



THE BULLETIN MTN

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Consumer Value Solutions, Comviva

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ANALYST MENTIONS

A portrait of a middle-aged man with dark hair, a mustache, and glasses. He is wearing a dark suit jacket, a white shirt, and a red tie with a small pattern. He is smiling slightly and looking towards the camera. The background is blurred, showing what appears to be an office setting with a window and some furniture.

From Mao's Desk

Comviva has always leveraged innovation to deliver superior customer value. We strive to provide best-of-class mobility solutions to MTN. With vast experience and global expertise under our belt, we have built strong product foundations and an emphasis on innovation to continually deliver value to MTN and stay relevant in the market place. The adage, "innovate to thrive", no longer remains a buzzword. It becomes a habit, the first rule of survival in a hyper-connected and complex business environment at Comviva.

The current pandemic has affected all of us severely. Ensuring flawless delivery and support while delivering higher value via innovation, is a priority. But, this pandemic has also unearthed new opportunities to innovate rapidly and overcome the new set of challenges. Comviva has gone a step ahead, and, is following a three-pronged strategy to deal with the new challenges. This approach is focused on financial transformation, accelerated innovation, and security enhancement.

Under financial transformation, a cost transformation program has been implemented, which focuses on improving our free cash flow. To ensure accelerated innovation, we are leveraging this challenging time to serve our customers better. This is, of course, achieved by improving the quality and delivery of our products via better technology and automation. Our focus will be on accelerating product roadmaps, coupled with AIOps to provide better operations support remotely. Security is (and will remain) a key concern for all our customers and, with this in mind, we are implementing DevSecOps in all our products.

We have been a valuable partner to MTN for over 14+ years now and over 50+ deployments across in MTN opcos. Overall, we stay committed to creating incremental customer value through focused effort and co-development and/or enhancement with MTN. The bottom line being-we're in this together. We will continue to listen to our customers even better.



EXPERT SPEAK

How (or) Does AI simplify the CXM game?

AMIT SANYAL

Senior Vice President and Chief Operating Officer
Consumer Value Solutions, Comviva



“Every solution, every use case that's been built so far can only be improved, not replicated.”

Penning blogs on customer experience management (CXM) can get tricky after a while. The bottom-line of each piece is simple—a sound CXM strategy can make or break a business.

Here's the interesting bit, though. Equally important factors in the CXM game are the tools of the trade one opts for. There are, without a doubt, a plethora of options to choose from. But which strikes (or is likely to strike) the right note?

Permit me to point out, though, CXM isn't a “one size fits all” solution. What may work for one customer may not apply universally. In the context of this blog, though, let's focus on artificial intelligence (AI) and how it ensures customer experience monetization.

Permit me to start by restating—AI is **not** a generic solution. One simply **cannot** just implement AI—there are larger implications. While there is, indeed, a large amount of hoopla around AI, let's not forget, there's **no field tested and proven** solution for AI. Every solution, every use case that's been built so far can only be **improved, not replicated**. If one chooses the latter over the former, well, they've merely limited the possibilities. Therein lies the nub of the argument—the field is **yours to prove and implement**.

AI and CXM: A Multi-Faceted Equation

There may be a million ways to address this point (and why not, don't forget, all data provides some outcome!). A very straightforward approach would be thus-AI enables companies to ensure real-time decisioning. How? Well, the data is on hand. Customers haven't really changed their patterns, except every decision is usually made "in the moment". And apart from the fact, of course, that the sheer **number of decisions** has increased dramatically.

So, AI, in a nutshell, enables companies to inject **predictability with a fair degree of accuracy** whilst dealing with customers. The idea is to see if the likely short term future outcomes of a customer's actions come to the fore.

AI-based use cases that may turn the tide for operators

As I mentioned before, countless use cases for AI (and indeed, any technology) exist. And are only becoming more intelligent, with the domain shifting constantly. Within the scope of the CXM domain, though, two primary use cases must be focused on, if one is serious about retaining customers, of course.

EXHIBIT - 1

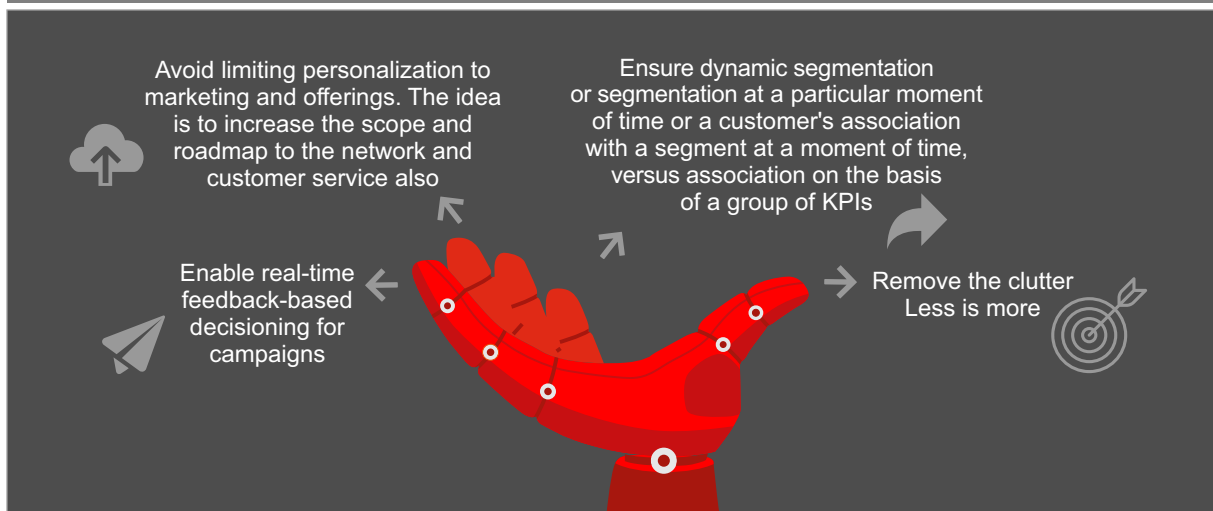


Leveraging AI Intelligently

This is, to be honest, a bit misleading. Here's how-the very idea of introducing AI in the CXM domain is to enable operators to compliment the customer's expectations. To be where the customer is. And so on, of course.

Now, that a clear set of priorities has been defined, the next step is to create a roadmap of how to intelligently leverage AI. Perhaps something on these lines..?

EXHIBIT - 2



What's crucial to remember is that AI is directional. Don't mistake it for "artificial execution"-it can only do so much. It cannot address a challenge. It may offer a leaner, meaner structure for problem solving but one's still got to execute the same, for best results!

On a parting note, permit me to put it simply, yet succinctly. Focus on breaking the clutter. Focus on customer retention and making the brand. Focus on AI as a tool in your arsenal, not the arsenal itself. For, isn't the bottom-line providing an unforgettable customer experience?



AI & Machine Learning Thwarts Threat to Enterprise Messaging Ecosystems

DESHBANDHU BANSAL

Chief Operating Officer, Messaging Solutions, Comviva



“Since the messaging opportunity is so critical for operators, as well as the enterprise segment, there is a growing interest in AI & Machine Learning”

Enterprise loves messaging; it allows them to engage their customers in the most cost-effective manner, moreover, in today's highly competitive markets messaging provide businesses with a channel to drive customer lifetime value with highly interactive and engaging communications, designed to cater to each individual's unique persona and requirements.

Similarly, the growth of messaging has allowed operators to create new sources of revenue besides rising up the value chain in the messaging economy. Since the messaging opportunity is so critical for operators, as well as the enterprise segment, there is a growing interest in AI & Machine Learning to ensure the continued growth and health of the overall messaging ecosystem.

Rising demand for enterprise messaging

One of the biggest factors for messaging popularity is the increasing penetration of mobile. According to GSMA Intelligence, today there are more than 8.97 billion mobile connections, surpassing the world population by more than a billion. Similarly, there are 2.71 billion smart-phone users today, constituting almost 35 per cent of the global population.

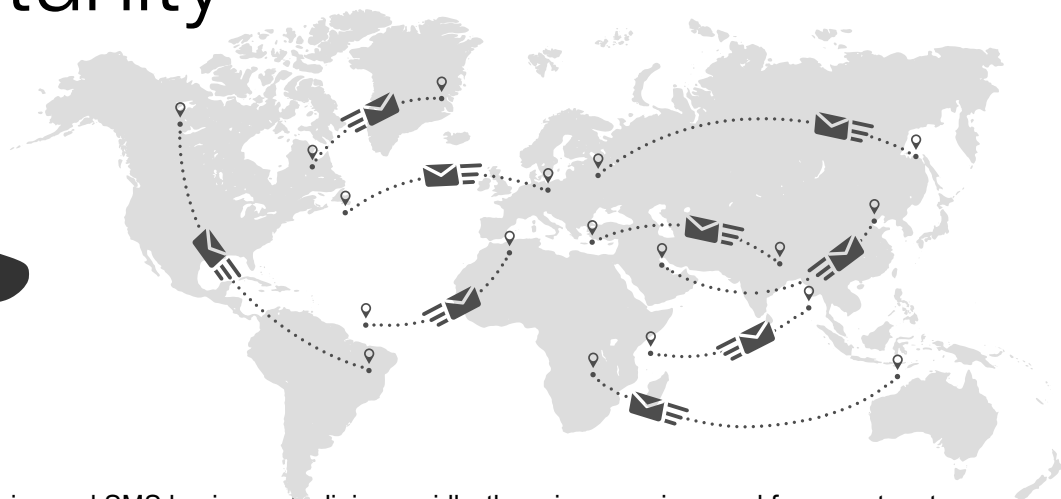
Grey Route compromises the ability of the operator to monetise the messaging opportunity leading to operator losses running into billions.

Secondly, SMS has made B2C communications easier. Businesses can reach out to anybody with a mobile phone with short messaging services. SMS is also a high ROI messaging channel, where SMS open rates are measured in seconds. Studies have shown that four out of five customers will read an SMS within 30 seconds, which is a higher rate than any other medium. Now, if we compared this number to email open rates, it will become easy to understand why SMS has become so critical for enterprise communications today. Thirdly, the growth of analytics, combined with the customer's willingness to share their data if it leads to better service, have made it easier for enterprises to understand the impact and ROI of each messaging platform, and fine-tune it to different customer personas and requirements.

There are **2.71 billion** smart-phone users today, constituting almost **35 per cent** of the global population... SMS has made B2C communications easier.



Operator opportunity



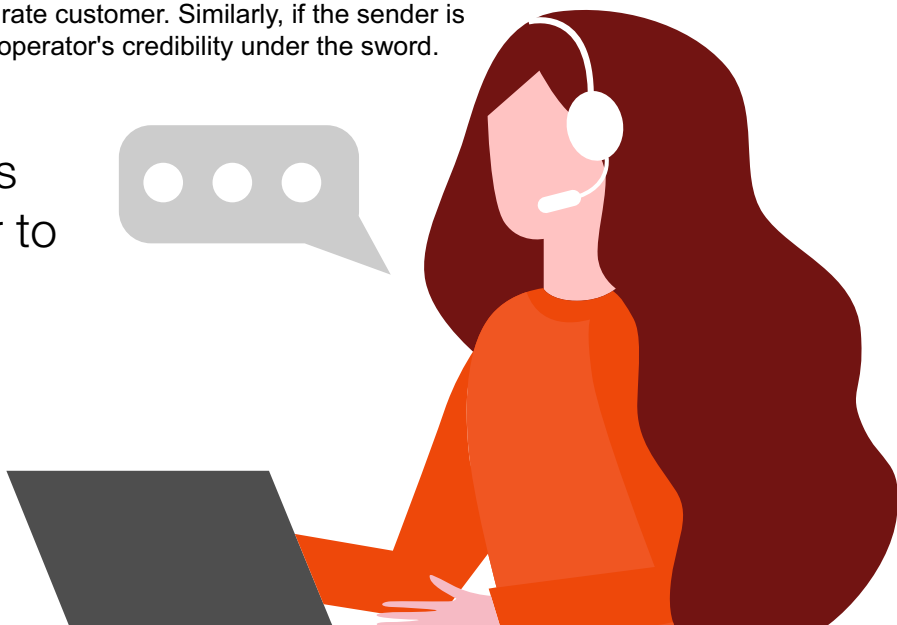
With the operator's voice and SMS business declining rapidly, there is a growing need for operators to generate fresh revenue streams. In this context, A2P is critical for operators, as it guarantees consistent revenues for them in the near future, especially with the app ecosystem growing by leaps and bounds. However, in order to fully monetise the A2P opportunity, the operator will have first have to tackle the problem of Grey Routes.

In order to understand the Grey Route problem, we will have to distinguish between a P2P message, which is the transfer of SMS messages between two individuals, and A2P message, which is the transfer of SMS between an application and an individual. The problem arises when the A2P message is masked as a P2P message, with the objective of saving A2P termination charges, or if the message sender wants to hide his identity for the purpose of spamming. There are several ways to mask an A2P message, such as GT spoofing, SIM farms. In GT faking: the message's global title is altered, hiding its identity. In SIM farms, hoards of SIMs are collected and used for sending out A2P messages in the guise of P2P messages.

When enterprises or aggregators try to send commercial messages via illegitimate or zero-rated routes, it is known as grey routes. Grey Route compromises the ability of the operator to monetise the messaging opportunity leading to operator losses running into billions.

Besides revenues losses, Grey Routes have an impact on the operator's ability to drive quality traffic on its networks. Also, without the means to distinguish between good and bad traffic, the operator is unable to prioritise message delivery. The resulting traffic congestion may eventually lead to slower message delivery in critical industries such as banking, where a customer wants to be notified immediately for every withdrawal, for example, at the ATM. In the event of this happening, it is the enterprise that has to bear the brunt of the irate customer. Similarly, if the sender is using the system for spamming, it puts the operator's credibility under the sword.

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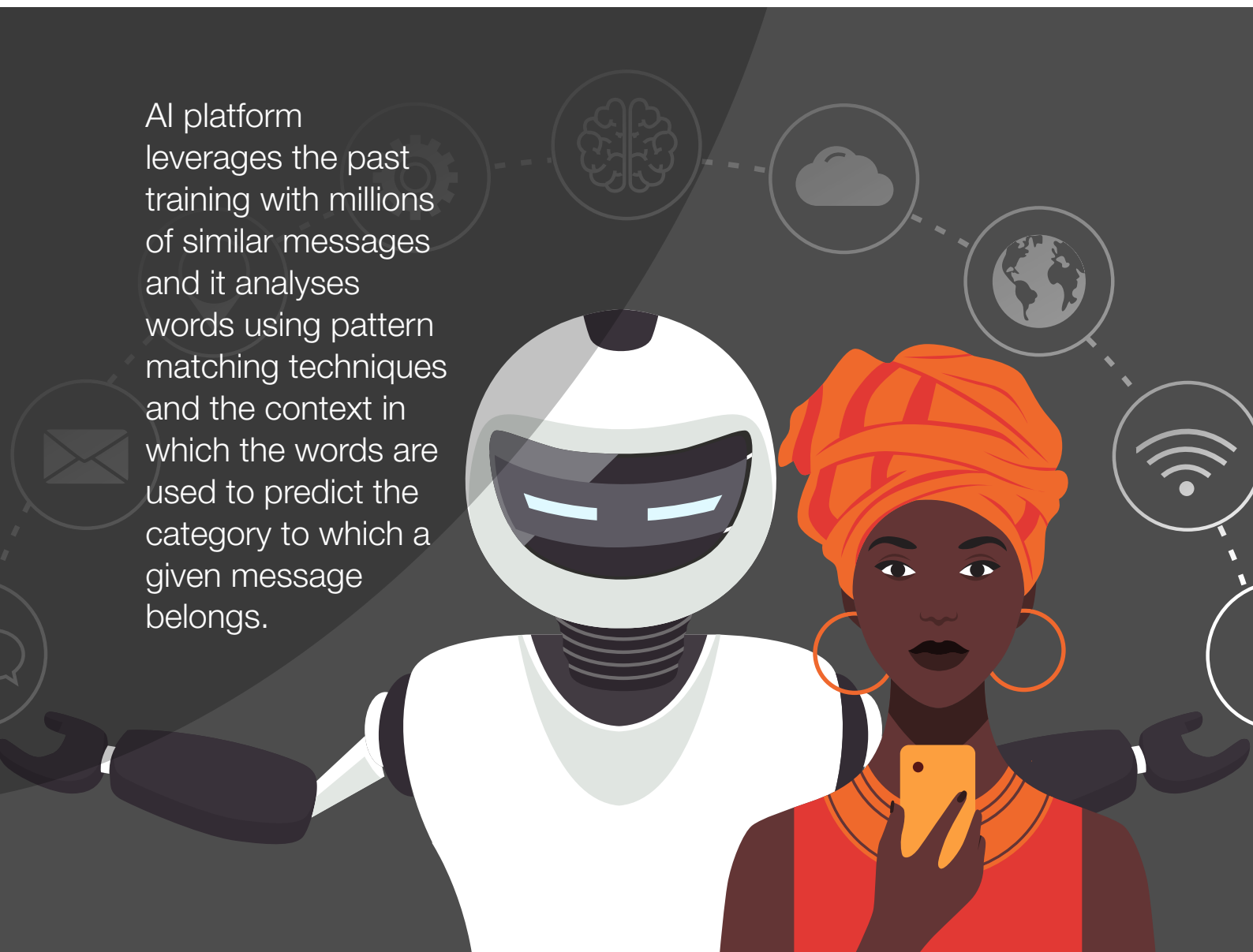


The way forward

Traditionally, operators have been using rules-based SMS firewalls for safeguarding the network from misuse. Rules-based firewalls use a combination of blacklisted numbers, keyword search, URL destinations for categorising messages. However, sophisticated scammers are easily able to overcome traditional detection and prevention techniques based on deterministic rules, limited pattern search and blacklists. Another problem with these deterministic platforms is that they are not 100 per cent accurate, which means that legal traffic may also be blocked if they meet the criteria set by the platform. On the customer experience front, it may lead to a poor experience, as they miss out on promotions. Therefore, in the interest of the overall messaging ecosystem, it is time to take a more nuanced approach to the problem.

In this context, AI capabilities take a more comprehensive view. Using new advances in the field of natural language processing, the AI-based SMS firewall auto classifies a message into different categories. Unlike conventional platforms which provide limited pattern search, AI platform leverages the past training with millions of similar messages and it analyses words using pattern matching techniques and the context in which the words are used to predict the category to which a given message belongs. Once the messages are categorised, the operator can enforce policy control on a much granular level, which will help to protect the subscribers from spam and fraud, arrest revenue leakages and reduce the operational effort of the operators ensuring low subscriber churn from their network

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The Rise and Rise of Digital Application Security

REMUS TEODORESCU

Vice President, Global Market Unit, Comviva



Addressing security challenges to the current digital landscape requires more than just a technological fix. It needs two fundamental changes in mindset more than anything else.

The average cost of a data breach is \$3.86 million across all sectors, according to IBM's [Cost of a Data Breach Report 2020](#). The report also states that it takes around 280 days or nine months to identify and contain a breach.

Before COVID-19, such breaches mostly targeted financial firms. However, as the pandemic modified global socioeconomic systems and led to the rise of the digital application economy, the risk of a breach is universal.

What makes breaches so prevalent? The sheer volume of code and the number of interconnected devices is a primary reason.

HBR reports that the average car runs on roughly 100 million lines of code, whereas Microsoft Office has up to 30 million lines of code. Add a mesh of interconnected, vulnerable devices to the mix, and what cyber attackers get are thousands of potential entry points.

Think back to the notorious **Wannacry** ransomware or the **NotPetya** malware. All it took was a single vulnerability to cripple giant corporations like Maersk (\$250-\$300 million), FedEx (\$400 million), Merck (\$870 million) or NHS (\$120 million).

With COVID-19, digitization has received an adrenaline boost. The pandemic has forced rapid adoption of work from home measures, digital collaboration tools, and online services — multiplying the number of vulnerabilities within any company's digital landscape.

What makes a dire situation worse is the rush to adopt digital applications and services. In an economy that favors speed to market, some companies have failed to understand the technology and thoroughly evaluate the risks. It's no wonder that cyberattacks have at least **tripled** as a consequence.

Addressing security challenges to the current digital landscape requires more than just a technological fix. It needs two fundamental changes in mindset more than anything else.

The first is to stop viewing cybersecurity as merely the responsibility of IT. Instead, companies should look at cybersecurity as a business risk, and identify its impact on business activities.

For instance, consider the implications of an attack on the supply chain or the manufacturing processes. Start by mapping core business activities, imagine what would happen if one of these activities is disrupted, and project the subsequent revenue losses.

This approach helps businesses map what needs protection and make a business case for cybersecurity investments. Eventually, such a mindset leads to companies integrating cybersecurity into their core processes.

The second shift needed is assuming that an attack is inevitable in present times and preparing for the worst-case scenario.



In 2019, data breaches compromised **52 million Google** users and **50 million Facebook** user accounts. If such powerful tech giants have failed to keep their systems safe, it's naïve to assume others can. That's why planning for the worst and considering how a cyber attacker might exploit the system is key to building resilience into digital applications.



Besides these shifts in mindset, businesses must also adopt four fundamental security best practices:



In an increasingly digitized, hyper-connected world, cyberattacks will only become more probable. The key to minimizing the fallout from such attacks is understanding your vulnerabilities, adopting granular access and authentication policies, and keeping your employees informed on the latest scams.



INDUSTRY VIEW

Beyond “Data Monetization”: The Telco at the Centre of a Digital Consumer Ecosystem

KUSHE BAHL

Partner and lead, Digital and Analytics, McKinsey & Company



“In the U.S., over the last five years, the top three digital services players have created 16 times the market value that the three major telcos have.”

Telcos have long attempted to monetize their access to subscribers and their data about these subscribers, with a mixed record of success. These attempts have manifested as simple targeted SMS campaigns for everything ranging from real estate to diapers, as well as more sophisticated location-based campaigns and bundled offers (e.g., free video subscription for all subscribers that meet a certain criterion). Over the years, these efforts have led to low single digit percent contributions to revenue.

Meanwhile, **digital native players such as the large search, social networks and independent digital ad network players have created massive advertising revenue streams**, several times those earned by the telcos. They've been able to do this because of the sticky user engagement that they have created, together with their ability to seamlessly integrate the right marketing messages into the right user's journeys thanks to highly sophisticated analytics engines. So, despite having a lot less information than telcos do at the outset, the behavioral profiles they can build over time are much more sophisticated, informative and monetizable than what telcos have been able to do. This value creation ability reflects in the market valuation – for instance, in the U.S., over the last five years, the top three digital services players have created 16 times the market value that

Increasingly, digital native players are solidifying their hold over their users by launching a range of adjacent services (either by themselves or in partnership). For instance, a search or social network player may launch payments, entertainment, or healthcare services. These, in turn, lead to even higher engagement, richer information, better targeting ability, and more opportunities for seamless marketing messages. Such virtuous circles of multiple digital services being orchestrated by a central intelligent customer profiling and targeting engine is sometimes referred to a “digital consumer ecosystem” and virtually every leading digital consumer player is trying to create one. While the most striking examples are the ones created in China, these are being created in most other markets as well.

While billions of dollars of value have been created in consumer digital ecosystems, the telcos which provide their Internet access backbone, have only seen erosion in value due to competitive forces. Over the years, almost all telcos have attempted to create digital services of their own, including entertainment, chat, gaming, news, shopping, health, etc. Most such attempts around the world have either ended in failure or received moderate success. There are of course a few glaring exceptions, which are well known, but these are outliers by far. There are variety of reasons for widespread failure but underlying these is the traditional telco mindset and way of operating. The inability to be agile (putting something out there and then sticking to it despite low traction). The inward-orientation and inability to create disruptive user experiences (not putting the user first or providing distinctive

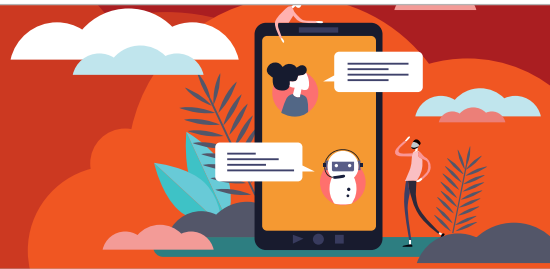
Increasingly, digital native players are solidifying their hold over their users by launching a range of adjacent services (either by themselves or in partnership).



benefits over OTT offerings). The unwillingness to partner (wanting to build everything in-house as a proprietary asset, even if it isn't best-in-class). Inadequate investment in driving adoption of the new services (leadership time, money, experimentation). Using traditional analytics techniques as the basis for cross-sell campaigns, as opposed to the much more sophisticated machine learning driven “N=1” personalization engines that are feasible today.

We believe that the time is now right for telcos to break out and reassert their claim by creating digital consumer ecosystems of their own. There are three reasons for this – (a) The “how to” recipe for creating winning digital products is much better understood and replicable (b) The advanced analytics techniques that digital natives use to create magical targeting are now widely available, and (c) The risk capital that is available to digital natives can also be made available to digital ventures spawned by telcos. the three major telcos have.

Creating winning digital products



Learning from digital natives, there are a few ground rules for building great digital products:

- (a) **start with** the user and design a disruptive experience that's markedly better than existing offerings (e.g., don't just aggregate, add value)
- (b) **rapidly test and learn** - don't try to get it right the first time,
- (c) **partner wherever possible** for components/solutions or entire services,
- (d) **spend disproportionate time and energy** on generating and improving traction.

Leveraging Advanced Analytics



The most sophisticated digital natives can create surprisingly targeted campaigns that seem to pop up just at the right time and the right place with the right message. "Clicking" on these seems almost natural and their success in generating new registrations or new sales or usage of their services is several times what is achieved in conventional campaigns. These brilliantly targeted campaigns are the outcome of using sophisticated analytics techniques as neural networks, automated through "machine learning" methods, to continuously improve their "hit rate". The techniques work on data sets that include basic customer profile information along with every other kind of data that can be collected including location, surfing and social behavior. Their success depends less on the extensiveness of the underlying "data lake" and more on the quality of algorithms used to design, track and improve campaigns.

Inviting Risk Capital



Often the costs of customer acquisition and retention for new digital services can be high. At the same time, the services need to be promoted aggressively until they achieve critical mass and network effects, or word of mouth, take over. While telcos access to subscribers gives them an advantage (especially when its activated using the targeted approaches outlined above), the total cost of customer acquisition can still be substantial. It is critical for telcos to bring in risk capital (Venture Capital or Private Equity) to help fund this. This risk capital is best suited for financing such ventures with high uncertainty in outcomes. It also creates the option for the telco to hold a minority stake in the digital services company so that the losses due to customer acquisition costs don't have to be consolidated with the main P&L. Finally, these investors bring valuable perspectives from their experience with digital natives, which can help balance the traditional telco thinking in governance of the digital services venture(s).

Using these simple learnings, a telco can today spawn a new digital ecosystem, use both its online and offline assets to drive adoption of the new digital services, add a range of new services using partnerships with best-in-class players, and bring in external investors for both money and perspective. Each of the services provided will have its own revenue model, but the largest source of revenue and profits in such eco-systems around the world is advertising. The sophisticated targeted marketing capability discussed above can be deployed for other brands, running true “performance marketing” campaigns, and this is most likely the primary source of monetization. If executed properly, and with a bit of good fortune, the market valuation of the digital ecosystem, can soon surpass the value of the telco!



Compete or Collaborate... or Both?

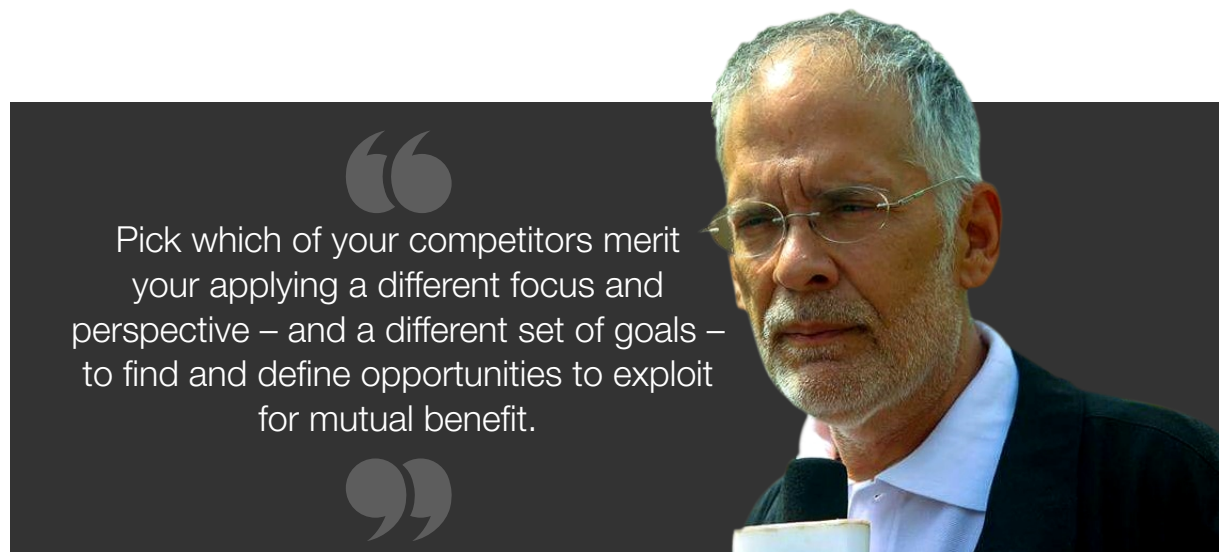
“Get used to the concept of co-existence”

“Disrupt things with a Consortium model”

“Reach up into the growth space to take back your market from big players”

DANIEL STEEVES

Chief Executive Officer, Steeves Solutions, Germany and Nigeria



The progressive views about your marketing, your customers and your competition as espoused by Seth Godin are seldom things with which I find disagreement.... he walks a different path that started quite a few years back with his book Permission Marketing (summarised nicely here – and I highly recommend the book of the same name, not to mention all of the rest!).

His views on de-focusing from your competition – which to me only makes sense since you are unlikely to destroy them and so should get used to the concept of co-existence – and applying that attention instead on what you do, say and sell, (and who you do, say and sell it to) is spot-on... but I reckon it stops a little short. While he is far from incorrect I suggest that if you also extend

your focus, wisely with research, planning and networking, you might find additional routes to explore.

In other words, pick which of your competitors merit your applying a different focus and perspective – and a different set of goals – to find and define opportunities to exploit for mutual benefit.

Positioning:

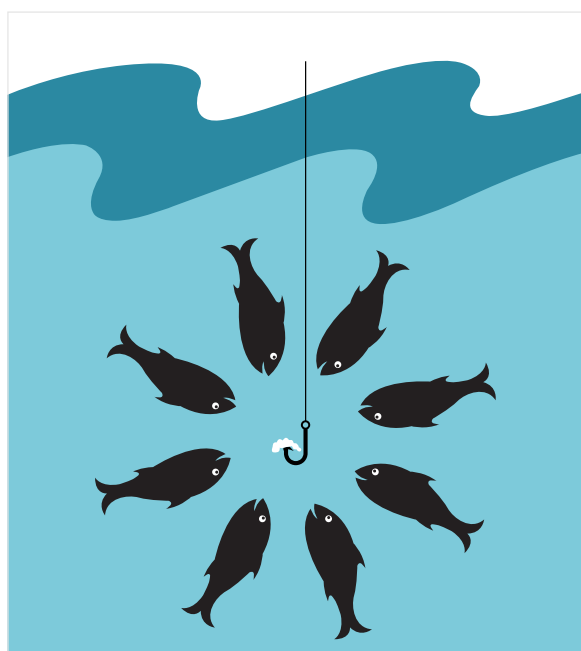
Which “mackerel” would you rather be?

Now at this point it's not unfair to think “mutual benefits, ok... which ones are mine, then?” when you are looking at splitting deals. Truth be told it is amazing how far a little quid pro quo can go and most change their views as this approach is applied. So, if you are open to such things (and don't mind a few bullet points) then consider:

- Extended propositions and aggregated references supporting the targeting of larger scale opportunities
- Agile delivery with access to a cross-organisation resource base (the ability to afford to win that big deal)
- Opportunities to share costs to engage and share world-class resources
- Scaled buying power reducing costs, increasing pre-sales support and accuracy
- Extended overall reach and raised profiles all 'round

In short, the target is accelerated growth by a combination of co-operative competition and the right planning and preparation to “acquire to grow” or to be better positioned for acquisition... and it isn't rocket science.

The origins of this type of model are simple and I don't claim to have invented the approach: Top and middle tier banks and other service providers continue to succeed and to grow largely by using “group credentials” of co-operative consortiums when going for those big opportunities. And, as markets tighten and opportunities diminish, recent trends are showing those big players extending their reach into the lower-margin and higher competition SME space in search of new business: and they can afford to invest in lower margin accounts especially in a space with an on-going need for cost reductions that makes MSP offerings worth another look.



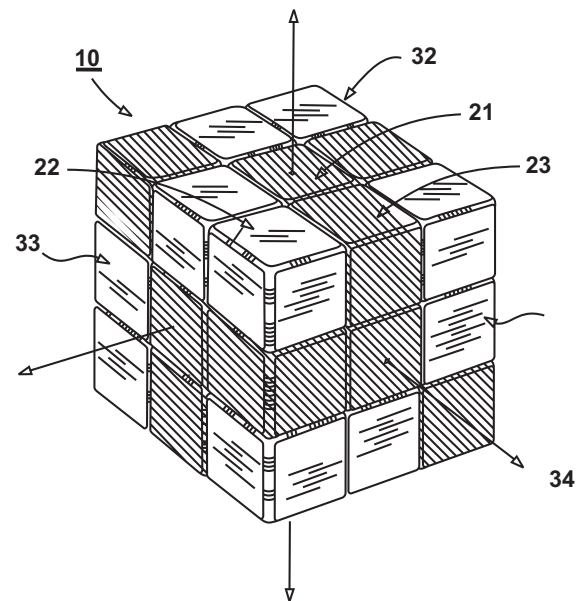
One opportunity to not miss along the way is the small business distrust of Managed Services and even greater distrust of “big business” – so why not disrupt by aggregating, co-operatively, with your “competitors” (selected based on their capability and offerings; track record and size; attitude and goals; and in some cases geography).

A Consortium model is not only an effective countermeasure but in this case is a natural disruptor which builds on existing structures and frameworks to deliver bigger and better. Collaboration – of resources, networks and partners/ supply chain – will support your targeting larger scale opportunities within newly-aggregated current segments. And, as partners learn to trust and work together, it should enable reaching 'up' into the growth space to take back your market from those big players.

There is a point to all of this: we know the Cloud computing playing field is complicated with platforms, delivery vehicles, orchestration, management and we know even better the complications in customer clarity of both requirements and everything they need to deliver to them. Wouldn't a clever player crossing both of those complex spaces, in a constantly evolving environment (not to mention a rather challenging economic situation, overall) look to find and exploit opportunities from whatever angles might work.

While I often object to incorrect platitudes packaged as sage quotes, there are as always exceptions to the rule, so let me finish with Sun Tzu and "Know your enemy and know yourself and you will always be victorious" or, as translated by Don Vito to Michael Corleone as "keep your friends close but keep your enemies closer."

After all, isn't that what networks are for?



E-BOOKS



Tackling the Scalability Challenge in Artificial Intelligence for Customer Value Management

There's no doubting it-artificial intelligence (AI) (and related technologies) have certainly come to the fore in the customer value management (CVM) space.

There still remain, however, several challenges to effectively leveraging it to “know” one’s customer.

This e-book addresses these queries. It highlights the technologies that have the potential to revolutionize the CVM space, the challenges hindering this progress and the best practices to develop a sustainable strategy, et all.

– Access the book here



How Data Monetization Could Revolutionize the Telecom Landscape

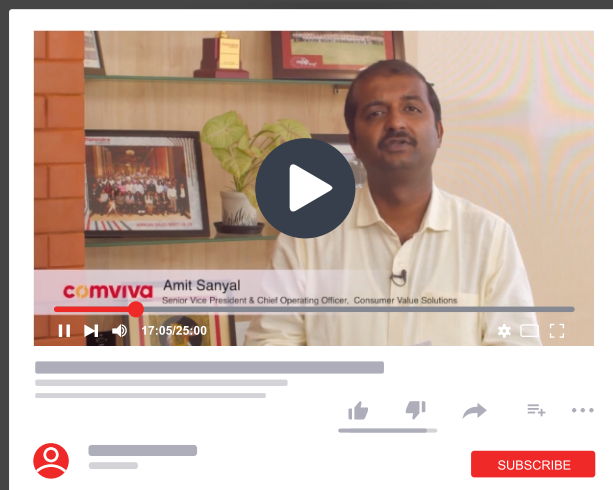
“Data is the new oil” is an oft-heard adage. The question remains, however, are operators able to leverage this asset effectively?

This e-book offers an in-depth look at how the current competitive landscape in the communications space has set the stage for a data-fuelled revolution.

— [Access the book here](#)



VIDEOS



Why AI Implementation Must Be Directed By the Organizational Vision for CX

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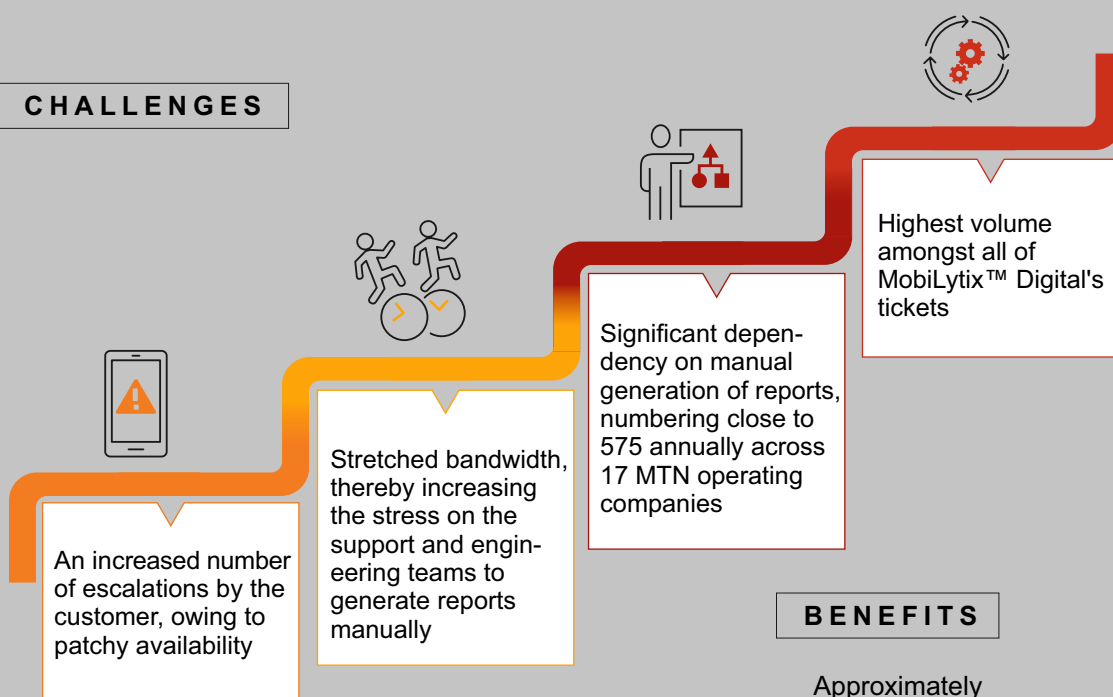
Vice President, Global Market Unit, Comviva

CUSTOMER STORIES

Measured Steps, Significant Outcomes

The MobiLytix™ Digital offering has been deployed at 20 operating companies within the MTN Group and elsewhere. This study chronicles how the support team explored and successfully migrated to an open source Metabase tool. The aim was to automate all processes pertaining to reporting across these operating companies, thus saving significantly on cost and efforts.

CHALLENGES



Going Digital - Benefits

SOLUTION

- To address these challenges, the team opted for the Metabase open source tool, owing to its ease of use. This was thus deployed across all of MTN's 17 operating companies. Subsequently, a multiple benefits have been accrued, such as:
- The number of tickets generated **reduced drastically from over 50 per month to single digits**
- **Reduction in the number of customer escalations** to the management and the market units.
- **Efforts were optimized**, in terms of generating manual reports, to the tune of:

BENEFITS

Approximately
231
working days per year



9550
Minutes



159.16
Hours



19.29
Total Days per Month:



231.51
Total Days per Year:



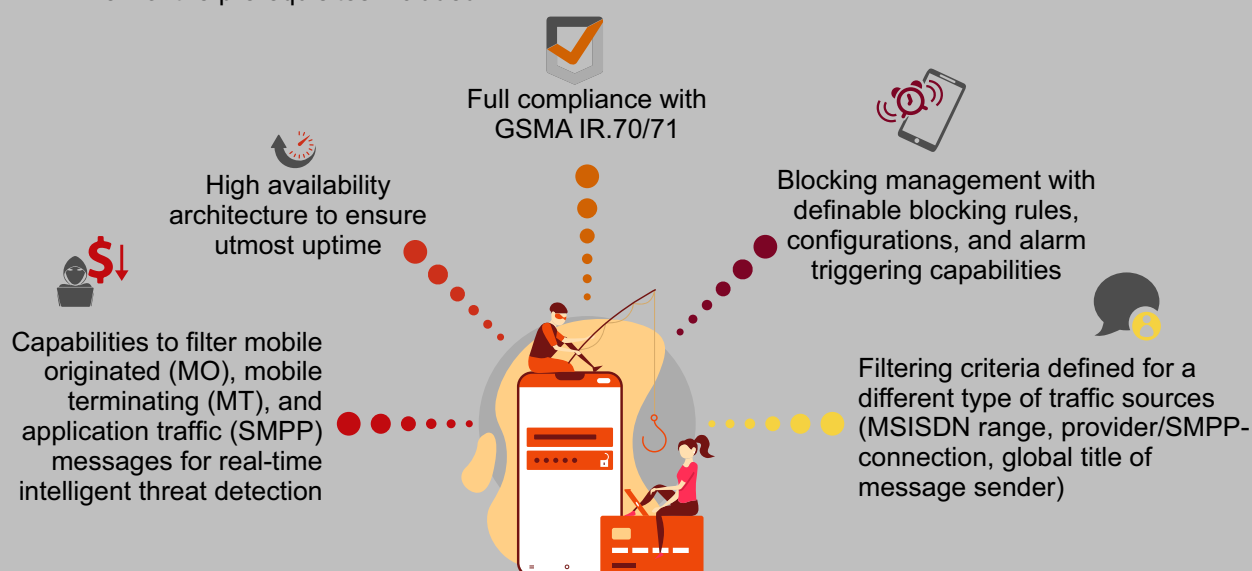
CUSTOMER STORIES

Real-Time Threat Intelligence to Combat Messaging Fraud

The customer is amongst the biggest banks by market value in Kenya. The objectives were to lower transaction costs substantially, while adding a new revenue stream by providing a money transfer facility and other telecom services. This MVNO licenced customer has been using a mobile network operator as its carrier.

CHALLENGES

The MVNO was looking for a **robust real-time intelligent threat detection system** that could stop bulk SMS scammers from sending spam or smishing messages. A few of the prerequisites included:



Comviva's **machine learning-powered Messaging Firewall** offering, along with business consulting and operations.

SOLUTION

Comviva provided a **comprehensive network-and-content-based security** solution. **Leveraging machine learning concepts**, based on neural network algorithms, it differentiates from all legacy SMS firewall solutions in the market. This is achieved by **blocking messaging fraud and grey routes in real-time**. This, in turn, ensures protection of the operator network and subscribers against any damage caused due to these frauds.

BENEFITS

~80 per cent
reduction of customer complaints



Happy customer with a perfect
CSAT of 10!



Enhanced efficiency through significant overhead savings, which was spent in resolving customer complaints



KEY PERFORMANCE AND DEPLOYMENT HIGHLIGHTS

Over the years, Comviva and MTN have had a long standing, lucrative partnership. Going forward, the expected innovations in the global technology will serve to further strengthen not just this business arrangement, but consolidate each entity's industry standing as well.

01 Messaging Solutions



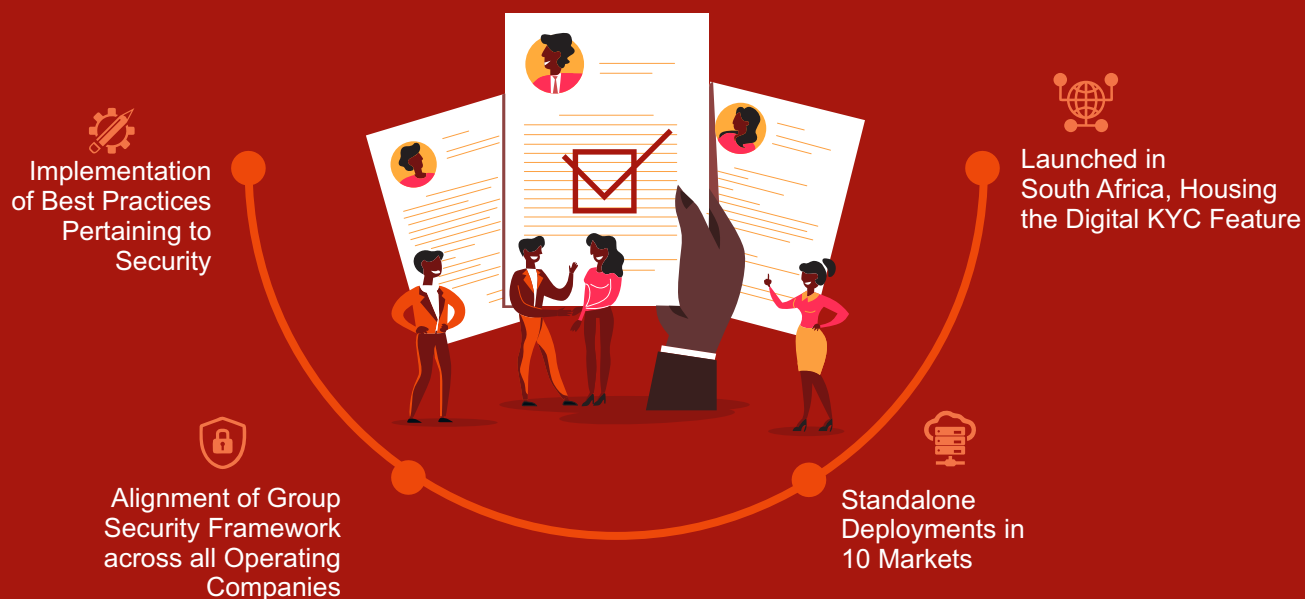
02

MobiLytix™ Digital



03

The Mobile Money Application



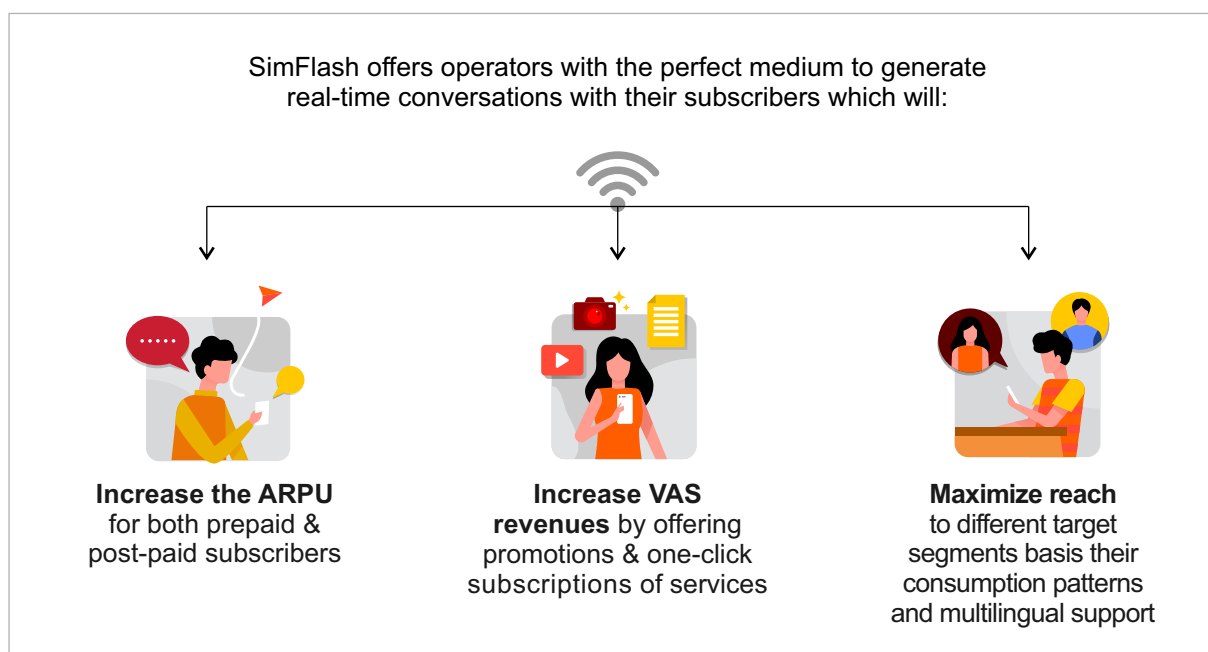
PRODUCT UPDATES

MESSAGING SOLUTIONS

01 Ngage

Introduction of the Simflash Channel

Did you know, operators typically require a solution that functions as a real-time dialogue between them and the subscriber?



02 Ngage

WhatsApp Proof of Concept

Messaging is now a preferred way to talk to a business when it comes to customer service. 64 per cent of customers spanning multiple age groups believe that leveraging messaging as a communication tool is more effective than calls or emails. In this context, WhatsApp is at the top of the pecking order, with, last stated, over 1.6 billion customers globally.



1600 Million
monthly active
customers



20 per cent
YoY growth



WhatsApp enables enterprises to **build bots with rich media capabilities**. This is aimed at communicating with customers via template messages for personalized and end-to-end encrypted conversations.

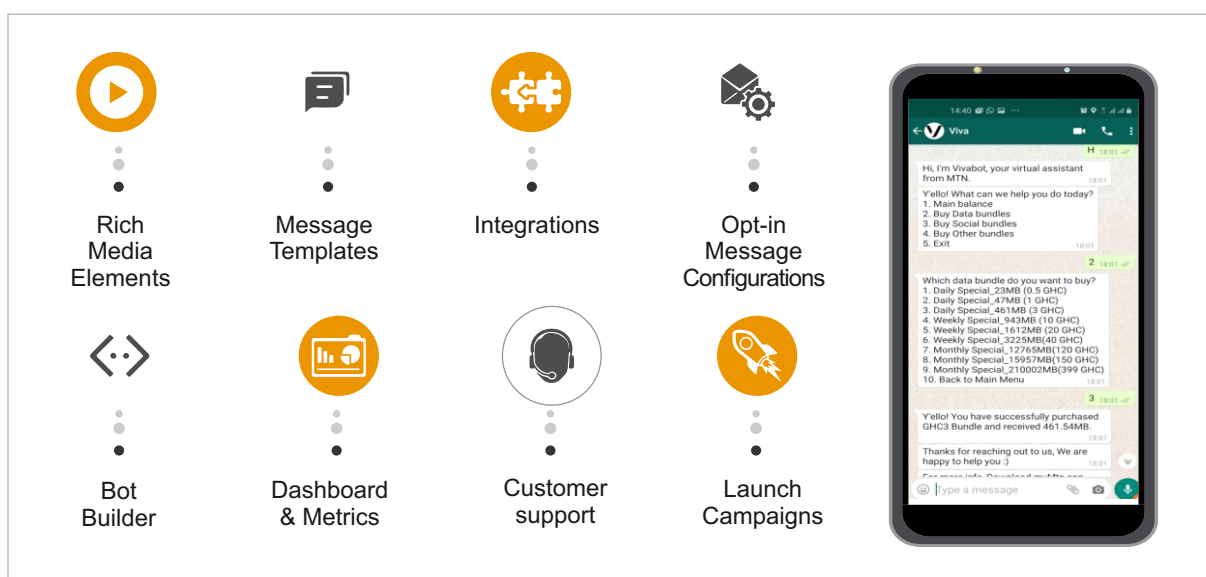


WhatsApp business APIs enables medium / large businesses **reach out to customers in simple, secure and reliable ways**

Primarily all the use cases fall in one of these two categories



Our WhatsApp offering supports the following



03

UNO

Focus on LTE

As 4G/LTE deployment continues to accelerate across the world, the mobile network operators are looking for vendors platforms to upgrade and strengthen their network. According to latest Global Development of LTE Networks and Services survey, **a total of 709 operators in 213 countries have commercially launched 4G services** delivered on LTE or LTE-Advanced networks.

To align with such rapid global development, we announce the kick start of UNO major version 9.X aligning to LTE network. FY 21 will focus on 9.x roadmap version with enhanced functionalities to address LTE messaging capability. Some key functionalities that will be developed as part of 9.X version will be:

 **SMS** delivery over SIP

 **SMS** firewall for LTE

 **USSD** delivery in LTE

 **A GDPR** compliant platform for EU deployments.

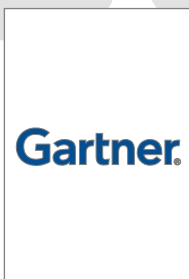
04 **MobiLytix™ Digital**

Deal with MTN Uganda for a Combined Offering of the MobiLytix™ Loyalty and Rewards and the MobiLytix™ Digital Products

This is Comviva's first deal pertaining to the combined proposition of the two products. Based on the capex model, the deal entails providing an integrated combination of a digital pass solution on the MobiLytix™ Loyalty and Rewards platform for trucks. This is coupled with a light version of the myMTN application, based on the MobiLytix™ Digital platform.



ANALYST MENTIONS



mobiquity® Banking featured in Gartner's Market Guide on Multichannel solutions

Second time in a row, Comviva's mobiquity® Banking has been featured in **Gartner Market Guide on Multichannel Solutions**. Gartner estimates around 50 vendors are active globally in the market. However, Vendors with the deployment of services across multiple channels, as well as capabilities to offer a seamless transition from one channel to another have been part of the prestigious list.



Comviva has been Featured as a Tier 1 Vendor in the Rocco SMS Firewall Vendor Performance Report 2020

The leading analyst house surveyed 131 MNOs, across 92 countries to obtain their views about SMS firewall vendors in the industry. Multiple parameters were considered, such as reliability; customer service; technical expertise; reputation; value for money; value-added services; quality of service; transparency and flexibility. With a cumulative score of 4.02 out of an overall rating of 5, we have been placed in the "Tier A" category



Comviva Featured as a Leading vendor in Rocco Research's A2P SMS Messaging Vendor Benchmarking Report 2020

This report contains a detailed comparison of 16 vendors in the market. Over 35 key performance indicators were considered, including, Leadership, General Performance, and Performance on key aspects, etc. Comviva has been mentioned as a leading vendor.



Rocco Research's The Innovators Report 2020 Features Comviva

Comviva has been rated as amongst the top innovators in an independent study conducted by Rocco Research. The criteria considered include Incremental Innovation, Breakthrough Innovation and Transformational Innovation.

About Comviva

Comviva is the global leader of mobility solutions and a part of the \$21 billion Mahindra Group. With customer centricity, innovation and ethical corporate governance at its core, the company's offerings are broadly divided into three categories-Financial Solutions, Digital Systems and Growth Marketing. Its extensive portfolio of solutions spans digital financial services, customer value management, messaging and broadband solution and digital lifestyle services. The company strives to enable service providers to enhance customer experience, resolve real, on-ground challenges and leverage technology to transform the lives of customers. 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.comviva.com

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