

The new **WAVE** of payment technologies



Current Market Scenario



- Conventional modes of payments
 - Cash
 - Cheque

- Cards
 - Credit/ Debit
 - Pre paid cards

- Net banking



Limitations

- Conventional modes – Cash / Cheque
 - Cash handling cost
 - Cash handling Risk
 - Transaction cost
 - Time
- Cards
 - Security
 - Person specific
 - Acceptance
 - Cost – merchant & customer servicing
- Net banking
 - Accessibility
 - Acceptance points
 - Risk



Need for new avenues



- Increase customer reach
- Widen markets
- Business Ease
- Customer Ease
- Reduce dependency on cash
- Reduce cost - customer servicing, cash handling etc.
- Safe, Secure & quick transactions
- Overall economic growth



Current Banking reach



- 41% of India population is still un-banked
- 20% does not have reach to bank within 2km
- Target
 - To get 100% reach to urban & rural population

Way forward



- Reaching un-banked villages
- Create banking awareness
- Executing cost effective solutions



A new gear in m-commerce

Mobiles....



Market Scenario

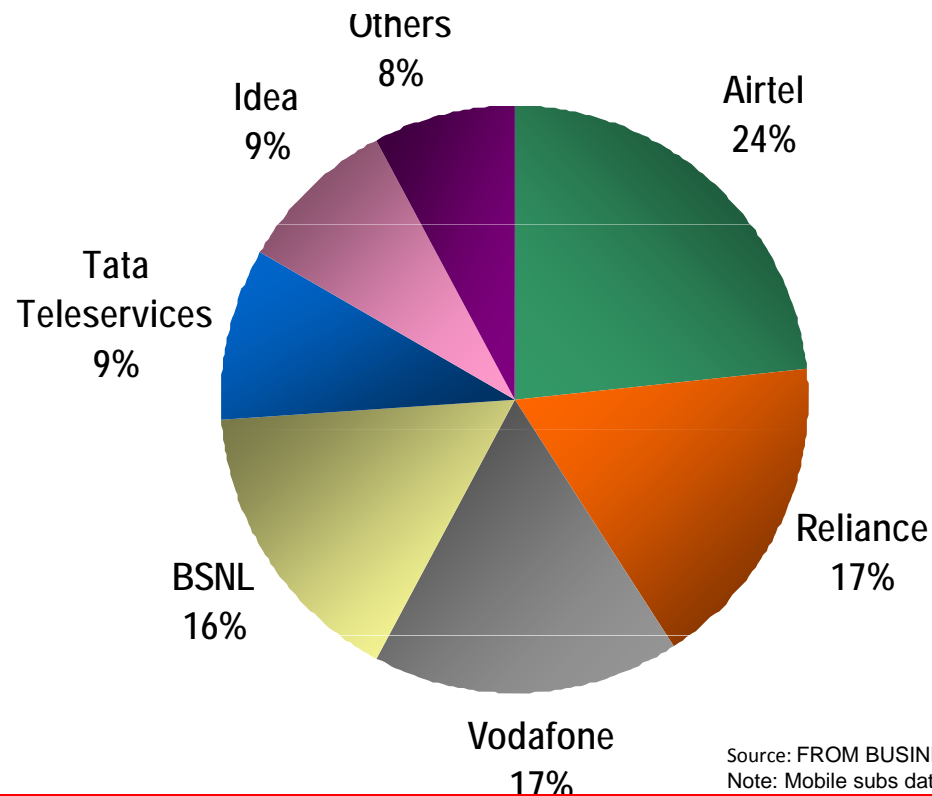


- **Mobile revolution** : Sales of mobiles phones reached 260.7 millions units. Govt aiming for more then half a billion mobile phone subscribers by 2010.
 - Population : 1.112 Billion
 - Fixed Subscribers : 39.41 Million
 - Mobile Subscribers : 217.4 Million
 - Internet Subscribers : 9.22 Million
 - Broadband Subscribers : 2.67 Million

- **MVAS:** Are the services that are not part of the basic voice offer & are available separately by the end user. They are used as a tool for differentiation & allow mobile operator to develop another stream of revenue.
 - Market Size : 2,850 Cr.
 - P2P (SMS or text message): 1,140 Cr.
 - CRBT (Caller Ring back tones):1,026 Cr.
 - P2A & A2P: 428 Cr.
 - Games & Data 171 Cr.
 - MMS & Others 86 Cr.

Opportunity

- India population: 1.112 Bill
- Credit / Debit card subscribers: 92 Mill
 - (22 Mill Credit cards & 70 Mill debit cards)
- Mobile Subscriber: 217.14 Mill



Source: FROM BUSINESS INDIA INTELLIGENCE 2007
Note: Mobile subs data include fixed wireless customers

Opportunity in Mobile Payment



- Mobile revolution
- Spread across India
- Low cost device
- Smart device – Screen, key pad etc.
- External applications can be downloaded
- SMS, GPRS & USSD data channels
- Internal / External memory



Market for Mobile Payment



- Mobile Banking
- Micro-finance
- Remittances
- Over the counter transactions
- Remote Transactions
- ATM transactions





atom technologies ltd



atom “Paybuzz”



- Paybuzz is a secure, reliable and convenient payment solution based on touch-tone Interactive Voice Response (IVR) technology.

- atom Paybuzz provides : -
 - credit card Payment on phone
 - Safe & Secure platform
 - Ease to Customer / Merchants



atom “Card”



- atom Card replaces physical plastic cards and electronically loaded it on the cell phone as an application. This is a java based application which works on JAVA enabled handsets.

- **atom Card provides : -**
 - Fast, secure and convenient transactions
 - PIN authorization
 - Remote, Over the Counter & ATM transactions



atom Sewa



“Technology@Financial-inclusion”

- atom Sewa is a Voice enabled doorstep banking platform allowing banks to provide banking and financial services to ‘unbaked’ rural populations using mobile phone with biometric support
- It uses the simple mobile phone to provide basic banking services such as on-the-spot cash deposit / withdrawal
- Take banking to the customer’s door-step by offering on-the-spot cash deposit / withdrawal facility
- Least transaction cost by using existing infrastructure of mobile phones to record all transactions
- Preventing fraud
- Local language



*“revolutionizing future of
mobile Payments”*



Thank you

