Visio|**Fin-X**

Fintech & Mobile Money
Digital Audit Platform

GVG
GLOBAL VOICE GROUP

Get a Real Grip on the Digital Financial Ecosystem of Your Country

Mobile Money (MM) and other digital financial services (AKA Fintech) experience rapid growth in emerging countries, driven by mobile telephony penetration combined with a large unbanked population. Remittance transactions made through these services or via money transfer providers represent a vital resource for most emerging countries where it even surpasses international aid in most cases. While governments and relevant authorities promote financial inclusion, they do not have effective control and visibility over these financially inclusive services. As a result, the whole digital financial ecosystem remains highly vulnerable to a number of issues, including but not limited to money laundering, interoperability, security, regulatory compliance, and quality of service.

A powerful digital platform for:

- ✓ Governments
- ✓ Telecom Regulators
- ✓ Revenue authorities
- ✓ Central banks
- ✓ Other state agencies

GVG Visio-Fin-X solution addresses such issues by acting as the digital watchdog of this fast-growing market. It provides you with a comprehensive, real-time and objective view of all money inflows and outflows, along with detailed transaction data and KPIs. Moreover, the rule-based engine of the solution automatically detects irregularities and suspicious activities, including those potentially linked to money laundering.

The first MM & Fintech oversight solution ever developed for governments and authorities, implemented in some of the most important MM markets in the world where it contributes to a compliant, inclusive and safe digital financial ecosystem.

Make Remittances and MM Compliant and Secure in Your Country

Countless studies have stressed the importance of a good regulatory and legal framework to ensure the development and sustainability of the remittances and MM ecosystem, including its overall reputation with foreign banks and financial institutions.

AML & KYC enforcement capacity:

- ✓ Detection of suspicious transactions potentially linked to Money Laundering
- ✓ AML Detection based on business rules pre-determined by relevant authorities
- ✓ Transactions per account, user, provider, type of transaction, etc.
- ✓ Alerts

However, very few countries maintain statistical records on MM and remittances that could be considered as fairly reliable. For most countries, the monetary inflows and outflows can only be roughly estimated with a significant margin of error. It may seem surprising that such an important resource, particularly for the emerging countries, has not been subjected to more scrutiny by the relevant authorities

This situation has prompted some countries to take action by implementing GVG **Visio-Fin-X** solution that, today, monitors, measures and verifies about 25% of all mobile money flows in Sub-Saharan Africa.

This unique solution digitizes and automates your oversight of this vital market. It provides you, not with partial and periodic reports, but with a continuous flow of country-specific data that enables a real control over what is really going on in the MM and remittance market of your country.
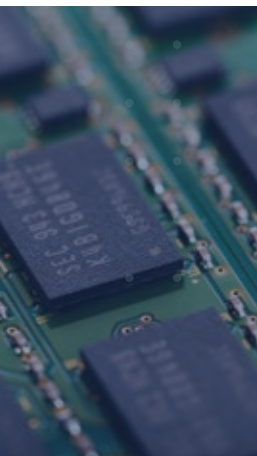
Smooth and Non-Intrusive Digitization of MM and Fintech Oversight

Like other GVG digital solutions, Visio-Fin-X allows for a digitization of MM and Fintech oversight that is 100% non-intrusive. This means that you get a solution that can be implemented rapidly without any impact whatsoever on the operations and activities of MM and remittances providers. Data is passively collected in two ways: through daily dumps and with non-intrusive probes that do not require any change to the providers' systems.

Six Things Visio-Fin-X Can Do for You

Overall, the Visio-Fin-X platform addresses the critical need for traceability and visibility in the digital financial ecosystem of your country:

1 It provides accurate measurement of money inflows and outflows, based on real-time to near real-time data collection.

2 It allows for the comprehensive collection of taxes and other levies applied to MM and/or remittance transactions – if any.

3 It enables authorities to monitor and enforce the compliance and security of MM and remittance services, thus protecting consumers and building trust in these financially inclusive services.

4 It provides a sure means to detect under-declaration of transactions volumes and related revenues.

5 It allows for the systematic application of Anti-Money Laundering Rules (AML), as defined by the authorities of your country.

6 It provides reliable statistics and analytics in a timely fashion to better inform the policymaking process related to remittances and MM, as opposed to periodic reports and rough estimates usually obtained from international organizations.

Aggregated and detailed data related to all mobile money transactions, including:

- Cash-in
- Cash-out
- Total money in circulation for any given period
- Money inflows/outflows
- Money transfers
- P2P transactions
- Payments to merchants
- Mobile Money transaction fees

Visio-Fin-X Reporting Items:

- Listing of all transactions (including all operators)
- Listing of all transactions per operator
- Listing of all transactions per transaction code
- Summary of account top-ups for all operators
- Listing of all top-ups per operator
- Graph of weekly top-up trends for all operators
- Summary of MM service charge/levy for all operators
- Summary of MM service charge/levy per operator
- Summary of MM service charge/levy per transaction code
- Listing of all failed transactions per operator

Features & Characteristics

- Two methods of data collection: signaling messages capture and daily dumps

- 100% non-intrusive

- Comprehensive MM and Remittances reporting applications

- Highly scalable

- Fast implementation

- Automated monitoring functions

- Alerts based on predefined rules

- Highest standards of security

- Upgradable and customizable

- Compliant with privacy laws

- Proven solution implemented in 3 countries

Benefits

- Effective oversight of the MM and remittances market based on comprehensive and continuously updated information.

- Enforcement of Anti-Money Laundering (AML) rules.

- Increased compliance with KYC (know-Your-Customer) rules and standards.
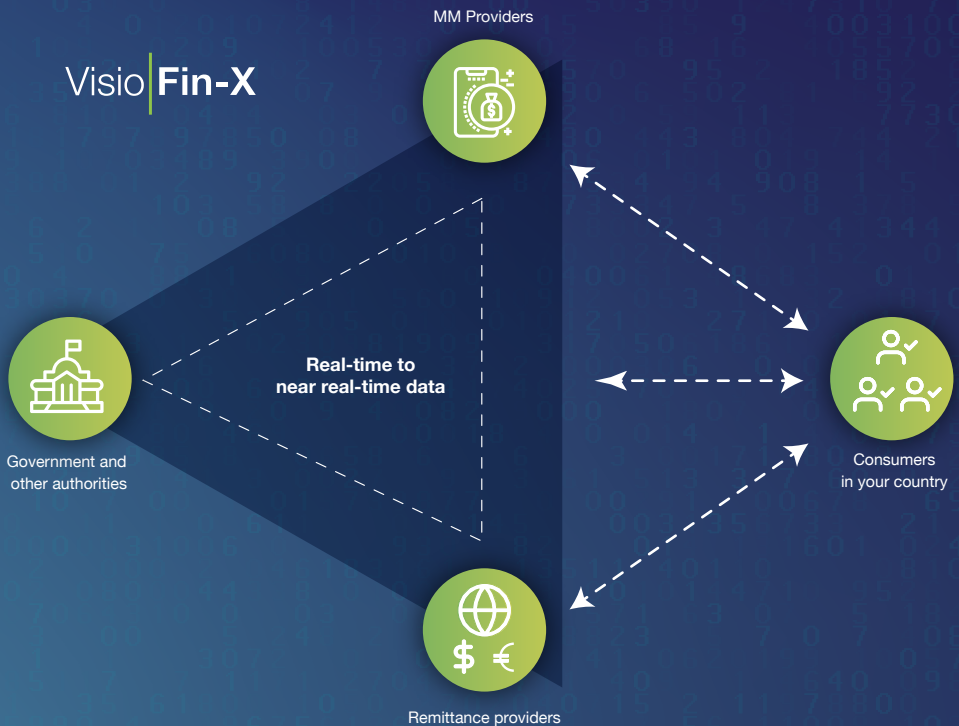
- Better-informed decision- and policy-making related to digital financial services.

- More secure, compliant and inclusive digital financial ecosystem for all legitimate stakeholders.

- Possibility to integrate other applications using MM data (e.g., credit scoring system for micro-credit programs) to further promote financial inclusion.

Visio|**Fin-X**

MM Providers

Real-time to near real-time data

Government and other authorities

Consumers in your country

Remittance providers

VISION

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