



We are among the leaders in mobility solutions.  
With an expansive suite of productized solutions,  
we cater to **two billion mobile users globally**. We are

**THE BUSINESS of  
TOMORROWS**

## We see endless possibilities.

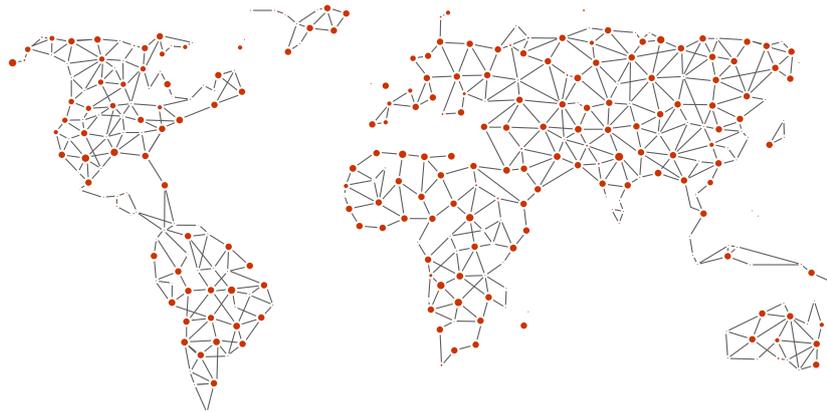
We see technology touching lives. We understand the need for business drivers in diverse markets and have extensive experience in delivering a range of solutions across these growth markets. Drawing on this know-how, we develop and deploy a range of solutions that enable operators and enterprises of all sizes to drive revenue growth and build loyalty.

How we see possibilities. How we see opportunities. How we make digital payments easier. How we leverage digital lifestyle solutions better. How we speed up internet and broadband solutions. How we enhance the overall experience through customer value management. How we accelerate top-line growth with robust messaging solutions. How we enhance end-to-end managed services. How we see subscribers evolving. How we can create digital solutions for operators and enterprises. How we stay ahead of the curve.

### We are the business of tomorrows.

Comviva partners with the world's leading operators and enterprises and has the experience, portfolio and presence to support their growth objectives globally

MORE THAN  
**130** MOBILE SERVICE  
PROVIDERS IN OVER  
**95** MARKETS ARE  
TRANSFORMING  
THEIR BUSINESS PERFORMANCE  
WITH COMVIVA  
PRODUCTIZED SOLUTIONS AND  
GLOBAL SERVICES.



## Mobility Solutions for the future

We provide a broad, integrated and market-proven portfolio of productized solutions that address service providers' diverse service requirements and support critical business objectives.



## MOBILE FINANCIAL SOLUTIONS

We are an established leader with unrivalled experience in the mobile financial space. We enable service providers including global mobile network operators (MNOs), banks and financial institutions, to meet the diverse needs of customers in both developed and emerging markets with our mobile financial services and prepaid recharge solutions. We enable differentiated, seamless and consistent digital payments across segments and channels. This, in turn, serves customer requirements, from financial inclusion to enrichment.

**1 BILLION** CUSTOMERS GLOBALLY  
 OVER **130** DEPLOYMENTS  
 ACROSS THE WORLD  
 DEPLOYED IN OVER **60 COUNTRIES**  
 PROCESSED OVER **\$ 5.5 BILLION**  
 MOBILE MONEY TRANSACTIONS  
 EQUALLING OVER **\$110 BILLION**  
 ACROSS DEPLOYMENTS  
**27 BILLION** RECHARGE TRANSACTIONS  
 HANDLED PER YEAR  
**1 IN EVERY 10 PEOPLE** IN THE WORLD  
 RECHARGE THEIR PHONES USING PreTUPS™



### mobiquity® Money

mobiquity® Money delivers a host of mobile money services that transforms the way consumers save, borrow, transfer and spend money. Built around a stored value account, the solution empowers consumers to securely make merchant payments, pay bills, and send or receive money using a mobile handset.



### mobiquity® Wallet

mobiquity® Wallet provides consumers with a cohesive pre-payment, payment and post-payment experience through the use of technology. Be it NFC-based payments, QR Codes, BLE, GeoFencing and Biometrics, mobiquity® Wallet helps intelligently converge technology with consumer experience to enhance the overall purchase experience. It brings an evolution in mobile commerce by integrating payments, identity, loyalty, mobile marketing, location and social features. mobiquity® Wallet has two offerings - **mobiquity® Wallet Tap & Pay** and **mobiquity® Prepaid Wallet**.



### PreTUPS™

A widely deployed and highly scalable prepaid recharge solution that supports prepaid business requirements of service providers across industries like telecom, broad band, and DTH, etc. The platform facilitates the prepaid recharge distribution and enables consumers to the distribution of either directly top-up their prepaid account through various channels including the web, client app, kiosks, ATMs, STK, and USSD, or recharge across the counter through merchants.



### payPLUS™

To keep up with new technology and increasing customer demands for digital payments, merchants need an end to end infrastructure solution which would enable them to accept multiple digital payment instruments, optimize growth across channels and reduce cost related to processing. payPLUS is white -labeled platform, that is designed to address this need of merchants and merchant acquirers by providing them a unified payment acceptance solution and a smart payment gateway.



### Digital Banking Experience Platform (DBXP)

Comviva's Digital Banking Experience Platform (DBXP) provides a comprehensive solution to banks, that allows them to not only build, manage and control the omni-channel experiences, but also continuously iterate and engage the consumers, through instant configuration capability, marketing automation, personalization and experimentation engine. This empowers the bank to deliver a hyper-personalized experience, thereby enhancing the customer's value, and, subsequently, profitably transition to the digital age.

## MOBILE DATA SOLUTIONS

Our innovative and flexible mobile data solutions enable operators to manage their network's quality of experience, service and bandwidth costs. The portfolio enables operators to facilitate business intelligence-driven mobile engagements, monetize data, enhance customer experience, etc.

**80+** DEPLOYMENTS  
 IN **40+** COUNTRIES  
 SERVING OVER  
**800 MILLION** CUSTOMERS  
**1 BILLION**  
 HITS PER DAY  
 AT A SINGLE DEPLOYMENT



### Infinity Data Monetization Platform

Comviva's Infinity Data Monetization Platform caters to the requirements of both, enterprises and telecom operators. It perfectly blends the two environments to create a successful business layer. The offering enables enterprises to leverage the operators' data channel infrastructure and create rich and contextual digital engagements with their consumers, partners, employees and connected devices. The Infinity Data Monetization platform is available in two variants – **Toll Free Data** and **Data Gifting services**.

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## MESSAGING SOLUTIONS

Our messaging portfolio ensures operators maximize the potential of their mobile messaging business by re-architecting communications intelligently.

**350+** DEPLOYMENTS  
IN **90** COUNTRIES  
**25%** MARKET SHARE IN  
EMERGING MARKETS  
**800 BILLION** MESSAGES  
PROCESSED ANNUALLY  
**\$100** MILLION SMS REVENUE  
EARNED BY A LEADING  
OPERATOR ANNUALLY



### Enterprise Messaging Platform-Ngage

Allows operators to open up new revenue streams in enterprise messaging with end-to-end solution, ranging from partner onboarding to reporting and reconciliation. The offering delivers simplification in an ecosystem that enables operators to leverage the diversity of multichannel messaging, with policy controls, flexibility, and scalability.



### SMS Firewall: Grey Route Blocking

The solution offers a signaling filter and content-based filtering which enables operators to deploy a strong network protection system with spam detection and control on-net and off-net filtering, content filtering and malicious content detection.



### Messaging Hub

Comviva's SMS Hub offers a straightforward, efficient method of extending, establishing and managing interoperability with multiple global connections. This is to ensure better coverage of the SMS facility. The product reshapes how international SMS interoperability works. The solution functions as an intermediate for SMS traffic with greater coverage.



### Integrated Messaging Platform-Uno

Comviva's Integrated Communication Platform-Uno is a flexible, unified approach to the provisioning of messaging services. The platform enables effective management of multiple services and channels, and provides a single point of management and control for an operator's entire messaging infrastructure.



### A2P Messaging Monetization Solution

The A2P monetization solution provides operators with a comprehensive modular solution offering. It helps generate new revenues by enabling enterprise engagement and to ring-fence the network to control revenue leakages and monetize the revenues lost owing to grey routes.

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## CUSTOMER VALUE MANAGEMENT

Across the world, customer value management is gaining importance. Comviva provides a portfolio of digital marketing solutions that help monetize customer experience by leveraging big data-driven mobile analytics. The portfolio leverages big data-driven mobile analytics to uncover customer insights.

**800 MILLION** CUSTOMER  
INTERACTIONS PER DAY

MACHINE LEARNING MODELS  
BUILT AND DEPLOYED ON  
MORE THAN **100 TB DATA**



### MobiLytix™ Suite

The MobiLytix™ Suite is a big data-driven mobile analytics solution that generates actionable customer insights. It aggregates subscriber usage data across multiple touch points, enabling deeper and superior customer experience while improving revenue growth of telecom operators.

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## DIGITAL LIFESTYLE SOLUTIONS

We enable digital entities and ensure business continuity by leveraging new age technologies.



### Digital Services

Comviva Digital Services suite is a single service storefront for diverse content. This enables mobile operators to offer a range of content-based services spanning music, voice, video and text, to subscribers across multiple channels including SMS, USSD, IVR, WAP and client applications.

OVER **250 MILLION** SUBSCRIBERS  
OVER **65** DEPLOYMENTS  
HIGHLY STABLE SOLUTIONS  
WITH OVER **99.9%** UPTIME



### Connected Communication

Our portfolio consists of products that ensure calls are completed with zero balance during everyday emergency. It also ensures calls are completed when the subscriber is 'unavailable', 'not reachable', 'switched off' or 'busy'. It also includes Call Signature solution that further strengthens the operator's voice offerings. The offering drives revenue from customers with low balance through the No Balance Suite. It connects unconnected calls through the Call Completion Suite and reduces call rejection rates through the Call Signature feature.

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## DIGITAL BUSINESS SOLUTIONS

Our solutions are designed to generate growth in revenues, help operators stay ahead of competition and set new benchmarks for business processes and revenue growth. The portfolio is a converged offering, that enables operators to boost product uptake and cross-product offerings, and transform core operations.

SERVING **800 MILLION** SUBSCRIBERS  
OFFERING SERVICES ACROSS  
APAC AND AFRICA  
**117** SECONDS, THE INDUSTRY  
BEST AVERAGE HOLDING TIME  
TO PREPAID CRM



### Centralized Subscription Manager

Comviva Mobile Billing and Subscription (mBAS) platform enables the operator to streamline third party sales. In addition, the platform helps to manage customer payment and provisioning solutions in real time. The result is better health of the operator- provider and customer ecosystem.



### Sales and Distribution

Comviva sales and distribution management solution enables operators to maintain all types of channels with varied business, commission and target rules. The solution is fully aligned with a company's sales strategy (including pull and push) and channel behavior trends.



### OSS/BSS Suite

Our telecom operations and business support systems is a pre integrated, extendable, convergent solution for mobile, fixed and multi-service providers. It offers complete flexibility, and supports any network, payment method and delivery model ensuring faster time to market. Its modular structure provides freedom to an operator to choose from a bouquet of modules as per business needs without worrying about complexities.

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## MANAGED SERVICES

We deploy customized services to continuously enhance customer experience and drive revenue growth

With our Managed Services model, we assume the mantle of single point of responsibility for value added services, over-the-top and data services replacing separate, vendor-specific delivery models with a comprehensive, standardized approach to end-to-end service management

Our portfolio comprises of Managed Customer Experience, Managed Cloud Services, Managed Financial Services, Rapid Auto Detection & Advanced Reporting, Service Performance Insights Suite and the Robust Automated Perceptive Intelligent Testing offerings

UP TO **20%** IMPROVED IN  
EFFICIENCIES IN EXISTING VAS OPERATIONS  
OVER **5000** TRANSACTIONS  
PER NODE PER SECOND.  
CATERING TO OVER **750 MILLION**  
SUBSCRIBERS GLOBALLY

## CONVERGED MOBILE SOLUTIONS

A range of solutions catering to an operator's core network in real-time.

OVER  
**100 MILLION** ACTIVATIONS  
OVER **2500** TRANSACTIONS  
PER SECOND

OVER **500** TRANSACTIONS  
PER SECOND PER NODE



### Charging Gateway

This solution facilitates an operator's transition to long term evolution (LTE) networks. It is a multi-protocol integration tool that supports business analytics on any telecom network.



### Automatic SIM Activation

This solution is aimed at reducing the cost of SIM activation. It supports Machine -to-Machine communication and is device agnostic.



### Equipment Identity Register

This product facilitates terminal validation and usage analytics. It helps to detect and control fraud and in terminal tracking.



### Telecom SLEE -IN/IMS

Telecom Service Logic Execution Environment. The platform forms the core of the intelligent network, providing call control, call routing and services execution. It allows both, the design and launch of services. It also provides key information required to analyze results in detail.



### Online Charging System

Operators who are migrating from 3G to LTE networks require continual charging for legacy IN-based and new diameter-based services. With the Online Charging System offering, the operator addresses the issues pertaining to charging, while moving to next generation LTE networks.

## RECENT AWARDS AND INDUSTRY RECOGNITIONS



### IAMAI India Digital Award

for the payPLUS Unified Payment Acceptance solution in the 'Best Digital Payment Processor' category



### Banking Technology Awards 2018

for EcoCash in 'Best Fintech Partnership' category



### CommsMEA Award

"highly commended" in two categories. These include the 'Business Service Initiative of the Year' for the Orange Money Rapido service and the 'Most Innovative New Service of the Year' for Orange Money Rapido service.



### Juniper Research Future Digital Awards

in the 'Best Mobile Money Offering' category for the EcoCash (mobiquity Money) service.



### Messaging & SMS Global Awards 2018

in the 'Best Messaging Security Product' and 'Market Innovation - Best Messaging Innovation - Enterprise Solution' categories.



### Global Telecoms Awards

for the 'EcoCash Merchant Payments Service' in the Mobile Money Mastery category.



### AfricaCom Awards 2018

in the 'Best Fintech Innovation' category for the EcoCash Merchant Payments service.



### GSMA Global Mobile Awards 2018

in the 'Best Mobile Innovation' for Women in Emerging Markets category for the EcoCash Savings Club.

Comviva is the global leader of mobility solutions catering to The Business of Tomorrows. The company is a subsidiary of Tech Mahindra and a part of the \$21 billion Mahindra Group. Its extensive portfolio of solutions spans digital financial services, customer value management, messaging and broadband solution and digital lifestyle services and managed VAS services. It enables service providers to enhance customer experience, rationalize costs and accelerate revenue growth. Comviva's solutions are deployed by over 130 mobile service providers and financial institutions in over 95 countries and enrich the lives of over two billion people to deliver a better future.

For more information, please visit [www.mahindracomviva.com](http://www.mahindracomviva.com)

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