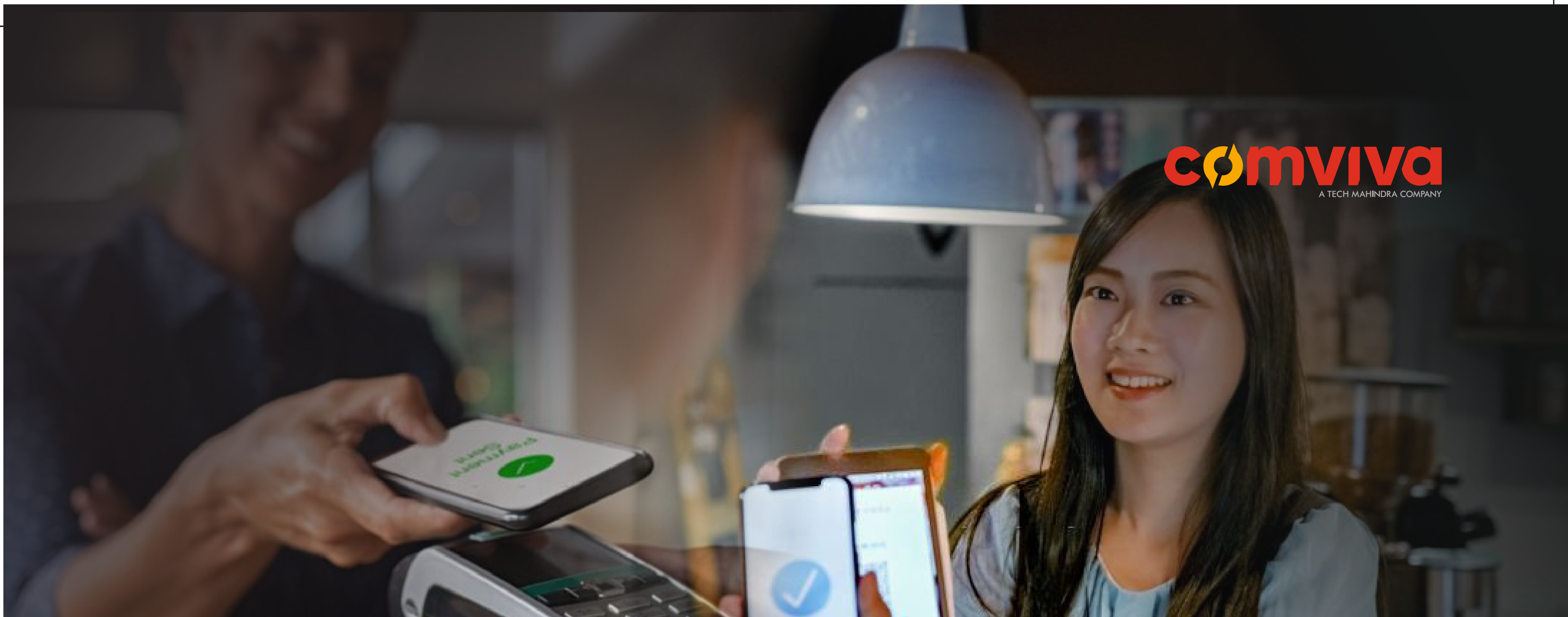


Digital Wallet & Payments

MOBIQUITY® PAY-WORLD'S LEADING DIGITAL WALLET

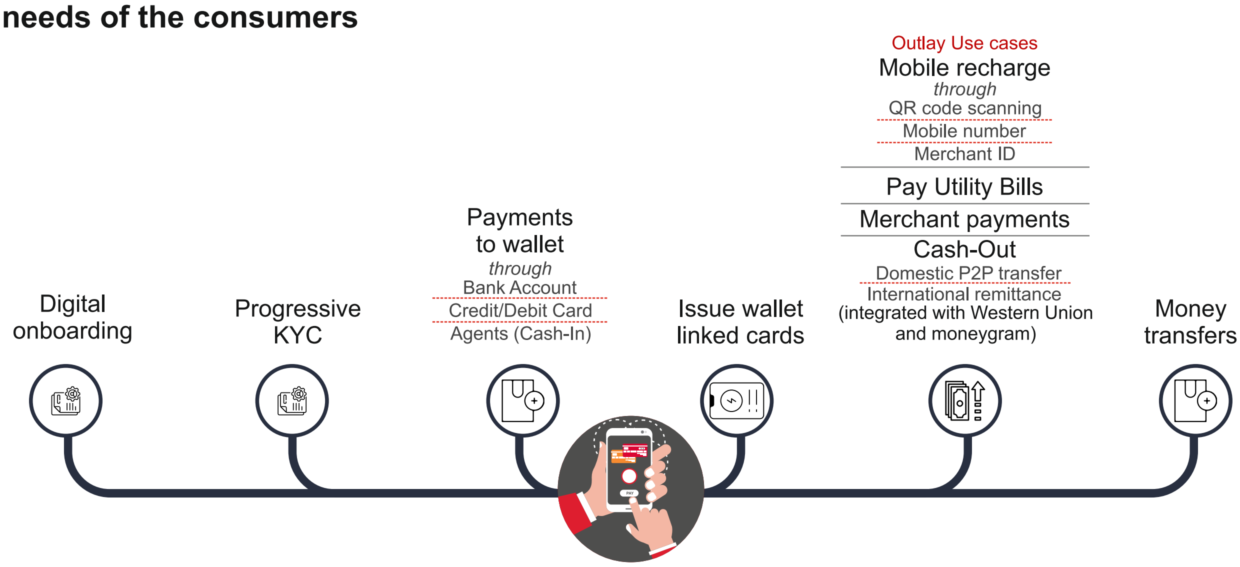
100+	60+	140 MN+	7.5 BN+	$ 200 BN+	1000+
DEPLOYMENTS	COUNTRIES	CUSTOMERS	TRANSACTION VOLUME ANNUALLY	ANNUAL TRANSACTION VALUE	INTEGRATIONS

Over 57% of consumers say that they prefer mobile wallets to make payments quickly (pymnts.com) and that number is rising every year. By 2025, it is estimated that there will be **1.31 billion wallet users in the world** (Statista).

One of the Qatar's leading banks, with a substantial market share, has introduced an advanced digital wallet powered by mobiquity® Pay. With 97% of the population using smartphones, the digital wallet has gained widespread popularity and is embraced by consumers for daily transactions.

- Qatar market's largest segment is Digital Commerce with a projected total transaction value of US$5.38 billion in 2022.
- Total transaction value in the Digital Payments segment is projected to cross US$5.58 billion.
- With more than 27 million users, the digital wallet is set to become the preferred choice of transactions throughout the country.

mobiquity® Pay offers a variety of use cases to answer all digital payment needs of the consumers



TOKEN VAULT

With the world shifting towards digital payments, more and more people are transacting online using their cards for several products/services. But at the same time, the security of these transactions becomes extremely important. In the US, card not present fraud losses exceeded 6.4 billion USD in 2021 (Alite Group).

With the aim to secure customer's card information and give them a trustworthy solution to transact, mobiquity®Token Vault empowers the banks to offer Card on File Tokenization (CoFT) services as Token Service Providers (TSPs). Token Vault is one of the trusted certified partners for payment leaders like **Master Card, Visa** and **Rupay**.

USE CASES

E-commerce: Consumers can now securely tokenize their cards for the repeat e-commerce purchases like subscription payments, one-click payments, recurring payments, etc.

Proximity payments: Consumers can now digitize their cards for payments using QR, or NFC-based mobile payments in-store

In-App payments: As the tokenization of cards is enabled by issuer, consumers can digitize their cards in digital wallets for further use in making payments in other applications.

Manage Tokens: Consumers can manage the tokens of their cards across the e-commerce merchants on their internet banking portals, as the banks can utilize I-TSP APIs to fetch tokens across schemes.

TAP & PAY

Payments industry has seen a lot of innovation in the last 5 years. Starting with new technologies entering the industry to Covid-19 that pushed people to adopt ways of making payment which can be 100% contactless.

mobiquity® Tap & Pay solution enables issuing banks and fintech players to launch secure contactless payments rapidly and easily across the world.

With the TR-TSP module, we enable advancing the existing mobile wallets with new-age contactless capabilities while ensuring the security aspect is taken care of. Issuers & fintechs can readily integrate with our SDK, and enable different use cases of contactless digital payments for their consumers across the schemes.

USE CASES

Tap & Pay payments: Consumers can securely digitize their cards in the wallets, and make payment through wallet at merchant store, by simply tapping the phone on merchant's NFC POS.

QR-based proximity payments: Consumers can securely digitize their cards in the wallet, and use them to make the payment through wallet, by scanning the QR code at the merchant store.

In-app payments: Consumers can securely digitize their card one-time in the supported app, and do payments in different applications, using the same digitized card

OUR SUCCESS STORY

AWARDS & RECOGNITIONS

80+ Awards in last 10 years including three prestigious GSMA GLOMO Award in **2013, 2017 and 2018** - Reflection of Industry Dominance

Mentioned in **27 Gartner Hype Cycles** in last 6 years

Mentioned in **Gartner's 'Market Guide for Digital Wallet Solutions**, **'Market Guide for Digital Banking Multichannel Solutions'** and **'The Gartner Digital Commerce vendor Guide 2020'**.

About Comviva

Comviva simplifies business complexity. Our innovative portfolio of digital solutions and platforms brings greater choice, faster time to market and flexibility, to better meet the evolving needs of our customers as they drive growth, transform, and bring efficiency. From maximizing customer lifetime value to enabling large-scale digital transformation, we partner globally with organizations in the communications and financial industry 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 and have delivered the benefits of digital and mobility to billions of people around the world. Comviva is a completely owned subsidiary of Tech Mahindra and a part of the Mahindra Group.

For more information, visit us at **www.comviva.com**