

# BOI QwikCollect



BOI QwikCollect is an integrated payment/fee collection suite for merchants that has

- 1) **World's First Hybrid Payment Aggregator** enabled by a
- 2) **Dynamic Form Building Platform** for data collection
- 3) An **AI enabled Subscription Platform**
- 4) A **Link Management Platform**
- 5) A **Social Payments App**
- 6) An **AI Bot**

Payment/Fee collection using BOI QwikCollect is possible from multiple places including Merchant Portal, Bank of India Portal & Mobile App

# BOI QWIKCOLLECT VERTICALS AND USE CASES

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1. University - Registration, Admission and Fee Collection
2. College - Admission and Fee Collection
3. School - Admission and Fee Collection
4. Hospitals - Outdoor and Indoor Patient Fee Collection, Course Fee Collection.
5. Associations - Membership, Event, Service Fee Collection
6. Clubs - Membership, Event, Service Fee Collection
7. School Boards - Registration, Certificate, Review, compartmental
8. Municipal Corporation - Online Tax Demand Notice, Online Tax Collection
9. Government Departments - Charges, Penalty, Fee Collection, Recruitments
10. Retail - Payment Collection, Link Based Invoicing
11. Housing Development - Online Lottery for Plot and Flat Booking. Booking and Allotment Fee Collection
12. Housing Societies - Maintenance Fee, Event Fee Collections
13. MFI, NBFC - EMI Collection through Link Based Invoicing
14. Utilities - Water Bill Collection, Electricity Bill Collection
15. Recruitments - Recruitments in any of the above Domains

# Product Module - 1

## Hybrid Payment Aggregator Platform

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Are you a business struggling with payment reconciliation issues because some customers pay online while others pay offline? We understand your problem.

To collect money from ALL customers, you have setup multiple payment systems: Cards, CMS, Cheque, Cash...

And then you reconcile all that money at month's end. With delays and hassles and data loss.  
It's a pain, isn't it?

**Enter BOI QwikCollect that has world's first hybrid online payment aggregator platform.**

BOI's QwikCollect hybrid online+e-offline PG (From Bharat QR to UPI to Cards to Cash) helps businesses collect payments from ALL clients and consumers, urban or rural, young or old, online or offline, without worrying about consumer payment behaviour. We have all the modes on a single payment gateway, online and offline. And by all, we mean ALL. From UPI to Cards to Netbanking to Cash to NEFT. You name it, we have it.

With BOI QwikCollect, your money collection setup becomes totally online with ZERO manual work, whether the customer pays online or offline. And payment data travels to you instantaneously that you can see in a single dashboard/report, whether it's UPI or Cards, Cheque or Cash.

No more entering data manually or emailing excel sheets back and forth. No more reconciliation ache. No more turning customers away because they pay differently, whether it's a 18 year old from Kashmir or a 70 year old from Cochin.

Thus BOI QwikCollect is perhaps the only hybrid (online+offline) payment platform in the world that provides businesses and organizations a single unified dashboard for collecting payments from their customers/members through any and all channels, online or offline, from UPI to Cash.

# KEY FEATURES & BENEFITS

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## **PAYMENT GATEWAY WITH MAXIMUM PAYMENT MODES**

Credit Cards, Debit Cards, Net Banking, UPI, Wallets, Bharat QR, Cash Challan, NEFT E-Challan etc

## **PAYMENT GATEWAY WITH ONLINE/OFFLINE MODES IN A SINGLE SEAMLESS INTEGRATION**

You do not require separate integration for online and offline; the platform comes with complete bouquet of online and offline payment modes in single integration

## **EXPERIENCE ONE OF THE HIGHEST SUCCESS RATES IN THE INDUSTRY**

Experience one of the highest success rates in the industry for both online and offline transactions

## **SINGLE MIS DASHBOARDS FOR ALL MODES, ONLINE OR OFFLINE**

Get a unique integrated MIS dashboard for ALL payment modes, online and offline, with excellent transaction search functionality

## **GET COMPLETE CONTROL OVER OFFLINE TRANSACTIONS**

Get desired control over offline transactions like maximum amount limit fixing and payment collection date validation

# BOI QwikCollect

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**We're here to assist you with all your payment/fee collection needs**

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## Bank of India



## **POWERFUL TRANSACTION API FOR ALL MODES**

Enjoy powerful transaction Pull & Push enquiry API for all the modes, online or offline

## **INTEGRATION AVAILABLE FOR ALL MAJOR PLATFORMS**

Integration available for all major platforms like Java / PHP / .Net, Wordpress etc

## **REAL TIME UPDATES EVEN FOR OFFLINE TRANSACTIONS**

Realtime updates for offline transactions (Cash Challan, NEFT Challan) as well as online transactions

## **GET UNIQUE ADDITIONAL FEATURES FOR OFFLINE MODES**

Get additional unique features on offline modes like Client wise/Bank wise Logo on challan NEFT, Partial Payment through NEFT, Advance Payment through NEFT etc

## **ROBUST SECURITY**

We have employed some of cybersecurity industry's most well known tools and standards to fortify your payments and make them impregnable such as PCI-DSS V3.2 for payment data & information security

## **WORKS ACROSS ALL DEVICES**

It is a hardware independent platform that works for all devices whether PC, Laptop, Tab or Mobile devices

## **PEOPLE DRIVEN SUPPORT WITH AI TOUCH**

Experience excellent support driven by people and helped by AI's intelligent touch

## Product Module - 2

### QwikCollect

# ABOUT

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QwikCollect is one of India's most advanced dynamic online form builders which can be used to create workflows no matter how complex. The forms built can be configured in line with client requirements however minute.

In addition, when paired with Hybrid Payment Gateway, LinkPaisa & Mansha AI, QwikCollect becomes India's most powerful and robust AI driven payment platform capable of creating and deploying any online payment form within minutes and hours.



# KEY FEATURES & BENEFITS

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## READY TEMPLATES FOR MULTIPLE DOMAINS

Ready templates for multiple domains including schools, colleges, universities, municipalities, associations, charity, hospitals etc.

## ADVANCED FORM FEATURES

Advanced form features like Form life cycle with multiple actors and operators, Multi stage form fill up options for large forms, Inter field validations and calculator, Dynamic landing page creator with branding options, Calendar integration, Save partially filled forms etc

## PRE-INTEGRATED PAYMENT SETUP

No need to work separately with a software developer for fee collection forms, payment gateway and bank challan saving you a lot of time and money on development cost and integration time

## NO HIDDEN FEES

No development cost, no setup fee, no AMC

## NO WEBSITE, NO PROBLEM

Manage payment or fee collections even without a website

## GO LIVE IN A FLASH

Shortest go live (2-7 days) for any fee collection. No restriction on the number of forms

# BOI QwikCollect

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## BROADCAST PAYMENT LINKS

Broadcast payment links over email, SMS and WhatsApp to everyone in your database or to a select group

## SINGLE PLATFORM FOR ONLINE AND OFFLINE COLLECTIONS

Get Realtime Cash/NEFT payment options along with online payment options like Cards, Netbanking, UPI, Bharat QR

## SINGLE MIS FOR ALL COLLECTIONS, ONLINE OR OFFLINE

Get a single reporting dashboard where you can view realtime updates and reconciliation for all your fee collections, online or offline

## DOCUMENT UPLOAD AND FORM REPRINT FACILITY

You can upload photo, signature image, and any other document that is needed along with the form

## INBUILT API VALIDATIONS

Verify payer authenticity taking advantage of inbuilt external API validations like Aadhar, IFSC etc

## ROBUST SECURITY

QwikCollect is one of the few online softwares in India that has VAPT certification. Besides that payments made through QwikCollect are fortified by some of cybersecurity industry's most well-known tools and standards

## TOP NOTCH SUPPORT STRENGTHENED BY AI

Experience excellent support driven by people and helped by AI's intelligent touch

## Product Module - 3

### Subscription Paisa

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National Payments Corporation of India (NPCI) has implemented “National Automated Clearing House (NACH)” for Banks, Financial Institutions, Corporates and Government a web based solution to facilitate interbank, high volume, electronic transactions which are repetitive and periodic in nature. NACH System can be used for making bulk transactions towards distribution of subsidies, dividends, interest, salary, pension etc. and also for bulk transactions towards collection of payments pertaining to telephone, electricity, water, loans, investments in mutual funds, insurance premium, Loan etc.

**Subscription Paisa has been developed as an unique AI propelled mandate processing and payment collection platform based on this NPCI platform.**

# KEY FEATURES & BENEFITS

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## **AI DRIVEN SUBSCRIPTION PAYMENTS FOR MORE THAN 50 BANKS**

SubscriptionPaisha offers AI driven subscription payments through e-NACH/e-mandates for more than 50 banks to merchants

## **HELP FOS TEAM EASILY COLLECT DATA FROM CUSTOMERS AND PARTNERS**

Has a Mobile app/inbuilt form+link creation platform to help FOS team easily collect required data and payments from customers and partners - Physical mandate processing done using scan/image file uploaded through Mobile App. This helps to cut down the processing time by at least 5-6 days and save operation cost for the company

## **AI ENABLED HEALTH CHECK OF ALL MANDATES**

AI enabled health check of all mandates, significantly reducing error at first hand - Unique validation algorithm for validation of mandates and debit advice. This will help quickly identify some of the common errors in the data. Hence will further help to increase the success rate and bring down the TAT

## **REAL TIME UPDATES THROUGH API THAN SFTP BASED EXCEL SHEETS**

Real-time updates of mandate registration status through API as compared to SFTP based excel sheets. No manual upload of excel file hence zero manpower cost

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## **GET RID OF INSECURE EMAIL FILE SHARING**

Upload transaction file at dashboard or connect through API. No need of email communication.

## **SINGLE PLATFORM FOR PROCESSING ALL MANDATES**

Single platform for processing all modes of payment mandates, viz. NACH, Netbanking, Debit Card, Credit Card, UPI

## **INCREASE EFFICIENCY OF TRANSACTION PROCESSING EXPONENTIALLY**

System driven transaction processing reduces TAT from 4 days to a couple of minutes; AI enabled health check of transaction file significantly reduces the manual error; and API driven transaction status update as compared to SFTP based excel file transfers makes updates real time

## **AUTO TRIGGER OF PAYMENT LINKS**

Auto trigger of Payment Links for failed transactions means no manual intervention, hence significantly reducing the manpower cost

## **SINGLE DASHBOARD FOR ALL MANDATES**

Single dashboard solution for both e-mandates and Physical mandates - for all reports of all types of mandates and of all types of transaction modes

## **ADMIN PORTAL**

Admin portal to view status of all mandates and debit advice will help the company to reconcile the data quickly and save cost of reconciliation

## **PEOPLE DRIVEN SUPPORT WITH AI TOUCH**

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## Product Module - 4

### Link Paisa

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# ABOUT

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LinkPaisha is a complete and reliable link management platform for your links. It is the easiest way to shorten URLs attached to a custom domain name, distribute the shortened URLs to customers over multiple media types and measure the URL performance on important parameters.

In addition, when paired with Hybrid Payment Gateway, QwikCollect & Mansha AI, LinkPaisha becomes part of India's most powerful and robust AI driven payment platform capable of creating and deploying any online payment form within minutes and hours.

# KEY FEATURES & BENEFITS

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## BRANDED LINKS

Say goodbye to generic short URLs. Reinvent the way you create, share and manage links, turning every link into a promotion for your brand

## SECURE WITH USER AUTHENTICATION FEATURE

Share password protected links, password protected invoices to your customers

## SHARE LINKS ACROSS MULTIPLE MARKETING CHANNELS

Share your links across multiple marketing channels from a single platform

## LINK TRACKING

Track your links across different marketing channels (SMS, Email etc.) from a single platform. Get real time traffic statistics

## ACTIONABLE ANALYTICS

Take help of realtime analytics to take the right action at the right time and optimize every touchpoint with LinkPaisha

## BOI QwikCollect

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## PAYMENT LINK PLATFORM

Get a platform to send link based invoices with user authentication feature and pre-integrated payment gateway to a database over multiple channels

## ROBUST SECURITY

LinkPaisha is one of the few online softwares in India that has VAPT certification. Besides that payments made through LinkPaisha are fortified by some of cybersecurity industry's most well-known tools and standards

## TOP NOTCH SUPPORT STRENGTHENED BY AI

Experience excellent support driven by people and helped by AI's intelligent touch



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Bank of India

## Product Module - 5

### SP App

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Do you ever wish you had your own app for your organization/business where you could centralize your payments, your communication, your business social and organizational event activities into a single app with control over everything including Data, Information and Security? Then take SPApp - world's first Payment, Social & Communication app at ZERO COST for organizations and their members, perfect for all organizations who want to CENTRALIZE their Payments, Organizational Communication, Business Social and Event activities into a SINGLE APP BRANDED WITH YOUR LOGO.

Currently, organizations face the problem where their payments, communication, social and event activities are dispersed across multiple places including foreign based apps like Whatsapp, Facebook, Eventbrite, Paypal etc. Thus organizations possess neither a centralized way to manage everything including communication, payments etc nor have they any control over what is being communicated/discussed including on their precious data and information much of which is stored on foreign servers or at least stored on servers of companies controlled by foreign organizations with huge foreign stake. S

PApp helps such organizations by giving them an app for FREE that is VIRTUALLY THEIR OWN APP with a CENTRALIZED way to manage everything and DETAILED CONTROL over all activities that goes inside the app including Data, Communication, Social Activity and Payments.

# KEY FEATURES & BENEFITS

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## **SINGLE APP TO MANAGE THEM ALL**

Manage all of your key activities including payments, one-to-one & many-to-one communication, feedback, social communication and event related activities in a single app

## **CENTRALIZED CONTROL OVER EVERYTHING**

Get mobile based admin rights and Web based super admin rights for clients to closely monitor their payments, communication, social and event activities. Also verify all who can join/exist/communicate on your app

## **BRANDED APP THAT IS VIRTUALLY YOUR OWN**

Get an app that carries your own brand and is virtually your own. SPApp will carry your logo for your members and seamlessly duplicate your branding/visual elements inside the app

## **DO ALL SORTS OF ERP ACTIVITIES WITHIN THE APP**

SPApp has inbuilt fee collection/admissions/applications/order management ERP software so that you can manage your fee collections, admission, other applications and order management processes end-to-end within the app. If you already have an ERP in place or for more comprehensive ERP activities, the app can open your existing ERP inside it via a simple API based integration

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## **GET WORLD'S FIRST HYBRID ONLINE PAYMENT PLATFORM**

Take SPApp and get world's first hybrid online-offline payment platform and stop wishing for your consumers to change their payment habits. Through technology integrations with multiple banks for both online and offline payments, from UPI to Cash, we have made it possible for you to get a single unified dashboard where you can see realtime updates, reporting and reconciliation for both online and offline payments

## **GET CONTROL OVER DATA, INFORMATION & SECURITY**

With SPApp, you get tight control over all data and information generated during your payments, organizational communication, business social and event activities. Your data is located on secure servers inside India and all your communication inside the app is encrypted with the latest and most secure encryption algorithm

## **COMPREHENSIVE COMMUNICATION, DISCUSSION & SOCIAL FEATURES (MANY-TO-ONE & ONE-TO-ONE) YOU WON'T GET ANYWHERE ELSE**

You get comprehensive communication, discussion & social features including admin creating public feeds for information/discussion, admin broadcasting messages one-to-one, admin chatting with specific members one-to-one, members chatting with each other one-to-one, admin creating groups according to specific subject/topics for discussions etc

## **COMPREHENSIVE ADMIN FEATURES**

In order to have full monitoring power and control over all that goes inside your app, you need comprehensive admin features. And SPApp gives that to you

## Product Module - 6

### Mansha AI

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Mansha is a text/voice based AI Assistant that employs artificial intelligence to better data processing multifold, including payment data. Beyond that, Mansha helps consumers fill up any and all types of forms through intelligent voice based intervention. One of India's first Artificial Intelligence platform that has been developed keeping the general as well as the differently abled population in mind, Mansha can be used to exponentially increase form processing accuracy while also helping those who may not be able to see or type fill forms just by using their voice that Mansha recognizes and responds to on commonly available devices.

Mansha also powers one of India's most advanced subscription payments platform with Intelligent Character Recognition (ICR) backed by artificial intelligence that substantially reduces TAT and effort for mandate and transaction processing while increasing accuracy.

Mansha has multiple AI technologies shaping and driving it including Voice Recognition, Speech Synthesis, Natural Language Processing, Natural Language Generation, Voice To Text & Text To Voice Conversion, Deep Neural Networks for Complex Business Analysis, Hybrid Emotion Interference Model for Emotion Recognition etc.

# KEY FEATURES & BENEFITS

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## PLATFORM INDEPENDENT; CONNECT TO ANY PLATFORM USING API

Mansha is platform independent and can connect to any form/form builder software and extract data from database through APIs

## FORM CONTENT, STRUCTURE ANALYSIS & STORAGE (ANY FORM)

Mansha uses multiple technologies including AI enhanced Intelligent Character Recognition (ICR) to process form content and structure

## AI ASSISTED FORM FILLING FOR REGULAR & ESPECIALLY DISABLED PEOPLE

Both regular and especially disabled persons can fill up any and all types of forms - through intelligent voice based intervention - by chatting (text) with Mansha or conversing with Mansha using their voice that Mansha recognizes and responds to on commonly available devices

## DATA ANALYSIS, CONTEXTUALIZATION & PRESENTATION

Mansha has inbuilt AI driven data analysis and contextualization capabilities

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## SPECIFIC FORM RELATED FEATURES

1. Fill forms by conversing (audio) or chatting (text) with user
2. Confirm form summary with the user
3. Send copy of the filled form to the user email ID
4. If multiple forms are available, converse with the users as to which form they want to fill, identify the desired form based on certain parameters, and fill it with the users' help
5. IVR based form filling
6. Answer transaction enquiries of users by conversing with them and talking to payment database

# THANK YOU!

**We're here to assist you with all  
your payment/fee collection needs**

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