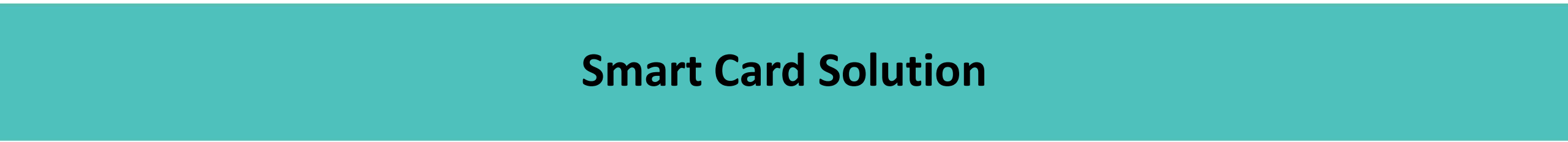


Smart Card Solution

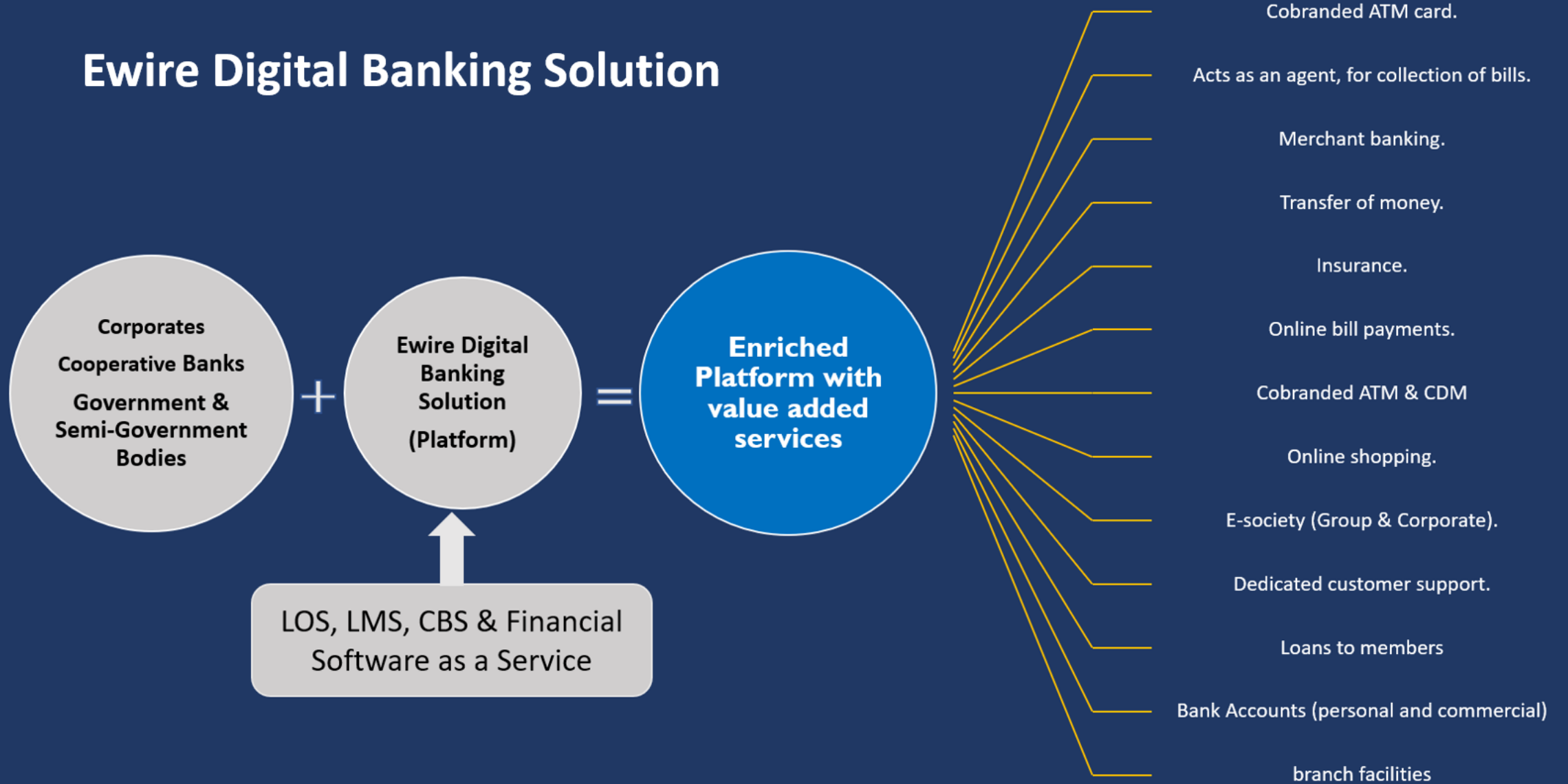


About Us:

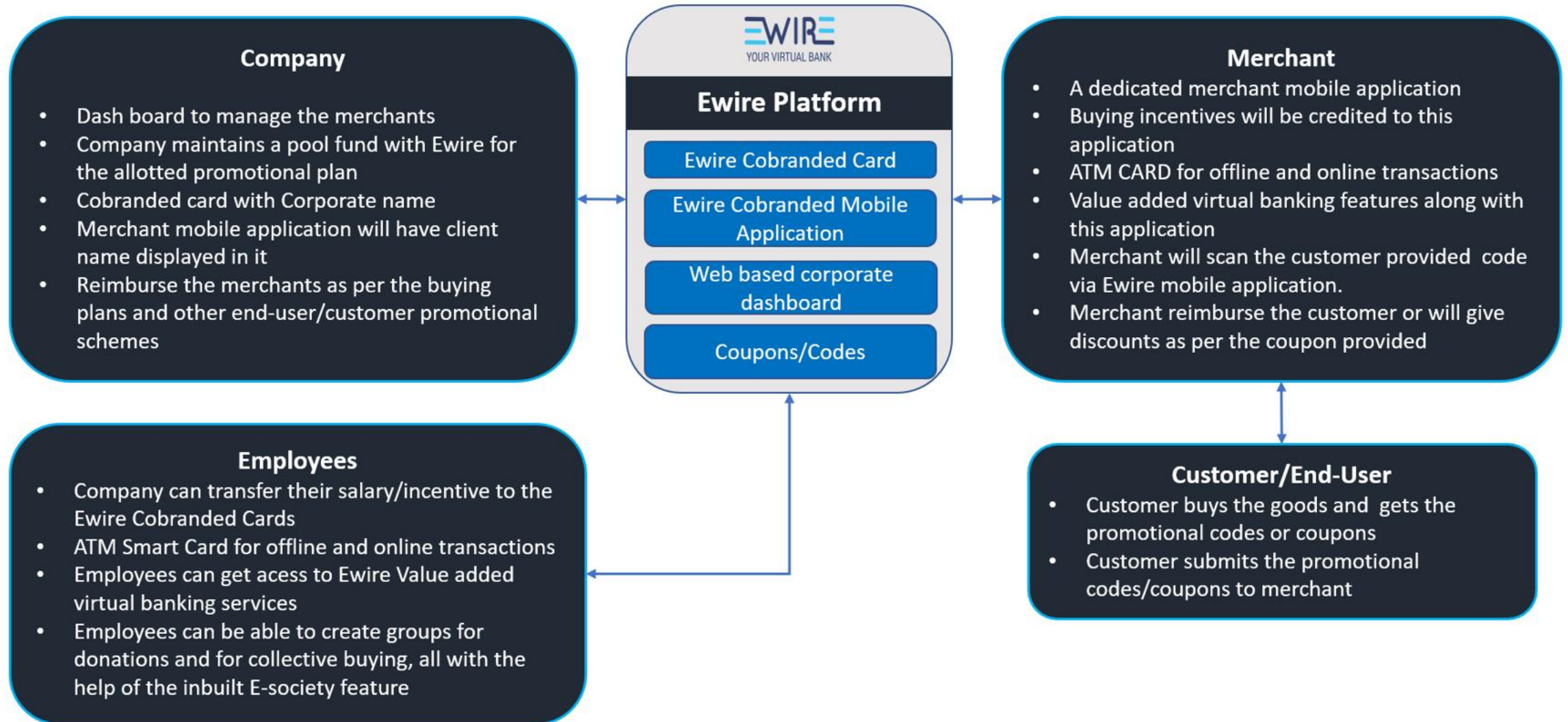
Ewire Softtech Pvt Ltd is an ISO 9001:2015, ISO 27001 & CRISIL certified Fintech, with a futuristic approach towards digitalization and with an innovative Digital Banking Platform. The core of its approach focuses on developing Prepaid Card Solutions that will compliment and add value to the society as a whole. At Ewire we work with our clients in developing custom build payment settlement solutions to improve and enhance their customer experience and satisfaction. Ewire works as a Business Correspondent & Program Manager, with its own state-of-the art infrastructure, which provides Prepaid ATM Cards, Virtual Wallet, Loyalty Cards and a Revolutionary Mobile Application. Along with PPI and Digital Banking services, Ewire is also present in integrated Closed Loop Payment Solutions where it has its own in-house developed system providing a stand-alone and independent payment network to its clients. Ewire also provides value added services like Payment Gateway, BBPS and QR Code based PBPS (Post-paid bill payment solution) for the Corporates and Government Agencies.

Our Corporate Solution is a tailor made platform, that's been created to accommodate the growing needs of corporates and business for single or multi engagement requirements, which are for employee benefits, identity management, efficient distributor engagement and customer expectation management. Ewire Corporate Solution can provide the company with a centralized web based dashboard from where they can control, new promotional schemes, fund disbursement, collection and distributor management, employee management.

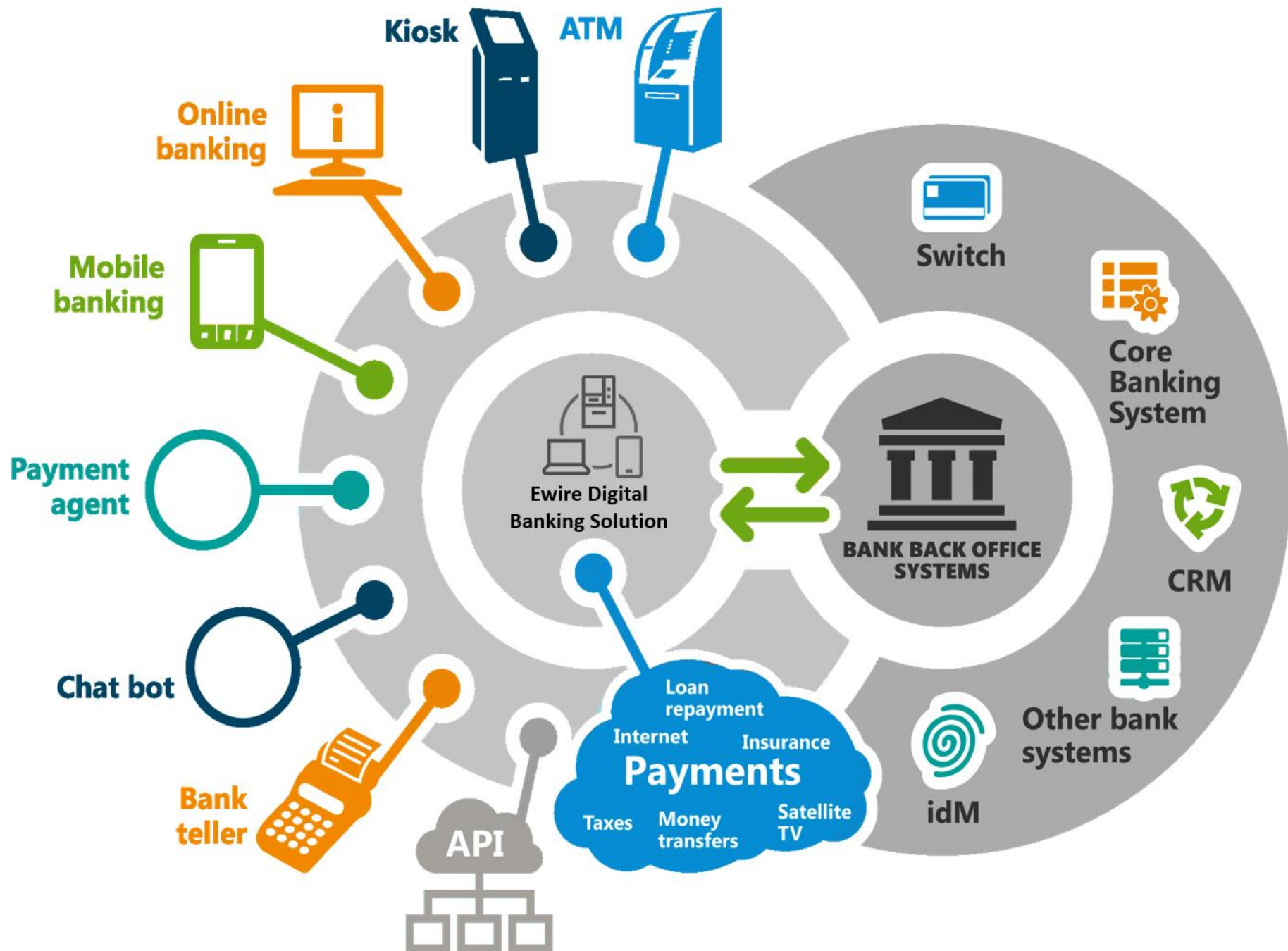
Ewire Digital Banking Solution



Ewire Cobranded Corporate Solution : Multi-stake holder engagement Workflow



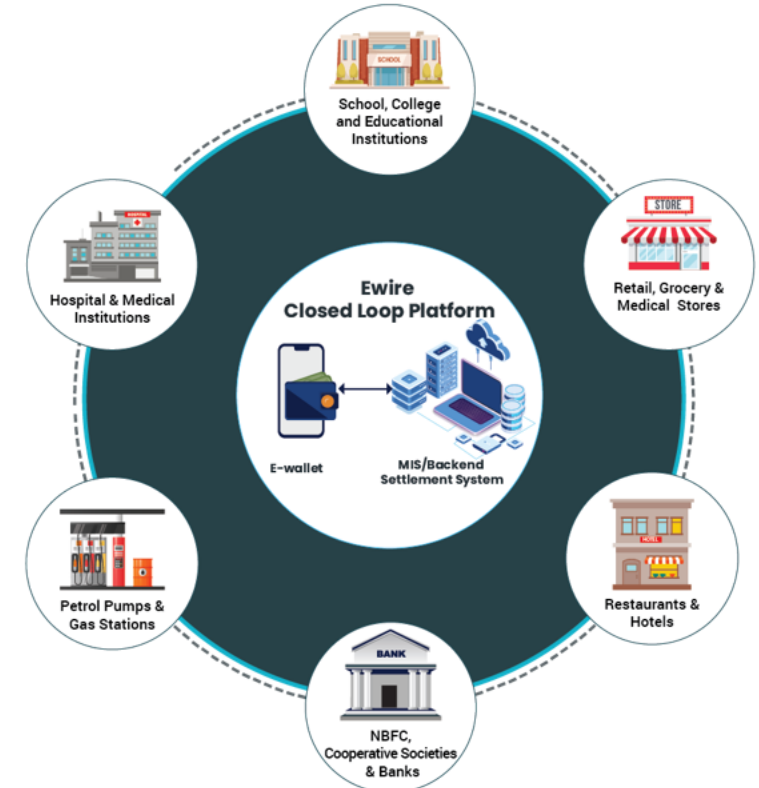
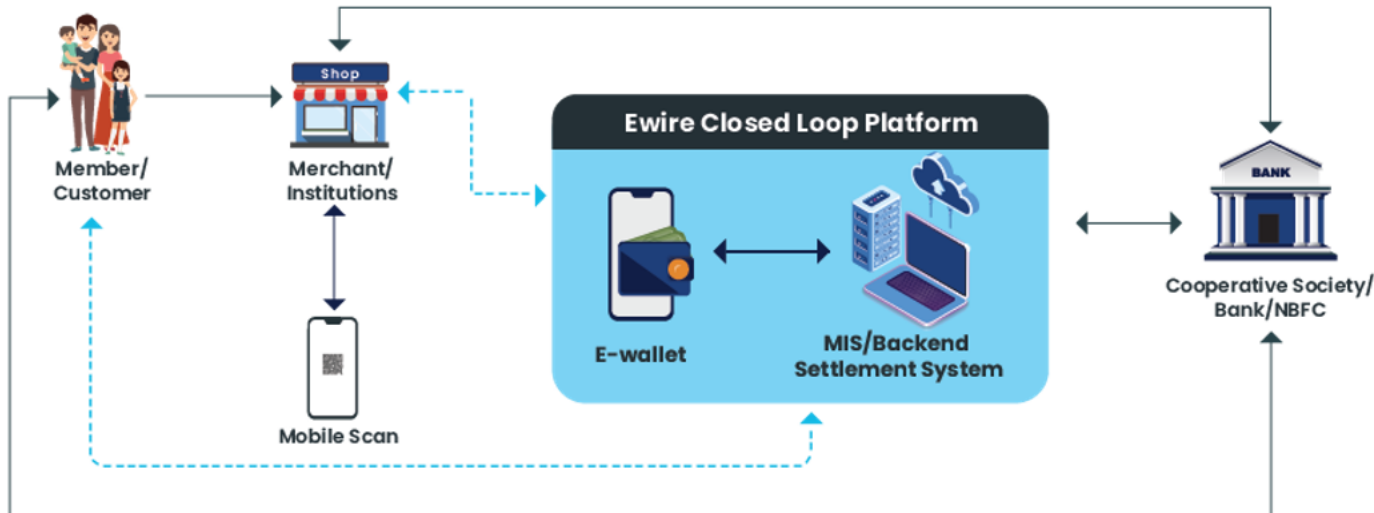




Ewire Closed Loop Platform

Ewire Closed Loop Platform works on the principle of interoperability and rapid reconciliation for attaining maximum operational savings and transparency.

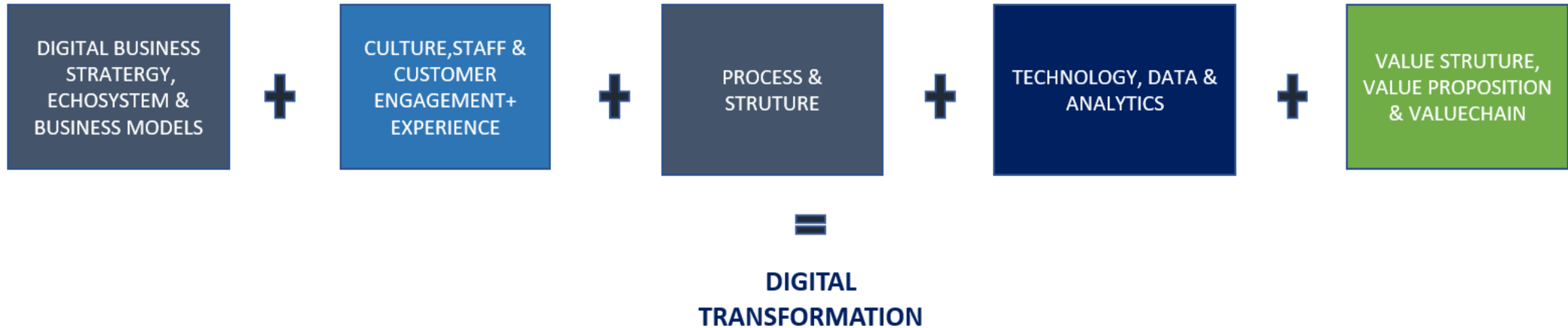
- Supports Peer to Peer transactions
- Internally settled transactions
- Transaction Cost Savings



Closed Loop Platform Components

- Cards (QR based Interoperable cards)
- Mobile Application
- Backend system
- MPOS(if merchant network is added)

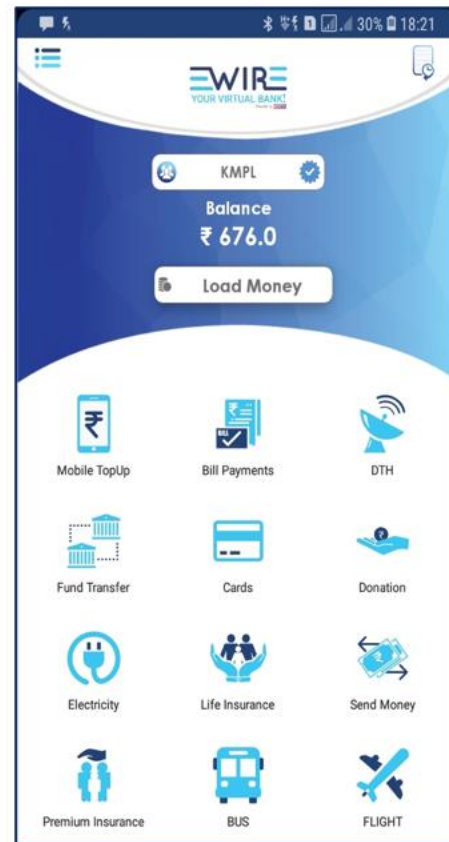
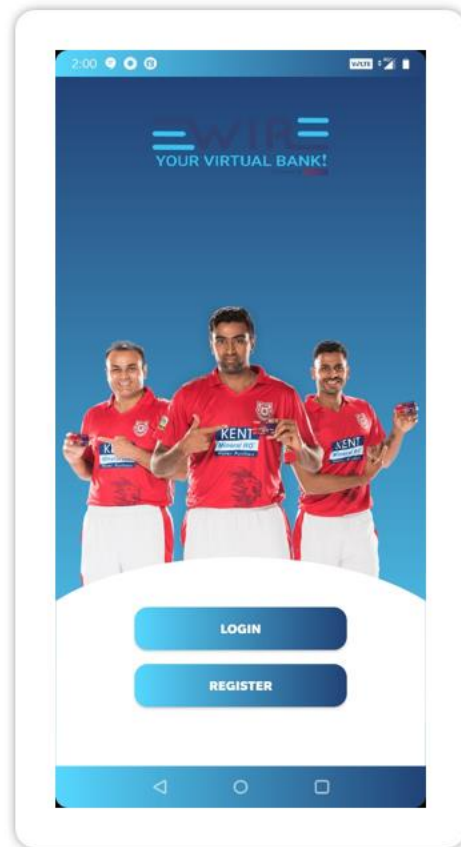
Why is Ewire a valuable partner



- Leverage on Ewire Financial Platform
- Proven ability to execute in a challenging business environment
- Got the basics right - by experience, we build the current solution
- Leverage on known sourcing partner capability (Off- / Near-shore) for a flexible capacity
- Reusing existing, accepted, proven, processes and structure with agility
- Innovation streams and value addition

Ewire ATM card & Mobile Application

Ewire APP



Ewire RuPay Card



Ewire acts as your digital wallet and card, which can be used by multi-users for multi-purposes that includes recharges, transfer of money, Withdrawal from ATM, online & offline purchases, bill payments and Insurance.

Ewire Co-branded Card and Mobile Application

Highly flexible

- Card can be used at any online merchant site that accepts Visa Cards
- Transaction can be created for any amount, from One to One lac INR (Round)
- It enables customers to load money from any of their bank accounts having transaction rights

Zero loss

- No loss of interest in case of loss of card, as transactions are buy backed with OTP verification

All in one digital wallet

- Can be used at any platform for making the payment online/offline
- Virtual card allows user to make any kind of online payments
- Loyalty points and cash backs will be accumulated in this one card itself
- User can withdraw money from any ATM like any normal debit or credit card

The other features of Ewire Card & APP :

- Generate Virtual Prepaid Card
- Pin Reset
- Account Statement
- Recharge & Bill Payments
- Fund Transfer to any mobile number
- Fund Transfer to any bank account
- UPI transaction
- Customer Support
- Edit Profile
- Redeem Coupons
- Avail Numerous Offers

End-to-End BBPS facilities for the agents and individuals.

We are able to provide agent top-up facility and it will help the agent to collect cash from the customer and speedy checkout





Prepaid Payment Instruments

1. Physical Cards
2. Virtual Cards



Banking supported Payments

1. IMPS
2. UPI / BHIM
3. Bharat QR Code
4. NEFT
5. BBPS
6. RTGS



Payment Gateway Services for

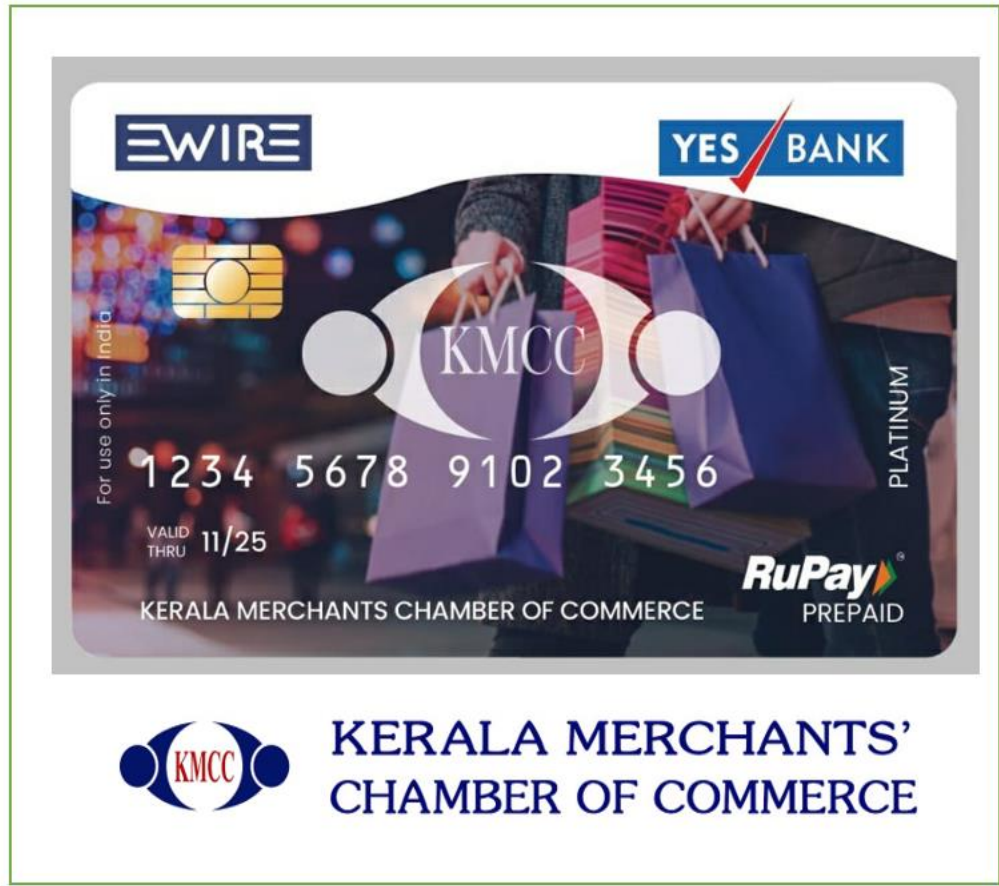
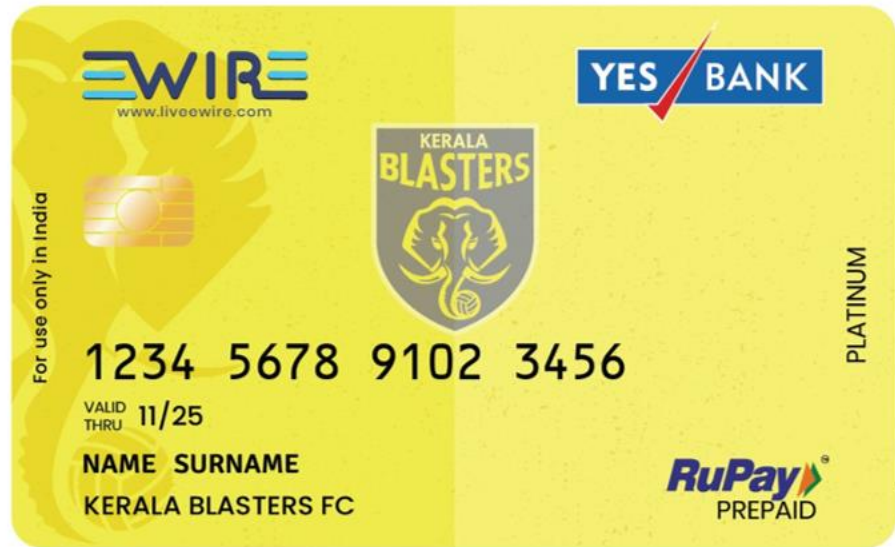
1. Credit Card Payment
2. Debit Card Payments
3. Net Banking Facilities



Payment Related Equipments

1. ICD+ATM+Recycler
2. Point of Sales Devices
3. QR Code Based Payments





KERALA MERCHANTS' CHAMBER OF COMMERCE



Neericode Service Cooperative Bank



Perumanna Service Cooperative Bank



Cherukav Cooperative Bank



Sreekrishanapuram- Palakkad cooperative Bank



Kerala Blasters



AXIS Bank



Ewire Australia Private Limited



Client Onboarding Process

- After we receive and verify the documents provided by the client , we will draft an agreement and share it with the client.
- After agreement is been signed , the client will transfer minimum pre-fund amount required to fund the cards in pool account or Ewire Current Account
- After that client will ask its employees/end users to download an Ewire application from Google or Apple Store and register it under Semi-KYC plan to open a virtual account. The cards will be issued only if the end user is been registered as Semi-KYC or Full KYC customer
- The Client will use the backend dashboard provided to them to issue and allot cards after KYC documents are uploaded.
- After the cards are been allocated the client can load money in the physical Prepaid Cards issued to it's employees/end users

Market Segment :

We cater to different sectors where we provide plug and play PPI based Solutions, Along with tailor made Digital Banking and Business Promotion product and services as per the client requirements.

- Cooperative Banks
- NBFC
- Government Agencies
- Nidhi Companies
- Healthcare
- Manufacturing
- Education
- Hospitality
- Sports & Entertainment

Our Key Clients

- Muthoot Group
- AVT
- Kerala Blasters FC
- Travancore Nidhi Limited
- Mythri Nidhi Limited
- Sangeeth Nidhi Limited
- Brooke Paints India Private Limited
- KMCC
- Neericode Service Co-operative Bank
- Sreekrishnapuram Service Co-operative Bank
- Cherukavu Panchayath Service Co-operative Bank
- Perumanna Service Co-Operative Bank Ltd
- Amcos XL Paints (India) Pvt Ltd

Our Banking Partners & Channel Partners

- YES Bank : We are partnered with YES Bank under a Business Correspondent and Program Manager for Prepaid Cards, BBPS, eCollect, DMT, IMPS, UPI, AEPS etc
- AXIS Bank : We are partnered with AXIS Bank under a Business Correspondent based model for Transit and Prepaid Cards
- Muthoot Group : We are working with Muthoot Group for MTSS Cards, Gold Loan Cards and Loyalty Redemption.



Awards & Certifications

Credit Worthiness



About the company

ESPL is incorporated in April 2018 in Kochi (Kerala) by Mr D Udayabhanu and Mr Puthenpuzay Muhammed Yunus. It provides digital banking services through proprietary software- E-wire Master Card and E-Wire Rupee. It also provides services such as recharge and bill payment, person-to-person payment (P2P) transfer, online purchase and any time money (ATM) withdrawals and quick response (QR) code on products.

About the promoters

The promoters have vast experience in the digital banking, prepaid card management operations, payment settlement, and payment gateway industry.
 Mr D Udayabhanu- the founder of ESPL, is a civil engineer. He has over 38 years of experience in the banking and financial services as well as IT sector.
 Mr Puthenpuzay Muhammed Yunus- Chief Executive Officer, has been associated with various large corporates and bank since 26 years. He was working with the Qatar Petroleum for the around more than 2 decades.

Fact sheet- Ewire Softtech Pvt Ltd	
Date of incorporation	2018
Corporate status	Private
Business of the firm/company	Internet Software & Services
About the firm/company	The company provides digital banking services through proprietary software- Ewire Master Card and E-Wire Rupee. It also provides services such as recharge and bill payment, P2P transfer, online purchase and ATM withdrawal and QR code on products.
Listed at	NA
Registered office	64/3834, Ujjaini, Vytappilly Lane Azad Road, Kaloor
City	Ernakulam
Pin Code	682017
District	Ernakulam
State	Kerala
Mobile no	9872252333
E-mail	sales@ewire.com aws@ewiresofttech.com
Statutory Auditors	Vijayarajan & Associates, Chartered Accountants
Bankers	NA
Contact person	Mr Sajeev Pushyamanjalam Chief Operating Officer

Operational Efficiency

Certificate of Registration
 This is to certify that the Quality Management System of
EWIRE SOFTTECH PRIVATE LTD
 64/3834,Ujjaini,Vytoppilly Lane,
 Azad Road,Kaloor,Ernakulam-682017,
 Kerala State,India

has been assessed and found to conform to the requirements of :-
ISO 9001:2015
 For the following scope:
**Providing Digital Banking,Prepaid & ATM Cards,
 Online Remittance Services**

Certificate Number : 1204-IN009187
 Date of Audit : 23.01.2020 Date of Certification 27.01.2020

This certificate is valid from 27 January 2020 until 26 January 2023 and remains valid subject to satisfactory annual surveillance audits

First Surveillance Audit due on or before 27 January 2021
 Second Surveillance Audit due on or before 27 January 2022
 Re-certification Audit due on or before 27 January 2023

Certification Manager / Authorized Signatory

BIC - Bureau of International Certifications
 Verify validity at :- www.bicert.org
 Apt #21, 1904, SW Hazletown Ln,
 Bentonville, AR 72712, Arkansas, USA

Platform Efficiency

Certificate of Registration
 This is to certify that the Information Security Management System of
EWIRE SOFTTECH PRIVATE LIMITED
 64/3834,Ujjaini,Vytoppilly Lane
 Azad Road,Kaloor,Ernakulam-682 017
 Kerala State,India

has been assessed and found to conform to the requirements of :-
ISO/IEC 27001:2013
 For the following scope:
**Providing Cloud Services, Digital Transformation,
 Software Development and Managed Services,
 IT Solutions & Services in Fin Tech & BFSI,
 End User & Support Services**

Certificate Number : 1204-IN009752
 Date of Audit : 28.01.2021 Date of Certification 04.02.2021

This certificate is valid from 04 February 2021 until 03 February 2024 and remains valid subject to satisfactory annual surveillance audits

First Surveillance Audit due on or before 04 February 2022
 Second Surveillance Audit due on or before 04 February 2023
 Re-certification Audit due on or before 04 February 2024

Certification Manager / Authorized Signatory

BIC - Bureau of International Certifications
 Verify validity at :- www.bicert.org
 Apt #21, 1904, SW Hazletown Ln,
 Bentonville, AR 72712, Arkansas, USA

Platform Integrity

This is to certify that
Ewire Softtech Private Limited
 has been assigned
 a SMERA New Enterprise Credibility Score of
SMERA 72

This score indicates **Good Level of Sustainability and Credibility**

D&B D-U-N-SB Number: 86-137-4493
 Location: Cochin
 Entity Type: Private Limited

This score is valid from Jun 17, 2019 to Jun 15, 2020

For SMERA
 A Division of Acuity Ratings & Research Limited

To verify this certificate click:
www.smeraonline.com/verify/certificate/861374493
 or scan the QR Code

Sankar Chakrabarti
 Chief Executive Officer

Startup Recognition

Startup Certificate

Unique ID: DIPP31824/2018/KSUM583 Issuing Date: 06-September-2019

This is to certify that M/s **EWIRE SOFTTECH PRIVATE LIMITED** is registered as a Startup company under Kerala Startup Mission, Government of Kerala.

The certificate is valid till of 18-04-2028 unless the turnover of the company has not exceeded Rs. 100 Crore

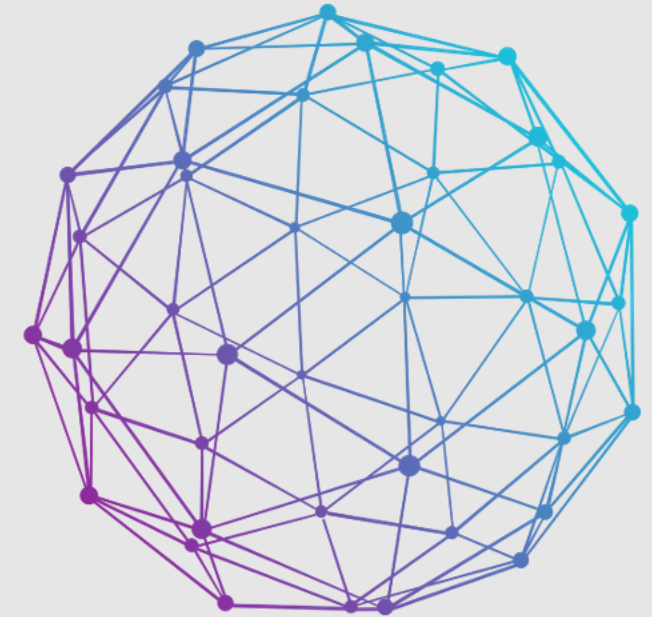
Note :

- Authorities accepting the certificate may check its validity at the Kerala Startup Mission portal (<http://kstm.startupmission.in/>)
- This certificate is not valid for availing tax benefits.
- It is not a guarantee of the quality of the product or service.
- It is not a validation of their product/service capabilities. The user may validate the same before using such products/service.



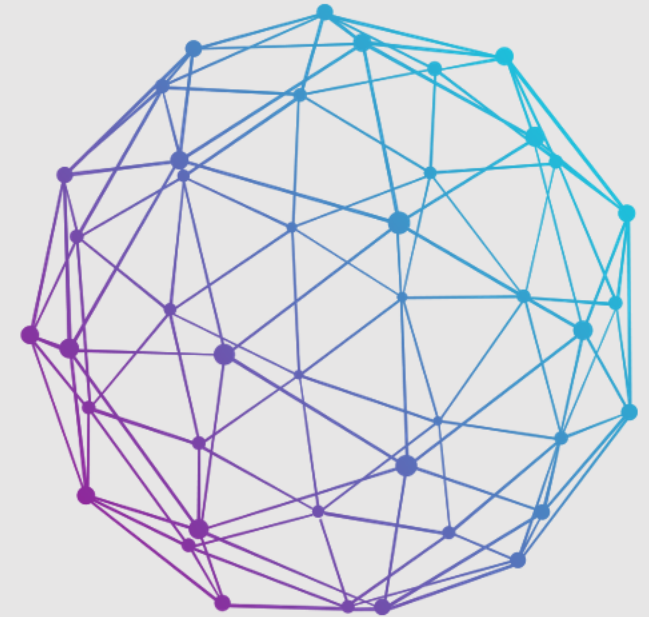
Our Proposal

- Ewire powered White-Label Prepaid Smart Card will enable the channel partner to provide a uniform digital payment based platform, along with a dedicated mobile application to its clients (Banks, Co-operative Banks, NBFC's, NIDHI Companies, Institutions, Corporates and Government agencies) from which the clients customers can make payments, collect membership fees, collective donations, fund disbursement etc.
- The proposed White-Label Prepaid platform will come with a dedicated Card Management Backend system to manage and control the whole prepaid based smart card program.
- The proposed platform will provide a consolidated channel by which Channel Partners clients can collect there Fees, Bills and other related fund collections
- The proposed platform will provide a highly secured and cost-effective payment ecosystem that will be highly beneficial to Channel Partners clients in attaining high degree of cost savings and also will give its clients a greater degree of brand visibility



Our Proposal

- The prepaid smart cards will provide the customers, Employees and daily wage workers of with a effective and secured tool for their online and offline transactional requirements along with a dedicated mobile application that will provide access to Ewire's virtual banking functions, that can be utilized for making P2P, IMPS, UPI based payments and also the users can enjoy hassle free online shopping, ticket booking and other online transactions.
- In India Ewire Powered Rupay Prepaid Smart Card will bring an enriched loyalty experience to the Customers of the channel partners client , along with other unique value added functions of Ewire which is a win-win situation that will help there clients to get maximum brand value in the public. Along with these Cards the members will also be able to get RuPay based accidental death insurance coverage up to INR.2,00,000 for free and an additional provision of getting an enhanced Health Insurance plan at lowest premium charges.
- In International locations Channel Partners Client will be able to provide VISA or MASTERCARD based White-Label prepaid smart cards



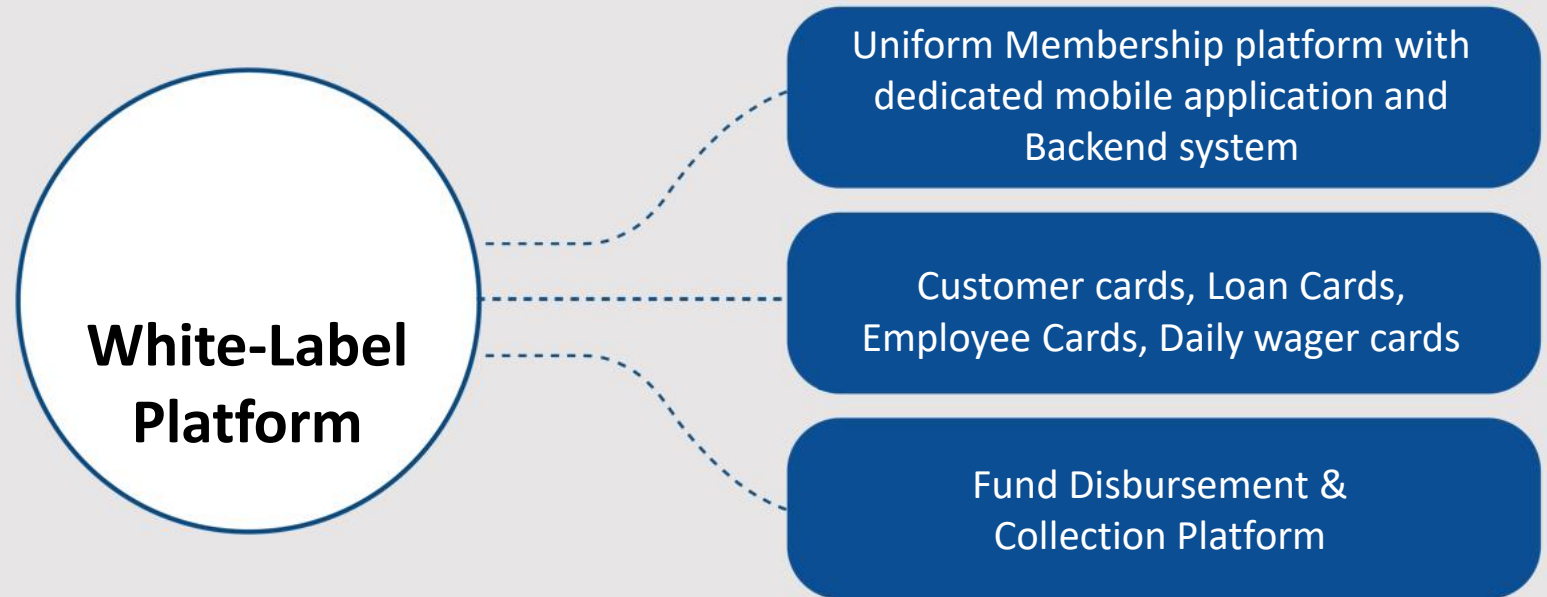
Deliverables

- White-label Prepaid Smart Cards (Physical & Virtual)
- Standalone Mobile Wallet Application
- Integrated Backend Card Management System
- 24*7 Customer Support



Multi-functional Transactional Mechanism

Ewire powered White-Label Prepaid Smart Card is a single stop end-to-end transaction based solution that will enable Channel Partners clients (Banks, Co-operative Banks, NBFC's, NIDHI Companies, Institutions, Corporates and Government agencies) to provide a state-of-the-art Digital Banking Solution to its Customers in India and from around the world where ever Channel Partners Client's will operate along with various value added services.



Multi-functional Loan Disbursement & Collection Mechanism

Loan Disbursement

Banks, NBFC's, NIDHI, Micro-Finance and other lending companies able to do mass fund disbursement to its Loan approved customers with our payment settlement platform in a highly cost efficient way, the loan can be disburse directly to the customers bank account or can be loaded on a PPI card with an overdraft facility.



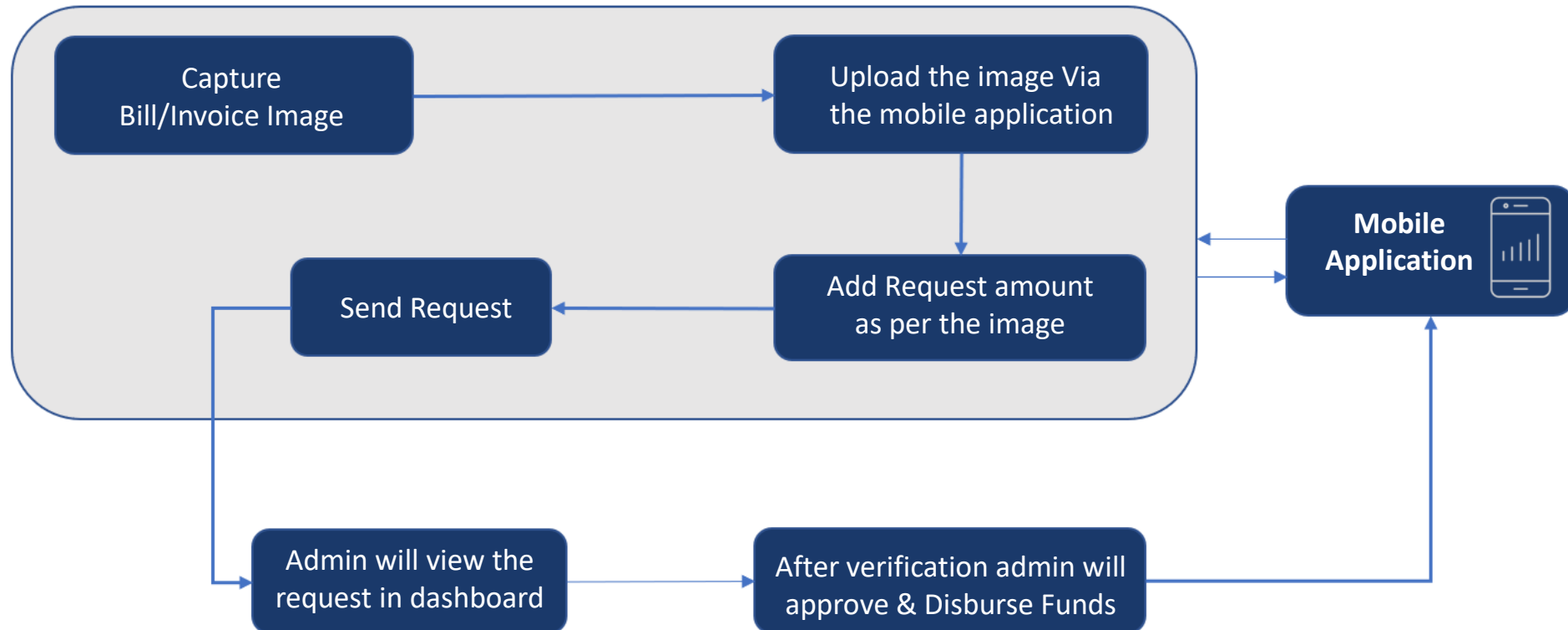
Loan Disbursement &
Collection Platform

Powered by
EWIRE
YOUR VIRTUAL BANK

Loan Repayment

For Loan repayment from the customers, Banks, NBFC's, NIDHI, Micro-Finance and other lending companies will generate a link (QR Code) via our Ewire platform and send it to customers and they will initiate the payment via the provided payment gateway link and the funds will be transferred to Loan Issuing Companies Corporate Bank Account

Petty Cash Management



Our Petty Cash Management functionality will provide the organization with a reliable and efficient solution that can manage both single & multi branch petty cash management from the centralized backend system

Ewire Powered Prepaid Smart Card

Key Features:

- The Organizations name will be on the card which will give the organization an added brand promotion tool
- Can be used as Gift card for customers and Incentive Card for employees
- Can be used for Loan Disbursement and Collection
- Can be used for Petty Cash Management
- Mass Market penetration and improved customer traction



User Benefits :

- Online Transactions
- Offline Transactions
- Contactless transactions
- Robust Mobile wallet with P2P, IMPS and other value added benefits
- Secured transactions
- Free accidental insurance
- RuPay Discounts, Rewards and Points

Revenue:

- Channel Partner will be able to generate revenue on :
 - Cards (Physical Cards)
 - Mobile Application (Android & IOS)
 - Backend system (Centralized Card Program Management System)
- On transactions which is case to case and transaction mode based

Standard Project Cost :

- White-Label Prepaid Smart Cards INR.300 + GST (Per/Card) (minimum order 5000 cards)
- White-Label Mobile Application & Backend Card Management System INR.10,00,000 + GST (Cost will vary on Project Scale)
- INR.50,000 + GST (New Agent Account Integration)
- API Integration INR.75,000 + GST



For international projects Legal expenses, Bank BIN & license expenses and Data Center expenses will have to be beard by Channel Partners Client

