



Facilitating Payments Everywhere in World.



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CEO of SmartPe

Coming Soon:



Introduction

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- 1 SmartPe offer a P2P(payment to payment) platform with good looking UI designs, user-friendly interface combinations and astonishing mobile app.
- 2 SmartPe Wallet helps your business to grow and monitor your e-Wallet solution at the palm of your hands.
- 3 Most innovative and complete cashless platform that incorporates merchant payment services with the wide range of social features.
- 4 SmartPe wallet solution, helps to connect customers and merchants in a seamless social and digital environment where security and convenience are guaranteed

What exactly is a Mobile Wallet?

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1 A digital version of a physical or real-life wallet, where one can add money to purchase various goods and services.

2 A mobile wallet can be used instead of debit cards, credit cards or money, and a customer can make payment by simply tapping their smartphone or tablet.

3 A service that lets users integrate payment, loyalty, account history, and financial instruments all in one application.

How Can Mobile Wallet Payments Help My Business?

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- 1 Mobile payments are convenient
- 2 Mobile payments are secure
- 3 Boosting up your sales and expand business
- 4 Offering powerful management tools
- 5 Reduce merchants expense and improves customer experience

Merchant ePOS

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SmartPe Wallet is a secure digital wallet that empowers individuals, as well as a business, to take full control and manage their finances anytime, anywhere. It enables all financial operations that includes send, receive and manage money directly through their mobile app. SmartPe Wallet supports all kinds of online and offline POS. We provide payment confirmation on POS, configurable for QR scanner, and customers can pay.

- ✓ Instant transaction
- ✓ Loyalty program
- ✓ Coupons
- ✓ Sent push notification
- ✓ Instant refund
- ✓ Daily sales report
- ✓ Transaction visibility
- ✓ Secure payment
- ✓ Easy to activate
- ✓ Attract customers

SmartPe Wallet Accepted Here, in my store

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Easy to activate

Now its super easy to activate all the eWallet app service in few seconds



Secure

Keep your customer and business information more secure with our RBI approved digital wallet



Instant Refund

When needed, you can instantly refund money to the customers



Fast

Pay with a single click. No more failed transactions. No more waiting at the checkout counter



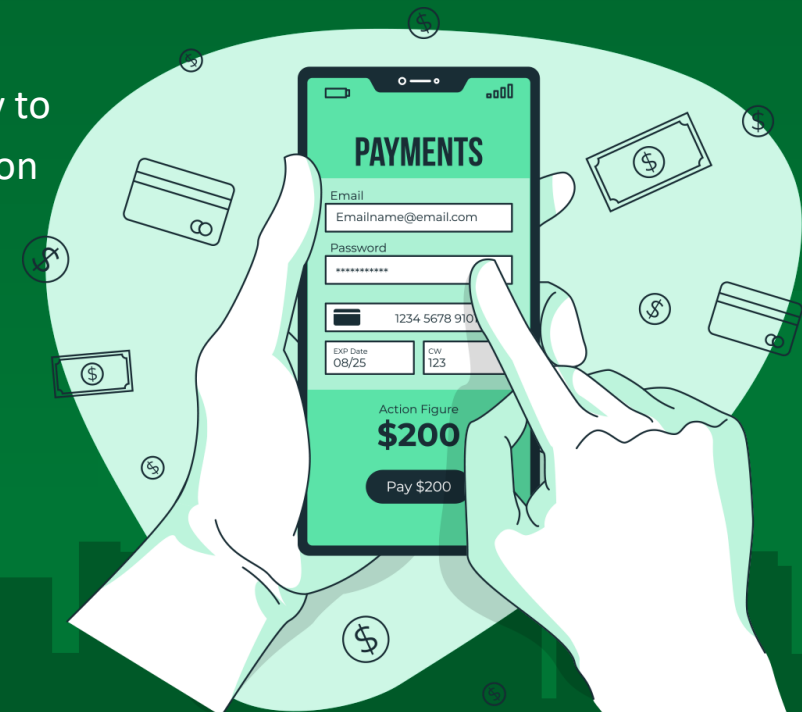
Integrated

Integrating your business with a dynamic ePOS system to develop a smooth and easy checkout experience



Transaction Visibility

The app offers you a visibility to easily track all your transaction reports



Customers can do the following things using SmartPe Wallet

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1

Mobile phones aren't implied for taking photos; simply scan the QR code to pay for some espresso. Seriously, it's that simple.

2

Share cash with your friends, or send them a reminder to pay back.

3

Load money into your account in bounty of ways.

4

Purchase movie tickets, goods offline provided the merchant has installed digital wallet app.

5

It is safe to pay through phone as digital wallet protected with PIN which cannot be hacked.

Going Cashless for Payments

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- 1 Customers can now make all their transactions online. No more cash payments needed as everything happens cashless.
- 2 SmartPe Wallet is a safe and secure mobile payment solution, works anywhere, simple and easy to use.
- 3 No limitations in payments as the customers can avail services from merchants hailing from retail, travel, and entertainment industry.
- 4 Purchase movie tickets, goods offline provided the merchant has installed digital wallet app.
- 5 SmartPe Wallet helps over fast and secure online shopping.

About SmartPe Wallet

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“Smart digital wallet solution with smarter features”

SmartPe Wallet is a digital payment solution, designed specifically for small and mid level enterprises to organize the payment processes and control the movement of funds and the removal of cash in an easy and secure manner.

Digital Payments are turning into a standard payment medium in a ton of nations. It's the ideal time for any business to join the rebellion. We provide digital wallet technology, software with different UI designs, user-friendly interface, eye-catching color combinations and astonishing mobile app designs.

SmartPe Wallet helps your businesses to grow and manage your business at the palm of your hands. SmartPe Wallet provides features like hassle - free sign up, load & send money, withdraw cash, pay merchants, buy tickets, instant notification, limited liability etc...

SmartPe Wallet helps one to free from the limitations of cash with the best in-class digital payment service.

Scale Up Your Business With Feature Rich Web & Mobile App

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Customer

Offering customers with a seamless and a reliable payment experience to load, send and receive money from anywhere, anyplace and at anystate



Merchant

A powerful app for merchants to receive all the customers payments and helps in scaling up business.



Agent

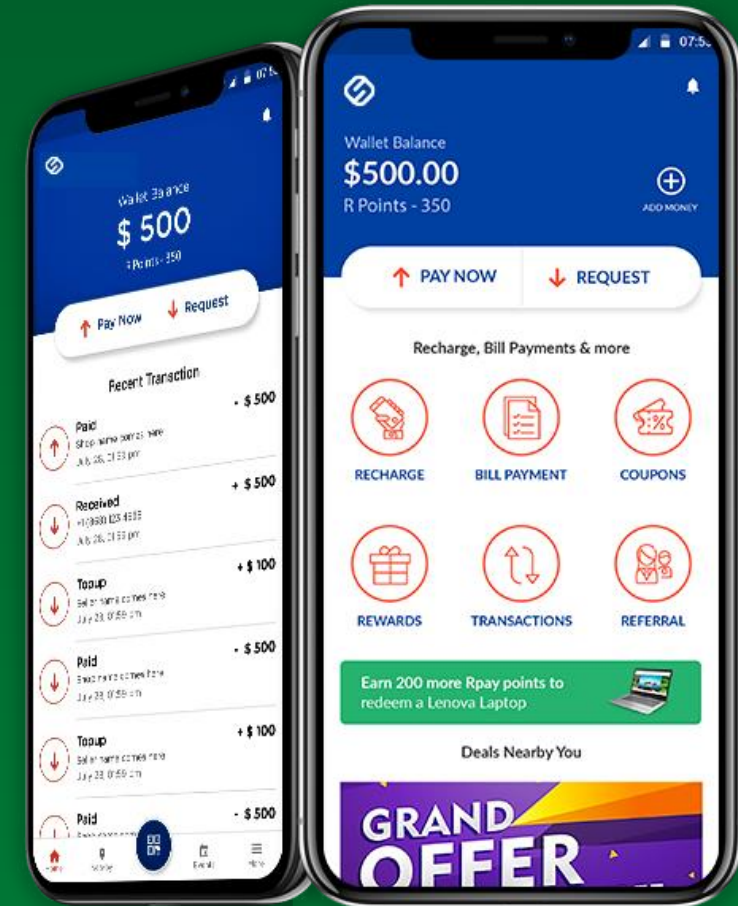
A robust panel for agents to load and send money to the customers nearby

Customers App

Process of Acquiring SmartPe Wallet

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- ✓ You can download SmartPe Wallet app / sign-up for a service available on both Google play store and App store.
- ✓ You can then provide your user credentials (details and password setup) to access and manage all your payments.
- ✓ Deposit an amount into the E-wallet through debit/credit card or net banking, dedicated stores, etc...
- ✓ You can now use the balance in your wallet for all the commercial payments wherever accepted.
- ✓ As mobile wallets are gaining in acceptance and popularity, a rising number of online merchants are starting to accept mobile wallets as a payment channel



Features

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Pay Now

Now its easy to activate the service and make all your payments in few seconds



Request Money

Now the customer can request money from the other one who are associated withdigital wallet by providing the corresponding user's mobile number and amount



Nearby

Nearby option is to list the shops and the sellers who were available nearer to the customer by detecting the current GPS location of the customer and have a route navigator option to reach them



Recent Transaction

Recently paid, reived and Top-up transaction details of the customer with their details will be listed here. The transaction is initiated by sending an SMS short codes



Transaction History

A complete transaction history of all your payments (paid, received, top-up) can be managed



Scan and Pay

Customers can pay for their buying, just by scanning the QR Code of the merchants through their e-wallet solution

Features

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Events / Deals

You can book tickets for the events posted by the merchant from which you can do any transaction



Money Request

You can request money from your family or friends. Here, customers can confirm or reject the payment request send by the other customers who are associated with the SmartPe Wallet



Reward Points

Here, customers can send Reward Points to the other customers who are associated with the SmartPe Wallet by providing the corresponding customer mobile number and the number of points to be sent



Notification

SmartPe Wallet customers will get instant notification if any feeds been posted by the merchant or by the admin



My Wallet

Customer can add money to the wallet using card to proceed the transaction with wallet payment and also can withdraw the money to their own bank account if needed



My Beneficiary

My beneficiary option is to add the other SmartPe Wallet customers as their beneficiary or to remove that customer from the beneficiary list if not needed

Features

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Loyalty Program

Now you can earn reward points for all your payments while you shop, travel and dine-in via SmartPe Wallet



My Profile

Here the basic informations of the customer can be managed along with their bank details



Security PIN

Users can keep their account safe with a Personal Identification Number



Coupons

Here you can avail coupons for all your payments made via SmartPe Wallet that can be used for all your future purchases



Settings

Customers can make changes on the app related settings such as Feeds, Events, Notifications and much more



Fingerprint Authentication

Customers can no longer need to enter a password, now it's easy to just apply their fingerprint to the sensor

Merchant App - Features

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Dashboard

A powerful dashboard that displays merchant sales statistics, recent customer purchase list, transaction list etc...



Receive Payment

Receive payment option is used to receive the money from the SmartPe Wallet customers through QR scanner



Profile QR

The complete profile details of the merchant along with the amount to be paid gets displayed once we scan the QR Code



Booking History

Event booking history management helps you to see all booked tickets in one place, and also scan ticket QR Code to verify the Event tickets



Sales Report

E-wallet application provides the complete transaction details of the merchant to the customer that happened via mobile wallet application



Customers

Here, customers who have done any transactions with the merchant are being listed and also can view the complete transaction of that customer

Agent App - Features

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E-wallet Payment

Agents can Top-up for the customer by providing the mobile number registered with the e-wallet solution



Digital Wallet profile

Just the basic information of the e-wallet agent can be updated as per their needs and also have an option to change their account password



E-wallet Sales Report

A list of recharges done by the agent to the beneficiaries via digital wallet platform get managed here and can be filtered across different time periods



Digital Wallet Transactions

The overall transactions done by the agent to the customer through the e-wallet application gets listed and can be filtered across different time periods

SmartPe Wallet Solutions

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Rural Areas

Rural areas always have a huge impact on the overall economic development of any country. In the same remote are you find that most people do not have bank accounts. By using mobile wallets people can conveniently create bank accounts without physically going to a bank branch. Mobile wallets also present transparency in a business transaction in the rural area. The increasing number of mobile and internet users in the rural area will pave ways for the use of better digital payment solution over time.



Increase in Number of Smartphone Owners

Not long ago surveys were carried out to show the growth of Smartphone ownership. Now, 4 in 10 people own a Smartphone. The number is still growing as more people are anticipated to be owners of a Smartphone.

Challenges

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Regulatory Compliance

All mobile payment services need to abide by the legal requirements. This entails both the financial and consumer-based regulations. This can be a problem for new players who want to invest in a new market.



Fraud Risk

This is one of the biggest reasons why most consumers are reluctant to adapt to mobile wallets. Contactless payment presents huge unknown risk and fraud like leaked data, hacking, undetected malware, e-wallet vulnerabilities. Making the technology secure for all consumer will aid in stopping any potential financial breaches.



Low Trust in Mobile Wallets

Consumers say that the idea of using mobile wallets is good but not possible. They feel that they give up a lot of their control when using mobile wallets. A research carried out by YouGov shows that 43% of mobile users don't trust mobile wallets, 38% fear that if their phones get lost they might not be able to make any payment.

Challenges

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Merchant support

Adopting to the mobile wallets is putting many merchants into the dilemma. Many merchants (from small as well as big businesses) are still resisting to upgrade to EMV standards and contactless payments. This is resulting in customers sticking to the traditional/old methods of payments (if their merchants are not accepting digital wallets/digital payments why would they adapt to them?)



Compliance

Mobile wallets need to be compliant with all legal requirements of government standards. Becoming compliant is indeed a difficult task, but it is of utmost necessity. The mobile wallet industry should take needed efforts in the best interest of customers as well as for themselves.



Compatibility

Mobile wallets need to be compatible with all the mobile models and their operating systems. The customer is the king and he is looking for a seamless and convenient way of digital transaction, it is required that compatibility should exist across all os and mobile devices.

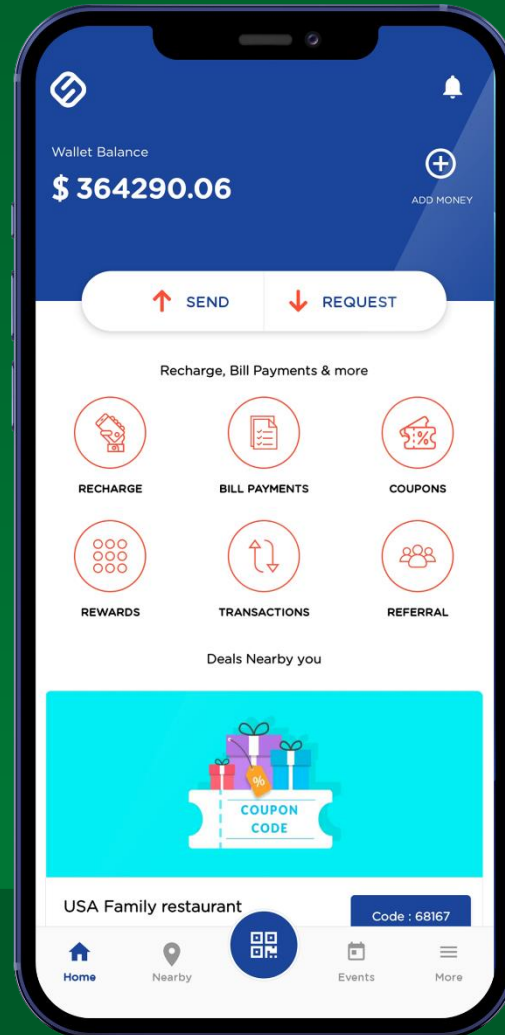
SmartPe App Preview

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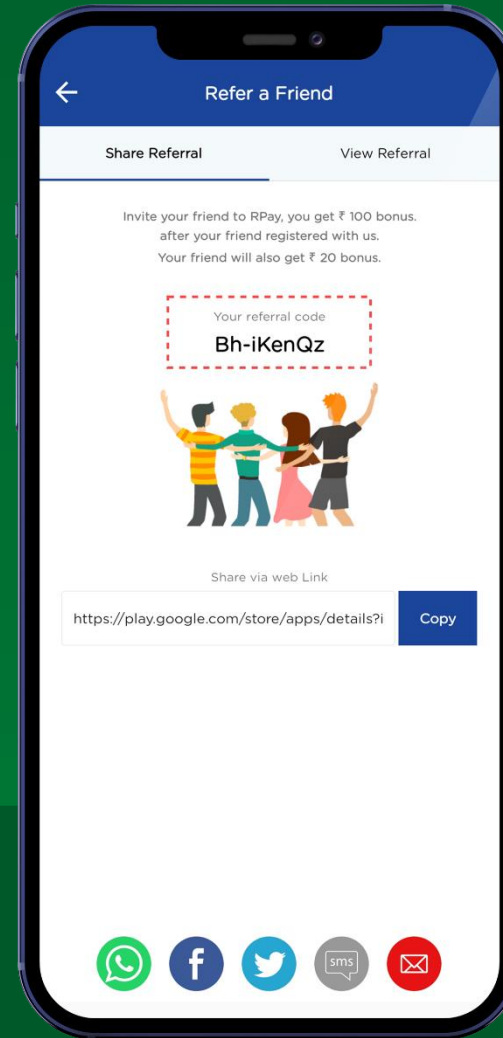
Security



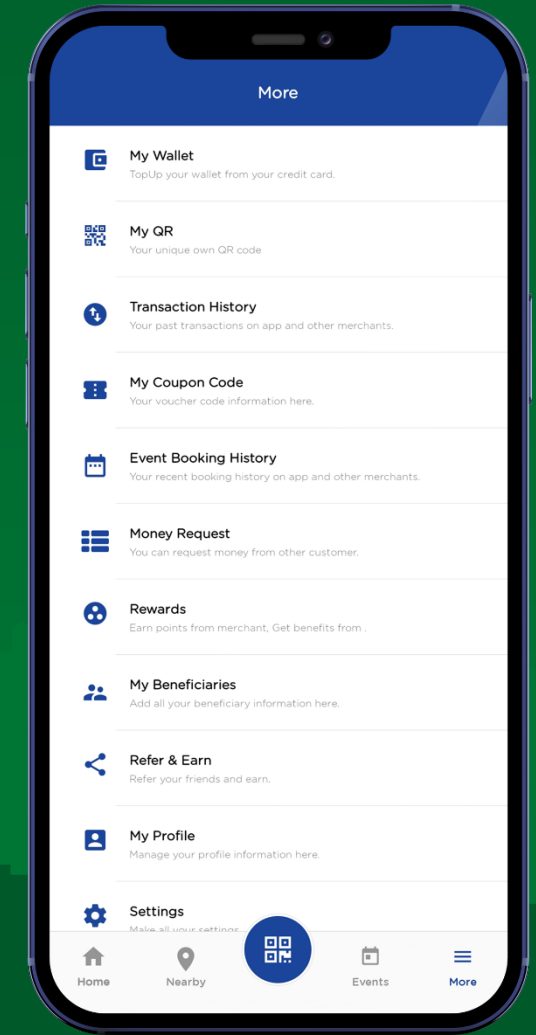
Home



Refer & Get Money



More Options



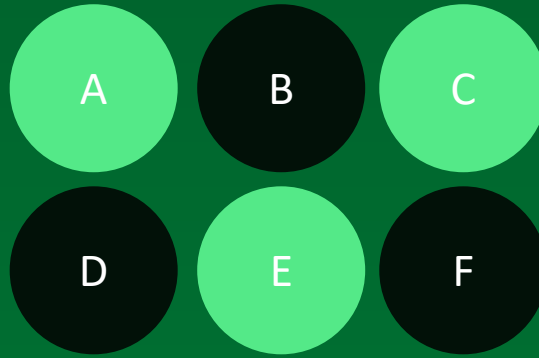
Freedom of Choices

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We offer different payment service with benefits.



Users



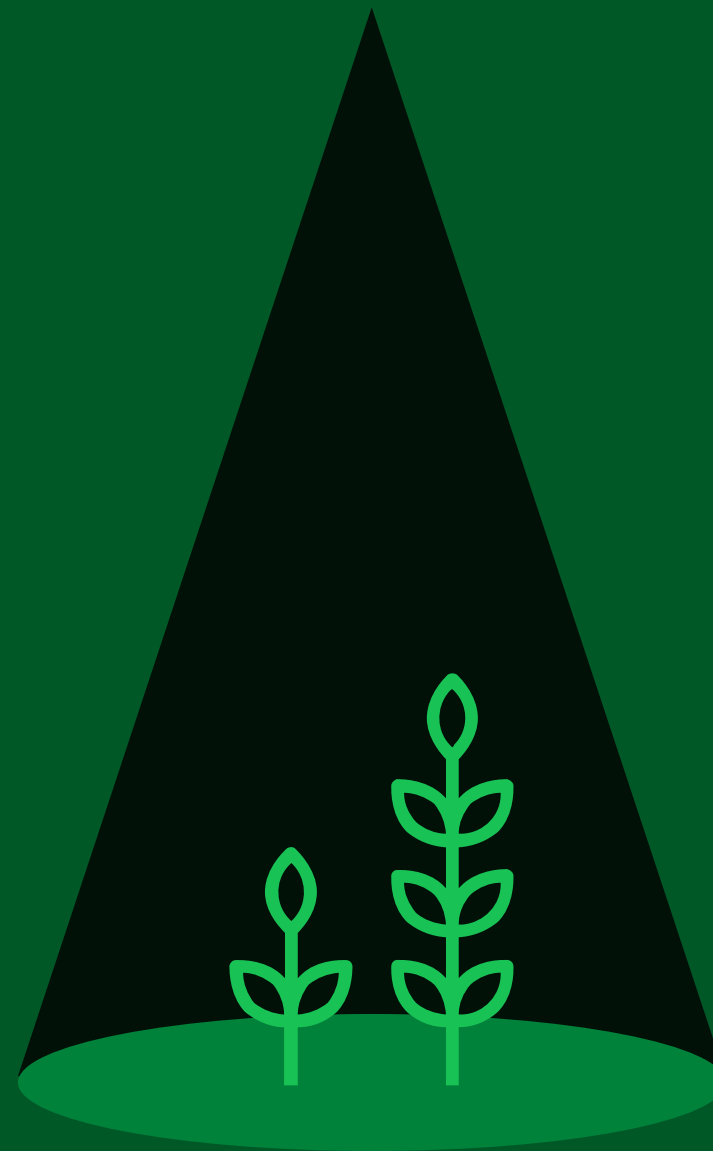
Platform Choices



Growing

What Next

We can do better with a **New
Partner.**



Go Bigger!

Market Adoption

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Banking Partnership



Corporate



Personal

Competitive Advantage

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Low Rates

High Profit



Tailor-fit

To each person's Invest needs



Affordable

Decentralized manufacturing



Personalization

Adjust investment anytime

Competitive Advantage

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Quick & easy
Assembly & Installation



Automation
Can be incorporated



Incentive
Interesting Benefit Offers.



Enables user
Their best possible life

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