



Bankai[®]

Innovative Technologies to
Monetize Telecom Networks

Telecom Regulatory Current Challenges & Objective

Bankai Group Overview

Bankai Group is a global leader in the Fintech, Information Communication Technology (ICT) and services domains. The company deals with financial, telecom, voice technology, retail and wholesale voice, SMS and carrier services for the last three decades.



125+

Global Technology
Deployments

1.5 Million+

Invoice
Processed

6 Billion+

Messages Delivered
Annually

9 Billion +

Minutes terminated
globally

2000+

Connected
Carriers

170+

Tier 1
Operators



**Year
Founded**

1989



Company Size

1500+ Employees
Worldwide



**Global
Headquarters**

New York, USA



**Company
Footprint**

20 + Global Offices

Our Journey of 30+ years



Vision, Mission and Values



Vision

Accelerating global telecom technology and fintech revolution and crafting values for our clientele



Mission

Delivering world-class Telecom and Fintech technology solutions through innovation and market experience



Values

We take pride in our team that helps us build our innovation, strength, and insight. Our key values include working as a team and nurturing relationships

Bankai Businesses

Carrier Business



Retail Business



Messaging Business



Technology Business



Factoring Business



- Direct termination of Retail & Enterprise Traffic to A-Z Destinations
- Retail SMS Business with A2P and P2P Messaging Services

- Bill Payment Services
- Top-up Services
- Roaming Services
- International Calling with Pay as You Go Plans

- Bulk SMS Services
- Business WhatsApp Solutions
- Voice Solutions

- Fintech Solution
- Revenue Management
- Network Switching Solutions
- Blockchain Solutions and Crypto Exchange Platform
- Consulting Services
- Smart Infrastructure

- Account Receivable Financing
- Invoice Financing for Cell Tower Infrastructure

Bankai Businesses

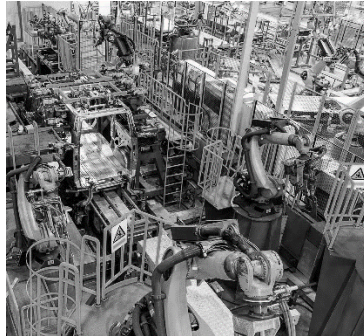
Agri Food Business



Bankai
Agri Food

- Bankai Agri Food manufactures and delivers nutrition supplements, FMCG Goods, and Gold standard dairy products.

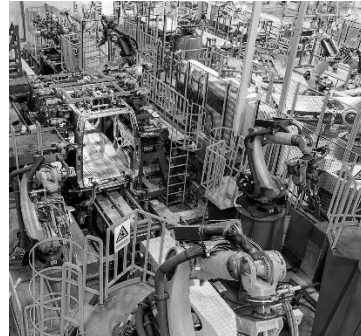
Manufacturing Business



Bankai
Compositech

- Custom-molded composite and carbon composite components driven by cutting-edge technology for maritime, telecom, construction, aerospace, and other sectors.

FMCG Business



Bankai
FMCG

- One of the most sought-after and trusted Cleaning, Homecare, Personal Care, and lifestyle products range.

Technology Business



ACUTE
A Bankai Company

- Acute helps organizations in realizing it's vision by providing cost-effective yet best-of-breed IT solutions. One of our latest offering is the most advanced stage Platform Independent Core Banking Solution.

Entertainment Business



Bankai
Films

- A New-age production house transforming the entertainment industry with path-breaking feature films, web series, and more.



Technology Solutions

Technology Solutions

Fintech Solutions



- Digital Financial Solutions
MobiFin
- Blockchain Offerings
- Customer Value Management

Telecom Solutions



- Revenue Management BillCall
- Monitoring Solutions
- Network Switching Solutions
iMax, Bridge2Call

Services



- Consulting Services
- ERP
- Managed Services
- System Integration

Digital Financial Solutions (DFS)

State-of-the-art Fintech solution for all sectors driving the financial inclusion



Banks

- Digitization of services by leveraging the potential of omni-channel platforms
- Improving holistic customer experience
- Exploring untapped potential



Telecom Companies

- Multiplying revenue sources
- Deriving value out of the massive customer base
- Customer retention



Fintech

- Disruptive financial and telecom services model
- Digital financial solutions
- Blockchain and digital asset trading suite
- Taking advantage of the technological expertise



Government, NGOs & Global organizations

- Financial Inclusion to facilitate every section of the society
- Addressing poverty
- Setting up Millennium Development Goals (MDG)

Consulting Services

Panamax Infotech is a CMMI level 5, ISO 27001:2013, and ISO 9001:2015 certified technology service provider helping enterprises automate their processes and complex business problems with Professional IT services, Business Consultation and Implementation Services.



Professional Services



Business Outsourcing



Advisory Services



Intelligent Technologies



Data Center and Hosting



Cloud Computing



Resource Augmentation



Smart City Services



Regulatory Current Challenges & Objective

Regulatory challenges

Dependency on operator to provide correct information (voice, data, sms, mobile money, plans/price).

✓ Lack of first-hand visibility on:

- local interconnect traffic or revenue
- international inbound voice traffic and revenue
- international call routing
- internet plans, speeds and consumer usage
- consumer spend/affordability on telecommunication services

services

- number of top-ups/\$ by customers
- mobile money transfers/remittances (ML/TF)

✓ Monitor the quality of service provided as well as their compliance to the pre-set regulations

✓ Inadequate reports to help build superior evidence-based decisions

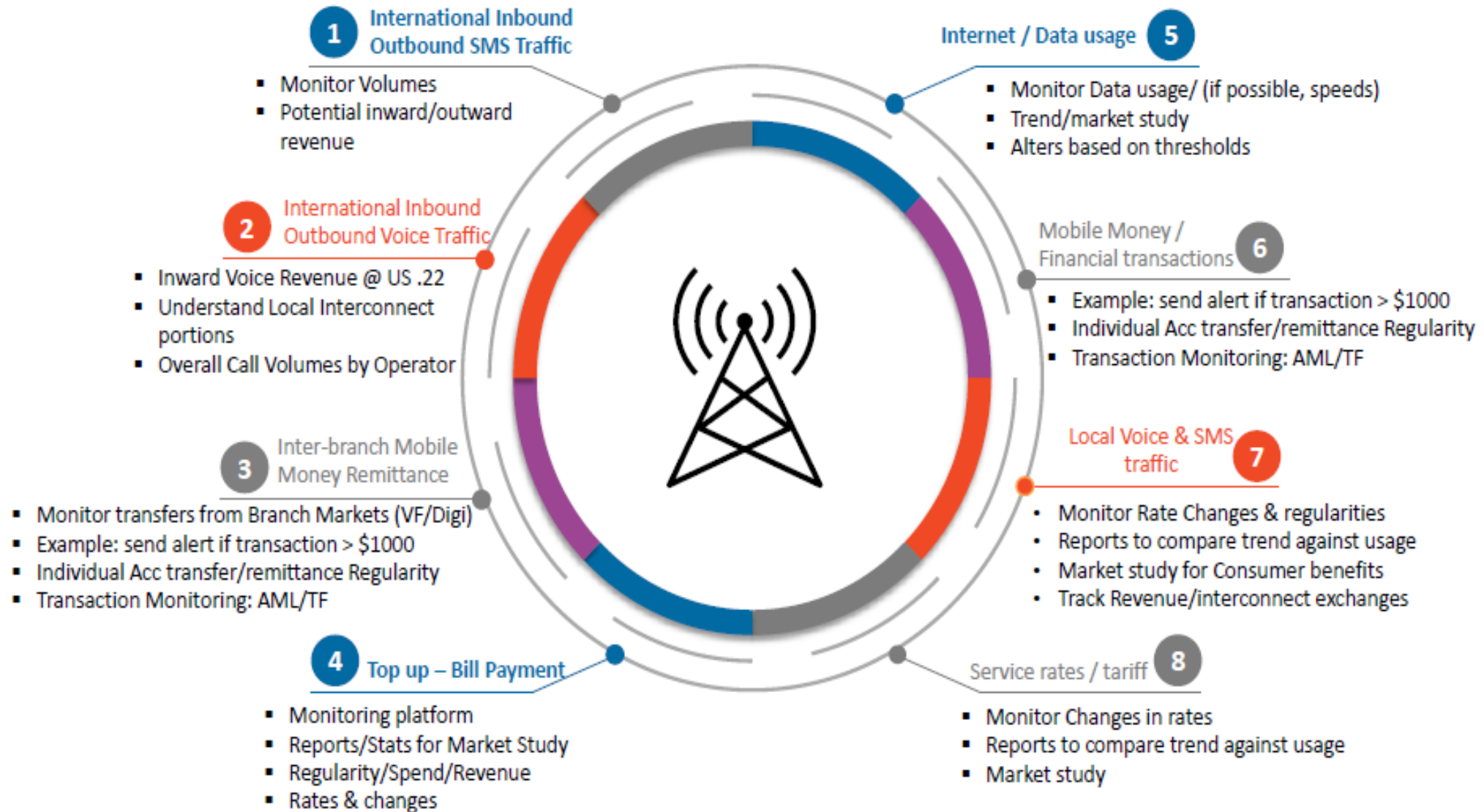
✓ Lack of time and resource to review past decisions to see whether they were correct.

✓ Lack of information challenges to getting the right information -unintended consequences of decisions.

✓ Digital Transformation -journey to an AI environment.

✓ Process improvement while keeping up with rapid market changes and demands

Objective of requirement



Challenges of a Regulator



Multi Vendor

- Less Visibility & Complexity due to multi vendor multi technologies
- Lack of integrated network tool/ no real time PM



KPI

- KPIs not reflecting user experience
- Increase in End user complaints



Dependency Network

- Operators/ Own team
- Transparency issue /Filtered info



Governance

- Ineffective governance
- Compromise customer rights



Reactive-Proactive

- No timely info about major faults
- Lack of skills ,domain knowledge



Market

- Operators get advantage despite non compliance
- Weaken position

Bankai group value proposition to Regulatory



Regulation, Policy & Tax implication



Regulation

- Regulates the national / international call tariff of country; Ensure free competition
- Licensing issuance for interconnect gateway to Mobile operator
- Sanctioning operators' faults
- Set specifications of the systems , terminals and equipment used in the field of telecommunications and establish the necessary measurements and test procedures .
- Quality of Service Monitoring - focusing on Answer Seizure Ratio (ASR), Average Call Duration (ACD), Network Efficiency Ratio (NER), Call Completion Ratio (CCR), Call Failure Ratio (CFR), Answer Bid Ratio (ABR), CLI (Calling Line Identification), MoS (Mean Opinion Score) and other KPIs.



Policy ?

- Traffic Measurement and Billing
- Regulatory Monitoring and Enforcement
- Enforces transparency and accountability throughout the Telecom Sector
- Protects revenue against fraudulent practices such as the illegal termination of international incoming calls (i.e. grey traffic or SIM-Boxing)
- No tear down for off net calls / traffic



Tax implication

- Traffic Volume based surcharge
- Interop Charge or Tax
- International Telephone traffic Tax
- Emergency Service charges or Tax
- Yearly License fee
- Access Number Charge
 - Long Distance
 - Toll Free
 - Local short codes
 - Local Access numbers
- Miscellaneous surcharges and fee

Monitoring Solutions

Empowering the Regulators across the world to gain actionable insights into international and national traffic of all the Operators, hence helping eradicate telecom fraud and revenue leakage.

Core Modules



Telecom Traffic Management System (TTMS):

Monitors complete international and national traffic for all operators and provides more accurate traffic measurement reports & the compliance details of operators to regulators



Telecom Revenue Verification System (TRVS):

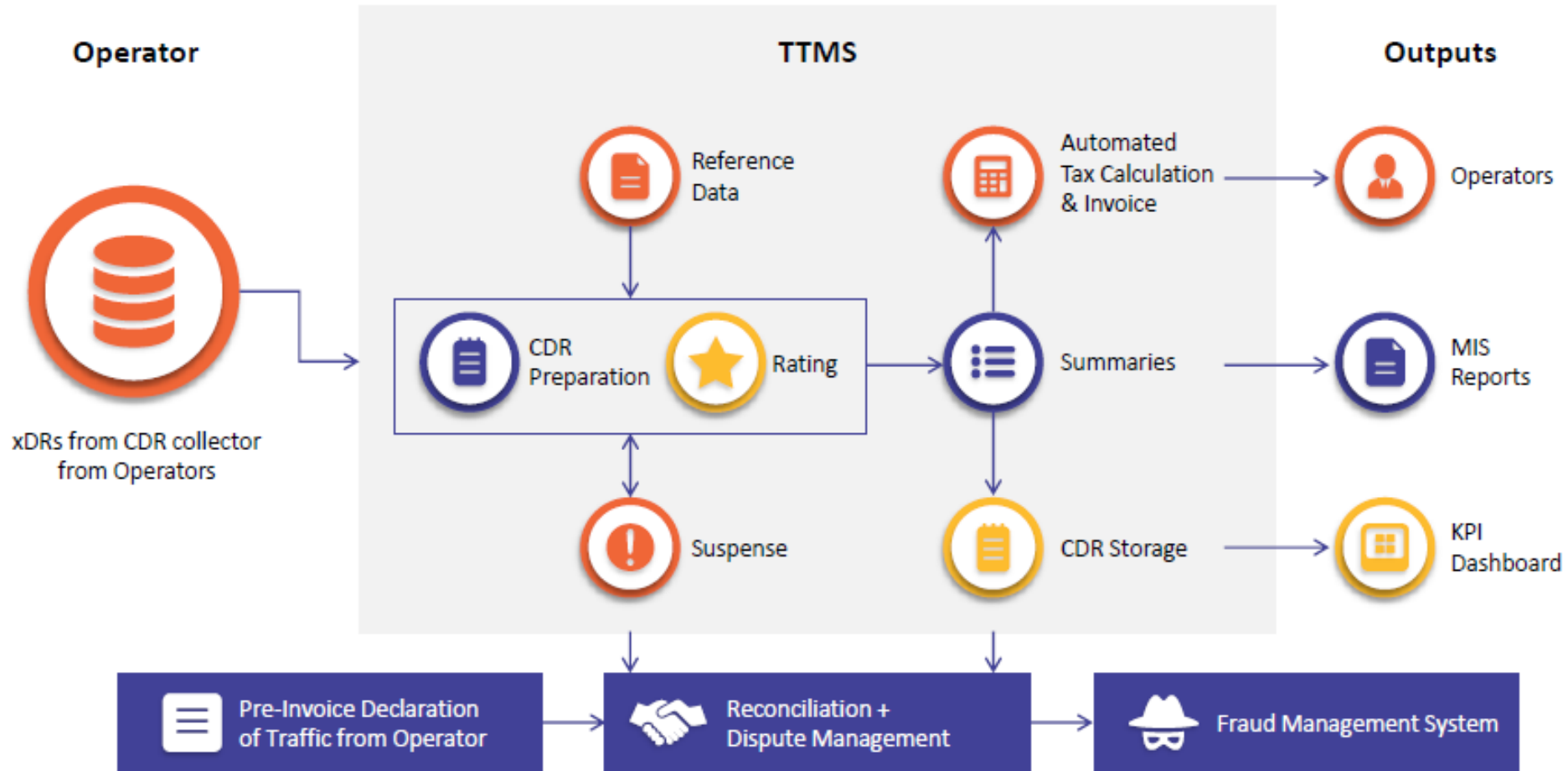
Collects and audits the international and national traffic revenues of all operators ensuring the taxes are enumerated as per the law of the country and managed by favorable billing cycles and collection terms.



Test Call Generator (TCG):

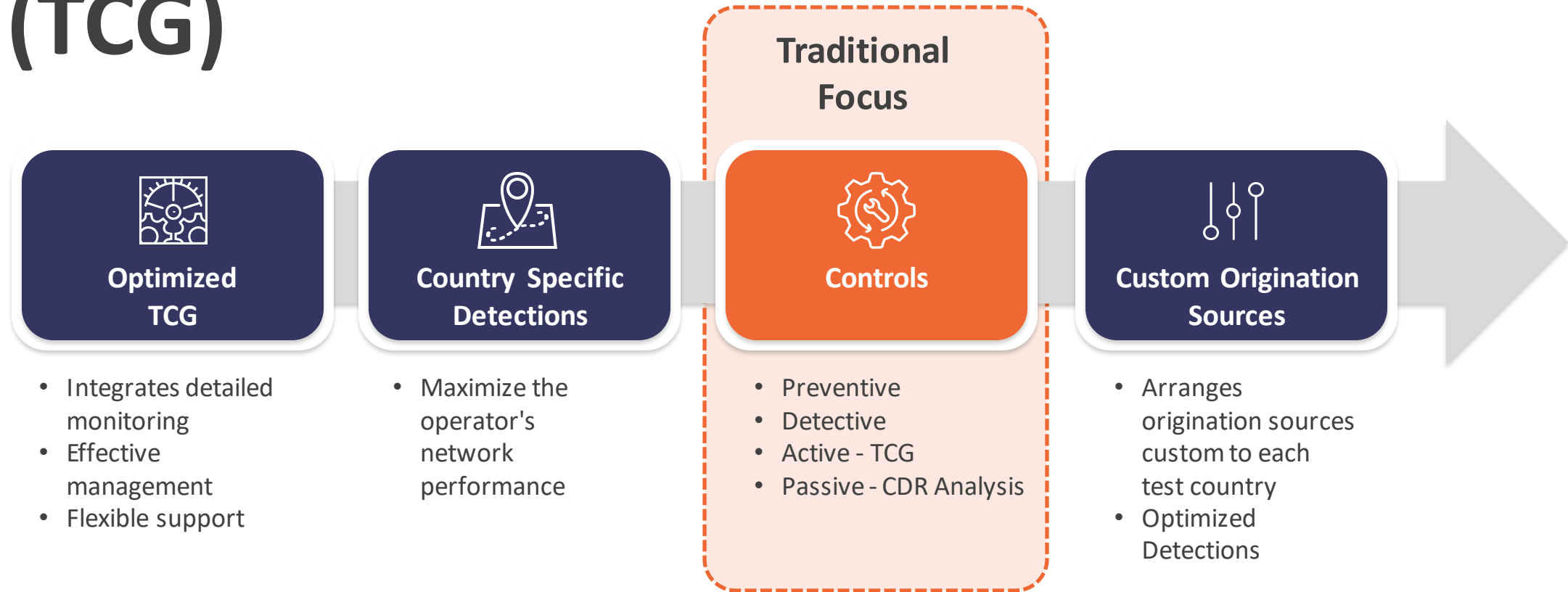
Provides active test calls to measure Quality of Service and verify suspected SIM-box and OTT bypass fraud

Telecom Traffic Monitoring System(TTMS) & Telecom Revenue Verification System (TRVS)



TRVS Functional Diagram

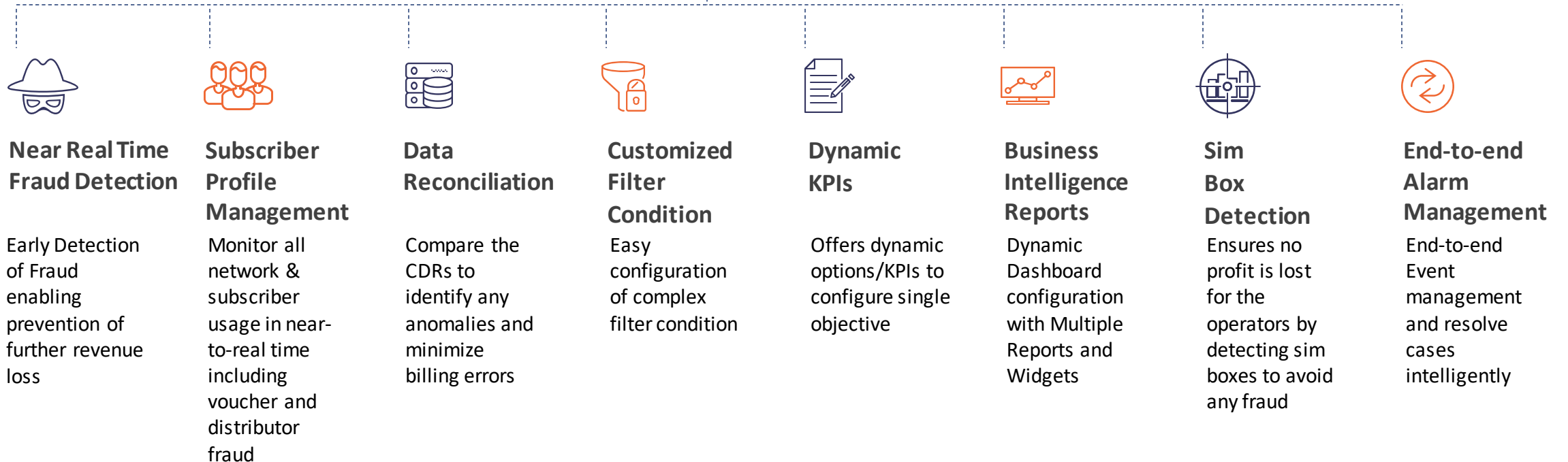
Test Call Generation (TCG)



We are able to detect International Trunk Fraud or A-Number Compliance, Un-Mask CLI of Manipulated and No Caller ID detections, or other Types of Fraud.

Fraud Management Solution

Monitors network events/CDRs based on flexible rules and alert engines



Fraud Management Solution

Monitors network events/CDRs based on flexible rules and alert engines



Smart Pattern Rules



Fraud Tagging



Watchlist Management



Event Management



Rule Testing Feature



Expression Based Rule



Function Based Rule



Raito Based Threshold



Complex Filter Configuration



Module Based Access



Business Intelligence Reporting



Flexible Rule Configuration



Event Tracking



User Management

Fraud Coverage



- ✓ IRSF
- ✓ SIMBOX
- ✓ PRS/IPRS
- ✓ WANGIRI
- ✓ Roaming Fraud
- ✓ PBX
- ✓ Subscription Fraud
- ✓ High Usage
- ✓ Handset Fraud
- ✓ Dealer Fraud
- ✓ Internal Fraud
- ✓ Hotlist Monitoring



Clientele

Our Alliances



Awards & Accolades



2022
CC Global Awards
2022 - Best Innovative
Software Provider



2022
BridgeVoice -
Innovation Excellence
Award by CEO Views



2022
'Top 5 Fintech Solution
Providers' award from
Silicon Review



2021
Most Successful
Fintech Companies
of 2021



2021
MobiFin tops the
innovation award
for BFSI



2021
10 Most
Recommended Fintech
Solutions Providers



2021
CC Global Awards
2021 - Best Innovative
Software Provider



2020
BridgeVoice Pluto
- Best Voice/Data Service
Innovation in 2020



2020
BridgeVoice Pluto
- 2020 UC Product
of the Year Award



2020
Best Digital
Financial Solution
2020 - USA



2019
Recognized as one of
the '50 Most
Promising Fintech
Solution Providers' by
CIO Review



2018
CV Magazine
Technology
Innovator Awards
2018



2017
Fastest Growing
Company in
North America on
Deloitte's 2017



Thank You



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