












touras

Right Payment Platform | Right Solutions | For Right needs

Banking platforms **lack the digital infrastructure** to support MSME's in providing modern digital banking

MSMEs form the backbone of any country's economy. Banks often fall short in meeting the contemporary requirements of MSME owners as technology and customer expectations change quickly, due to inadequacy personalisation and outdated infrastructure.

-   Siloed Systems
-   Non-Adaptable
-   Broken Journeys
-   Lack of Real-time Services

-   Changing Expectations
-   Negative User Experience
-   Challenges in Upselling
-   Limited Engagement

Payment Ecosystem Challenges

Underbanked consumer and merchant segments



Underdeveloped digital-payments infrastructure & services- especially merchants



Limited digital adaptation due to offline product inspection preference



Limited payment methods like debit, credit and no new pay modes



Cultural bias toward cash or limited options

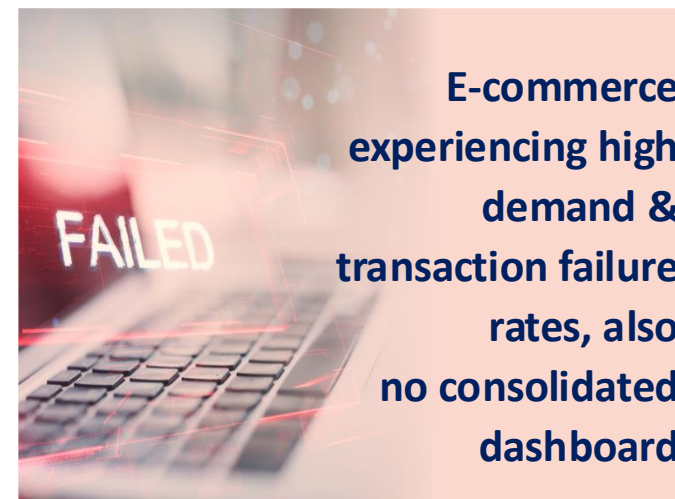


Lack of streamlined contactless payment options



Lack of process automation and collaborative business





E-commerce experiencing high demand & transaction failure rates, also no consolidated dashboard







Lack of easy checkout and customer loyalty

Introducing **next-generation business banking**, highly configurable to target audiences and use cases.

By using a single omnichannel platform, financial institutions can create smooth experiences for customers at every interaction, break down information barriers, and give both customers and bank employees more control and support

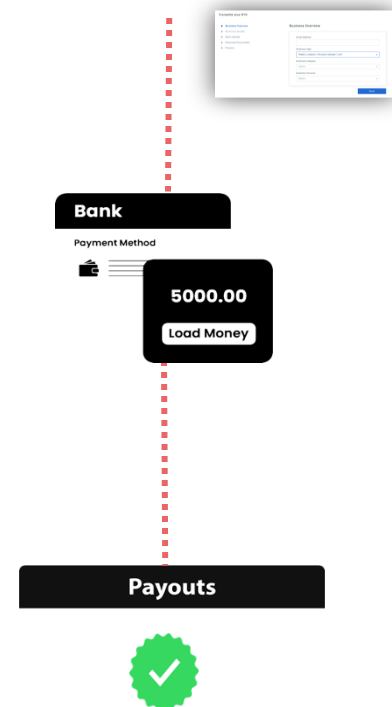
- ✓  Journey Orchestration
- ✓  Automated workflows
- ✓  Modern UI-UX
- ✓  Offer More Services

- ✓  Agile Innovation
- ✓  Hyper Personalisation
- ✓  Ready to go Solution
- ✓  Multiple product offerings

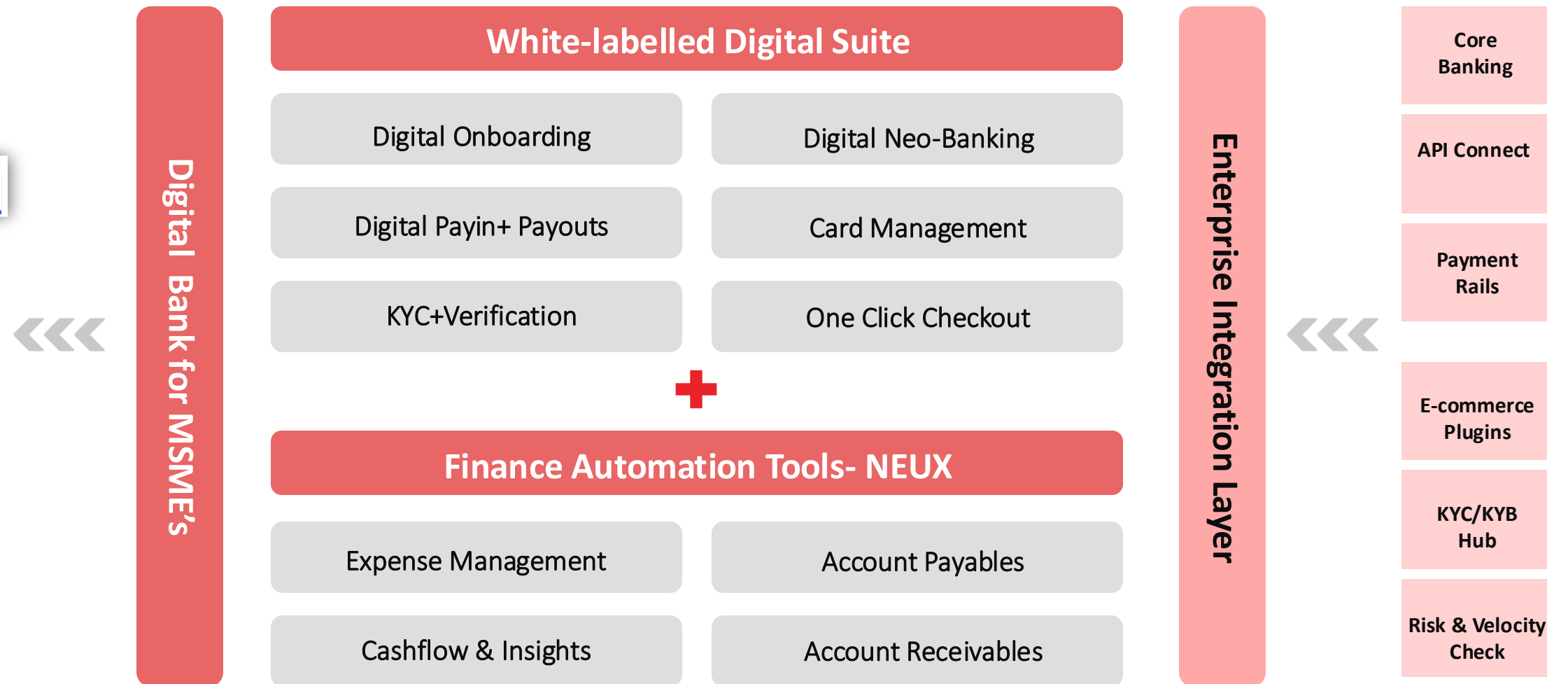
One Platform, endless potential

Business Platform Suite

Our white-labelled suite with embedded finance platforms allows banks/merchants to create high-quality customer journeys using ready-to-integrate apps that can be adapted to meet customer needs



Front-end Journeys



Omni-Channel Platform Capabilities

Back-end Connectors

The **comparison between** current payment channels & Our customised tailored suite

Our white-labeled suite with embedded finance platforms allows banks to create high-quality customer journeys using ready-to-integrate apps that can be adapted to meet your core banking and customer needs

Aspect	Current Banking Channels	Touras White-labeled Banking Channels
Digital vs.Traditional	✗ Primarily brick-and-mortar branches, legacy systems	✓ Emphasize digital platforms, mobile apps, and Customise online services
Customer Experience	✗ Often traditional, less user-friendly	✓ Modern, seamless, user-centric with intuitive interfaces with indepth research
Product Offerings	✗ Limited digital services and products	✓ Broader range, including digital payments, Value added services & Finance automation tools
Personalization	✗ Limited personalization capabilities	✓ Customise and configure product for high personalization
Speed and Efficiency	✗ Slower, less efficient transactions	✓ Fast, efficient services
Integrations	✗ Slower innovation	✓ Agile and tech-focused with faster turn around time
Innovation and Agility	✗ Challenges in integration	✓ Focus on Connected banking, easy collaboration with fintechs, E-commerce plugins & software/ERPs

Our Omnichannel Payment Portfolio and Innovations

We offer an Extensive array of payment options to enable convenient and reliable payment experience for banks, govt. entities and their customers.



Payment Aggregator

Seamless Payment Acceptance with Multiples Modes via Single API



Flexi QR

Accept Payments by letting your Customers to Scan directly through their Phone Camera



Link Based Payment

Effective Payment Collection via Sharable Payment Links



White Label

Customize your Dashboard with Own Brand Docket



One Click Checkout Platform

Provide your shoppers with an easy checkout experience and increase conversions with Aasaan checkout



International Payouts

Schedule Bulk Payouts at one go Anytime Anywhere through IBAN



B2B Platform -NEUX

Facilitates B2B & many other Value-added services like expense, invoicing etc.



POS & IDPE

POS and facial recognition based platform

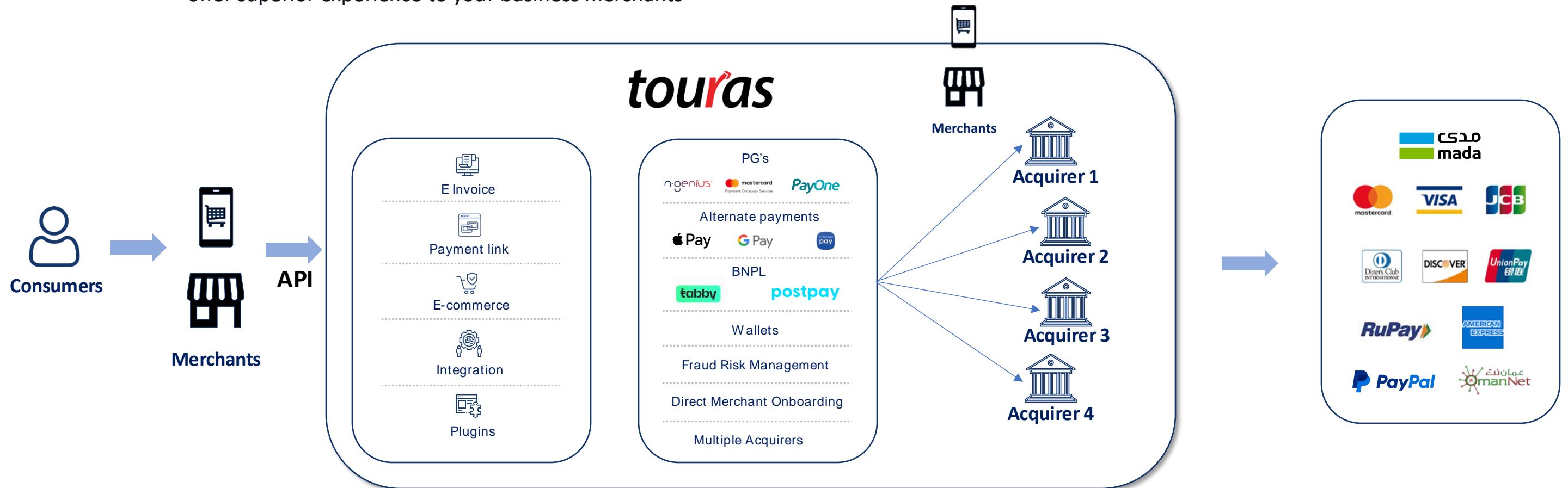
A horizontal red bar with rounded ends on the left side, serving as a decorative element.

Payment Aggregator/Payment Service Platform

UAE Payment Aggregator Platform

A Unified API that allows merchants to Accept Multiple Payment methods and access Unified Dashboards

A dynamic Payment platform connecting multiple payment systems, transcending the limitations of a typical payment gateway to offer superior experience to your business merchants



Payment Aggregator Platform

One-stop solution for all for easy payment acceptance

Seamless Integration for ERPs, Website partners etc. to connect with Touras



White Label
enablement



Multiple Services for
customers and seamless
payments



API Integration for
multiple requests



Payment Gateway



Bulk
Payments



Flexi-Qr



Payment
Link



Easier checkout
options



One stop portal for Use
cases like bill payment,
taxes



Easier options
and facilities





























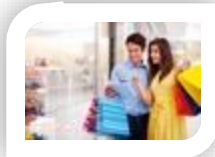






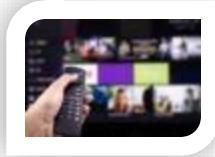



Multi mode
Payments



Customized Form
creation

Payment Offerings

Schemes	<div><div> Coming Soon</div><div> Coming Soon</div></div>											
Integration Modes	 Redirection	 Hosted	 JSCheckout	 Mobile SDK's	 Pre-coded payment button	 Plugins						
Supported Plugins												
Value Added Solutions	 	Digital Merchant Onboarding	 Facial recognition	Split payments	Recurring payments	Instalments	Paylinks	Invoicing				
Alternative Payments						Segments		 Education	 Ecommerce	 Travel		
Security		 Tokenization			 Insurance			 OTT	 Govt			

Collecting payments with ease

Collecting payments using payment links and sharing them via email, all within a single platform that offers multiple payment options to customers. Accelerate payments through automated reminders and invoice reconciliation.

- Send Payment Links, Payment reminders
- Multiple Payment Modes
- Recurring payments
- Multiple currency support
- Arabic Checkout/Language based checkout
- Smart Routing

E-Invoice

Select Template*

Value

Company Name*

Amazon Books

Invoice Number

Order Number

Mobile Number*

Select Currency*

AED

100kb - Complete

×

✓

Order Date*

Customer Name*

Customer Address*

Unit Price*

Cell

Quantity*

Cell

VAT(5%)*

Cell

Action

⊖

Unit Price*

Cell

Quantity*

Cell

VAT(5%)*

Cell

Action

⊕

Note

Terms & Condition

☐ This is computer generated receipt and does not require physical signature.

Email Subject*

Email Attachment Name*

Select Request Type

SUBMIT

Preview

Amazon Books

Paygate India Private Limited, 718,Lodha Supremus-2, Road No. 22, Thane,342500

VAT Number - IN1234567

Invoice Number - IN12345678

Order Date - 12-09-2023

Customer Name - Ashok Jai

Order Number - 12345678

Address - Paygate India Private Limited, 718, Supremus-2, Road No. 22, Thane, 342500

Mobile Number - 9867453212

SL No.	Description	Unit Price	Quantity	VAT(5%)	Total
1.	Biscuit	AED 12	2	AED 10	AED 22
2.	Biscuit Abc	AED 10	3	AED 10	AED 20

Subtotal :

AED 20.00

VAT (5%) :

AED 05.00

Total Amount :

AED 25.00

Notes :

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua.

Terms & Condition :

1. publishing any Website material in any other media.
 2. selling, sublicensing and/or otherwise commercializing any Website material.
 3. publicly performing and/or showing any Website material.

This is computer generated receipt and does not require physical signature.

PAY AED 10,000

OR

Scan the QR code to make payment

A horizontal red bar with rounded ends, positioned to the left of the title text.

Payouts, Neo-banking, Connected Banking+VAS

Payouts Simplified

Our platform is designed to make it simple and robust for you to make payments to all your vendors and suppliers. Make vendor and individual payments in one place. Save time by ensuring seamless payment reconciliation with our integrated solution.

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Kanishk Gupta

Dashboard

Sales

Purchases

Payment Links

Payouts

Payout Management

VAN Summary

Payout Approvals

Banking

Contact Managem...

Catalogs

Settings

Reports

Payouts / Payout Management

Payout Management

ALL PAYOUTS

Manage Bulk Payouts

REQUEST REPORTS

CREATE PAYOUTS

Search In

Payout ID

Enter Payout ID

Duration

Today

Status

All

FILTERS

Debit Account

All

Payout Source

All

Payment Mode

All

SEARCH

CLEAR FILTERS

Selected 1/100 payout

<input type="checkbox"/>	Head	Head	Head	Head	Head	Actions
<input type="checkbox"/>	Cell	Cell	Cell	Success	Cell	<div></div>
<input type="checkbox"/>	Cell	Cell	Cell	Failed	Cell	<div></div>
<input checked="" type="checkbox"/>	Cell	Cell	Cell	Reversed	Cell	<div></div>
<input type="checkbox"/>	Cell	Cell	Cell	Pending	Cell	<div></div>
<input type="checkbox"/>	Cell	Cell	Cell	Success	Cell	<div></div>
<input type="checkbox"/>	Cell	Cell	Cell	Failed	Cell	<div></div>

Rows per page: 10

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1

2

3

4

...

9

10

>

Multiple Paymodes at a single place

24*7 Support

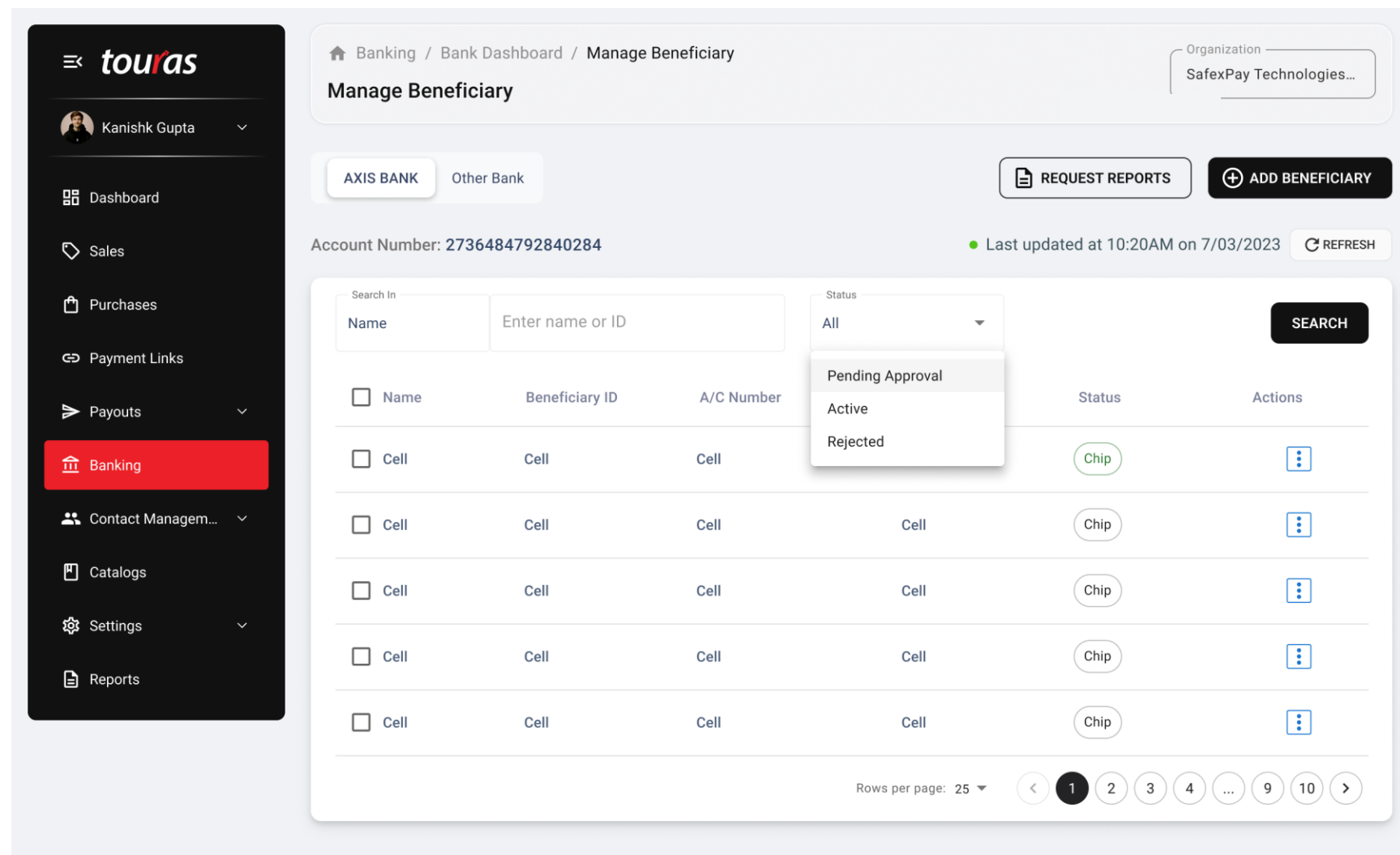
End to End Merchant Onboarding

Multiple Banking Partners

Single view for status check of all the transactions

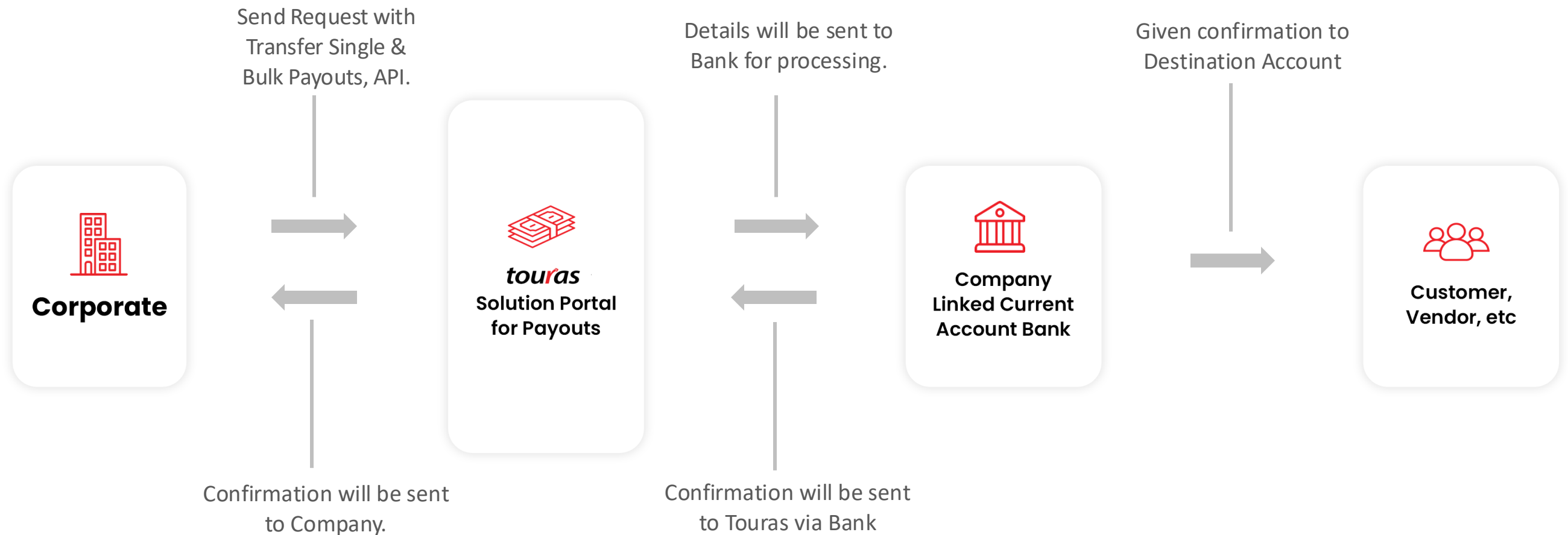
Seamlessly organize and manage your beneficiaries, vendors, and customers individually or in bulk on the platform, set pre-defined rules and payment limits.

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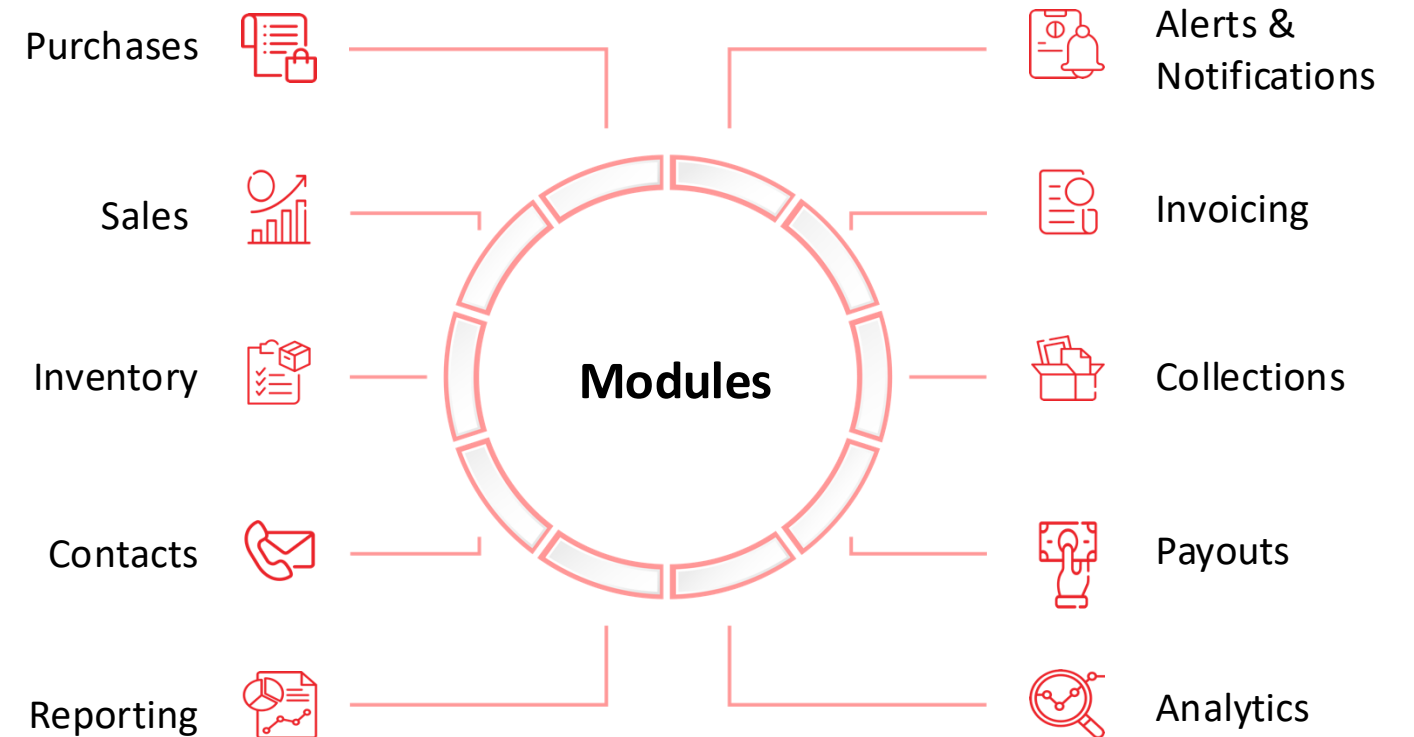
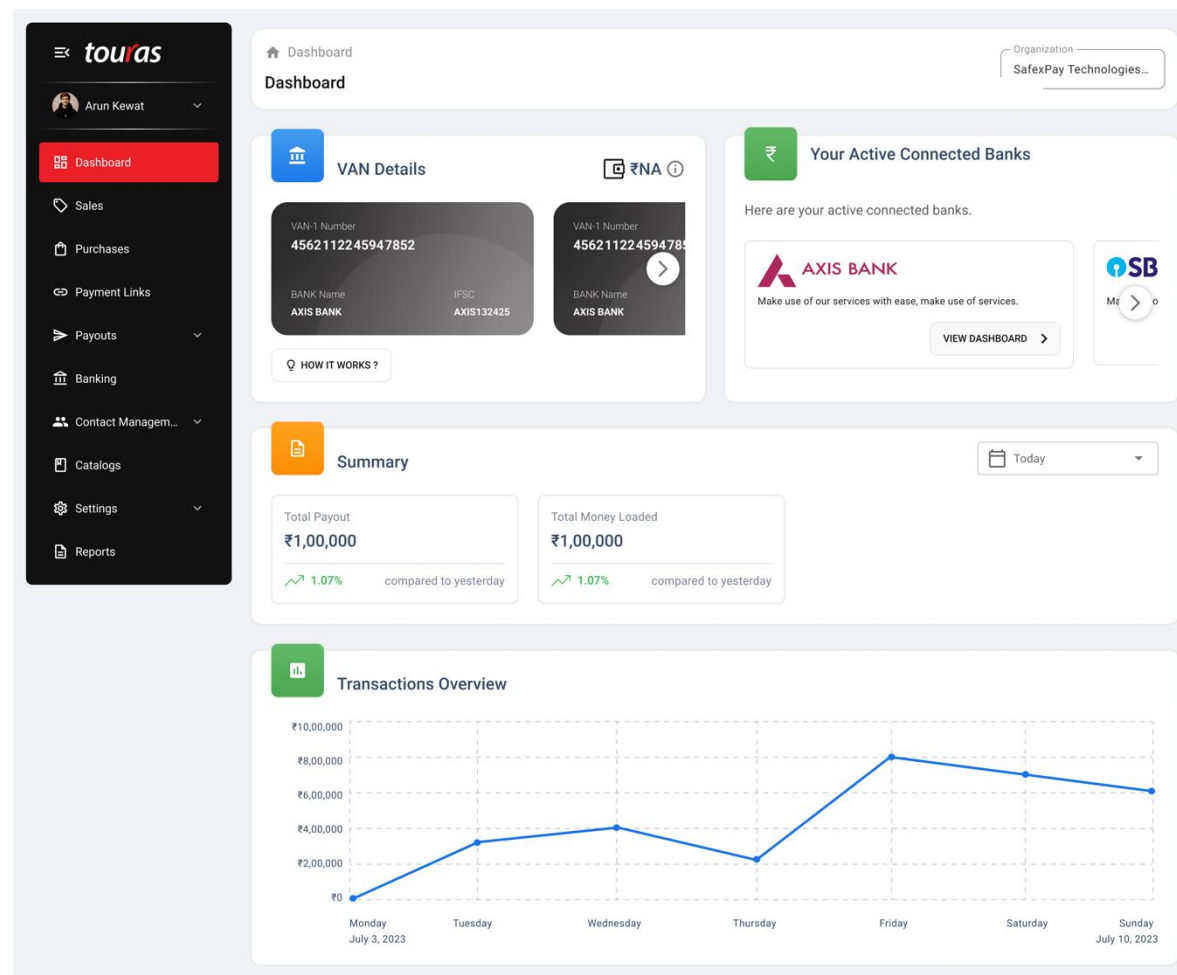


Connected Banking

In the connected / open banking model, the business merchant links their existing company bank account as a one-time activity. Once done, the user can view balance and initiate payouts from the linked bank's balance.



An end-to-end B2B management platform for your business which simplifies inventory, vendor management, invoicing, customer management, payment collections and outflow payments along with smart analytics dashboard.



Our app streamlines Account payables with purchase orders and supplier invoices linked to approvals, budgets, payments & accounting.

- Create or capture bill
- Instant Payments
- Approval Workflows
- Tax Complaint Invoices
- Reminders
- Auto Reconciliation

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Kanishk Gupta

Dashboard

Sales

Purchases

Payment Links

Payouts

Banking

Contact Management

Catalogs

Settings

Reports

Sales / Create Invoice

Create Invoice

Organization

Enter required below details to create Invoice.

Work Flow Reference Number- #06AAHCP8601L1Z6

COMPANY LOGO

Company Name

Contact Name
Paygate-India Private Limited, 718,Lodha Supremus-2,
Road No. 22, Wagle Estate Thane.1
State- Maharashtra PIN code- 400604

Customer Name
Maritime Gold

Bill To

Company Name
Paygate-India Private Limited, 718,Lodha Supremus-2,
Road No. 22, Wagle Estate Thane.1
Contact Name- Ashok
Phone- +91 8973652678
Email ID- merchant@gmail.com
State- Maharashtra
GSTIN- 06AAHCP8601L1Z6

Ship To

Company Name
Paygate-India Private Limited, 718,Lodha Supremus-2,
Road No. 22, Wagle Estate Thane.1
Contact Name- Ashok
Phone- +91 8973652678
Email ID- merchant@gmail.com
State- Maharashtra
GSTIN- 06AAHCP8601L1Z6

Additional Shipping Details

+ ADVANCED OPTIONS

☒ Customer Note

☐ Payment QR

☐ Internal Note

☒ Enable Digitally Signed

☒ Enable T&C

☐ Enable Footer

☐ Enable Payment Link

☒ Additional Shipping Details

Policies & Workflows

Configure payment policies and approval workflows to control spends. Extend these workflows to bills, invoices, and more to maintain streamlined control and monitoring across various financial processes.

- Manage policies
- Set preference and order
- Configure for a group
- Condition based workflows

The screenshot displays the 'View Details' page for 'User Access Management' in the touras Configuration Management section. The interface includes a sidebar with navigation options like Dashboard, Sales, Purchases, and Configuration Management (highlighted). The main content area shows the 'Entity Name' as 'Vendor ID- #272828GAYAY | Entity type- Aggregator'. Below this, there are tabs for 'All Entities', 'Commission', 'Discounting', and 'User Access Management'. The 'User Access Management' section has sub-tabs for 'Users', 'Roles', 'Groups', and 'Permission Template'. A search bar with 'Name' and 'Enter name' is present, along with a 'Duration' dropdown set to 'This month'. A 'Status' dropdown menu is open, showing options: 'All', 'Active', 'Pending', and 'Disabled'. The 'Active' status is selected. Below the search filters is a table with columns: 'Name', 'Head', 'Status', 'Head', 'Hec', and 'Actions'. The table contains several rows, each with a 'Cell' in the 'Name' column, a 'Chip' in the 'Status' column, and a 'Cell' in the 'Hec' column. The 'Actions' column contains a vertical ellipsis icon. At the bottom right, there is a pagination control showing 'Rows per page: 25' and a page number '1'.

A horizontal red bar with rounded ends on the left side of the slide.

One click checkout | Low code DMO | QR Code Solutions

Aasaan Checkout

Say goodbye to checkout hassles with Aasaan Checkout by Touras. This 1 Click checkout solution optimizes the customer journey, offering a swift, secure, and user-friendly experience. Increase conversion rates and customer satisfaction by implementing the hassle-free Aasaan Checkout system.

aasaan

आसान checkout
Simple yet Secure!

Shoppers Details

Order Summary

Payment Method

SECURE

PCI DSS
Certified

← Back

Hey Harsh Welcome Back!

Recently Used

Default Address

Change Address Add new

Home Address

Harsh Kumar Sharma

H No. 234, Sector 4B, Heaven Valley, Gurugram, Haryana 126789

Mobile: 9876765443

Delivery options

Modify

Standard Delivery

Usually takes 5-7 Days

Payment Options

Change Payment Add new

UPI

hello@safexpay.com

Verified!

Pay ₹ 250

Order Details

✓

Nike Airforce 1
Neon Green series XXGER

₹300 ₹300 (10 % off)

- 1 +

✓

Cat Buddy
Headphone Stand

₹300 ₹300 (10 % off)

- 1 +

Coupons

View Coupons

Enter coupon code eg. FIRSTPAY06

Apply

Subtotal

₹300

Discount

₹30 (15%)

Delivery

₹40

Tax

₹30

Total

₹ 250.00

Aasaan Pay

Now Aasaan Solution for your QR code payments. Now get the right and Aasaan solution with real time notification, user friendly merchant app, 4G to 2G fallback compatibility and replay of last transaction.

- Your own branded soundbox/merchant app
- Third party distribution and onboarding available
- Visibility on Merchants' revenue via Soundbox
- Multiple hardware combinations /Own branded Terminal management system

aasaan^πpay



Digital Merchant Onboarding

Simplify merchant onboarding with Touras Low Code Digital Solution. Reduce paperwork, comply with regulations and expand your payment network quickly.



Low code digital Onboarding

Our Digital Onboarding is designed for a seamless experiences, featuring high levels of automation and customisation. Choose your flow, your design, your style. It's as simple as creating their credentials, logging in, and starting to use their products.

Dashboard

Sales Management

Payout Management

Reports

Business Overview

Complete your KYC

Business Overview

Business Details

Personnel Documents

Business Documents

Preview

Business Overview

Please kindly ensure that all fields are filled out correctly as the KYC flow will vary based on the selected Business Type and Business Sector. We kindly ask for your attention to detail and adherence to the requirements to facilitate a smooth and efficient process

Email Address*

paygateindia718@safexpay.com

Business Type*

Business Sector*

Annual Business Turnover in INR*

₹ 1,00,000

BACK

SAVE & CONTINUE

1 Template

2 Customise

3 Preview

Save Draft

Publish

Pages

Procurement Process Instructi...

Vendor Details

+ Add Page

Customize

Input Fields

Mark as mandatory

Label

Name

Placeholder Text

Sample

Max Length

20

ID

ID-Text-687291739230

Validation

Only Text

Vendor Details

Edit Name

1. Vendor Details

Name

Sample Data

Email

Sample Data

Contact Number

Sample Data

PAN Card

Sample Data

Aadhaar Card

Sample Data

PAN Card

Sample Data

2. Particulars of Appellant

Name of appellant

Placeholder Text

Official address

Enter your address here

Residential Address

Enter your residential address here

3. Delivery Fulfillment

Quantity

Sample Data

Price

Sample Data

Estimated Delivery Due Date

Sample Data

4. Upload Docs

Regulatory Certificate*

Click to upload or Drop a File here

JPEG, PNG, JPG or PDF (max. 4MB)

Regulatory Certificate*

Click to upload or Drop a File here

JPEG, PNG, JPG or PDF (max. 4MB)

Regulatory Certificate*

Click to upload or Drop a File here

JPEG, PNG, JPG or PDF (max. 4MB)

Structure

Add Section/Container

Fixed Column Layout

Single

Double

Form Elements Designer

Input Fields

Heading

Text Area

Select dropdown

Checkbox

Radio button

Date

Phone number

Address field

View field

E-mail ID

Aadhaar Card

PAN Card

Phone number

Payment Fields

Fixed Amount

Customizable Amount



Verification Suite | Facial Recognition

The Right RegTech platform & other services to provide across-the-board API solutions.

APIX, is an API suite solution designed to help variety of businesses, across the sectors like retail, e-commerce, and financial services to streamline KYC verification and other allied processes.

It is a broad umbrella that shall cover solutions from KYC verification to Banking solutions.

KYC APIs

- Aadhaar verification
- PAN verification
- CKYC download
- Voter ID
- DL verification
- OCR - Aadhaar, Passport, Voter, DL
- Passport verification

KYB APIs

- Udyog/Udyam
- Shop and Establishment
- Import/Export
- CIN/DIN verification
- GST verification/report
- FSAAI
- MCA
- TAN
- RERA

Bank

- Bank Account
- UPI verification
- Bank search by IFSC code
- OCR-Cheque

Individual

- Face match/liveness
- Telecom verification
- Court room check
- Video KYC
- Email verification
- ITR compliances/26AS
- Vehicle Challan
- RC verification
- Electricity Bill
- Digilocker document

Get rid of friction in checkout experience at POS

Cards Paymode

- Dig into bag/wallet for Card
- Swipe Card / Tap Card
- Enter PIN (in some cases)
- Tap Proceed To Pay

QR Paymode

- Dig into bag/pocket for Phone
- Unlock Phone
- Open Payment App
- Tap on Scan QR icon
- Point camera to scan QR
- Enter PIN
- Tap Proceed To Pay

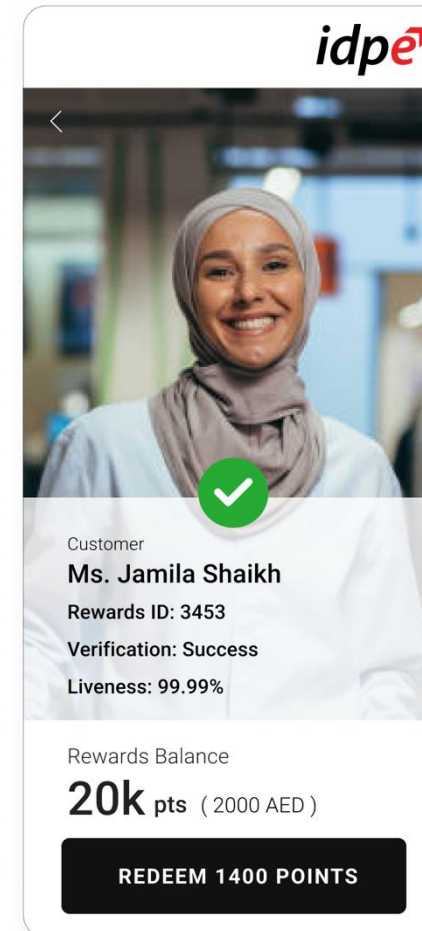
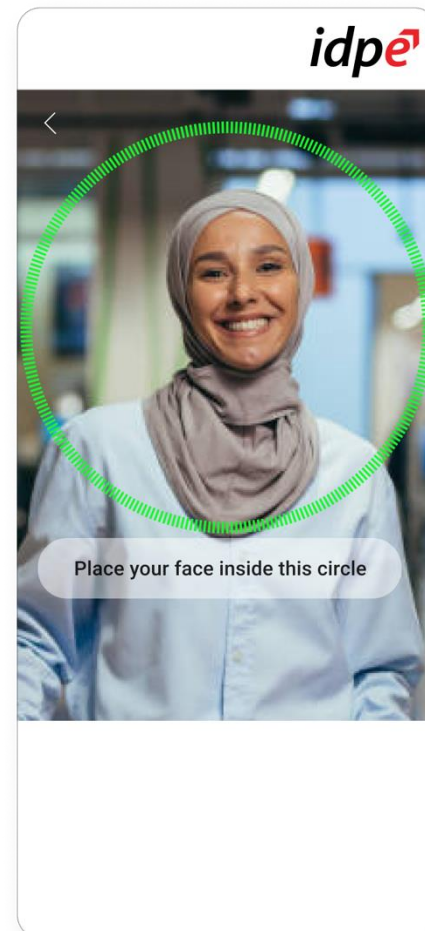
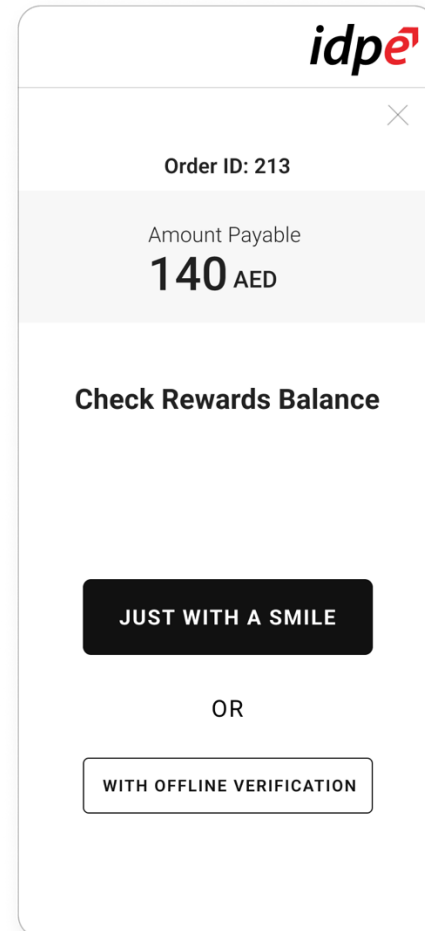
VS

idp^e

- Just smile at payment device
- Enter PIN (in some cases)
- Tap Proceed To Pay



Make payments easily through our Pay with a Smile feature enabled by the facial recognition payment system. Customers can simply download the consumer app, register their face and payment card, set up a security pin for additional security and transact at our Idpe Merchant Terminals.



A horizontal red bar with rounded ends, positioned to the left of the title text.

TOURAS USP | CAPABILITIES | PROFILE

Who we are?

touras

One of the fastest growing Fintech, with presence in **India and UAE** and expanding to new countries.

Providing
Innovative and Customised B2B Payment Solutions

Multiple payment solutions viz **PayIn, Payouts, One-click checkout, B2B Platform, Verification suite, QR code solutions etc.**

Innovating and disrupting payment industry with solutions like **Payment platform enabled Metaverse, and Facial Recognition Payment solution, Low Code Digital journey**

Onboarded over **500k merchants** and with growing team of **150+ employees**.

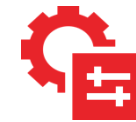
Why banks, merchants & fintech **choose us**

Value Propositions



Unique speed to value

Save time with our White-Label UIs. Use fully customizable blocks to embed financial features faster while still controlling the look and feel of your brand.



Fully configurable

TOURAS loosely coupled modules offer banks and merchants the flexibility to customize products for their target markets and create distinct value propositions



Core agnostic

The Experience and Digital Banking Platform seamlessly connects with both traditional legacy systems and the latest modern record-keeping systems.



Cloud-native

Through our Managed Hosting and Managed Services, banks/merchants benefit from reduced overhead, absence of legacy systems, and continuous access to the latest innovations.

White Label Solution

Benefits: Your look and feel, our platform

Merchants/MSMEs/Banks/Enterprises can use our platform to accept and disburse payments under their logo and brand. With our white label solution, business processes are swifter, simpler and safer.

Advantages



Own
Branding



Customizable
services platform



Cost & Time
Effective



Faster to go Live in
Market – in 7 Days

Features



Own
branded Checkout



Email and SMS Templates
as per your design



Multiple
Payment Options



Multiple Currency
Acceptance



Own Branded Portals for
Merchants and Channel
Partners



Merchant
Analytics



Branded API for
15+ Shopping Carts



Branded SDK for
Mobile API Integration

Platform Capabilities

**90%
Transaction
Success Rate**



**24 X 7 Dedicated
Support Team**



**High
Performance
2048 SSL Key**



**Consistent
Uptime of
99.99%**

**PCI-DSS
Certified**



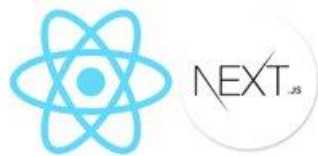
International Partnerships



UAE Key Clientele



How we deliver



CEO Profile



Ravi Gupta
Founder & CEO

- Ravi is an Industry thought leader in payments, a serial entrepreneur and Angel Investors in 40+ startups.
- 15+ years of experience in payment gateways, digital wallets, and alliances in the e-commerce industry.
- Achievements: increased the transactions from \$800 million to \$3.2 billion a month, integrated 40+ financial institutions, and onboarded 5000+ merchants (GTV INR 25Bn)

**Adventure begins with a thought,
decision and action**

*Thank
you*

