



## REVOLUTIONIZING PAYMENTS

by Leveraging State of the Art Digital Ecosystem



# Company Details



## Overview

Started Operations in 2017

Locations in India , UAE,Qatar & Srilanka



200+ Employees

Certified PCI DSS & ISO



Ravi Gupta

Award

“50 Most Influential Payment Professional”



Features and Mentions



“Part of Qatar Startup Accelerator”



“35 Indian B2B Startups shortlist for Bridge Canada Program”



“Showcase Invitation”



“India’s 100 great people managers 2020”



“Showcase Invitation”



“Winner of TIEs - IIT Roorkee Accelerator Program”



“Showcase Invitation”



“Selected as top-10 promising Digital Wallet companies in India ”

# DEMOGRAPHICS

Our Comprehensive Payment Platform is incorporated by a Multitude of Companies Globally, making us the Industry Leader.



90% Transaction Success Rate



Consistent Uptime of 99.99%



International Transactions



Partnership with 80+ Banks



PCI-DSS Certified



\$700mn+ Volume Per Month



5,00,000+ Merchants



1 Million+ Transactions Daily



24\*7 Dedicated Support Team



High Performance 2048 SSL Key



# PRODUCT OFFERINGS



## Our Omnichannel Payment Portfolio

We offer an Extensive array of Payment options to enable Convenient and Reliable Payment Experience for Merchants and their Customers.



### Payment Aggregator

Seamless Payment Acceptance with 100+ Modes via Single API



### Payouts

Schedule Bulk Payouts at one go Anytime Anywhere.



### Link Based Payment

Effective Payment Collection via Sharable Payment Links



### Flexi QR

Accept Payments by letting your Customers to Scan directly through their Phone camera.



### Neo Bank

Facilitate Banking Services and Co-Branded Cards.



### White Label

Customize your Dashboard with Own Brand Docket.



### Wallet

Open and Semi Closed Digital Wallets Built by leveraging Upcoming Technology

# Comparison Matrix

S.No	Cybersource/MIGS	Safexpay
Payment Platform	Yes	Yes
Shopping cart Support	No	Yes
Integrated Risk Management with ML	Yes (Partially)	Yes
Education and Society payments	No	Yes
Link Based Payments	No	Yes
EMI & Buy Now Later	No	Yes
Multi Paymode Support	No	Yes
Recurring Payments	Yes	Yes
Integration Type	No	Yes
Self Onboarding	No	yes
Smart Routing	No	Yes
Market Place Settlements	No	Yes
Tokenization	Yes	Yes

## SOLUTION TYPES

Our Payments Platform can be subscribed to by all range of merchants small to large enterprises. We provide solutions that cater to each business size



### Direct Integration

For small merchants, ecommerce websites, freelancers etc.

#### Advantage

Easy to integrate  
API Based



### White Label

For PSPs, businesses with multiple subsidiaries, resellers etc.

#### Advantage

Own Branding  
Cost Effective  
Own network  
Custom Pricing



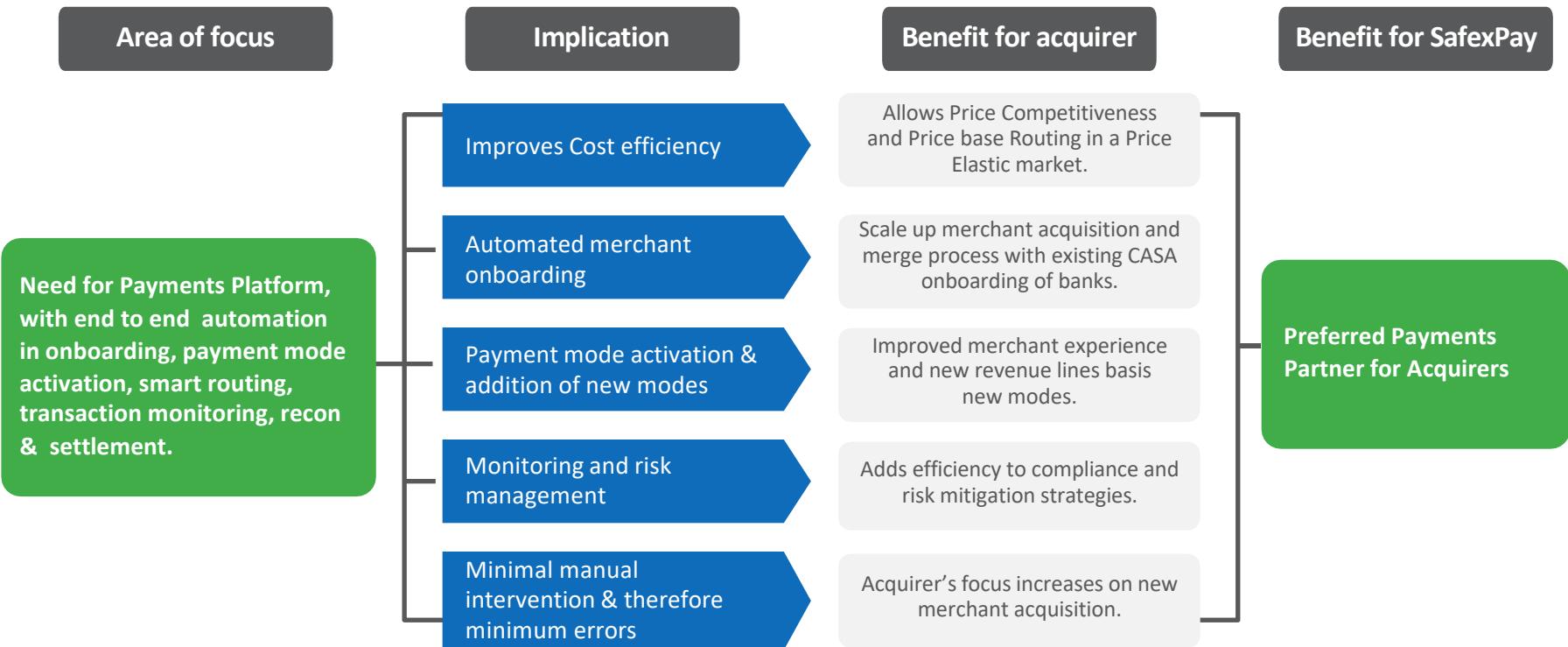
### Private Label

PSPs, Large Enterprises, Banks, Fintech, NBFC etc.

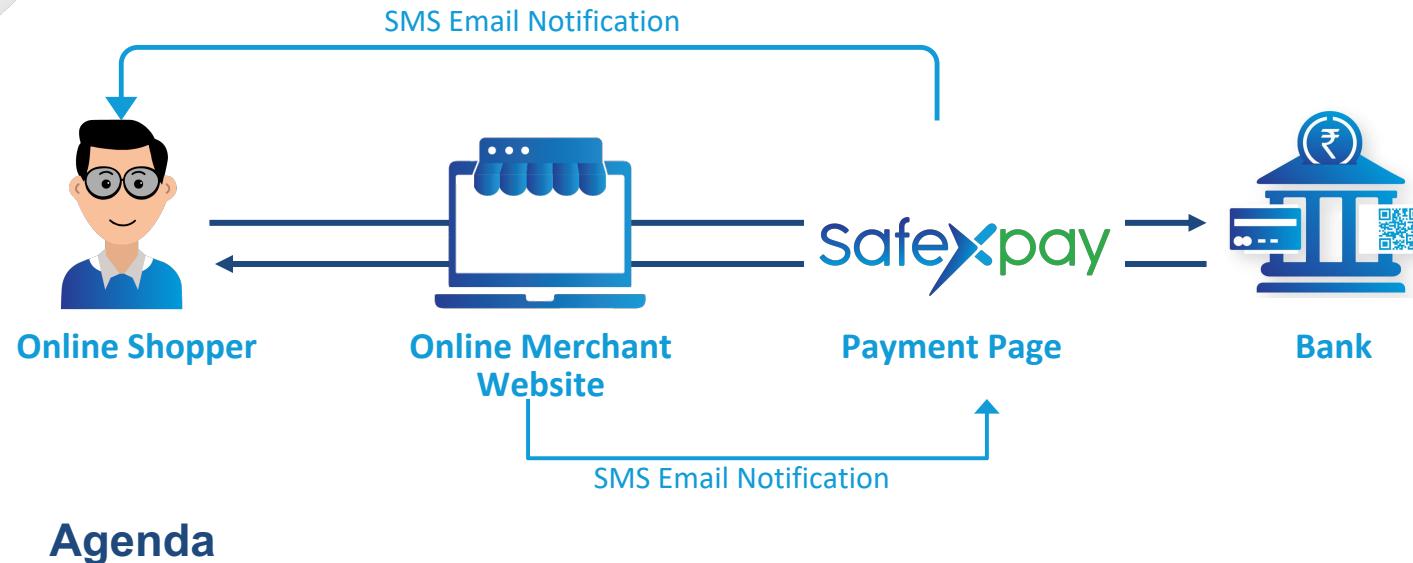
#### Advantage

Integrate with your enterprise  
Control the infrastructure and data  
Customise your roadmap

# SafexPay enables B2B ecosystem with Ready-to-Integrate & Ready-to-Use Platform



# Transaction Flow



## Agenda

Transaction Request

Transaction Reply

# Integration Type

**VARIOUS INTEGRATION METHODS**

# INTEGRATION TYPES

Our Payments Platform can be integrated in multiple ways into your existing platform, our aim is to reduce your go to market time by providing out of the box solutions



## Redirection based

Send your order details to us, we will take care of the payment process.



## Hosted Page

Collect the payment details, we process it seamlessly. You need to comply to PCI DSS.



## Js Checkout

Offers the benefits of Redirection based and Hosted Page without the nitty gritty of compliance.



## SDKs

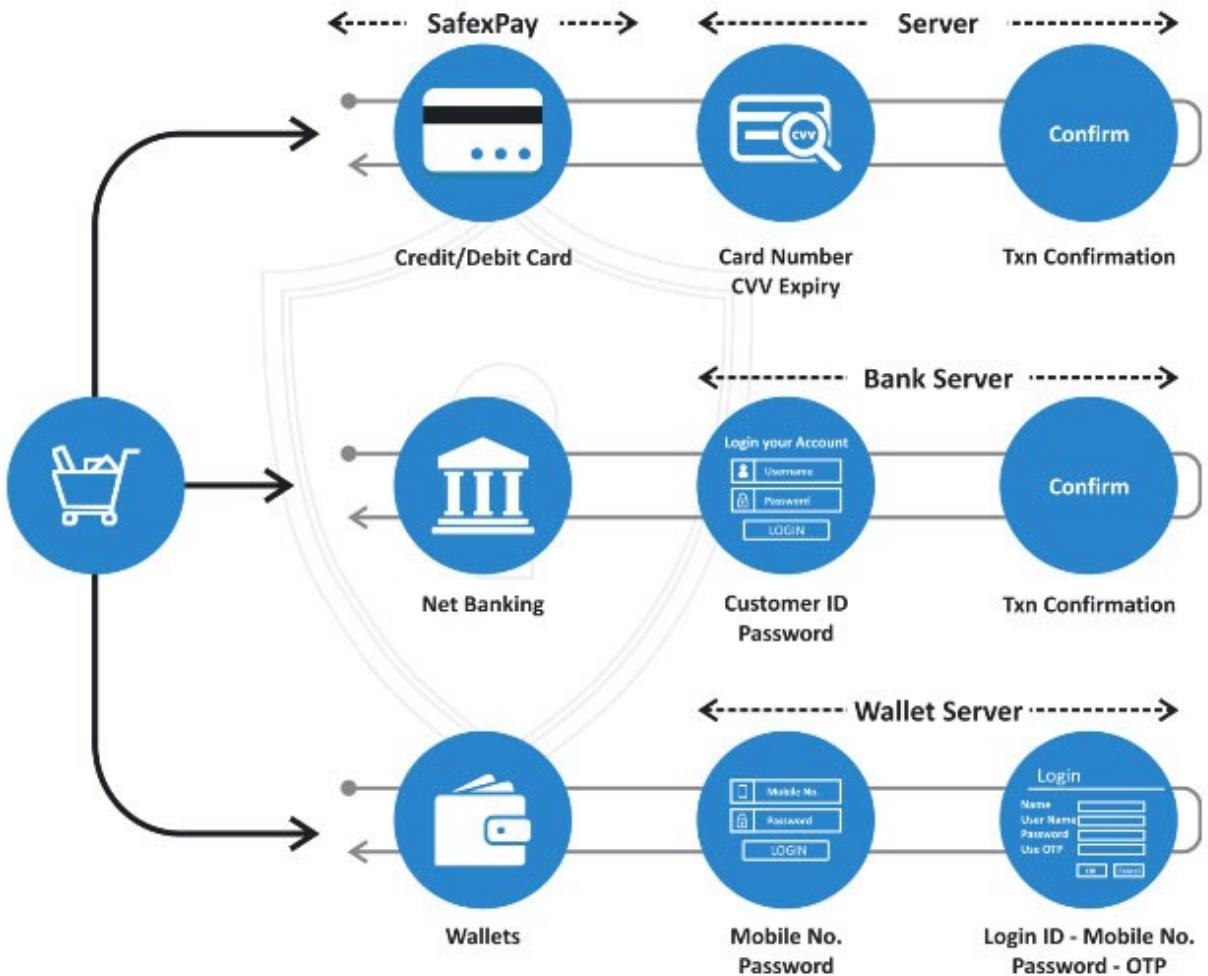
Power your mobile apps with our payment SDKs supporting Android, Iphones with Java, Ionic, React Native, Flutter, Kotlin whichever framework you choose.



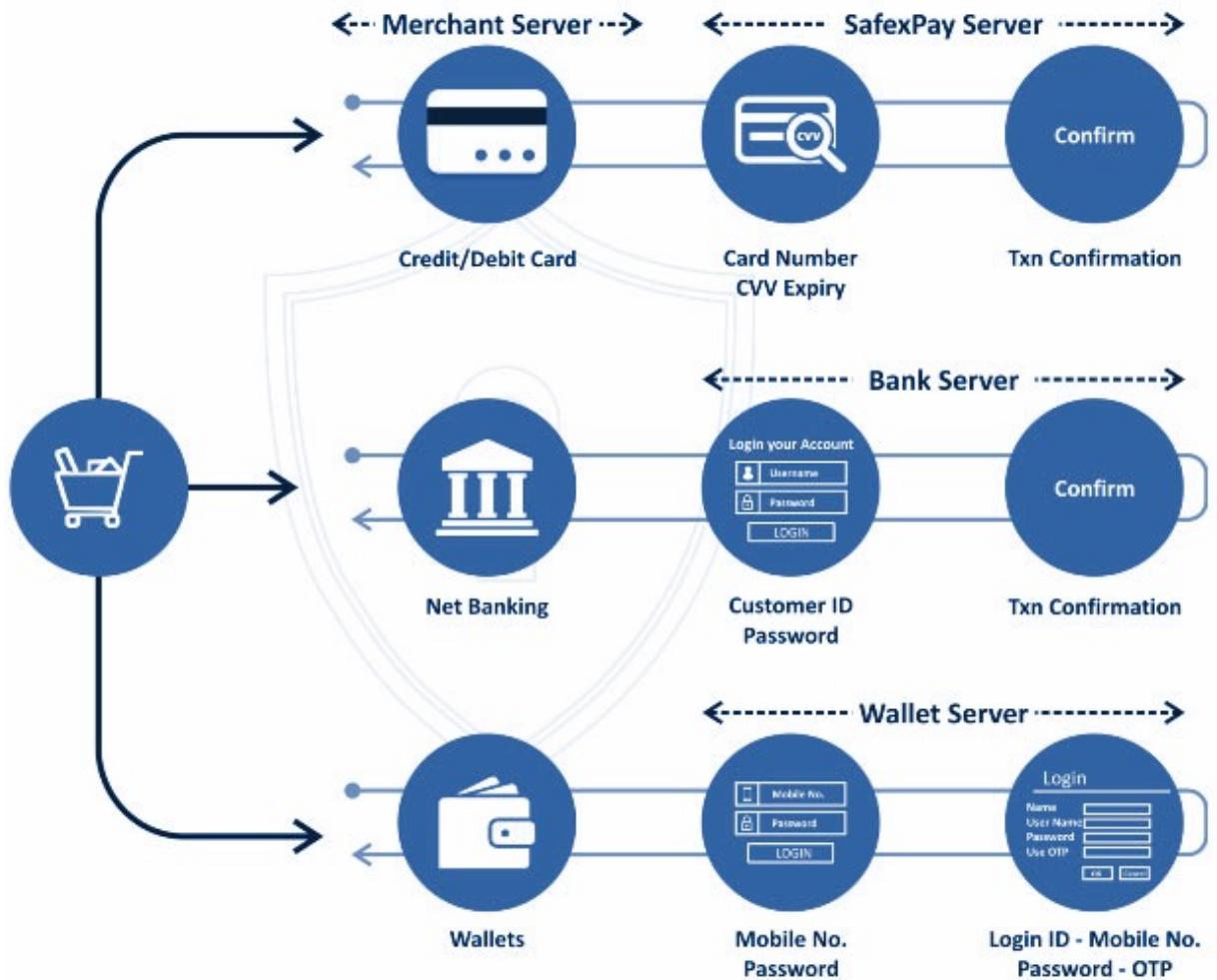
## Plugins

Magento, Woo Commerce, OpenCart, WordPress we support all the popular ecommerce tools out there.

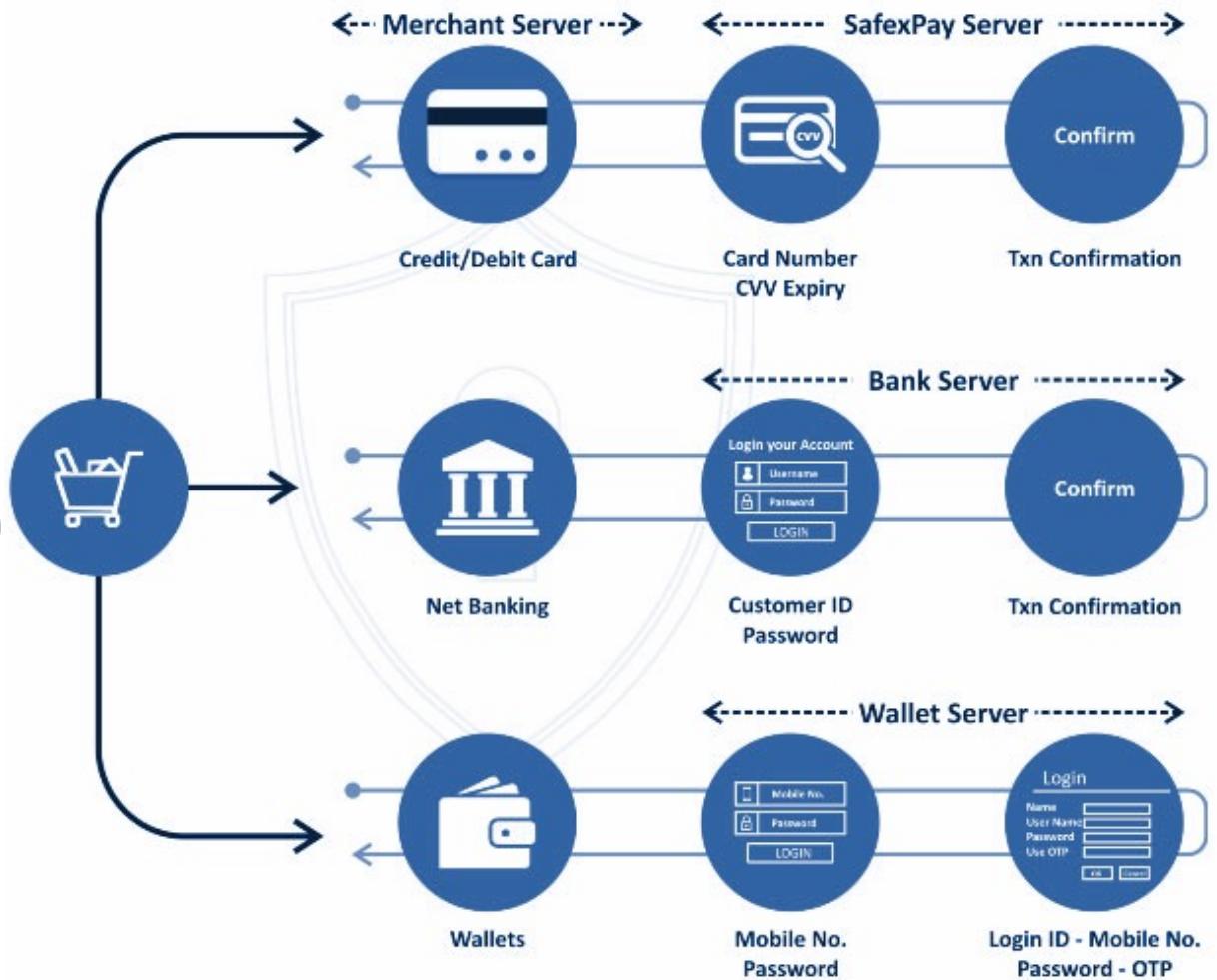
# Aggregator Hosted



# Merchant Hosted Page



# JS checkout



# Integration & API

Safexpay Supports more than 15 + integration API & shopping cart Plug-ins.

Sample Integration kits will be available in all the major programming languages:



# Payment Options-UAE



## 1 Card Processors (via Cybersource, MPGS, Fiserv)

VISA, Master Card, Amex, JCB



## 2 Direct Banking

Via Processor



## 3 M-Wallet

Paypal, Applepay, Googlepay, Samsung Pay



## 4 Loyalty



## 5 Buy Now Pay Later

Tabby, Spotti,  
Postpay,Cashew



## 6 EMI

## Other Paymodes

- Lending via lending Aggregators
- UPI\*
- Charity Aggregators\*
- Crypto Payments \*

# FEATURES

# FEATURES

Our platform is built to service the most common payment use cases, this will help you adapt the platform to meet your business needs in the way that suits you best.

Create Payment Link

Amount\* ₹ 5600

Enable Partial Payment ([What's this?](#))

Payment For\* Monthly Loan Instalment for Two Vehicle Loan  
This will be visible to the customer

Customer Details 9999999999 gaurav.kumar@example.com

Notify  via SMS  via Email

Receipt No. #ii567

Expire On  No Expiry DD-MM-YYYY

Reminders  Send auto reminders  
1 auto reminders will be sent to this customer based on the reminder settings

Cancel

## Invoicing

- **Create payment links**
- **Share on email & sms**
- **Collect payments against invoices**
- **Collect monthly payments from members/ customers for loan payments, society maintenance, fees etc.**

## FEATURES

Our platform is built to service the most common payment use cases, this will help you adapt the platform to meet your business needs in the way that suits you best.



### FlexiQR

- Create payment links
- Share as QR
- Print and host QR in stores
- Issue static or dynamic QR
- Single use or multi use QR

# FEATURES

Our platform is built to service the most common payment use cases, this will help you adapt the platform to meet your business needs in the way that suits you best.

EVENT REGISTRATION FORM

Name  First Name  Last Name

Company

Email  example@email.com

Phone  Area Code  Phone Number

Subject  Choose Option

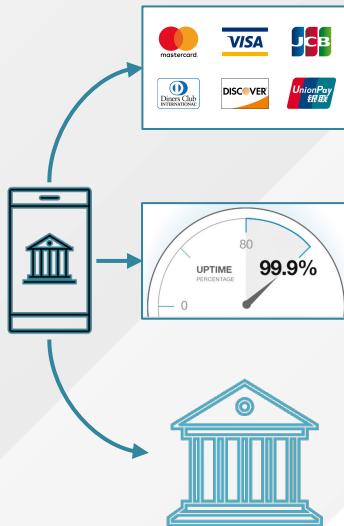
Are you an existing customer?  
 Yes  No

## Form Builder

- Create custom forms
- Collect user enrolment details and payment
- Create subscription forms
- Create custom campaigns for program/ course/ event registration

# FEATURES

Our platform is built to service the most common payment use cases, this will help you adapt the platform to meet your business needs in the way that suits you best.



## Smart Routing

- Improve payment conversions
- Configure rules to switch payment providers dynamically
- Inbuilt time based, scheme based, provider based rules
- Route transactions based on pricing
- And many more rules....

## FEATURES

Our platform is built to service the most common payment use cases, this will help you adapt the platform to meet your business needs in the way that suits you best.

The screenshot shows a payment interface for an order with Order No.: 1618235329951. The payment method selected is Payblue wallet. The interface displays the following details:

- Order No.:** 1618235329951
- Payment Methods:** Credit / debit card, Payblue wallet (selected), Al-Futtaim e-Card, Buy now pay later
- Pay with Payblue wallet:** Enter below details.
  - Email or Mobile\***: prashant.meti8884@qwiksilver.com (Ex: johnsmith@gmail.com or 971501234567)
  - Wallet Pin\***: (redacted)
- Wallet Balance**: AED 2460.00
- Remaining Amount**: AED 7540.00
- Low balance!** Choose additional payment option for the remaining amount. (A toggle switch is shown, currently off).
- Amount payable**: AED 10000.00
- Continue** button

### Split Payments

- Enable payments to be split across different modes
- Integrate with loyalty programs to enable redemptions
- Encourage voucher or coupon payments

## FEATURES

Our platform is built to service the most common payment use cases, this will help you adapt the platform to meet your business needs in the way that suits you best.

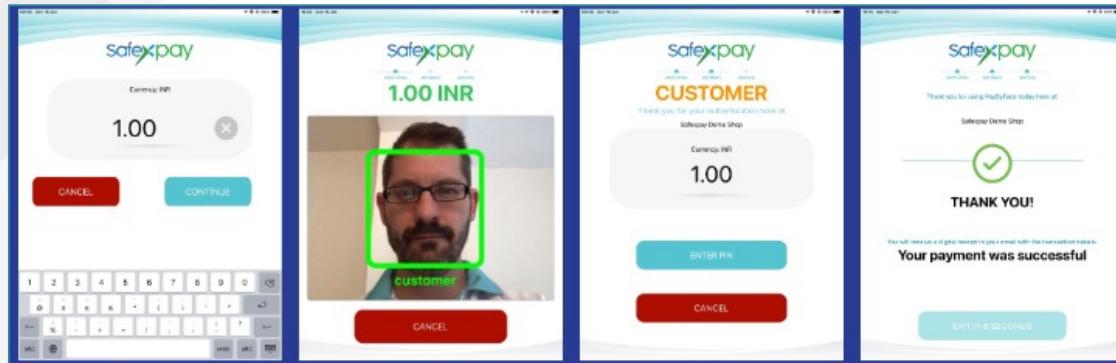
The screenshot shows a payment interface for an order with Order No.: 17140 and an amount of AED 13.00. On the left, there's a sidebar with options: Saved Cards (selected), Cards, Payblue wallet, Al-Futtaim e-Card, and Buy now pay later. The main area has fields for Select your card (radio buttons for 2223 XXXX XXXX 0007 and 5123 XXXX XXXX 0008, each with a MasterCard logo), Name on Card, Email, and Mobile Number. At the bottom are Cancel and Pay Now buttons.

### Tokenization

- Enable customers to store their cards securely
- Improve checkout speed
- Subscribe to a secure token vault, operating across multiple schemes

## FEATURES

Our platform is built to service the most common payment use cases, this will help you adapt the platform to meet your business needs in the way that suits you best.



### PayByFace

- Enable payments by facial biometrics
- Connect to MPOS/PCPOS
- Customer can transact with facial biometrics at any merchant store

## FEATURES

Our platform is built to service the most common payment use cases, this will help you adapt the platform to meet your business needs in the way that suits you best.

### More.....

- Recurring payments
- Crypto Payments
- Smart routing
- Click to Pay
- Save & Share card
- Automated Reconciliation
- Automated Settlement & Payout
- Status changes on Webhook
- Retry payments

## APIs

Our platform offers the most common functionalities as APIs to enable you to build your own solution around it.

- Onboarding
- Login
- Payment
- Transaction Status Enquiry
- Refund/ Void/ Capture
- Transaction MIS
- Link Based Payments
- Settlement MIS
- QR payment link
- Transaction Status History
- Enabled Paymodes
- Branding Information
- Commission Structure



**EMI FLOW**

**EMI TXN FLOW**

# EMI Transaction flow

- Customer will select EMI as payment method on payment page.
- Customer will be shown following tenure along with rate of interest like 3 month, 6 months, 9months and 12 months.
- Customer will select tenure and accordingly will be shown EMI and interest calculations.
- Customer will put CVV and 3d secure password
- Final response from bank whether transaction is successful or not will be posted to merchant
- Payment for merchant will be done as per settlement cycle configured at backend after deducting transaction charges

Continue...

# EMI Transaction flow

- Bank will share recon file and same needs to be reconciled as per our transaction records.
- After reconciliation, settlement file will be generated as per merchant payment cycle.
- These transaction will be shown on admin panel, merchant panel as EMI transaction along with tenure, issuing bank name and tenure of EMI.
- API will be used for sending data to issuing bank for EMI conversion

# EMI Screen



Amount :INR 1,000.00

OrderNo:34593

Please select bank you want to use to pay for this transaction.

Select Bank \*

Kotak EMI

We do not levy any charges for availing EMI. Charges, if any, are levied by the bank. Please check with your bank for charges related to interest, processing fees, refund or pre-closure.

- ₹ 340.02 for 3 months(@ 12.0 % p.a.)
- ₹ 172.55 for 6 months (@ 12.0 % p.a.)
- ₹ 117.69 for 9 months (@ 14.0 % p.a.)
- ₹ 89.79 for 12 months (@ 14.0 % p.a.)

Cards

NetBanking

Wallets

Amazon Pay

Google Pay

PAY LATER

Cash

UPI

COIN

Debit Card With PIN

EMI

EPayLater

e-NACH

PhonePe/BHIM UPI

# EMI Screen



Amount :INR 1,000:00 OrderNo:34593

Cards  
 NetBanking  
 Wallets  
 Amazon Pay  
 Google Pay  
 PAY LATER  
 Cash  
 UPI  
 COIN  
 Debit Card With PIN  
 EMI  
 EPayLater  
 e-NACH  
 PhonePe/BHIM UPI

Please select bank you want to use to pay for this transaction.

Select Bank \* Kotak EMI

We do not levy any charges for availing EMI. Charges, if any, are levied by the bank. Please check with your bank for charges related to interest, processing fees, refund or pre-closure.

₹ 340.02 for 3 months (@ 12.0 % p.a.)  
 ₹ 172.55 for 6 months (@ 12.0 % p.a.)  
 ₹ 117.69 for 9 months (@ 14.0 % p.a.)  
 ₹ 89.79 for 12 months (@ 14.0 % p.a.)

Order Value	₹ 1000.0
Interest (charged by Bank)	₹ 20.0
Total EMI for 3 months	₹ 1020.0

Choose Plan

# EMI Screen



Amount :INR 1,000:00 OrderNo:34593

Cards

NetBanking

Wallets

Amazon Pay

Google Pay

PAY LATER

Cash

UPI

COIN

Debit Card With PIN

EMI

EPayLater

e-NACH

PhonePe/BHIM UPI

Please select bank you want to use to pay for this transaction.

Select Bank \* Kotak EMI

3 Months EMI @ ₹ 340.02 / month

Card Number \* Card Number

Name on Card \* Name on Card

Expiry Date \* Select Select

CVV \* CVV i

Cancel Pay Now

This screenshot shows the EMI payment screen for an IKEA transaction. The total amount is INR 1,000.00, and the order number is 34593. On the left, a vertical list of payment methods is displayed, with 'EMI' highlighted in yellow. A modal window titled 'Please select bank you want to use to pay for this transaction.' is open, showing 'Kotak EMI' as the selected bank. The modal also displays the EMI offer: '3 Months EMI @ ₹ 340.02 / month'. It includes fields for Card Number, Name on Card, Expiry Date (two dropdown menus), CVV, and a help icon (i). At the bottom of the modal are 'Cancel' and 'Pay Now' buttons.

# Education & Society Solution

- No Need of ERP Solutions
- Integrated Payment Solutions and Alerts
- Options for user to Upload Data of students/Society Members
- Payment Page with School and Society Branding
- Option for Surcharging to Students/ Customers
- Option to Send Payment Link via Email/SMS for Collections
- Bulk Data Upload facility
- QR code Mechanism for payment collection
- Reports/MIS
- Alerts to users via email/SMS

# EducationFees- Screen



School Name

Please enter & submit Student ID to get fees detail of student.

ID  
100

Submit

Fees Details

Fees Details	
Name	Aadya Sharma
Fees	2000
Late Fees	2500
Total Amount	4500

View Details

Make Payment

Step 1 Enter ID  
Please Enter Your ID

Step 2 View Fees Details  
View and verify your fees details and

Step 3 Pay your Fees  
Choose Your Payment mode

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# Education Fees- Screen



School Name

Please enter & submit Student ID to get fees detail of student.

ID  
100

**Submit**

Name	Aadya Sharma
Fees	2000
Late Fees	2500
Total Amount	4500

**Make Payment**

Amount : ₹ 4500.00 Order No:1234 Time Lef. - 14 Mins 50 Secs

Your Card Number \*  
 XXXX  XXXX  XXXX  XXXX

Credit Card Debit Card NetBanking Wallets

Expiry Month \* Expiry Year \*  
 Select  Select

CVV \*  
 CVV What is CVV/CVC?

Name on Card \*

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# Education Fees- Screen



School Name

---

Aadya Sharma  
Mumbai, Maharashtra  
India  
Ph:8108111685  
Email:aadyas@gmail.com

Student ID: 100  
Invoice No.: 140  
Invoice Date: 17/05/2017  
Due Date: 22/05/2017

Print Save Download

Invoice	
Description	Amount
Fees	2000
Late Fees	2500
Total Amount Paid	4500

# Recurring Payments

# Setup a Recurring Payment

The customer will provide below mentioned details, Standing Instruction Debit Amount Limit, Service End Date & E-mail ID where he/she wishes to receive an alert confirmation for the registration.

Customer will be filling all details on payment Page during registration.

Full Name
Address
Email ID
Transaction Amount
Phone Number
Start Date <i>Date Picker</i>
End Date <i>Date Picker</i>

Frequency <i>(Every week, Every two weeks, Every month, Every six months, Every Year)</i>
16 Digit Credit Card Number <i>(For Transaction)</i>
CVV
Expiry Date of the Credit Card <i>(Do we have any validation to the last frequency date with the card expiry date)</i>
Additional Info 1
Additional Info

# Setup a Recurring Payment

The customer's details will be verified with the service provider/merchant in merchant console under Standing Instructions Tab. Merchant will activate customer after verifying details in merchant console

Merchant will validate the details and activate the customer for Standing Instruction within 7days.

The customer data will be validated by merchant along with frequency and amount. If Customer wants to change their card details, they need to inform to merchant for deleting existing card details

Customer needs to register as new user along with card details for change in card details.

The card information will be encrypted and securely stored in a card data maintained by our payment gateway (compliant to PCI-DSS guidelines and duly certified).

# RISK MANAGEMENT

# Risk Management

**Various rules for risk managements are:**

We follow over 100+ rules to monitor real time frauds including the following checks to eliminate all possible risks:

- ✓ Velocity Check
- ✓ Email Check
- ✓ Bin Check
- ✓ Address check
- ✓ Pin code check
- ✓ Mobile Number Check
- ✓ IP Check/Block
- ✓ Device Id check
- ✓ Country Check
- ✓ Billing & Shipping Check

# Advanced level Risk Management

- ❖ Ability to integrate third party Risk Management Software
- ❖ Currently Integrated with Sift Science as advanced level Risk Management

## Sift Science Features:

- Machine Learning based rules
- Device Id finger Printing
- IP address Analysis
- Bin Analysis
- Social Address Analysis
- Email Analysis
- Location and Distances Analysis
- Transaction Velocity Analysis
- Billing & shipping address Analysis

# In-App Payments



Payment through Native/Hybrid App



Supports various platforms like Android & IOS



Seamless Integration for better Performance



Personalized Experience for customers



Better Customer Experience



Better Success ratio

# User Access Control



Ability To Create  
Users/Sub-users



Assign Role to Users



Audit Trial of users



Mapping users with  
role/rights/accesses



IP tracking of users



Secure Login



Password reset

# Chargeback Management



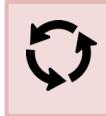
Ability to Mark Chargeback for transactions



Documents upload from merchant/bank console



Alerts to merchants and Aggregators



Bulk Chargeback marking capability



Payment Hold & Adjustment



Automated Tracking



Reminders

# Various Modules



Merchant Onboarding Module



Reporting Module



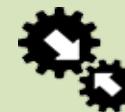
Settlement Module



Payment Page configuration



Advanced Payment Features



Various Integration API



User Management



Payment Analytics



Pricing Module

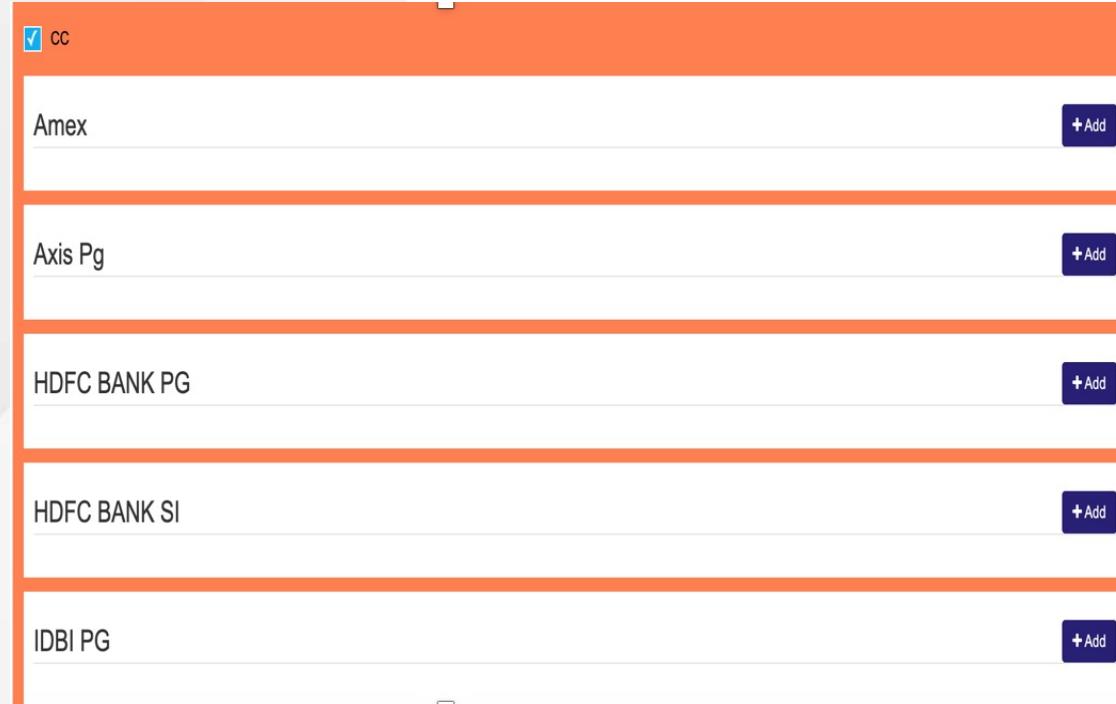
# Advanced Features

- ✓ Payment Page Customization
- ✓ Multiple Currency Acceptance
- ✓ QR Code based Payments
- ✓ SMS based Payments
- ✓ Email based Payments
- ✓ Surcharge
- ✓ Various Pricing Configuration
- ✓ Multi-accounts Settlement
- ✓ White-Label Capability
- ✓ Multiple Language Payment Page
- ✓ Uptime/Downtime View
- ✓ Tokenization
- ✓ Multiple Payment Mode
- ✓ Automated API for integration, Verification
- ✓ Smart Router for switching between gateways
- ✓ Alerts Configuration
- ✓ Split Payments
- ✓ Payment Analytics
- ✓ Status Query API
- ✓ Social Media Payments
- ✓ Recurring Payments
- ✓ Dynamic Currency Conversion
- ✓ Retry Option
- ✓ Webhooks
- ✓ Digital Onboarding

# PG Configuration

# PG configuration Flow

- PG Configuration for merchant –PG wise



# PG configuration Flow

- PG Configuration for merchant -Scheme wise

The screenshot shows the SafeXpay PG configuration interface. At the top right, there are 'Log Details' and 'Welcome Ravi Gupta' dropdowns. Below the header, there are two main sections, each with an orange border:

- Axis Pg**: Contains a '+ Add' button.
- HDFC BANK PG**: Contains a '+ Add' button.

Both sections have the following fields:

- MCC**: MCC input field, Currency dropdown (INR), Schema dropdown (VISA), and Operating Mode dropdown (Domestic). There are four additional rows of these fields below, each with a red 'X' button to the right.
- Encryption Key**: Encryption Key input field.
- Card Type**: Card Type dropdown (PLATINUM).

# PG configuration Flow

- PG Configuration for merchant –Card type wise

cc

Amex + Add

Axis Pg + Add

HDFC BANK PG + Add

MCC Encryption Key

Currency \* Schema \* Operating Mode \*

INR VISA Domestic x

Card Type

Select Card Type + Add

Select Card Type + Add

GOLD + Add

PLATINUM + Add

CLASSIC + Add

BUSINESS + Add

The screenshot displays a user interface for configuring Payment Gateways (PG) for different merchants. At the top, there's a header with a checked checkbox labeled 'cc'. Below it are three merchant configurations: 'Amex' (with a '+ Add' button), 'Axis Pg' (with a '+ Add' button), and 'HDFC BANK PG' (with a '+ Add' button). The 'HDFC BANK PG' section is expanded, showing fields for MCC, Encryption Key, Currency (INR), Schema (VISA), and Operating Mode (Domestic). A 'Card Type' dropdown menu is open, listing 'GOLD', 'PLATINUM', 'CLASSIC', and 'BUSINESS'. The 'GOLD' option is currently selected. Each merchant entry has a '+ Add' button to its right.

# Security & Certifications



Merchant URL & IP Validation for Merchant ID



SSL 256 BIT Encryption



Server to Server Communication API



PCI DSS 3.2 Level1 Certified



ISO 27001:2013 Certified



Push Response for security

# Application Security

- ✓ OWASP Top10 guidelines as per PCI DSS standards
- ✓ Vulnerability Assessment & Penetration Testing
- ✓ Password policy
- ✓ Account Lockout
- ✓ Session Maintenance
- ✓ Authorization
- ✓ Cache Control

- ✓ Phishing
- ✓ Audit Trail
- ✓ ASV Scanning
- ✓ Encryption Keys storage
- ✓ Software Configuration Management
- ✓ Encrypt all non-console administrative access

# Advantages of White Label

- Customized Payment Page for Partner/bank
- Master Merchant Panel in Partner/bank
- Sub Merchant Panel with Partner/bank Branding
- Dedicated Support Service for Partner/bank
- Promote your own payment page & Branding
- More business for Partner/bank
- Faster Growth and Go to Market

# Why SafexPay?



- Scalable Platform
- Configurable Platform
- Multi Channel Offering
- Multi Currency Support
- Advance Technology
- International Experience
- Capability to offer white-label
- Innovation in New Functionalities
- Focused on Mobile & App based Payments

# Thank You

