



Accelerating eCommerce

In the fast growing digital economies of the world

Investor Presentation

March 2021

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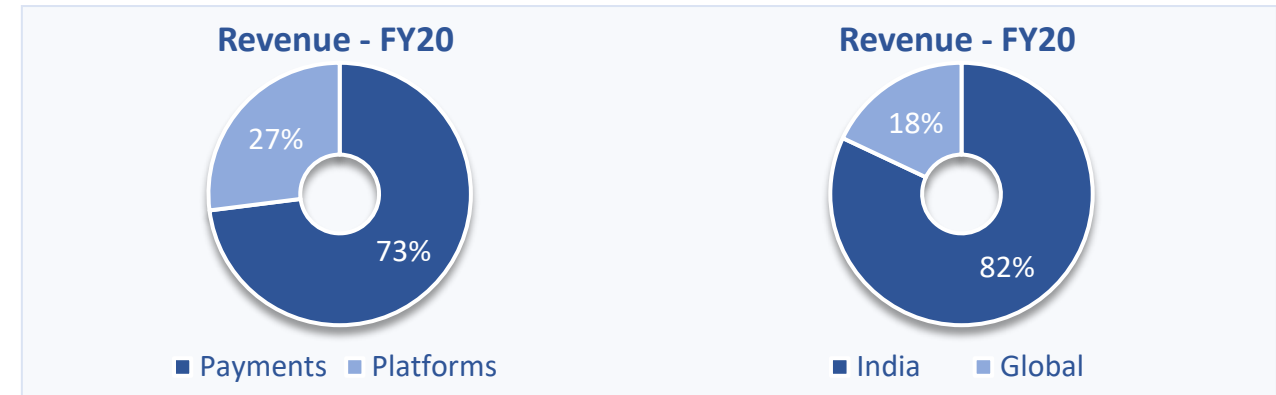
COMPANY OVERVIEW



Company overview

- Founded in 2007, based in India, **started as an eCommerce enabler, entered into the payments sector** through the merger with India's leading payment gateway platform CCAvenue in 2017 (CCAvenue founded in 2000); B2B customer focus
- Solutions cover **full stack Online Digital Payments (Payments) and Enterprise Software Platforms (SaaS)** including cloud service
- Expanded to **Middle East payments market** through acquisition of payment gateway in Jun'18; became **second largest** non-bank private player in the UAE in 18 months; EBITDA & PAT positive
- In Sep'19 **launched PG in Saudi Arabia**, followed by **launch in the US** in Feb'20, further expanded in **Oman in Jun'20**
- Currently **conducting business expansion activities**
- **Only listed fintech company with a profitable track record**
- Listed on **BSE & NSE**, part of **FTSE Small Cap Index**; and part of **MSCI Global Small Cap Indexes**

1.7+ mn	Rs 100,000+ cr	Rs 80,000+ cr	Top 2
merchants; amongst highest in India	CY 2021 Payments GTV run-rate ¹	orders processed on largest platform implementation ²	in India & UAE ³



INDIA				

UAE				

¹ CY 2021 Payments GTV run-rate as per Dec 2020 payments GTV

² Since winning the Government e Marketplace (GeM) contract in July 2017, commercially live since Oct 2017

³ India – second in terms of net profit market share, and third in terms of Revenue Market Share & Gross Payments Transactions Value (GTV); UAE – second among non-bank private payment companies



Two core business lines (Payments & Platforms) with multiple growth engines

Full Stack B2B Digital Payment Solutions

Payment Gateway +
White Label

CC Avenue®

Payment Gateway
Services (CPGS)

CC Avenue®

B2B +
White Label

CC Avenue®

Neo Banking + DMT
+ Assisted Commerce

Go PAYMENTS GRIT

Enterprise Software (SaaS) Platforms

Bill Payments

Bill Avenue®

Hospitality

Res Avenue®

Entp. eCommerce
SaaS Platforms

BuildaBazaar

- Frontend PG for merchants
- White-labeled by HDFC, Kotak, JPM¹
- Marquee clients
- 200+ payment options
- Multi-currency
- PCI-DSS 3.2.1
- Present in UAE, KSA, Oman, USA
- Compliant to local regulations in these geographies

- Backend card processor for Banks
- Offers MPI, switch and network
- Test launched in Oman; now 90%+ Oman's online card volume secured
- Multiple fees from setup to per transaction
- PG agnostic
- Plans to launch globally including India

- Automation of Collection (Receivables) & Payment (Payables) for corporates
- Complements PG; higher wallet share
- White-label arrangement with HDFC Bank

- Digital banking for corporates and SMEs
- Corporate credit cards
- Prepaid cards
- Lending
- Domestic Money Transfer (DMT)
- Assisted commerce
- Cash collection services for corporates

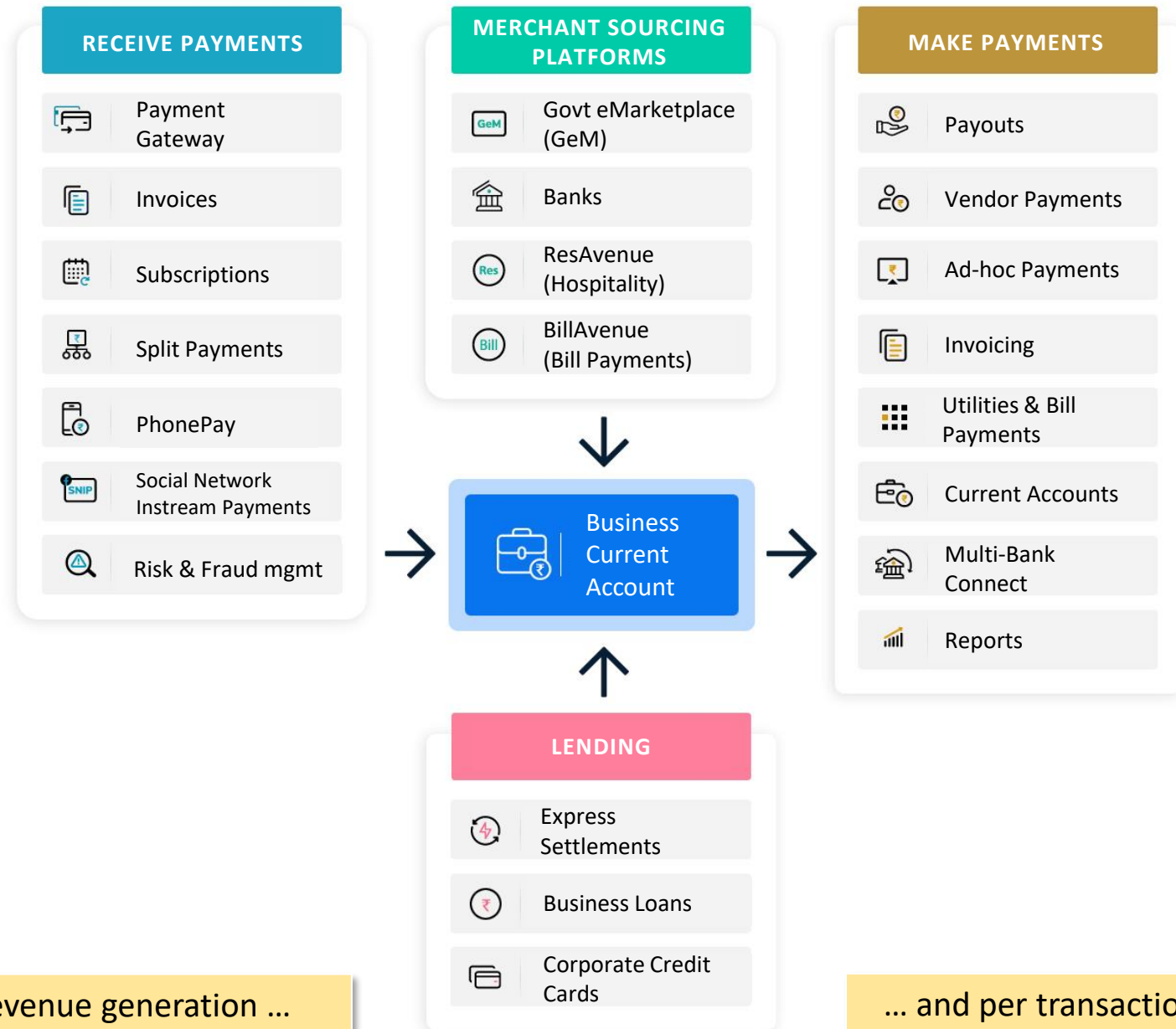
- RBI licensed BoU and CoU for single window bill payments
- 600,000+ agents on ground across 2600+ Indian towns
- Billers across segments
- Exclusive processor for top 3 LGP companies
- Experiencing sharp growth

- Hospitality platform to book and distribute hotel inventory integrated with IAL's PG
- Channel manager and booking engine allows to pool and distribute rooms across various sales channel and collect money through PG
- 2500+ hotels
- India + UAE

- SaaS platforms for large scale eComm implementation
- Govt eMarketplace largest eComm implementation; est. \$100+b annual GMV; 10+m sellers
- Data center for public cloud svc
- Production ready blockchain platform running on HyperLedger
- Domain infra service

Go Payments is IAL's 52.4% subsidiary
GRIT is a 100% subsidiary of Go Payments

Full-stack payment and platform solutions to cater end-to-end digital needs of businesses; revenue and margin drivers



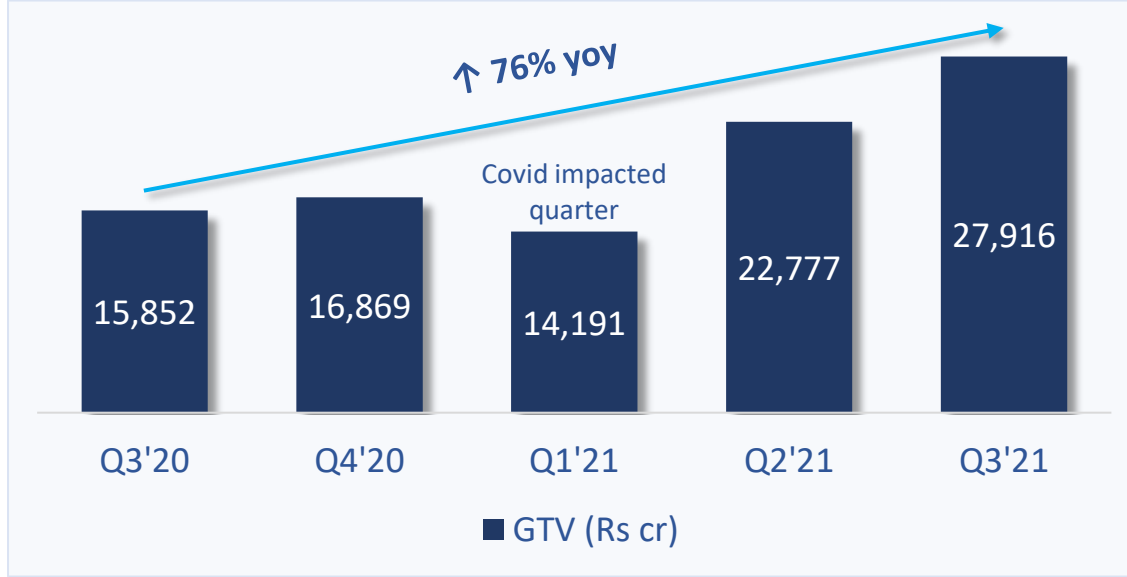
Multiple sources of revenue generation ...

... and per transaction revenue pricing model

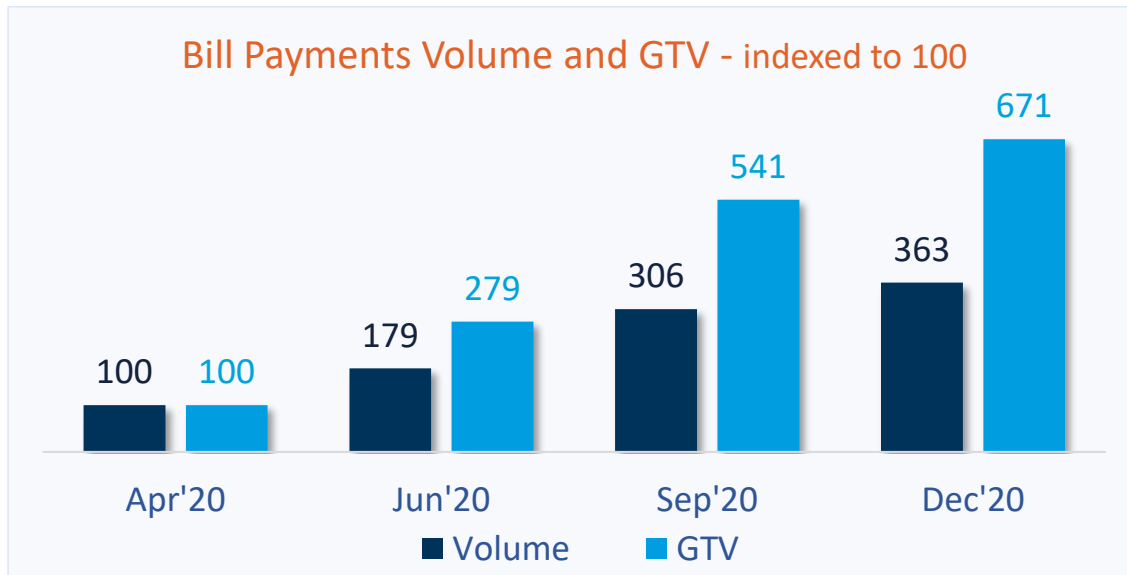
BUSINESS OVERVIEW



Strong operating performance in Payments business



* GTV – Gross Transaction Value



1) As per RBI; 2) From Billers

➤ Sharp jump in payments processed

- Monthly GTV Rs. 9,200 cr vs ~Rs. 8000 cr qoq (India + UAE)
- FY21 exit GTV target (i.e. March 2021) Rs. 10,000-11,000 cr

➤ Credit Card spend 2.5x vs. Apr'20

➤ Strong merchant addition continues to build pipeline

- 200+ registrations per day, on an average vs. 150 in Q2
- Retail, Education & Grocery continue to take the large pie
- Groceries registrations increased vs Q2
- B2B registration trebled and utility doubled

➤ Q3 bill payments **volume up 222% yoy** and **31% qoq**

➤ **94% market share** of the total 19,316 billers on BBPS as of December 2020. We are a TSP to majority of them.

➤ **BBPS to expand number of channels and biller categories**, and add 2mn agents across India to expand bill payments network

➤ In India, 20+ mn bills¹ get generated everyday; there are 1+ mn billers across the country

➤ Repeat business²: **100%**

Em-POWERING DIGITAL PAYMENTS IN THE UAE

CCAvenue UAE

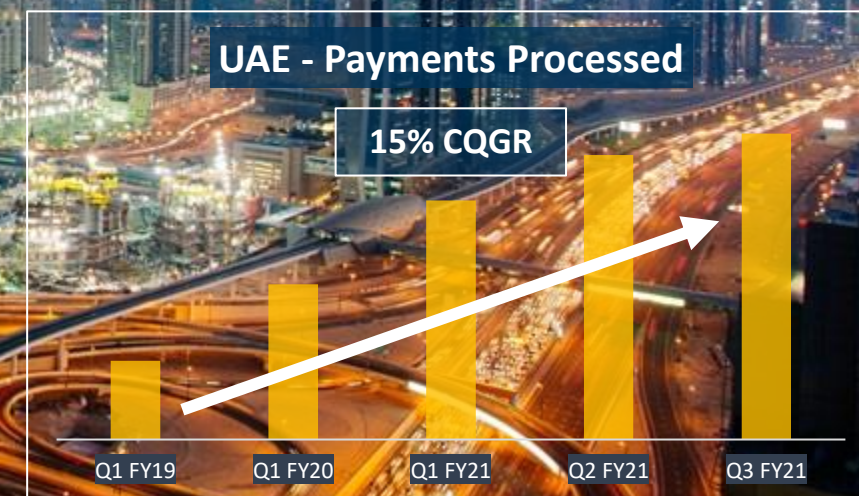


We are among the leading non-bank payment solutions provider in the UAE. We have over 500 clients, including many reputed companies and brands. Some of them include

Sobha Middle East	La Perle By Dragone	Al Tayer Motors
6Th Street	Trump Golf	800Tickets
Brandsforless	Rehlat	Tasleem Billing
Fitness First	Ezeego1	Qatar Insurance
Hilton Hotels	Cozmo Travels	Middlesex University
Risxos Bab Al Bahr	Cox & Kings	Manipal University
Radisson Blu	Vfs Global	
Habtoor Grand Resort Autograph	Udrive	

AED 2.0 bn
payments processed
in 9mts FY'21
vs
AED 1.7 bn in FY20

2nd
in the UAE
among non-bank
private online
payment companies



Strong merchant wins and growing digital payments adoption in the UAE

Successful launch and growing demand for CPGS – revenue and profitability driver

CPGS – An on-premises and SaaS based global payment solution to process cards of various payment networks (like Visa/Mastercard/Amex and more) for financial institutions (FIs)



- Entered Oman in 2020; our 3rd GCC country after UAE in 2018 and Saudi Arabia in 2019
- Partnered with Bank Muscat (largest bank) and BankDhofar (second largest by market value)
- Multiple revenue streams; AMC, per txn fee & more
- Hosted from India

Oman Opportunity

- Majority market share of cards by our clients
- Growing eCommerce market; low penetration
- Potential to process large number of card txns.
- Opens up opportunity to target other banks/FIs



- Partnered with India's largest conglomerate by market value to offer CPGS services
- Significant scale opportunity

CPGS growth drivers:

- High volume
- Per transaction fee; No pass thru
- Assured growth; as digital transactions increase
- No PG required
- Geography agnostic; international focus
- Controlled from India; cost advantage

Focus largely on International markets

Empowering unbanked to access digital financial services

- Operates through the brand 'Go Payments' to provide **assisted commerce** services such as domestic money transfer (DMT), mobile recharges, bill payments, cash collection, pre-paid cards, travel booking, insurance, and more
- Target customers: B2B- Corporates, MSMEs and Govt. organizations
- IAL aims to strengthen offline payments business and cater to the underserved, unbanked and underbanked billion population across India
- **30,000+: Active agent network Pan India**

US\$ 1+ billion
Annual GTV run-rate

* GTV – Gross transaction value (December '20 run-rate)



MONEY TRANSFER



RECHARGE



TRAVEL



INSURANCE



**CASH
COLLECTIONS**



**PREPAID CARDS
(OPEN LOOP
& CUG)**



**AADHAR ENABLED
PAYMENT SYSTEM
(AEPS)**



**BHARAT BILL
PAYMENT SYSTEM
(BBPS)**

Partners



Select customers



Investment in Go Payments to capture offline opportunity; converting cash to digital at merchant outlets thru various offerings

One stop platform for banks and businesses to launch remittance service

- End-to-end plug and play bank grade RemTech platform (B2C & B2B) for cross-border remittances and payments
- Can be white labelled for banks with blockchain technology to launch cross-border payments, both inward and outward (Kotak Bank, Axis Bank, Yes Bank, Muthoot Fincorp, and many more)
- Plug & play end-to-end solution, multi-country multi-currency, real time, low cost asset lite model, Ripple (blockchain) integration
- We have invested since its launch and are confident of driving robust growth in the future. This business will enable us to gain and expand a strong foothold in the remittances segment globally
- **100% customers (>6mths) have given repeat business**
- Market Size : P2P - \$625 bn | B2B - \$125 tn



DigiRemit

Integrated Tech Platform to enable end-to-end Inward and Outward Remittances



Last Mile

Integrated Tech Platform to enable Disbursements of inward remittances in the Receive Country



DigiForex

Integrated Tech Platform to connect AD-II and Banks for automated Outward Remittances



BizPay Payments

Integrated Tech Platform to facilitate Cross-Border Business Payments



E-Com

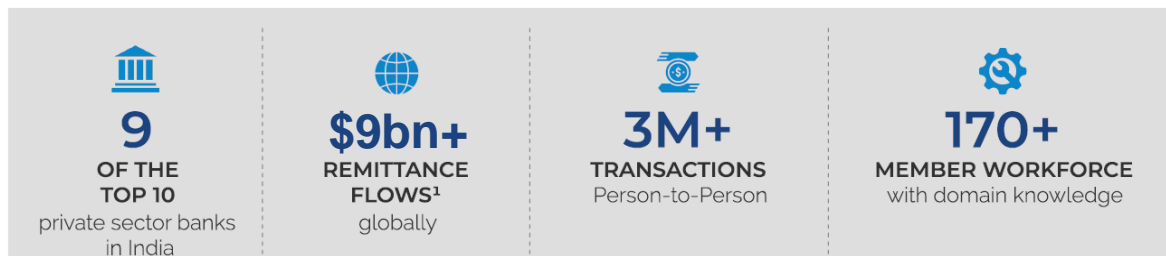
Integrated Tech Platform to facilitate Cross- Border ECOM



ExCore

Integrated Tech Core to automate remittance for Exchange House

Select customers



 **30+**
SEND COUNTRIES

 **65+**
RECEIVE COUNTRIES

 **150+**
CORRIDORS SERVICED

Investment in RemitOnline to capture huge remittance market globally; multiple RemTech solutions across value chain

Applying for RBI governed pan-India new umbrella entity (NUE) license, for retail payment system

➤ RBI intends to create NPCI-like entity(ies), a for-profit organisation

- to broaden digital payments reach and make India a less-cash economy
- will provide a fillip to innovation and competition in the payments landscape and minimise concentration risk in retail payment systems
- The NUE shall be a Company authorised by Reserve Bank of India (RBI)
- Final application date: 31 March 2021 ([Draft Framework](#))

➤ IAL along with consortium partners will apply for RBI license to set-up a pan-India NUE focusing on retail payment systems

- So Hum Bharat Digital Payments Pvt. Ltd. (So Hum) has been set up by PCI's Chairman Emeritus, Naveen Surya to pursue this license opportunity
- IAL now owns majority stake in So Hum of 50.5%

➤ Scope

- Develop, own and operate a new (apart from RuPay) cross-border retail payment network
- Setting up new payment systems in retail space comprising new generation ATMs, white Label PoS, Aadhaar based payments and remittance services, develop new payment methods, standards and technologies and more

➤ Opportunity

- **Large (more than 70%) unbanked, underbanked and underserved population in India** despite significant growth in digital payments; less than 200 mn unique digital payment users in India (RedSeer Consulting)
- **1+ bn mobile connections**; 450mn smartphone while 550 mn featurephone users; opportunity to target both, and reaching bottom-of-the-pyramid
- Relatively **low digital transactions per capita per annum at 22 in India** in FY19 compared to 2017 values of Singapore (782), USA (474), Brazil (149), China (97), South Africa (79) & Indonesia (34).
- Moody's Analytics analysed 56 countries that accounted for 93% of the world's GDP between 2008 and 2012. The study showed that **use of electronic payments added \$983 bn to the GDP of various countries** and raised consumption by an average of 0.7% across the 56 nations
- Govt (Meity) is working to **increase digital economy's contribution to 20% by 2025** from 7-8% currently

A hosted e-commerce platform built for large scale eCommerce implementation

Business Overview

- A cloud-based, e2e SaaS platform allowing corporates to transact online, manage the back-end (orders, inventory & logistics), make digital payments, undertake online marketing & other VAS
- Scalable and customizable eCommerce software platform to meet large scale eCommerce implementation
- High EBITDA margin business

Select Clients –

GeM platform (procurement for Gov. of India)

- We host one of the largest online market, built for Govt's procurement, Government e-Marketplace (GeM) portal
- Govt + PSU procurements across India is c.13-15% of country's GDP
- Indian Railways, Defense, CPSE, etc. being integrated; Unified portal
- GeM cumulative GMV, as per www.gem.gov.in, is >Rs. 83,000 cr
- GeM is working with banks, TReDS, & SIDBI to offer bill discounting & financing of working capital

Reliance's Jio Platforms Limited

- Entered into an agreement with Reliance owned JPL & its affiliates to license, customize, maintain & access Enterprise eCommerce Marketplace Platform and Enterprise Payments
- Services are now LIVE

Trade Receivable Discounting System (TReDS)

IAL, unlike loss making eCommerce companies, has a scalable and profitable business model

FINANCIAL & OPERATIONAL PERFORMANCE



Business developments during Q3 '21

➤ Strong operating performance leading to best ever quarterly performance

- Adj. PAT Rs. 15 cr (↑95% qoq), Revenue Rs. 228 cr (↑53% qoq); EBIT Rs. 23 cr (↑33% qoq)
- Payments Gross Transaction Value (GTV): Rs. 27,916 cr; (31% QoQ, 76% yoy); monthly run-rate Rs. 9,000+ cr
- Bill Payments GTV and Volume, up 269% and 222% yoy; and, up 36% and 31% QoQ, respectively
- Merchant registration for CCAvenue; up 50+% QoQ

➤ GeM already surpassed FY20 GMV in 9mts of FY21

- Cumulative GMV above Rs. 83,000 cr as per statistics published on the GeM portal
- US\$ 10+ bn worth of procurements processed in three years
- 1+ mn sellers and service providers; 50,000+ buyer organisations
- Ministries of defence, railways, CPSEs among largest buyers from GeM platform

➤ Signed Bank Muscat, largest bank in Oman, to offer CPGS

- Bank Muscat and BankDhofar have majority share of cards market in Oman

➤ IAL now owns majority stake in So Hum Bharat Digital Payments (So Hum); 50.5%, from 33% earlier

Shareholder value creation:

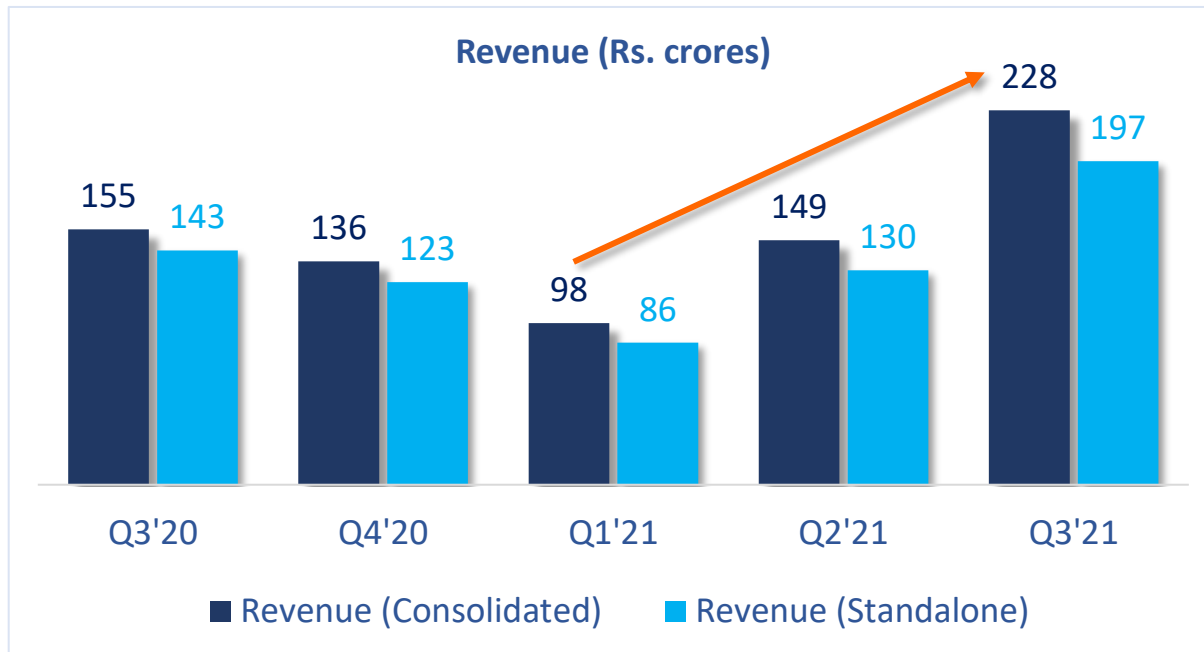
➤ NCLT approved scheme of arrangement; value unlocking for shareholders by issuing shares in Suvidhaa and DRC Systems

➤ Issue of Bonus shares

- 1 bonus shares for every 1 shares held in the company

3Q FY21 Financial performance – Growth acceleration continues in Payments

Particulars (Consolidated) in INR crore	Q3 FY21	Q2 FY21	QoQ	Q3 FY20
Payments GTV	27,916	22,780	23%	15,852
Operating Revenue	228	149	53%	155
EBIT	23	17	33%	29
Profit After Tax ¹	15	8	95%	12



- In FY21, so far, we have structured the pricing in payment business for capturing market opportunities in line with the industry, to sustain profitable growth
- Revenue in Q3'21, Rs. 228 cr, ↑53% QoQ
- Festivals and gradual economic recovery in Q3 lifted payment processing and revenue in India
 - Gross take rate² up 33% qoq
 - Net take rate² up 9% qoq
- Payments business recorded strong growth
 - Sharp rise in TPV: Rs. 27,916 cr, ↑23% QoQ, ↑76% YoY
 - Avg US\$ 1.2+ bn payment processing in each month of Q3
 - Aviation, travel & tourism, hotel and entertainment industry gradually recovering
- Bill payments registered highest volume ever
 - 6.4 mn in Q3 (↑31%) QoQ
- Platforms revenue buoyed by uplift in GeM procurements
- EBIT Rs. 23 cr, ↑33% QoQ
- PAT Rs. 15 cr, ↑95% QoQ

1) PAT excluding share of profits of associates

2) Excluding zero MDR payment options i.e. UPI, Rupay & Bharat QR (constituting 8% of GTV)

INVESTMENT THESIS



Key Investment Thesis: A Leading Global Financial Technology Company

<p>Large market opportunity</p>	<ul style="list-style-type: none"> A. Globally, the digital payments market size is expected to touch \$10 tn by 2026, 14.3% CAGR (2019-26) B. Strong growth potential amid increasing digital transactions as majority of revenues are transaction-based
<p>Addressed through integrated & scalable market leading solutions</p>	<ul style="list-style-type: none"> A. CCAvenue: A full stack B2B SaaS digital payments platform offerings (PG¹, Neo Banking, B2B payments) <ul style="list-style-type: none"> — 1.5+ mn merchants in India & International markets & 70% of India's web merchants use this platform B. BuildaBazaar: An enterprise SaaS platform to transact online, manage back-end & marketing, make payments <ul style="list-style-type: none"> — Hosts one of the largest online market for Gov. procurement GeM² and recently signed up with Jio Platforms to power its Enterprise eCommerce Marketplace Platform and Enterprise Payments
<p>Significant upside potential</p>	<ul style="list-style-type: none"> A. Deeper penetration in India, which currently accounts for 80% of revenue B. International presence & expansion <ul style="list-style-type: none"> — Expanded to UAE in Jun' 18 & became the 2nd largest non bank private payment company in the UAE in 18 months — Launched PG in KSA (Sep' 19), followed by launch in the US in Feb' 20, further expanding in Oman — Will launch / expand in 10+ countries over next 36 months C. New Products: a) Payment gateway - Backward integration in payments acquiring services; b) Launched secured lending (Express settlement); c) Launching neo banking
<p>Seasoned & motivated leadership team</p>	<ul style="list-style-type: none"> A. Vishal Mehta, MD: Founder of the Platforms business is an MIT grad. & a former executive at Amazon, USA B. Vishwas Patel, Director: Founder of the Payments business, is also the Chairman of Payments Council of India C. Core Management Group is with the organization since inception
<p>Robust financial results, poised for high growth</p>	<ul style="list-style-type: none"> A. Revenue of ~INR 637cr in FY20, EBITDA and Adj PAT margin of 24% & 15%, respectively, in FY20; 64% & 44% respectively as a % of Net Revenue B. Consistently converting EBITDA to cash C. >INR 100 cr in Cash from operations in last three years, Positive FCF D. Capex behind us

Significant embedded business growth drivers

India growth

- Payment Gateway
- Bill Payments
- Domestic remittance + assisted commerce
- Gov. of India e-Marketplace (GeM)
- Reliance's Jio Platforms Ltd
- Retail Payments License (application stage)

International expansion

- GCC (UAE, KSA, Oman, Bahrain, Kuwait, Qatar)
- USA
- Footprint in 10+ countries in the next 2-3 years

New businesses

- CGPS – Processing online card payments for banks
- Neo banking for SMEs & Corporates – GRIT
- Working capital loans, express settlement, credit and pre-paid cards

Additional growth drivers

- India: full-stack digital payment solutions
- Overseas: 'Country-in-a-Box' strategy
 - UAE, Saudi, Oman and USA
- Consistently converting EBITDA into free cash
- Almost debt free company
- Major capex cycle behind us
- Experienced management and strong core business teams; unchanged since inception

IAL has a focused growth strategy over the next 3-5 years

Growth Trajectories

- Consumers digital demand
- Merchants digital adoption
- B2B automation
- Low eCommerce share of spending
- Increasing eGovernance
- Single window bill payments
- Digital banking & financial services
- Digital lending
- New platforms to reach unbanked
- New simplified payment options
- Acceptance across age groups and genders
- Digital cross-border payments
- International expansion



Market Size

US\$
Trillions

Growing ecosystem demand,
driving market expansion
GLOCALLY

Fintech offering	Infibeam Avenues	Peer 1	Peer 2	Peer 3
Payment Gateway	✓	✓	✓	✓
Bulk Payments	✓	✗	✗	✓
White label solution	✓	✗	✗	✗
Acquiror Processor (MPI, Switch, etc.)	✓	✗	✗	✗
Lending	✓	✗	✓	✓
BBPS	✓	✓	✓	✗
ResAvenue	✓	✗	✗	✗
Domestic Remittances	✓	✗	✗	✗
International Remittances	✓	✗	✗	✗
Corporate Credit Card	✓	✗	✓	✓
Corporate Prepaid Card	✓	✗	✗	✗
Software Platforms	✓	✗	✗	✗
International presence	✓	✗	✓	✗
Profitable	✓	✓	✗	✗

One stop for Fintech offerings

Strong industry experience backed by highly motivated team

➤ **Leading Digital Payments Solutions & Software Platforms Company with nearly two decades experience in building scalable software frameworks**

- Launched a digital commerce Platform to democratise e-commerce businesses to transact online
- Bootstrapped and built a strong brand in digital payments (CCAvenue) and platform (BuildaBazaar)
- Launched a scalable & integrated digital Software eco-system right from building Online marketplaces, acceptance of Online digital payments in multiple currencies, and Cloud infrastructure to store and compute online data

➤ **Key Strengths**

- Strong founding team committed to build a strong product
 - **Vishal Mehta** (Founder and MD, ex-Amazon USA; Cornell & MIT, USA)
 - **Vishwas Patel** (Founder and ED; Chairman- Payments Council of India; Mumbai University)
 - **Vijay Subramanian** (Co-founder, ex-Amazon USA; IIT Madras, UIUC, USA)
 - **Neeru Sharma** (Director, Enterprise Platforms, ex-Amazon USA; Carnegie Mellon University)
- Experienced management & strong technology team
- Comprehensive all-in-one integrated digital technology portfolio entirely built in-house

➤ **Understanding of India's e-commerce and payments sector**

- We understand customer behaviour, procurements, payments, delivery behaviour, industry requirements, fulfilments, demand and supply
- We understand B2C commitments and have accordingly built B2B2C platform products and solutions

➤ **Committed to pushing the boundaries of digital payments and commerce**

- Marquee clients in domestic (India) & international markets use our enterprise e-commerce & payments platform
- Awarded exclusive mandate, competing with some of the well-known global tech giants, to offer our e-commerce platform to the Government of India for Central and State government procurements, online (*government procurement target: \$100 bn*)

➤ **Strong and growing Leadership Team (see next slide for details)**

- Strong team committed to building a successful business
 - Srikanth R. (President, Ex-RJio, Polaris)
 - Hiren Padhya (CFO, Ex-Adani Export, Duravit)
 - Ramya Murthy (Head, HR, Ex-Amazon, Lulu)
 - Shyamal Trivedi (Company Secretary)
 - Purvesh Parekh (Investor Relations, Ex-Reliance, JPMorgan)
 - Shekhar Singh (Corporate Communications)

Out of the box capabilities

1. Top notch PG and B2B payments and collections automation with white label solution
2. Onboarding banks globally to process card schemes; backward integration in payments acquiring
3. Neo-banking, digital lending and card issuance through secured or low-risk business model
4. 200+ payment options including multi-currency capability
5. Merchant onboarding in less than 24 hours
6. Transaction management capabilities to view analytical reports, authorize & refund transactions and manage disputes
7. Extensive and customizable payment collection through Payment Link via email, SMS, WhatsApp etc. which can offer a complete end to end automation for collection through payment links
8. India's largest online EMI engine with 15+ banks' EMI options
9. Robust risk management capabilities to track merchant & customer fraud, with negative database of 18 years and DIY tools for velocity checks and blacklist controls
10. Fast and automated settlement process with option for single settlement & split settlements
11. APIs available across platform to automate end-to-end PG implementation; transaction processing to settlement recon
12. Simple and ready integration with multiple platforms which can enable merchants to accept payments in a few hours
13. MID Management

Out of the box capabilities

1. Online registration & verification system for seller on boarding; online verification of KYC proofs
2. Ability to create and manage multiple user per seller profile; supports role based access
3. OEM management
4. Ability to customize risk profile score algorithm to identify sellers that need to go through manual validation/ authentication
5. APIs to support catalog upload & product rendering on the market
6. Intelligent classification system to help sellers identify correct category for product uploads (based on search)
7. Sellers can have the ability to define their shipping capabilities
8. Sellers can restrict COD as a payment method
9. Allowing multiple MRPs for the same product simultaneously
10. Integration with third party systems to upload catalog
11. Batch based work allocation to approvers to handle scale
12. Text 'Search Engine' based on Solr enterprise search; 'Faceted Search' to narrow down search results by applying multiple filters
13. Rule based coupon system, ability to customize promotions, algorithm based bulk promotion codes generation
14. Order management system: split items into multiple shipments, track package delivery, manage returns, deep integration with POS
15. Loyalty program integration
16. Value added services: domain registrations, online digital marketing, data storage and compute, other ancillary web services

Human Capital



750+

IAL employees

400+

Fintech team

8-10 people

in each international location (lean team)

<25 people

India sales team (low customer acquisition cost)



Customer Capital



2 mn

Merchants integrated on IAL fintech platforms

100+ mn

Consumers accessed through various solutions

150+

Avg daily merchant registrations

10+ mn

Cards on file

Few Awards and Recognition



Best Digital Payment Processor

India Digital Summit 2020, by IAMAI

Best Digital Payment Facilitator

Driver of Digital Awards and Summit 2020 by Inkspell Solutions

CCAvenue recognized as Superbrand 2019 (industry and consumer verified)

Superbrands India

Risk Management Team of the Year

ERM World Awards 2019, by Transformance Forums

Most Innovative Payment Service Provider and Fastest Growing Online Payment Service Provider - UAE

International Finance Awards 2019

Best Technology Platform

Skotch Award: Technology deployment for Government Projects & Digital Platforms

Best Workplace of the Year

Employee Experience & Engagement Awards 2019

Ranked 418 in FT1000 High Growth Companies Asia-Pac 2018

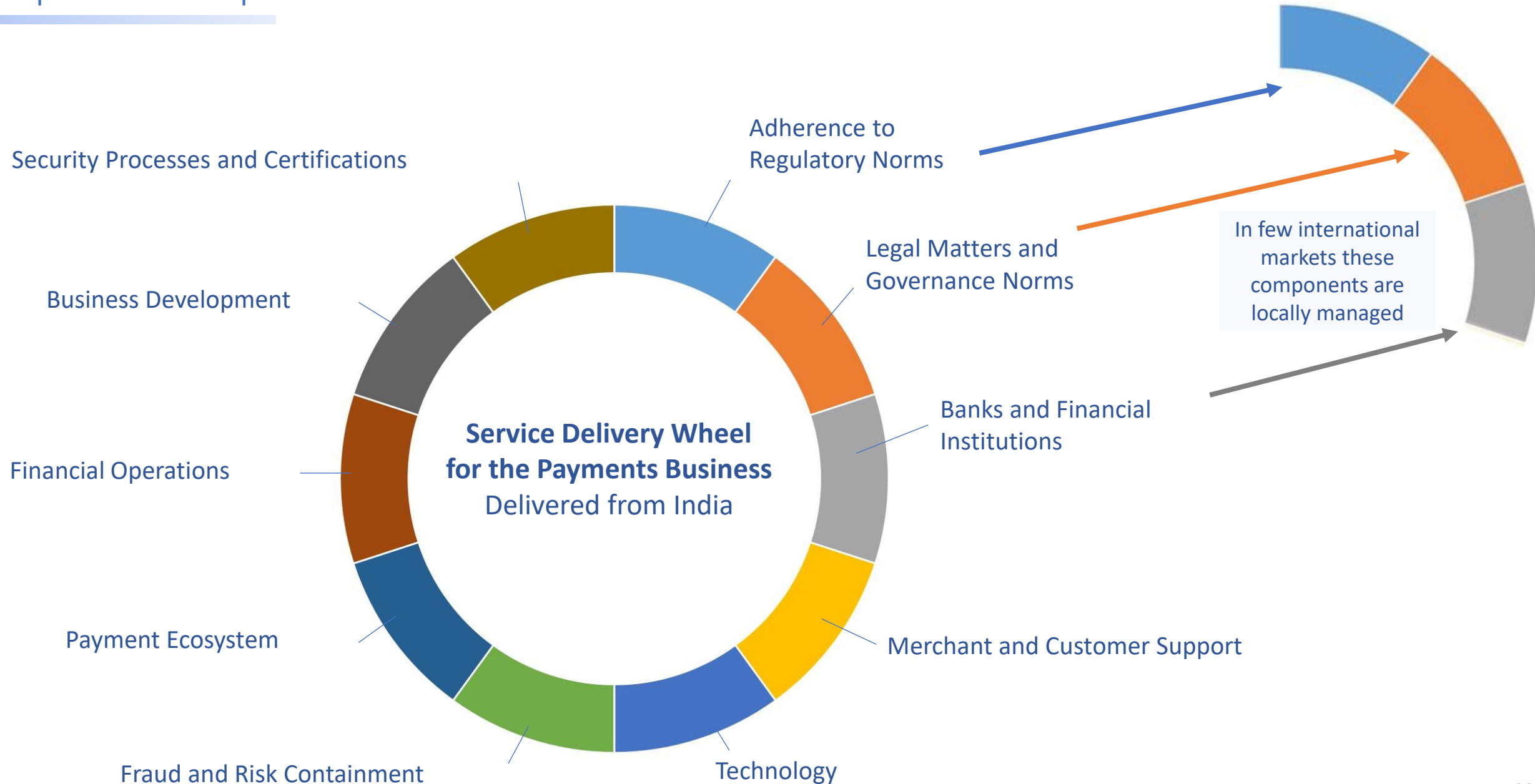
Financial Times and Statista Awards 2018

Game changing idea of the year

ET Retail Awards

Best Marketing Technology Combination

Martech Leadership Awards 2019 by KamiKaze & Zendesk



Bootstrapped since inception

All fintech solutions developed in-house

IP of all fintech solutions belongs to the Company

Local and International standards' certifications and compliances



Mr. Vishal Mehta – MD

Engineering, Cornell Management, MIT Sloan.
Dell; Amazon USA



Mr. Vishwas Patel – Director, Head-Payments

LLB, Mumbai University.
Founder, Avenues India



Mr. Srikanth Rajagopalan – President

FCA, FCMA.
Reliance Jio, Polaris Financial Technology



Mr. Vijaykumar Subramanian – CIO

Engineering, University of Illinois, USA.
Amazon USA



Mrs. Neeru Sharma – Head, Platform

MBA, Carnegie Mellon University, USA.
Alcatel; TCS; Amazon; EDS



Mr. Vivek Nayak – Chief Operating Officer

PGD in Advertising & Marketing, Xavier's, Mumbai.
WPP Group, Draft FCB and Grey Worldwide



Mr. Hiren Padhya – CFO

Chartered Accountant.
Durawitt; Adani Exports; Jubilant Infrastructure



Mr. Purvesh Parekh – Investor Relations

MBA, IBS.
JPM, Capgemini, RCOM



PAYMENTS | PLATFORMS

Thank You

Investor Relations

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