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B2B Payments Solution

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Problem Statements

Pain points in today's B2B payments

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Today's painpoints in B2B payments

- Multiple channels
- Cost of transactions
- No discount on payments
- Suppliers cash flow problem

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Objectives

B2B Payments Benefits



B2B Payments - Objectives

- Seamless Payments facility for all B2B Segments
- Reduce the cost of transactions
- Monetary incentives via payment channel
- Provide alternate solution to corporate finance
- Proactive advise and solicitations to customers

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Proposition

Business solutions

B2B Virtual Card Solution

The B2B Virtual Card Payments Ecosystem

Intelligent Transaction Analysis Engine

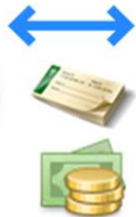


Request & Receives
a virtual card

Uses portal to
receive payments



Makes a
payment



The consumers



The customer

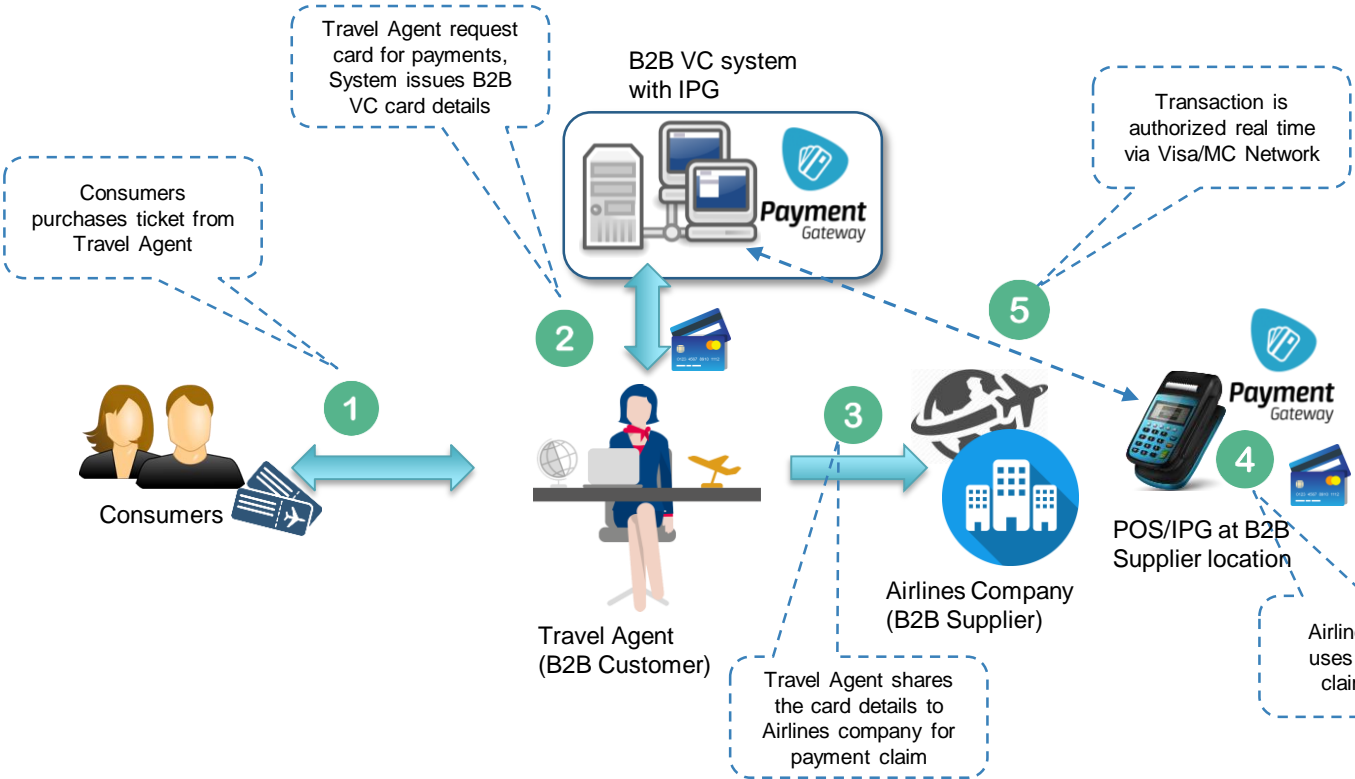
Makes payments
using secured virtual
card to suppliers



The supplier

What is a B2B Virtual Card Payments solution

Transactions and Fees



Entities	Fees in %
Interchange Fee - Approx overall	1.6%
Interchange Fee Issuing	1.1% (approx)
Interchange Fee Acquiring (includes Visa network fee)	0.5%
Cash-back to customers	0.3%
Commission to Bank	0.1%
Margin to Business	0.7%



B2B Payments - Value Proposition

- Monetary incentives for customers for using the B2B payment channel
- Reduce the cost of transactions for merchants (approx 50% savings)
- AI Engine for real time transactions analysis
- Direct and real time cross-selling of various Bank product portfolios to B2B merchants



B2B Benefits using Virtual Cards



Industry

- Cash incentives proportionate to monetary value of transactions
- Streamlining of payment channel using card payments as key account payable channel



Suppliers/Vendors

- Settlement of Invoice between few days of invoice submission
- Improved improvement on cash flow
- Better rates than bill discounting

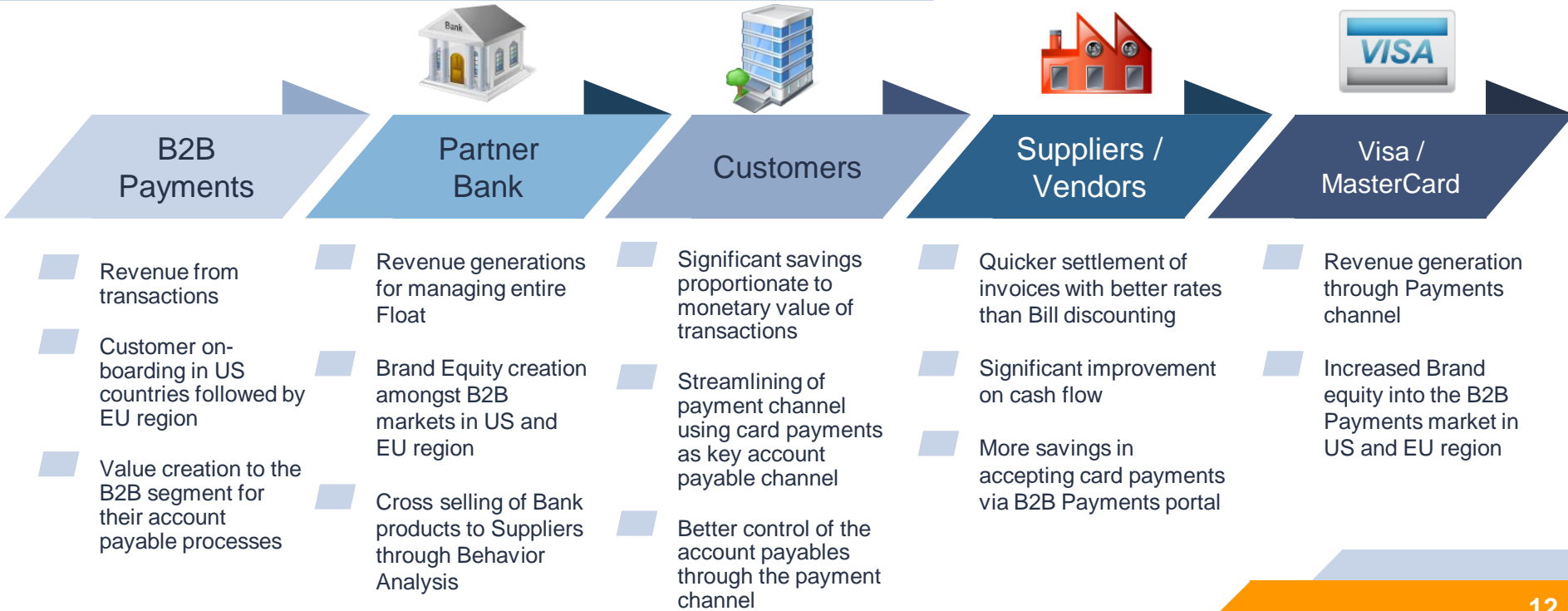


Comparison with existing market solutions

Functions	B2B Virtual Card	Bank Commercial Credit Cards	Internet Payment Gateways (e.g. PayPal)
For B2B / Corporate usage	Yes	Yes	No
Cash-back guarantee to Corporate	Yes	No	No
No Credit Risk	Yes	No	Yes
Supplier Cash flow improvements	Yes	No	No
Multi-currency	Yes	No	No
Low Cost of Payments	Yes	No (High cost of the product)	No (additional surcharge applicable)
Integration with Account payables	Yes	No	No
High opportunity growth due to no competition in South Asian markets	Yes	No	No



Partner Benefits from Program





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Thank You!