



juvo

**Juvo** - v. Latin: to help, to aid.

# Juvo

Consumer Internet based services that transform the relationship between mobile operators and smart phone users

Who we are

We bring together expertise from **telecom, consumer internet, prepaid and big data analytics.**



*Active on over 100M  
mobile devices*





**timely, personalized offers**

*“you’re low on data...add more direct from this device”*

**convenience**  
*“no retailers are near me”*

**zero balance**

*“you don’t get paid until Friday...check instantly to see if you qualify for a service loan”*

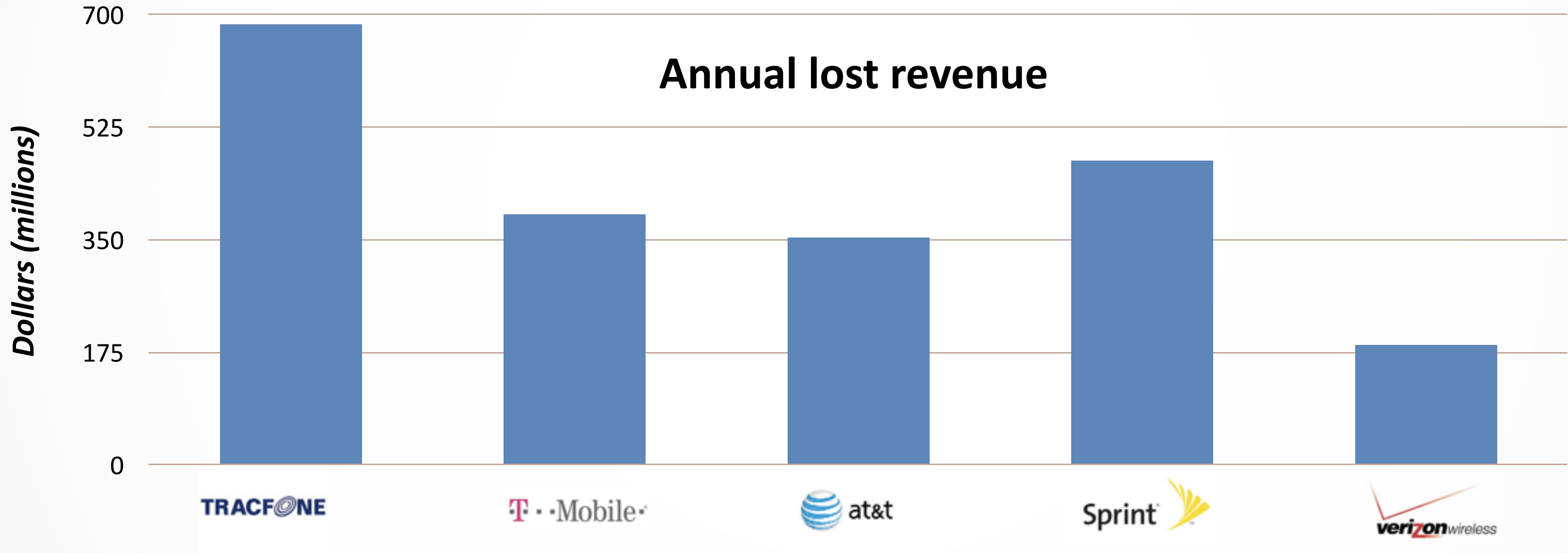
**Juvo helps carriers offer better, more personalized prepaid service.**

**loyalty**

*“congrats, you qualify for a service award”*



**Inactive customers cost carriers hundreds of millions annually.  
Our mission is to capture this revenue by keeping subscribers engaged and in service.**



**Our personalized, intelligent products:**

**Capture Revenue**

Targeted, timely offers help consumers access the right carrier services at the right time.

**Reduce Churn**

Optimized zero balance products keep customers talking, texting, and surfing the mobile web without interruptions.

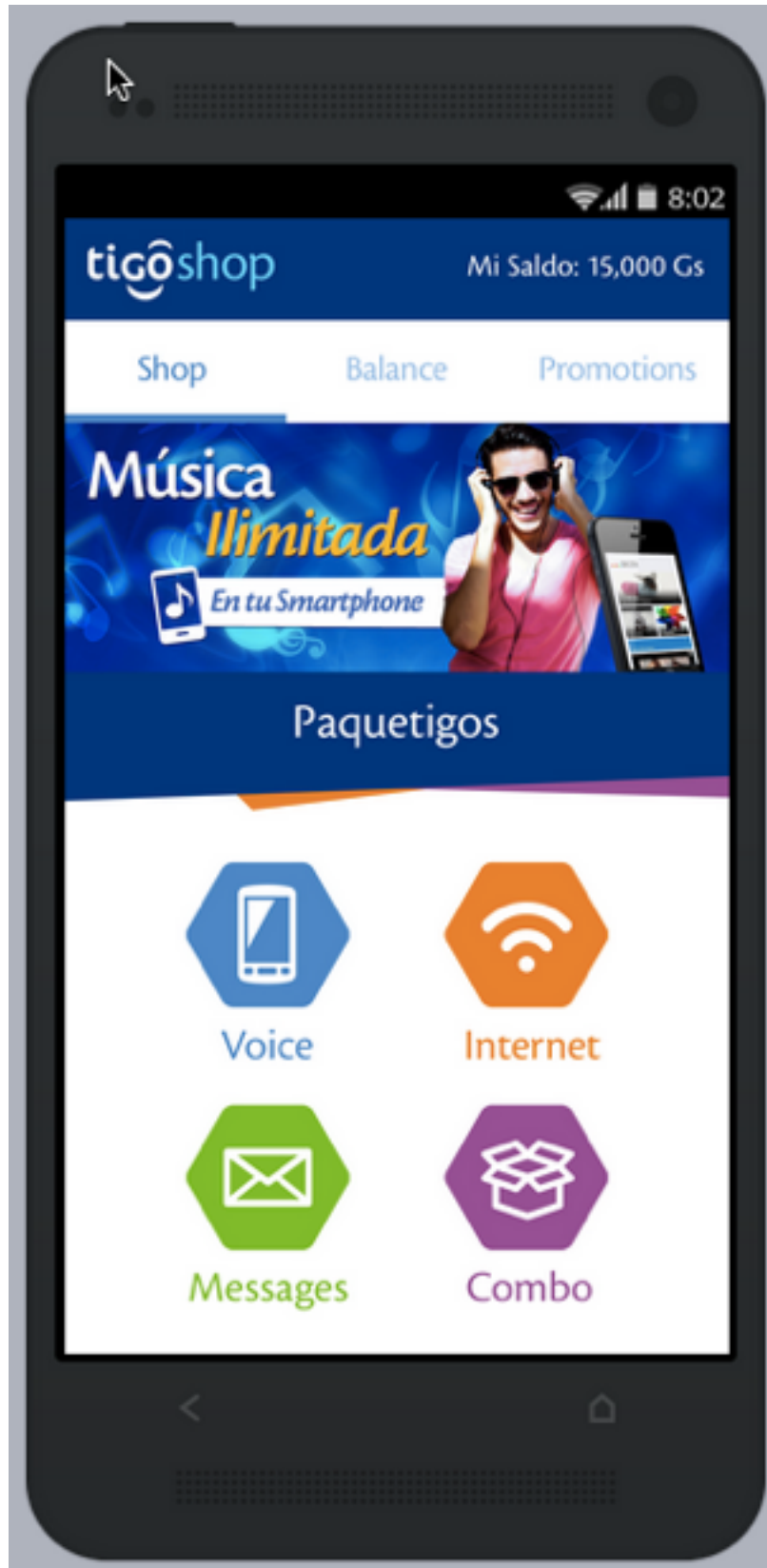
**Drive Preference**

Intuitive on-device services enhance the consumer experience and deepen usage of carrier services.



Time from partnership  
to market:  
**60 Days.**

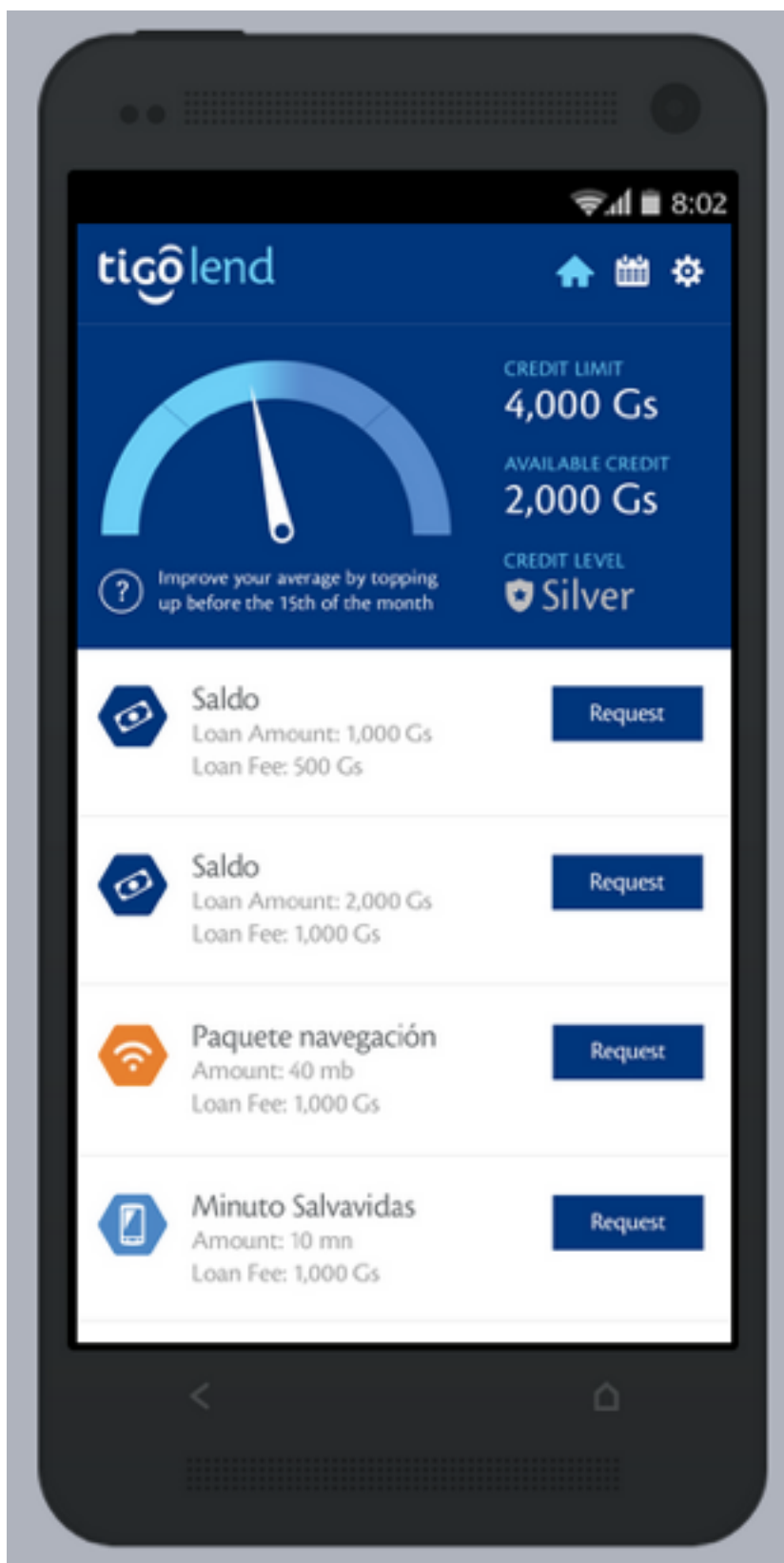




## Intuitive on-device sales

- **simple**, on-device management of prepaid experience
- intelligent, **personalized** notifications and offerings
- **convenient**, immediate purchase of Tigo products and services across full product line
- detailed consumer analysis and **analytics**



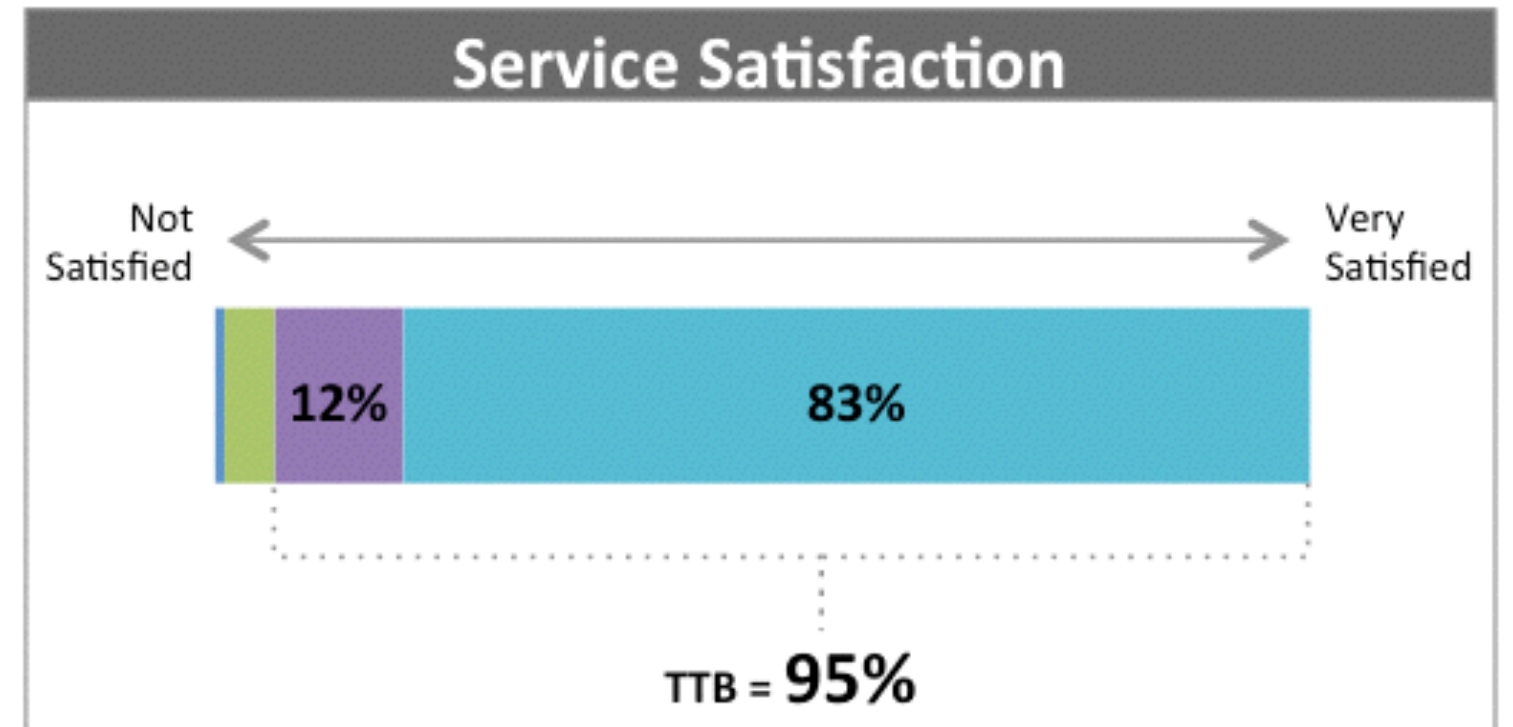
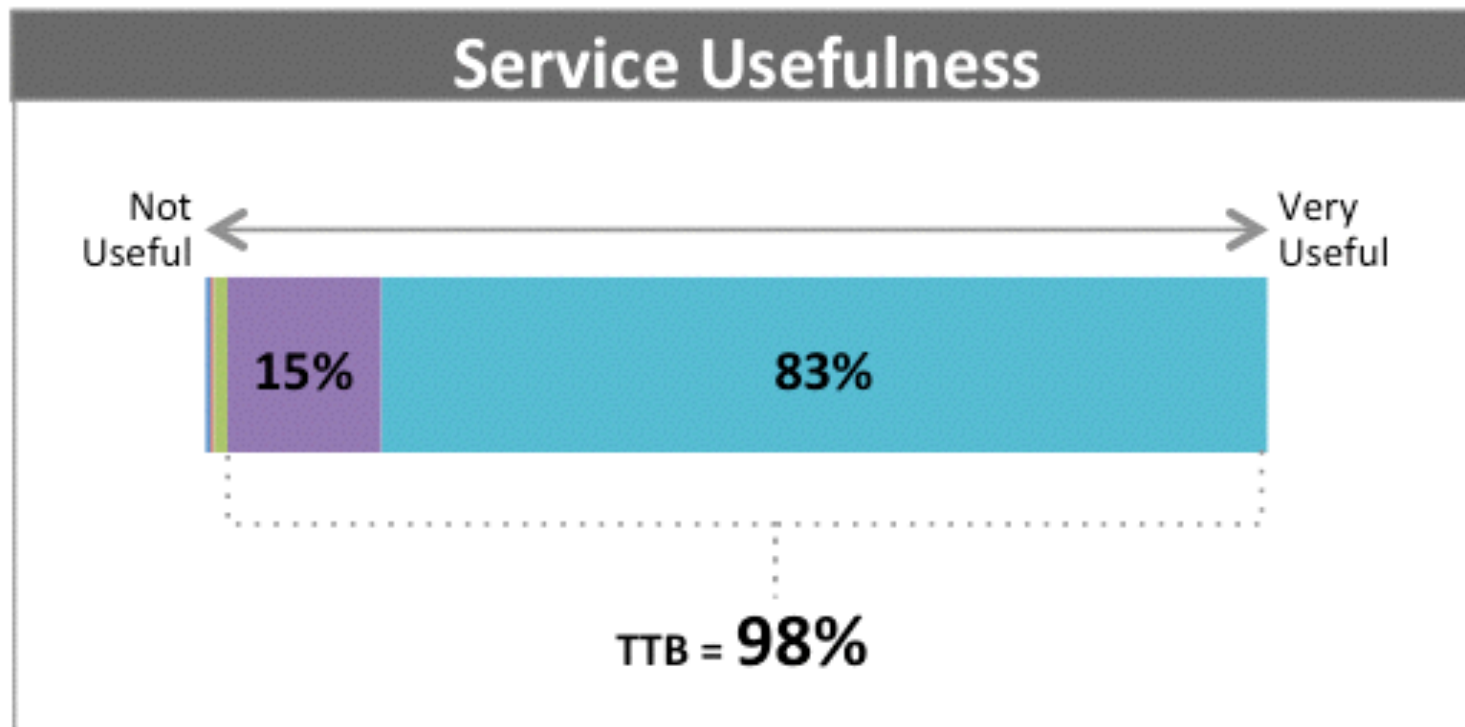


## Next Generation Zero Balance offering

- **lending** across full carrier product line
- **gamified** incentives to improve credit and unlock product offerings
- **transparency** and education on consumer credit
- **seamless integration** with Tigo Shop

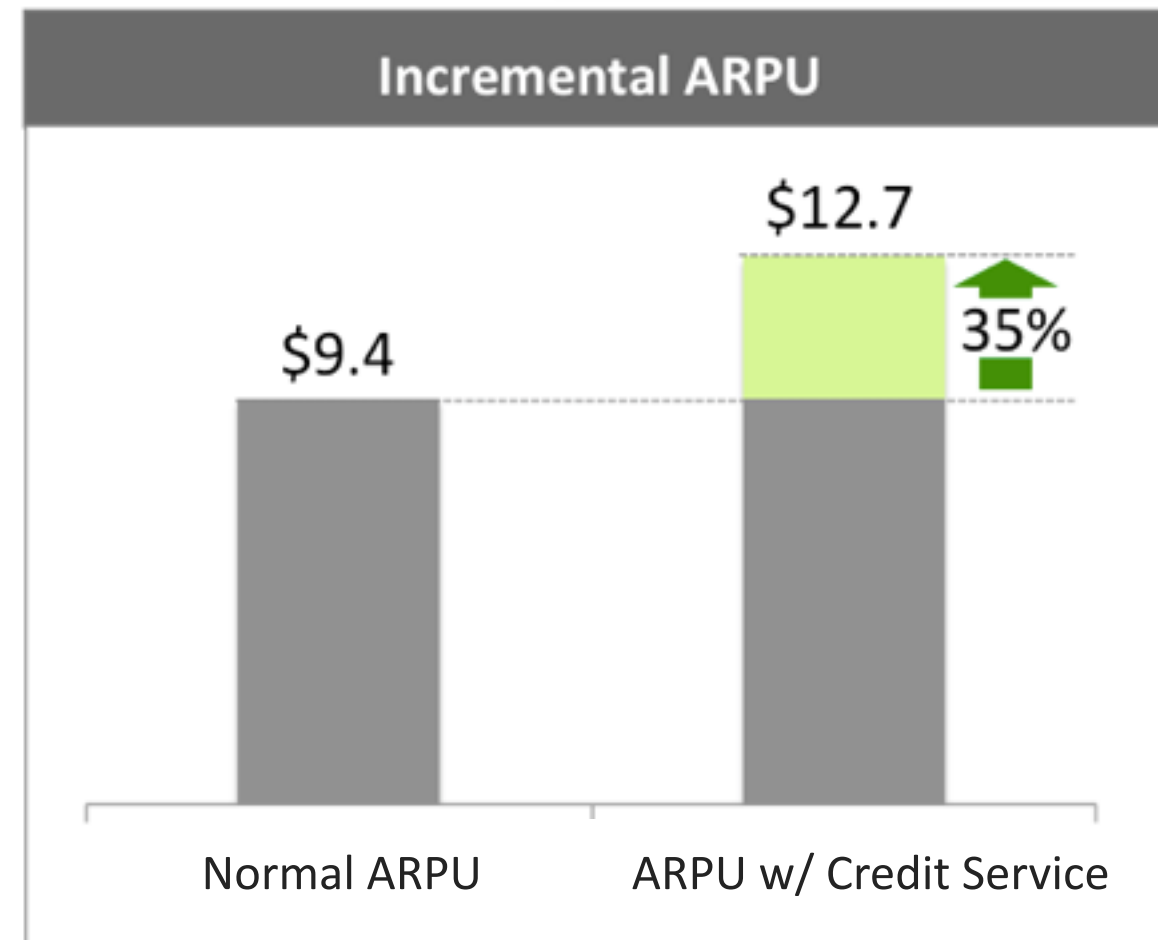
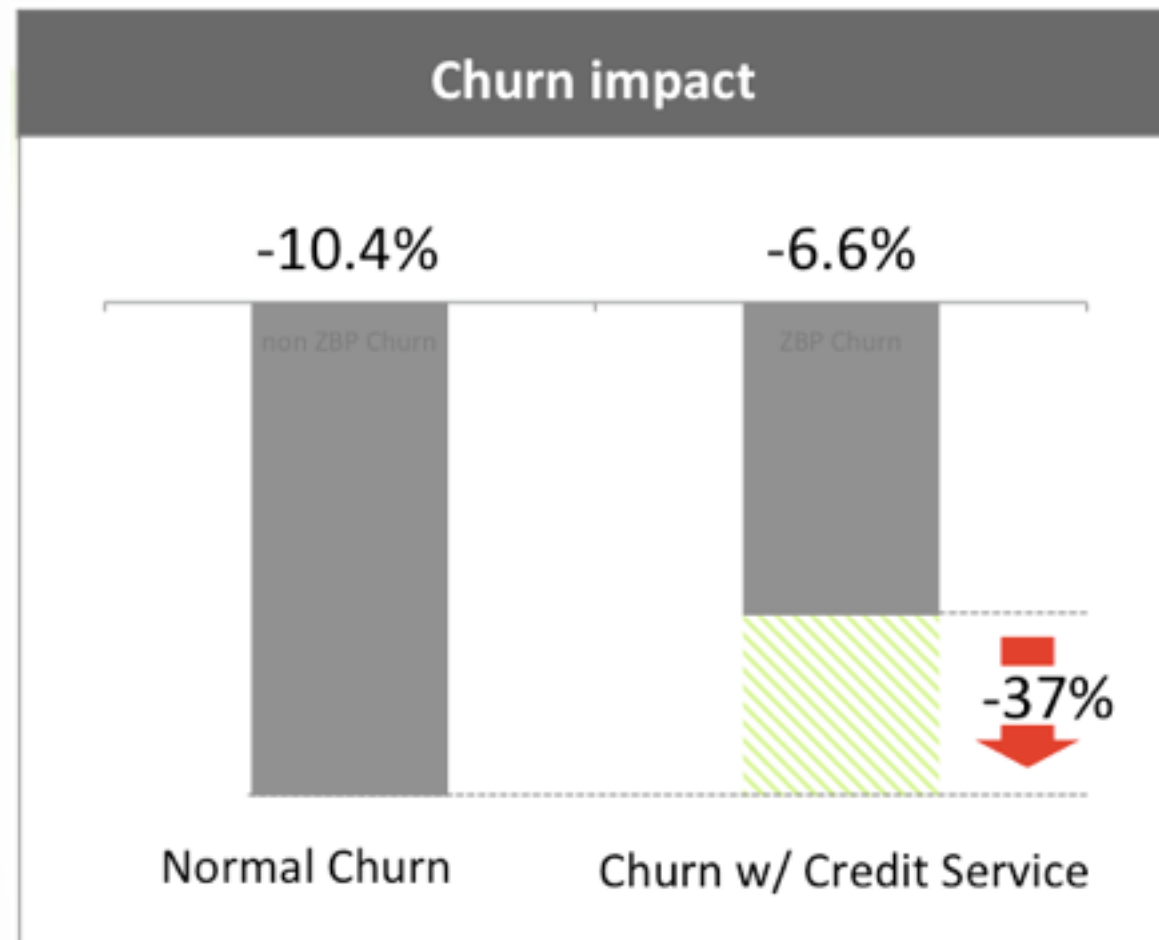
Benefits: consumers love it

## Customer's consumer research shows high Top Two Box scores for zero balance lending

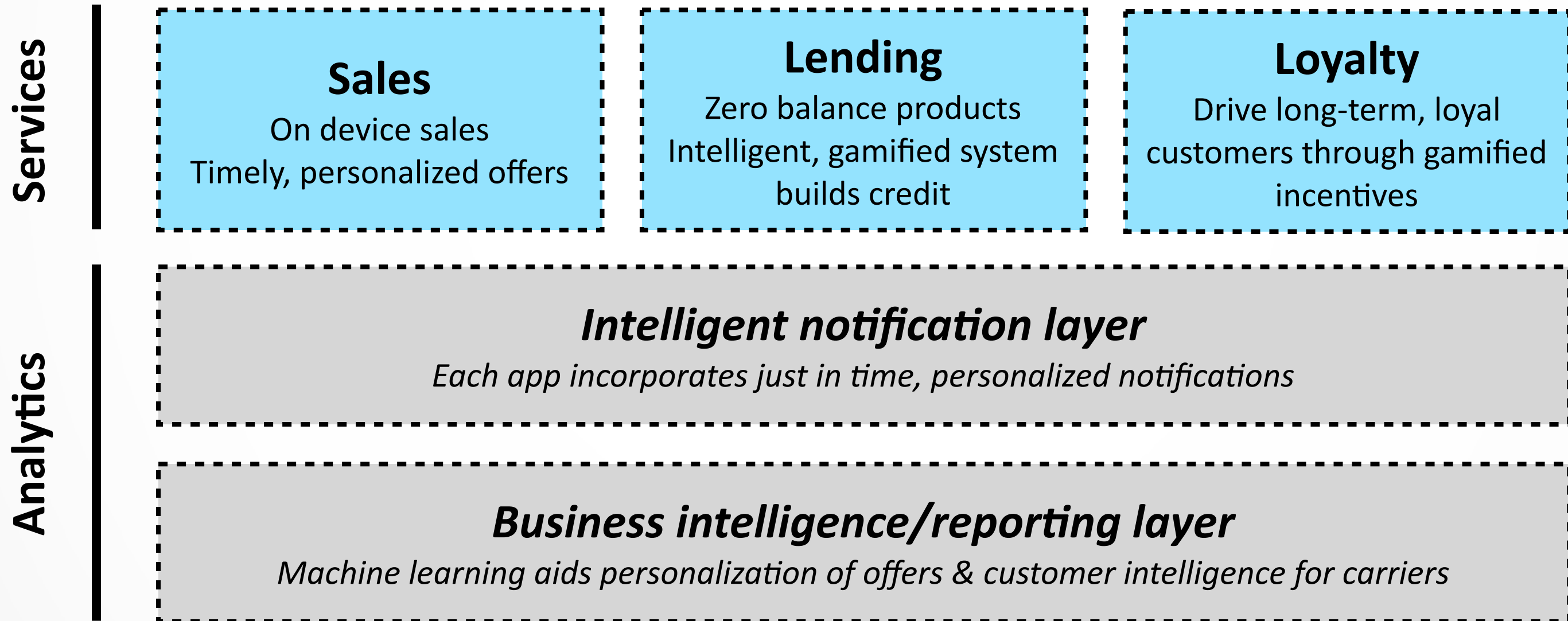




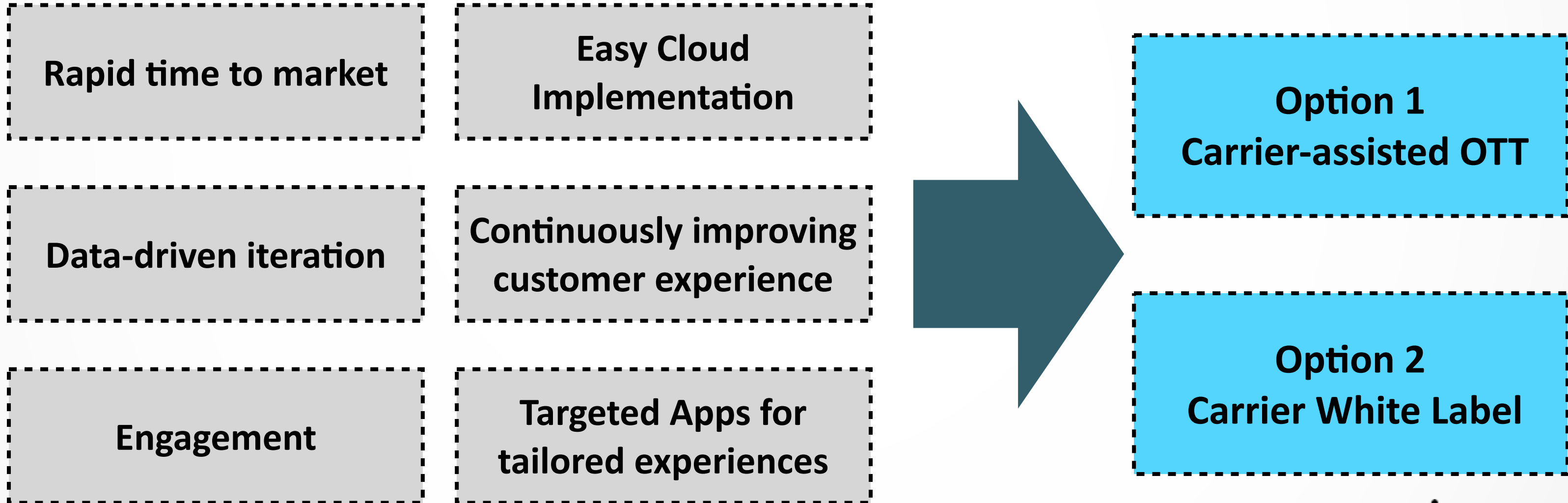
## Translating into significantly reduced churn and increased ARPU



**Our solutions are deployed as a set of modular SaaS apps that deliver rapid time to market.**

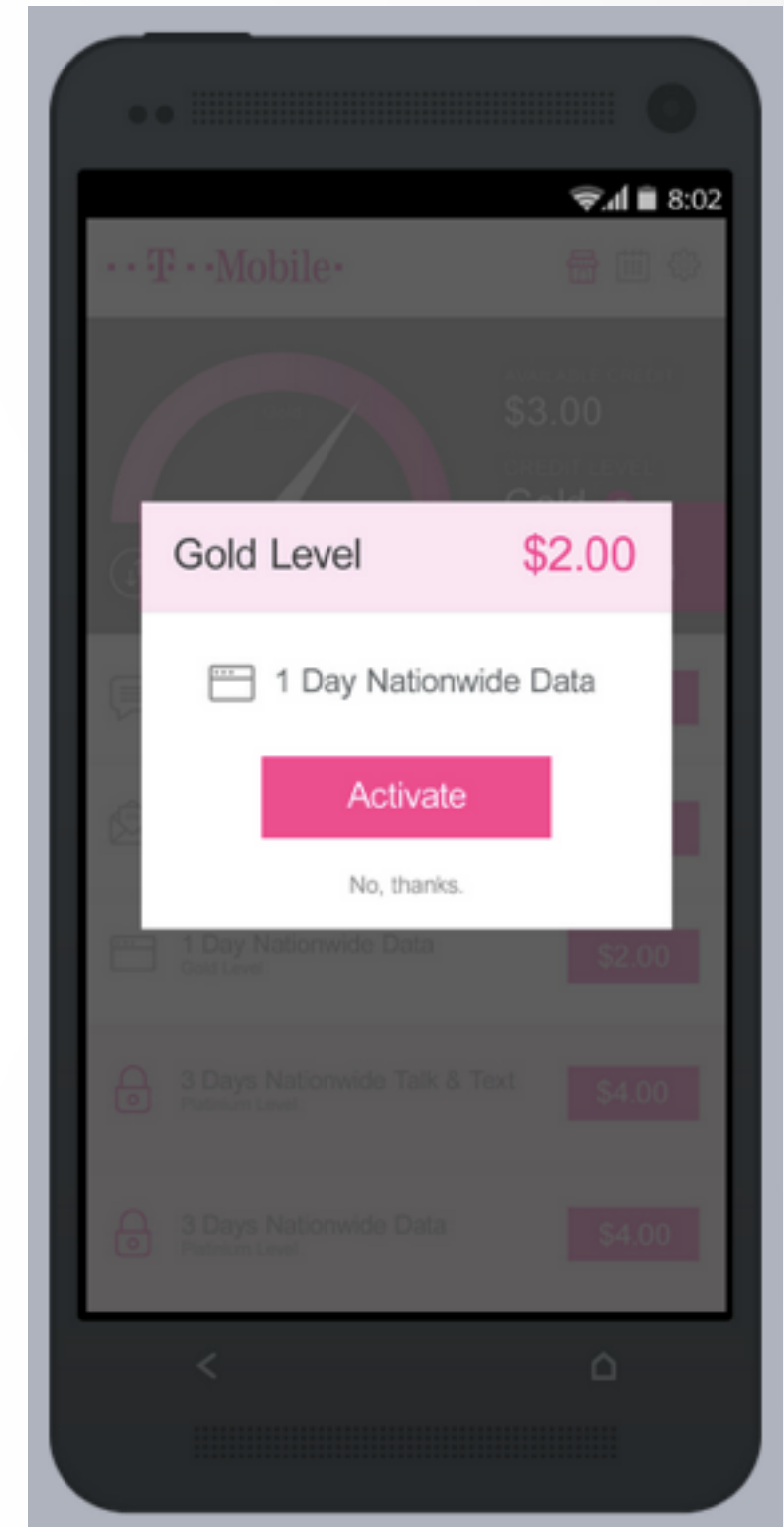
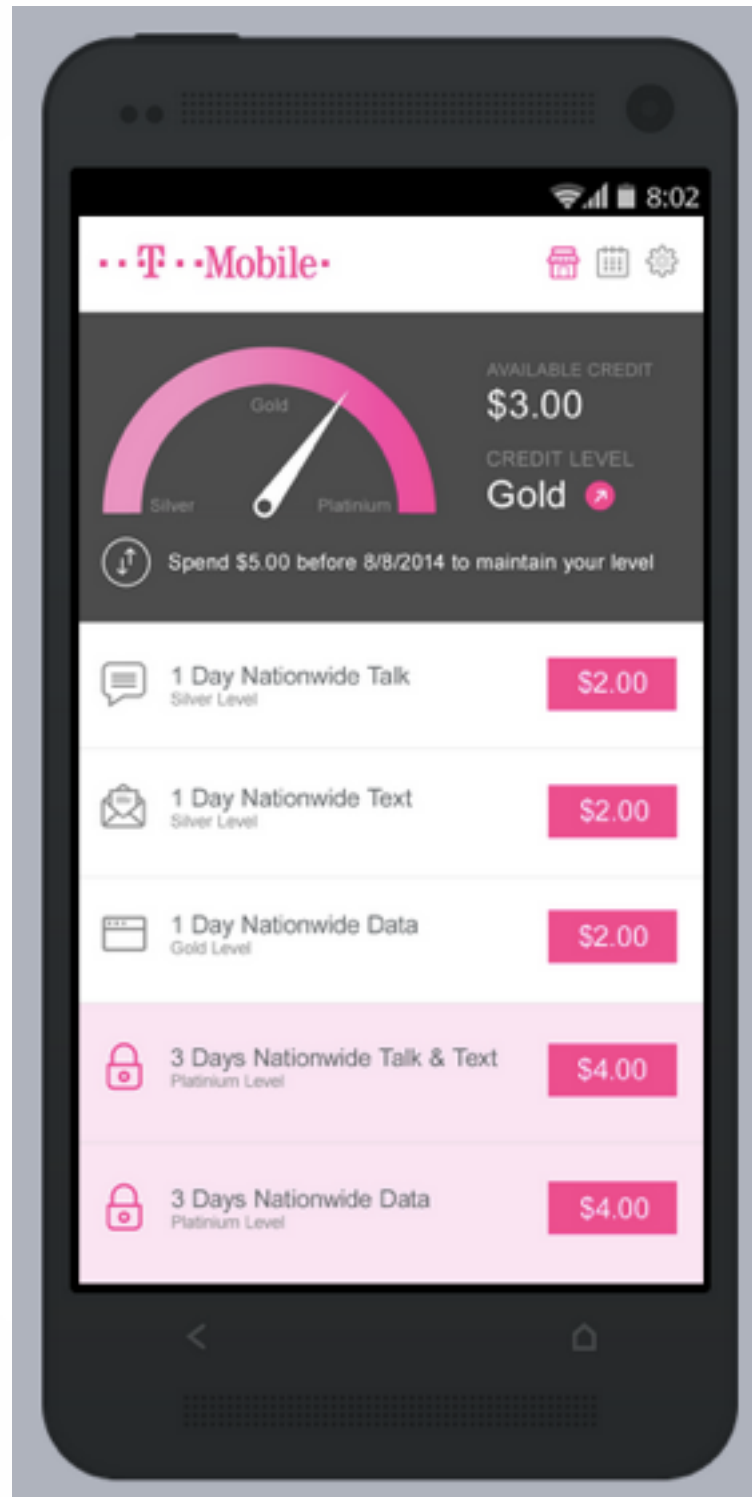
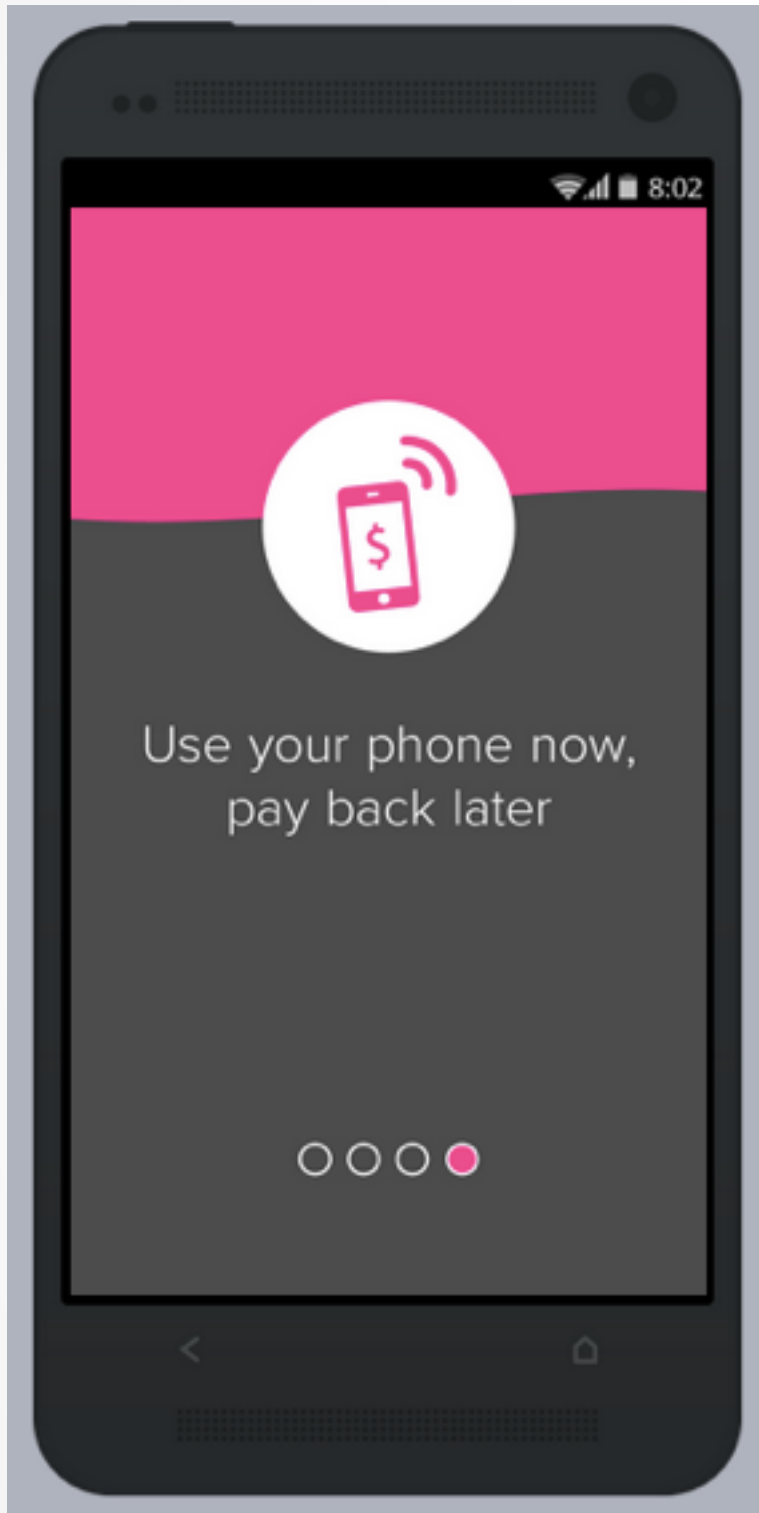


# Our flexible SaaS partnership model makes it easier to deploy your choice of solutions





# T-Mobile Sample Experience



# Deutsche Telecom Operator Alliance

- Juvo is currently deploying across the Americas and expanding into Africa
- We are currently seeking for operator partners across EMEA and Asia



DEMO



Juvo seeks to take advantage of the increasing ubiquity of smartphones to bring financial literacy and mobile financial services to not only today's connected consumers but the billions who remain unbanked.



The logo for 'juvo' is displayed in white lowercase letters. The letter 'j' has a dot above it. A bright green curved line starts under the 'j', loops under the 'u', and ends under the 'v'. The 'o' is a simple white circle.

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**For more information**  
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