

October 08, 2025

BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai - 400 001 Company Code No.: 539807	National Stock Exchange of India Limited Exchange Plaza, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051 Company Symbol: INFIBEAM
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Dear Sir / Madam,

Sub: Press Release

In compliance with the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are pleased to enclose a copy of Press Release titled “Phronetic AI Introduces PayCentral.ai: Pioneering India’s First Agentic Payment Platform Technology”, issued by the Company.

The above information is also available on the website of the Company at www.ia.ooo.

Kindly take the same on your records.

Thanking you,

Yours faithfully,

For Infibeam Avenues Limited

Shyamal Trivedi
Sr. Vice President & Company Secretary

Encl.: As above

INFIBEAM AVENUES LIMITED

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Media Release

Phronetic AI Introduces PayCentral.ai: Pioneering India's First Agentic Payment Platform Technology

Gandhinagar, October 08, 2025 – Phronetic AI is India's first full-stack Agentic AI platform and a AI tech company backed by Infibeam Avenues Ltd, today announced the launch of PayCentral.ai, the country's first Agentic Payment Platform that allows AI agents to transact on behalf of merchants and enterprises.

Built as an intelligent payment infrastructure layer, PayCentral.ai integrates seamlessly with existing payment gateway providers and any other payment platforms, empowering their merchant networks to deliver faster, automated, and intelligent payment experiences. The platform represents a foundational leap toward the future of Agent-to-Agent (A2A) payments.

PayCentral.ai is built on Google's AP2 (Agent Payment Protocol) and designed to sit on top of multiple Payment Aggregators' MCPs, creating a unified layer of autonomous, auditable, and secure payment orchestration. With this integration, merchants can now allow AI agents to create dynamic payment links, handle refunds, manage subscriptions, and reconcile accounts—without human intervention.

"Agentic Payments are the next frontier in digital commerce," said **Rajesh Kumar S A, CEO of Phronetic AI**. "By integrating Google's AP2 standards with MCPs of India's leading payment aggregators and our Agent Operating System, we are building a secure, auditable and scalable ecosystem where any AI agent can pay, and any AI agent can be paid."

Key Highlights of PayCentral (<https://paycentral.ai>)

- **Universal Interoperability:** AP2 ensures agents can transact seamlessly across platforms and services including multiple underlying PSPs.
- **Aggregator-First Architecture:** Integrated with multiple RBI approved MCP enabled Payment Aggregators, starting with CCAvenue, for broad market reach and redundancy.
- **Autonomous Merchant Services:** AI agents dynamically create links, process refunds, and manage subscriptions.
- **Secure & Auditable:** Every transaction is traceable through Phronetic's Agent Operating System, with compliance-ready logs.
- **Sovereign Deployment for Compliance:** Sensitive data stays within the geographical borders, meeting enterprise and regulatory requirements.
- **Scalable Future:** Unlocks micropayments, recurring billing and AI-driven commerce at national scale.

About Phronetic AI

Phronetic AI is India's first full-stack Agentic AI platform and a AI tech company backed by Infibeam Avenues Ltd, pioneering autonomous agents that act across digital and physical domains. Its innovations include proprietary vision-language models (Owlet), reasoning models (RZN), and the Agent Operating System (AOS). PayCentral.ai extends this vision into payments, creating a secure, auditable ecosystem for AI-native commerce.

About Infibeam Avenues Limited



Infibeam Avenues Ltd. is one of the leading global financial technology (fintech) company offering comprehensive digital payment solutions, Artificial Intelligence (AI) solutions and enterprise software platforms to businesses and governments across industry verticals. The company's payment infrastructure solution includes acquiring and issuing solutions and offering infrastructure for banks. The core Payment Gateway (PG) business provides over 200 plus payment options to the merchants allowing them to accept payments through website and mobile devices in 27 international currencies. Infibeam Avenues' enterprise software platform hosts India's largest online marketplace for government procurement. The company processed transaction worth INR 8.67 trillion (US\$ 106 billion) in FY25. Company currently has over 10 million plus clients across digital payments and enterprise software platforms. The company's vast clientele includes merchants, enterprises, corporations, governments, and financial institutions in both domestic (India) as well as international markets. Infibeam Avenues' international operations are based in the United Arab Emirates, Kingdom of Saudi Arabia, Australia, and the United States of America. We also have business presence in Oman working with three of the largest banks in the country.

For further press queries please email or call

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For more info please visit -- www.ia.ooo, www.phronetic.ai and www.ccavenue.com
