



# mobiquity® Pay's Super App Drives Financial Inclusion in Somaliland

A leading money transfer operator in Somaliland, partnered with Comviva to implement a **Super App powered by mobiquity® Pay, revolutionizing the financial landscape in the region.** This collaboration has significantly increased financial inclusion and modernized payment systems, paving the way for a digital and cash-light economy.

## The impact

### High Transaction Volume

South Somaliland processes **210,000** transactions daily, while North Somaliland records a staggering **320,000** transactions per day.



### Massive User Base

Over **5 million** subscribers across North and South Somaliland benefit from the all new Super App.

## The challenge

- Foster financial inclusion and modernize the payment system in Somaliland.
- Offer convenient access to financial transactions, including money transfers, international remittances, and digital savings instruments.

## The Solution

**mobiquity® Pay** addressed these challenges by:

### Comprehensive Digital Services

- Enhanced financial inclusion through digital onboarding.
- Loyalty and rewards program (mobilytix) to incentivize user engagement.
- Accessible digital lending through YabX.



### Cross-Border Interoperability

Enabled seamless fund transfers between North and South Somaliland, promoting economic unity and simplifying regional transactions.



### Expanded Financial Offerings

Savings wallets, international money transfers, and an exchange rate service for agents enriched the financial ecosystem.



### Long-Standing Partnership

A decade-long collaboration with the client demonstrates Comviva's commitment to enhancing mobile financial services and driving continuous innovation in the region.



## Conclusion

The Super App, powered by mobiquity® Pay, has demonstrably transformed the financial landscape in Somaliland. By providing a robust and user-friendly platform, Comviva has empowered the money transfer leader to drive financial inclusion, increase accessibility to essential financial services, and pave the way for a more prosperous future for the region.