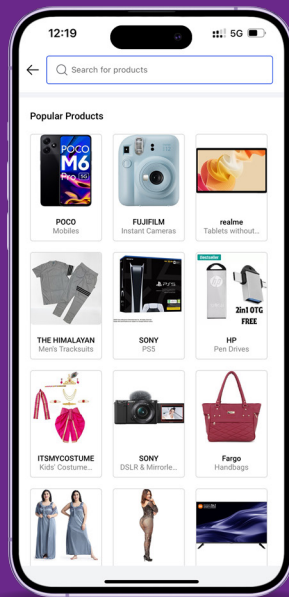


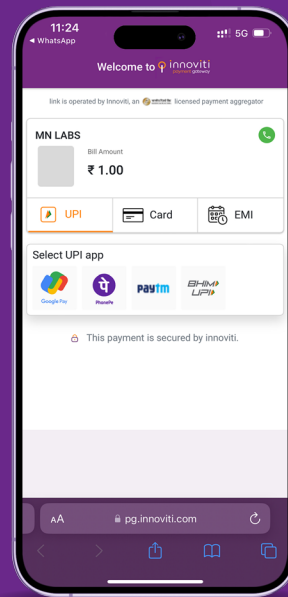
What is a Payment Gateway?

A payment gateway is a technological solution that permits the safe transmission of payments during an online transaction between a client and a merchant. It serves as a virtual middleman, making it easier to authorize and handle electronic payments received through multiple channels, including websites, mobile applications, and other digital platforms

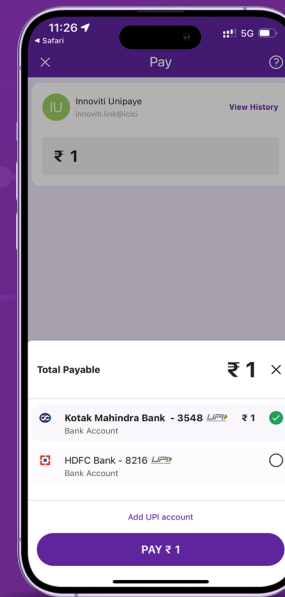
How does it work?



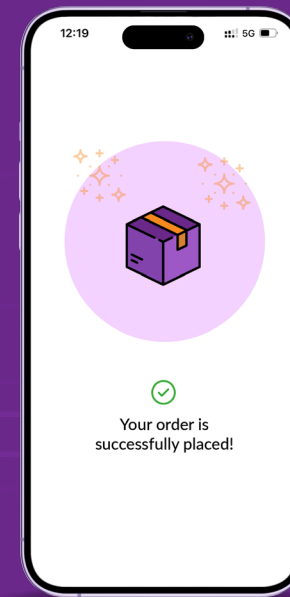
Customer decides what to order on merchant mobile application, website or on a chat window



Redirected to Innoviti Payment Gateway (Landing Page)



Complete the payment with UPI, Credit Card, Debit Card or using EMI



Order is placed

How to integrate Innoviti Payment Gateway on your website?

1

Documentation
& KYC

2

Key Generation
on Innoviti Sandbox

3

Development
& Testing

4

Production IP
Whitelisting

5

Go
Live

Case Study



Customer Persona

Large format retailer with a nationwide presence in both offline and online channels, serving customers across all retail categories



Pain Point

Merchant unable to get a single overview of his omnichannel business.



Solution & Pay-off

With Innoviti Payment Gateway, merchants gain a unified view of their both online and offline business operations. This allows them to plan promotions effectively and manage their omnichannel customer traffic

Commercials

For Large Grocery merchant
(Business Digital Payments Online Volume > 5 Cr. per month)

For other Large Merchants
(Business Digital Payments Online Volume > 5 Cr. per month)

Sl. No.	Item	Innoviti Charges
1	Master Debit Card (<= 2K)	0.40%
2	Master Debit Card (> 2k)	0.90%
3	VISA Debit Card (<= 2k)	0.40%
4	VISA Debit Card (> 2K)	0.90%
5	Credit Cards (Master, Visa, Rupay)	1.35%
6	International Cards (Visa, Master)	2.80%
7	Prepaid Cards (Visa, Master, Rupay)	1.85%
8	Corporate Credit Cards (Visa, Master, Rupay)	1.85%
9	UPI	0.20%
10	Rupay Debit Card	0.20%
11	Rupay Credit Card on UPI	2.10%
12	Promotion configuration and management fee	0.25%
13	Integration fee	Rs. 25,000

Sl. No.	Item	Innoviti Charges
1	Master Debit Card (<= 2K)	0.40%
2	Master Debit Card (> 2k)	0.90%
3	VISA Debit Card (<= 2k)	0.40%
4	VISA Debit Card (> 2K)	0.90%
5	Credit Cards (Master, Visa, Rupay)	1.85%
6	International Cards (Visa, Master)	2.80%
7	Prepaid Cards (Visa, Master, Rupay)	1.85%
8	Corporate Credit Cards (Visa, Master, Rupay)	1.85%
9	UPI	0.20%
10	Rupay Debit Card	0.20%
11	Rupay Credit Card on UPI	2.10%
12	Promotion configuration and management fee	0.25%
13	Integration fee	Rs. 25,000

Commercials

For Small Grocery merchant
 (Business Digital Payments Online Volume <= 5 Cr. per month)

For Other Small merchant
 (Business Digital Payments Online Volume <= 5 Cr. per month)

Sl. No.	Item	Innoviti Charges
1	Master Debit Card (<= 2K)	0.40%
2	Master Debit Card (> 2k)	0.90%
3	VISA Debit Card (<= 2k)	0.40%
4	VISA Debit Card (> 2K)	0.90%
5	Credit Cards (Master, Visa, Rupay)	1.60%
6	International Cards (Visa, Master)	3.20%
7	Prepaid Cards (Visa, Master, Rupay)	2.10%
8	Corporate Credit Cards (Visa, Master, Rupay)	2.10%
9	UPI	0.20%
10	Rupay Debit Card	0.20%
11	Rupay Credit Card on UPI	2.30%
12	Promotion configuration and management fee	0.25%
13	Integration fee	Rs. 25,000

Sl. No.	Item	Innoviti Charges
1	Master Debit Card (<= 2K)	0.40%
2	Master Debit Card (> 2k)	0.90%
3	VISA Debit Card (<= 2k)	0.40%
4	VISA Debit Card (> 2K)	0.90%
5	Credit Cards (Master, Visa, Rupay)	2.00%
6	International Cards (Visa, Master)	3.20%
7	Prepaid Cards (Visa, Master, Rupay)	2.00%
8	Corporate Credit Cards (Visa, Master, Rupay)	2.00%
9	UPI	0.20%
10	Rupay Debit Card	0.20%
11	Rupay Credit Card on UPI	2.30%
12	Promotion configuration and management fee	0.25%
13	Integration fee	Rs. 25,000