

innoviti POS
ab payment lena hua aasan

**Now
Save Money
& Earn Money
from your
POS**



#1 | Save Time

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Other POS

Process	Time Taken
Select plan	5 mins
Fill documents	20 mins
Proofs like Bank Statement	2 Days
Repeat Documentation	2 Days
Receive Terminal	12 Days
Installation & Training by Field Agent	4 days
Total	20 days

Innoviti POS



Process	Time Taken
Select plan & pay	5 mins
On-spot documentation (entry into tab)	10 mins
Instant installation & training	5 mins
Total	20 mins

From **20 Days** To **20 Mins**

#2

Save Overdraft Interest

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Other POS

Sales on Cards	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon
	10K	10K	10K	10K	10K	30K	30K	10K
OD Outstanding	-	-	-	-	50K	50K	50K	-
Interest @ 12% per annum	-	-	-	-	33	33	33	-

Process	Time Taken
Avg. Interest on Saturday & Sunday	₹ 66
Avg. Interest per day	₹ 33
No. of Bank Holidays per year	148 days
Avg. Interest per year	₹ 4,900
Avg. Interest per month	₹ 400

Case 1	Low OD of ₹ 50k	Interest/ Month	₹ 400
Case 2	Medium OD of ₹ 1L	Interest/ Month	₹ 800
Case 3	High OD of ₹ 2L	Interest/ Month	₹ 1200

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Sales on Cards	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon
	10K	10K	10K	10K	10K	30K	30K	10K
OD Outstanding	-	-	-	-	50K	20K	-	-
Interest @ 12% per annum	-	-	-	-	33	7	-	-

Process	Time Taken
Avg. Interest on Saturday & Sunday	₹ 7
Avg. Interest per day	₹ 3.5
No. of Bank Holidays per year	148 days
Avg. Interest per year	₹ 520
Avg. Interest per month	₹ 40
Interest saved per month	₹ 360

Case	OD	Interest Saved	Interest Saved/ Month
Case 1	Low OD of ₹ 50k	Interest Saved	₹ 360
Case 2	Medium OD of ₹ 1L	Interest Saved	₹ 720
Case 3	High OD of ₹ 2L	Interest Saved	₹ 1080

148 Bank Holidays vs 0 Holidays

#3

Save On Extra Charges

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Other POS

ABC Bank

Current A/C Statement Summary (FY 2017 - 18)

Description	Cr	Dr
Sri Venkatswara - Stationary	-	₹ 15,000
Late Settlement Charges	-	₹ 400
Settlement - 10th June	₹ 27,980	-
Raju Tea Shop	-	₹ 200
Terminal Repair Charges	-	₹ 4,850
Ashok Kr. - Rent	₹ 35,000	-
Non-Usage Charges	-	₹ 250
Non-Usage Charges	-	₹ 250
Non-Usage Charges	-	₹ 250
Electricity	-	₹ 2,000

Total Extra Charges ₹ 6,000

Innoviti POS

ABC Bank

Current A/C Statement Summary (FY 2017 - 18)

Description	Cr	Dr
Sri Venkatswara - Stationary	-	₹ 15,000
Late Settlement Charges	-	₹ 0
Settlement - 10th June	₹ 27,980	-
Raju Tea Shop	-	₹ 200
Terminal Repair Charges	-	₹ 0
Ashok Kr. - Rent	₹ 35,000	-
Non-Usage Charges	-	₹ 0
Non-Usage Charges	-	₹ 0
Non-Usage Charges	-	₹ 0
Electricity	-	₹ 2,000

Total Extra Charges ₹ 0

From Extra Charges of Rs. 500/ Month To Zero Extra Charges

#4 | Earn On Old Stock

Items not
Selling?



No Problem!

Sell Old Stock by giving
Zero Interest Bank Loans to Customers



GIVING AN EMI OFFER IS CHEAPER THAN GIVING DISCOUNTS

FOR ITEMS WORTH ₹ 10,000	
Your Cost for 10% Discount Offer	₹ 1000
Your Cost for 6-month Zero Interest EMI Offer	₹ 380
Your Margin Savings	62%

Now Sell **Old Items** At **Less Discount**

#5 | Earn More



Get Customer to buy More Expensive Product on Attractive EMI Schemes

Good Product

Details	Amount
Price	₹ 4,000
Margin (10%)	₹ 400

Best Product

Details	Amount
Price	₹ 20,000
Margin (10%)	₹ 2,000

Customer Pays	EMIs					
	M1	M2	M3	M4	M5	M6
6 Month EMI (@ 13% Interest)	₹ 3,461	₹ 3,461	₹ 3,461	₹ 3,461	₹ 3,461	₹ 3,461

Extra Margin of ₹ 1,600 per unit

Increase Profit by ₹ 1600/- per Sale by Selling more to Customer

Sample EMI Calculation

EMI Tenure	Bank Interest/ Annum	Effective Interest Rate	Effective Interest Charged/ Rs. 1,000 Principal	Effective EMI Rs. 1000 principal
3 Months	12 %	2 %	20	340
6 Months	12 %	3.8 %	35	173
9 Months	13 %	5.49 %	55	117
12 Months	13 %	7.18 %	72	89

All Major Credit Cards Accepted



IndusInd Bank



#6

Expand Customer Base

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All International Cards Accepted !



From Domestic Cards to International Cards

#7 | Earn From Incremental Business

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Sodexo & Ticket Restaurant meal cards accepted at Grocery stores & Restaurants



Grocery
Stores



Restaurants

Get access to **55 Lakh+** daily shoppers from
3500+ cities & towns in India

#8

Accept UPI/ Mobile Payments

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Single settlement, single report & single reconciliation
for card & app transactions

#9

Track Your Business Performance

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Real-Time Transaction Report

Merchant	Date & Time	Amount (INR)	UTID	Card Number	Issuer	Transaction Type	Card Type	Appr Code	MSF%	MSF Amount (INR)
ABC Enterprises	5-May 4:40 PM	1980	0256003	4160xxxxxxxx9878	HDFC	EFT	Debit	26859	0.0%	0
ABC Enterprises	5-May 4:37 PM	2932	0256108	4251xxxxxxxx1404	SC	EFT	Debit	26768	0.9%	26.39
ABC Enterprises	5-May 4:31 PM	4598	0256203	5546xxxxxxxx3197	Kotak	EMI	Credit	26691	2.75%	12.65
ABC Enterprises	5-May 4:38 PM	4859	0256203	5546xxxxxxxx4719	Axis	EFT	Credit	26719	2.25%	84.51
ABC Enterprises	5-May 4:51 PM	1980	0256108	-	-	UPI	-	27101	0.0%	0
ABC Enterprises	5-May 5:07 PM	2400	0256203	-	-	UPI	-	27114	0.65%	15.6

1

View/ Download transaction statement for any date range

2

Get real-time transaction information

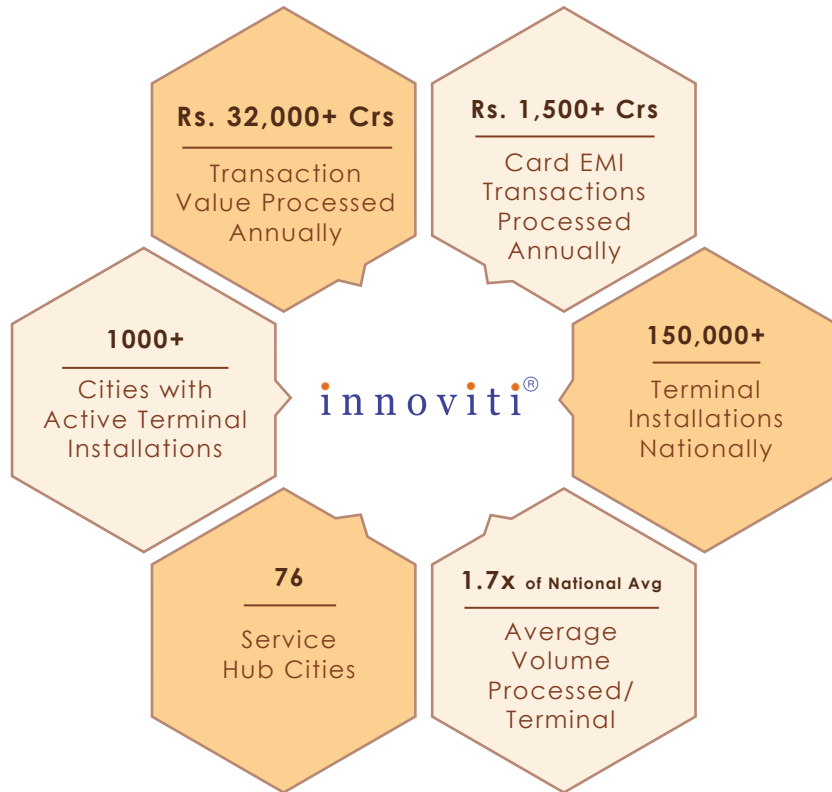
3

Find disputed transaction status

Get **online portal access** for real-time insights on your business performance

#10 | Our Track Record

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MERCHANT PARTNERS



BANK PARTNERS



SCHEME PARTNERS



VISA



RuPay

Trusted Partner For Your Shop

#11

Our Awards & Certificate

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Awards



RED HERRING ASIA 100 WINNER

Deloitte Technology Fast50

DESIGN EXCELLENCE AWARDS

CTIA Emerging Technology Awards

PCI DSS Certification



PCI DSS CERTIFIED BY NETWORK INTELLIGENCE
ISO 27008 Certified | PCI DSS QSA

CERTIFICATE OF COMPLIANCE

This certificate is awarded to

innoviti
Innoviti Payment Solutions Private Limited

to certify that Innoviti Payment Solutions Private Limited has been assessed by Network Intelligence (I) Pvt. Ltd. & was found to be compliant with the PCI DSS version 3.2.1

Date of Assessment: 27th July 2018 | Valid till: 27th July 2019

Certification Number: IPSPL03270718

NETWORK INTELLIGENCE
Global cybersecurity provider



Nikhil Raj Singh
NIKHIL RAJ SINGH
PCI QSA

DISCLAIMER: Network Intelligence, certifies the aforementioned company as being compliant to the requirements of PCI DSS version 3.2.1 as per the scope defined in the ROC (Report On Compliance). Such compliance is based on evidence, artefacts & documents made available to NII as part of PCI DSS v 3.2.1 validation methodology as of the date of assessment. NII makes no representation or warranties on the business activities or operations of the said company nor shall be liable and/or provide a guarantee in any form.

Your trusted **Payments partner**

#12

Service

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Sales = Service



Call **1800-103-6702** for
Same Day Replacement

I Sell & I Service

Innoviti POS Terminal

Plan Type	One Time Fee	Monthly Rental	Effective Months	Payable Amount
9 Month Plan	₹ 1,499	₹ 681	9	₹ 7,626
12 Month Plan	₹ 1,499	₹ 652	12	₹ 9,321
24 Month Plan	₹ 0	₹ 600	24	₹ 14,406

*GST applicable @18%

Transaction Processing Charges on Innoviti POS Terminal

	By Transaction Amount	Transaction Processing Charge (%)
Debit Cards	< ₹ 2000/-	0.00%
	≥ ₹ 2000/-	0.90%
Credit Cards	Any	2.25%
EMI Credit Cards	≥ ₹ 3000/-	2.75%
International Credit Cards	Any	2.60%
UPI	< ₹ 2000/-	0.00%
	> ₹ 2000/-	0.65%
Sodexo / Amex	As per your agreed terms with Sodexo / Amex	

*GST applicable @18%

**EMI available only for ≥ ₹ 3000

#14 | Relationship Pricing

Innoviti POS Terminal

Plan Type	One Time Fee	Monthly Rental	+ Free Months	Total Effective Months	Effective Monthly Rental	Payable Amount
9 Month Plan	₹ 1,499	₹ 681	1	10	₹ 613	₹ 7,626
12 Month Plan	₹ 1,499	₹ 652	2	14	₹ 559	₹ 9,321
24 Month Plan	₹ 0	₹ 600	4	28	₹ 515	₹ 14,406

*GST applicable @18%

Transaction Processing Charges on Innoviti POS Terminal

	By Transaction Amount	Transaction Processing Charge (%)
Debit Cards	< ₹ 2000/-	0.00%
	≥ ₹ 2000/-	0.90%
Credit Cards	Any	2.25%
EMI Credit Cards	≥ ₹ 3000/-	2.75%
International Credit Cards	Any	2.60%
UPI	< ₹ 2000/-	0.00%
	> ₹ 2000/-	0.65%
Sodexo / Amex	As per your agreed terms with Sodexo / Amex	

*GST applicable @18%

**EMI available only for ≥ ₹ 3000

#15

Merchant EMI Scheme

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Zero Cost EMI Scheme To Buy Innoviti POS

Plan	9 Month EMI		12 Month EMI		24 Month EMI*	
	Interest Discount	Monthly Installment	Interest Discount	Monthly Installment	Interest Discount	Monthly Installment
9 Months Plan	540	1000	671	750	1472	375
12 Months Plan	660	1222	821	917	1799	458
24 Months Plan	1020	1889	1268	1417	2781	708

*24 month EMI facility available only on Kotak, IndusInd and Yes Bank credit cards

All Major Credit Cards Accepted



IndusInd Bank

