



DECENTRO

# Products



# KYC & Onboarding



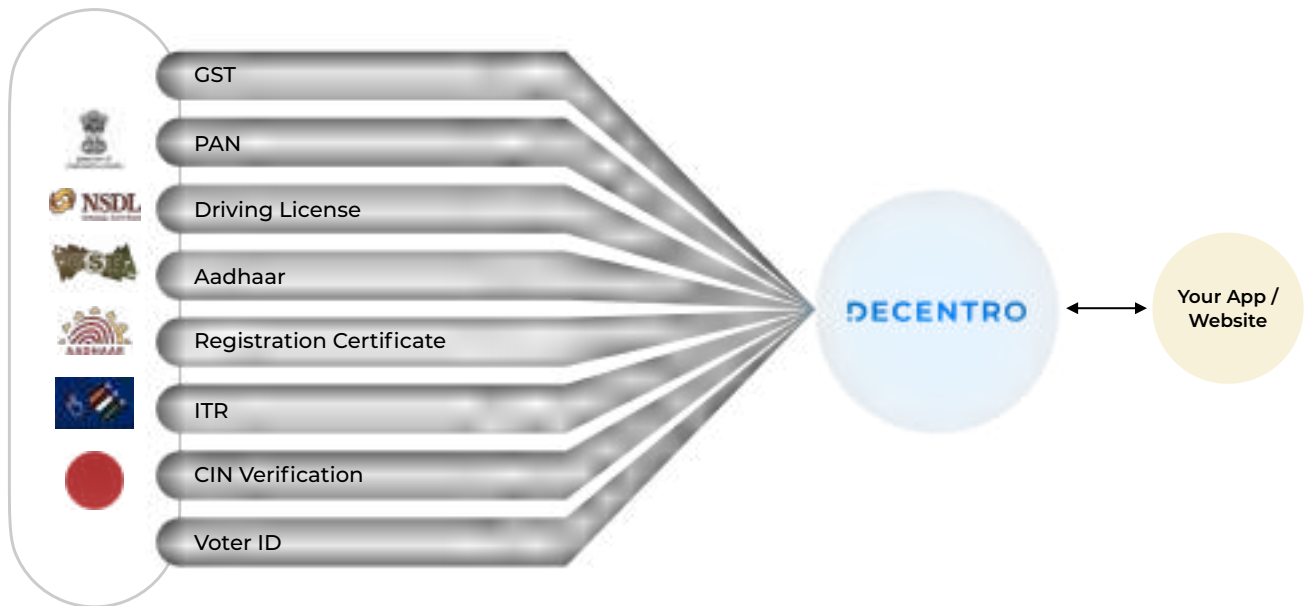
## Key Components

Consumer ID verification

Business ID verification

Scanning & verification

## Single Integration & Seamless Onboarding



Plug & Play APIs

Real-time validations

Automated workflows

Decentro reduces integration time from upto 2 months to **2 days** & **~80%** reduction in expenditure

## Benefits

### Product

- Quickest go-live systems
- Seamless integration in your UX
- One entity & one integration

### Engineering

- 99.9% uptime
- Fastest API response 200 millisecond
- Load balancing to handle spikes in volume effortlessly

### Operations

- Single business agreement: Quick go-live
- Automated alerts for fluctuation and downtimes
- Enrich your data bank

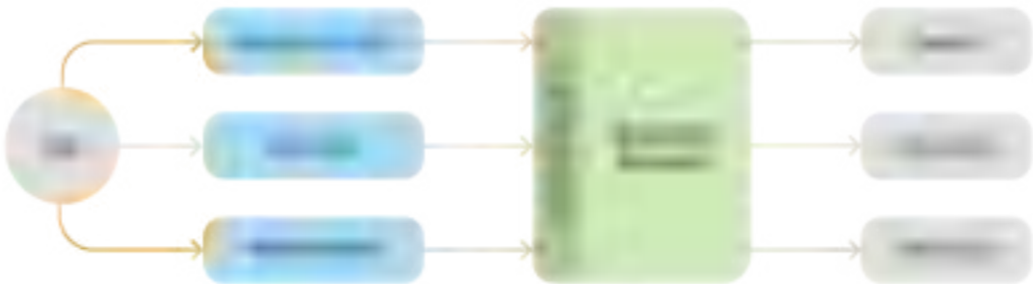
# Collections & Payouts



## Key Components

Automated reconciliation	Seamless collections	Real time payouts
--------------------------	----------------------	-------------------

## Virtual Account & UPI For Collection



## Multiple Automated Options For Payouts

<b>Penny Drop</b> Bank Account validation to verify the account holder's name instantly	<b>Split Settlements</b> Automatically split the amounts to your account and the vendors' accounts instantly	<b>Payout Links</b> Simply dispatch a payout link and the recipient can choose where to receive the money	<b>Bulk Payments</b> Upload a simple excel file to dispatch payments to multiple parties simultaneously

Decentro reduces integration time from upto 4 months to **4 days** & **~80%** reduction in expenditure

## Benefits

<b>Product</b> <ul style="list-style-type: none"><li>Automated collections and payouts</li><li>All channels - (RTGS, NEFT, IMPS, UPI, QR)</li><li>Real time settlements</li></ul>	<b>Engineering</b> <ul style="list-style-type: none"><li>99.9% uptime</li><li>API based transfers</li><li>Can handle spikes in volume effortlessly</li></ul>	<b>Operations</b> <ul style="list-style-type: none"><li>Automated reconciliations</li><li>5X reduction in collection costs</li></ul>
---	--	--

# Banking



## Key Components

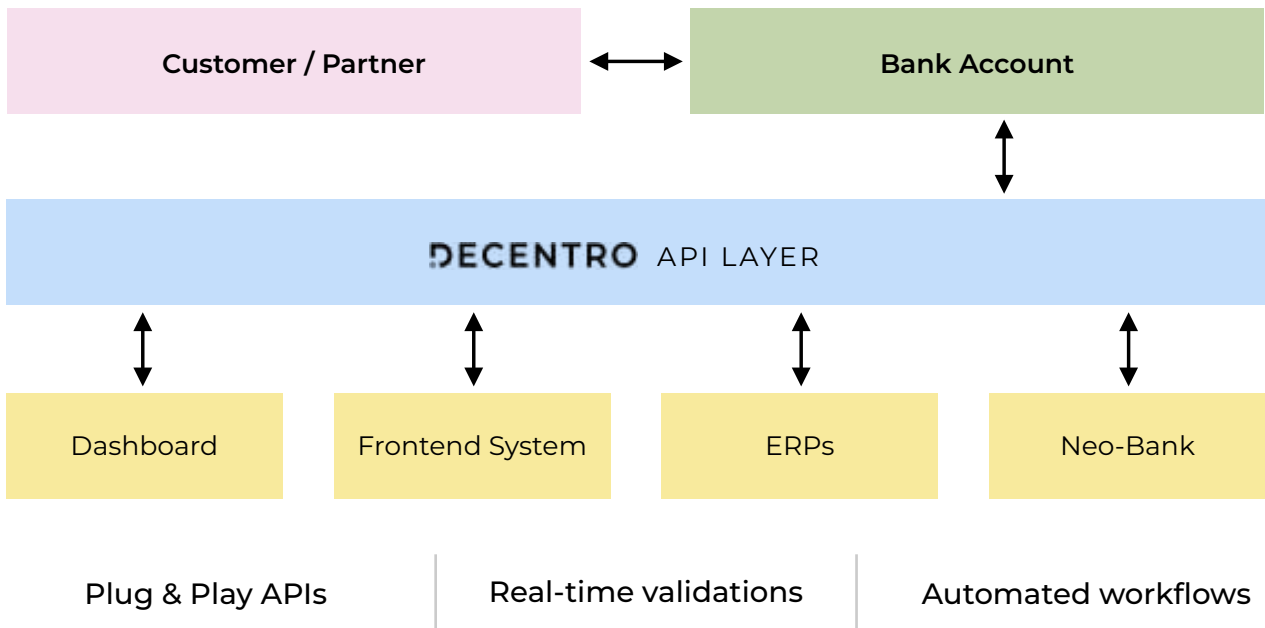
Account Linking & Creation

Beneficiary Management

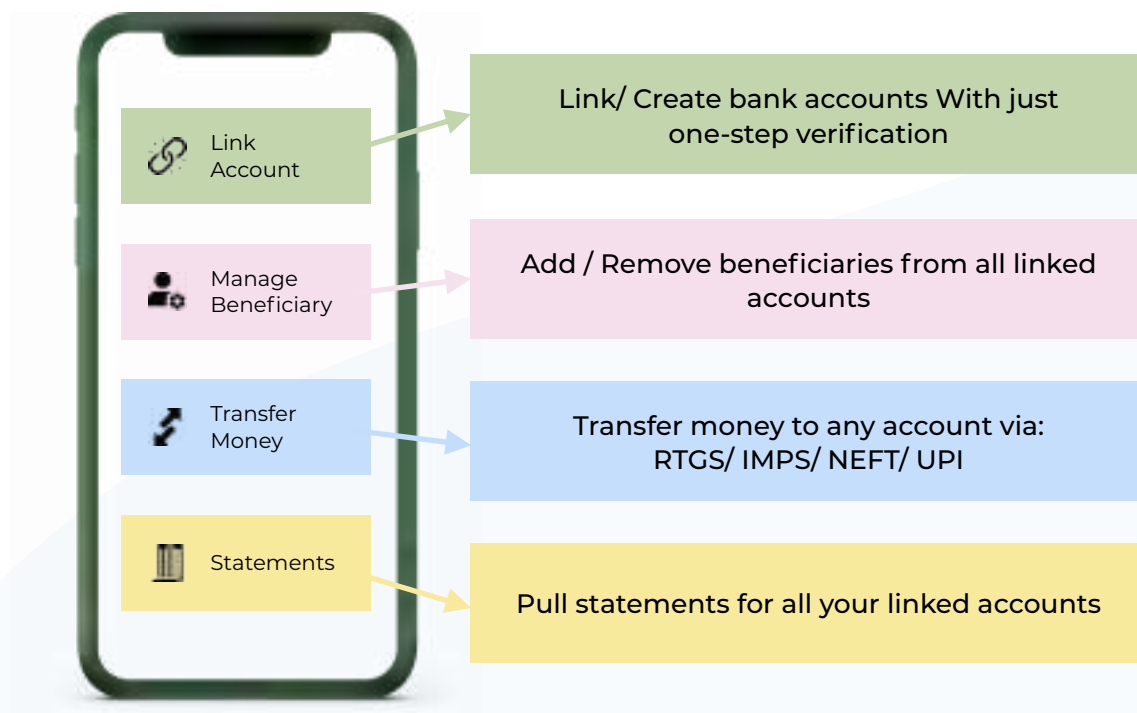
Money Transfers

Statements & Reconciliation

## Backend: Data Flow & Authentication



## Frontend: Your application or interface





Decentro reduces integration time from upto 6 months to **2 weeks** & ~80% reduction in expenditure

### Partner Banks



and few others in the pipeline.

### Benefits

#### Product

- Facilitates account management
- Powers money transfers
- Real time account linking and creation

#### Engineering

- 99.9% uptime
- Single end point for multiple banks
- Enables swifter Bank switchability

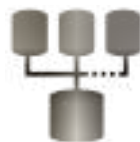
#### Operations

- Real-time reconciliations
- Holistic view of accounts across banks
- 8X reduction in manual effort

### Categories & Verticals



SME Service Providers



SME Aggregators



SME Neo-Banks



CRMs



Lending Fintechs



Marketplaces

...and many more!

# Neobanking APIs

## Financial Services for consumers



### Key Components

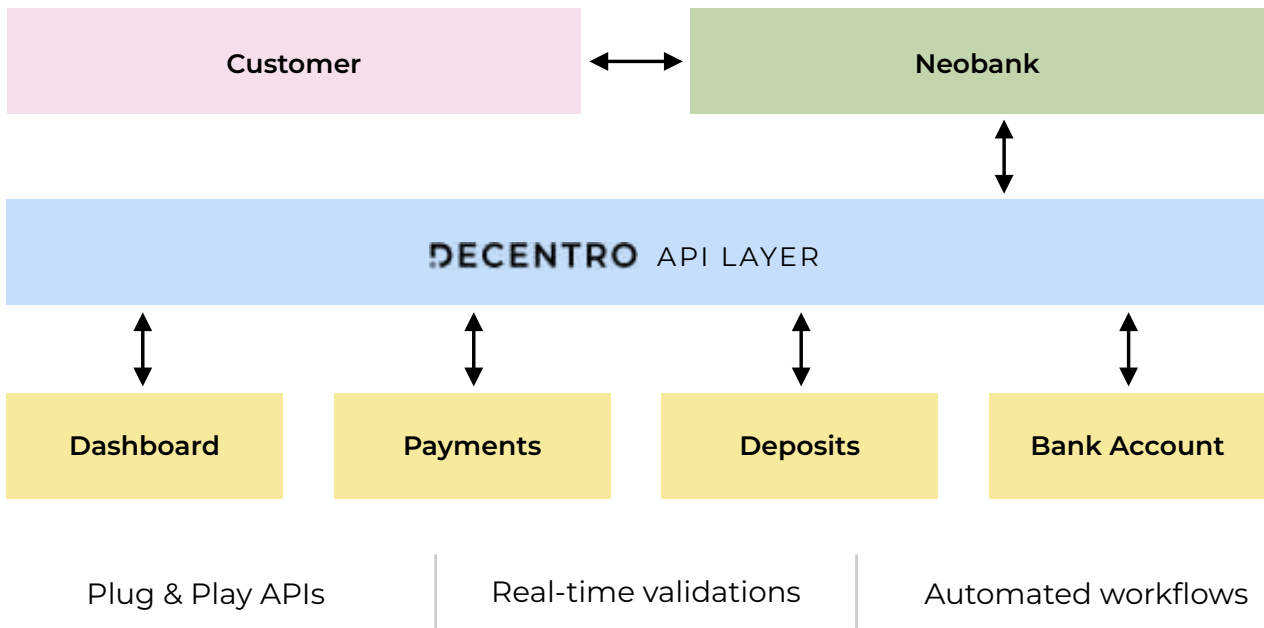
Fully Digital Onboarding

Co-Branded Virtual Cards

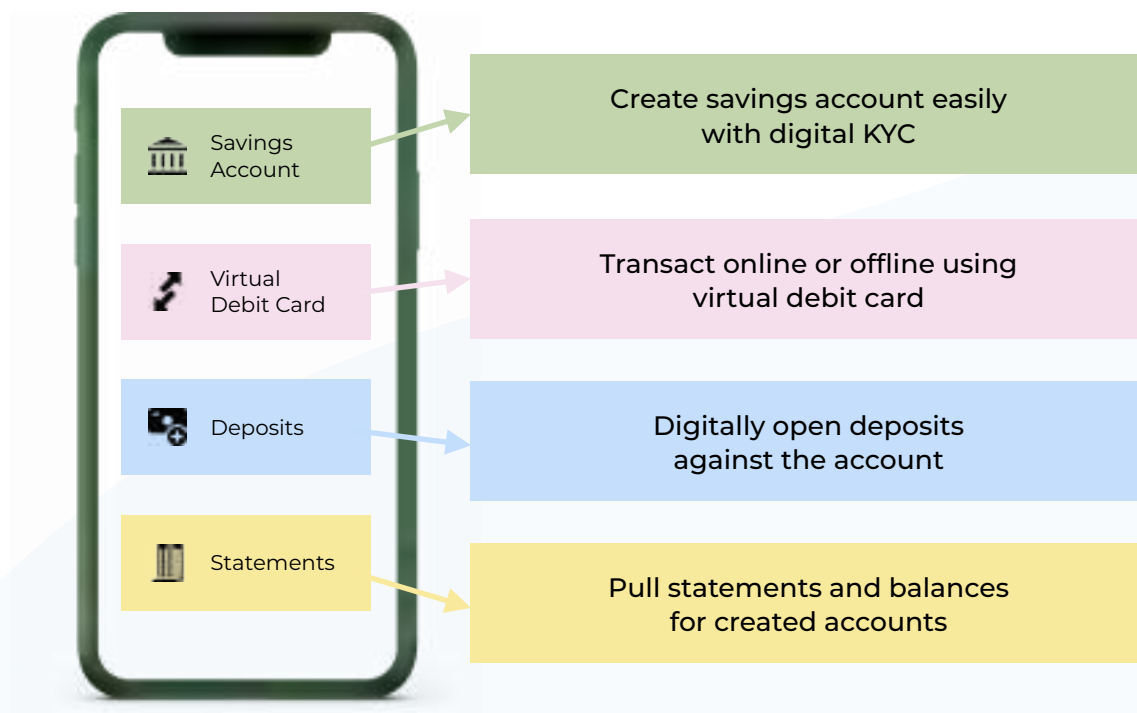
Integrated Deposits & Lending

Multi-Bank Support

### Backend: Data Flow & Authentication



### Frontend: Your application or interface





Decentro reduces integration time from upto 6 months to **2 weeks** & **~80%** reduction in expenditure

**Partner Banks**

**NSDL Payments Bank** and few others in the pipeline.

**Benefits**

**Product**

- Simplified account opening with seamless KYC process
- Real-time view of customer account & transactions
- Transact digitally or physically using any mode

**Engineering**

- Single API integration across multiple banks
- 99.9% uptime
- Single end point for multiple banks
- Enables swifter Bank switchability

**Operations**

- Real-time reconciliations
- Holistic view of accounts across banks
- 8X reduction in manual effort

**Categories & Verticals**



**Lending Fintechs**



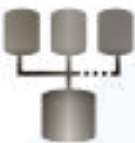
**Consumer Neobanks**



**B2C Platforms**



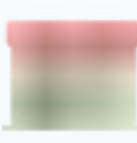
**Personal Finance Managers**



**Financial services aggregators**



**Gig Economy Platforms**



**Marketplaces**

# Fixed & Recurring Deposits



## Key Components

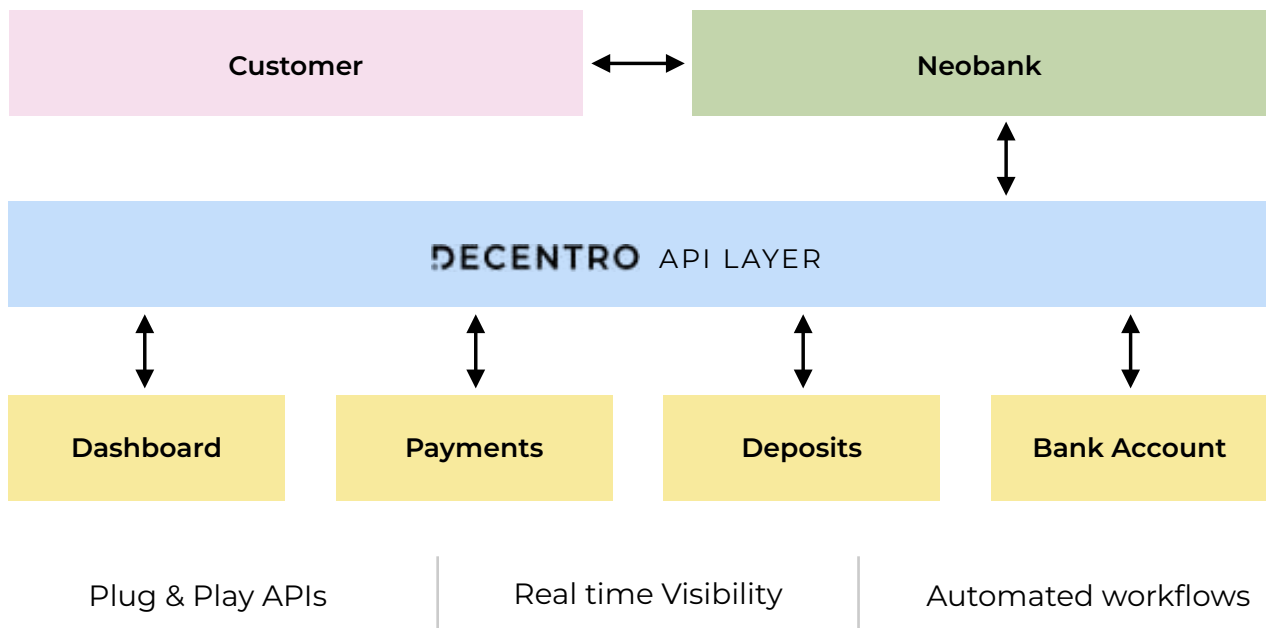
Fully Digital Opening

Flexible Tenure

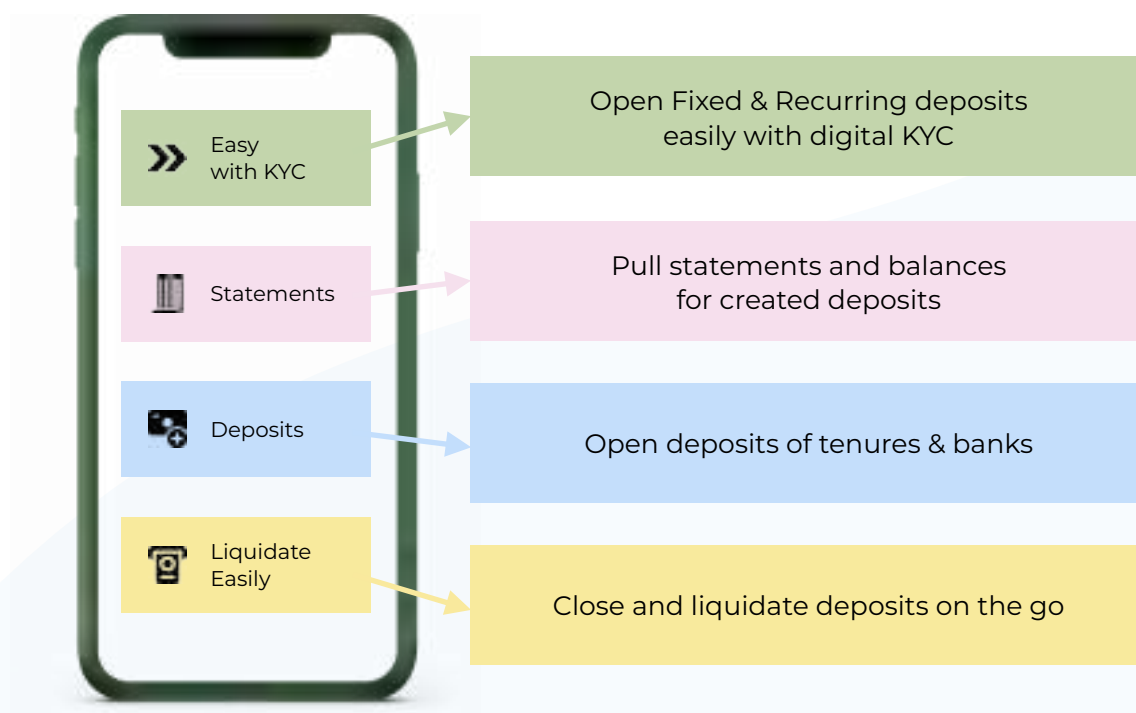
Multi-bank Support

Simplified Onboarding

## Backend: Data Flow & Authentication



## Frontend: Your Application or Interface







## Fixed Deposit: Enable Without A Bank Account



### Painless Setup

The best commercials. Simple workflows for legal agreements and KYC



### Standardised Tech Stack

Automatically split the amounts to your account and the vendors' accounts instantly



### Fastes GTM

Dev-friendly APIs to make go live possible in a few weeks



### Secure and Compliant

Decentro complies with all bank infosec requirements

## Democratise Fixed Deposits



### India's most popular investment product

In 2019, the total value of deposits was more than twice the total amount invested in mutual funds.

Over 70% of Indian households have more than 90% of their financial savings in fixed deposits



### Stable integrations with bank partners

We rigorously test the APIs of our bank and NBFC partners. This iron out all wrinkles and gotchas typically experienced when integrating with APIs of Financial Institutions



### Strong stakeholder relationships

We work closely with the Business and IT teams at partner banks and NBFCs, and have developed smooth processes for seamless partner onboarding

## Few of the top Features



One set of APIs to offer Fixed Deposits via any bank



No hassles with compliance, during integration or otherwise



Customers need not open a new bank account to book Fixed Deposits



Integrated UPI payment to fund an Fixed Deposit



Decentro reduces integration time from upto 6 months to **2 weeks** & **~80%** reduction in expenditure

## Partner Banks

 **NSDL Payments Bank** and few others in the pipeline.

### Benefits

#### Product

- Open deposits for as little as 1 week
- Simplified deposits opening with a seamless KYC process
- Real-time view of deposits

#### Engineering

- Single API integration across multiple banks
- 99.9% uptime
- Single end point for multiple banks
- Enables swifter Bank switchability
- Transact digitally using any mode

#### Operations

- Remove 'holistic view'
- Add the below point
- Holistic view of deposits across banks

## Categories & Verticals



Lending Fintechs



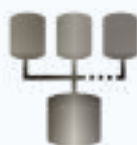
Consumer Neobanks



B2C Platforms



Personal Finance Managers



Financial Services Aggregators

# Conversational Banking & Finance



## Key Components

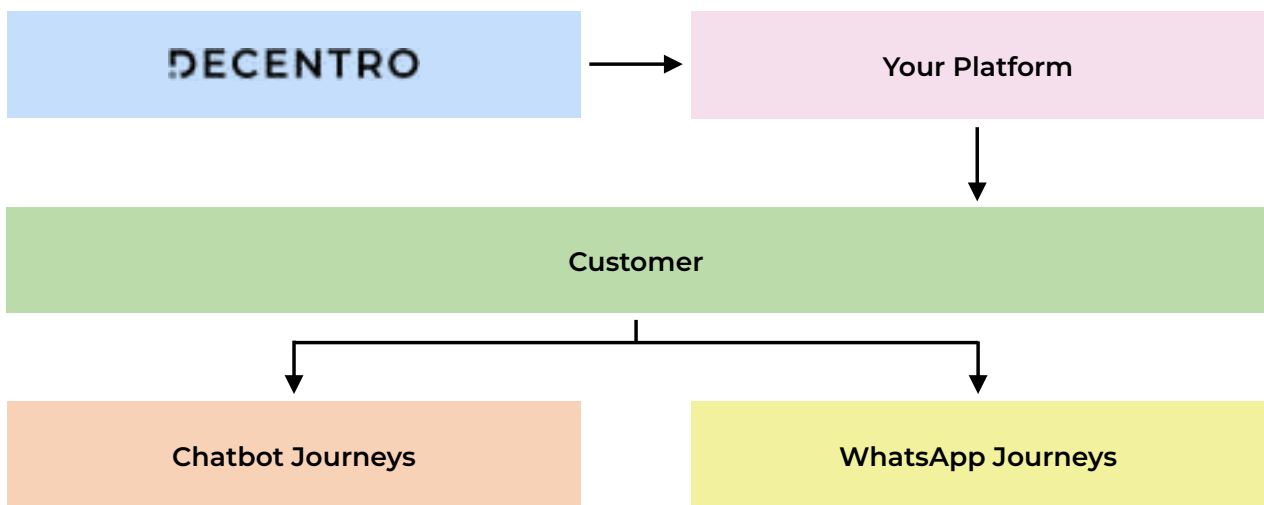
Using Chatbot/  
Messaging App  
like WhatsApp

Available Across  
All Decentro's  
Modules

Enhanced  
Customer  
Experience

Customise Your  
Journey Using  
Decentro's APIs

## Backend: Data Flow & Authentication



## Frontend Example: Marketplaces, e-Commerce & Gig Economy



Complete KYC before onboarding vendors, buyers and gig workers



Validate UPI ID of vendors before making payouts



Power e-NACH and UPI autopay mandates for collections on BNPL offerings



Facilitate collections using UPI collect requests

## Frontend Example: Lending



Onboard and basic assessment of customers for a loan or credit line



Approve loans and disburse money in real-time



Set-up e-NACH and UPI autopay for recurring collections



## Frontend Example: Neobanking and Business Banking



Link existing accounts and open new accounts



Open deposits sending custom UPI links



Pull statements and balances for accounts

Decentro reduces integration time from upto 6 months to **2 weeks** & ~**80%** reduction in expenditure

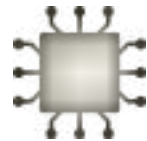
## Few of the top Features



Build conversational journeys across Decentro's module suite



Simplified integration with higher conversion rates and enhanced stickiness



Differentiate your product with truly digital workflows

## Categories & Verticals



Lending Fintechs



Consumer Neobanking



Business Banking



B2C Platforms



Personal Finance Managers



Marketplaces

# White Label / Branded Prepaid Cards & Wallets



## Key Components

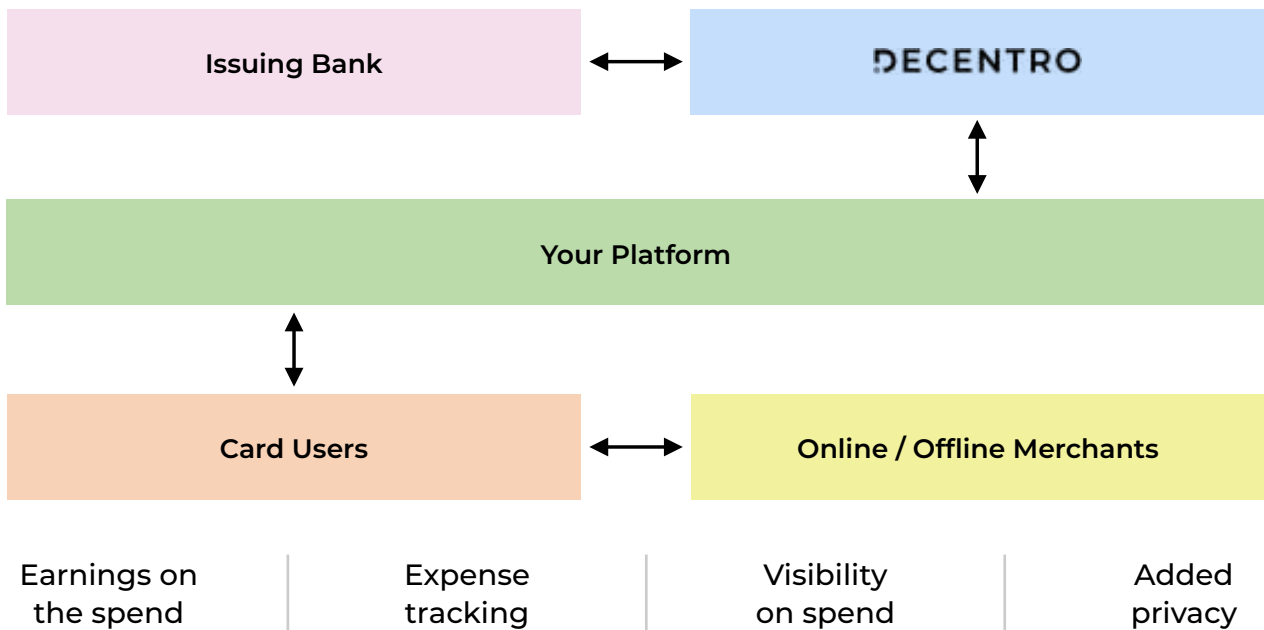
Universally Accepted

Brand Building

No Bank Account Needed

End To End Compliance

## Backend: Data Flow & Authentication



Decentro reduces integration time from upto 6 months to **2 weeks** & ~80% reduction in expenditure

## Frontend Example: Expense management

Your Application

Welcome! **Amit Tandon**

[Add Cards](#) [Expense Reports](#) [Manage Users](#)

1. XX XXXX 3347		BALANCE ₹56,000	<input checked="" type="checkbox"/>	<b>Transactions</b>	<a href="#">ADD MONEY</a>	<a href="#">WITHDRAW</a>
2. XX XXXX 6574		BALANCE ₹12,000	<input type="checkbox"/>	1. 11 Feb 21 DECXX32 Merchant 1	- ₹4,500	
3. XX XXXX 5553		BALANCE ₹33,750	<input checked="" type="checkbox"/>	2. 10 Feb 21 DECXX14 User 2	+ ₹5,300	
				3. 10 Feb 21 DECXX10 User 3	- ₹88,500	



## Frontend Example: Neo-Banks

Your Application

Welcome!  
**Amit Tandon**

Linked Accounts   Add Money   Statements

SCAN QR   QUICK PAY

Setup UPI ID

Register now and start UPI payments

ADD MONEY   WITHDRAW

BALANCE ₹56,000  
XX XXXX 3347

**Transactions**

1.	11 Feb 21	DECXX32	Merchant 1	- ₹4,500
2.	10 Feb 21	DECXX14	User 2	+ ₹5,300
3.	10 Feb 21	DECXX10	User 3	- ₹88,500

## Frontend Example: Loyalty Cards

Your Application

Welcome!  
**Amit Tandon**

Your Cards   Select New Card

Select Value

₹5,000 ▼

Quantity

1 ▼

GIFT CARD  
XX XXXX 3347

Total Amount ₹5,050

Value ₹5,000

Service Fee ₹50

Buy Now

## Benefits

### Product

- Option to use co-branded Physical/ Virtual cards
- Increases revenue as a part of the interchange
- Available across Visa and Rupay

### Engineering

- 99.9% uptime
- Real time creation of cards
- Multiple customisations possible

### Operations

- Complete visibility on spends
- Helps in expense tracking
- Widely accepted across online/offline merchants

# UPI AutoPay



Get recurring E-Mandate enabled on your platform via UPI for payments such as bills, EMIs, OTT subscriptions, insurance, mutual funds and others.

## Key Components

Registration via Single API Integration

Set Recurring e-Mandates For Payment

Flexible Collection Of Payment

One-Time Authentication

## Use Cases



Automated recurring payments for subscriptions



Line up insurance premiums & monthly donations



Automated recurring debits for EMIs



Schedule membership & investment debits

## UPI AutoPay



1

Your App/ Web



2



Request is routed to UPI App/Bank. (Paytm, BHIM etc.)



3



Customer approves mandate request.

Customer opts for UPI Autopay on your app/ web

## Manage AutoPay Debit



### Pull/ Push Mandates

Both Payer and Payee can initiate an Auto debit request



### Flexible Payments

Creator can set exact/maximum amount and recurrence frequency



### Modify Mandate

Creator can modify amount and date with Payer's approval at any given point



### Pause/ Revoke

Creator can pause/ revoke the mandate at any time



## Benefits

### Product

- One-time authorization.
- Supported by all PSPs.
- Ensures timely payments.

### Engineering

- 99.9% uptime.
- Real-time mandate status enquiry.
- Pre-Debit notification to improve success rates.

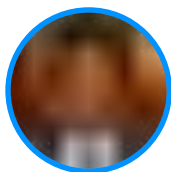
### Operations

- Modify/ Revoke/ Pause mandates.
- Reduce Operational efforts on follow-ups.
- Access to easy Reconciliation.

## Customer Testimonials



The Kirana Stores Retail landscape in India is huge. Our vision has been to enable these stores to flourish and be a part of digital India. Decentro's tailored API solutions have helped us empower our customers with secure payments, simplified collections, and credit. And, launch all of this without breaking a sweat, or the wallet!



### Amarjeet Kumar

Vice President Financial Services  
**Jumbotail**



Consumer onboarding plays a crucial role in offering digital credit & lending. Together with Decentro, we aim to establish an uninterrupted workflow. Decentro's flexible and scalable APIs allow us to transform our consumer experience and also unlock many new opportunities to thrive in the neo-banking & lending space.



### Anuj Kacker

Co-founder  
**MoneyTap[Freo]**



# Embedded Lending



## Key Components

Sits within  
your workflow

Tailored to  
your customers

Seamless  
customer experience

Multiple lenders across  
geographies & categories

Configurable and  
easy-to-use APIs

Multiple products across  
Consumer & SME lending

## Embedded Products



Invoice  
Discounting



Buy-Now-  
Pay-Later  
(Consumer or SME)



Personal  
Loan



Business  
Loan



Line of  
Credit

## Few of the top Features



Aggregate Platform &  
Non-Platform Data



Verify Identity of  
Individuals & Businesses



Check for Customer Offer  
Basis Bureau & Banking



Verify Bank Account  
& Disburse



Repayments Using UPI  
& NACH Mandates

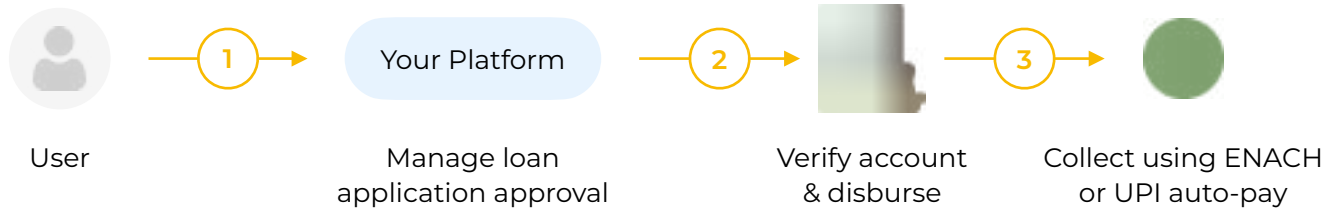


Monitor Funds Flow  
& Repayments

Decentro reduces integration time from upto 4 months to **4 days** &  
~**80%** reduction in expenditure



## The Flow



## Embedded Lending: Sub Modules



Offer Generation & Eligibility Calculation



Bureau Integrations



Banking & Financial Integrations



GST & Corporate Financial Integrations



E-Sign & Penny Drop



Multi-Lender application Integrations



Auto-Disbursements to Customers



Repayment Setup (NACH/UPI)



Portfolio Monitor

## Benefits

### Product

- Automated identity checks & onboarding.
- Real-time collections & settlements.
- Multi-channel collections via: UPI, QR, RTGS, IMPS, NEFT.

### Engineering

- 99.9% uptime.
- Fastest API response 200 millisecond.
- Load balancing to handle spikes in volume effortlessly.

### Operations

- Scale-up business faster.
- Automated alerts for fluctuation and downtimes.
- 5X reduction in collection costs.



## Technology Standouts

- Single endpoint for multiple integrations
- Customer support across multiple channels

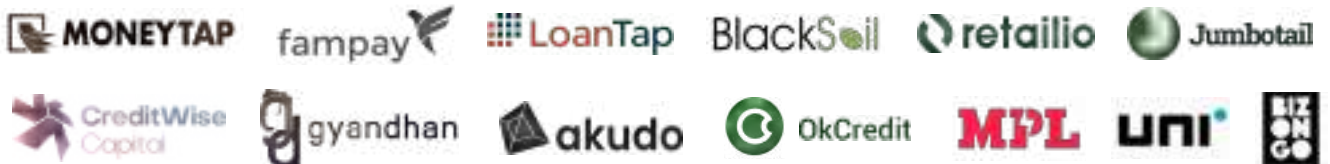
## Our Growth

Annualised GTV processed:  
**\$3.4 billion+**

Successful API hits:  
**120 million+**

30% faster than the fastest players in the market

## Few Of Our Wonderful Partners



## Proudly Backed By



and some of the best funds & investors across the world.

SIMPLY SCAN & SIGN UP



DECENTRO

Raunak Dembla +91 97315 95757 | [raunak@decentro.tech](mailto:raunak@decentro.tech)  
Maulik Shah +91 98703 88898 | [maulik.shah@decentro.tech](mailto:maulik.shah@decentro.tech)