MOBILY PAY

EMERGING AS A TOP TIER DIGITAL **E-WALLET**

Launched in October 2022, Mobily Pay is a marketleading consumer digital e-wallet, offering a wide portfolio of convenient and competitive payment services. In 2023, the first full year of its commercial launch, the mobile application earned the highest customer feedback score in the market with a 4.7/5 rating across the app stores.

The strategic focus for Mobily Pay in 2023 was to increase brand awareness and market share acquisition. This supported the pillar of Mobily's new strategy to create new revenue growth streams. Mobily Pay also created the opportunity to capitalize on Mobily's non-core services and amplify total customer lifetime value.

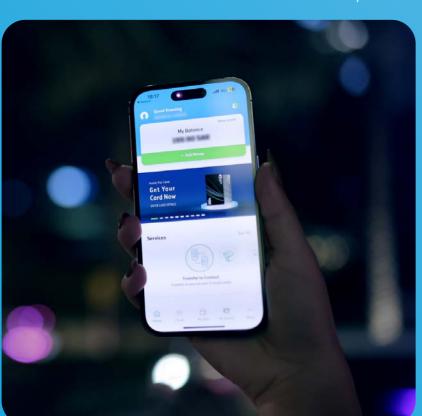
Mobily signed multiple strategic this year to expand Mobily Pay's services, capabilities and market reach. It announced many of these

memorandums of understanding (MoUs) during its participation at LEAP 2023, where it showcased the future of payments. Mobily Pay also served as the Diamond sponsor for Seamless Saudi Arabia 2023.

Mobily Pay has distinguished its competitive advantage by offering multi-language options, scheduled transfers, utility and Mobily bill to local banks using the Instant Payment System (IPS).

This year, Mobily Pay spearheaded the most valuable cashback rewards program for a prepaid card on the market. Other new features included charitable donations with Ehsan Charity and Qattah Split Payment, which helps multiple users share expenses and bills.

In 2024, Mobily Pay will continue evolving its portfolio of products and services to appeal to a wider segment including youth, teenagers will further enhance and evolve customer experience to become the most convenient and rewarding digital wallet on the market. Mobily Pay will also continue investing in artificial intelligence-based fraud detection and prevention systems to offer its customers safe and secure payment services.



STRATEGIC PARTNERSHIPS **MOBILY PAY MOUS IN 2023**

Huawei

Charity Orphans Care Foundation (Ekhaa)

Including Mobily Pay on the app gallery to provide customers with easier access

Providing a new wallet

donation option

Data and Artificial Intelligence

Saudi Authority for

Facilitating donations and promoting social responsibility

Ericsson

Developing products and services, improving project efficiency and managing multiprocessor data applications

Bitagaty

voucher services to promote e-commerce fraud detection

Mozn

Providing commercial Enhancing Mobily Pay's security features and

SurePay

Providing innovative financial services and solutions to enhance the national digital economy

Abyan

Providing innovative and safe robo-investment

