



EZETAP

Payments Made Smart

What is EZETAP?

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Why EZETAP ?

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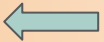
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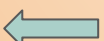
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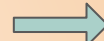
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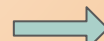
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Key Performance
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Ezetap is a single solution through which all forms of payments can be accepted by your services team anytime, anywhere.



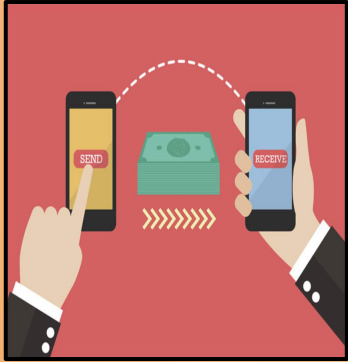
Accept card payments via electronic devices also sends e-receipts to customers through an SMS or email.

Ezetap digital payments reduces cash dependency and auto recon helped streamline all processes through single interconnected system.

WHAT IS EZETAP?

Ezetap is the first in the market to launch POS SDK service for companies across India.

WHY EZETAP



1

Enable immediate transaction

2

Enjoy higher closing rates

3

Guarantee higher revenues per agent.

4

Ensure maximum resource utilization.

**SMART
CHARGE SLIPS**



SECURE PAYMENT



CHEQUE



SMS PAY



QR CODE



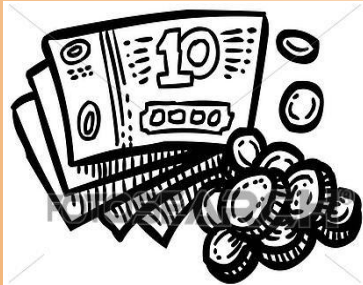
E-WALLET



PAYMENT FEATURES



FINGERPRINT



CASH



CARDS



Unified Payment Interface

MARKET DYNAMICS



TURNING INTO



- According to a study by Visa and YouGov last year, Indian consumers were openly welcoming the change but still met with a few roadblocks along the way.
- Several businesses cannot afford to invest in Payment services.
- Ezetap is the sole company in the country to offer 'ONE TAP PAYMENT' by making it affordable for all.
- mPOS Terminals Market size surpassed USD 20 billion in 2019 and is poised to grow at a CAGR of around 19% between 2020 and 2026.

Between Demonetisation and High internet penetration, both the Union Government and several Fintech Companies jumped upon the opportunity to amass hordes of end users...



**CB Insights' top 250
fintech companies in
the world**

**Ezetap clocked
overall expenses
of INR 81.5 Cr
(\$11.3 Mn) in 2017,
a 24% increase
from 2016.**



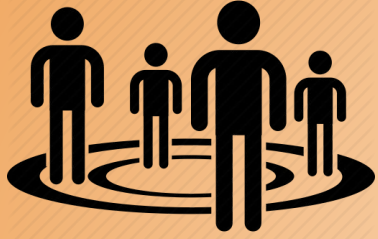
**Ezetap recorded a
23% growth in
employee costs,
spending INR 29 Cr
(\$4 Mn) on the
head.**

**Ezetap registered a
net loss of INR 33.6 Cr
(\$4.6 Mn), which was
22% less than its INR
43 Cr (\$6 Mn) loss in
2016.**

**Ezetap registered a
total revenue of
INR 47.9 Cr (\$6.67
Mn), a 103% growth
from its FY16
figure**

**EZETAP was listed in
CNBC's top 50 disruptors
list**



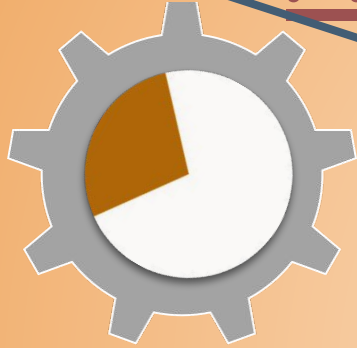


COMPETITORS

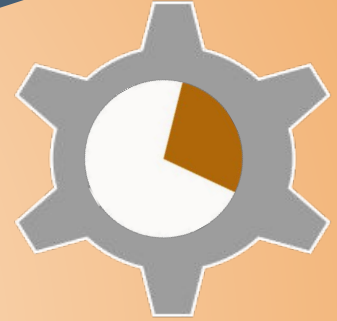
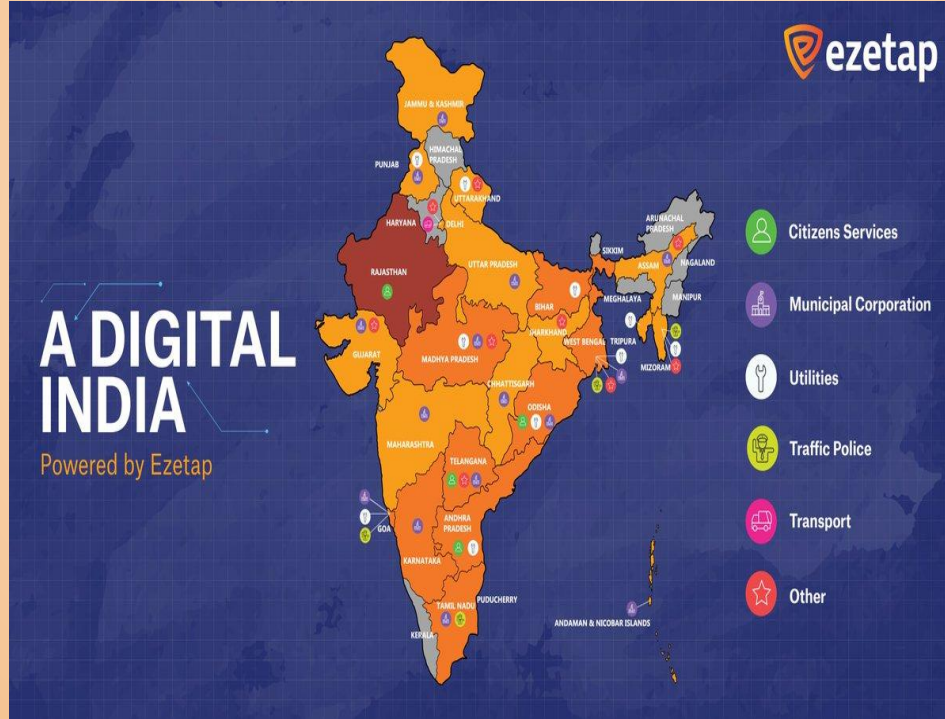


- The choice for **mPOS** is increasing globally and, so is the number of companies providing this service.
- Above mentioned are few top competitors of **EZETAP**.

AREA OF OPERATION



HEAD OFFICE
IN BENGALURU
,KARNATAKA
(INDIA)



SUB BRANCH
DUBAI
AIRPORT
FREEZONE,
DUBAI(UAE)



HOW DOES EZETAP WORK?



INSTALLATION

WEB PAGE



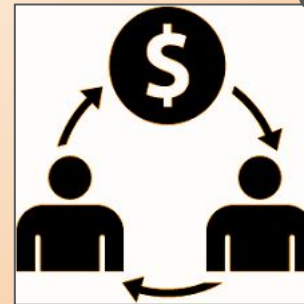
REGISTRATION

BUSINESS
ACCOUNT



ENCRYPTION

CLOUD STORAGE



TRANSACTION



An mPOS (mobile point-of-sale) is a smartphone, tablet or dedicated wireless device that performs the functions of a cash register or electronic point-of-sale terminal wirelessly.



THROUGH THE YEARS



- Acquired FortunePay
- Ranked #3 by CNBC in their Global Top 50 Disruptor List

- Expanded to UAE
- Partnered with Verifone
- Launched EzeSmart for Aadhaar Pay

2014-16

2018

2011-13

2017

2019

- Founded EZETAP
- Launched first mPOS V1
- Launched first device under \$50
- First international customer

- Featured in BBC's Disruptor Series
- Named on the CB Insights Top Fintech List
- Only Indian company to feature in the CNBC Disruptor List

- Added EMI as a payment feature
- Partnered with Paytm, Amazon Pay and Phone Pe
- Added UPI & BHARAT QR as payment modes

CURRENT AUDIENCE

SECTOR

ORGANIZATION

WHY EZETAP?



Easy Payment Modes



One Tap Payment
Better Service to the Customers



Channelize Payment

CURRENT AUDIENCE

SECTOR

ORGANIZATION

WHY EZETAP?



Improved IOCL's Operational through Digital Payments



- Kolkata Traffic Police
- Greater Chennai Corporation

Transparency Of the Taxes Collected

Below are some of the other companies that have Switched to EZETAP for transactions needs...





TARGETED AUDIENCE



PSU

PRIVATE

Telecom
--**BSNL**

Banking
--Bank of
Baroda

Education
--**CBSE**

Transport
-- **INDIAN
RAILWAYS**

Petroleum
--Hindustan
Petroleum
Corporation
Limited

Telecom
--**vodafone**
--**jio**

Petroleum
--**Reliance
Petroleum
Limited.**

Education
--Educomp
Solutions
Limited

Banking
--**HDFC**
-- **ICICI**

Transport
--**INDIGO**
--**SPICEJET**

Others
-- **clothing**
-- **food**

Automobile
--**HONDA**
--**TOYOTA**

**GOPAL VITTAL****AGE: 52****JOB: CEO AIRTEL INDIA****STATUS: MARRIED****LOCATION: DELHI, INDIA****EDUCATION: MBA****PERSONALITY**

Strong Communication
Realistic Optimism
Leadership

GOALS

- Better Connected World
- Channelize Payment modes into a unified system

CHALLENGES

- Their billing and payment systems was operated in silos. Daily reconciliation efforts were tedious, error prone and expensive, thus resulting in delays in settlement processing.
- Limited ability to allow account holders to make payments against multiple lines through a single payment transaction.

MOTIVATION

Preference

Fear

Growth

Security

NUMBERS

- 27 States
- 322.55 million customers
- Revenue of 807 Billion Indian rupees in fiscal year 2019

**DK MISHRA**

AGE: 65

JOB: CEO IFFCO eBazar

STATUS: MARRIED

LOCATION: New Delhi

EDUCATION: MBA

SKILLS

**DEDICATED
LEADERSHIP
HARD WORKING**

GOALS

- Streamlining the process of Distribution and Selling to Farmers
- Digital Payments
- Real Time view into Transactions

CHALLENGES

- Providing a new age experience (Digital payments) to Rural India, Farmers in particular.
- Lack of control over Resources
- Manual Reconciliation of invoices

MOTIVATION

Preference

Availability

Ease

Citizen's experience

NUMBERS

- 17 States
- 220 Stores
- 4000+ Transactions successfully recorded
- INR 60,00,000+ GTV



DR KC VERMA

AGE: 43

JOB: Traffic Commissioner

STATUS: MARRIED

LOCATION: BANGALORE

EDUCATION: IPS

SKILLS

**DISCIPLINED
COMMUNICATION
LEADERSHIP**

GOALS

- Improved Transparency
- Enhanced Efficiency
- Newer Modes of digital payments

CHALLENGES

- Inefficiencies arising from Cash handling
- Lack of options for Digital Payments
- Manual Reconciliation
- No transparency over Collection
- Lack of control over resources

MOTIVATION

Preference

Transparency

Ease

Citizen's experience

NUMBERS

- 25000+ traffic violations per day
- 71 lakh Registered Vehicles

**SUMIT**

AGE: 30

JOB: CAR DEALER

STATUS: SINGLE

LOCATION: KANPUR

EDUCATION: GRADUATION

SKILLS

DEDICATED
COMMUNICATION
REALISTIC OPTIMISM

GOALS

- Expand the Business
- To provide Enhanced Customer Experience
- More Service coverage
- Easy Payment Options

CHALLENGES

- Payment Acceptance mode is limited to Cash and Cheque only
- Budget is not much to establish own payment gateway accepting all modes of transactions

MOTIVATION

Preference

Service

Ease

Security

NUMBERS

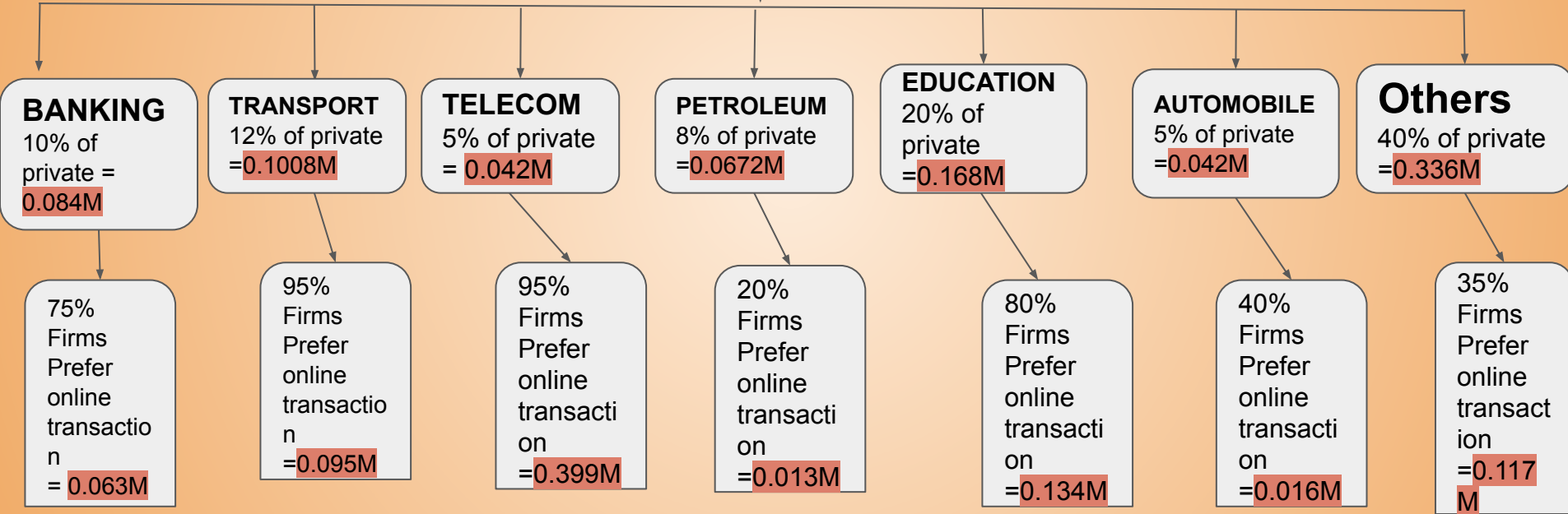
- 2 States
- Business of \$90,523

How many people can use Ezetap?

Total firms in India
are 1.2M

PRIVATE SECTOR

70% percent of total firms are private
so, 70% of 1.2M = 0.84M



PUBLIC
(0.165M)

+

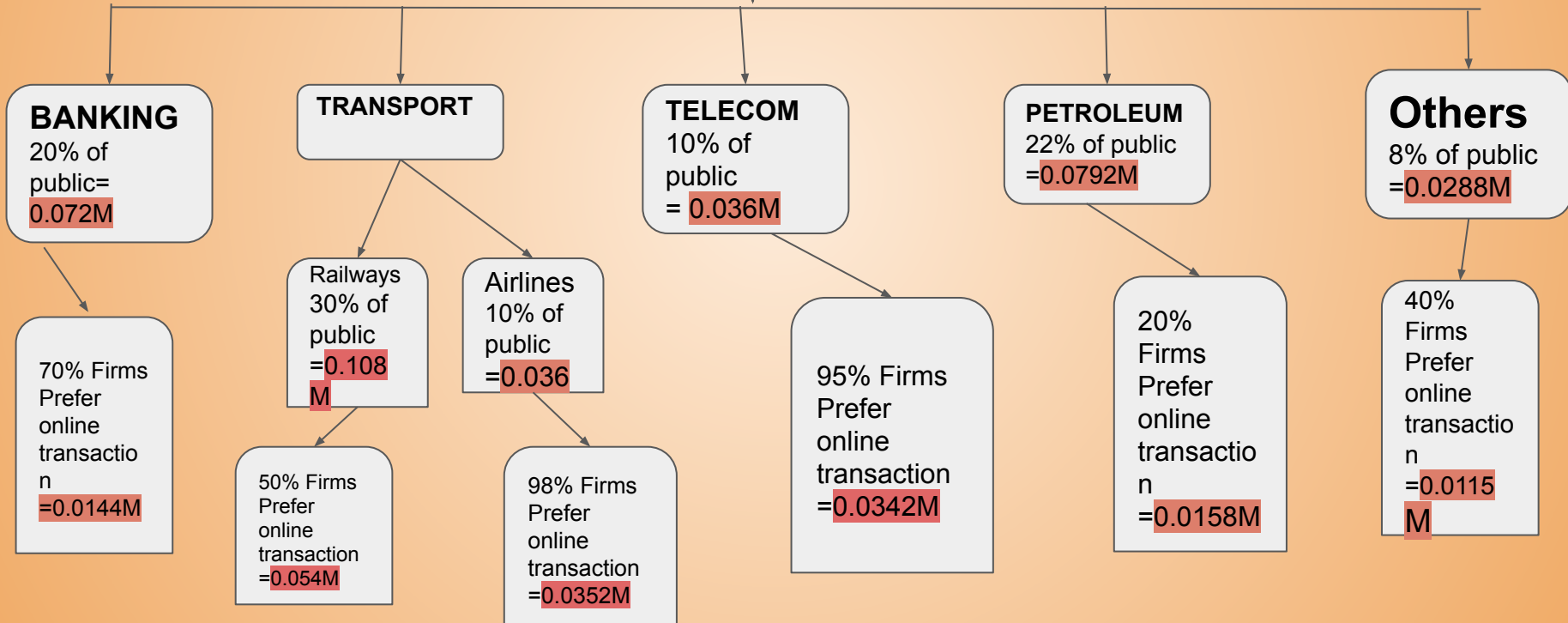
PRIVATE
(0.837M)

=

total no. of people can use EZETAP
= 1.002M

PUBLIC SECTOR

30% percent of total firms are private so, 30% of 1.2M = 0.36M



REFERRALS AND GIFT CARDS



- Referral Bonus to the one referring EZETAP to any merchants
- Gift Cards to the customers paying through EZETAP device
- Gift hampers to the merchant after achieving a fixed point (points are given on the basis of how much transactions have been done through device owned by him).

❖ **TARGET AUDIENCE : SMEs , STORES IN RURAL AREAS , MALLS etc...**



REFERRALS

It's like an Affiliate marketing, Where the one who is referring is promoting EZETAP and help it grow its market, and in return is getting some commissions.



GIFT CARDS

Gift cards will work like a motivation for customers to pay using EZETAP device.



GIFT HAMPERS

Gift hampers will work like a motivation for merchants for more use of EZETAP for transaction purposes. Will also attract more such merchants.

REFERRAL PROGRAM

CREATE A NEW PORTAL

Create **new portal** specially for this Program



Registration of those interested to join this program



Separate and **Unique code** given to each of the registered users



EZETAP will be **referred** to merchants by registered users



Commission will be transferred after successful installation of device by merchant

OVERVIEW

- The registered ones will promote the promote and carry all marketing and promotional activities to enhance the demand of the product.
- They will be given Starter kits , Brochures , and gifts on completing milestones of 5,10 and so on...

GIFT CARDS/HAMPERS



- Inbuilt mechanism to detect **how frequent a customer is paying** using EZETAP device and to keep data on **how much transaction has been done through a registered merchant's device**.
- The customer who is **more frequent** and merchant who have **reached a fixed amount of transactions** will be given gift cards like- Recharge coupons, discounts on any service/products or cash rewards.



- Gift Card items like discount on any service or products will come from **CROSS-PROMOTION MARKETING** with the company whose products we are gifting.
- Recharge Coupons and cash rewards will be managed by the telecom companies and the banks EZETAP have partnered with.

OVERVIEW

- Reach will extend to rural areas and for SMEs.
- Digitalization.
- Through this program, collaboration with many other companies (Cross promotion).

Cost Estimation For 'The Referral Program'

- **Expected Cost of creating a new portal and its launching:** Rs.30,000
- **Decided Commission to give per Referral :** Rs.1,500
- **Estimated Cost of starter kits and gift vouchers per registered user per year:** Rs.1,500
- **Expected no. of referrals done by per registered user per year:** 20

- **EZETAP device costs:** Rs.3500(Avg.)
- **Rental charge per device per month:** Rs.150-200
- **Average MDR charges:** 0.46%
- **Annual Revenue of EZETAP:** \$5-6M

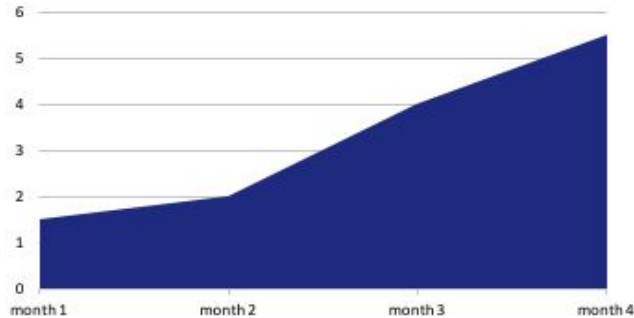
- ★ This program will increase the reach of the company all across the country.
- ★ Under this program, Net profit will increase as the year passes.



KPI's FOR THE REFERRAL PROGRAM

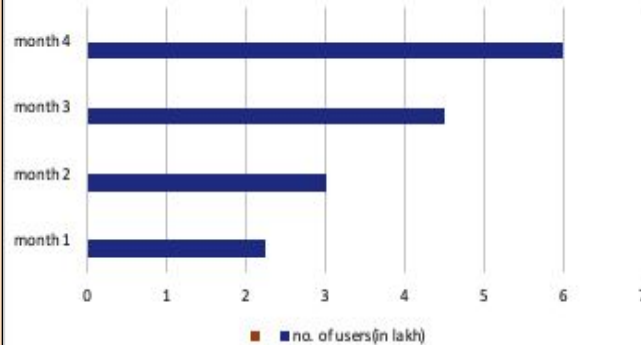
REVENUE GROWTH

revenue collected(in Cr)



It measures the month-over-month increase in revenue. IT is an indicator of how well is company is able to grow its sales revenue over a given time period.

USERS

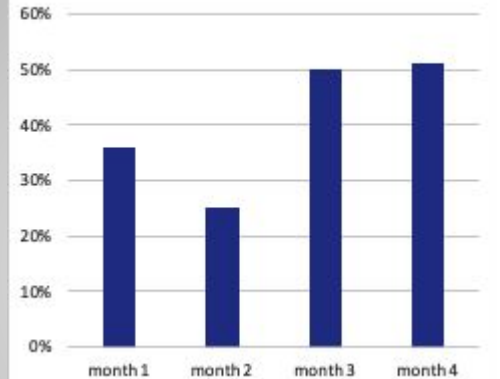


TARGET USERS--10 L

By determining the number of customers you've gained and lost, you can further understand whether or not you are meeting your customers' needs.

PROFIT MARGIN

profit margin



This KPI is useful when management needs to determine whether to offer promotions or bonuses for each representative, or to determine the amount of the commission

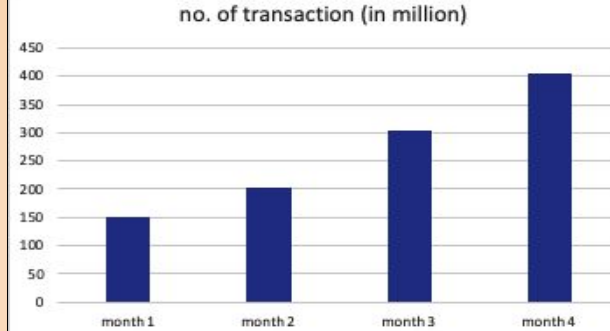
EXPENSES GROWTH



Ezetap recorded net expense of 82 Cr in 2018 and now according to our calculation expenses will be 92 Cr in next 6 months.

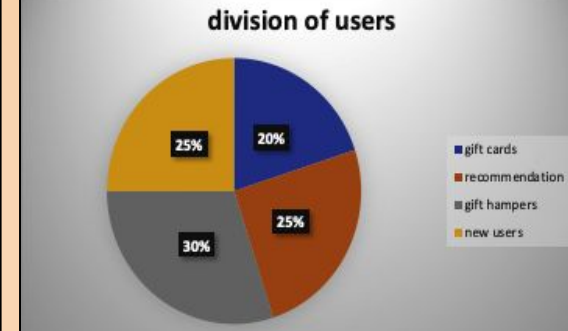
Expenses are mainly due to device purchase and repair, payment gateway charges, setup cost, software cost, and SMS costs. Employee salary is a major expense for Ezetap.

NO. OF TRANSACTIONS



This KPI is to measure the no. of transactions done after applying marketing strategy in which we provide referrals and gift vouchers which attract the users.

RECOMMENDATION SCALE



With this KPI we can understand that with our marketing strategy how many users use referral vouchers and recommend others to use Ezetap.

INBOUND MARKETING



- A technique for drawing customers to products and services via **Content marketing, social media marketing, Search Engine Optimization, Branding** etc...
- Targets only potential customers.

❖ **TARGET AUDIENCE : MNCs, SMEs, Govt. Bodies, Rural and Urban Areas...**



CONTENT MARKETING

Blogs and videos that are intended to stimulate one's interest for service.



SOCIAL MEDIA

Posting text and image updates, videos that drives audience engagement



SEO

Increasing the quantity and quality of traffic to the website through Search Engine Results



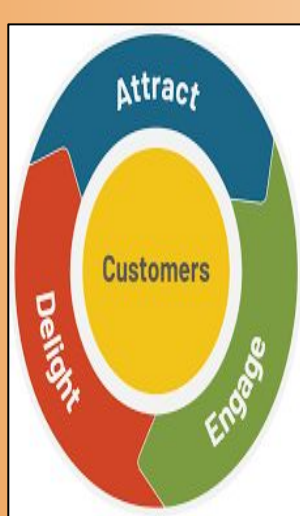
WEBINAR

Online seminars to connect with the wider audience and grow the business

OVERVIEW

- Blogs, posts, videos created by content team will be shared through social media platform.
- Link for connection to Social media will be given through the blogs.
- Announcement of Webinars through Social media and Blogs.

❖ WHY INBOUND MARKETING?



- **Reach the right audience in the right place to generate the quality traffic**
Can attract our target customers in order to meet our digital marketing objectives. This is instead of spending money attracting traffic from people who are unlikely to ever convert.
- **Increase Trust**
Inbound marketing is all about giving potential customers the information they are looking for in a Creative and Engaging way . It's not about pushing unwanted sales at every opportunity.
- **Protect from over-reliance on one channel**
By pursuing quality traffic from a variety of sources – organic search, social media referrals, referrals from other websites talking about your amazing work – you reduce the reliance on one channel alone, and therefore the associated risk.

Content Creation includes Infographics, Ebooks, Resource pages, Article, Blog posts, Videos, Curated Content

Social Media marketing includes Page visits, Website visits/conversions, App installs, promotion through Facebook, Twitter, LinkedIn, Instagram

SEO includes Streamline navigation, Add keywords to URLs, Page titles and site content, Optimize technical site elements

Webinars include Promotion Campaign investment, Hiring a Guest speaker

- ★ Estimated cost for content Creation Marketing : \$2,500 per month
- ★ Estimated cost for Social media Marketing: \$1,400 per month
- ★ Estimated cost for SEO Marketing: \$1,000 per month
- ★ Estimated cost for Webinar: \$2500 per webinar



THANK YOU :)

PRESENTATION BY



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