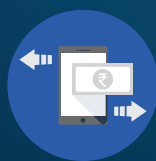


# TRANSFORMATIVE PAYMENT SOLUTIONS FOR A BETTER TOMORROW



Services 7 of the top  
10 Banks in India



Handled 5+ billion  
digital transactions last year



13000+ Self-service  
terminals



## Solutions and Services

Our portfolio encompasses a diverse range of offerings that cater to the evolving needs of banks and financial institutions.



### ATM Solutions:

EPS, at its inception, emerged as a pioneering force in ATM outsourcing and has consistently maintained its position as an industry leader. Our comprehensive range of offerings comprises:



#### ATM Outsourcing and Managed Services

An all-encompassing solution that seamlessly integrates site sourcing and management, ATM deployment, effective cash management, real-time remote monitoring, incident management, maintenance services, electronic journal and content management and seamless networking to provide a superior customer experience.



#### EPSTAR<sup>®</sup>

An innovative, robust, and integrated ATM monitoring application for Banks that empowers efficient ATM management, enabling real-time information dissemination among stakeholders, automated ticket dispatch, integrated reporting, performance management, and business intelligence through dashboards. It enables optimal cash forecasting and refining various processes involving cash, site, asset reconciliation, and audits for better operational efficiency.



#### SmartX<sup>®</sup>

An Electronic Journal pulling, and content management product designed to offer centralized control over a bank's distributed terminals, SmartX<sup>®</sup> facilitates seamless ATM file exchange, content distribution, and efficient data collection services.



#### Middleware for Interoperable Cardless Cash Withdrawal (ICCW)

Our middleware solution empowers banks to implement cardless cash withdrawals using UPI for customer authorization, enhancing both convenience and security.



## Multi-functional Kiosk and Digital Banking Unit

Our cutting-edge kiosk solutions transform the self-service banking experience for the customer by offering diverse services such as fund transfers, cheque deposits, passbook printing, Aadhar-based authentication, and more. Our DBU solutions enable banks to deploy Digital Banking Units with the right mix of technology and infrastructure to deliver prompt service and a rich customer experience.



## Technology Service Provider for Account Aggregator

We are a Sahamati-registered TSP (Technology Service Provider) for Account Aggregators, offering comprehensive technology services to assist financial institutions in easily connecting to the Account Aggregator ecosystem, ensuring secure data exchange and analytics for business intelligence. Our solution enables banks, NBFCs, and other financial institutions to facilitate various use cases, including customer onboarding, credit underwriting, loan monitoring, cross-selling, and the creation of new use cases by leveraging the power of advanced analytics.



## UPI Solutions

EPS leads the way in UPI solutions, providing comprehensive solutions tailored for diverse financial institutions offering mobile-native push-and-pull payments to their customers for P2P and P2M transactions.



### UPI Switch

Seamlessly integrating into existing systems, our UPI switch offers the latest UPI 2.0 specifications, merchant UPI SDK, merchant management module, dispute resolution, and comprehensive reporting capabilities.



### UPI Reconciliation

Ensuring precise and timely clearing, settlement, and efficient dispute management among participants, our UPI reconciliation solution boasts high matching rates, technical features with the auto upload, force match, rollback, and RPA, an intuitive dashboard functionality, and extensive reporting capabilities.



## Payment Switching Solutions

Our Payment Switches handle varied payment modes such as ATM, Cards, IMPS, AePS, NETC, BBPS, NEFT, and RTGS. It secures payment information, routing transactions among entities like Banks, merchants, and processors. Our EFT switch routes ATM, POS, Cards, and E-com transactions, certified for card networks. AePS fosters financial inclusion; NETC enables seamless Bank-issued Fastags. Our switching solutions offer easy integration, a high success rate, and comprehensive reporting.



## Universal Reconciliation

We provide an advanced automated reconciliation service for different payment modes like ATM, UPI, IMPS, NEFT, RTGS, and NETC. The solution has transaction matching, dispute resolution, exception handling capabilities, chargeback, and online dispute resolution processes. enabling automated reconciliation and settlement within the regulatory timelines. It also covers.



## Card Management Solutions

Our card management solution assists financial institutions throughout the entire lifecycle of card management, including card design, issuance, activation, deactivation, replacement, and fraud management. It enables functions such as card blocking, unblocking, transaction processing, reconciliation, settlement verification, and chargeback management.



## MSME Digital Platform

Our innovative MSME Digital platform empowers banks and other financial institutions to offer a differentiated value-added service to their MSME customers, including payments, invoicing, credit, collections, insurance, tax filing, payroll, expense management, travel management, etc. that are personalized for the MSME. The platform enables financial institutions to better profile their customers and offer more personalized solutions for more wallet share.



## About EPS

Electronic Payment and Services (EPS) is India's leading payment technology services provider. It offers solutions such as ATM outsourcing, digital payments, and an MSME platform that grants access to digital finance and value-added services. EPS started in 2011 and became a leader in ATM outsourcing. It later expanded to offer digital payment solutions to banks and non-banking institutions. We closely follow global security standards such as PCI DSS 3.2.1, ISO 9001:2015, and ISO 27001:2013. This approach makes our solutions resilient against emerging threats in the digital landscape.

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