

**PAYSWIFF Product Suit**



## About Us



Making payment transactions simple, Payswiff offers a wide range of innovative and reliable solutions, streamlining the transaction experience on a secured platform.

To be the leader in the merchant specific solution industry including payment processing is a goal we're serious about.

Backed by more than a decade of experience and excellence, Payswiff - the youngest pioneer in Omni-channel transactions processing and cost-effective payment solutions for small, medium and large enterprises acquired Singapore based GoSwift.



### **Our Global Presence**

11 Countries



### **Indian Presence**

600+ Cities



### **Bank Partners**

100+ Banks

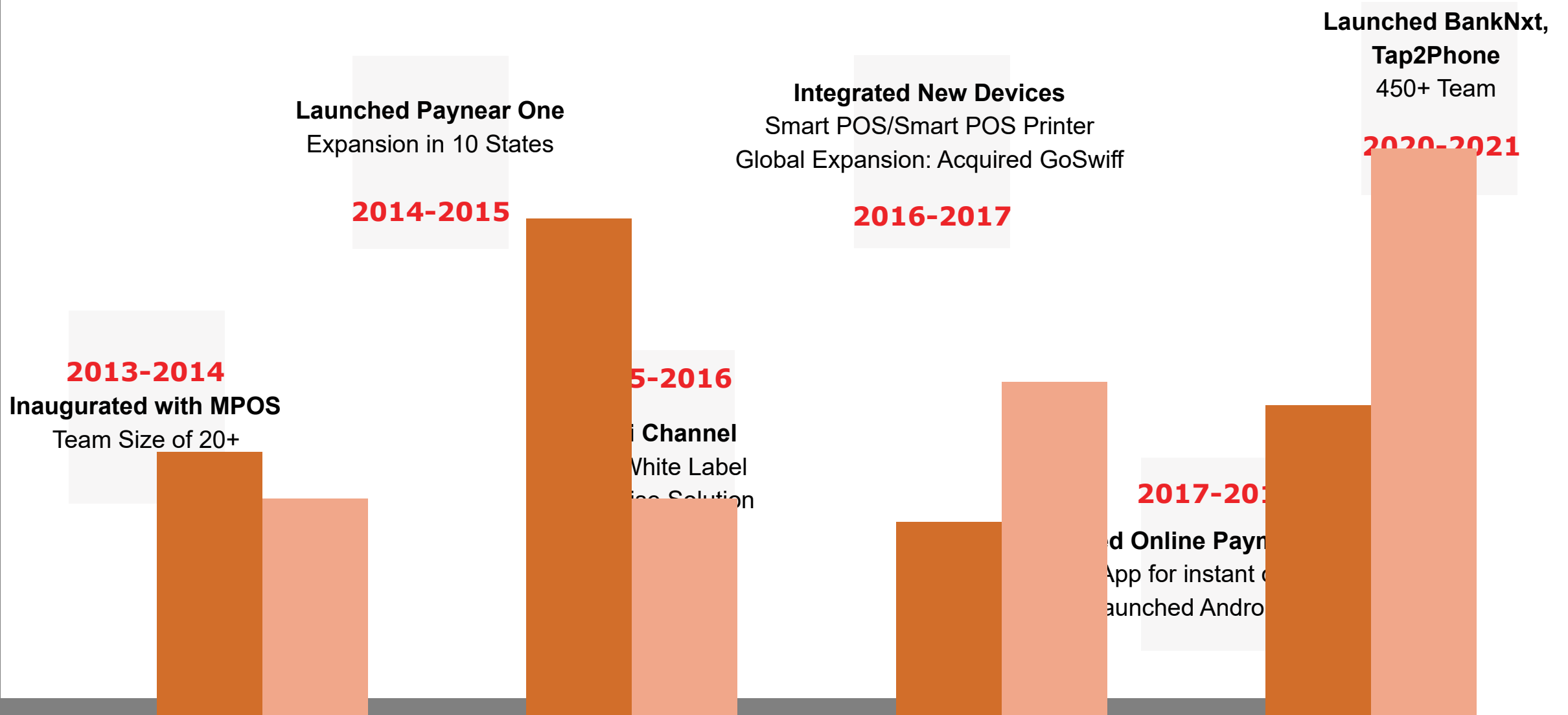


### **Award Winner**

VISA Everywhere Initiative



# PAYSWIFF Milestones

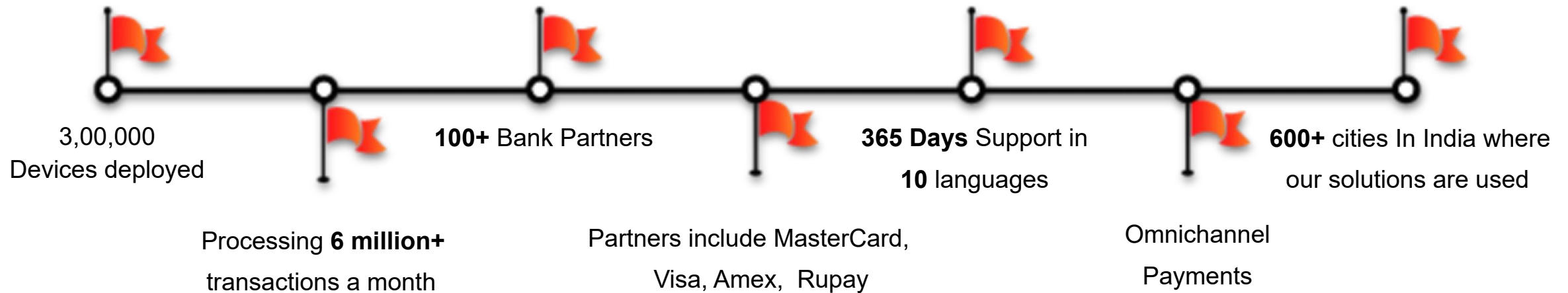




# PAYSWIFF Landmark



“Only Payment Processing Company in India to offer omnichannel payment solutions”







*CARD*  
**ACCEPTANCE**  
*SOLUTION*





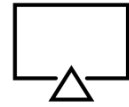
# PAYSWIFF - Benefits



4G, Wi-Fi, GPRS & Bluetooth



Barcode & QR Scanner



Bigger LCD display with touchscreen



Accept contact & contactless cards NFC



E-Receipt Through SMS/Print/Email



Enjoy Credit, Promos & related card privileges



Reduction in queues, Quicker transaction processing



Send E-invoice Link for Payments



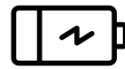
EMI option for 10 reputed banks



Mini ATM



e-Sign option on resistive touchscreen



Bigger battery for longer use in a single charge



PCI 4.X, EMV, PayPass & PayWave-certified



Opportunity to pay with Card v/s Cash on Delivery



Low cost of ownership to accept card payments



Pre-auth for Hospitality



Maximum Endurance



Powerful Performance



Loyalty Redeem



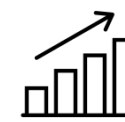
Billing Applications



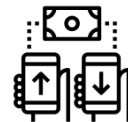
Exceptional Security



Reduced transaction failures for Non-Pin compliant device



Increases business with card acceptance and credit facilities-Lending

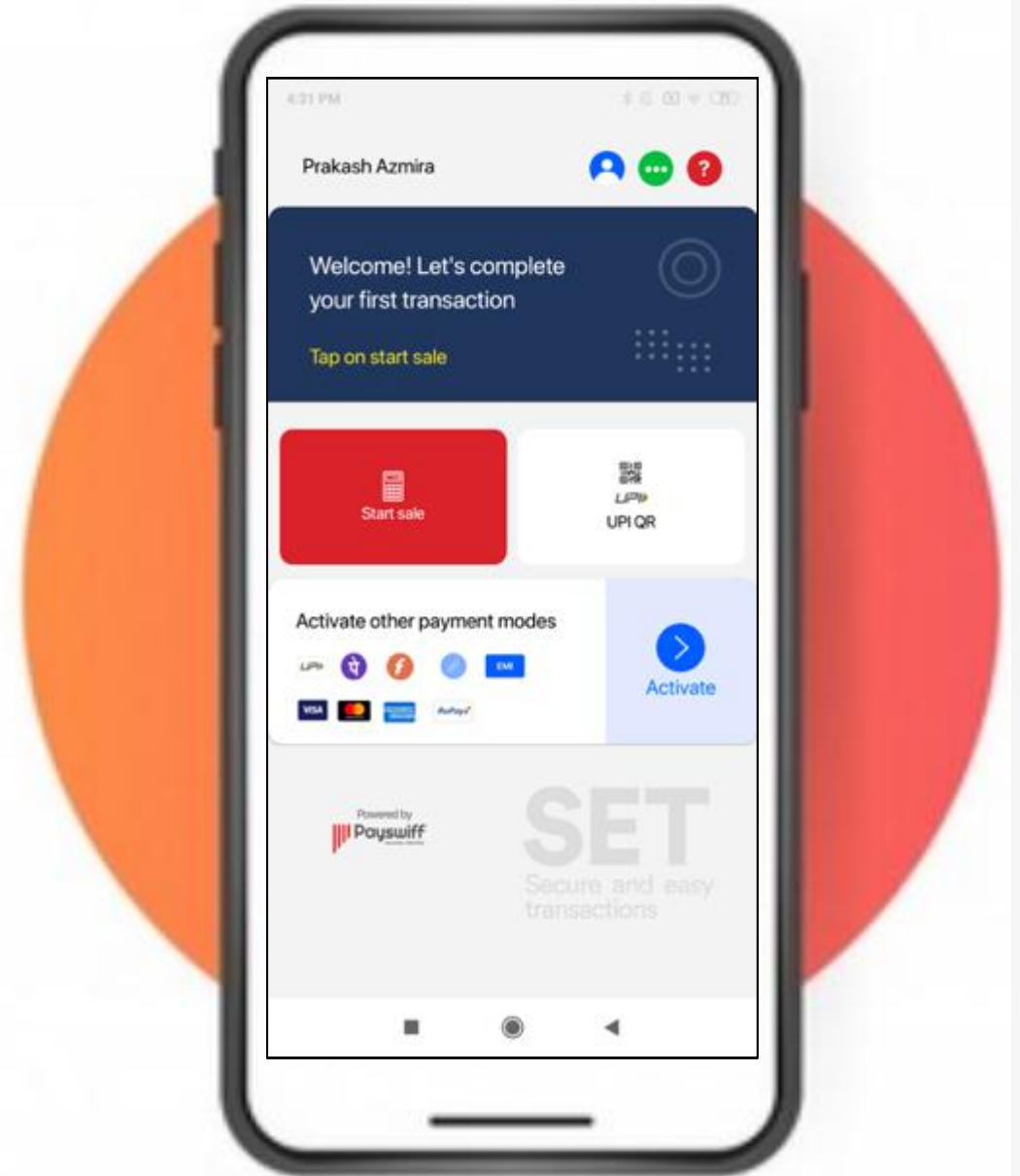


Domestic Money Transfer



## UPI QR- Solution

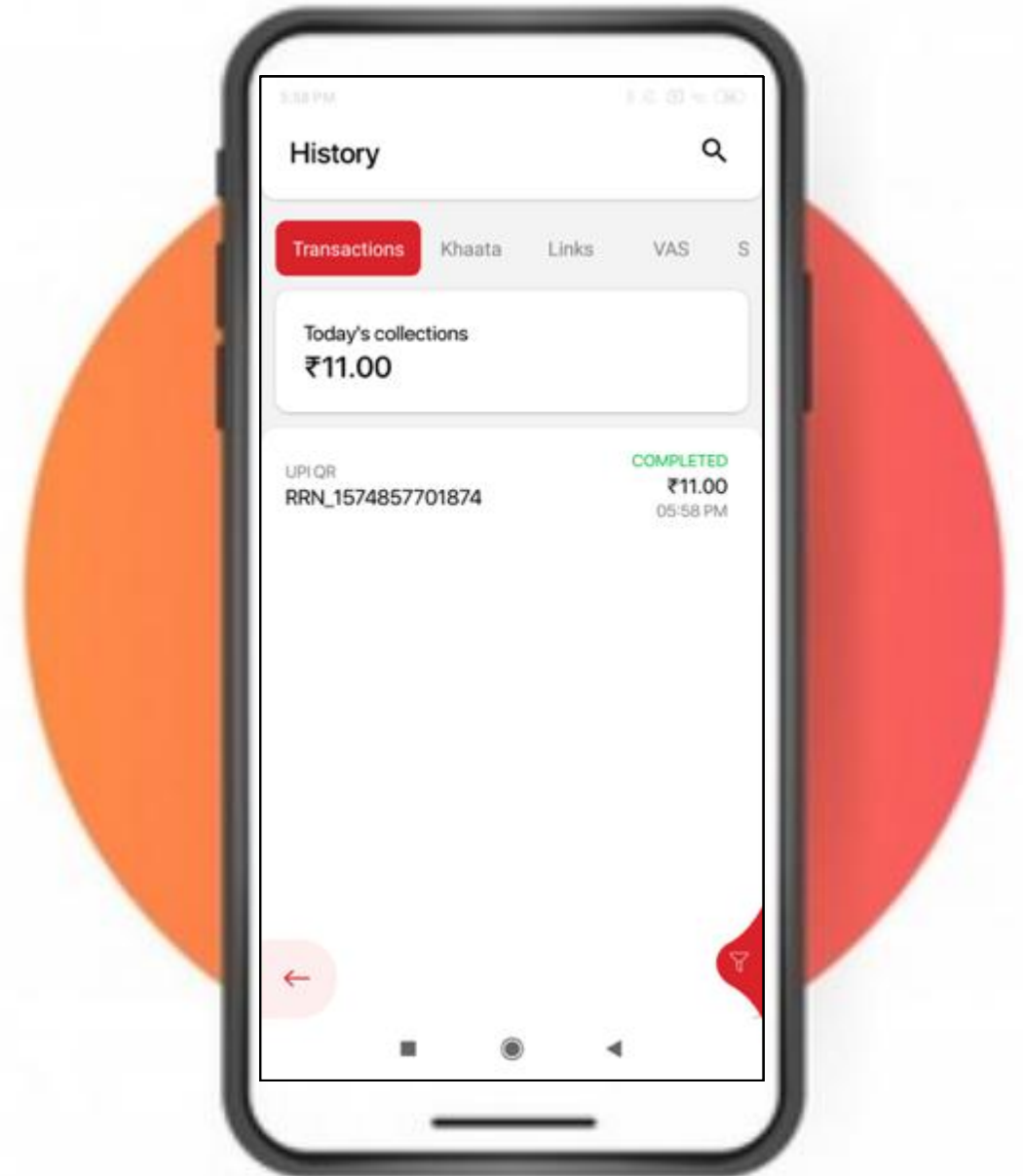
- Simple to subscribe
- Instant bank verification
- Instant service activation
- T+1 credit to bank account
- Txn amount-Min Rs.1
- Static QR
- Dynamic QR
- Incremental onboarding –Digital & POS





## UPI QR – Digital Payment Upgradation

- Activate digital package payment modes







# Our Products



**mPOS**

- Bluetooth and NFC
- Swipe and insert functionality
- API/SDK for easy integration
- Compact and easy to handle
- Lowest cost of terminalization



**Digital POS with Printer**

- CDMA/ GPRS/3G, Wi-Fi
- On-screen sign capture
- Dynamic QR
- API/SDK for integration
- Lower cost of Operation
- NFC Enabled



**Digital POS without Printer**

- GPRS/3G/4G/Wi-Fi with NFC
- Touchscreen
- Biometric – External
- API/SDK for integration



**Smart POS with Printer**

- GPRS/4G/Wi-Fi with NFC
- Android Apps/Touchscreen
- Inbuilt Camera for QR/Bar-code
- Biometric – External
- API/SDK for integration



### ePay :

With ePay, merchants can remotely collect online payments from their customers by sending a unique payment link through SMS or email.

The order is placed on behalf of the customer and a secure payment link containing order details is sent to customer's mobile or email address.

Customer clicks the link, which opens a landing page containing many available payment methods – credit card, debit card, Net Banking, wallets and EMI.

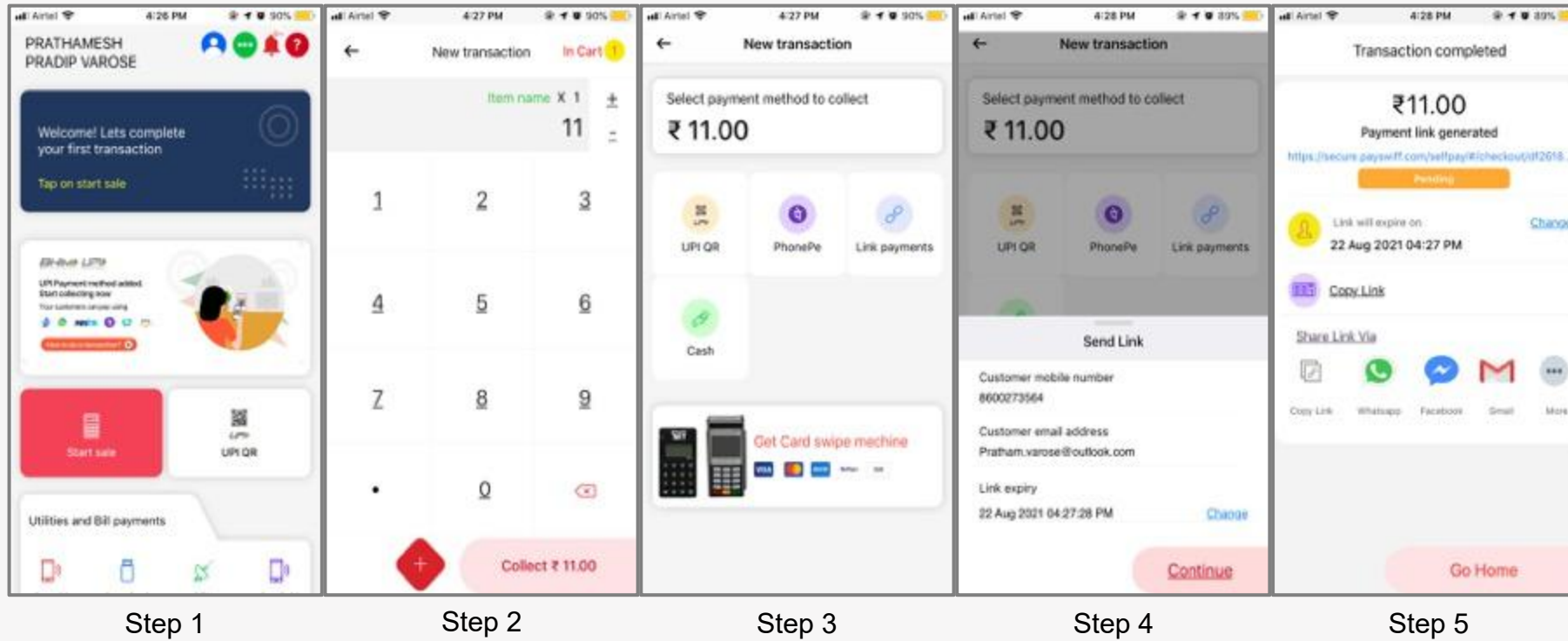




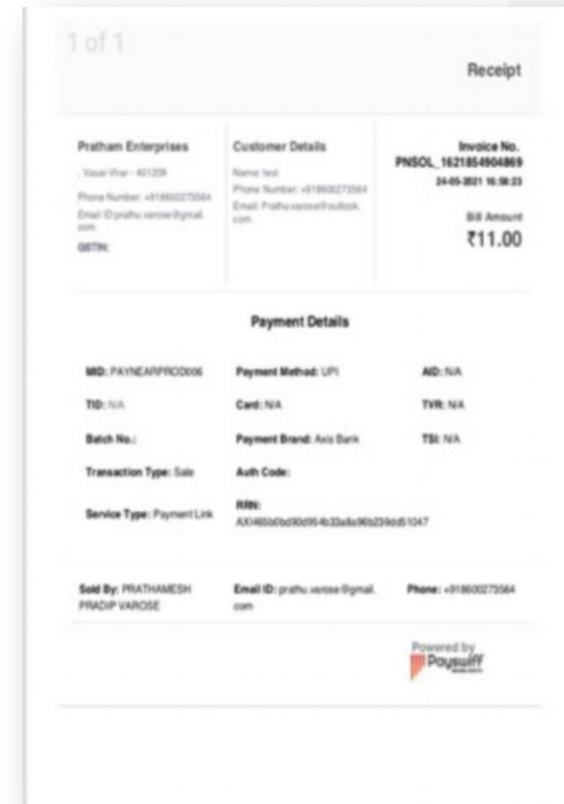
# ePay- Transaction Flow



## ePay – Merchant Flow:



## Invoice copy to Customer

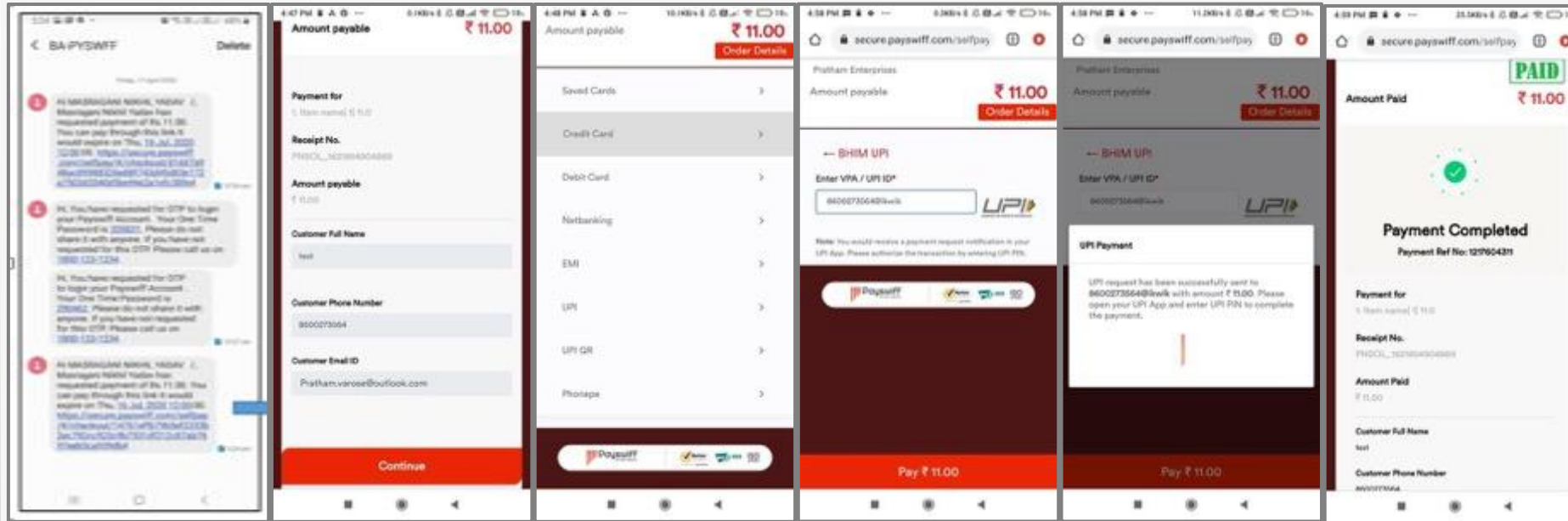




# ePay- Transaction Flow



## ePay – Customer Flow:



Step 1

Step 2

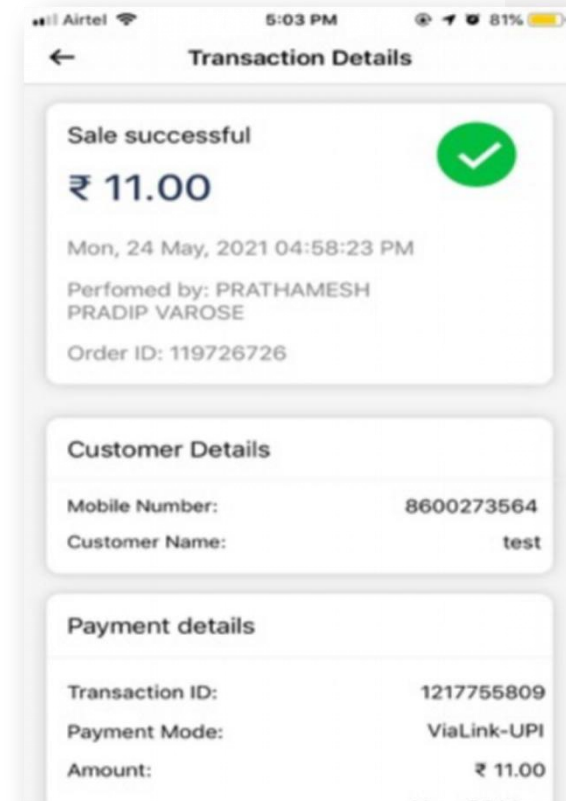
Step 3

Step 4

Step 5

Step 6

## Transaction Confirmation- SET App





## Pain Points

- Separate billing and Payment Collection system
- Slow checkout during business peak hours
- Increased reconciliation discrepancies because of separate billing system and POS machine
- Customer inconvenience because of long queues

## Opportunities

- Help business to eliminate listed pain points and elevate sale
- Hassle free experience for customer







## SDK Integration



Integration effort of just couple of hours, supported by sandbox testing before Go-live



## Easy Integration



### Webhooks Integration



**Payswiff  
Webhooks API**



**Business  
Entity**



**Real-time Txn Posting/  
Settled Transaction  
Posting**



**Business Entity URL**

Integration effort of just couple of hours, supported by sandbox testing before Go-live



## Desktop Integrated Payment Solution - Advantages



Seamless Integration



Queue Buster Solution



Faster Payments/Checkouts



Real-time Transaction /Settlement Data Posting



E-receipts via e-mail/SMS along with Paper Receipt



Easy Reconciliation



Transactions Report



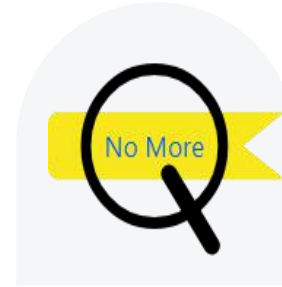


## 'Khaata' App for Merchant



### Record and collect for sales made on credit

From the Payswiff SET App, merchant can tap on the 'Khaata' payment method for any sale that they are making on credit.



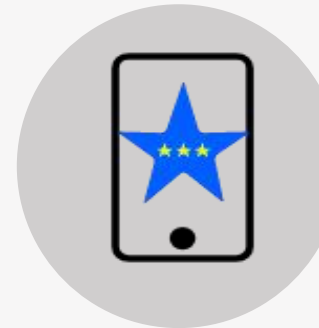
### Queue buster for busy businesses

It takes only few seconds to record a Khaata transaction. with total visibility provided to the consumer. If the merchant has a fixed menu, it is even easier as your customer can scan the QR code to record their purchase.



### Enable Khaata for creditworthy customers

merchant would know which customer is paying on time and whose payment is overdue. While the customers would be reminded on the payments due, the merchant can also remind them and during the customers next visit to the store, they can collect the payment via credit/debit cards, wallets, UPI or BharatQR.



### Increase customers and their loyalty

Khaata customers get complete information on all their purchases, the amount charged and when it is due. With total transparency provided, customers have more reasons to trust their merchant and to visit the store more often.



## 'Khaata' App for Purchase



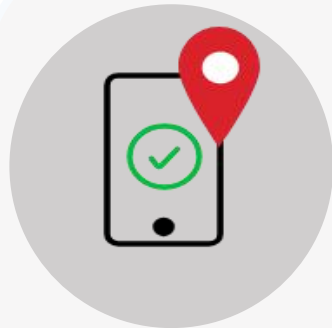
### Make purchases on credit from nearby merchants

You will be able to scan the QR code at the merchant's location to record a credit purchase. Alternatively, your merchant can record the transaction details from their SET App to generate a Dynamic QR Code. You can scan the QR to authorize the purchase.



### Connect with Credible Merchant

We have not much information on the purchases recorded by the merchant in his book. Nor do we know the price charged for each item. Khaata addresses your worries, you will know what was charged, when it was charged. Total peace of mind.



### Review and authorize purchases from anywhere

If your purchases are delivered to your home or if you are at a remote location when the purchases are delivered to your family, you can review them right from your phone app and authorize them. On this action, the purchase would get added to your account. If you are rejecting, you can specify the reason that the merchant can review and act on.



### Clear all dues with single payment

No more worries on what might be your due nor about answering merchant calls while at work. You will receive message on the amount due. You can make the payment right from the message or from the app





# Our Solutions – Core Products

**Go digital instantly,**  
Without complex process,  
documentation



- 10 minutes to create and activate account via App
- Start collecting digital payments instantly

**Accept all Payment methods,** like any organized retail



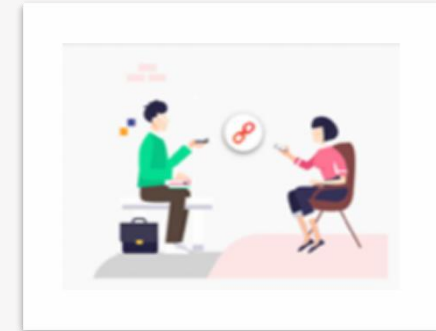
- All Card, QR, Wallet payment methods activated instantly

**Collect card payments** in different situations



- POS devices options that would cater to all needs
- mPOS to collect from anywhere, SmartPOS that works as a complete billing to payments solution

**Collect from customers at different locations**



- Payment Gateway available out-of-the-box from the mobile App
- Generate & send Payment links in seconds. Track payments, send reminders, all from the App.



# Advance Payout



Subscribe for  
advance payout



Get settlement  
instantly within 3  
hours



Increase your  
cash flow for  
smoother business



Instant settlement,  
Happy Merchants





# Our Infrastructure



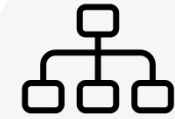
Comprehensive and automated processes **handles high volumes of transacting merchants**



Sales – Merchant  
Acquisition



Merchant  
Management



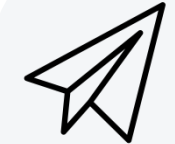
Partner  
Management



Risk  
Management



Inventory  
Management



Gateway &  
Notifications



Reconciliation &  
Settlement



VAS solution  
For Merchants for  
additional revenue & Walkins

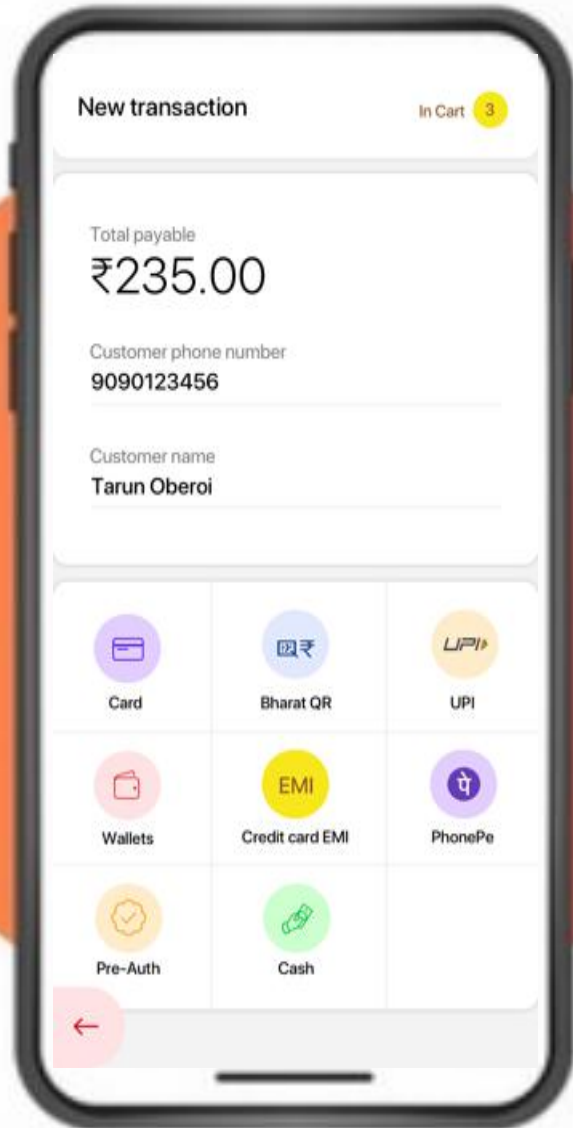


Support in Regional  
languages





# Fast Onboarding



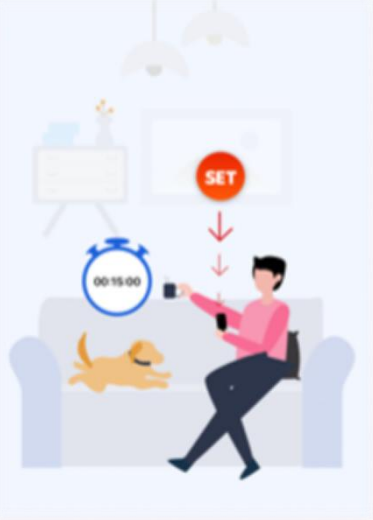
Payswiff provides the most comprehensive, yet fast merchant onboarding experience with its latest mobile App, Payswiff SET.

This app enables the qualifying merchants to complete activation and collect payments in 15 minutes, right from the App.



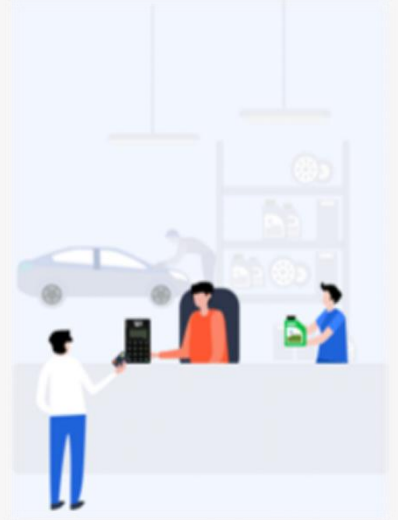
### Fast Onboarding

Collect digital payments in minutes!



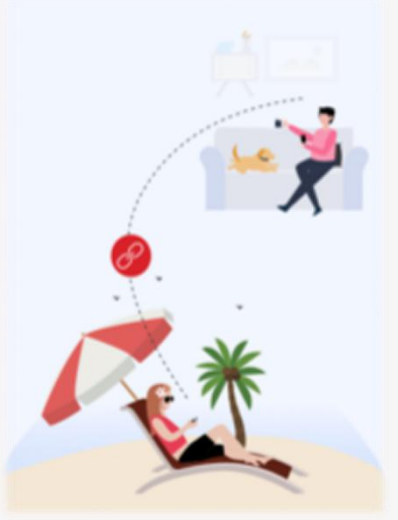
### Accept all major credit & debit cards.

Never lose a customer now!



### Your customers can pay from anywhere.

Increase sales by providing convenience!



### Provide EMI to your customers

Sell high value products with ease!



### Get your settlements

Get it in your bank on next business day!



## Best Payment Collection App for Businesses

Fast Onboarding

Faster Transactions

Faster Settlements





## Fast Settlement, Prompt Support



- Settlements process the next business day (T+1)
- Instant, same-day Settlements offered additionally

- Users can review all settlements, transaction review from the App,
- Self Service Portal provided to all merchants
- Tap to raise a query with the support team. Responses within 24 hours
- Tap to call support team





## Security Specifications

- PCI DSS Level 1 Complaint
- Complaint with Master Card, Visa, Rupay and American Express
- Full Security and support for Chip and PIN and Magnetic Stripe
- Tested and certified by acquiring banks and processors
- PCI PTS Certified
- EMVCo Level 1 and Level 2 certified
- Point-to-Point encryption of cardholder information
- No data stored on the smartphone, app or PIN pad





# Advantage Payswiff



Faster Go-To Market



Solutions with Low Capex Requirement



Low Cost of Ownership to Accept Payments



Reduced Transaction Failures for Non-Pin Compliant Device



Industry Expertise & Knowledge



Technological Superiority



Dedicated Support Team



Transaction Security with Privacy



Safe & Secure Transactions with Required Compliances



Fully Certified by EMVCo, PCI DSS & PCI PTI



Fully Compliant Device & Systems Mandated by Card Associations, Bye Laws & RBI Norms



Flawless Track Record for Recon with Bank/Direct Disbursal of Funds by Nodal Bank



THANK YOU

**Hyderabad (Registered Office)**

10<sup>th</sup> Floor, Vaishnavi Cynosure, Telecomnagar Extn,  
P Janardhan Reddy Nagar, Gachibowli, Hyderabad,  
Telangana 500 032.

**Phone: 040 – 4713 6666**

**Mumbai (Corporate Office)**

512, Palm Springs, Link Road, Malad West, Mumbai,  
Maharashtra 400 064.

**Phone: 022 – 4947 1111**

**Other Offices in India**

Noida | Bangalore | Pune

**Our Global Presence**

Singapore | Philippines | Russia | UAE | Kazakhstan  
Indonesia | Georgia | Belarus | Romania | Kenya  
Ghana



[www.payswiff.com](http://www.payswiff.com)



[info@payswiff.com](mailto:info@payswiff.com)