



# payswap

*Corporate Overview*

## ABOUT US

Payswap was established in Jan2021 at Jaipur to cater financial inclusion and more specifically the prepaid issuance.

Currently, we have around 5K + retailers associated with us on Assisted Commerce Business Module.

Payswap has been providing a stable services to thousands of distributors/retailers across region and now has set the roadmap for business expansion across India.

A large scale of operations and innovative initiatives further allow Payswap's retailers to earn industry-leading commission margins and attract more customers.

Under this platform, Payswap offers utility services to its consumers in terms of AEPS, Domestic Money Transfer, Mobile and DTH Recharge, Rail Ticketing, Air Ticketing, Bus Ticketing and Utility Bill Payments, CMS (Cash Management Service) Digi Gold Insurance API Prepaid Cards etc



# WHY PAYSWAP

Join our journey to create a Financially Inclusive digital India. Pawsap aims to contribute to accelerating the digital revolution, especially in rural areas, given the extensive market which rests there. One of the unique features of digital payments has been their ability to access the areas that even banks could not access



## PARTNERSHIP

We approach every Client with a view to build a professionally enduring relationship.



## INTEGRITY

Policy based commitment to refuse opportunities that we cannot fulfill to the satisfaction of our clients.



## RESULT ORIENTATION

Single minded focus of delivering quality based client support across the globe.



## ACCOUNTABILITY

Promote accountability at all levels and honor what we can commit to our clients.

# Our MISSION

To Empower the banking services with adequate payment solutions to all the remote places where digital payments hasn't arrived yet.

Foster Fintech Generation, with diversified products and services to cater every payment requirements by providing a World Class Digital Customer Experiences through our Services

# CORE SERVICES



## FINANCIAL INCLUSION

Financial Inclusion is the process of ensuring access to appropriate financial products and services needed at an affordable cost, in a fair and transparent manner by mainstream institutional players.



AEPS



MONEY TRANSFER



BILL PAYMENTS



M-ATM



INSURANCE



E-GOVT SERVICES



AIR TICKETING



MOBILE & DTH RECHARGE



IRCTC



DIGI GOLD



LOAN



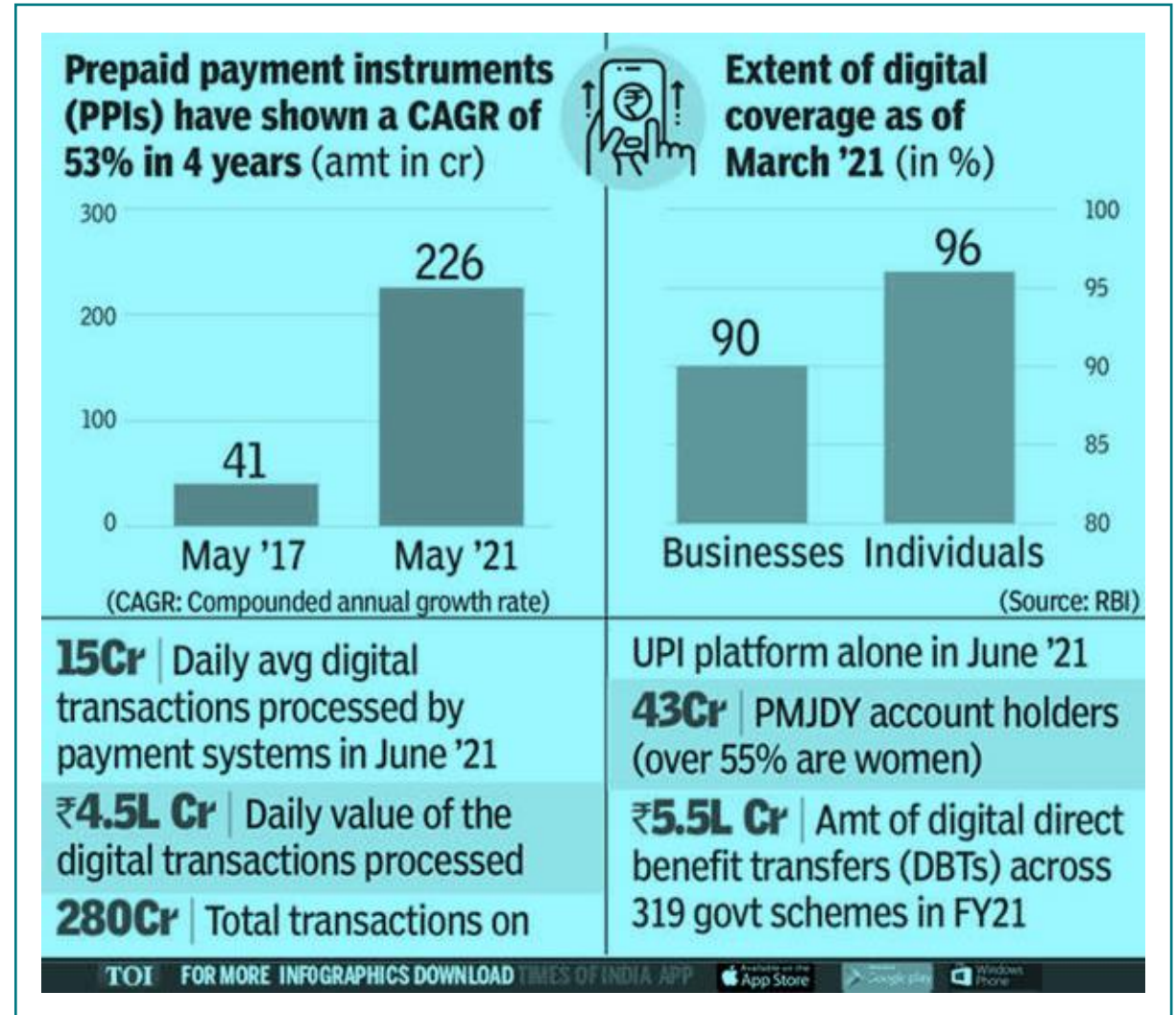
FASTAG

# GROWTH OF DIGITAL TRANSACTIONS

The Reserve Bank of India (RBI) has said that there was a 24% improvement in financial inclusion (FI) as measured by RBI's FI-Index between March 2017 and March 2021.

The rise of the fintech's have also supported financial inclusion as they innovated to simplify and promote payments like the UPI (Unified Payments Interface).

**FINANCIAL INCLUSION  
GREW 24% ACROSS  
FY17-21: RBI**



# FINANCIAL INCLUSION-SERVICES



## DMT

Payswap allows you to send money instantly beyond banking hours to any IMPS & NEFT supported bank in India.



## AEPS (Aadhaar Enabled Payment Service )

Aadhaar Enabled Payment Service (AEPS), uses Aadhaar Data and Biometric authentication instead of signature or debit card information of the customers and allows them to quickly Withdraw, Deposit and Transfer cash & also access bank statements without visiting their bank branch.



## BILL PAYMENT AND RECHARGES

Make your shop a bill collection center, invite additional footfall every month, make money and increase sales of your main business.



## PRE-PAID RELOADABLE CARDS

Offer Rucards Prepaid Cards which can be instantly activated and managed via Ru-applications and Mobile App.



## TRAVEL & INSURANCE

Payswap offers Insurance product convert your shop into a Travel Agency and provide Air-Bus and Rail Tickets. Get IRCTC certificate from Indian Railways.



## BBPS (Bharat Bill Payment System)

A one stop solution for all your recurring payments. PAY. Pay anytime and from anywhere.

# KNOW MORE ABOUT PAYSWAP

Launched in 2021, Payswap has created a market niche in India by offering a combined solution for spend management through Prepaid Cards and Corporate Expense Management (through SaaS).

We operate in the Assisted Commerce Business module with a diversified offering of Prepaid Card Solutions.

We are known for our user friendly any technology which is designed for:

- Gift Cards (All type)
- Reloadable Cards (GPR)
- Expense management cards for Corporates
- Rewards and Incentives management for employees
- Government Payment Cards
- Travel Cards

Pawswap, powered by Rucards is the latest addition to the company's product line and currently we foot our services into the market with:

- Highly integrated Rucards Mobile App
- Distributer Retailer Module Business engagement
- Corporate Expense Management Solutions

4.5

Lakhs Prepaid Card  
from Inception

500

Distributer

5000

Retailers

1.7

Million Users

4

Offices

5+

Network Partners

# MOBILE APPLICATION FEATURES

payswap



Generate and Manage Prepaid Cards and monitor your transactions in one place.

Load your digital wallet by linking your bank accounts and discover more Digital Payment options.

Manage the ways you wish to spend your Prepaid Cards at glance. It's all here.

Generate Gift Card  
Generate Reloadable Cards  
Load Money  
Send Money  
Buy/Sell Gold

EASY TO USE | EASY TO LOAD | EASY TO SEND  
EASY TO TRANSACTION | EASY TO DISPOSE

# EXPENSE MANAGEMENT SYSTEM



- API based application
- Manage Employee (Single / Bulk Import)
- Master Data (Department, Designation & Grade)
- Customized Sections (As per company policies)
- Salary Section
- Advance Section for employees
- Reimbursement Section(Claim) of an employee
- Roles for Users
- Assign Sections to Employee
- Request for a section for an employee
- Approvals



Unlimited Users  
(No Data Limits)



Suitable for Any Sized  
Organisation



No Add-on Costs



Easy Usage & No ERP  
Integration



Free Data Storage/  
Retrieval



Quick Implementation



Advance



Instant Disbursement

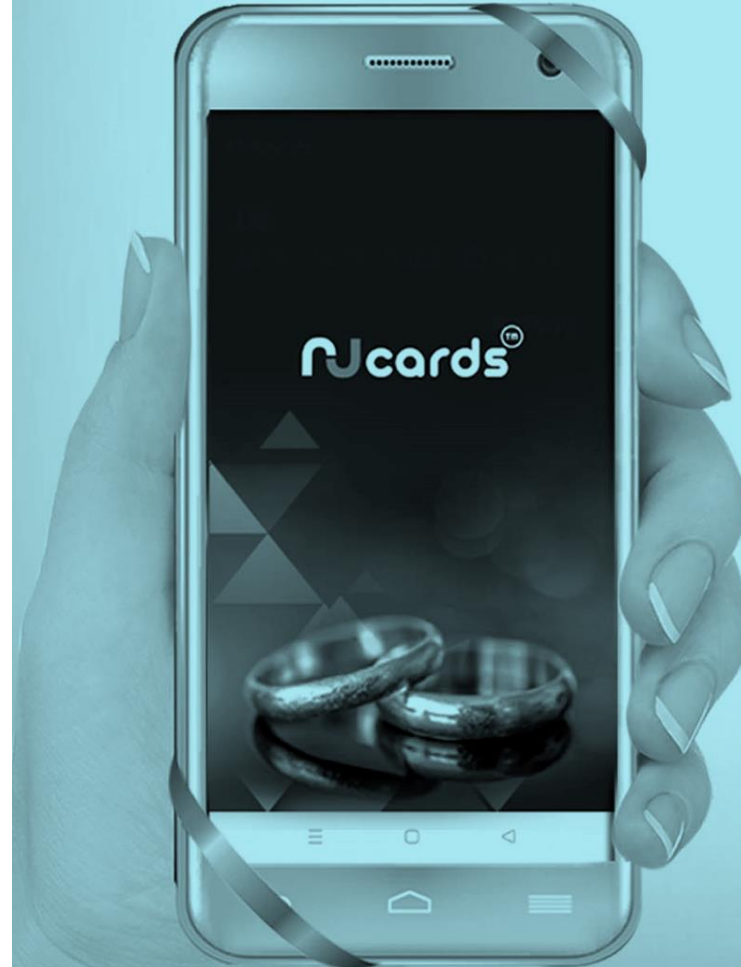


Widest Acceptability

Meal-Card | Fuel Card | Expense Power | Reimbursement Card | Salary Card

# DIGI GOLD

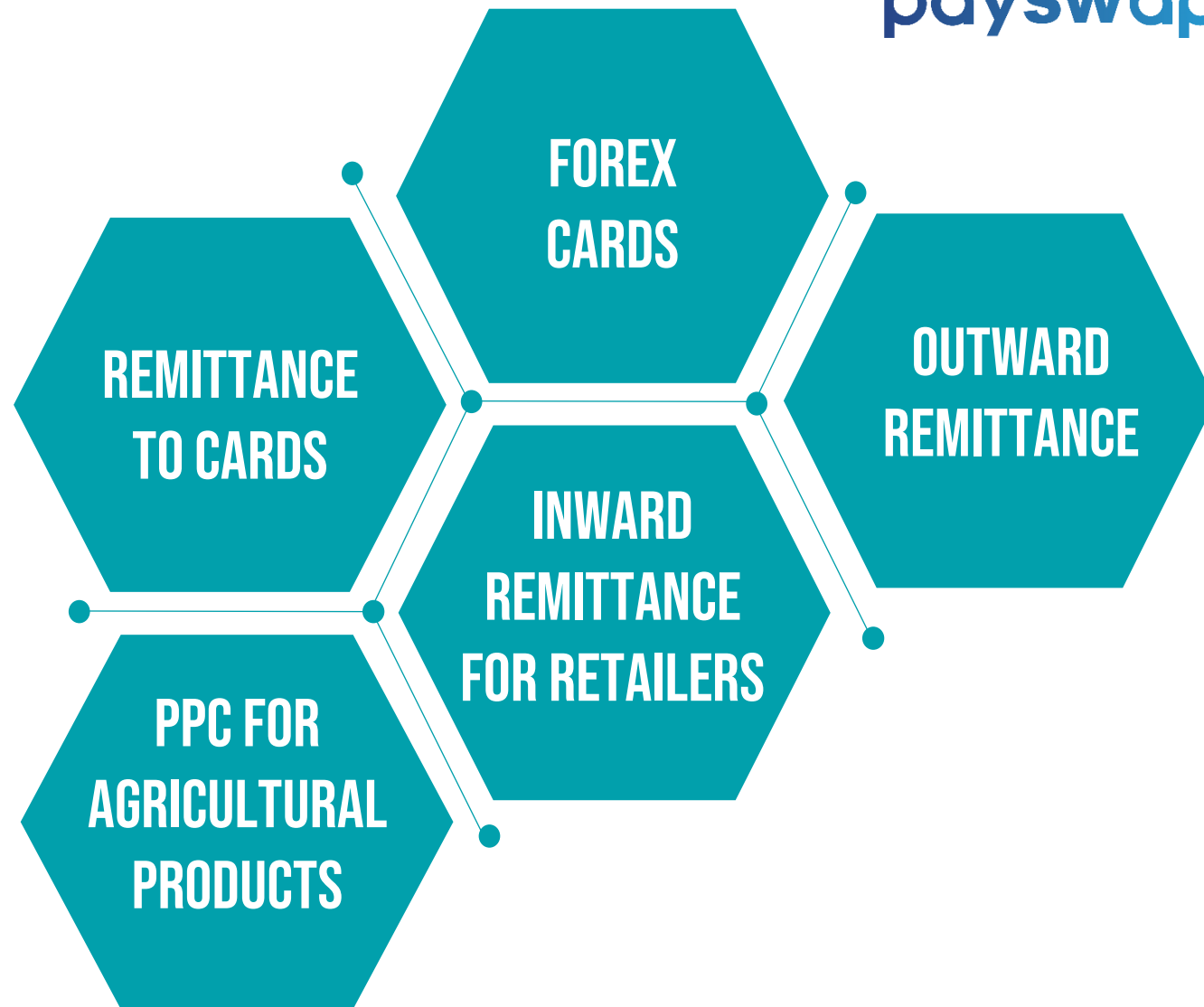
## BUY GOLD NOW WITH RUCARDS



**When you  
download  
RucardsApp  
you get  
SILVER free...!**

[www.rucards.in](http://www.rucards.in)





# OUR INNOVATIONS

# INTRODUCING OUR WEB APPLICATION



## Payswap Account Login

Username

Password

[Forgot Password?](#)

**LOGIN**

Don't have an account? [Register Now](#)

Powered By

## Welcome to Payswap!



*"Whether you need to transfer money to friends down the street or family across the globe!"*

Payswap Provides Varieties of Banking and financial Services including API in low costing and high performance. Join today.

# SERVICE DASHBOARD

**payswap**

- Dashboard
- BASIC SERVICES
  - Money Transfer
  - AEPS
  - BBPS
- Prepaid Cards
- ADDITIONAL SERVICES
  - Digital Gold
  - Credit card Payment
- REPORTS
  - Wallet Statements
  - Transaction History
  - Commission History
- COMING SOON
  - Foreign Remittance
  - Indo Nepal Remittance
  - Bank Account Opening
  - PAN Card

Welcome to Payswap

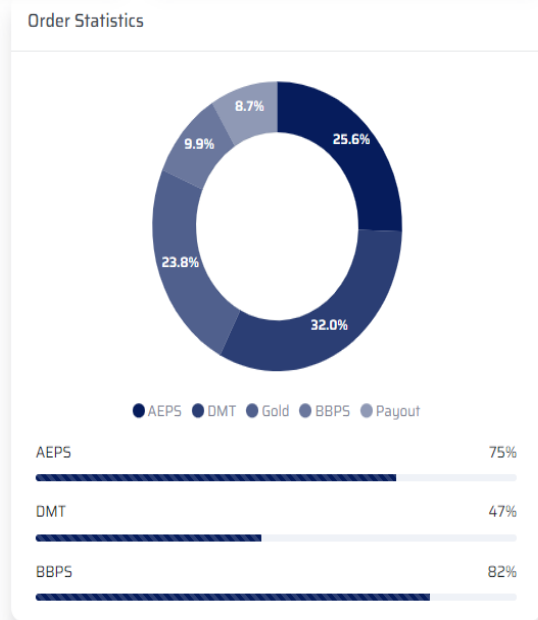
₹ 19852.32 + Add Funds - Debit Funds

SANDEEP KUMAR R00505070 (Retailer)

AEPS Money Transfer BBPS

Welcome Back, SANDEEP!  
Expand your Business. We will help you to gain your business.

<b>TOTAL EARNINGS</b> ₹ 4.75 <a href="#">View More Details</a>	<b>ORDERS</b> 36 <a href="#">View More Details</a>	<b>CARDS CUSTOMERS</b> 0 <a href="#">View More details</a>	<b>CARDS ISSUED</b> ₹ 0 <a href="#">View More Details</a>
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Recent Orders

# MEET OUR TEAM



**ABHISHEK BANSAL**

PAYSWAP FOUNDER -DIRECTOR



**SANDEEP SUDA**

PAYSWAP FOUNDER VP –BUSINESS STRATEGY



**VINEET TEWARI**

PAYSWAP CO-FOUNDER, DIRECTOR  
FOUNDER-RUCARDS



**LET'S TALK  
HOW YOU CAN BE  
A PART OF US**

# CONTACT US

## REGISTERED OFFICE

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