Easebuzz
Payment Solutions



Full-stack payment solutions tailored to your business needs

www.easebuzz.in

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Easebuzz
Payment Solutions

About Easebuzz

Easebuzz is India's leading Payment Solutions Platform enabling the offline economy to shift from paper to digital collections.

Our Strength

2014
Established

85,000+
Happy Merchants

$8Bn+
Annual GTV

400k+
Transactions processed per day

4
Our Offices
Pune-HQ, Mumbai, Gurugram, Bangalore

PCI DSS Certified

Trusted by India's leading brands

Education	Government	E-commerce	Healthcare	Utilities	NGO
SYMBIOSIS INTERNATIONAL UNIVERSITY		bigbasket	Sahyadri Hospitals	NXT DIGITAL	AKSHAYA PATRA
	IRCTC	GoKwik	Redcliffe labs	Justdial	ISKCON
DPU	MTDC	shopaccino	motherhood	GTPL	SHIKHAR DHAWAN FOUNDATION
SRI BALAJI UNIVERSITY PUNE		DESIGNCAFE	docOPD	BANKIT बैंकइट	SNEHSPARSH

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Tech-enabled payment solutions deeply integrated with business needs

We provide tech-based solutions to help businesses enhance their earnings and transform the way companies manage their finance function.

Easebuzz

Size agnostic

- Large enterprises
- MSMEs
- New age startups

Sector agnostic and customisable

- Education
- BFSI
- E-Commerce
- Real Estate
- Grocery
- Utilities
- Government
- B2B Supply Chain

Building end-to-end financial management ecosystem

- Pay-ins & Pay-outs
- Automated payment/ collection reminders and reconciliations
- Neo Banking
- Digital Lending Stack
- Expense Management
- Tax Management

Plug-and-play APIs

- Easy integration
- API-driven
- Faster implementation

40%
Reduction in operational cost

60%
Improvement in the collection cycle

90%
Reduction in the reconciliation effort

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Easebuzz
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Manage all your finances with ease from a single platform

Easebuzz is a full stack technology platform that offers **Payment Solutions + SaaS APIs**

Accept Payments

Start accepting online payments from your customers through multiple payment modes and reconcile automatically.



Payment Gateway

Accept payments with simple API integration

Slices

Automatically split incoming payments to multiple accounts

Payment Links

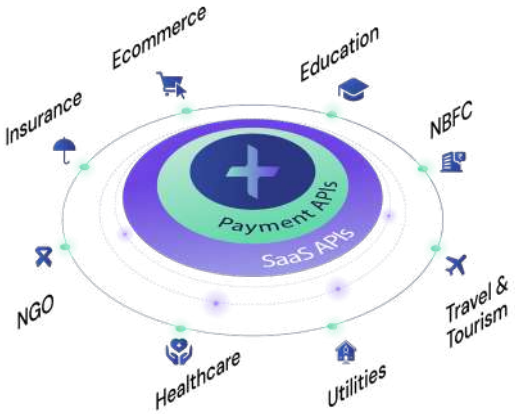
Instantly accept payments via links

ePOS

Instant payment collection from Easebuzz ePOS

Payments Plus

Sector specific SaaS APIs to digitise not just payments but end-to-end financial operations of varied businesses.



FeesBuzz

Collect fees installment wise using this API directly & have immediate reconciliation

InstaCollect

Collect payments instantly through virtual account

EasyCollect

API based solution to manage recurring & subscription based payments

SmartBilling

Invoicing solution with eNACH and subscription plans

Teller

Automated B2B invoice management solution

Forms

DIY smart form with integrated payment gateway

Webstore

Build your online store with just a few clicks

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Business Banking & Payouts

Get connected banking with current account to make vendor payouts, tax payments, expense & refund management - all from single dashboard along with immediate reconciliation.



Easebuzz Neo

Smart business banking with connected banking current account

Tax Payments

Business tax payments - GST & direct tax

Wire Payouts

Disburse payments via NEFT, RTGS, IMPS and UPI

SmartX

Expense management suite with prepaid cards

Vendor Payments

Auto payments of invoices, TDS calculation & vendor management

Digital Lending Stack

Payment disbursement, collection for NBFCs & Fintechs

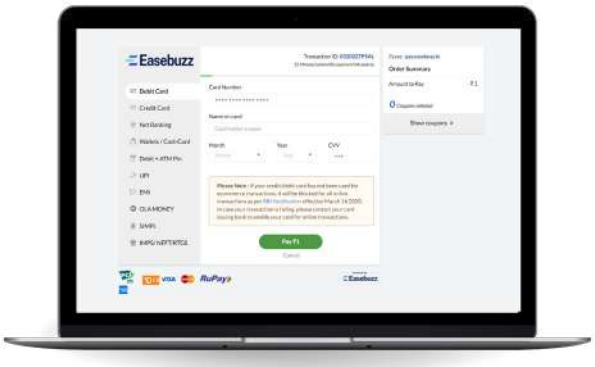
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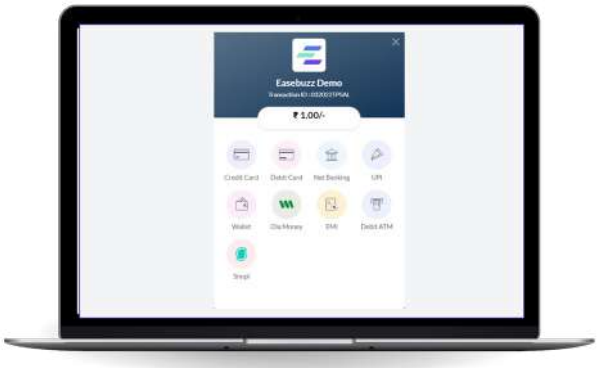
A comprehensive set of tools to digitise the entire payment collection life cycle

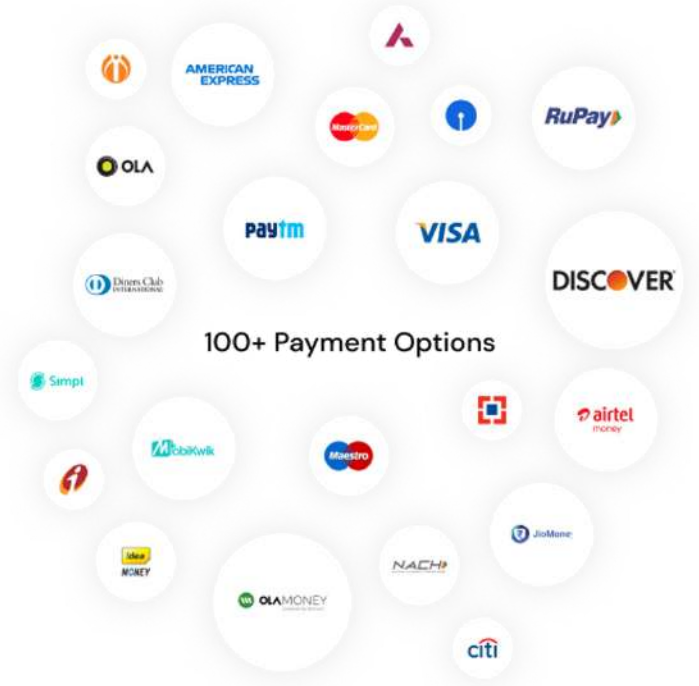
Payment Gateway – Accept payments with simple API integration, best success rates and offer 100+ payment modes, including credit cards, debit cards, 50+ net banking options, UPI & wallets

Payment Hosted Page



Payment iframe Page





Works Seamlessly with

shopify

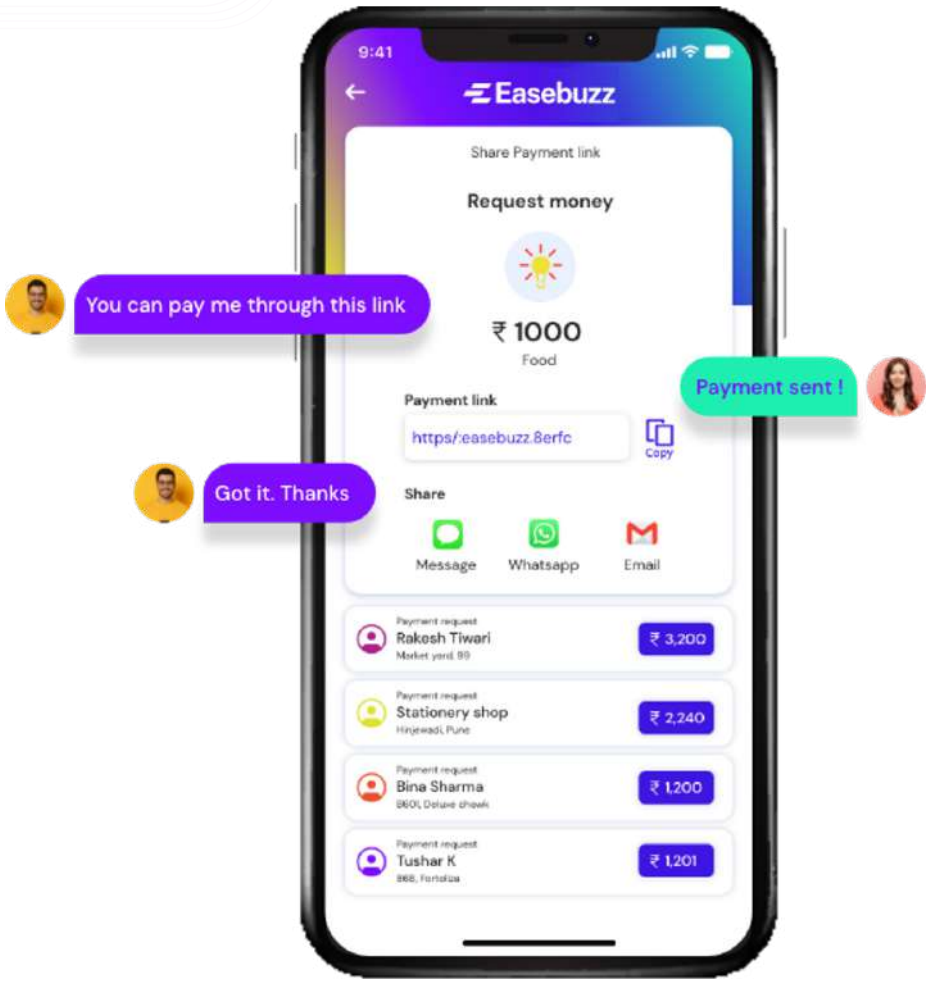
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Key differentiators

- **API available for web integration and mobile integration** for Payment Gateway
- Payment Gateway incorporated with multiple payment modes such as **Debit Card, Credit Card, Net Banking, UPI, Wallets, NEFT/RTGS/IMPS & E-Challan**
- E-Challan option to provide the Payee with the ease to visit any branch and pay through NEFT/RTGS/IMPS.
- Users can download the E-challan and visit any Bank branch to make **Bank transfers**
- Post successful payments, the merchant system will be updated with the status on the same day through S2S response.
- **Split Settlement:** settlement to multiple bank accounts after successful payments
- **Webhook** functionality for all transactions, settlements through S2S response
- **Dashboard for real-time status check**
- A hierarchy wise dashboard is available to keep a check on collections
- **Ease of Reconciliation:** reconciliation is available on the dashboard for all the modes Debit Card, Credit Card, Netbanking, UPI, NEFT/RTGS/IMPS and E-challan

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Payment Links – Instantly accept payments via links

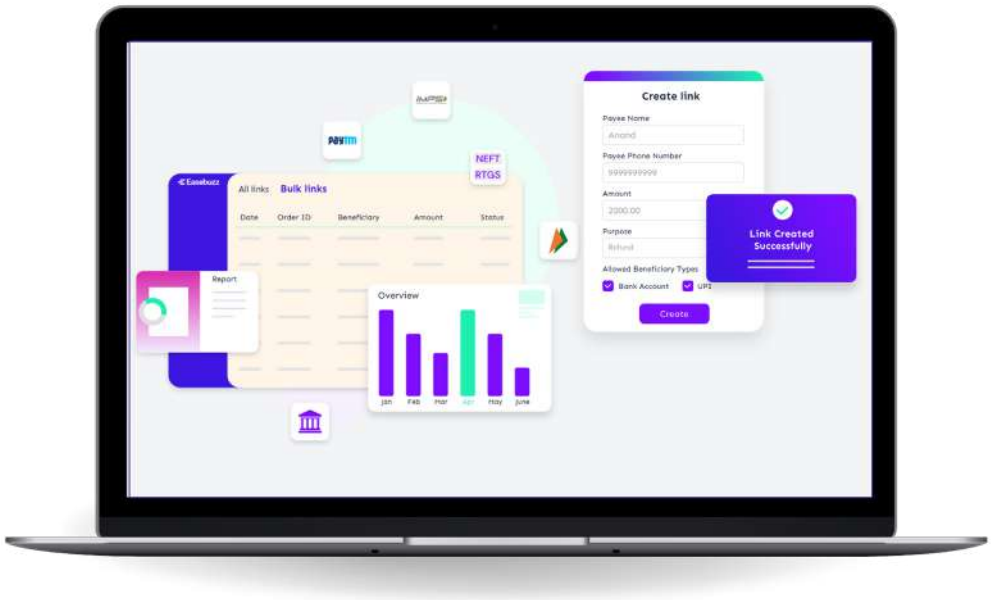


Key differentiators

- **Generate payment links share via SMS, Email or WhatsApp.**
- Create & send **customized payment reminders** via SMS, Email, WhatsApp or IVR.
- Enable all payment modes including Credit & Debit cards, NetBanking, UPI and mobile wallets.
- Allow your customers to make partial payments online.

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Wire Payouts – Connected banking solution to disbursement payment for salary, vendor payouts, tax (GST) payments via UPI, IMPS, NEFT or RTGS



Works Seamlessly with

Key differentiators

- Add and activate beneficiary accounts instantly. Use **bulk upload** feature to add all your **beneficiary** accounts at once.
- Send money to your beneficiaries using **UPI, IMPS, NEFT or RTGS.**
- No need to process hundreds of transactions manually one by one. Just upload a single sheet (bulk upload) and we will take care of processing all your transactions and give you a detailed report of your processed transactions.
- Your account comes with a complete account statement that will help you keep track of all the credits & debits happening in your virtual account. On-demand reports will help you get all the data you need for different departments.
- You can create rules based on amount and transactions will go through only if it gets all the approvals from the required member
- Manage tax payments (GST), vendor, salary etc. payments directly from Wire dashboard
- Upload money into a pool account or use Wire directly to debit money directly from your Bank Account (connected banking)

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FeesBuzz – Collect fees installment wise using this API directly & have immediate reconciliation

API/ ERP Integration

Without FeesBuzz

Maintain Records of Students › Collect Fees › Manual Reconciliation › Follow up for Collections › Account for Non-Digital payment › Manual Reconciliation

With FeesBuzz

Auto Fees Collection Management › Digital Payment with links › Auto Reminders › Reconciliation & Analytics

Value Proposition

~15 Days reduction in collection cycle

20% Less resource required

Works Seamlessly with

Tally

Key differentiators

- Reconcile students with **customised fee structure based on batch, course, reservation criteria, etc.**
- **Merchant controls** - split, postpone, prepone or waive-off instalments
- **Student controls** – split a payment into multiple parts to pay high value instalment using multiple accounts/ cards
- **Automate reminders** (SMS/ WhatsApp/ E-Mail/ OBD)
- Automate collections with **E-Nach**
- Full reconciliation for payments over NEFT/ IMPS/ RTGS also in addition to CC, DC, NB, UPI etc.
- Configure **rule based** scholarships/ early bird discounts/ late payment penalties
- **Auto-split** payments to vendors (e.g., mess, hostel, books etc.)
- **Customised reports**, live dashboard, instant receipts for the institution and the students

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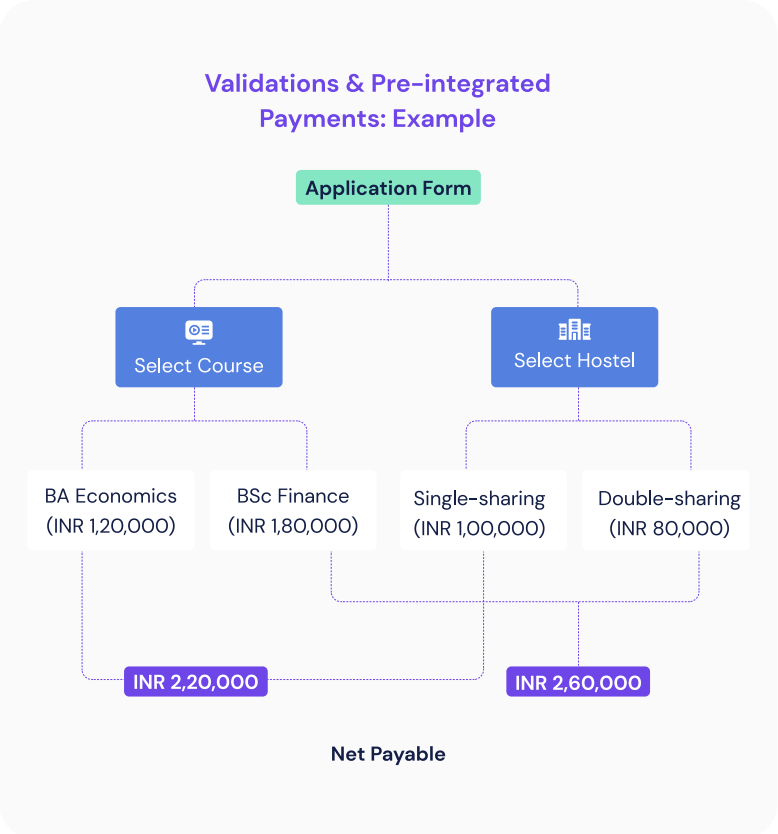
Form – DIY smart form with integrated payment gateway

Without Forms

Form Creation › Customization › Integration with Payment Gateway › Security › Hosting › Go Live

With Forms

Sign Up › Create form in 5 Mins with customization › Reconciliation & Analytics



Key differentiators

- Customized forms by multiple criteria and 100+ form elements (e.g., **Digital Signature)**
- **DigiLocker** integration for fetching documents **(e.g., PAN, Aadhaar, Marksheets etc.)**
- **OTP verification** – pre-integrated
- Dynamic/ conditional amount calculation
- Pre-integrated with payments – 100+ payment modes
- Customized form can be shared through URL or QR code
- Upload documents on the tool
- **Percentage completion of form visible** to the user as well as **merchant (live)**
- Live tracking of application status on **merchant dashboard**
- Customized reports and lead management **(e.g., shortlist students before accepting payments, event registration)**
- **Strong analytics** – analyze spends, collections, lead by source (Facebook, Linkedin etc.), by campaigns, by demographics etc

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EasyCollect – API based solution to manage recurring & subscription based payments

API/ ERP Integration

Without EasyCollect

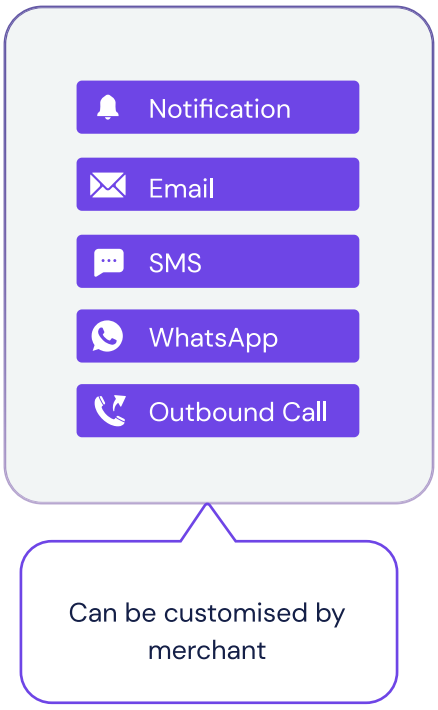
Generate each invoice manually → Follow up with each customers → Payment Digital/ Non-Digital → Settlement → Manual Reconciliation

With EasyCollect

Upload / create customers details → Customized digital Payment link → Configurable/ AI auto-reminders → Reconciliation & Analytics

Key differentiators

- Automated recurring bill payments
- **AI based reminder notifications** (e.g., for schools best time to remind is 8-10 PM on Friday)
- Manage advance payment, collection and subscription
- Create **fixed value or open value links** with minimum and maximum amount range
- **Customize discount coupons with bank offers**
- **Offer brand coupons to customers as value add offering**
- **Analytics** on dashboard (e.g., click through rate)
- **Brand customised payment pages** with a provision to cross-sell/ upsell on the payment page



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SmartPay – DIY payment pages & forms with customized pre-payment and post-payment flows to collect payments

Key differentiators

- Flexibility to collect payments by **customizing the pre-payment and post-payment flows**
- Option to enable/ disable certain payment methods that are supported by PG for their customers with a single click
- Merchants can **collect data from their customers** that is required for their business by customizing the payment page. i.e., registration, feedback/ surveys etc.
- Auto-reminders can be sent via SMS/WhatsApp/mail to collect payments without hassle
- Split payment settlements
- Link expiry management
- Customizable payment fields to display to the custome

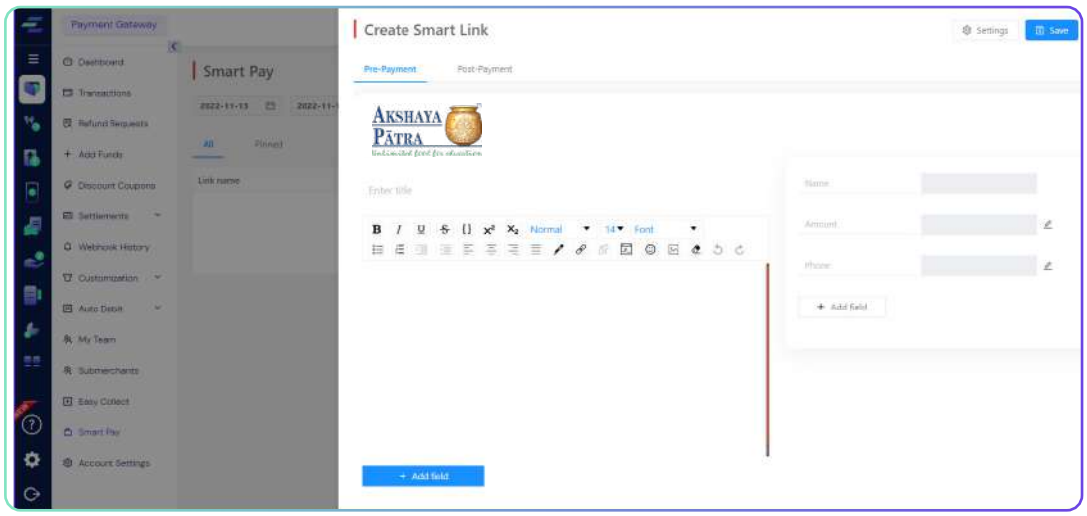


Fig 1. Create SmartPay Link

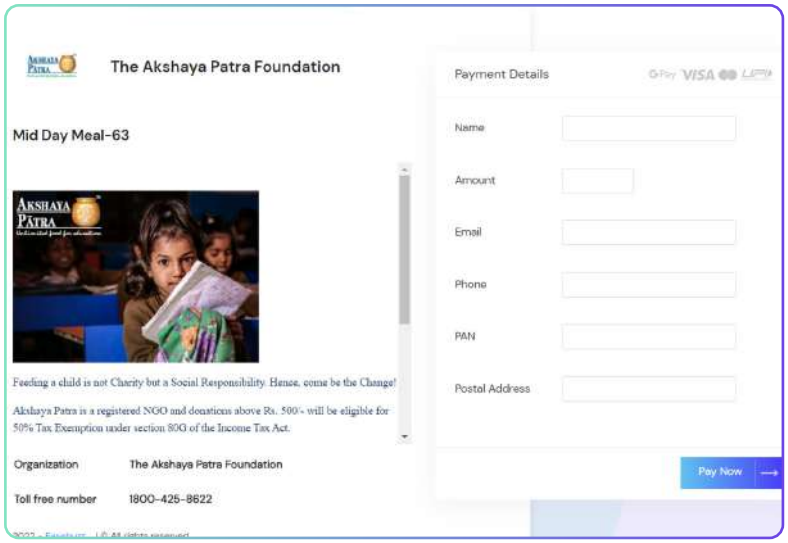


Fig 2. Customized payment page of **Akshaya Patra**

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InstaCollect – Collect payments instantly through virtual account

API/ ERP Integration

Without InstaCollect

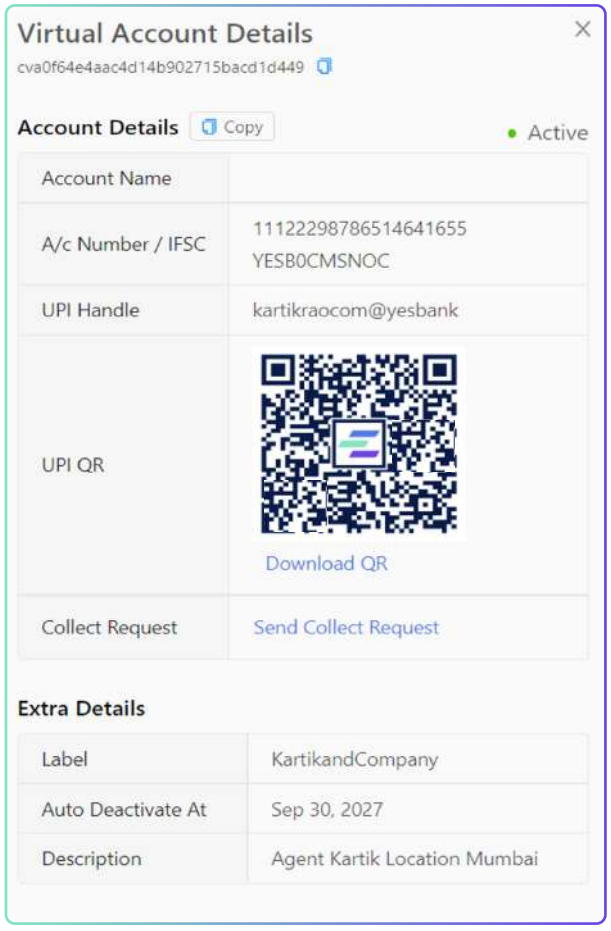
Open Account → Manually share details → Receive payment → Multiple settlement to current Account → Manual Reconciliation to find pending payments

With InstaCollect

Open master A/C → Order wise Virtual Account (VA) generated → Digital payment to Virtual account → Auto reconciliation with one-click visibility of receipts and pending dues

Key differentiators

- **Create Virtual Accounts (VA) for each store/ department, customers, or orders/ invoice**
- Receive high value ticket size transactions
- Quick settlements
- **Unlimited VAs** with account number and IFSC code
- Low cost as compared to other payment modes
- Refund option available directly from the dashboard
- **Multiple collection options UPI/ IMPS/NEFT/ RTGS**
- **Option to trigger collect request** i.e., dynamic request for a specified amount to a specific customer



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Discount coupons – Comprehensive offering to merchant to enable discounts for customers

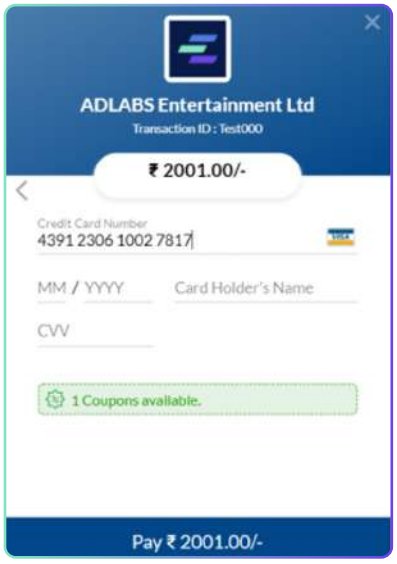
Discount coupon flow

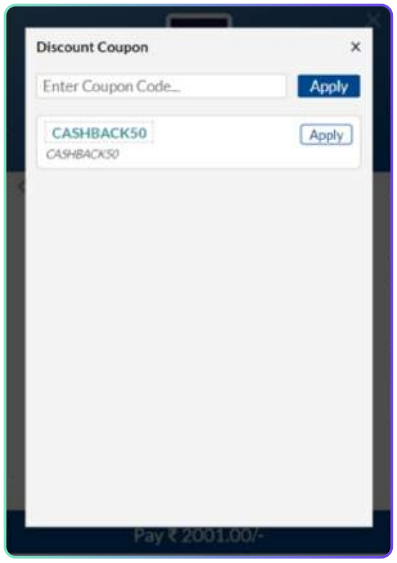
Customer enters payment details → Customer selects coupon basis payment mode & other customizations → Coupon code validation → Post successful validation, discount applied → Customer completes payment at discounted rate → Merchant sees real time details of redemptions (dashboard and excel download)

Key differentiators

- Configurations available:
  - Number of transactions (e.g., only first 100 customers get a discount)
  - Payment mode
  - **Payment systems** (e.g., Visa, Master)
  - **Card type** (e.g., platinum)
  - **BIN numbers**
  - Bank name
  - Maximum discount
  - Supports upfront discount and cashbacks
  - Tiered construct – Based on engagement (e.g., discount on 3rd transaction)
- Customizable coupons enables merchants to run specific discount and offers to promote sales
- 1 click access to entire bank wise/ campaign wise reconciliation statement required to raise claim (applicable in bank funded/ co-funded schemes)
- Reward recurring or high spending customers and increase stickiness
- Seamless self coupon generation & application flow; no need for third party interventions
- Comprehensive usage reports and analytics

Coupon dynamically visible as soon as card number is entered





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Brand coupons – Third-party coupons to reward customers and increase stickiness

Brand coupon flow

Customer enters payment details → Customer selects brand partner coupon worth up to payment amount → Customer completes the payment → Brand coupon is sent to the customer's email ID → Customer redeems the coupon on the brand website/ app

Key differentiators

- **Tie-ups for brand** coupons and offers to promote sales
- Merchants can create their **own coupons** for affiliate marketing
- Merchants can select which brands' coupons to show (to remove any competitor coupons)
- Reward high spending customers and increase stickiness
- Seamless self coupon selection; no need for third party interventions

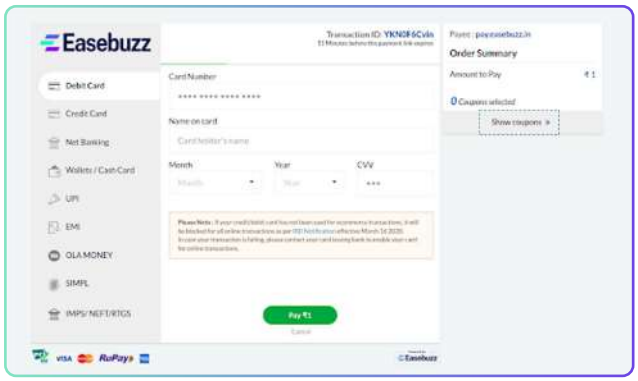


Fig 1. "Show coupons" link to display exclusive coupons

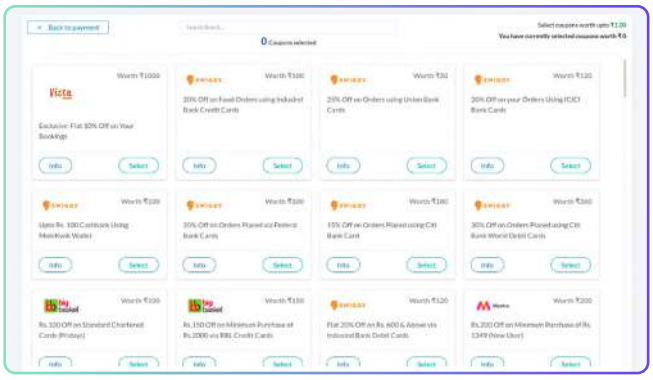


Fig 2. Coupon list based on transaction amount

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Slices – Automatically split incoming payments to multiple accounts

Without Slices

Perform individual KYC for retailers → Digital payment from customers → Reconciliation → Split calculation and settlement to retailers → Manual Reconciliation

With Slices

KYC for Retailers → Digital Payment with split calculation → Digital payment to Virtual account → Reconciliation & Analytics

Key differentiators

- Splitting the amount to Retailers – No charges by Easebuzz
- Instant settlement to retailers
- Customized report for each stakeholder
- Retailer/partner management on the dashboard
- Centralized pricing control with the aggregator

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Webstore – Build your online store with just a few clicks

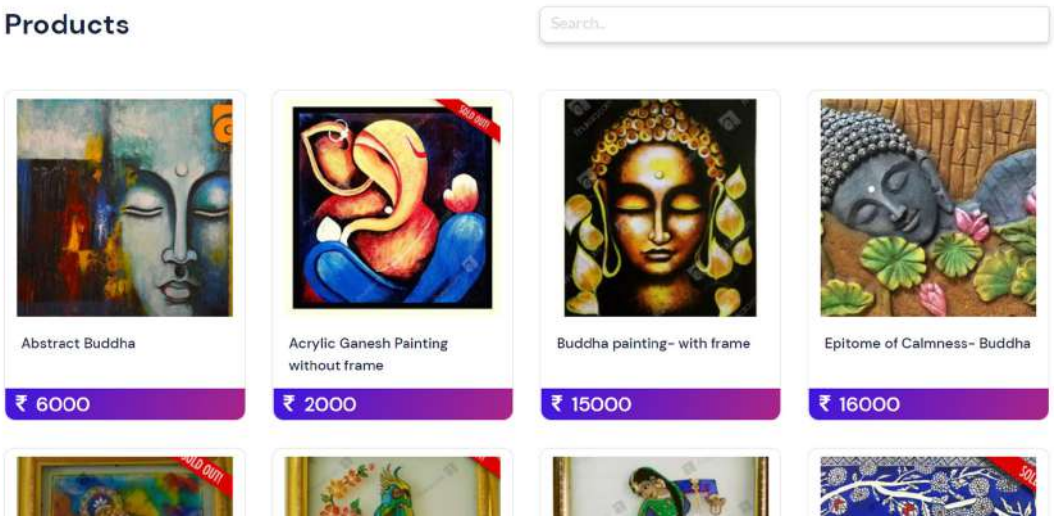


Fig 1. Sample webstore page selling art

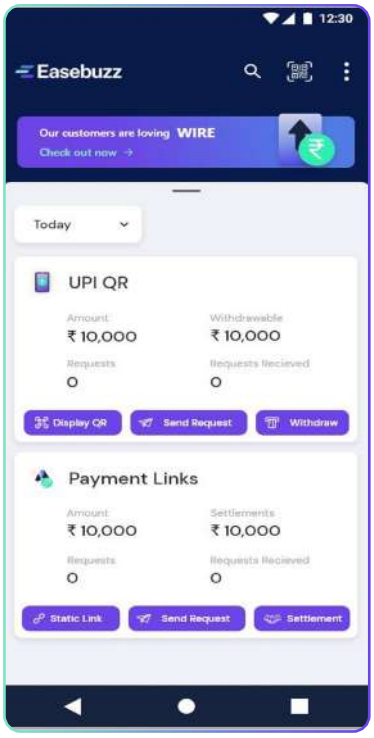
Key differentiators

- **Build your store online** to start selling products and services faster. Create a powerful and easy to use online store with just a few clicks.
- No need to be a coder to create a beautiful online store for your business.
- No monthly fees or startup fees, just pay a processing fee when you make a sale.
- **Promote your products & services**, send bulk Emails and SMS, get SEO done, generate leads, drive sales, and improve brand image using our easy to use marketing tools.
- Enable your customers to pay online anytime and anywhere with the help of our powerful Payment Solution suite that can be integrated with your Easebuzz webstore.

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ePOS – Instant payment collection from Easebuzz ePOS





Key differentiators

- One-stop shop mobile payment app for accepting payments via multiple modes including **UPI, debit cards, credit cards, netbanking, mobile wallets** etc.
- **Share payment links with your customer's via SMS, WhatsApp, Email**
- Merchant gets **notified by voice from Mobile App** for payments received i.e., Merchant doesn't need to open App to verify payments → **faster queue management at checkout counter**
- Check real-time transactions all at one place using ePOS app
- Instant withdrawal money anytime to your link bank account
- Create **static** (customer enters the amount) or **dynamic** (amount specified by the Merchant) UPI QR codes

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SmartBilling – Invoicing solution with eNACH and subscription plans

API/ ERP Integration

Without SmartBilling

Manually generate invoices → Manually split multiple invoices → Follow up for payment → Digital / cash / cheque collection → Manual reconciliation

With SmartBilling

Create invoice via API or on dashboard → Auto split of invoices and auto reminders → Digital collection → Auto reconciliation

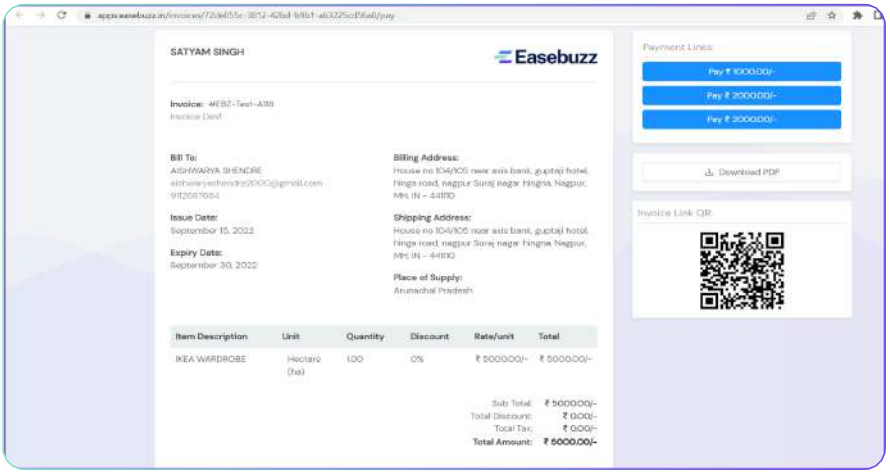


Fig 1. Customer (payer) view of a sample invoice

Key differentiators

- Collect payment using invoices via **all payment modes**
- **Send notification and reminders via SMS, Email, WhatsApp**
- Effectively manage collections for **subscription plan** i.e., auto-generate invoices periodically (e.g., annual maintenance charges, gym membership fee etc.)
- Duplicate/ clone invoices → reduce time for new invoice generation
- Customized automated reminder for payment
- **GST (tax) compliant** invoice creation
- Split invoices into **multiple instalments**

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Teller – Automated B2B invoice management solution

API/ ERP Integration

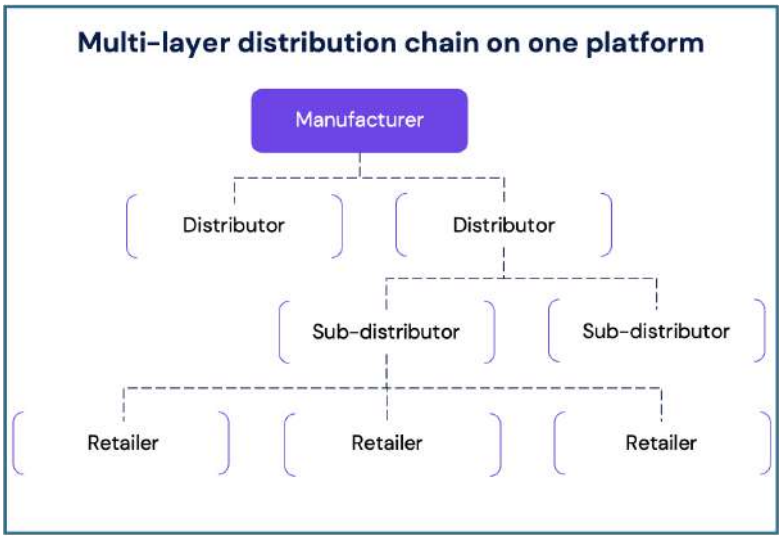
Works Seamlessly with Tally

Without Teller

Accounting team sends invoices → Manual follow up for payment → Collection of payment digital / cash/ cheque → Manual accounting for return of goods → Receipt of pending payment in digital / cash / cheque → Manual reconciliation

With Teller

Onboard customers (distributors, retailers) → Create invoices (manual or via API/ ERP) → Auto-reminders and collections → Pay via corporate cards/ credit line/ IMPS/ NEFT/ RTGS/ UPI & other modes → Auto reconciliation of payments and journal entry in ERP

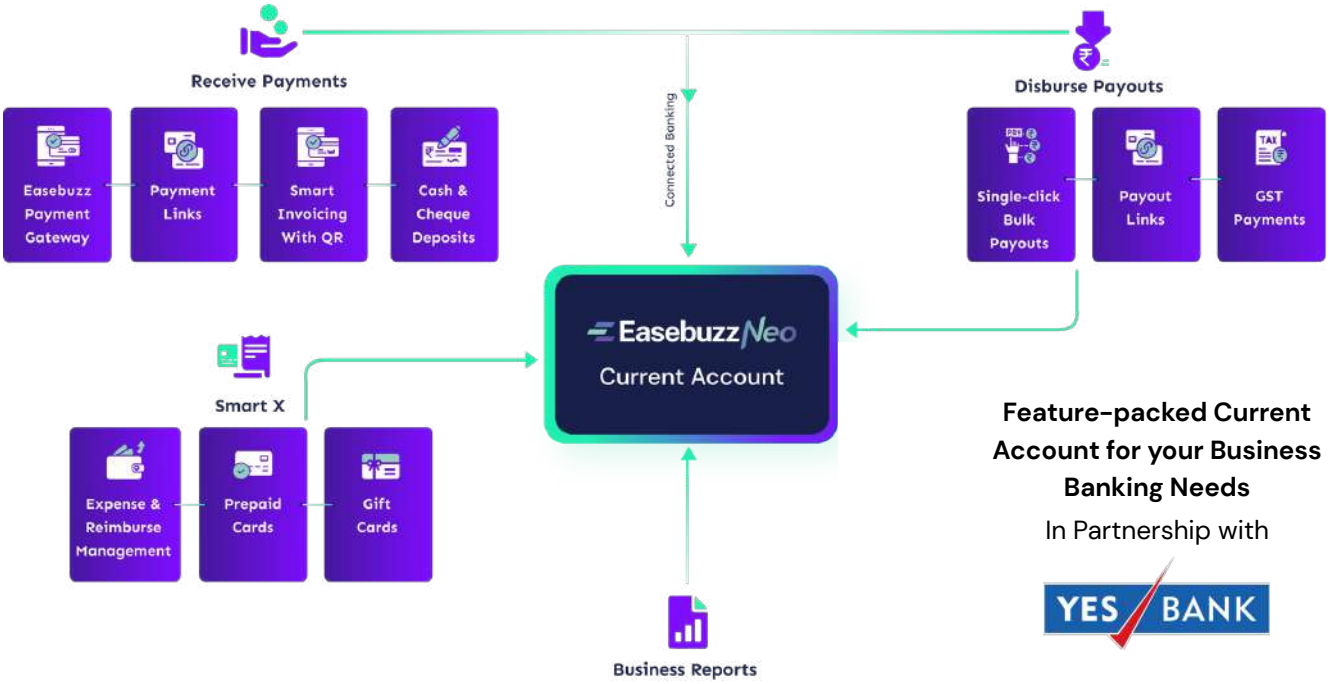


Key differentiators

- No expensive ERP required for onboarding entire supply chain
- **APIs for ERP** available **(e.g., Tally)**
- Zero effort for **collections and reconciliation – fully automated**
- Provision to embed lending **(e.g., credit line, corporate cards)** to reduce cash cycle and funds blocked in working capital
- Offline transactions can also be recorded
- **Lowest cost book-keeping solution** (issue, track, collect, reconcile)
- Invoice tracking
- Live tracking of Payables and Receivables on one dashboard
- 100+ payment modes including customer specific virtual accounts for NEFT/ IMPS/ RTGS/ UPI

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Easebuzz Neo – Smart business banking with connected banking current account



Feature-packed Current Account for your Business Banking Needs

In Partnership with

YES BANK

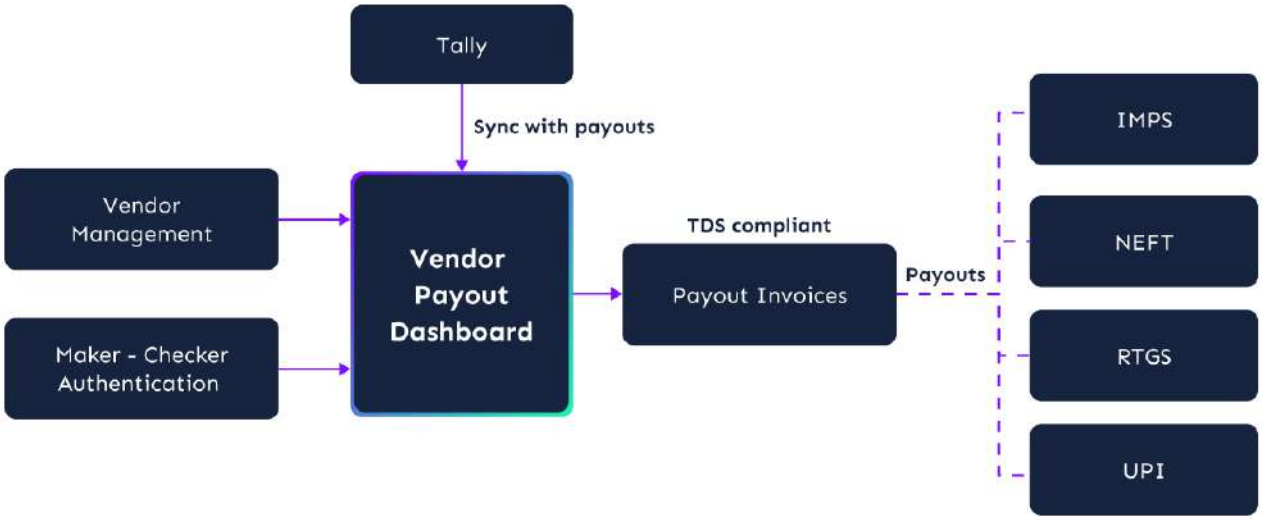
Key differentiators

- Integrated & Comprehensive **Current Account**
- Instant Beneficiary Addition for **vendor payouts**
- Assign prepaid cards for easy **expense management**
- Auto Bookkeeping with Payment Insights
- 100+ Payment modes to accept payments
- **Auto-Debit** recurring payment using eNACH Mandates, UPI 2.0
- **Automated reconciliation** & real-time payments tracking

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Smart Vendor Management – Auto payments of invoices, TDS calculation & vendor management

Simplify your vendor payouts and send TDS payments on time. Manage vendor creation, track payouts, set approval flow for invoice creation and invoice payment, use multiple payment modes including NEFT, RTGS, IMPS and UPI, Auto-reconcile and auto-sync with Tally.



Business Tax Payments – GST & Direct Tax

Easebuzz Neo accounts allow you to pay GST and Direct Tax payments with a single-click.



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SmartX – Expense management suite with prepaid cards

Without SmartX

Issue cash advance to employees → Employees spend cash → Employees physically submit bills for reimbursements → Accounts dept. manually checks policy → Accounts dept. manually checks bills and takes business approval → Manual reconciliation and journal entry

With SmartX

Issue prepaid cards (optional) to employees → Employee spends using SmartX cards → Expenses visible on portal → employee checks and submits → Digital process of policy, budget and business approvals → Auto reconciliation and journal entry in ERP

Key differentiators

- Option to **issue prepaid cards to employees** or use it only for managing reimbursements
- **Manage cards:** issue cards, block cards, load money etc.
- Fully **digitize expense reimbursements** management
- Ensure **adherence to travel and reimbursement policy**
- Maintain records of employee expenses digitally
- Enable **effortless** reconciliation
- Eliminate hassle of ensuring **correct journal entries for accounting**



Fig 1. Sample prepaid card

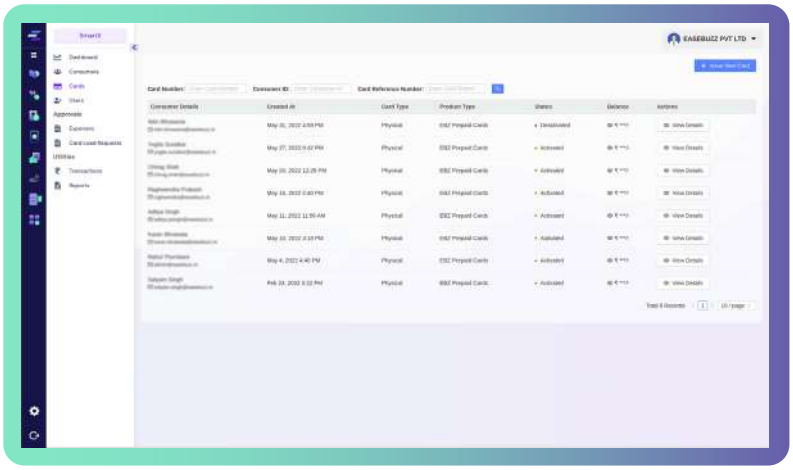


Fig 2. Expense management dashboard

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