



MSME

Digital Platform

Catalyzing MSME Growth

The MSME segment forms the backbone of the Indian economy, contributing significantly to job creation and economic growth. However, despite their vital role, MSMEs face numerous challenges when it comes to accessing financial services and credit from traditional banks. To address these hurdles and drive financial inclusion, we present the MSME Digital Platform—a groundbreaking solution that revolutionizes banking services for MSMEs and empowers banks to tap into the vast potential of this dynamic sector.

Challenges Faced by the MSME Segment

MSMEs have several roadblocks making them an unattractive segment for the banks



Limited Credit History

Traditional credit evaluation methods often fail to capture the creditworthiness of MSMEs, making it challenging for them to secure loans.



Informal Financial Records

Inadequate financial record-keeping hampers MSMEs' ability to access credit and other financial services.



Lack of Collateral

MSMEs struggle to provide adequate collateral, limiting their access to credit facilities.



Regulatory Constraints

Compliance with complex regulatory requirements adds to the administrative burden of MSMEs.



High Transaction Costs

MSMEs face significant transaction costs in their day-to-day business operations, affecting profitability.



Accessibility and Reach

Geographical limitations and lack of an online presence hinder MSMEs from reaching broader markets and customers.

The MSME Digital Platform

The MSME Digital Platform is a one-of-a-kind digital ecosystem that brings together MSMEs, banks, and various service providers under a single roof. By leveraging cutting-edge technology, and data analytics, this platform offers tailored solutions that address the unique challenges faced by MSMEs.



Alternative Credit Solutions

Empower enterprises with cashflow-based credit options, such as cash-flow-based working capital loans, invoice financing, supply chain financing, etc.



Streamlined Tax Filing

Simplify the process of filing IT Returns and GST returns, saving valuable time and effort for MSMEs.



Employee Services

Facilitate seamless payroll and expense management, along with providing hospitality and travel services.



Business Services

Optimize essential operations such as Invoice Management, Accounting, Payouts (Account Payables), and Collections (Account Receivables).



Boosting Online Presence

Empower MSMEs with digital store management, digital marketing, online deals, offers, loyalty programs, and rewards.



Connectivity to Online Marketplaces

Facilitate easy integration with online marketplaces, enabling MSMEs to expand their customer base and seize new opportunities in the digital economy.



Seamless Banking Integration

Integrate with the bank's existing systems to offer key banking services such as MSME onboarding, account opening, overdraft facilities, and more.

Advantages to the Bank

The MSME Digital Platform offers several strategic advantages for banks:



Enhanced Customer Experience

The platform provides MSMEs with a wide range of personalized financial services from various providers, all accessible through a single platform. This enhances customer loyalty and satisfaction.



Improved Risk Assessment

Access to real-time financial data enables banks to make better-informed lending decisions, reducing risks and fostering healthier banking relationships with MSMEs.



Diversified Revenue Streams

The platform opens up exciting opportunities for banks to explore diversified revenue streams, offering value-added services such as financial planning, insurance, and investment products tailored to the unique needs of MSMEs.

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.

 Electronic Payment and Services Pvt. Ltd., Unit 702, A Wing, Supreme Business Park, Supreme City, Hiranandani Gardens, Powai, Mumbai – 400076

 9324 73 6035

 digital.payments@electronicpay.in

