



# Tecnotree

## Intelligent Wallet

UNLEASH YOUR REVENUE POTENTIAL WITH THE  
POWER OF AN INTELLIGENT WALLET





**Mobile Financial Services are witnessing unprecedented levels of digitalisation and disintermediation due to convergence of technology and data**

Communication Service Providers (CSPs) are emerging as game-changers in empowering the mobile payment and Mobile Financial Services (MFS) ecosystem by utilising their large distribution networks. They are serving financial inclusion needs in emerging markets and are also providing all-inclusive financial solutions for the needs of customers in various markets. As the financial services undergo large scale digital transformation and disruption, CSPs have the maximum leverage to drive the fintech transformation by offering MFS as an entirely new revenue stream. The addition of fintech capabilities to the CSPs portfolio provides a comprehensive ecosystem and enables transition into a Digital Service Provider (DSP).

However, can MFS be looked upon as just another value-added service (VAS) or product? The provision of a successful fintech solution requires a dedicated focus by CSPs, with the selection of the right MFS technology platform forming the core.

# KEY FACTORS IN MOBILE FINANCIAL SERVICES

## 10. TRANSACTION INTEGRITY

Quick, correct and fully completed transactions based on transaction sensitivity

## 1. ENGAGING AND UNIFIED EXPERIENCE

Keep customers engaged by enabling a seamless payment and fintech experience for customers powered by a unified product catalog

## 9. CUSTOMISABLE AND COMPLIANT

Customizable platforms to adjust for local rules and regulations

## 2. INTEGRATED CHARGING

Support differentiated product bundling with a highly flexible, integrated charging framework

## 8. SECURE

Ensure bank grade security and proactive risk and fraud detection

## 7. SCALABLE

Platform scalability to offer enhanced product offerings like loans, insurance, investment options in the future

## 6. AGILE

Quickly deploy new products and services, and run experiments

## 5. FLEXIBLE

Flexibility to integrate with multiple ecosystem partners (banks, payment networks, 3rd party players) to complete transactions

## 3. ENABLING ECOSYSTEMS

Empower ecosystems and communities of customers, merchants and partners to avoid fragmented experiences and revenue streams

## 4. SELF-SERVICE

Self-service capabilities to empower customers, merchants and partners



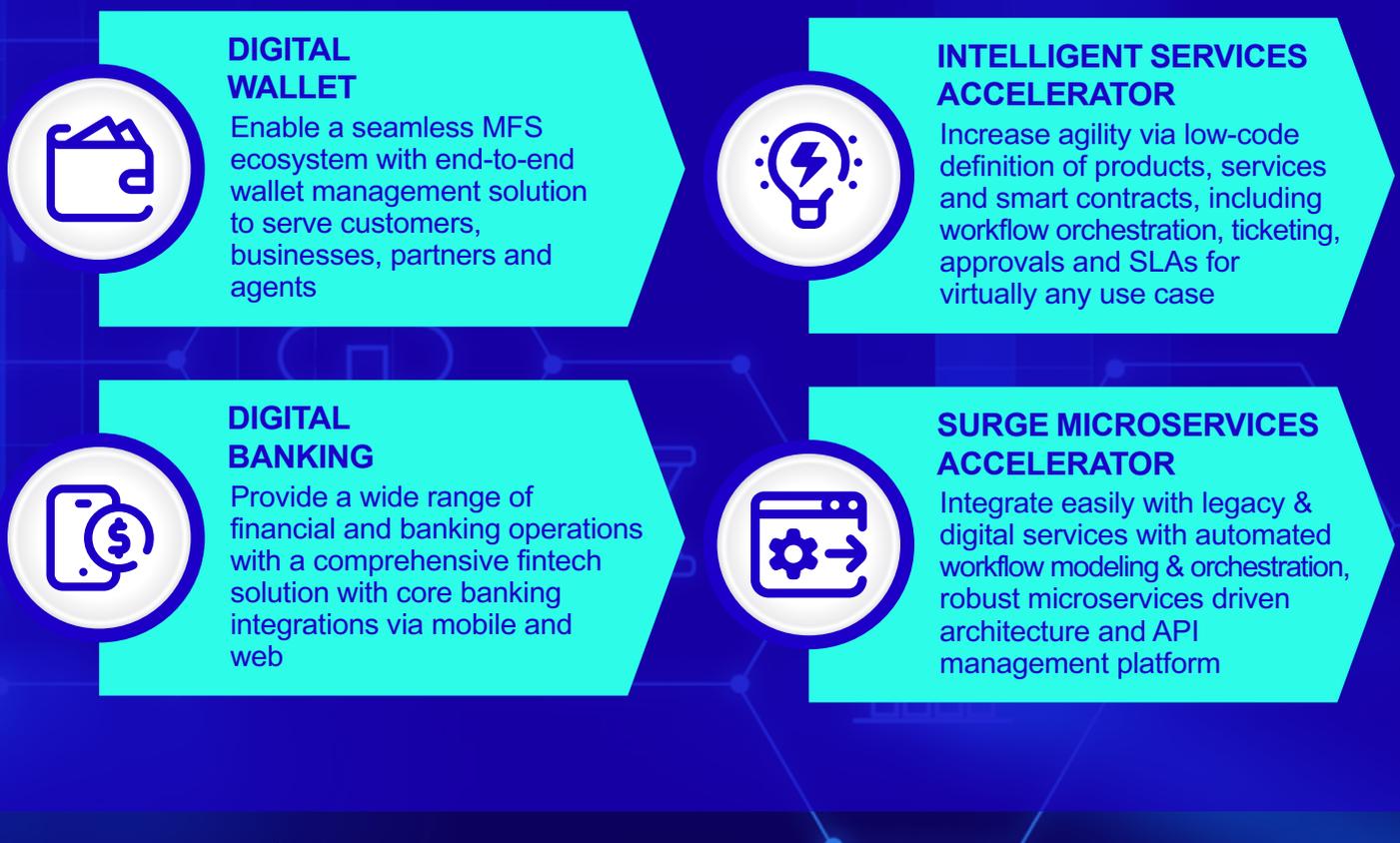
## TECNOTREE INTELLIGENT WALLET

With 40+ years of deep telecom domain expertise, Tecnotree understands what it takes to transform a CSP into DSP. To allow CSPs to build a comprehensive ecosystem, Tecnotree presents the Tecnotree Intelligent Wallet.

Tecnotree Intelligent Wallet is a converged solution that enables CSPs to reshape and modernise the mobile payments and mobile financial services ecosystem. It is a highly performant, modular platform which provides agility and scalability in digitising mobile financial services. Empowering a sustainable ecosystem of customers, businesses and partners is its core philosophy.

Whether it is to launch a mobile money solution or integrate advanced fintech features with existing systems, Tecnotree Intelligent Wallet is the platform to choose.

Tecnotree Intelligent Wallet comprises of four key components:



# BUSINESS ENABLERS FOR A GAMUT OF MFS AND FINTECH NEEDS

01

## UNIFIED VIEW OF CUSTOMER & BUSINESS PROCESSES

Get a 360-degree unified customer view as well as a complete view of processes like payments, onboarding and catalog through the converged architecture of Tecnotree Surge and Tecnotree Intelligent Wallet

02

## EASE OF INTEGRATION

Integrate quickly with core banking, partners and legacy systems using low code platforms with a configurable digital layer and an API Gateway that acts as a single-entry point for channels

03

## CLOUD NATIVE SCALABILITY

Ensure enhanced scalability and zero downtime with highly available, agile and modular microservice based architecture with containerized deployment and automated workflows

04

## EXPEDITED OFFER LAUNCH

The ability to launch singleplay, multiplay offerings for telco, digital & fintech using a centralized product catalog ensures capabilities for streamlined definition of products

05

## EXTENSIVE PAYMENT METHODS

Support a variety of payment methods including single and bulk payments, merchant payments as well as domestic and international remittances connected to new and legacy channels such as USSD, OTP, IVR, QR and POS terminals

06

## MOBILE AND CROSS-PLATFORM

Empower retail and corporate customers to manage all telco, digital and financial services 24/7 with options for self-care with native and cross-platform mobile app solutions

07

## LOYALTY MARKETPLACE

Empower a vibrant customer ecosystem with increased discovery and visibility of merchant customer products and services disbursed via a loyalty marketplace along with reward management and couponing

08

## MSME BUSINESS ENABLEMENT

Empower all MSMEs and businesses with digitised business processes of Office-In-A-Box for differentiated telco and fintech services such as enterprise orders, business registration and salary accounts

09

## BLOCKCHAIN INFRASTRUCTURE

Ensure a secure tamper-proof audit infrastructure and enable smart contracting with workflow and SLA definition and governance

10

## AI ENABLED LEARNINGS & INSIGHTS

Enhance platform and business capabilities with AI-enabled fraud detection, recommendations and insights

# KEY BENEFITS OF TECNOTREE INTELLIGENT WALLET



## SUPERIOR OMNICHANNEL CUSTOMER EXPERIENCE

Tecnotree Intelligent Wallet supports the creation of digital brands and branchless MFS with customer and agent-initiated services by providing capabilities for intuitive product bundling, digital KYC, e-KYC and seamless mobile payments with robust omnichannel capabilities. These result in simplified purchase journeys which provides increased mobile cart conversions.

## UNIQUE OPPORTUNITIES FOR IMPROVED REVENUES

The converged architecture provides opportunities to discover new revenue streams with varied customer bases and journeys. Tecnotree Intelligent Wallet provides exhaustive solutions as well as the ability to deploy new payment and fintech services for ever evolving customer needs.



## SUSTAINABLE COMMUNITIES WITH INCREASED ADOPTION AND ENGAGEMENT

The platform empowers customers to seamlessly transact between accounts and digital wallets, and make merchant payments anywhere 24/7. Coupled with a unique reward management system and seamless business and partner onboarding, Tecnotree Intelligent Wallet helps increase customer stickiness and promotes usage.

## ROBUST SECURITY AND COMPLIANCE

Tecnotree Intelligent Wallet provides world class bank grade security in payments for telco, digital & fintech services employing industrial strength encryption and multiple levels of security including multi factor authentication such as biometric, OTP, PIN and IVR. The platform ensures early detection of fraud and risks via AI enabled insights and learning, and supports robust tamper-proof reporting via a Blockchain infrastructure.



For quotation and demo, contact your Tecnotree account manager or e-mail us at

[marketing@tecnotree.com](mailto:marketing@tecnotree.com)



## ABOUT TECNOTREE

Tecnotree is a global provider of telecom IT solutions for the management of products, customers and revenue. Tecnotree helps Communications Service Providers to transform their business towards a marketplace of modern and digital services. Tecnotree empowers service providers to monetize service bundles, provide personalized user experiences and augment value throughout the customer lifecycle. Tecnotree serves around 90 service providers in more than 70 countries. Tecnotree is listed on the main list of NASDAQ Helsinki with the trading code TEM1V.