Digital Wallet & Payments

MOBIQUITY® PAY- A WORLD-LEADING DIGITAL WALLET

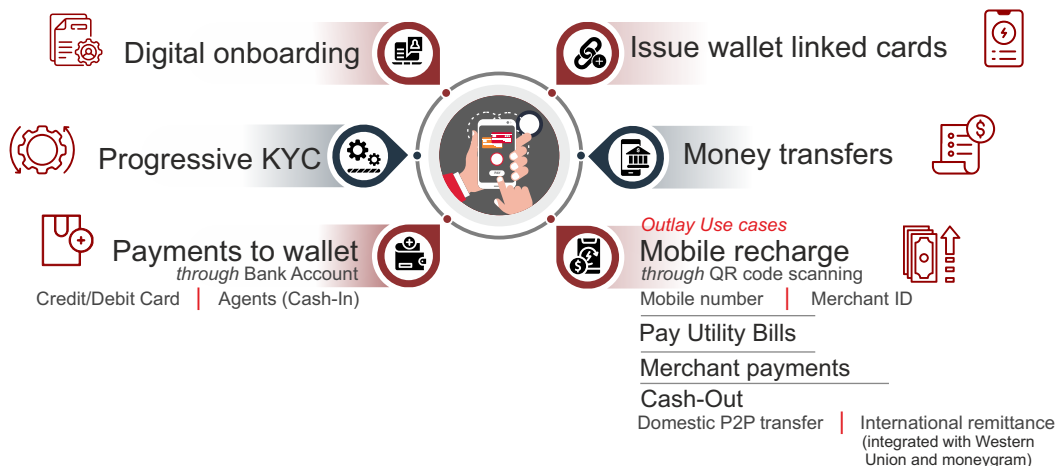| **100+** DEPLOYMENTS	**60+** COUNTRIES	**140 MN+** CUSTOMERS	**7.5 BN+** TRANSACTION VOLUME ANNUALLY	**$ 200 BN+** ANNUAL TRANSACTION VALUE	**1000+** INTEGRATIONS

Over 57% of customers 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).

With the need for digital payments, banks and financial institutions need to deploy the digital wallets which can offer a holistic experience and seamless payments.

mobiquity® Pay is a simple and complete solution for all payment needs

- Catering to all wallet & payment needs.
- Rich catalogue of proximity and remote payment use cases.
- Targeted at all segments of customers
- Intuitive web and app interfaces to simplify usage.
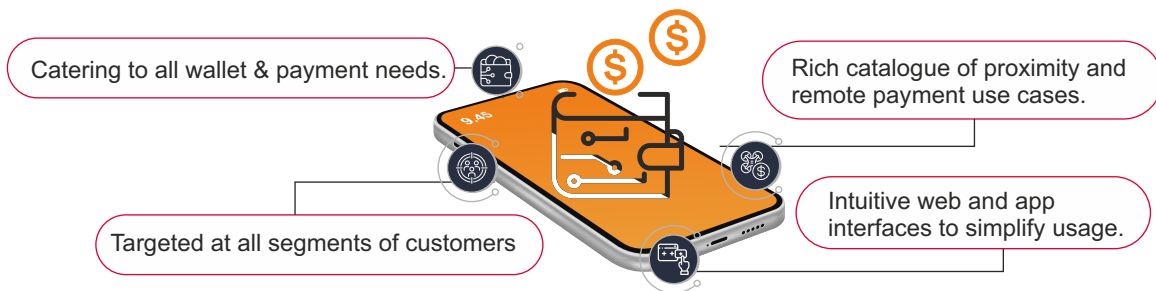
mobiquity® Pay offers a variety of use cases to answer all digital payment needs of the customers

- Digital onboarding
- Issue wallet linked cards
- Progressive KYC
- Money transfers
- Payments to wallet
  through Bank Account
  Credit/Debit Card | Agents (Cash-In)
- *Outlay Use cases*
  Mobile recharge
  through QR code scanning
  Mobile number | Merchant ID
  Pay Utility Bills
  Merchant payments
  Cash-Out
  Domestic P2P transfer | International remittance (integrated with Western Union and moneygram)

A complete Digital Banking Suite offers a bouquet of use cases which not only offer convenience in payments but also makes them secure and fast to use. mobiquity Banking Suite along with digital wallet offers products like Token Vault and Tap & Pay which have revolutionized the industry.

TOKEN VAULT

Digital payments are increasing, but so is the concern for transaction security. In 2021, US card not present fraud losses exceeded $6.4 billion. Mobiquity Token Vault provides Card on File Tokenization services, ensuring secure and trustworthy transactions as a certified partner for Master Card, Visa, and Rupay.

TAP & PAY

In the past 5 years, the payments industry has witnessed significant innovation, including the rise of contactless payments due to Covid-19. mobiquity's Tap & Pay solution allows banks and fintech players to launch secure contactless payments globally. The TR-TSP module enables mobile wallets to incorporate contactless capabilities while ensuring security. Issuers and fintechs can easily integrate mobiquity's SDK to offer various contactless digital payment options to their customers.

USE CASES

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

Proximity payments: Customers 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, customers can digitize their cards in digital wallets for further use in making payments in other applications.

Manage Tokens: Customers 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.

USE CASES

Tap & Pay payments: Customers 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: Customers 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: Customers 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