



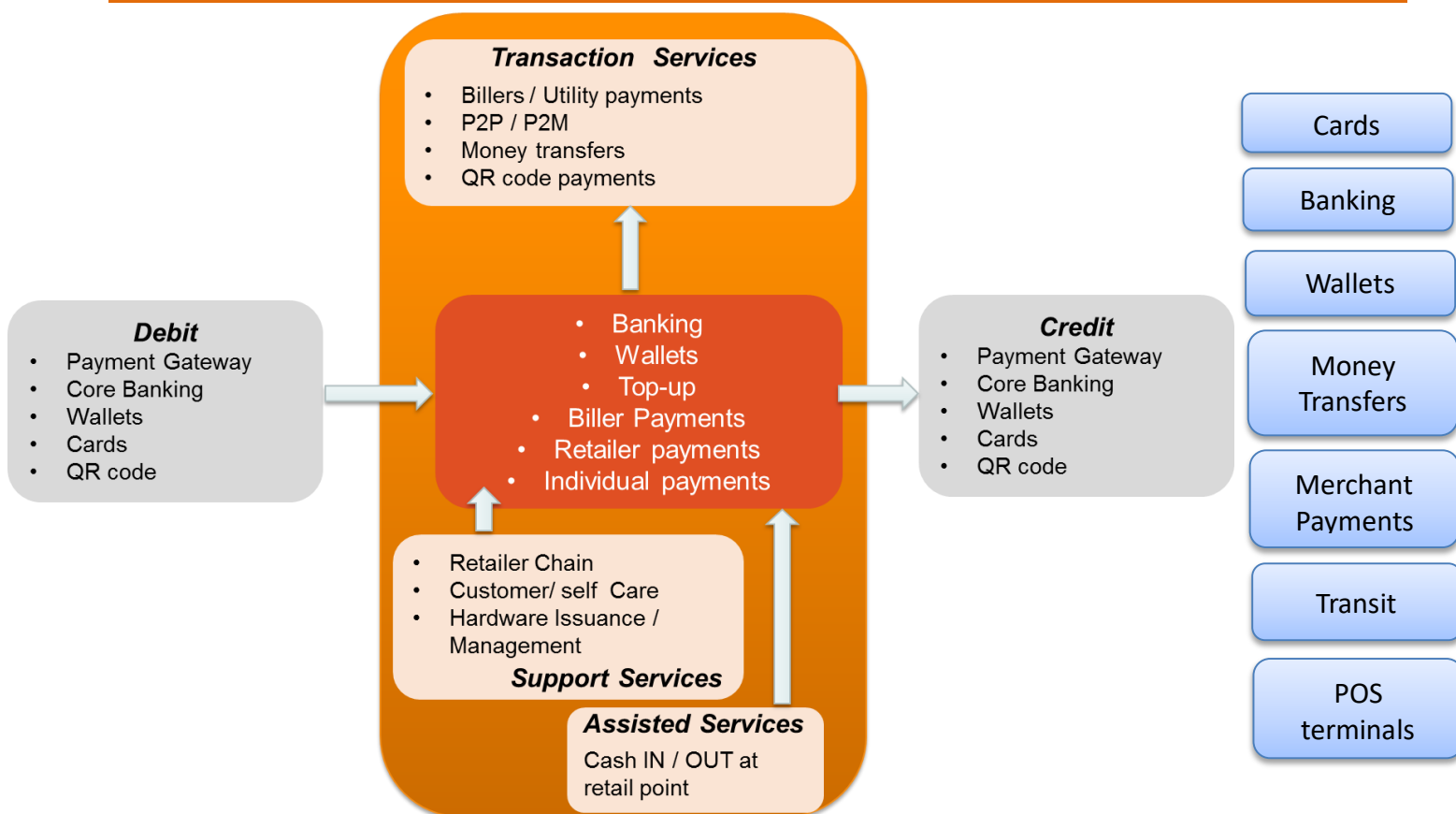
Financial Inclusion for the masses

Disruptive and Innovative

NEXTGEN
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TELESOLUTIONS PVT. LTD.

At a Glance

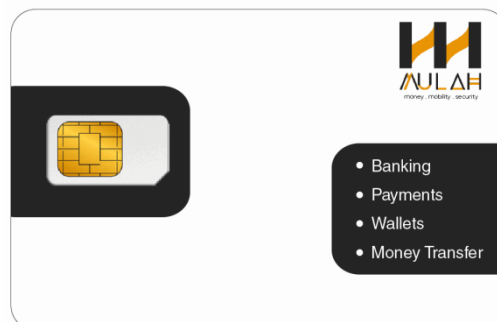


In current deliveries, mobile based financial inclusion (FI) services are focused towards data enabled smart phones, while the masses in the developing world are non-data smart / feature phones users. It's the semi-urban / rural strata of society then missing the revolution on financial inclusion and growth opportunities.

Financial Inclusion services on feature phones are limited in services, inconvenient to use and with no security. This is where we bring our secure SIM overlay mobile banking solution, enabling secure FI services at every section of the user segment – integrated, interoperable across all service envelopes, simple to use and at very low costs on capex / opex to help take FI to this user segment. We deliver simplified technology solutions, bridge existing service gaps and disruptive innovation in digital payment ecosystem.

Our Solution and Key Features

Mulah is a device / network agnostic, highly secure financial inclusion platform, allowing service providers launch and grow the mobile financial services in emerging markets. It's a Secure Overlay, affixed over a regular SIM card, inserted into the existing SIM slot of any mobile device, enabling a simple to use, multi-language, menu based service offering, including :



- Mobile Banking
- Mobile Wallets
- Bill and utility payments
- Top-up services
- Merchant Payments including QR code integration
- Transit Payments

Security

- Banking grade security → DES / 3DES 3.0 / PKI support
- Non OTP based 3-factor authentication
- Encryption and transport over SMS / USSD or data

The major strength here is simplicity, low capex / opex and the capability to work off any mobile device and on any bearer – SMS / USSD or data as an integrated and inter-operable service offering across all verticals of daily use financial services.

Key Differentiators

- Banking grade security encryption
- End-to-End encryption and multi-factor authentication
- SMS / USSD based, device / network independent solution
- Low capex / opex
- Simplified UI / UX, integrated and inter-operable across all service envelopes
- Support both ends of the transaction leg – customers and merchants

About Nextgen

With a focus on technology and innovation, and creativity in building differentiated service platforms to bridge gaps in existing services, developing solutions around payments, retailing and transit, integrating mobile technology as a technology platform to enable a cross integration between the two, we pride ourselves in bringing innovative and differentiated services to the banking and the payments industry.

Contact us:

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