

# Mobile Wallet

**Your complete mobile wallet**  
and mobile payments solution.



A black and white photograph of a man with a beard and mustache, wearing a suit and tie, smiling as he looks at a smartphone. In the foreground, a hand is holding a payment terminal, suggesting a transaction. The background is blurred, showing what appears to be a retail or office environment. A large yellow triangle is in the bottom right corner.

## The Mobile Wallet Opportunity

Today, it takes users just a few taps to switch to a new financial service provider. To attract and retain customers, banks need to not only enable effortless self-onboarding, but also a rich ecosystem of connected payments and products across digital channels.

**Real-time, secure, convenient and fast.**

# What is Mobile Wallet?

Software Group's Mobile Wallet enables banks to implement a complete, scalable, and future-proof mobile wallet and mobile payments solution, catering for all stakeholders - customers, merchants, and ecosystem partners.

With Mobile Wallet end customers can store and move money P2P, C2B or G2C using any mobile device, and banks can provide valuable converged financial services, including bill payments, airtime purchase, merchant services, special offers and promotions, and more.



# The Benefits of Mobile Wallet

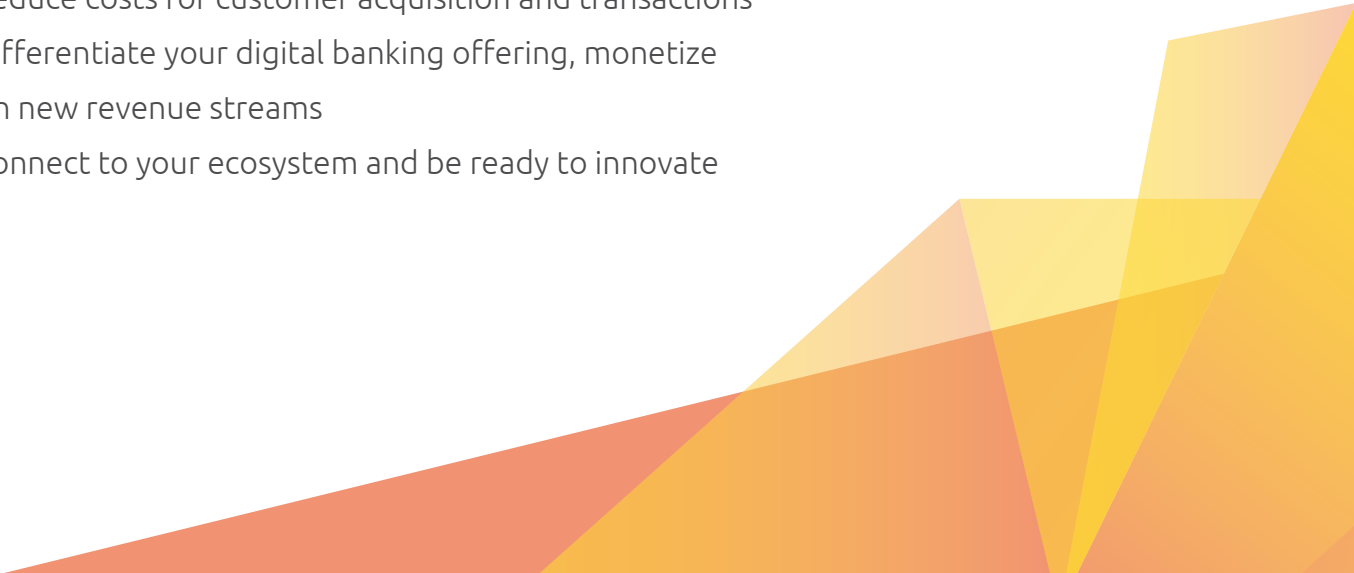
## **Engage with a Superior Self-service Experience**

- 24/7 secure on-the-go payments and services on any device - smart or USSD
- Value-add transactions - bills, airtime, goods and services, special offers & promotions
- Best practices in merchant services - push payments, QR code, bulk payments

## **Expand Customer Base Exponentially**

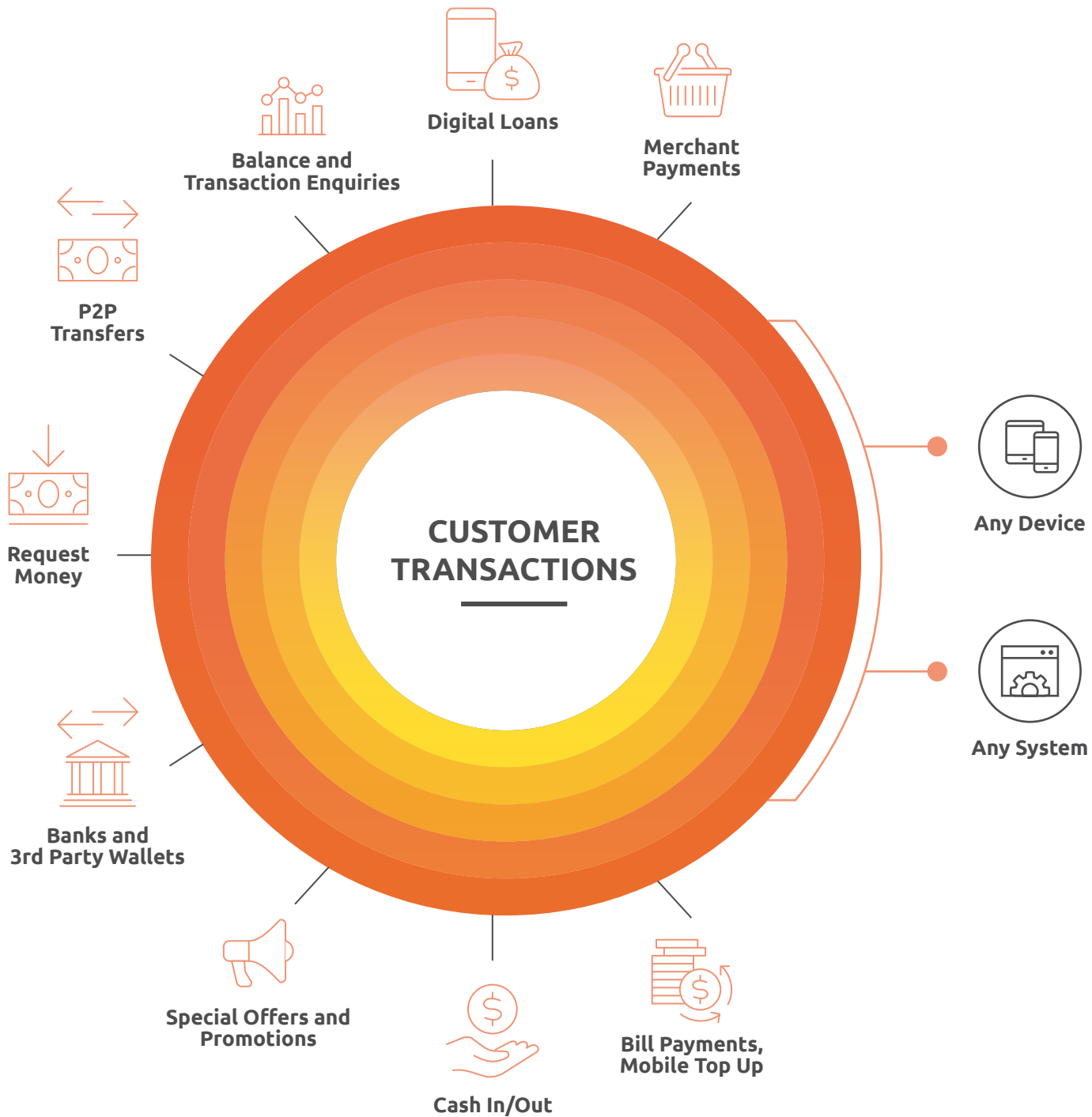
- Attract new customers with fast and lite self-onboarding
- Benefit from lower electronic money regulatory barriers
- Offer new digital services

## **Fuel up Growth Efficiently, at a Low Cost**

- Reduce costs for customer acquisition and transactions
  - Differentiate your digital banking offering, monetize on new revenue streams
  - Connect to your ecosystem and be ready to innovate
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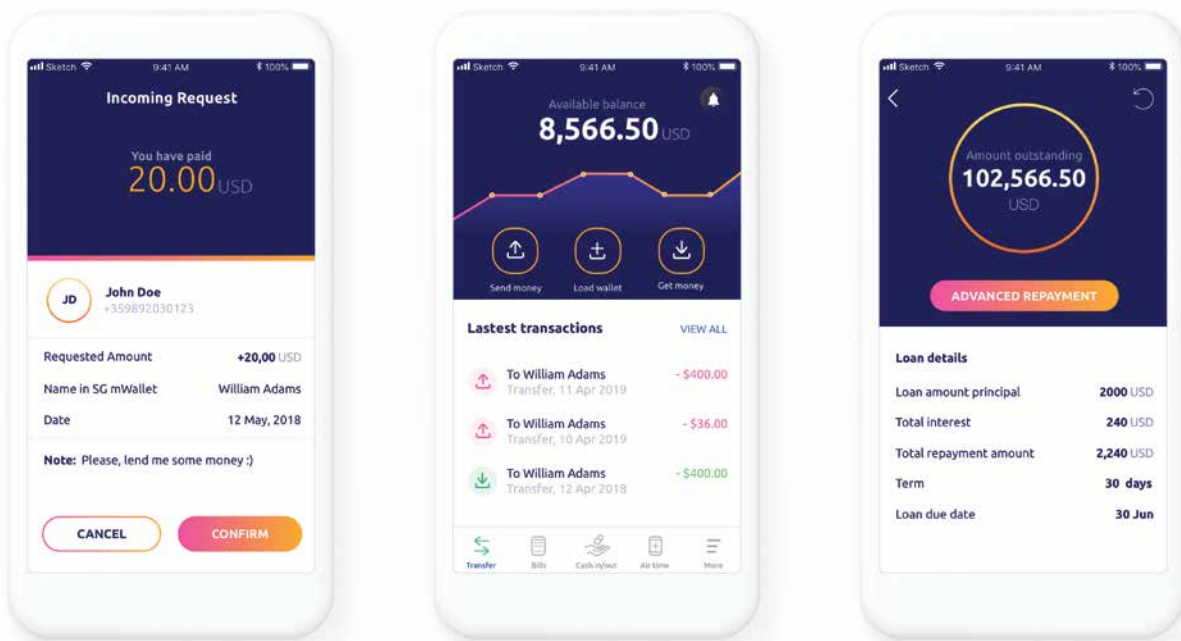
A black and white photograph of a woman with her hair in a braid, wearing a patterned sari and a large earring. She is looking down at a smartphone held in her hand. The image is partially covered by a yellow and orange geometric overlay on the left side.

**Converged  
digital financial services**  
available anywhere, anytime.



# Offer a Rich Portfolio of Mobile Financial Services

A white-label mobile wallet platform.  
Completely customizable to your business case.





## **Why Embrace Mobile Wallet With Software Group?**

- One-stop-shop - rich wallet functionality built on a powerful platform that can cater for all your digital financial service needs.
- High-quality, intuitive user experience.
- Security and reliability.
- Quick-to-market, scalable implementation with fast positive ROI.
- Mature and future-proof platform.
- Your trusted partner in successful digitization with over 10 years of global experience across 200+ customers in over 70 countries.



# 54%

**mobile-focused banks**

Technology budgets are now being directed to digital channels with 54% focused on mobile.

# 30k

**transactions per min**

Mobile money providers are processing an average of 30 000 transactions per minute (GSMA).

# 115k

**retirees reached**

A public sector client saved time and increased convenience for 115,000 retirees via Mobile Wallet.

# 60%

**unbanked mobile users**

60% of the 1.7 billion unbanked individuals globally have a mobile phone.

# Driving digital transformation for:



## **Anytime, Anywhere Mobile Services for Botswana Post**

Botswana Post needed a quick solution to help them serve the widely dispersed government pensioners in the country. To achieve this, they implemented Software Group's Mobile Wallet and Agency Banking solutions across 1000 Biometric POS terminals, saving time and increasing convenience for 115,000 retirees, with a goal to reach 500,000 in 3 years time.



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