mobiquity, has received 85+ 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**

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