

Introducing Thirdwatch's PrePay CoD: Convert risky Cash on Delivery orders to Prepaid

Learn more

[Payments](#) [Banking](#) [Resources](#) [Support](#) [Partners](#) [Pricing](#)[Log In](#)[Sign Up →](#)

# Empower your e-commerce business with Razorpay

Manage all your payments and financial operations from a consolidated dashboard. Create an online store, track payments, and issue refunds within minutes. Take better business decisions with real-time reporting.

[Sign Up Now →](#)

## A powerful dashboard to give you full control

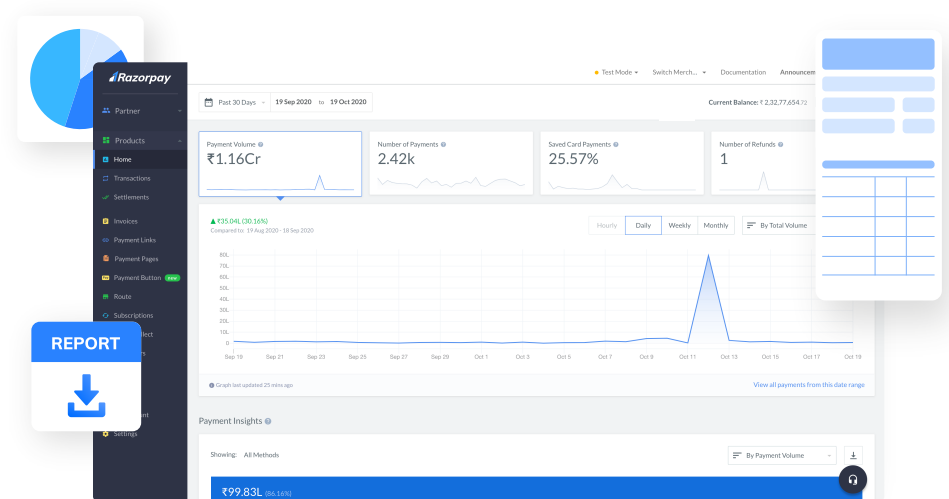
We understand that when it comes to managing payments, speed and ease of use is what matters at the end of the day. We've spent countless hours to make it a great experience for you.

Access and manage your payments, refunds, transfers, subscriptions, invoices & a lot more

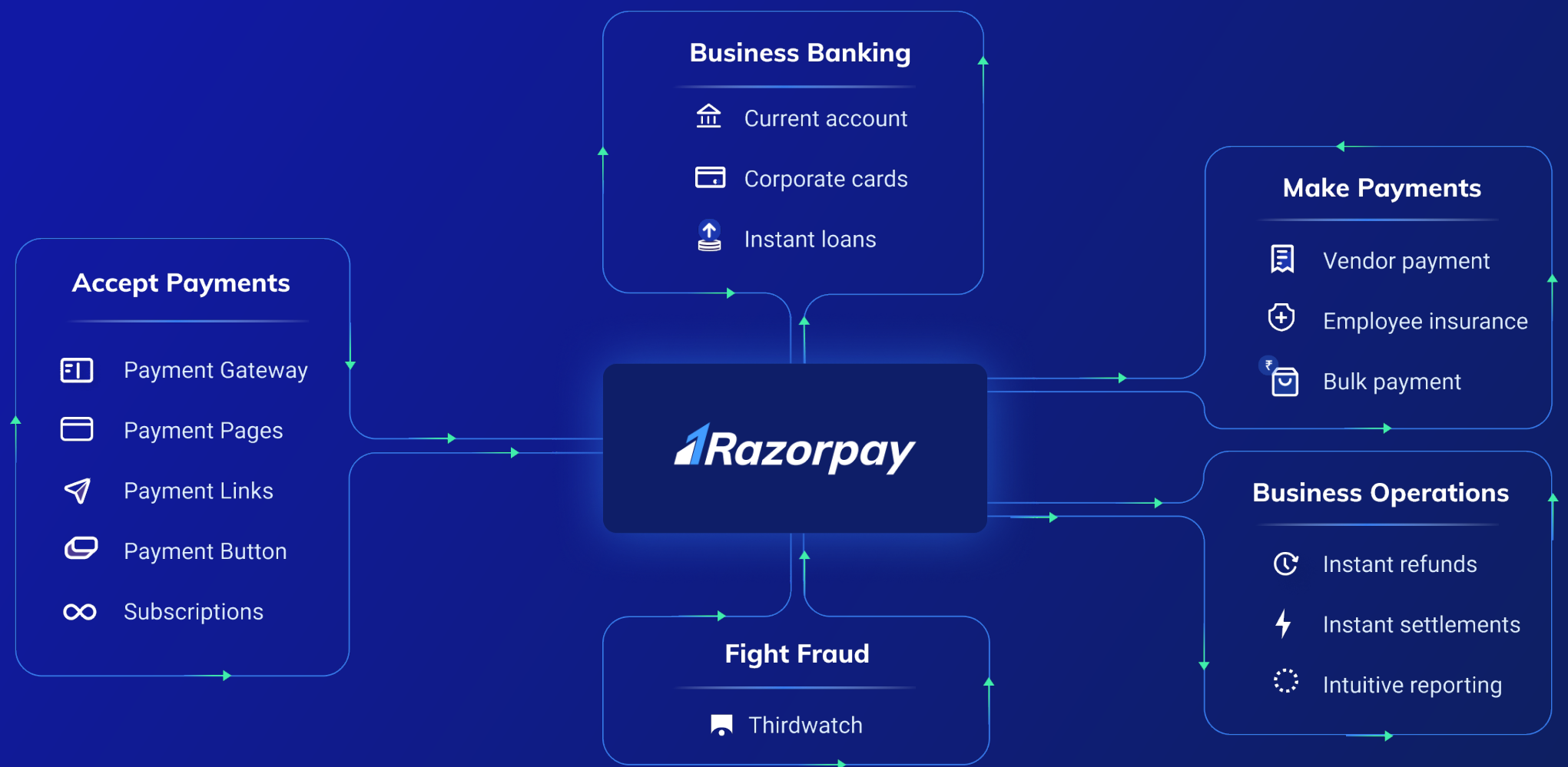
Get access to real-time data and insights to take informed business decisions

View important stats & generate customizable settlement and reconciliation reports

Run promotional offers for specific banks, card networks and wallets via Razorpay dashboard

[Know More](#)

## A sneak peek of your money movement with Razorpay



## Simplified solutions for all your payments need

### Integrate payment gateway

Read more on how to keep RTO rates at bay and save up to 30% of your business costs with Thirdwatch!

### Explore no code payments

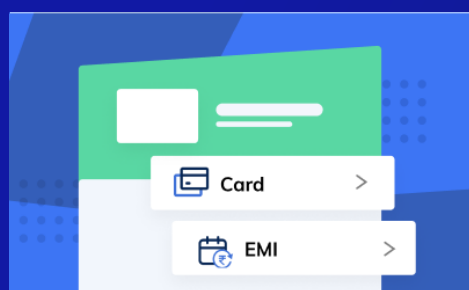
Join the #NoCode movement and take your business to new heights with Razorpay's products.

### Track fraud transactions

Reduce RTO by 50% and save on time, with easy tracking.

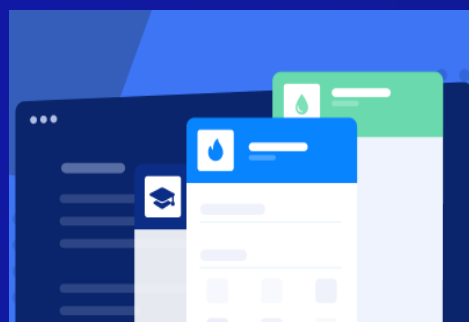
## Handle end-to-end payments with Payment Gateway

Experience the future of payments with the easiest integration, completely online onboarding & feature-filled checkout. Avail lowest industry charges.



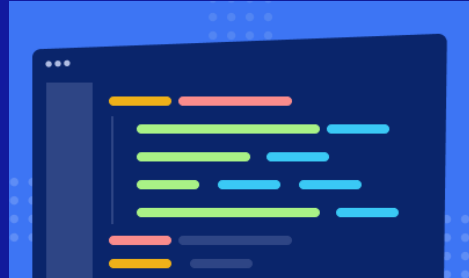
### Accept all payment modes

Accept payments via Domestic and International Credit & Debit cards, EMI, PayLater, Netbanking, UPI and wallets.



### Checkout and global card saving

An easy to integrate Checkout with cards saved across businesses so that your customers can pay seamlessly everywhere.



### Built for developers

Robust, developer-friendly APIs, plugins and libraries for all major languages and platforms that let you focus on building great products.



The best thing about having Razorpay is that they are proactive in all the fields that makes the overall experience so smooth, for everyone. If you are looking for a payment partner, these are the guys to be considered as the first option.

**Anil Kumar**

Senior Product Manager, Quikr

**Quikr**

**Integrate Payment Gateway**

## Simplified solutions for e-commerce in India

Take your business online, increase your sales and revenue and save big on ad hoc and operations costs with our easy to use products.

### Payment Links →

Provide your customers the flexibility to make payments in parts via any payment mode

### Payment Pages →

Host your own Payment Page with zero coding and leave all the design hassles on us

### Payment Buttons →

Use Payment Buttons to collect payments for multiple items with a single button on their website

Also take a look at other Razorpay products – [Native OTP](#) • [Cardless EMI](#) • [RazorpayX](#)

## Double Thumbs Up from Razorpay Customers

### One Stop Solution for Affordability Payments

Teams across the organization found sending payment links through Razorpay an easy task. Finance could tag every payment made to the sales user, making reconciliations very smooth. Our overall experience using



Dhivya Ravi,  
AGM, Goomo



## Fight COD frauds on your e-commerce business with AI

Return to Origin (RTO) and fraud orders may contribute up to 50% of your e-commerce orders. Keep RTO rates at bay with Razorpay Thirdwatch.



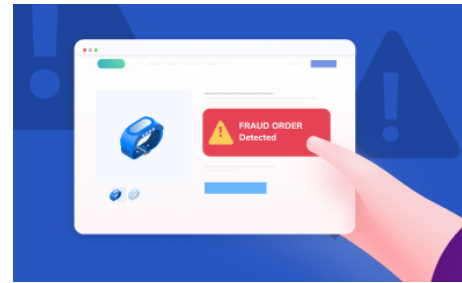
Before integration with Thirdwatch, we were witnessing a high number of cancellations. After going live with Thirdwatch, we were able to identify 100% of duplicate orders and a major share of impulse purchases leading to a major reduction in our RTO.

### Arjun Kapoor

VP Product Development & Technology, Pipa Bella

**pipa•bella**

Sign up on Razorpay  
Thirdwatch



#### Risky order profiling

Flag fake orders by analysing multiple parameters like junk details, historical patterns and more in real-time.



#### Shipping address verification

Detect incomplete orders so that you can reach out to your customers, update the addresses and successfully deliver these orders.



#### Use AI & ML for 360-degree security

Reduce RTO orders over 60% by robust AI algorithm & advanced ML engine. Automate fraud detection & increase profitability.

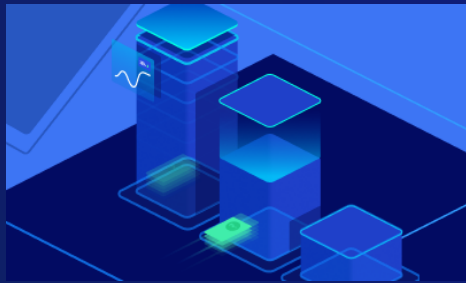
## Instant cash for business growth

Razorpay Capital solves your cash flow challenges by financing your business growth through instant settlements and quick business loans.



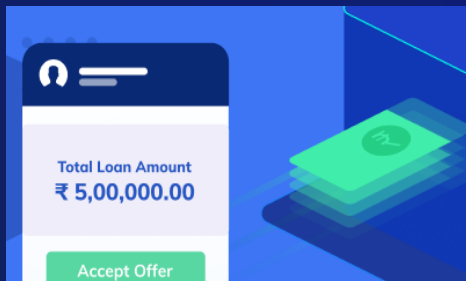
### Accessible funds

You are pre-approved on the basis of your customer payments. We don't need a long business history and a high credit score.



### Transparent pricing

You get simple pricing with best interest rates for your needs. We don't require collateral or personal guarantees.



### Flexible repayments

You make automatic payments from your settlements when you can. We give you the freedom to suit your business.



We experienced a 40% decline in demand due to COVID-19 lockdown but we couldn't afford to cut back on marketing and product development. Razorpay Capital did a fine job of processing and disbursing loans quickly with great support throughout. With increased liquidity, we were able to bounce back to normality in no time.

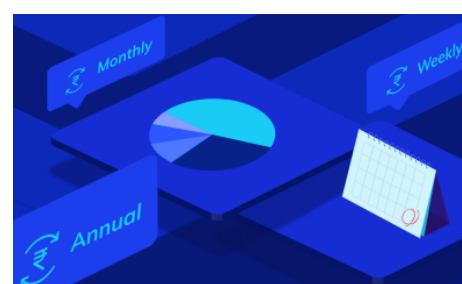
**Girish Khemani**

Market Insights

## Save on operational costs

Offer subscription service, route your payments and create unlimited virtual accounts with Razorpay. Streamline your operations with a lifetime price slash offer.

We are currently using Smart collect & route marketplace for collecting payments from users. Their innovative products and quick support has helped us scale our offering to our users. From



### Subscriptions

Invite your customers to sign up for a predetermined schedule and accept timely payments in real-time.



### Route

onboarding documentation to technical integration, Razorpay has been a boon for Indian tech startups.

### Pranay Bhardwaj

Product Manager (Slicepay)

slice



Split payments between various third parties, sellers or bank accounts and manage settlements, refunds, and reconciliations.

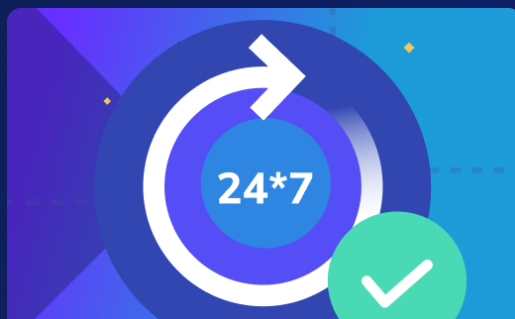


### Smartcollect

Automatically reconcile incoming NEFT, RTGS, IMPS and UPI transfers. Create unlimited virtual accounts free of cost.

## Xperience the future of banking

Bring effectiveness, efficiency, and excellence to all your financial processes with the best tech with RazorpayX. Get everything you could ask of your bank, under one roof.



### Easy disbursals

Smooth & easy vendor payouts with 24\*7 functionality. Send payouts via NEFT/ RTGS/ IMPS/ UPI.



### Free current account

Get a current account for your business including a cheque book, debit cards, unlimited deposits and withdrawals.



### Automate your finances

Automate every financial process directly with your bank account. Keep a track of your inflows & outflows.

Get started now

## Frequently Asked Questions



[How can I start using Razorpay?](#)[What are the charges involved? Do you charge any set-up fee?](#)[Can I accept payments through EMI?](#)[Can I accept International Payments through Razorpay?](#)[What are the documents needed to sign-up?](#)[What can I use RazorpayX for?](#)[What kind of payment methods are supported by Razorpay?](#)[Are there any additional charges to avail Instant Settlements?](#)

## How can I start using Razorpay?

To begin with, you will have to register on our Dashboard by filling in basic details such as email ID, your business registration type etc. Once you sign-up you will receive a verification email to the email ID. Verify your email address by following the instructions on the email.

## Supercharge your business with Razorpay

Sign up now to experience the future of payments and offer your customers the best checkout experience.

✓ Quick Onboarding   ✓ Access to entire product suite   ✓ API access   ✓ 24x7 support

[Sign Up →](#)

Razorpay is the only payments solution in India that allows businesses to accept, process and disburse payments with its product suite. It gives you access to all payment modes including credit card, debit card, netbanking, UPI and popular wallets including JioMoney, Mobikwik, Airtel Money, FreeCharge, Ola Money and PayZapp.

Razorpay's business banking arm, RazorpayX,

### BANKING

[RazorpayX](#)  
[Current Accounts](#)  
[Payouts](#)  
[Payout Links](#)  
[Corporate Credit Card](#)

### LENDING

### ACCEPT PAYMENTS

[Payment Gateway](#)  
[Payment Pages](#)  
[Payment Links](#)  
[Subscriptions](#)  
[Smart Collect](#)

### DEVELOPERS

### COMPANY

[About Us](#)  
[Careers](#) **We're hiring!**  
[Terms of Use](#)  
[Privacy Policy](#)  
[Responsible Disclosure](#)  
[Partners](#)  
[White papers](#)



brings effectiveness, efficiency and excellence to all financial processes. With RazorpayX, businesses can get access to fully-functional current accounts, supercharge their payouts and automate payroll compliance.

Manage your marketplace, automate bank transfers, collect recurring payments, share invoices with customers and avail working capital loans - all from a single platform. Fast forward your business with Razorpay.

Disclaimer: The RazorpayX powered Current Account and VISA corporate credit card are provided by RBI licensed banks. Your RazorpayX powered account is provided by our partner bank, in accordance with RBI regulations. RazorpayX itself is not a bank and doesn't hold or claim to hold a banking license.

SUBSCRIBE TO OUR NEWSLETTER

Your email address

Subscribe →

- Razorpay Capital
- Instant Settlements
- Working Capital Loans

RISK & FRAUD

- Thirdwatch
- PrePay CoD **NEW**

REFER & EARN

- Partners

MORE

- Route
- Invoices
- Freelancer Payments
- International
- Flash Checkout
- UPI
- BharatQR
- ePOS
- Checkout Demo
- RazorpayX Payroll

- Docs
- Integrations
- API Reference

RESOURCES

- Blog
- Customer Stories
- Events
- Chargeback Guide
- Settlement Guide

SOLUTIONS

- Education
- E-commerce
- SaaS
- BFSI

FREE TOOLS

- GST Calculator **NEW**
- Online TDS Payment

HELP & SUPPORT

- Support
- Knowledge base

FIND US ONLINE

© Razorpay 2021  
All Rights Reserved