



COMMUNITY DAY

PUNE 2022





COMMUNITY DAY

PUNE 2022

Speaker



Amit Kumar

CTO & Executive Director,
Easebuzz

- Mr Amit Kumar is the Chief Technology Officer with more than 15+ years of experience in Fintech & technology organisations.
- He serves on the board of directors of Easebuzz and leads the innovation and development of Payment solutions, including Payment Collection, Payouts, KYC solutions, Fraud Prevention and Risk Assessment Suite.
- Amit drives complete tech growth strategy enabling Software Development, AI & Machine Learning, Cloud Platform, Database Architecture & Infrastructure Engineering Teams to build highly scalable world-class Payment Platform.
- Amit is a BE in computer science from BIT Mesra, EPBA from IIM, Calcutta and has also completed MBA in Fintech from BITS, Pilani.





COMMUNITY DAY

PUNE 2022

Full-stack Fintech Solutions at scale, powered by cloud technology

 Easebuzz

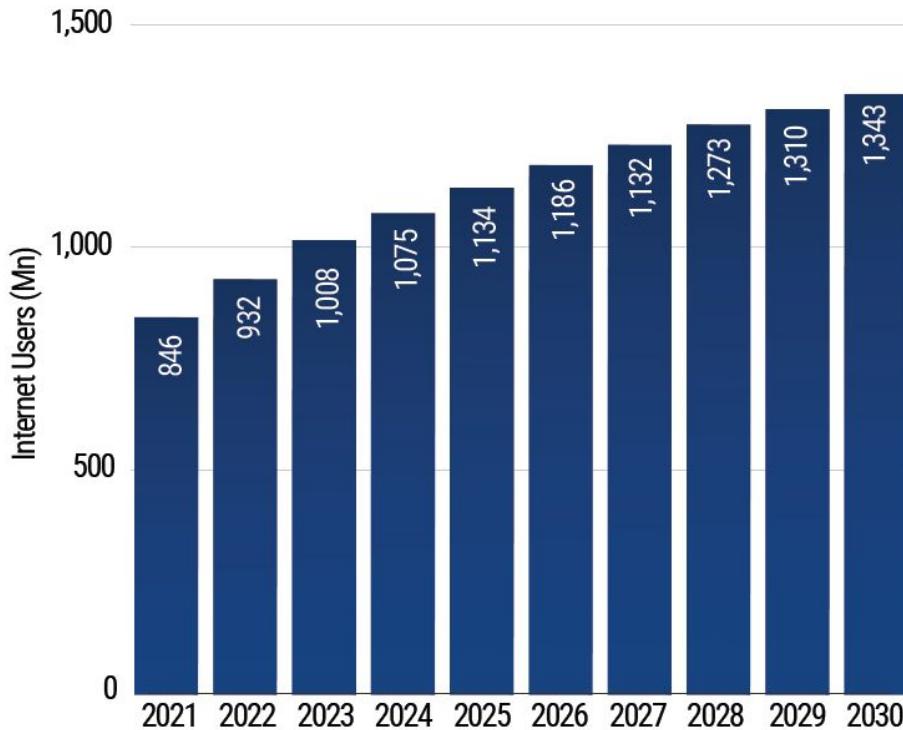




COMMUNITY DAY

PUNE 2022

India's Digital Economy In A Nutshell



1.3 Bn+

Internet Users
By 2030

61%

Internet Penetration
In India

44%

Increase In Internet
Users From 2022 To
2030

\$0.17

Per GB Internet
Cost In India

4.7 Hours

Average Hours Spent
On Mobile Per Day
Per User

305 Mn+

Users Doing Online
Transactions In
India

116 Bn+

Total No. Of UPI
Transaction As On
Aug. 2022

\$2.4 Tn

Total Value Of UPI
Transactions As
On Aug. 2022

373 Mn+

Estimated Rural
Internet Users In
2022

Source: Statista, NPCI, Bain & Company, App Annie, Cable.co UK

Inc 42



COMMUNITY DAY

PUNE 2022

India's Fintech Startup Landscape: Who's Who In Subsectors



Payments

paytm

BharatPe

CRED

Razorpay

JUSPAY

PhonePe

**Easebuzz
Payment Solutions**

MobiKwik

instamojo

Cashfree

**FREECHARGE
by AXIS BANK**

Lendingtech

DRIP/c

KreditBee

slice

Yubi

LeapFinance

UNI

Simpl

**VAYANA NETWORK
Connecting Enterprises**

axio

**PROGCAP
CAPITAL FOR PROGRESS**

Zest

EMI FOR EVERYONE

Investment Tech

ZERODHA

Groww

smallcase

5paisa.com

upstox

Sentieo

**paytm
Money**

Sanctum Wealth

scripbox

dezerv.

ET Money

Insurtech

digit

ACKO

**paytm
Insurance**

policybazaar.com

RenewBuy.com

turtlemint

Onsurity

Loop Health

NovaBenefits

S Y M B O

Plum

Neobanking

open

Jupiter

Zolve

Fi

flobiz

chqbook.com

akudo

**DGV
DIGIVRIDHII**

Fyp

hop

Fintech SaaS

KhataBook

clear

Chargebee

Safexpay

ShopSe

Ozeni

Credgenics

M2P

weRize

PayMate

LIVQUIK

Bconomy

UNBOUND

Cryptocurrency

**COINSWITCH
KUBER**

CoinDCX

zebpay

Unocoin

bitbns

wazirx

sahicoin



About Us

Easebuzz is India's leading
Payment Solutions Platform
enabling offline economy to shift from
paper to digital collections.

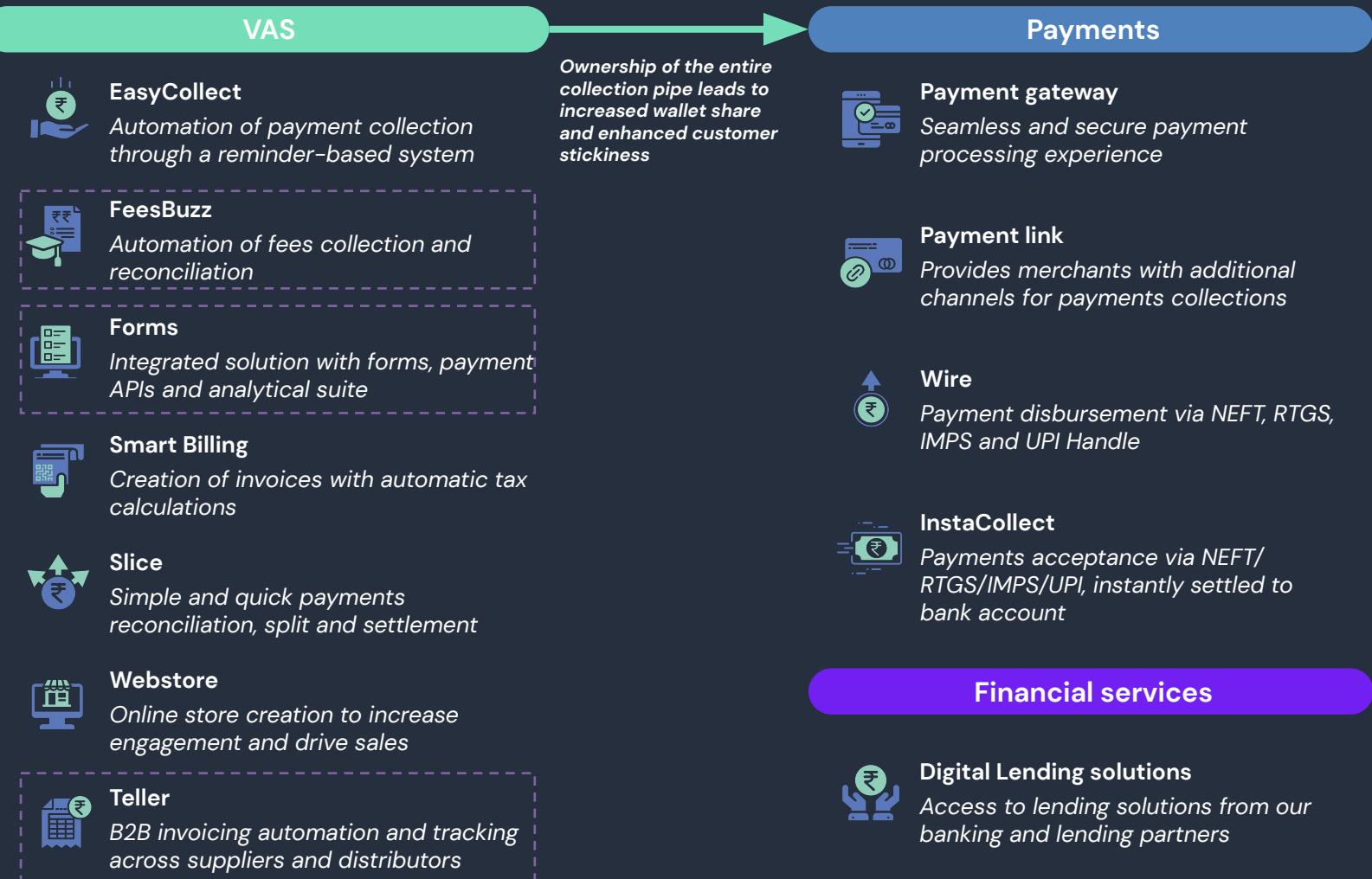




COMMUNITY DAY

PUNE 2022

A suite of API-enabled value-added services and payments solutions...



Vertical-specific positioning

We solve vertical-specific problems with solutions that are easily leverageable across multiple industries

Size agnostic

We address issues faced by merchants across different sizes and development stages

Plug-and-play

API-based, fast implementation, easily integrated with existing systems

[] Exclusive to Easebuzz



COMMUNITY DAY

PUNE 2022

Easebuzz ecosystem

1 API / SDK power house

Cordova

React Native

Shopify

Zoho

.NET

Python

Capacitor.JS

Flutter

Xamarin

Tally

Java

PHP

Node.js

Ruby

WordPress

Android

GoLang

Javascrip

ASP.NET

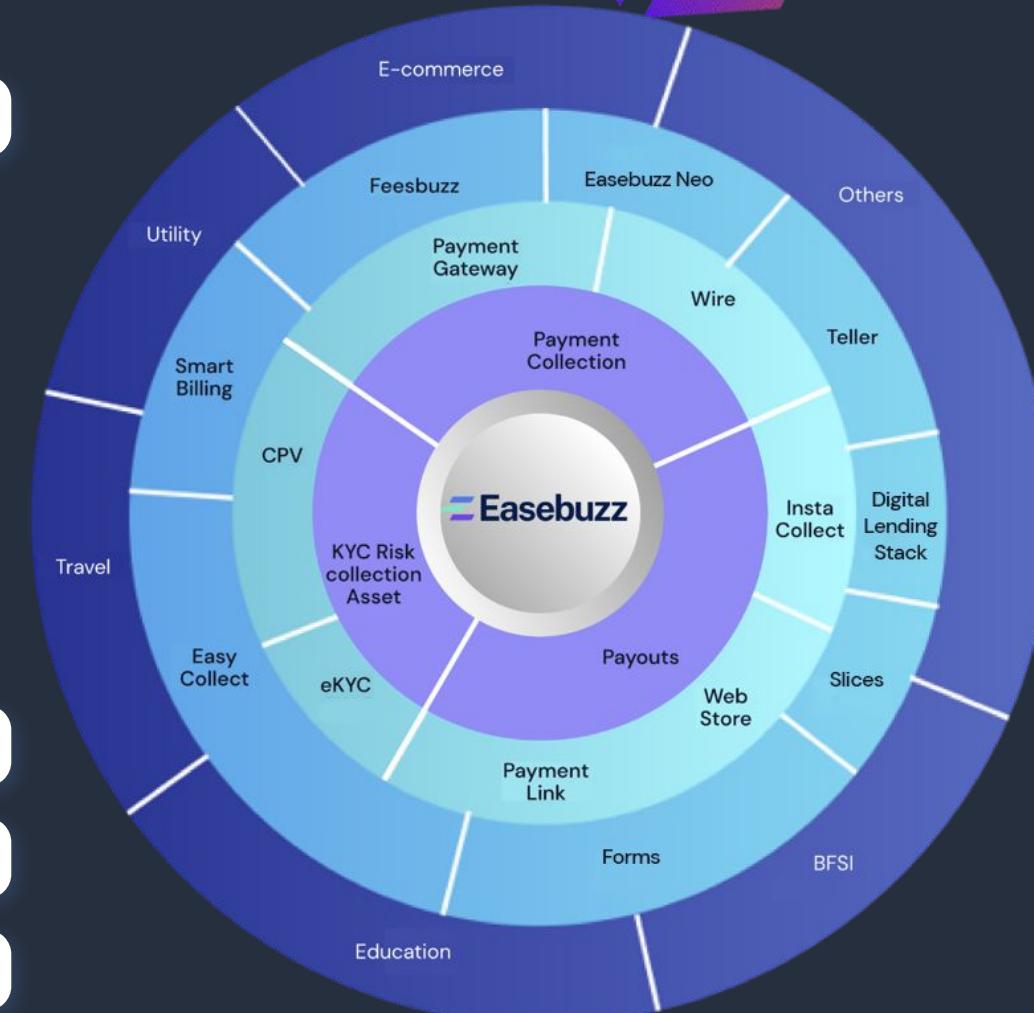
Drupal

and more

2 SAAS-based/ no code applications

3 Plug & Play products

4 Strong compliance





COMMUNITY DAY

PUNE 2022

Key features powered by 4 strong distinctive architecture pillars

- Best-of-breed API
- Choice of Payment Method
- Split /Marketplace payments
- Discount offers
- Cross Channel Capabilities
- Product APIs & SaaS
- ePOS/QR solutions
- Net pay-out / Fees management

**Powerful Payment
Orchestration**

**Open by design
architecture**

**End-to-end financial
flows management**

Domain Driven Design

Connectivity with ERPs (e.g. Tally, Salesforce etc)

Advance reporting and reconciliation system

Pluggable products into any system

Retention of preferred partner

Choice of settlement cycle plans

Best-in-class Fraud fighting modules

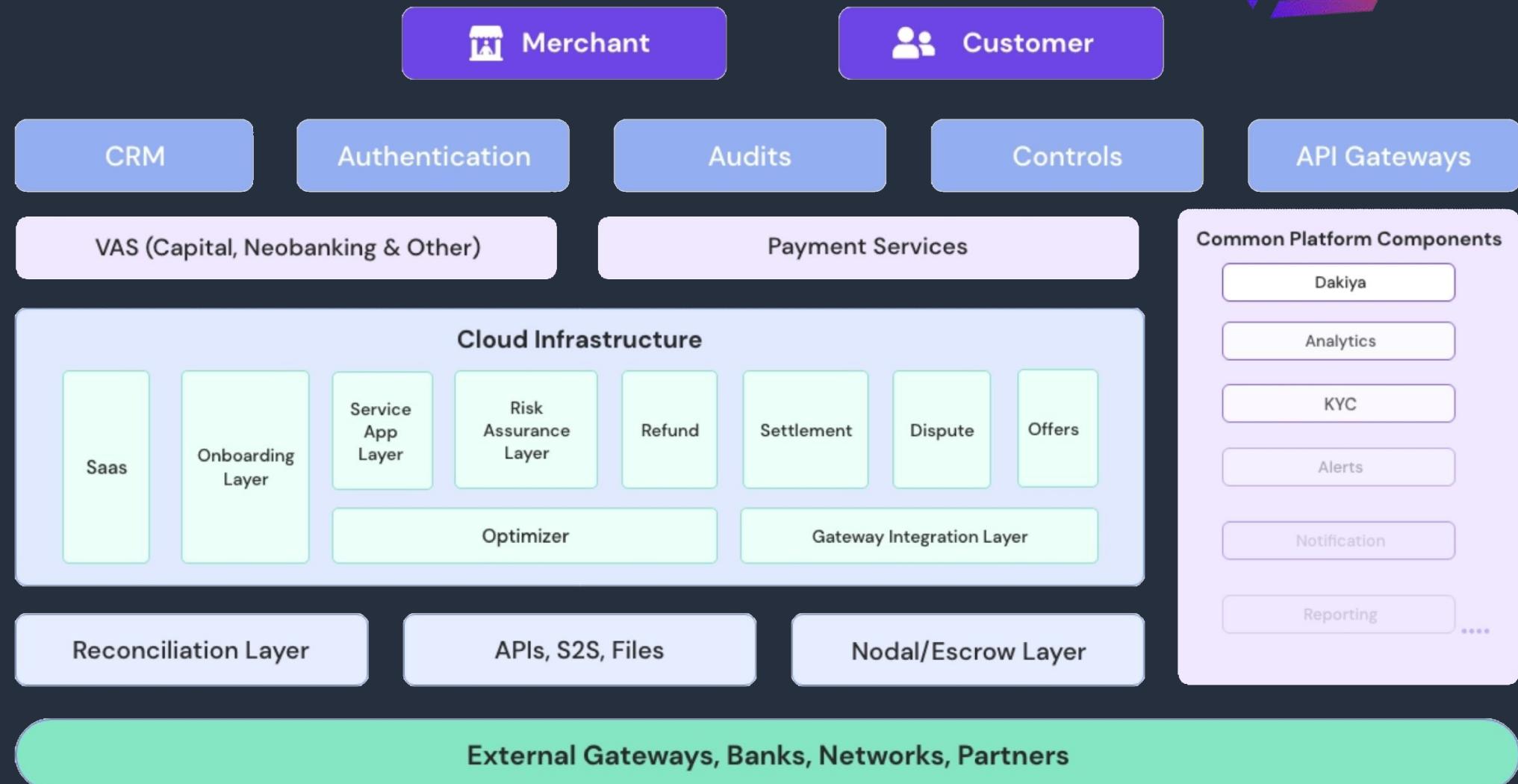
Customizable product bundle for domain specific



COMMUNITY DAY

PUNE 2022

Tech Architecture – High level

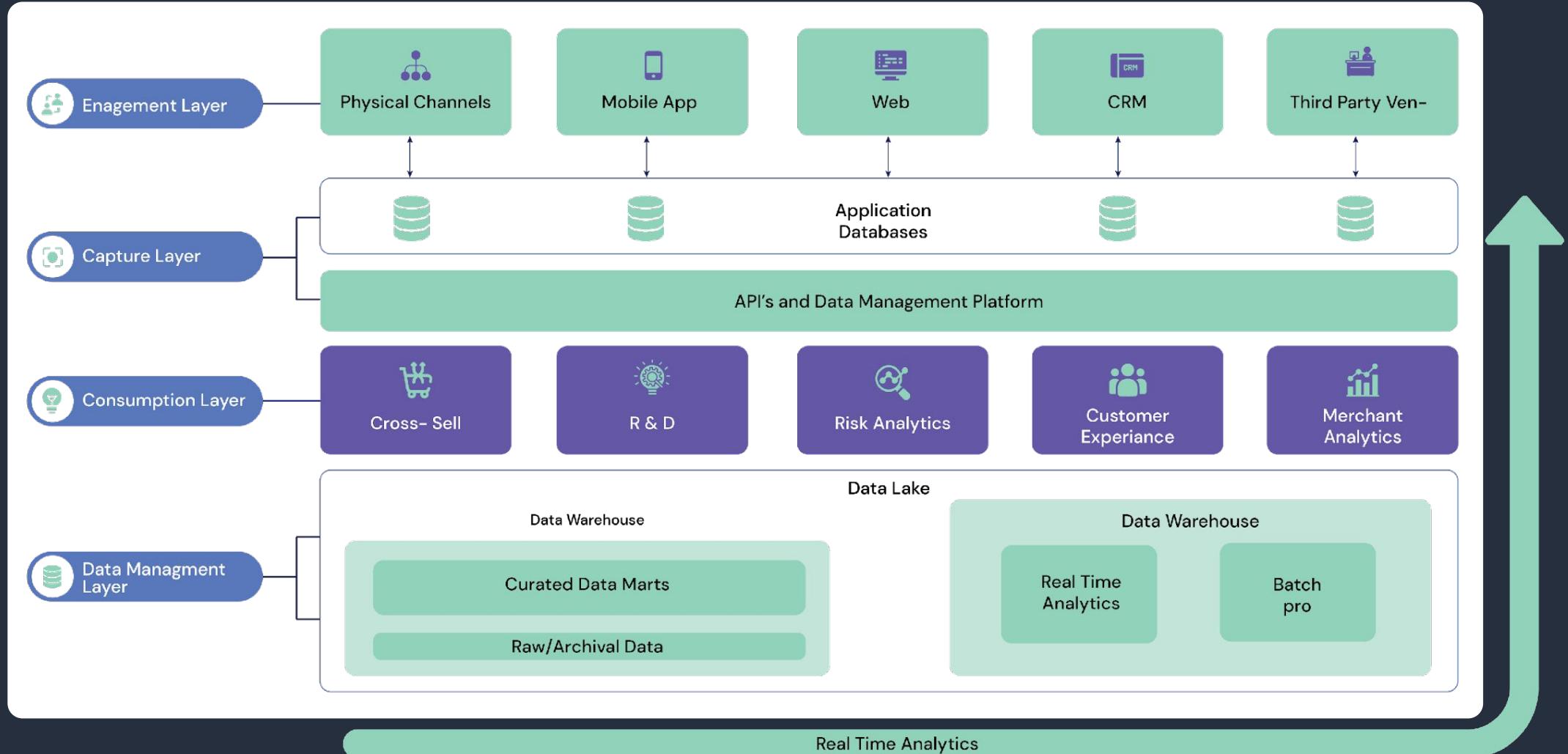




COMMUNITY DAY

PUNE 2022

Embedded Data Driven Architecture





COMMUNITY DAY

PUNE 2022



Backed by high quality standards and practices

High-quality Development Practices

- In-house high-quality development by skilled engineers
- Using reliable technology stack including Python, MySQL, IntelliJ, Nginx, uWSGI)
- Full Application Life-cycle management with AWS
- Automated testing practices using Selenium and PyCharm
- Automatic code analysis with SonarQube (security, maintainability, duplication)



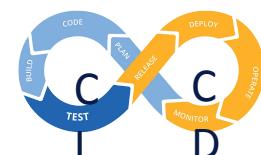
Robust & secured architecture

- Redundant virtualised architecture
- Hosted on
- Full Business Continuity & Disaster Recovery Plan
- Real-time monitoring and alerting for all databases
- SSL and RSA encryption for all communication to databases.
- Data driven approach
- Real time data streaming services are utilized to archive & move data to other applications
- PCI DSS level 1 certification



State-of-the-art Product Solutioning & Delivery

- Business ROI / Strategic value assessment
- Roadmap Prioritization
- Technical Specifications and development by SCRUM team
- Feature-tested through several environments:
Dev/Staging/Production
- Trainings and Workshops
- Monthly newsletter
- Automated deployments using CI/CD and Jenkins pipelines



Performance & Scalability

- Platform availability > 99.5%
- Average API Response time < 40 ms
- Supporting peaks (TPS) > 300 payment operations per sec
- Ease of scalability through virtual servers' addition
- No unplanned outages in the last 18 months



Jenkins

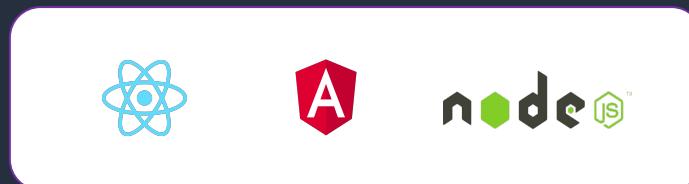




COMMUNITY DAY

PUNE 2022

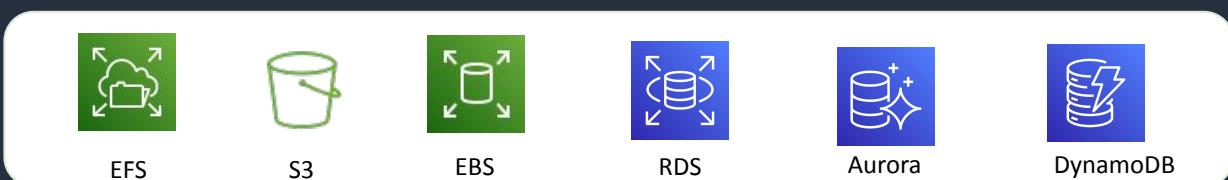
Technology Stack Overview



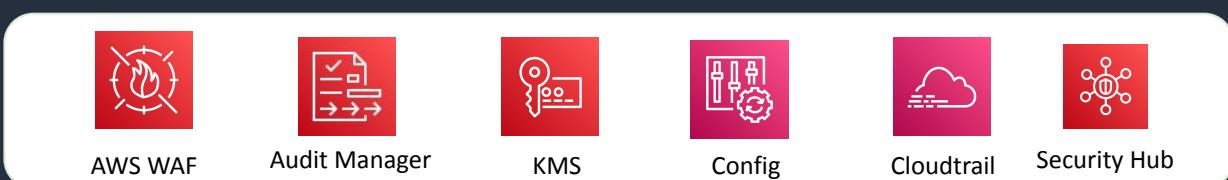
Compute



Data service



Data storage

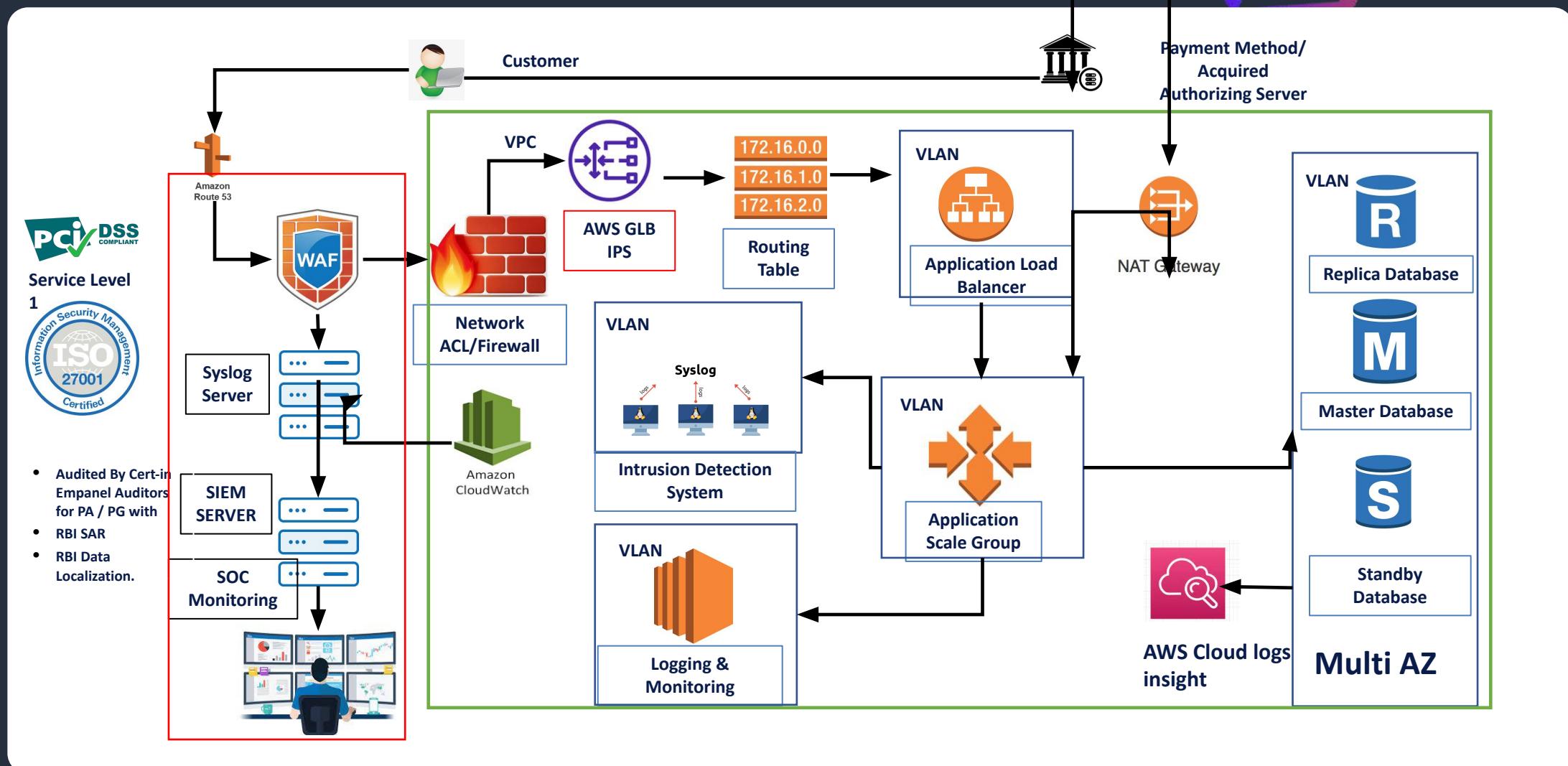


Security

COMMUNITY DAY

PUNE 2022

Propose Secure, Resilient, Scalable and Robust Architecture

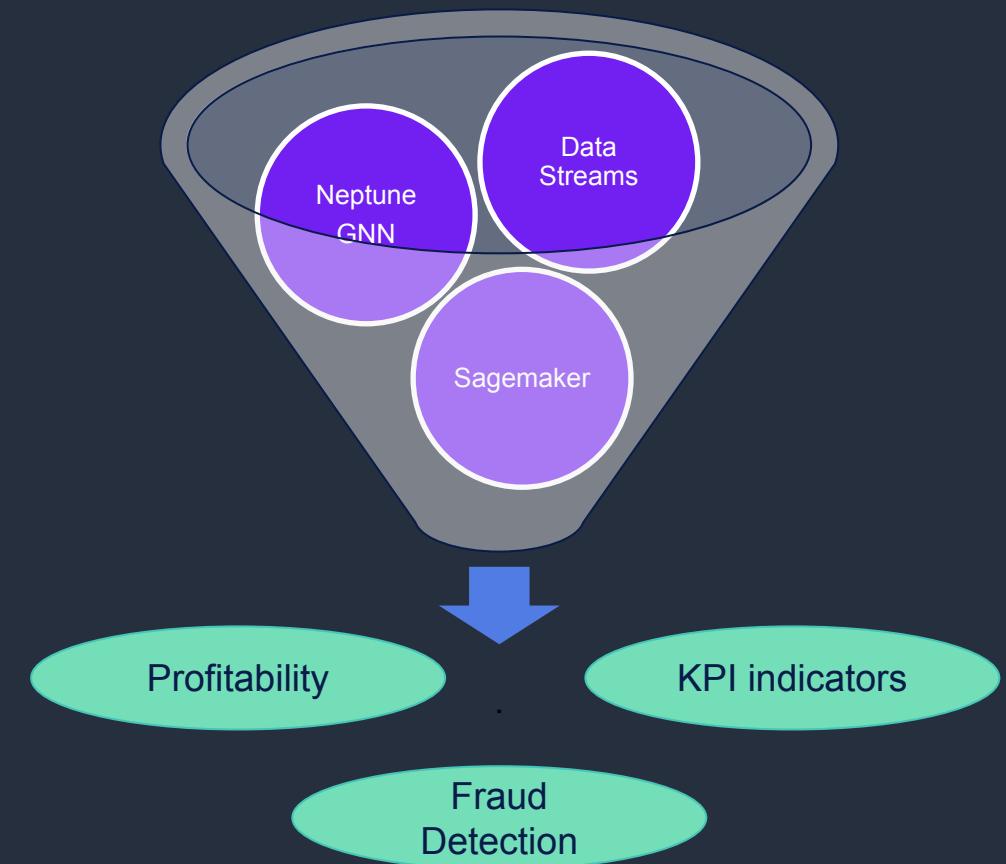
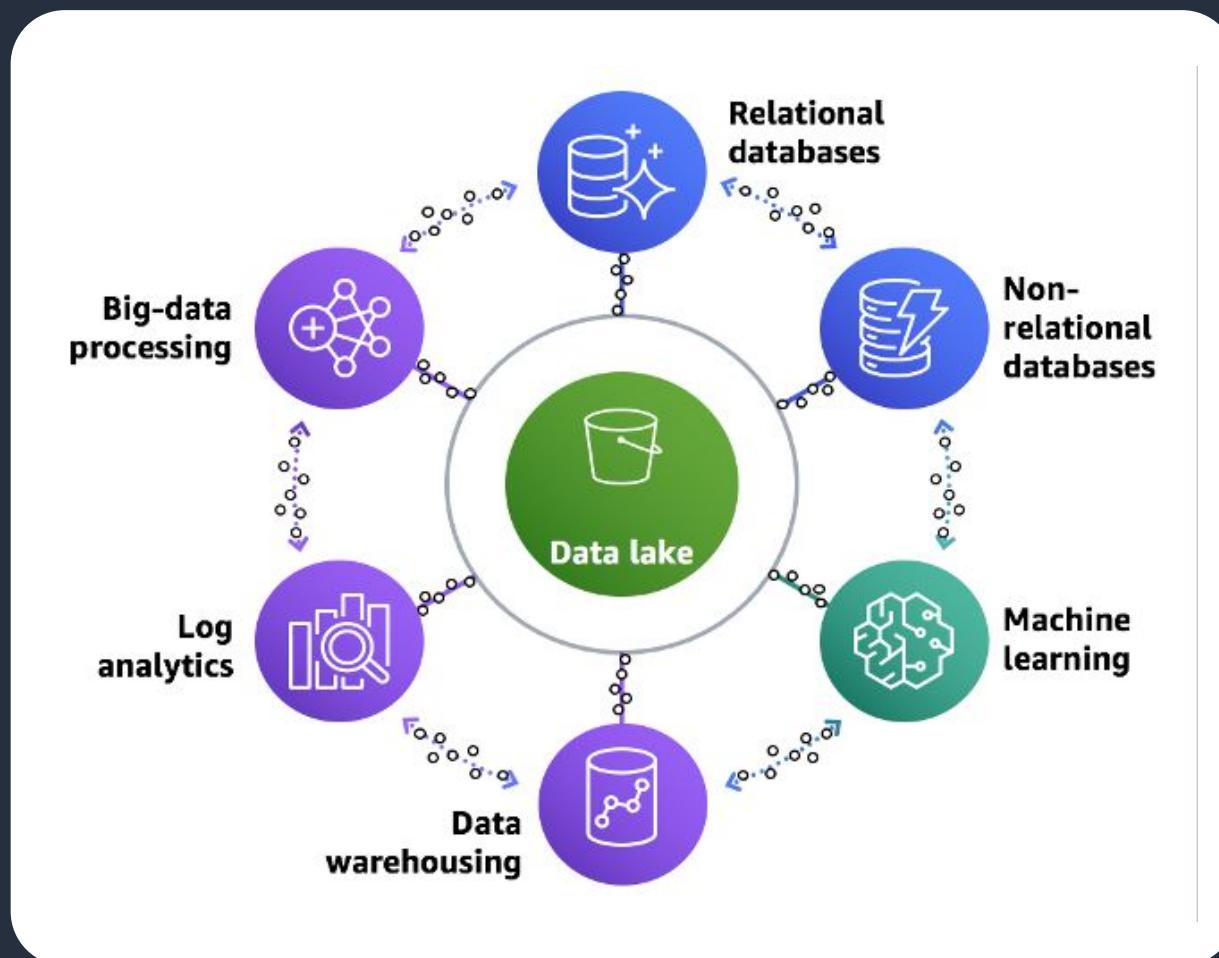




COMMUNITY DAY

PUNE 2022

Data Lake house to host data for every use case





COMMUNITY DAY

PUNE 2022

Our Strength

80,000+

Happy Merchants

Rs. 70,000 Cr+

Current transaction run-rate

2014

Established

4,30,000+

Transactions processed per day

Some of our esteemed clients



In-principle Approval from
Reserve Bank of India (RBI) for
Payment Aggregator (PA) authorization



Justdial

bigbasket



Pocketly

GoKwik





COMMUNITY DAY

PUNE 2022

Thank You!

sales@easebuzz.in

www.easebuzz.in

