

Case study: VIVA



STC's new mobile services in Kuwait includes payments platform

Objectives

- Launch brand new mobile network in Kuwait
- Provide ePayments services from launch
- Offer wide range of mobile financial services to customers

Why Macalla

- Unique, innovative, cost effective solution
- Proven software platform in Arabic and English
- Extensive Middle Eastern customer references

Results

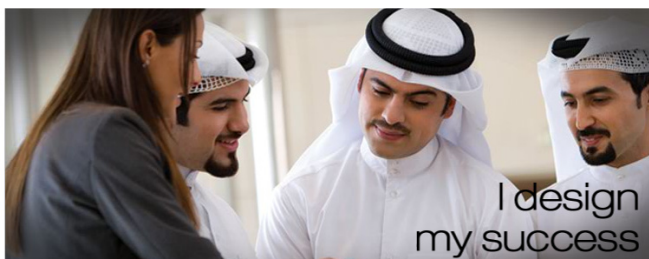
- VIVA launched 4th December 08
- Mobile financial services platform available from launch
- Rapidly growing service volumes

"Macalla is well proven in the Middle East including Kuwait, with an enviable track record in the area of Arabic and English mobile payments services. It made sense to go choose Macalla above any other provider."

Yahia Obaid, IT Director, VIVA

"As soon as we became involved in this project, we wanted to work with Macalla. We had dealt with them previously and knew that the Macalla Platform and applications met VIVA's requirements exactly - both for today and in the future."

Samer Saber, Telecom Sales Director, ITS



Background

STC is the largest telecom operator in the Middle East. In November 2007 it acquired the 3rd GSM license in Kuwait as Kuwait Telecom Company (KTC). Its services, branded VIVA, went live on 4th December 2008.

Enabling technology

Macalla, in conjunction with partner ITS (International Turnkey Systems), provides the Macalla Platform payments engine and a range of applications for STC's new commercial entity.

VIVA's ePayments and mCommerce services are provided in Arabic and English directly to VIVA subscribers and also via the VIVA dealer/agent network. Roll-out is being undertaken on a phased basis.

VIVA service channels include mobile, kiosk and web with supporting payment by mobile wallet, cash, debit and credit card.

Results

VIVA's launch in December 2008 included ePayments services provided by the Macalla Platform:

- Bill payment
- mobile top-up
- peer to peer top-up transfer
- web portal and self service facilities

Macalla Platform will allow VIVA to add new partners and merchants effortlessly, giving subscribers the widest range of options, and giving VIVA the most compelling offering.