

comviva
A TECH MAHINDRA COMPANY

EXPERIENCE
CREDIBLE IMPACT



We're
**YOUR ARCHITECTS of
SUCCESS!**

Being YAS to Serve YAS

We're Your Architects of Success!

-Being YAS to Serve YAS

SHAPING THE FUTURE OF PAYMENT With YAS!

Aligned with Yas's vision, Comviva builds a financially delightful world—where every individual stays connected, empowered, and secure. As Your Architects of Success, we partner to unlock Africa's immense potential through growth, innovation and shared prosperity.



Proven Experience

15+ migrations in 10 years - including 3 in the past 12 months - precision built on Practice.



Right Blend of People, Process & Tools

Subject-matter experts, well-defined SOPs, and custom toolkits ensure seamless migration.



World's #1 Mobile Money Platform

Robust, AI-ready, low/no-code architecture that scales effortlessly with growing market.



Gold-Standard Security

Secure-by-design and fully compliant with global regulatory frameworks and standards.



Built for Africa, Exported to the World

Deployed across 30+ countries with 5 million agents, processing over \$1 billion daily.



Decades of Domain Expertise

20+ years and 50+ countries of experience - the team that shaped the mobile money landscape.



Proven Partnership in Senegal

Delivered a flawless migration for Mixx Senegal (Free Senegal), our benchmark for success.



Commitment Beyond Contracts

A relationship built on trust and flexibility - not just deliverables.

The Guarantee of Success



The Platform

mobiquity® Pay
| Proven, Secure, Scalable



The People & Delivery

Two decades of migration excellence



The Relationship Beyond Migration

Partnership forged in trust and growth



**We've Done
It Again!**

mobiquity® Pay has
won the **Future Digital Award 2025** by
Juniper Research as
**Best Digital Wallet -
PLATINUM WINNER**



This third consecutive win reinforces Comviva's global FinTech leadership and our commitment to innovation and excellence in digital payments.

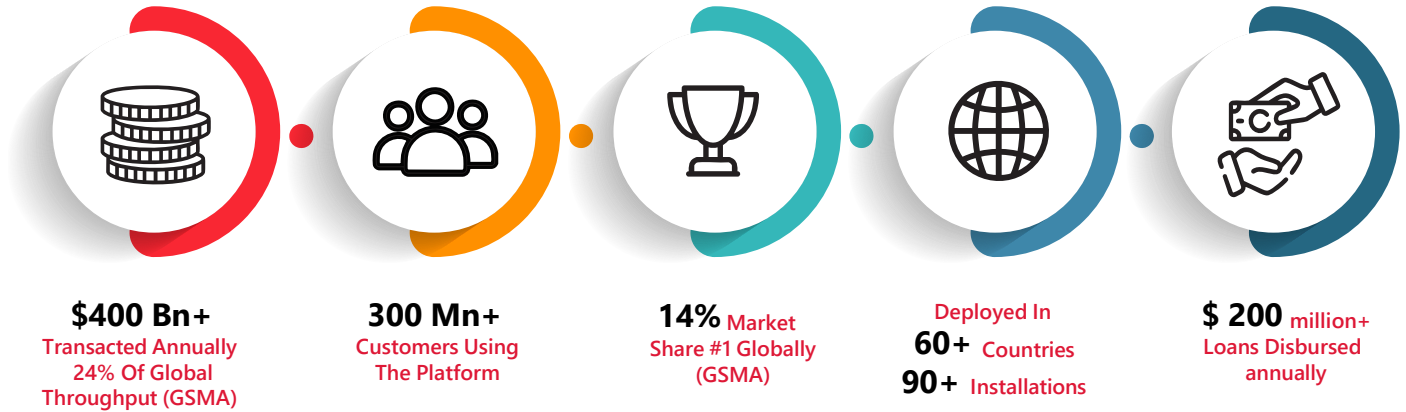
Kudos to our teams for powering this success
and shaping the future of digital finance!



The Platform (mobiquity® Pay)

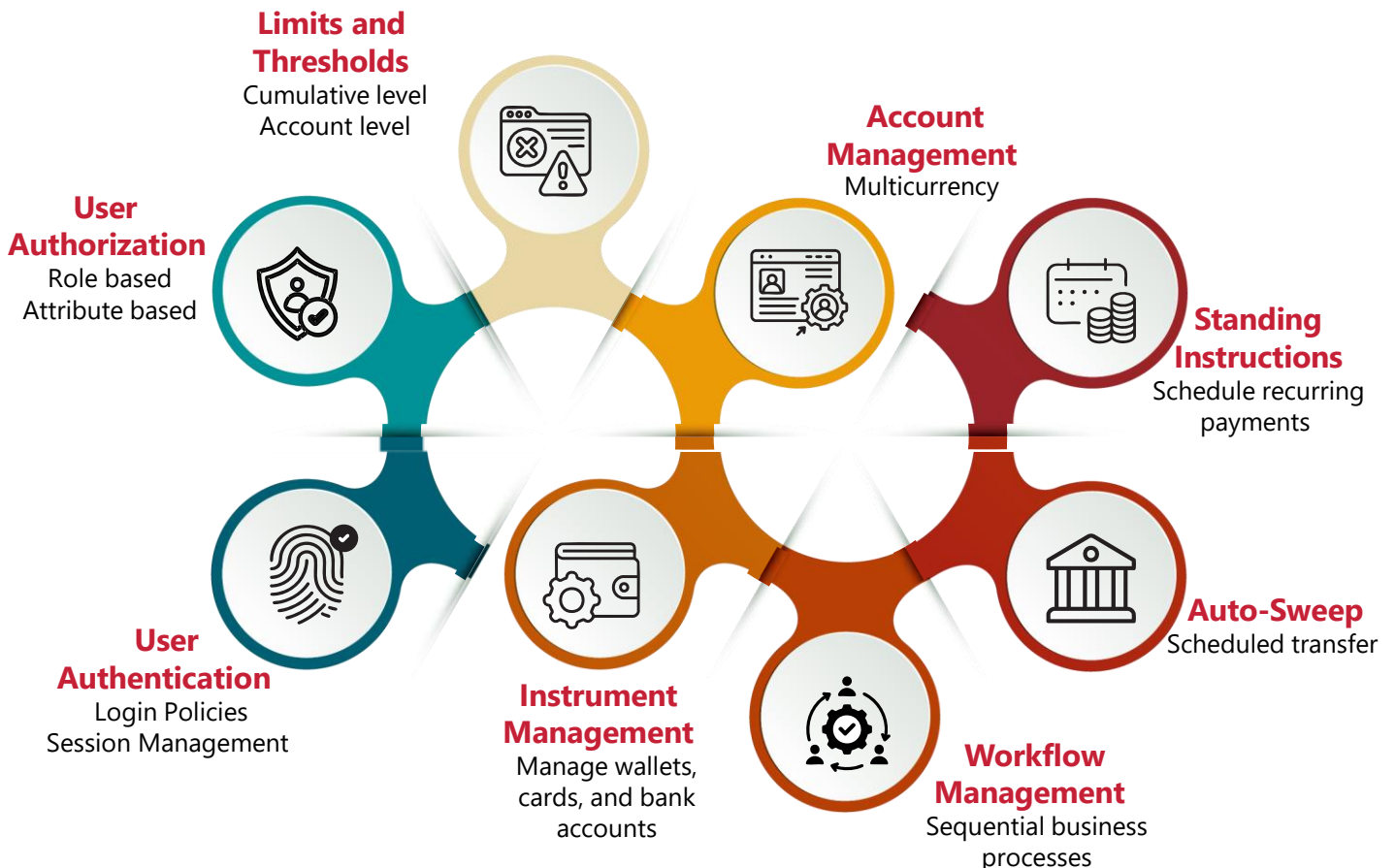
mobiquity® Pay:

FROM FOUNDATIONS TO LANDMARKS
REVOLUTIONIZING MOBILE MONEY &
DIGITAL PAYMENTS



mobiquity® Pay has revolutionized the way customers across **60+ countries** go about their day-to-day financial transactions. It enables instant peer-to-peer transfers, bill payments, online purchases, and even cross-border transactions, all with the tap of a screen or sending a USSD code. **mobiquity® Pay** has democratized financial access, empowering individuals who may lack traditional banking services to participate in the digital economy.

As it evolves further, **mobiquity® Pay** will continue to play a pivotal role in shaping the future of financial services worldwide, creating a next-generation mobile money platform through a thoughtful blend of technology, user-centric design, security, and scalability. **mobiquity®** provides end to end flexibility to the Axian group in terms of managing customers, pricing configurations, transaction limits ensuring real time changes as per business requirements.



mobiquity® Pay offers out-of-the-box functionalities that seamlessly address everyday financial activities, while providing a scalable foundation to evolve into a full-fledged financial super app. Beyond core digital transactions, it supports advanced capabilities such as digital lending, loyalty program management, and marketplace integration, enabling financial institutions to deliver a holistic and engaging customer experience.

mobiquity® Pay: Out of Box functionalities



Configure Multiple Wallets that serve different purposes



User Management (Customer/ Agent/ Merchant)



Transaction Management for all transactions with standing instructions and Post facto split bill support



Notification Management across channels viz. SMS, email, push notifications, etc.



Agent and Merchant Locator to view the nearby Agents and Merchants.



Reporting Engine: 15+ preconfigured reports to cater to all regulatory and business requirements



Cash-In & Cash-Out through Bank, Cards, Agents, ATMs



Security Profile for security control policies configuration (PIN, Password, etc.)



Consistent across channels and Apps (iOS, Android)



Bulk Payments & Disbursal of **Salaries**



Handle Exchange rates and external & internal **remittances**



Savings Circle Group Savings where members pool in funds with individual approval rights



Transaction thresholds & limits configuration based on service types



Integration with Third Party Systems through Integration Abstraction Layer



Fee & Commission Management Robust, configurable pricing engine for service charges, commissions, taxes, and milestone-based pricing.



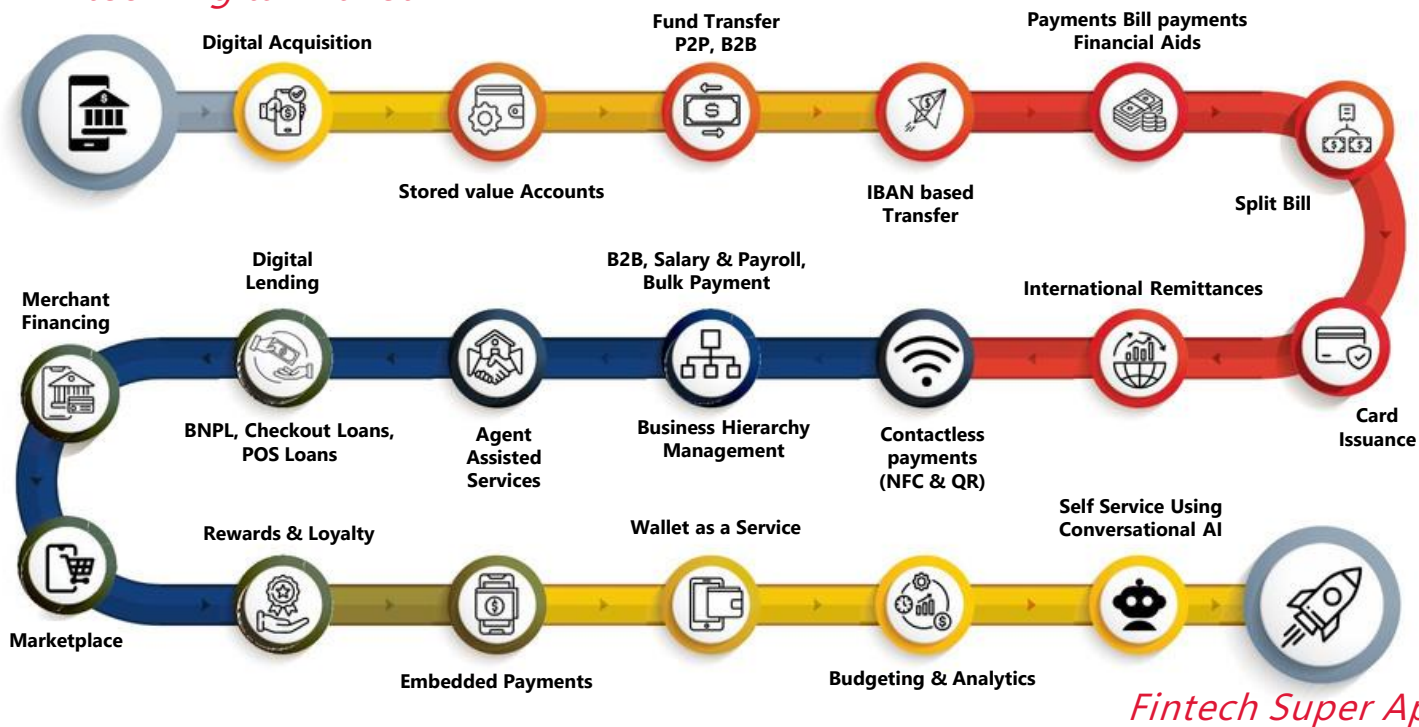
Authorization Management to configure the access rights for different types of users.



Journey of a Digital Wallet to a Financial Super App

mobiquity® Pay has the ability to transform a simple digital wallet into a powerful, **full-fledged financial Super App**, delivering a seamless and highly engaging experience. It empowers service providers to offer personalized services, deepen customer engagement, and unlock new revenue streams. Beyond traditional mobile money, it can include innovative capabilities such as digital lending, e-commerce marketplace, loyalty and rewards programs, card issuance and control, and much more.

Fintech Digital Wallet



In addition to its functional strengths, **mobiquity® Pay** stands out for its technical excellence, delivering a secure, scalable, and future-ready platform. Its advanced architecture ensures high performance, reliability, and flexibility, making it well-suited to support evolving business needs and large-scale adoption. Key technical capabilities include the following.

Feature	Description	Business Benefits
Architecture Evolution	Microservices, API-driven, cloud-native foundation.	Speed to market with independent service deployment, effortless scalability, and agile innovation.
Containerization	Platform-agnostic with Kubernetes-based deployment.	Seamless portability across environments, resource efficiency, and reduced operational overhead.
API Document Maturity	Comprehensive documentation with best practices for endpoints, authentication, and error handling.	Ready-to-use APIs, enabling faster integrations, greater developer efficiency, and secure adoption—speeding time-to-market and growth
Low Code / No Code	Composable platform with modular, pre-built components to build and customize without requiring extensive coding expertise.	Rapid service rollout, reduced development cost, and business-user empowerment —flexible, fast, and code-light.
12-Factor Cloud Principles	Adheres to modern cloud-native practices for lightweight, resilient apps.	Scalable, resilient, and easy-to-maintain applications that reduce downtime.
CI/CD	Fully automated pipeline with integrated testing across environments.	Continuous innovation, reliable releases, and faster time-to-value.
Enhanced Security	Centralized repository with HashiCorp Vault support, E2E encryption, 2FA, and OWASP compliance.	Enterprise-grade protection, global compliance readiness, and minimized security risks.
AI Integration	Embedded AI-first approach for operations & automation.	Proactive monitoring, intelligent automation, and smart decision making.



mobiquity® Pay

our latest release, is cloud-native, **API-FIRST**, and **DESIGNED FOR GROWTH**.

Architecture Evolution

Micro-services, API-driven, adhering to cloud native principles. These capabilities enable headless solution delivery, unlocking unparalleled flexibility and agility with independently developed and deployed microservices.

Containerization

The platform utilizes Kubernetes based containerization, providing benefits like encapsulation to ensure consistent running across various environments.

Low code/ No code

A composable platform with the ability to build and customize services by assembling pre-built, modular components without requiring extensive coding expertise.

12 factor Cloud principle

mobiquity® Pay adheres to these principles, allowing simplified app development, enhanced scalability, and continuous deployment.

CI/CD

End-to-End CI/CD pipeline is enabled across various environments for automatic deployment of services with test suites running on top.

Enhanced Security

Centralized repository, employing tools like HashiCorp Vault, GUI role separation, balance encryption, configurable two factor authentication, and adherence to OWASP guidelines.

AI Integration

Committed to embedding AI-First thought process across all our products for operations & maintenance and fraud detection.

**Technological
advancements in
mobiquity® Pay**

Building on the above-mentioned advancements, **mobiquity® Pay** also brings specific technical capabilities for the Axian Group, ensuring overall stability and long-term resilience of the solution. These include Multitenancy for seamless scaling across multiple entities, a Low-Code/No-Code platform for faster innovation and reduced time-to-market, and AIOps for intelligent monitoring and automated operations.

Flexibility to Deploy

mobiquity® Pay is a robust and flexible solution which inherently supports multiple deployment models. These models include –

Independent Deployments for each Opco

mobiquity® Pay supports deployment at the Opco level, where each Opco operates as an independent instance. This model provides a high degree of flexibility and configurability for each Opco. Any system configuration changes will be managed independently at the Opco level, with new patches deployed specifically for each Opco. However, it comes with the trade-off of limited economies of scale across the Opcos. Additionally, operational and resource costs increase significantly, as each Opco must be managed independently.

The Infra specifications will be shared independently for each Opco, based on the transactional dynamics of the Opco.

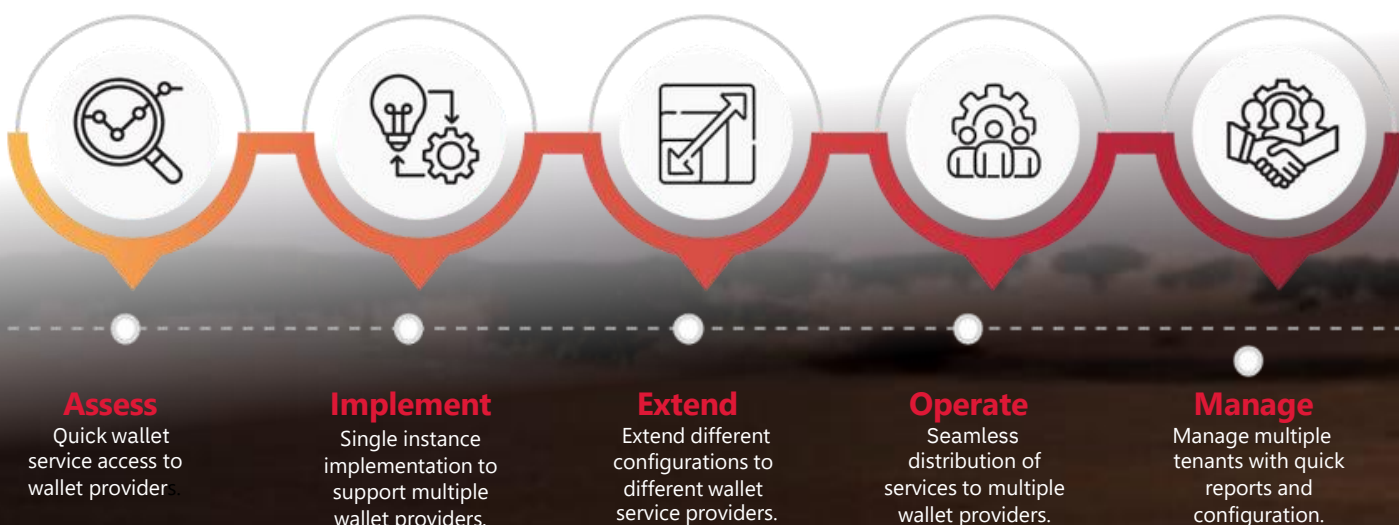
Multitenant Deployment for the entire ecosystem of Opcos

mobiquity® Pay solution is designed with **Multi-Tenant capability** to enable multiple mobile financial service (MFS) providers to operate independently on a shared infrastructure. It facilitates the launch and management of several distinct wallet services (tenants) using a single

deployment, significantly reducing operational and infrastructure costs while ensuring data and service isolation between tenants. This enables the launch of a unified platform across all Opcos, while retaining the flexibility to configure, customize, and brand each Opco independently. With a single multitenant deployment, any new configurations or changes implemented are automatically reflected across all Opcos. The key drawback of this model is that the ecosystem functions as a centralized unit, thereby constraining innovation at the individual Opco level. This model is currently being implemented for one of Comviva's banking clients in Southern Africa, spanning five countries (Opcos): Malawi, Zimbabwe, Botswana, Mozambique, and Zambia.

Hybrid Deployment Model

This model combines the strengths of the previous two approaches, allowing a cluster of Opcos to operate in a multitenant setup while others run as independent instances. For example, the largest Opcos—Madagascar and Tanzania—can be deployed independently, while the remaining three—Togo, Senegal, and Comoros—can be grouped into a multitenant cluster. This approach ensures the required configurability and flexibility for larger Opcos while delivering economies of scale for smaller ones. Moreover, any logical combination of clustered and independent Opcos can be defined in line with Axian Group's long-term strategy. The **mobiquity® Pay** solution is designed to fully support this flexibility.

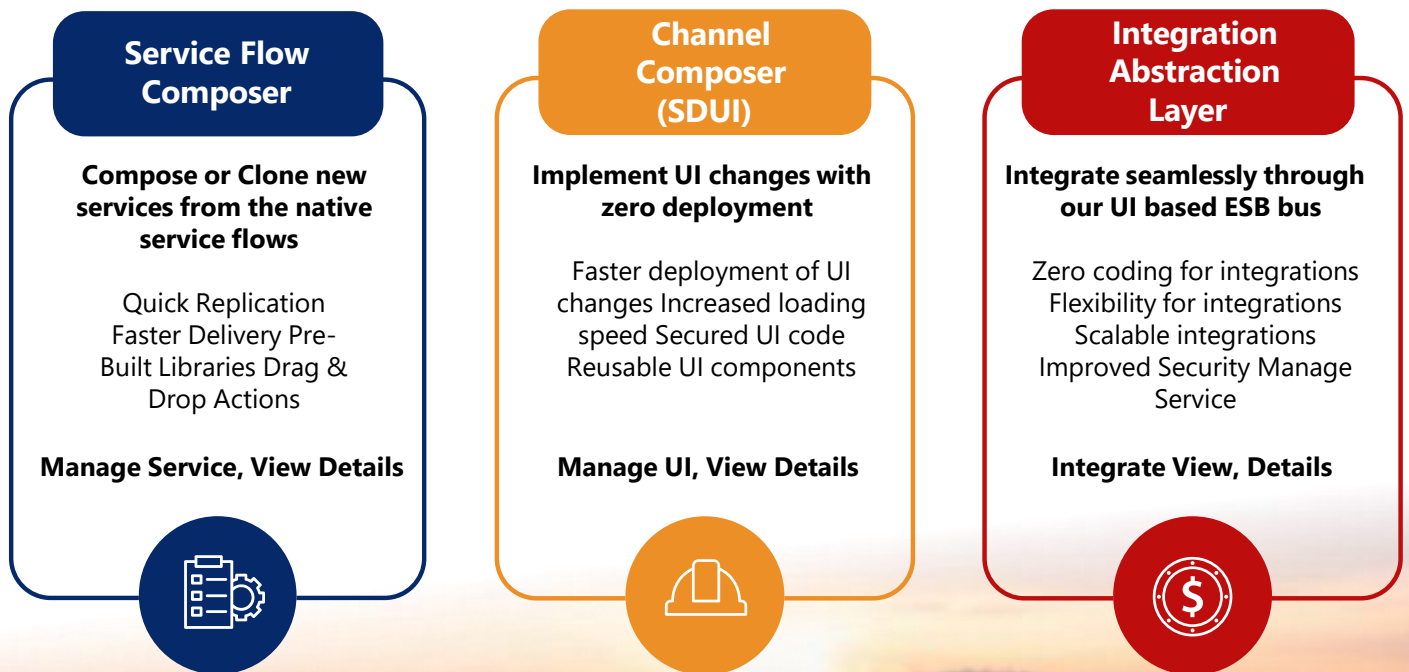


Our Low Code /No Code Strategy:

Comviva's **mobiqumy® Pay** platform embraces a Low Code/No Code (LCNC) approach, empowering service providers to design, launch, and scale digital financial services with minimal technical effort. Through intuitive visual interfaces and configurable templates, business teams can effortlessly build customer journeys be it wallet onboarding, bill payments, or merchant transactions... **without writing a single line of code.**

For backend connectivity and Integrations, **mobiqumy® Pay** uses an **Integration Abstraction Layer (IAL)** that simplifies third-party and bank integrations. IAL enables non-technical teams to plug in external systems such as payment gateways, core banking platforms, identity verification services, or loyalty systems—using standard connectors and configuration tools. This abstraction removes complexity from service orchestration and supports faster rollout of new partners and services.

The other two components of the Low-Code/No-Code framework are the **Service Flow Composer and Channel Flow Composer**, which empower customers to launch new services and make real-time UI changes without writing a single line of code. This capability enables up to 40% faster time-to-market while providing greater flexibility and independence, allowing customers to innovate and adapt quickly without relying on the technology vendor. Unlike traditional deployment models that require heavy IT intervention and longer release cycles, this approach gives operators a significant competitive edge by accelerating innovation and reducing operational bottlenecks.



Artificial Intelligence: Driving Your Wallet Solution

mobiquity® Pay is now strengthened by AI-powered capabilities—**AIOps** for proactive platform monitoring, e-Float Optimizer for efficient fund management, and Conversational Reports for intuitive, actionable insights—enabling business teams to optimize performance and drive smarter decisions. By leveraging machine learning and analytics, AIOps can automatically detect anomalies, predict potential failures, and recommend corrective actions often before service disruptions occur. It helps identify transaction bottlenecks, unusual usage patterns, or system health issues in real-time, reducing the need for manual intervention. This not only enhances system reliability and uptime but also empowers the operations team to focus on strategic improvements rather than routine firefighting, ultimately leading to more resilient and intelligent service delivery.



mobiquity® Pay's E-Float Optimizer is designed to ensure **liquidity precision, operational efficiency, and proactive float management** by leveraging AI and real-time data analytics.

It **eliminates float shortages**, minimizes idle capital, and empowers business users with timely and accurate float availability to support seamless digital transactions.



Real-Time Allocation

Enables automated, continuous float balancing across accounts with minimal human intervention.



Predictive Forecasting

Anticipates future float needs using behavioural patterns, transaction trends, and historical usage data.



Intelligent Monitoring

Detects anomalies, float risks, and under-utilized capital, triggering alerts and reallocation actions proactively.



Scalable Liquidity Management

Supports multi-tenant environments, large hierarchies, and growing transaction volumes without operational friction.



Proactive Communication

Notifies users and admins about upcoming float shortfalls, daily float targets, and suggested reallocations.

mobiquity® Pay's Conversational-Based Reports revolutionize data access by allowing users to interact with enterprise data using natural language. Powered by advanced **Large Language Models (LLMs)** such as **OpenAI, Claude, and Llama 3**, the system intelligently interprets user queries, dynamically fetches insights from relevant backend data sources, and presents contextualized reports in real time. The **goal is to democratize reporting, eliminate technical dependency, and accelerate decision-making** for both business and operational users.



Natural Language Interface

Enables users to query reports using plain English (or local languages), removing the need to learn query syntax or report configurations.



LLM-Powered Query Resolution

Uses multiple LLMs to understand intent, generate backend queries, and fetch precise insights based on user input.



Real-Time Data Access

Fetches data directly from transactional tables and reporting layers, ensuring current and accurate responses.



Contextualized Report Generation

Tailors report responses based on user profile, data permissions, and query history to deliver personalized insights.



Visual Insight Delivery & Seamless Dashboard Integration

Automatically visualizes output in tables, charts, or KPIs—minimizing manual report building effort & generated insights via the bot gets rendered on the dashboard directly.

The People & Delivery Experience

Comviva brings deep implementation expertise with over **90+ mobiquity® Pay** deployments globally, covering a wide range of markets and operating environments. This includes managing complex group-level rollouts such as **Airtel** across **14 countries** and **Orange** across **15 countries**, where standardization, integration, and phased migration were critical to success. The delivery approach is anchored in agile methodology, enabling iterative development, faster adaptability, and continuous alignment with business needs. By applying industry best practices and a strong program governance framework, Comviva ensures predictability, quality, and accelerated time-to-market, while minimizing risks and ensuring smooth execution even in multi-entity, large-scale environments.

Comviva In Africa: Trusted Partner for Digital Financial Transformation

Comviva is not just delivering technology, we're driving nation-level financial transformation with measurable social and economic outcomes. We understand Africa. We've earned its trust. And we're ready to partner for the future

Economic Growth & Digitization

- Facilitated **\$400B+** in annual transactions and **\$200M+** in annualized lending
- Enabled **micro-loans** starting from just **\$10 to \$100**, bringing short-term capital access to everyday workers, farmers, and students
- Helped **first-time borrowers**-including informal traders and gig workers **build their credit history** via mobile-based lending



Accelerate Digital Adoption

- Enabled over **300 million** Africans across **35+ countries** to access digital wallets, payments, savings and credit
- Delivered mobile-first **financial tools** to rural households youth, and women led communities
- Supported inclusive national programs through **G2P disbursements, agent networks** and **USSD-based** access

Geo-Political Alignment

- India as third largest trading partner for Africa, **Bilateral trade** reached **\$108 billion**
- Partnered with central **banks and regulators** to support **financial sector roadmaps** in Kenya, Rwanda, Zambia, Ghana, and more
- Contributed directly to **SDG 1** (No Poverty), **SDG 8** (Decent Work) **SDG 9** (Innovation)
- Invited by the **UN, GSMA UNDP & Gates Foundation** to present on **Thought Leadership** on **Digital Financial Inclusion**

Rooted in India, Local in Africa

- Active in **12+ African markets**, with offices in **Rwanda, Kenya, South Africa, Nigeria, Ghana, Zambia** and others
- Over **250 on-ground experts** spanning delivery, support, advisory, and localization
- Established network of local partners and integrators to ensure speed, relevance, and contextual fit
- Long-term transformation partner to **Africa's top telcos and Tier-1 banks**



Mobiquity® Pay is more than just a platform — it is, designed to connect people, empower communities, and unlock growth. With over 20 years of presence in Africa, Comviva has enabled seamless digital financial services across more than 30 countries, powering leading operators and financial institutions. We bring deep expertise in integrating telecom systems, core banking platforms, payment networks, national switches, and fintech ecosystems—ensuring interoperability, compliance, and scalability.

Tanzania:

Our logos:  

20 Million+ Users of mobiquity platform
350+ live local integrations

Madagascar:

Our logos:  

20 Million+ Users of mobiquity platform
60+ live local integrations

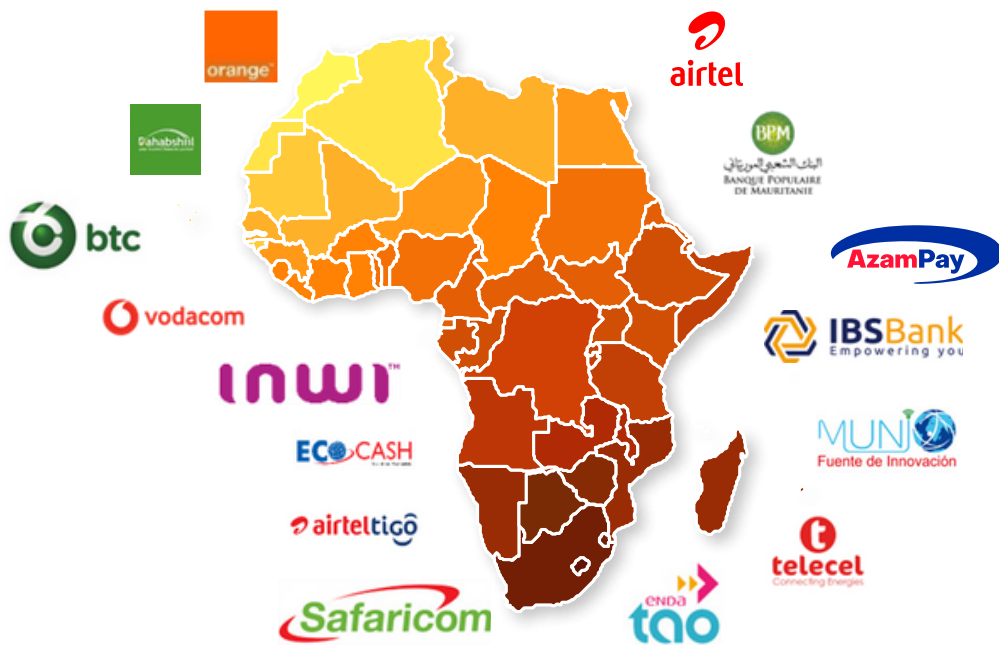
Senegal:

Our logos: 

18 Million+ Users of mobiquity platform
7.8 Million+ total transactions in a month








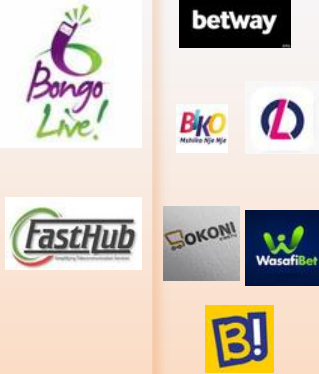
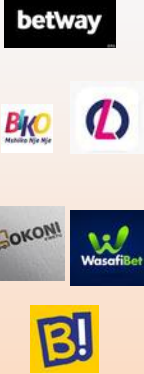

Comviva Mobile Money Customers in Africa






Comviva Experience of integrations in Madagascar

Microfinance Institutions/ Insurance	Payment Gateways/ Aggregators/ switches	Utility Payments, Airtime, Recharge	Online Payments- Merchants	International Remittance
		 		

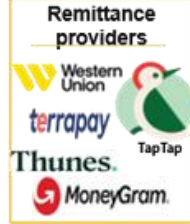
Comviva Integration Experience in Tanzania

Banks	PSPs/ Microfinance Institutions	Telecom	Payment Gateways/ Aggregator s/ switches	Utility Payments, Airtime, Recharge	Enterprise Software	Online Payments- Merchants	International Remittance
							

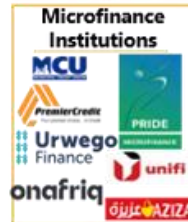
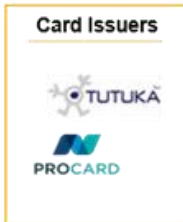
Comviva Integration Experience in Senegal

Central Switch	Card management System	Billers / merchant Payment
		

Integrations & Partnerships



7000+ Integrations



Partnerships



Comviva in-house products

mobilYtix
Loyalty & Rewards

YABX
Digital Lending

LEAP
USSD menu manager



Guarantee of 100% Successful Migration

With over 15 successful migrations in the past decade — including 3 in the last 12 months — **Comviva has consistently proven itself as an architect of success, designing and delivering seamless transitions across diverse environments.**

Our expertise spans the full spectrum of migration complexity:

- **Low complexity:** same OEM, different generation product
- **Simple migrations:** same OEM, same generation product
- **Medium complexity:** different OEM, same generation product
- **High complexity:** different OEM, different generation

As **Your Architects of Success**, we combine the strength of **people, processes, and tools** to create migration journeys that are not only efficient but transformative. We leverage:

- **Subject matter experts** with unmatched migration depth
- **Well-defined SOPs** that ensure precision and consistency. Trial Migrations are done before the final round of migrations to ensure less downtime.
- **Advanced toolkits** that accelerate transitions and reduce risk

This approach enables us to move beyond execution — we design success into every migration, ensuring minimal disruption, maximum continuity, and a stronger foundation for future growth, even when transitioning from third-party systems.



Source & Destination System — Generation

Different Gen

Same Gen

Low Complexity

- Architectural Difference
- Database-table structures largely remain same
- Integration methodologies supported could change (direct DB linking vs APIs)

- Ecocash (mobiquity® 4.x to 5.x)
- Orange Burkina Faso (mobiquity® 4.x to Pay X.8)
- Dahabshiil (mobiquity® 4.x to Pay X.6)
- Grameenphone (mobiquity® 4.x to Pay X.6)

High Complexity

- Architectural Difference
- Difference In Integration Methods Supported
- Different code-base
- Different Database structure
- Difference In Application Logic

- Airtel (KE, UG): Obopay to mobiquity® 4.x
- Free Senegal: Ericsson to mobiquity® 5.x
- Airtel Tigo Ghana: Telepin to mobiquity® 4.x
- Ecocash: In-house Application to Mobiquity 4.x

Simple

- No Architectural Difference
- Same code-base
- No change in Database structure
- Largely involves porting of data
- Some Changes On App Layer

- Somtel (mobiquity® 3.x to 4.x) Orange Different Op-cos (mobiquity® 2.x to 4.x)
- ENDA Tunisia (mobiquity® PayX.3 to X.7)
- NDPC Nepal (mobiquity® PayX.0 to X.7)

Medium Complexity

- Similar Architecture Principles, Integration Methodologies Supported
- API structures different
- Different code-base
- Different Database structure
- Difference In Application Logic

Same OEM

Different OEM

Source & Destination System — Ownership

Relationship Beyond Contract

A Partner with Purpose

At Comviva, we don't just deliver technology — we empower progress. Our flagship **mobiquity® Pay** platform processes transactions worth \$1 billion per day (\$450 Bn+ annually) and serves 300+ million users. It's the financial engine behind some of world's most impactful mobile. money deployments. Our engagement with Yas won't just be about deploying a software. It's about delivering services that uplift lives — powering payments, enabling trade, supporting communities. And we're proud to walk this journey with you.

Focused, Agile, Committed

100% Fintech. 100% Comviva

mobiquity® Pay

is our most mature and invested product, backed by:



Customers with more than 10+ years



5+ Years



Recent Acquisition in last 3-4 years



Comviva and Yas share a successful partnership spanning over 5 years, built on mutual trust and a shared commitment to driving financial inclusion in Senegal. Comviva's **mobiquity® Pay** platform has been at the heart of this collaboration, powering **Mixx by Yas**, one of the leading mobile money services in Senegal. Building on this success, we look to broaden our collaboration with Yas into new markets, bringing transformative digital financial services and driving faster adoption beyond Senegal.

Being YAS To Serve Yas

Aligned to your values

BOLDNESS... to consistently push the envelope and explore innovative and creative ways of serving our customers and more importantly their customers, fulfilling the potential of the many countries where we operate... Comviva lives this value through a **bold multitenancy approach**, creating one robust architecture that serves many markets while tailoring experiences to local needs. This approach lays common foundations while enabling unique financial ecosystems, driving rapid deployment, cost efficiency, and growth across regions.

PASSION... to exceed our clients', our partners', and our people's expectations.... With decades of Africa experience, a strong partner ecosystem, and **integration with nearly 7,000 systems**, Comviva delivers quality that goes beyond the ordinary. Our passionate commitment to secure and trusted digital financial solutions is reflected in every layer of our platform, **embedding the highest standards of security** to ensure confidence, resilience, and reliability.

INNOVATION... to bring new technology and ways of thinking to bear on the greatest challenges our communities face... **mobiquity® Pay** exemplifies this spirit by constantly evolving to stay ahead of the curve. Equipped with **Low- Code/No-Code capability** empowering rapid service launches and **AIOps** driving intelligent, resilient operations. Future-ready and agile, it is more than a wallet.... it is a **catalyst for digital transformation**.

COMMITMENT... to promote inclusive growth across Africa... Comviva's solutions reach **over 30 countries**, providing secure, affordable, and convenient digital financial services. Our scale reflects our unwavering commitment to partner with operators, empower communities, and drive sustainable impact as an integral part of Africa's digital economy.



Your Architects of Success!



Robust Architecture

Secure by Design, API-First, Scalable Localized Delivery – Regional Expertise, Language Support, Tailored Rollouts



The Supporting Pillars

Beyond Payments–Credit, Loyalty, Customer Growth Proven Product – GSMA-Recognized #1 Mobile Money Platform



The Capstone

Purpose-Driven – Commitment to Financial Inclusion Future-Ready – Roadmap Aligned with Yas's Vision

Purpose-Driven – Commitment to Financial Inclusion Future-Ready – Roadmap Aligned with Yas's Vision

The Capstone



Beyond Payments–Credit, Loyalty, Customer Growth Proven Product – GSMA-Recognized #1 Mobile Money Platform

The Supporting Pillars

Thank you!

A Journey of Shared Vision

Thank you, Yas, for continuing this journey with Comviva as your trusted technology partner. Your objectives and aspirations shape how we build, deliver and grow with you

We're excited for the road ahead —

CO-CREATING IMPACT, INNOVATION, AND INCLUSION.



Comviva empowers organizations to drive transformative growth with measurable business impact. Our AI-driven digital solutions and intelligent platforms enable our customer to unlock new revenue opportunities, enhance customer experiences, and simplify operational complexities to achieve exponential success. From maximizing customer lifetime value to enabling large-scale digital transformation, Comviva is trusted by 200+ global communication service providers and enterprises to solve complex challenges and prepare for the future. With our solutions deployed across 100+ countries, Comviva has brought the benefits of digital innovation and mobility to billions worldwide. As a subsidiary of Tech Mahindra and a member of the Mahindra Group, Comviva is committed to driving growth, efficiency, and transformation for tomorrow. For more information, visit us at www.comviva.com

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