

Case Study

mVisa Wallet Multilingual APPs



1. Introduction

Customer is a digital payment services company with its Service and Customer portfolio catering to all the stakeholders in the payment processing cycle i.e. Institutions, Merchants and Consumers. Customer has third largest market share in Indian payments gateway market.

2. Customer Requirement

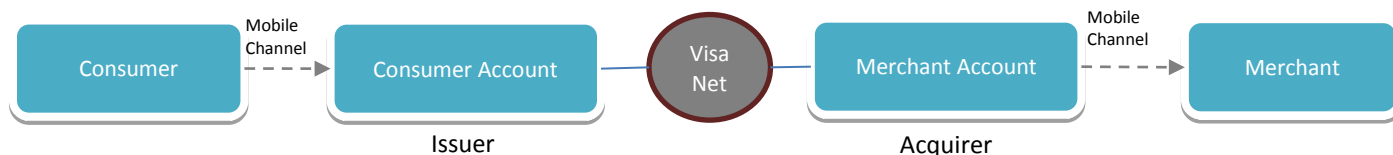
- To design and develop two mobile applications based on customer's mobile wallet platform i.e. Merchant and Customer applications both on iOS and Android platforms in two languages, English and Arabic
- Customer has customized its mobile wallet platform with respect to mVisa specific requirements
- Technology:
 - Android SDK
 - iOS Objective C

3. Mobile Wallet Platform

- Customer's mobile wallet is customized mobile payment solution for banks, telecommunication companies and financial institutions that wish to launch mobile payment service
- It provides user a secure account through which users can send money and make payments through mobile phones
- It supports all mobile wallet features, cross border remittances, agent panels, and merchant government payments

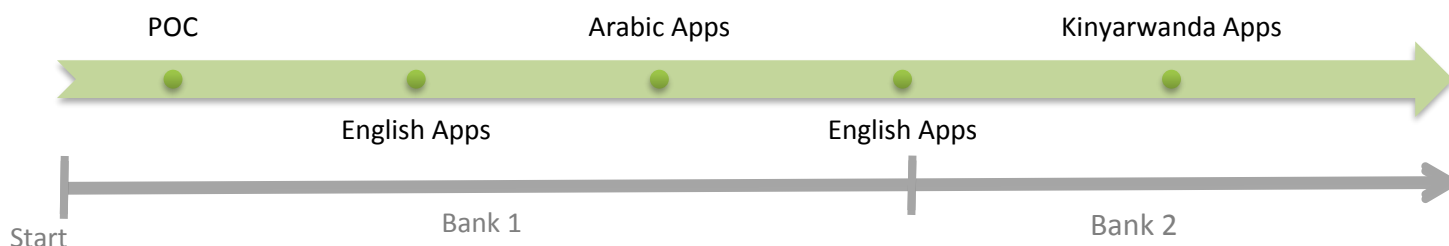
4. mVisa

- mVisa is the transformative way to pay & be paid through smartphones
- QR code needs to be scanned with built in scanner to make payments
- Payments from customers directly go into merchant's bank account
- Merchants and customers receive immediate payment confirmation through text



5. Key Features

- **Wallet Functionality:**
 - **Customer App:** Self Registration | Card Validation | Manage Cards | Manage Payee List | Transaction Details | Pay a Person | Pay a Merchant | One-time Visa Card | Card Statement
 - **Merchant App:** Self Registration | Receive Payment | Generate QR Code | Refund/ Reversal | Mini Statement | Transaction Summary
- **Near Field Communication (QR Code):**
 - QR Code is generated using mVisa proprietary algorithm
 - QR Code is encrypted to maintain security during the entire communication
- **Language Configuration:**
 - Localization with all type of customization is done for the app to function in different languages
 - Code base can be customized to adapt any Right-to-Left language such as Arabic, Persian and Hebrew
 - Currently app works in
 - Bank 1: English and **Arabic** languages
 - Bank 2: English and **Kinyarwanda** languages



6. Challenges:

- High agility and dynamism due to API design changes by customer
- Synchronizing delivery of both platforms at same time in terms of testing overhead, technical project management, and quality deliverables
- Agility due to dynamism in mVISA QR Code mechanism
- Third party tools used to reduce iOS app size

7. Benefit to Customer:

- The apps are mVisa Certified
