



*A Modern Online Payment Gateway for India*

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# Objectives



Summary

Market  
Opportunity

Why  
Razorpay

Razorpay  
Interface

# Razorpay aims to create frictionless online payment ecosystem in India



## Present Indian online payment system

- Paper signup process with Indian Gateways
- Activation takes a long time (even 1-2 months at times)
- High failure rates (more than 2 in 10 payments fail)
- Merchants often use multiple gateways for reliability
- Decade old technologies
- Multiple redirect hops for every single payment
- Non Mobile responsive payment pages



**The state of payments in India is like it was in USA 20 years ago**

## Restricted market entry for international Payment Gateways

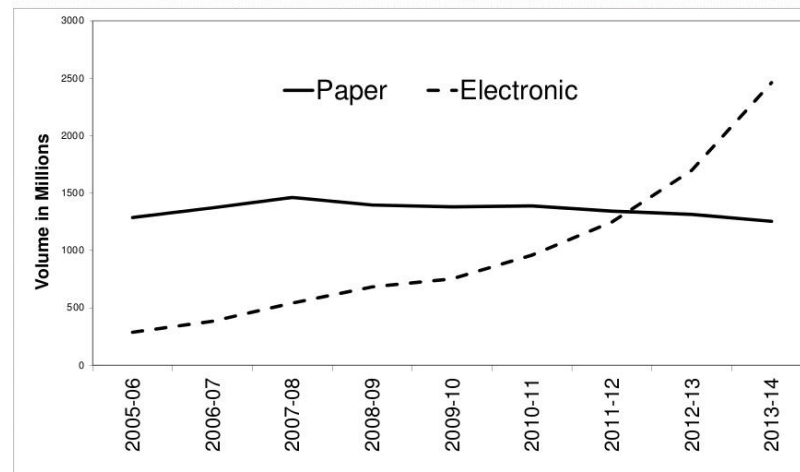
- Compulsory two step authentication not supported by International players
- Popular local payment options not supported by gateways like Braintree, Stripe etc.
- Strict Regulatory Framework defined by Reserve Bank of India
  - Blocked PayPal's entry in India few years ago



# India's growth story in Online Payments

- E-payments volume in India is doubling every two years
- Digital payments in India are expected to touch INR 1.2 Trillion by December 2014 [1].
- India will be the third largest payments market in the world in the next ten years.

- Share of paper-based instruments in the volume of total non-cash transactions declined to 34.56% during the year

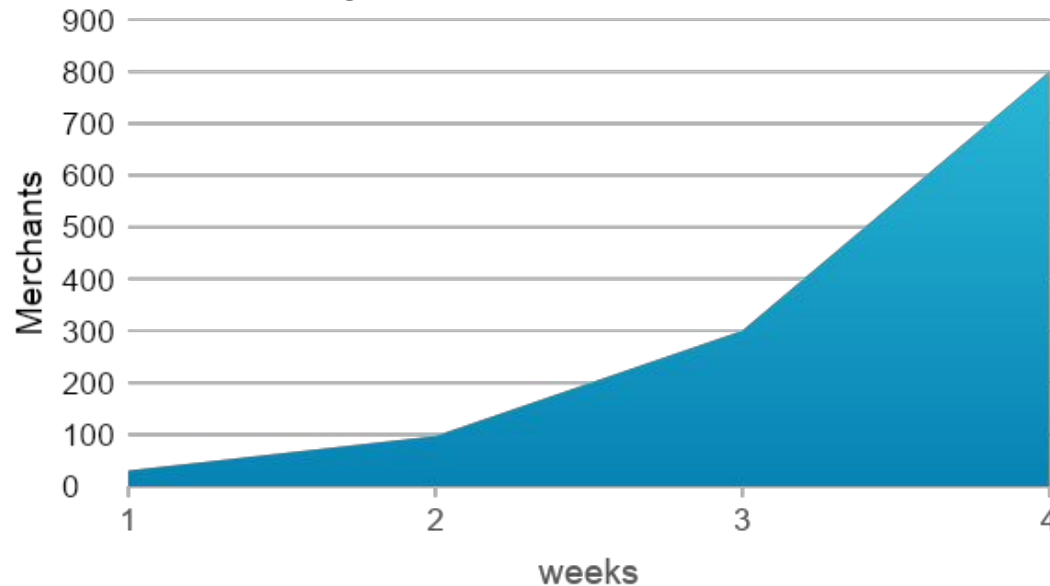


Recent trends in e-payments in India

1: <http://www.livemint.com/Consumer/IDBi23vsb6ZXbs5Ab0sKgM/Digital-payments-in-India-to-touch-Rs12-trillion-by-Dec-re.html>

## Razorpay is the solution bridging the gap

- Mobile first platform
- Fully online merchant on-boarding solution
- PCI DSS Certified platform
- Already have 4 financial relationships
- More than 800+ merchant signups in 4 weeks



# Simple and fully online merchant on-boarding

- We provide India's first of its kind fully online merchant on-boarding solution.
- We utilize government APIs to do e-KYC and e-verification of merchant profile

*Illustration*

The screenshot displays the Razorpay merchant onboarding dashboard. The left sidebar contains navigation links for Features (Dashboard, Payments, Refunds, Add Funds) and Settings (Api Keys, Activation, Profile). The 'Activation' link is highlighted with a green '100%' status. The main content area shows a progress bar with five steps: Contact Details, Business Details, Promoter's Details, Bank Account Details, and Documents Upload, all marked with green checkmarks. Below the progress bar, the 'Contact Details' form is active, showing fields for Contact Name, Email, Mobile, and Landline. The form is flanked by 'Prev', 'Save', and 'Next' buttons. Two notification banners are visible at the top: a yellow one stating 'Form has been locked by admin, changes are not allowed.' and a blue one stating 'Form has been submitted for activation and is pending admin response'.

Form has been locked by admin, changes are not allowed.

Form has been submitted for activation and is pending admin response

✓ Contact Details ✓ Business Details ✓ Promoter's Details ✓ Bank Account Details ✓ Documents Upload Submit Form

Prev Save Next

Contact Name Harshil Mathur

Email harshilmathur@gmail.com

Mobile 8003393912

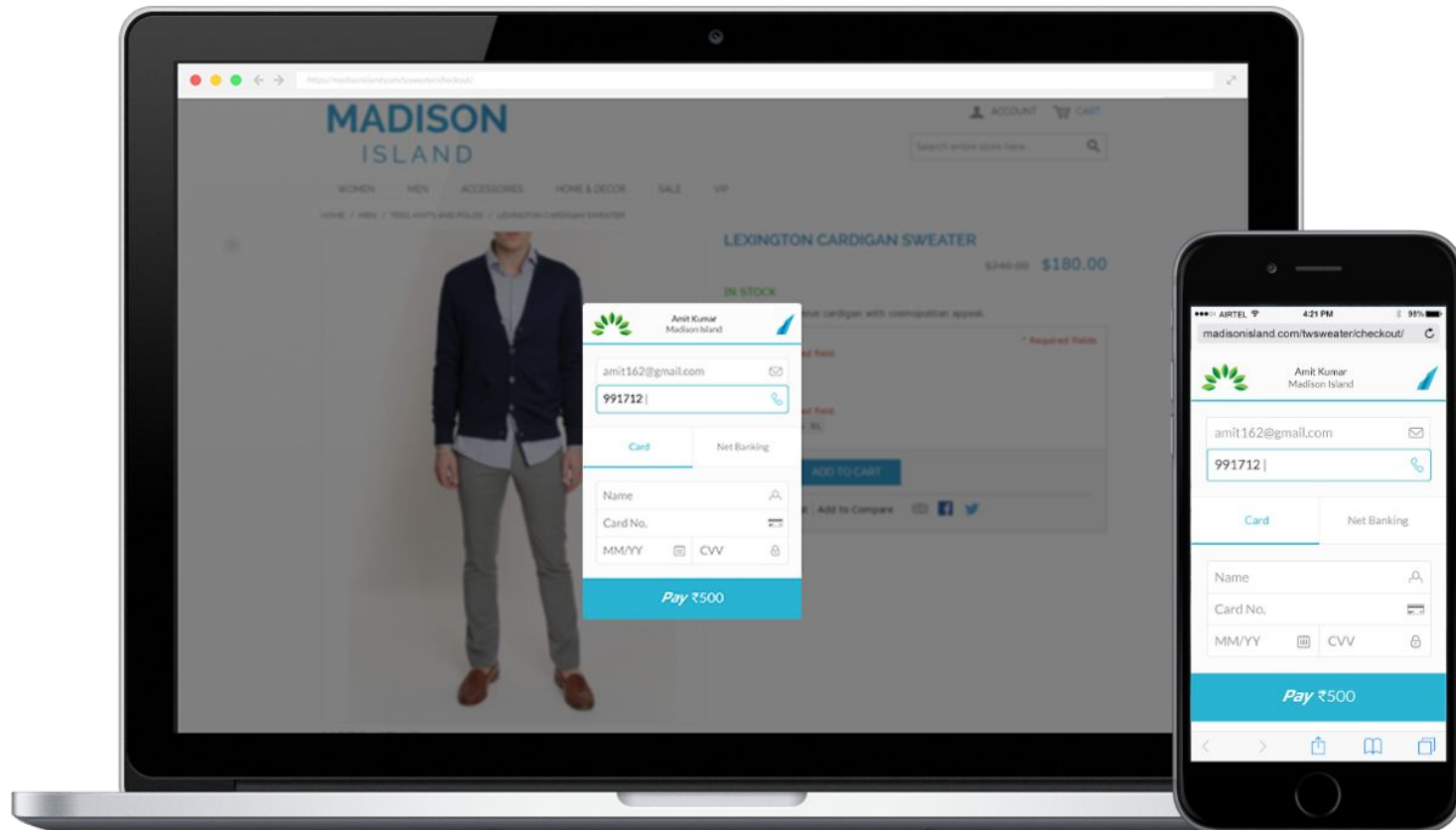
Landline Landline



# Simplified Checkout Experience optimized for mobile

Seamless cross platform payment form with one line integration

*Illustration*



# Conclusion

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- Online payments in India is at an inflection point
- 500 million people are going to pay online in next ten years
- Razorpay is building the next generation online payments platform to meet that need
- With mobile first mindset, better technology, easy onboarding and higher success rates Razorpay is going to push this growth further up the ladder
- We are already live and processing payments today



**We are processing payments as we speak!**



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