

PAYWIZE



THINK UNLIMITED

MAKING IT EASY FOR EVERYONE
TO SEND AND RECEIVE MONEY
ANYTIME AND ANYWHERE





ABOUT PAYWIZE



In the ideal digital economy, the retail segment operates via a fully functional fintech mechanism, eliminating transactional delays, empowering MSME businesses to enable automated payments and creating a hyperlocal digital financial system.

Paywize is the one-step solution towards achieving this goal. We provide a fully integrated fintech software deck for retail stores in Tier I, II, III and rural areas, further enabling them to become fintech service providers within their geographies.



**IN LESS
THAN 1
YEAR OF
SERVICE
PROVISION
WE HAVE**



Onboarded 40+ clients and delivered seamless, customized solutions



Achieved 1 lakh+ transaction count across different business tiers and segments



Transacted 8 cr+ in volume while ensuring our services reach the last mile of the economy



WHO ARE OUR CUSTOMERS?

Paywize operates within the MSME segment across all tiers of the Indian economy.

There is currently a huge gap in digital payments amongst MSMEs and home-based businesses. This particular market comprises:

This market is perfect for fintech adoption because:



1,126 million people



\$1.3 trillion GDP



\$1000 per capita



UPI transactions amongst MSMEs have grown by 14% in the retail segment



70% of retailers expect 50% of purchases to occur through digital payments



**IF INDIA HAS TO GO TRULY DIGITAL,
ADDRESSING THE NEEDS OF MSME
RETAILERS IS CRUCIAL.**

AND, PAYWIZE UNDERSTANDS THIS!



HOW PAYWIZE STANDS OUT



All-in-one service

From enabling QR payments to M-ATM services, and domestic money transfer to microinsurance; our 30+ service provisions serve as a one-stop solution for all business payments.



Broader Financial Inclusion

We connect businesses to services provided by banks, microfinance operators, mobile network operators and more. With our widespread network of agents and onboarded retailers, we can provide 'branchless banking' capabilities to businesses and empower them

HOW PAYWIZE STANDS OUT



Better Infrastructure

We make use of magnetic strip or chip cards and biometric applications that seamlessly integrate with our app to verify and transact payments. Paywize also enables automated payment systems for vendors who deal with distribution tasks on a regular basis.



Highly Scalable

Be it a corporate entity or a home-run business, Paywize can seamlessly scale its services to match business requirements. We work with clients ranging from Tier 1 enterprises to rural home-run businesses and enable a vast array of fintech services.

PAYWIZE PROVIDES INSTANT ONBOARDING PROCESS THROUGH E-KYC



- Speedy and reliable
- OTP verification and Digilocker integration
- Biometric verification

- Integrated face match API
- Seamless verification via 5 G-enabled video-call



- Protected against forged documents
- Image Verification

- Address verification through integrated biometrics
- Ease of compliance checks

CONNECT



One of our key service provisions is providing a fully customized, automated and highly secure fintech deck. Both large business owners and MSMEs can connect to the Paywize app and enhance customer and payment management. Our assisted financial and digital commerce services increase their ability to transact digitally without hassle.

OUR 'CONNECT' SERVICES INCLUDE

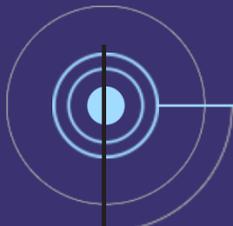


A dashboard to manage all payment needs

Automation of recurring payments with 2-factor authentication

Smart tracking feature with dedicated notification system

Dedicated assistance with 24/7 customer support

A decorative graphic on the left side of the slide, featuring a vertical line with five circular nodes. Each node is connected to a white box containing a service name. The nodes are blue and white concentric circles.

Recurring expense management

Create an automated process to calculate and build your entire monthly and annual expense spreadsheet, and send instant payments.

Recurring collection management

Ensure all recurring collections from vendors are automated and notified.

Rent collection

Collect rent without any hassle and issue reminders as required.

Utility bill payment

Never miss a single bill payment ever again with Paywize.

Payroll Management

We provide a fast and reliable means of clearing monthly invoices and other payroll management services.

COLLABORATE



Paywize aims to democratize fintech services for businesses of all services via collaborative models.



Retailers can collaborate with us to become fintech service providers



Distributors can earn loyalties and rewards by onboarding their customers



Home-based businesses can manage all their payment needs via our app



FURTHERMORE

We provide hassle-free and seamless eKYC and virtual account creation services for our partners and great commissions on return customers. Paywize is not just a fintech app. It's a means of spreading the power of digital payments and earning while you do it.

Creating a Paywize payment portal for an MSME requires absolutely no working capital



We provide the ability to present an all-inclusive and secure payment portal



We enable a better outlook for your business



ALL-IN-ONE SERVICES FOR BUSINESSES SEEKING FINTECH SOLUTIONS.



Pan Card Service

Verify documents and issue/update Pan Cards as required by customers.

Tax Payment

Ensure all taxes are paid on time securely and without hassle.

BBPS

Become a BBPS agent and provide Aadhaar-verified bill payment services.

Credit Card Payments

Easily pay all your credit card dues from a singular portal with reminders.

Utility Bill Payments

Leave no bill unpaid with our dedicated notification feature.



Pan Card Service



Tax Payments



BBPS



Credit Card Payments



Utility Bill Payments

**USE PAYWIZE
TO REACH YOUR
LAST-MILE
CUSTOMERS**

CREATE



Paywize is the perfect API solution that integrates seamlessly into any app or web platform, enabling our entire deck of fintech services. We are trusted by businesses to develop unique and future-ready finance management solutions. Paywize aims to simplify the connectivity between banks and businesses that require fintech services.

CUSTOMIZED DASHBOARD

We bring all digital payment solutions to an integrated dashboard and ensure a hassle-free interface for customer payments.



RELIABLE AND TRUSTED

We have state-of-the-art tech that is in use by hundreds of businesses across India.





USE OUR CUSTOM APIS TO BUILD A BETTER FINANCIAL MODEL FOR YOUR BUSINESS:



Gain absolute ease when it comes to payouts in bulk and track them with a single click.

Ensure all vendors are paid on time via account transfer or UPI and automate all recurring payouts.

Instantly verify all digital documents and ensure no forged documents ever enter your system.

Save time and never worry about missed payments while managing your employees.

Collection API

Customized and automated payment collection services.

All-round compliance maintenance.

UPI integrated cost-efficient and real-time payments.



Payout API

Available for payouts to single as well as multiple accounts.

Add new beneficiaries and send money instantly, avail of UPI options.

Make your payouts auto-reconciling for more security.



KYC API

Paperless Aadhaar verification via OTP and Digilocker

Integrated Face Match API services

Integrated Liveness check and OCR



Payroll Management API

Easy for startups to integrate.

Create instant reports on salaries, bonuses, etc.

Meet all compliance requirements without fail.



PAYWIZE IS THE WAY TO ACHIEVE THE DIGITAL INDIA GOAL



From the top businesses to grassroots entrepreneurs - we are making fintech a democratic space for all.



We connect with third-party product providers to deliver end-to-end fintech services.



Our partners reach out to retailers in local communities across tiers and rural segments.



We further use these retailers to onboard their customers to our fintech deck.



The ultimate goal is achieved when bank-based services are provided to bankless businesses without the entire product journey.

THE POWER OF INNOVATION MEETS THE DREAM FOR A DIGITAL FUTURE



We unlock growth across never-aimed-before segments.



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