CONTACTLESS PAYMENTS
SIMPLIFIED

The digital payment landscape is poised for explosive growth, with contactless transactions forecasted to exceed $10 trillion by 2027, marking a 221% increase within a five-year span, according to Juniper Research.

Contactless payments now represent half of all global in-person transactions, the tokenization market is also expected to flourish, **growing at a CAGR of 21.5%** from 2022 to 2028.

Why **Comviva**?

Future Proof: With strong roadmap on upscaling the solution & focus on product innovation, our HCE solution is aimed at keeping you ahead of the curve

Enables faster time-to-market owing to certified SDK and experience deploying the solution with multiple issuers globally

Offers TR-TSP and I-TSP solution for end-to-end contactless enablement

A highly secure platform that ensures that the SDK is tamper proof and prevents usage of the app/SDK on rooted devices

Rich Experience: Comviva has a legacy in the tokenization space since 2015, showcasing its expertise by successfully implementing it for some of the largest banks and card issuers in Asia

Visa and MasterCard recognized technology partner to enable Tap and Pay by integrating with Visa Tokenization Service (VTS) and MasterCard Digital Enablement Service (MDES)

Compatible with all scheme tokenization systems and currently supports VTS and MDES scheme tokenization.

A single SDK based approach for supporting multiple TSPs or schemes, thus reducing the integration time and shortening go-live timelines

White Box Cryptography based encryption ensures that the payment credentials are safe on the SDK and the phone

Tap & Pay

Embrace contactless convenience: Deliver secure contactless payments globally, perfect for a post-pandemic world.

Effortless integration: Easily integrate our SDK for diverse contactless options in your mobile wallet.

Unlock seamless experiences, for you and your customers Tap and pay in seconds: Securely pay with a simple tap of your phone at NFC-enabled Point-of-Sale terminals.

Scan and pay with ease: Use QR codes for secure and convenient in-store payments.

One-time card digitization, multiple uses: Enjoy secure in-app payments across different applications.

Push **Provisioning**

- **Tap and Pay via X-Pay wallets:** Deliver secure contactless payments with Google Pay, Apple Pay and Samsung Pay in future.
- **Tokenized Payments to Merchant:** Secure tokenized payments for third party merchant ecosystem.

Token **Vault**

Stop fraud, not progress: Secure transactions with Card on File Tokenization, reducing the risk of data breaches.

On-us and Guest **Token Management**

Redefine Safety and Convenience for Card-on-File Transactions for issuers.

Effortless repeat purchases: Securely tokenize cards for subscriptions, one-click payments, and recurring purchases.

Centralized token management: Manage tokens across e-commerce merchants directly from your internet banking portal.
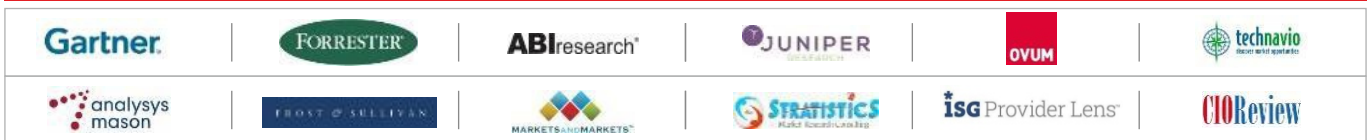

25+ Years of Innovation & Excellence

Over **100** Deployments & **7000+** Integrations

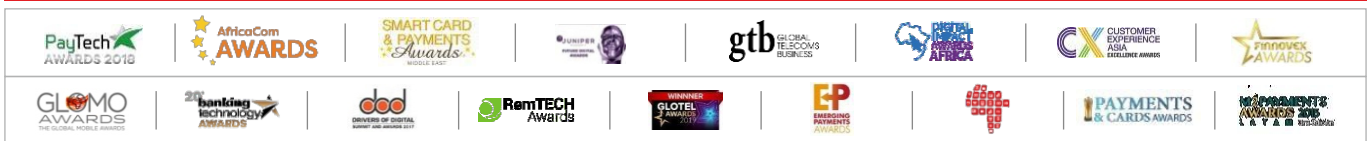Across Banks and Fintechs, powered by our deep industry expertise.

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OVER 100 AWARDS IN LAST 15 YEARS

PayTech AWARDS 2018 · AfricaCom AWARDS · SMART CARD & PAYMENTS Awards MIDDLE EAST · JUNIPER · gtb GLOBAL TELECOMS BUSINESS · DIGITAL AWARDS AFRICA · CX CUSTOMER EXPERIENCE ASIA EXCELLENCE AWARDS · Finnovex AWARDS

GLOMO AWARDS THE GLOBAL MOBILE AWARDS · banking technology AWARDS · DRIVERS OF DIGITAL SUMMIT AND AWARDS 2017 · RemTECH Awards · WINNER GLOTEL AWARDS 2017 · EMERGING PAYMENTS AWARDS · PAYMENTS & CARDS AWARDS · PAYMENTS AWARDS

AWARDS IN FY24

MENA FINTECH awards 2023 · Future Digital Awards · DRIVERS OF DIGITAL AWARDS AND SUMMIT · Telco Innovation Awards Retail Systems awards 2023

PAYMENTS AWARDS 2023 · Fintech & Payments Awards · IBS Intelligence Global FinTech Innovation Awards 2023 · Future Digital Awards

IBS Intelligence Global FinTech Innovation Awards 2023 & NeoChallenger Bank Awards 2023

About Comviva

Comviva is changing the world through digital experiences. Our innovative portfolio of digital solutions and platforms brings greater choice, faster time to market, and flexibility to meet our customers' evolving needs better as they drive growth, transform, and bring efficiency. From maximizing customer lifetime value to enabling large-scale digital transformation, we partner globally with communications and financial industry organizations 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. They have delivered the benefits of digital and mobility to billions of people around the world.

For more information, visit us at **www.comviva.com**

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For more information