

### **Third-Party Products & Services (BFSI):**

The company is tied up with multinational companies like NCR, Hyosung, Perto, Worldline and domestic companies like Evolute, Airpay, MOS, CMS, Leegality, Manipal, SBSR Kannam, Videbh and Wetzel Barron Infosystem Pvt Ltd for Marketing and Support for the below listed products.

#### **NCR ATM / Recycler / TLS / AMC:**

We supply Cash Dispensers, Cash Deposit Machines, and other products & services of NCR to State Co-op. Banks, District Central Co-op. Banks, Grameena Banks, Urban Co-op. Banks in India.

#### **Hyosung ATM / Recycler / TLS / AMC:**

We supply Cash Dispensers, Cash Deposit Machines, and other products & services of Hyosung to State Co-op. Banks, District Central Co-op. Banks, Grameena Banks, Urban Co-op. Banks in India.

#### **Perto ATM/AMC:**

We supply Cash Dispensers, Cash Deposit Machines, and other products & services of Perto to State Co-op. Banks, District Central Co-op. Banks, Grameena Banks, Urban Co-op. Banks in India.

### **Payouts:**

It refers to the process of distributing funds or payments to individuals, businesses, or other entities. It is a fundamental aspect of various financial transactions, business operations, and service delivery models. Payouts can encompass a wide range of scenarios, including salary payments to employees, vendor payments, refunds, dividends, royalties, rebates, incentives, and more.

### **Micro-ATM:**

A Micro-ATM (Automated Teller Machine) is a handheld device that performs the functions of a traditional ATM on a smaller scale and with limited capabilities. It is primarily used in areas where access to traditional banking infrastructure is limited or absent, such as rural or remote areas, to provide basic banking services to underserved populations.

### **Payment Gateway:**

A payment gateway is a technology solution that facilitates online transactions by securely transmitting payment information between a merchant's website or

application and the acquiring bank or financial institution. It acts as an intermediary that authorizes and processes payment transactions, enabling merchants to accept electronic payments from customers via various payment methods, such as credit cards, debit cards, digital wallets, and bank transfers.

### **POS:**

It refers to the physical or digital location where a transaction is completed between a merchant and a customer. The term encompasses both the hardware and software components used to facilitate the sale of goods or services and process payments. POS systems are widely used in retail stores, restaurants, hospitality establishments, and various other businesses to manage sales transactions, track inventory, and generate receipts.

### **OTC ATM Lock Management Solution:**

OTC ATM Lock Management Solution is an end-to-end security security-encrypted a fool-proof solution to prevent ATM fraud at the time of cash replenishment or maintenance.

### **eSign:**

It's a new Digital Stamping system that is revolutionary and the only legal real-time stamping system in India.

### **FRMS:**

FRMS is a complete suite of products that comprises components catering to vertically different business functions and also providing capabilities horizontally across a financial enterprise, e.g., KYC, Name Screening. These modules can be deployed in an integrated manner or as separate modules.

### **Human ATM:**

The universal ATM/CDM application has been designed for BC ID concept and runs consuming several API's and web browser-based application for Cash Withdrawals, BBPS, DMT, AEPS, NEFT/RTGS, etc., processing.

### **Reconciliation:**

All delivery channels accounting, reconciliation refer to the process of ensuring that two sets of records (usually the balances of two accounts) are in agreement. Reconciliation is used to ensure that the money leaving an account matches the

actual money spent. This is done by making sure the balances match at the end of a particular accounting period.

### **CKYC**

Central KYC Registry is a centralized repository of KYC records of customers in the financial sector with uniform KYC norms and inter-usability of the KYC records across the sector with an objective to reduce the burden of producing KYC documents and getting those verified whenever the customer creates a new relationship with a financial entity.

### **Video-KYC:**

- Aadhaar AUA/KUA (eKYC service).
- Video KYC.
- PAN OCR & PAN verification.
- Video interaction with geolocation.
- Face Match & Face Liveness check.
- Aadhaar masking.

### **ATM-VAN:**

An "ATM Van" refers to a mobile Automated Teller Machine (ATM) facility that is housed within a vehicle, typically a van, and is used to provide banking services in areas where fixed ATM installations are not feasible or accessible. These mobile ATMs are equipped with similar functionalities as traditional ATMs but offer the added advantage of mobility, allowing banks to extend their reach to remote or underserved locations temporarily or during special events.

### **Kiosk:**

A kiosk is a self-service, standalone interactive terminal or booth that is typically used to provide information, services, or products to customers or users. Kiosks are commonly found in various public locations such as airports, malls, retail stores, hospitals, hotels, banks, and transportation hubs, where they offer convenience and accessibility to users for a wide range of purposes.

### **Subscription-based Products & Services:**

This is a new vertical building to offer Products and Services in a SaaS model through Subscription or Pay for Use. We want to capitalize on our successful and field-proven products like HRMS and Payroll, Accounts and Finance, and Small ERP suitable for

Micro and Small organizations needs to maximize our revenues and client bases under this model.

**Staff Augmentation Services:**

This is a new vertical, which we want to build for both domestic and overseas markets to provide software consultants in the areas like SAP, ORACLE, MS DYNAMICS, SALES FORCE AND PEGA ETC.,