

# **mobiquity<sup>®</sup> Banking Suite**

## **Enable Inclusive Finance for All**

A guide to modern day digital banking



**100+**  
DEPLOYMENTS

**60+**  
COUNTRIES

**140MN+**  
USERS  
1 IN 5 WALLET TRANSACTIONS FOR CSPs

**7.5BN+**  
TRANSACTION VOLUME  
ANNUALLY

**\$1MN+**  
TRANSACTIONS/DAY  
\$360BN ANNUALLY

**1MN+**  
TRANSACTIONS/HOUR

**100+**  
AWARDS  
IN 10 YEARS

**5000+**  
INTEGRATIONS

## KEY HIGHLIGHTS



Powers B2B payments for  
**over 5 million businesses**



Delivers exceptional scalability,  
touching **1000TPS** in one  
of deployment



Comprehensive **Partner  
Ecosystem** Management



**15%** digital wallet market  
share in Total Transaction  
volume & value across globe  
(2x of closest competition)



**50+** Patents



Complied to **OWASP**  
security guidelines & **ISO/  
IEC 27001:2013** certified



## TOP DEPLOYMENTS



**Largest Financial Institution**  
(300 Bn+ asset size) in ME & Africa



**Second Largest Bank**  
(200 Bn+ asset size) in India



Digital Wallet solution for  
upcoming **smart city in Middle East**



Fastest Growing **Digital wallet  
provider** in Latin America



**Largest Fintech in Sub-Saharan**  
region handling 80% of all digital  
transactions happening in the country

# mobiquity®

**Amplify the pulse  
of mobile financial  
services**



## PAYMENT METHOD

Seamless and  
frictionless payment  
options



- *Contactless Payments*
- *In-app Payments*
- *Digital Wallet*
- *Buy Now Pay Later (BNPL)*

## USER ONBOARDING

Quick, easy and  
efficient user  
onboarding



- *eKYC*
- *Video KYC*
- *Liveliness Check*
- *Doc Scan with OCR*

## LIFESTYLE FEATURES

Integrated  
lifestyle features



- *Integrated Marketplace*
- *Insurance*
- *Personal Finance Manager*

## SECURITY ASSURANCE

Secure experience



- *AML/CFT*
- *Fraud*
- *Deals, loyalty, vouchers*

## EXPERIENCES BUILT IN

Customized and  
personalized  
experiences



- *Intuitive and Clean UI*
- *Segment Based UI/UX*
- *Themes and Banners*
- *A/B Testing and Experimentation*



# mobiquity® Banking Suite

Enabling banks to deliver services faster to market, provide real time updates on apps and deliver best CX to end customers

## Unified platform with point solution capability

*Our solution is uniquely positioned to seamlessly connect with other systems and provide both platform and point solution experience*



## Built on Proven architecture supporting high Volumes

*Our platform comes with MACH architecture and an infrastructure that is scalable in both on prem & cloud. With 500+ global deployments, our solution stands out for its exceptional efficiency and reliability*



## Contextual banking & Monetization

*Our Personalization platform comes with various features which can help monetize banking platform and cater customer needs real time*



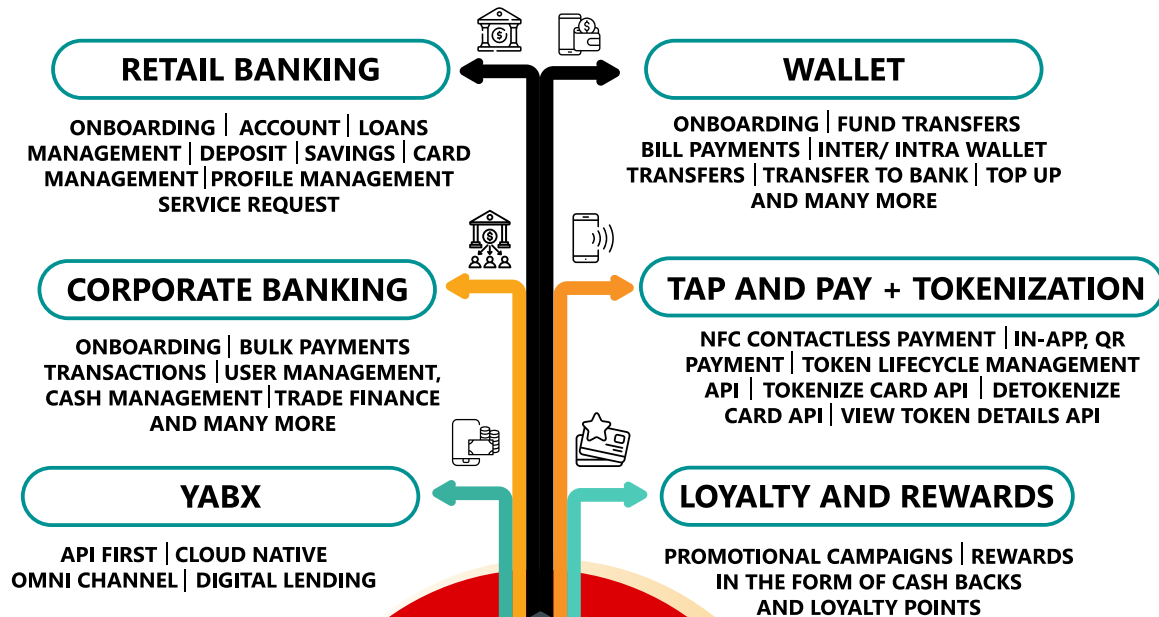
## Lowest TCO

*Our low-code platform (40% faster deployment) with 100+ API's and single platform for banking and wallet ensures lower TCO for banks, fostering financial sustainability, increased competitiveness, and superior customer value*



# mobiquity® Banking Suite

Out of Box playlist for all your needs



# mobiquity® Banking Suite

## USPs

### MICROSERVICES ARCHITECTURE

**Scalable** - Use our Microservices to scale independently, which makes it easy to add or remove capacity as needed

**Reliable** - Microservices are isolated from each other, so a failure in one service does not affect the others.

**Maintainability** - Microservices are easier to maintain than monolithic applications because they are smaller and more focused.

**Agility** - Microservices can be developed and deployed independently, which gives developers more flexibility and agility

### PERSONALIZATION

**We empower** the bank and financial institutions to deliver a hyper-personalized experience across channels, thereby enhancing the consumer's value, and, subsequently, profitably transition to the digital age.

**We Bank admin can easily control** the app layout including primary/secondary colour, banner changes, menu ordering &

### SEAMLESS OMNI CHANNEL EXPERIENCE

Our solution **offers omni-channel experience** for consumers over all digital channels like:

**Mobile Banking | Internet Banking**  
**Banking on Gen-II: Alexa, chatbot & smart watches**

The **omni channel banking** functionality helps in providing:

**Seamless UI/UX across channels**  
**Consistent features and data across channels**

**Cross Channel Handoffs:** With Persistence Engine, customers can start their application journey from one channel (ex: Mob) and can continue same journey from same or cross channel (ex: Mob or Web)

### COMPOSABLE BANKING

#### Channel Composer

**Focus on Server Driven UI | Thin Client Architecture**  
**Channels will render the Front-end elements from Server | Change at 1 place results a change everywhere.**

#### Service flow composer

**Clone & Create Services | Flexibility to choose from Native Services | Totally UI Driven with the possibility to define custom Parameters | Save As Draft Available : Step Approach to Break the journey into multiple steps**

#### Connectors

**Standard Connectors with 3rd Parties | Ability to choose pre-configured 3rd Party | Protocol Translation Payload Translation**



# Digital Lending

Yabx digital lending platform provides an end-to-end solution comprising of loan origination, loan management and lending intelligence that help banks and credit institutions to maximize their business performance and reduce operational cost.

## CUSTOMER ONBOARDING & LOAN ORIENTATION

→ GUI based workflow modeler- Drag and drop workflow studio to model customer journeys & processes

- KYC Form builder
- Document Management
- Omni-channel support
- Loan workflow manager

## RISK MANAGEMENT

- Customer 360 and dynamic risk profiling
- Exception & deviation alert

## CUSTOMER DISCOVERY

- Embedded Campaign Manager
- Lead Manager



## CREDIT ASSESSMENT & DECISIONING

- Integrated analytics platform
- Limit decision and administration
- Product & offer configuration module
- Credit Policy modelling engine

## LOAN SERVICING

- Treasury & Accounting
- Event management
- Fee & charge management

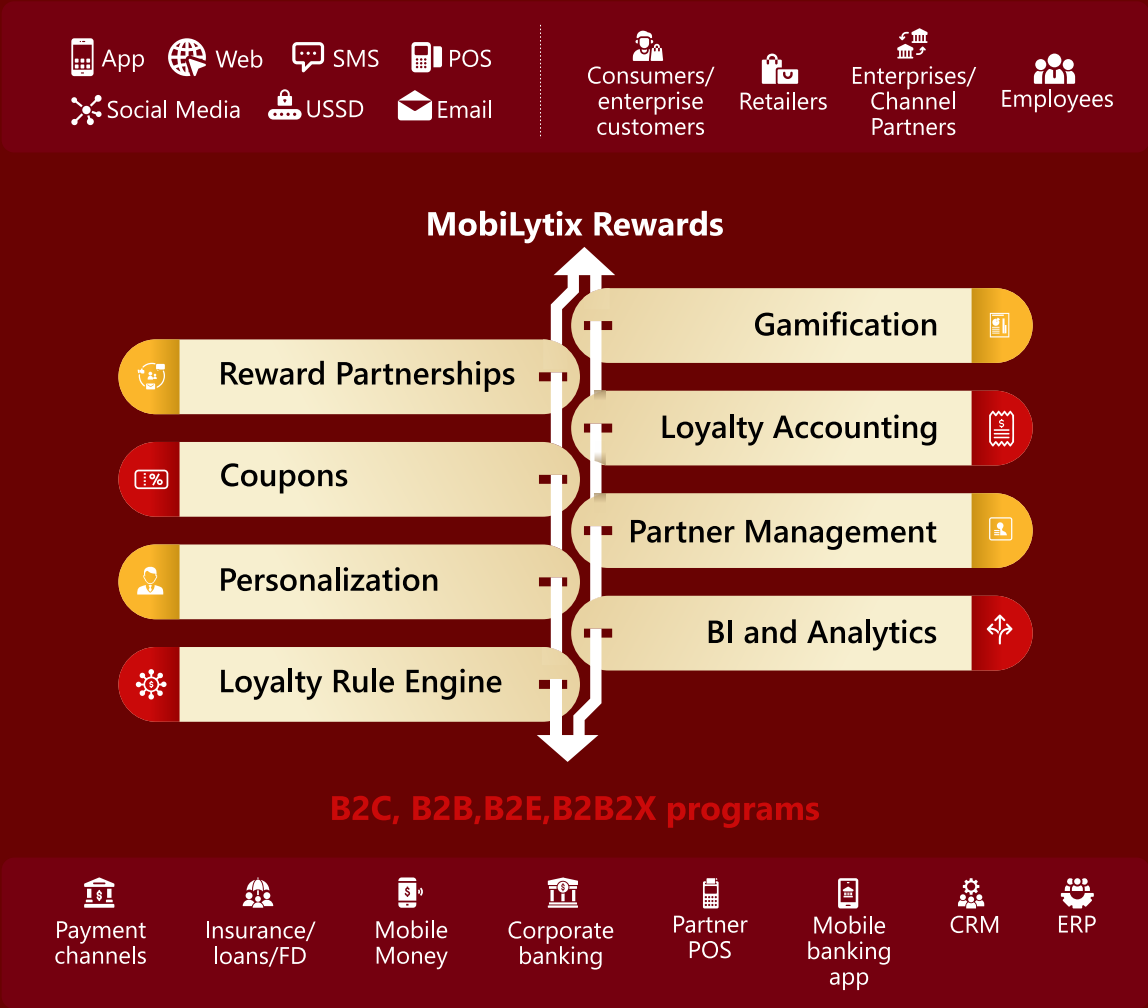
## COLLECTION MANAGEMENT

- Delinquency Management
- Collection Channel Management
- Settlement & Waivers
- Reports library
- Auto-Debit Management



# Loyalty and Rewards

Unified platform to grow customer loyalty,  
increasing retention and lifetime value



# Transforming Economic Mobility In Mauritania

## Inclusive Mobile Banking Service

### C U S T O M E R



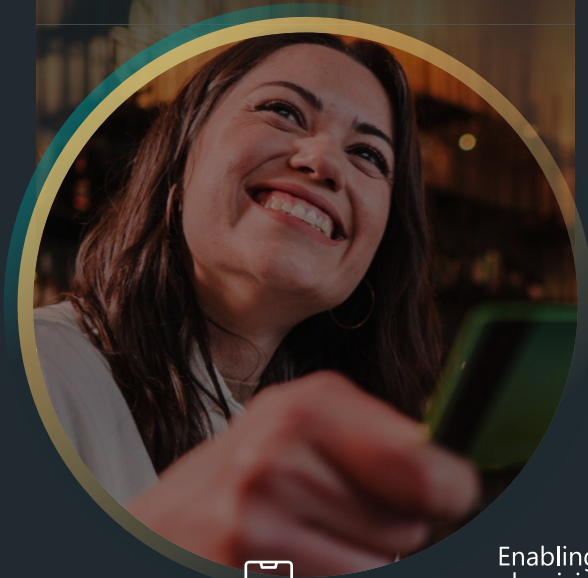
One of the largest banks in Mauritania that offers individuals, professionals and businesses an innovative range of banking products and services ranging from deposits to loans



### C H A L L E N G E S



- In Mauritania, Banks are conventional with few offering digital channels. Banking infrastructure (branches, ATMs, POS) is limited with most banks having branches in single-digit number concentrated in few cities
- Conventional channels results in poor customer experience
- Infrastructure constraints makes life more difficult
- Just 30% of the country's adult population has banking access, with only 18% banking penetration among adults
- Risky, time-taking informal agents and traditional group-saving mechanisms result in poor adoption
- Opening and managing bank accounts is costly, and involves complex processes, documentation, etc.
- While mobile penetration is widespread, not everyone has access to smartphones, making it necessary for our client to offer a USSD based (dial-a-code) banking sign-up process for non-smartphone users



## SOLUTION



Comviva's **mobiquity® Banking Suite** enabled the launch of Mauritania's first mobile bank App for the bank. Online banking is accessible through all mobile phones - smartphones or feature phones through mobile app or USSD \*888#. Features include - instant frictionless, convenient and secure banking and payment experience



## IMPACT

**17,717**

customers registered for the App & processed over 1.08 Mn transactions within 7 months of launch

**3.5%**

of Mauritania's adult population has used operator's app since launch

**120+**

operator's agents across localities facilitating last-mile transactions

**>1,200**

merchants and businesses accept payments through the operator's app

**4.3/5**

ratings of mobile app google play store 4.6/5 on the Apple Appstore

# Empowering Digital Payments in Africa with a Leading Bank

## Agency Banking Solution



### CUSTOMER

**One of the leading bank** with banking and finance operations in five SADC countries, namely, Botswana, Malawi, Mozambique, Zambia and Zimbabwe.



### CHALLENGES & REQUIREMENTS

- To find an efficient, manageable, and cost-effective solution to address the current and future mobile money requirements of the Bank
- System to be provided should also seamlessly integrate with identified systems that the Bank currently uses
- Unified solution across multiple countries



### SOLUTION

Comviva has empowered the bank with its mobiquity® platform to launch Digital payments platform across five countries and enabled digital lending and agency banking services to the customers.







## FEATURES & RESULTS

- Customer on-boarding e-KYC,
- Wallet linked card Management
- QR based payments
- Bank to Wallet transfers
- Bill Payments & Merchant Payments
- Interoperable switches for International Remittance & Transfers
- Integrations done with Core Banking system
- Loan initiation through agency banking solution through integration with Loan management system and Govt ID database for validation.





## Tap & Pay for India's Largest Bank



### C U S T O M E R

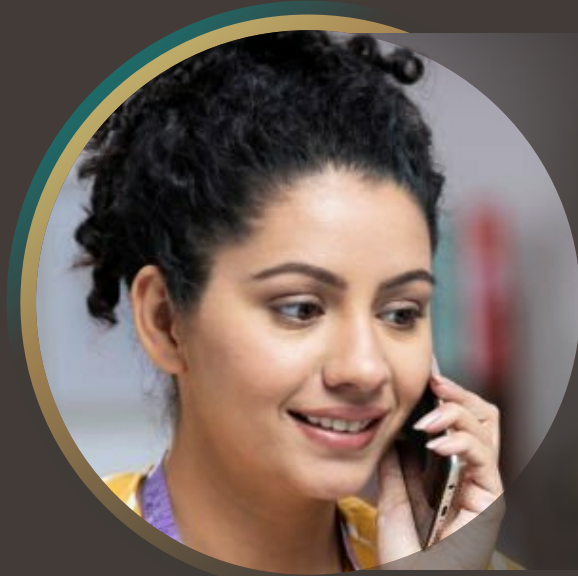


A leading credit card provider & India's biggest bank, with more than 16 million card users. They provide a range of banking products through its network of branches in India and overseas access to a wide range of world-class, value-added payment products and services.



## OBJECTIVE

- The client wanted to quickly grab the advantage of new regulations that allowed contactless micro-transactions of less than INR 2000 each (enhanced to INR 5000 in Dec 2020)
- Enable tap-and-pay contactless payments
- Deliver seamless, secure, and convenient contactless mobile payments, bypassing a time-consuming and expensive process to upgrade millions of credit cards
- Give customers the freedom to set daily transaction limits, manage card functions, and access support services all within one unified app



## SOLUTION

Comviva provided **HCE and Tokenization** technology powered by the **mobiquity® Banking Suite**



This technology also provides a **'Tap & Pay' contactless payment** experience to the client customers at NFC enabled POS machines



Continued service availability in case of a lost phone was critical from the solution - **seamlessly delivered** by solution

### Secure Payments

Tokenization  
Device lock  
Transaction limit  
Handling lost phone scenario

### Seamless Payments

One holistic unified app  
Customizable transaction limits  
Service continuity in lost phone scenario  
Comprehensive support services

### Swift Payments

Quick one-time registration  
Fast payments



## IMPACT

**40% - 50%**

Faster than Chip and PIN service

**88%**

increase in active cards since adoption of contactless payments service

Secured, misplaced card details remain secure and cannot be accessed by any third party, as they are stored as digital tokens

**4.5/5**

The service has consistently received positive reviews from users. It's user-friendly design, features, and ease of use helped client's mobile app get an overall rating of 4.5/5 on Google PlayStore (with 1 Mn+ Reviews & 10 Mn+ App Downloads)

# Empowering Digital Payments in Oman

Inclusive Mobile  
Banking Service



## CUSTOMER

One of the largest bank in Oman that offers individuals, professionals and businesses an innovative range of banking products and services ranging from deposits to loans.



## CHALLENGES

- Objective to build a digital wallet solution to cater Digital payments.
- It's an end-to-end open loop Digital Money Wallet, primarily for P2P, P2M transactions using Mobile number or aliases (like IBAN for Bank Accounts) for Bank and non-Bank accounts and wallet holders, using mobile payment connectivity rails of MPCSS switch provided by Central bank.
- To cater to their conventional and Islamic banking entity for their respective operations



## SOLUTION

Comviva has powered this bank with its **mobiquity®** platform to launch Oman's first Digital payments platform under e-Government initiative.





## FEATURES & RESULTS

- Customer on-boarding e-KYC, Wallet linked card Management
- QR based payments
- Bank to Wallet transfers
- Bill Payments & Merchant Payments
- Interoperable switches Secure loading of money using debit card
- Integrations done with Core Banking system
- Wallet can be funded using ATM and CDM machines, internet Banking, mobile banking channel or using linked Credit or Debit Cards



# Making Payments Seamless for Customers in Qatar

## Inclusive Mobile Banking Service



### CUSTOMER

The largest bank in Qatar that offers individuals, professionals and businesses an innovative range of banking products and services ranging from deposits to loans



### CHALLENGES & REQUIREMENTS

- Objective to build a digital wallet solution for the bank.
- Supporting regulatory requirements part of Qatar mpClear guidelines shared by the Qatar Central Bank.
- Aggressive implementation timelines



### SOLUTION

Leveraging Comviva's **mobiquity®** Platform, the bank provided, Digital wallets to its customers & offer innovative and compelling digital commercial proposal.



## FEATURES & RESULTS

- Native mobile app for customers & merchants
- Digital self-registration with tele-verification
- Secure funding of wallet using multiple payment instruments
- Quick and convenient remittance and digital payments
- Integrated payment and marketing experience
- Certification with Master and Visa for contract less payments
- Integration with Mobile payment switch for Interoperability to enable complete digital payments ecosystem.
- Digital micro lending as future phase component

# Driving Cash–Light transactions in Somaliland

## Financial SuperApp



### C U S T O M E R

The largest money transfer group in Africa. They provide financial services to international organizations, as well as to both large and small businesses and private individuals



### C H A L L E N G E S

The aim was to encourage financial inclusion and modernize payment system in Somaliland to establish a digital, cash-light economy



### S O L U T I O N

Comviva has deployed its mobiquity® platform across two sites of North and South Somtel.





## IMPACT

**1.6 Mn**

*Total  
Subscriber on  
the platform  
in South  
Somaliland*

**140K**

*Average  
transaction per  
day on the  
platform in South  
Somaliland*

**1 Mn**

*Total Subscriber  
on the platform  
in North  
Somaliland*

**320K**

*Average  
transaction per  
day on the  
platform in North  
Somaliland*



## ABOUT THE ENGAGEMENT

Comviva kicked off their partnership with them in 2010 with North Somaliland and after few years second site was implemented in South Somaliland. Last year, Comviva signed the upgrade contract with them. Features to name a few:

- Recharge & Airtime Top up
- International Money Transfer
- Merchant & Bill Payment
- Customer Registration on USSD
- Merchant Initiated Merchant payment
- Modify User
- User registration through bulk channel
- Multiple Store value accounts/ Wallets
- Inter-Country transfer from North Somaliland to South Somaliland and vice versa

# Powering One of the Fastest Growing Unicorns

Contributing to  
Africa's Financial  
Progress



## C U S T O M E R

**One of the fastest growing unicorns that enables over 31.5 million people with access to mobile money services in 14 countries.** The operator offers an integrated suite of telecommunications solutions to its 140 million subscribers, including mobile voice and data services as well as mobile money services both nationally and internationally.



## C H A L L E N G E S

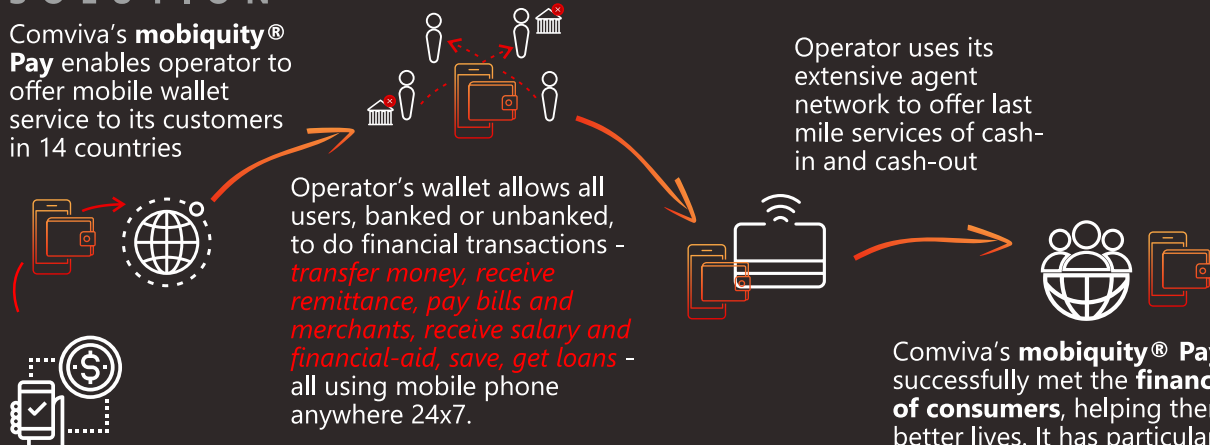
Access to financial services has long been a challenge for many people in Africa. The African telecom market was underpenetrated, but with a young population and rising smartphone affordability, there is significant growth potential. Still, the lack of infrastructure & absence of secure platforms makes it challenging for businesses to onboard customers and for customers to trust the platform.



## O B J E C T I V E

- **Strengthen** the distribution channel so customers can access assured cash
- **Build and scale** Mobile Money services across all markets
- **Make Mobile Money the currency of choice**, by offering additional mobile money services, including merchant payments, Enterprise and digital payments, including commercial payments, benefit transfers, loans & savings
- **Focus on technology**, as both the enabler and competitive advantage
- **Drive recruitment** from mobile services customer base

Comviva's **mobiqity**<sup>®</sup> Pay enables operator to offer mobile wallet service to its customers in 14 countries



Comviva's **mobiquity® Pay** has successfully met the **financial needs of consumers**, helping them live better lives. It has particularly made a **significant impact on underserved segments**, such as women, youth, rural communities, and SMEs

## IMPACT

31.5

## Mobile Money Customers

**\$692**

revenue for Mobile Money, 29.6% growth from the previous year

**\$100 Bn+**

annual  
transaction value  
processed

16.4%

increase in  
transaction value  
per customer

33.7%

Increase in value of international money transfers, ~\$1 Bn+ annual remittance

## 2.6 Mn+

## Agents & Distributors Network

30%

CAGR for  
the last 3  
years

# Zimbabwe's financial turn-around story

Creating a cash-light economy



## CUSTOMER

Zimbabwe's largest mobile money service being used by country's 92% of the adult population. Launched in 2011, this mobile money service in Zimbabwe has established itself as the leading payments channel, facilitating financial inclusion and contributing significantly to creating a cash-light economy



## OBJECTIVE

- Achieving the vision of cash light economy
- Providing an ecosystem of digitized financial services
- Expanding merchant and biller network
- Rapidly launch new services



## RECENT ECONOMIC CHALLENGES

- In 2019-20, Zimbabwe experienced worst drought in 40years
- 5.8 Mn Zimbabweans faced severe food-insecurity and acute-hunger, hyper-inflation, diseases and COVID-pandemic compounded problems
- Crop-failure and no money to feed family (60% population dependent on Agriculture)
- Distribution of financial aid in cash was time-consuming and cost-intensive
- Carrying cash safely in vans to disbursement points, managing-queues at disbursement points and avoiding corruption (middlemen cuts/ghost-beneficiaries) was challenging



## SOLUTION

Leveraging Comviva's mobiquity® platform, the service provider has been able to:

Partnership with NGOs to digitally disburse financial aid to EcoCash mobile wallets of drought impacted families



Crowd funding and collection of donations for the cyclone hit in partnership with the NGO Higherlife Foundation



Creation of donation wallet in just 1 day (March 16th) for cyclone relief efforts



Donating money was simple, just like paying a bill (Biller Code 320041)



Launched ZFU EcoFarmer Combo, in partnership with Zimbabwe-Farmers-Union (ZFU), and a bundle of services including climate-smart-farming advisory-tips, weather-index-crop-insurance, ZFU Membership and funeral-cover



Facilitated payment for 'clean' solar services by enabling 700+ solar companies to receive payments using EcoCash.



## IMPACT

**11Mn**

registered customers

**\$26MN**

•revenue (FY18-19)

**\$80 Bn+**

transactions (since launch)

**80%**

of national transaction volume

**Extensive distribution Network:**

27000+ agents, 20000+ merchants, and integration with 12 banks

**50%**

Transaction volume more than Zimbabwe's GDP

**100,000+**

partners







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](http://www.comviva.com)