USE CASE

Telecom and Finance: New Services and Revenue for Mobile Carriers and Partners

Value: Enable text-based financial transaction services and new revenue streams over carrier networks

PROBLEM
Mobile-based financial services and payment systems currently enable millions of people in developing countries with limited access to physical banks, to send and receive money using their mobile phones and SMS. With affordable mobile devices and smartphones readily available, Juniper Research projects the number of active mobile money subscribers to top 200 million by 2013. This rapid growth has led to big data challenges as providers are faced with tracking massive amounts of inter-related subscriber information and digital payment transactions.

INNOVATION:
Secure mobile payments and financial transaction services enable new carrier revenue opportunities for carriers and financial partners.

CHALLENGE:
Tracking and managing real-time transactions, across a variety of high volume inter-connected data. For example, real-time analysis of billions of mobile money transactions and their inter-connected relationships for maximizing transaction fee revenue.

SOLUTION:
Objectivity’s InfiniteGraph technology provides mobile payment operators with the tools needed to analyze large volumes of inter-related data including deposits, withdrawals, money transfers and transaction locations. The highly scalable graph database can be used to track money in real-time as it moves through the inter-related network and, unlike frequently used CRM systems, InfiniteGraph enables providers to quickly aggregate and uncover relationships in data from a variety of sources.

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Since 1988 Objectivity, Inc. has been the Enterprise NoSQL leader, helping customers harness the power of Big Data.

Our leading edge technologies: InfiniteGraph, The Distributed Graph Database™ and Objectivity/DB, a distributed and scalable object management database, enable organizations to discover hidden relationships for improved Big Data analytics and develop applications with significant time-to-market advantages and technical cost savings, achieving greater return on data related investments.

Objectivity, Inc. is committed to our customers’ success, with representatives worldwide. Our clients include: AWD Financial, CUNA Mutual, Draeger Medical, Ericsson, McKesson, IPL, Siemens and the US Department of Defense.


**VALUE PROPOSITION**

Mobile-enabled person-to-person payment solutions currently provide millions of people with easy, secure access to traditional financial services. Using InfiniteGraph, mobile payment providers can efficiently analyze complex data with many degrees of separation. The ability to query and identify connections across large amounts of disparate subscriber, transactional and geospatial data not only facilitates accurate service, but also uncovers valuable information that can be used to quickly identify financial fraud and money laundering schemes. As a result, providers are able to better protect consumers, lower fraud risks and build user trust in mobile money transactions.

*InfiniteGraph enables carriers to identify real-time relationships to increase revenue via innovative text-based, financial services.*

**ADVANTAGES**

The rise in mobile money transactions has left many providers in search of a more scalable way to manage the high volume, velocity and variety of financial data. InfiniteGraph was designed for real-time discovery of meaningful information from all types of structured and unstructured data. The solution enables mobile payment providers to visualize trends, anomalies and patterns that can be used to enhance and secure digital financial transactions.

**About Objectivity, Inc.**

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