



# Teller

## Mobile Financial Services



### ADVANCED ANALYTICS ON MOBILE FINANCIAL SERVICES

Gamma Analytics' Teller is a complete analytics solution on mobile financial services. Teller incorporates domain expertise of mobile financial service along with data management and data science expertise. The solution provides analytics, insights and assurance on mobile money, mobile savings, mobile insurance, and mobile credits.

Teller provides 360° view of fund flow between various stakeholders. The feature helps understand the fund flow, expected bottle necks, irregularities and helps take measures to direct the funds by making certain operational and policy level changes. eFund flow tracking mechanism provide various reports with different dimension to ensure there are sufficient fund in the system and also makes sure the funds are not misused.

Advanced statistical tools are applied to provide analytics on various profiles of the stakeholders - Agents, Super Agents, Business, and Users. This is useful to segment and take strategic decisions.

Coverage provided for Business Assurance, Commission Assurance & Process Assurance. These are covered to ensure the service provide is aware and alerted about the risks involved to take necessary actions.

Special emphasis for Anti-Money Laundering (AML) is a remarkable value addition, since there are strict regulatory requirements and associated profitability risks for the business. Reports for other regulatory compliance, alerts for fraudulent practices are included. API access to external application for convenient third party integration makes Teller a complete analytics solution for mobile financial services.

#### Product features:

- Application - Browser based thin-client
- Tariff configuration - Supports multiple format like Excel, CSV, JSON, XML
- Tariff management - Advanced rule based management system with version control, effective start, end date supported by a graphic user Interface
- Alerts & case tracking - Rule designer and case manager
- ETL - Data acquisition and enrichment of Transaction Records, Balance Reports, Bank Statements, Emails, Profiles
- Re-rating - Computation of transaction charges and account balances update
- Profiles - Segmenting stakeholders, Agents, Super Agents, Customers, Banks using advanced supervised and unsupervised techniques
- Deployment - on cloud as well as on-premise
- Security - Compliant for ISO 27001 security standards

# MOBILE FINANCIAL SERVICES

## MOBILE MONEY

- Fund transfer
- Bill payment
- Merchant payment
- Airtime purchase
- Settlement between customers, agents, MMO, banks

## MOBILE INSURANCE

- Mobile phone as the only medium to provide insurance
- Insurance cover various risks such as loss, damage, death, illness

## MOBILE SAVINGS

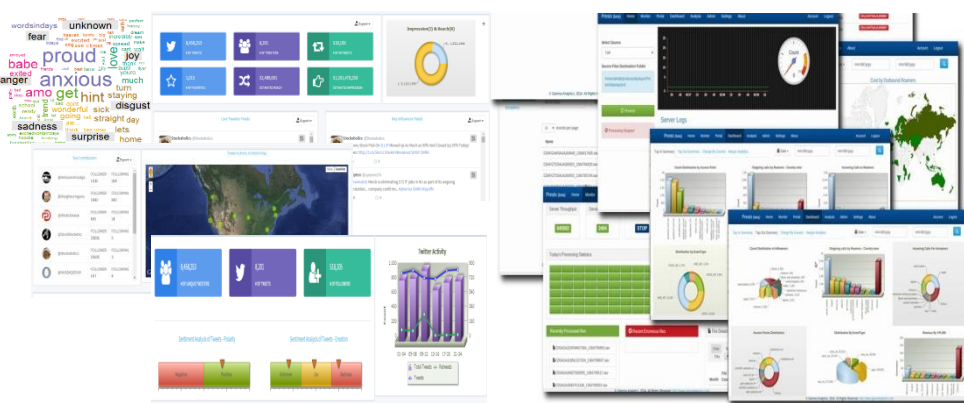
- Save money with highest level of security for principal
- Interest at specified rate
- Saving through mobile phone as a separate mode of savings

## MOBILE CREDITS

- Micro borrowings based on credit profile from mobile money and mobile savings
- Interest and principal payment through basic mobile phone

## ABOUT GAMMA ANALYTICS

We are a next generation data management company with unique technology to provide data analytics based applications. Integrating Data Science features from the ground-up provides a first-of-its-kind capability. Our solutions enable carriers, telcos, MSOs etc., to easily process vast data sets, provision downstream systems or run analysis for usage, revenue, churn, risk, etc., as a stand-alone tool or as complementary to existing functional platforms. We combine domain expertise in Communication Services with advanced capabilities in Social Media, M2M and IoT areas to bring unprecedented value and efficiency for our clients.



**GAMMA**

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