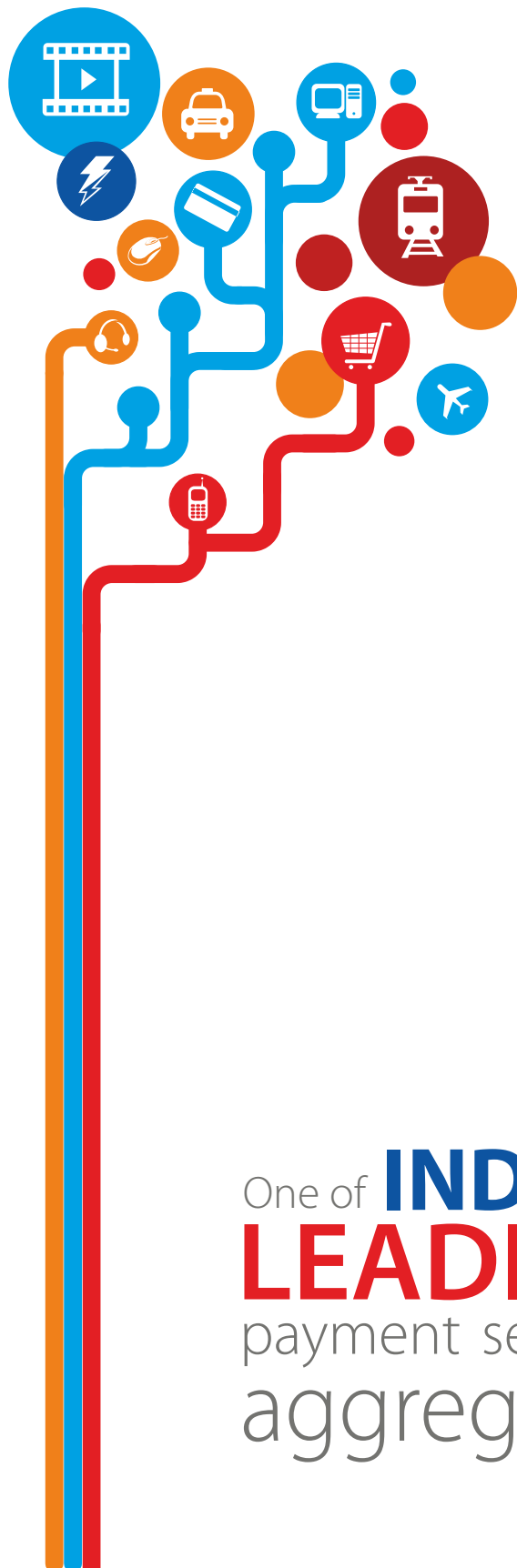


atom  
PAYTECH

Innovating **PAY**ments  
with the power of **TECH**nology



## atom STORY

Headquartered in Mumbai, atom technologies Limited is an end to end payment services provider offering a vast range of payment services and solutions through E Commerce & M Commerce platforms.

Incorporated in the year 2006, atom's core philosophy is based on one simple motto- Providing you the 'new way' to pay. To add momentum to this goal, atom technologies empowers you with atom Paynetz (our Net Banking and IPG solution), atom IVR (Interactive Voice Response), atom Mobile Applications (our Mobile Apps & Mobile Banking Facilities) and atom POS; thus enabling business houses and individuals to transact with ease & security.

Being an organization that deals with payments, atom understands the value of your money and acknowledges the need for security. We have thus made sure that our state of the art technology gets tested by the most critical security standards. atom takes extreme care of card holder data. Our platforms are certified with PCI-DSS v2.0 which is a global security benchmark in the payment services industry. atom's services operate out of an ISO 27001 data center and we have obtained the ISO 9001:2008 certification.

With more than 15000 merchants joining hands with atom technologies, over 1 Billion Dollar Transactions Processed along with the support of 35+ banks and 3+ telecom companies for all India operations, atom is clearly changing the way the Indian customer views his payments by putting together ease, convenience and reliability on one platform.

One of **INDIA'S**  
**LEADING**  
payment services  
aggregator

# atom INNOVATION

atom technologies creates cutting edge & state of the art technologies that puts cost effectiveness and user friendliness under one roof. We provide your business the power to connect and transact with customers over the phone and internet. Our solutions are designed to benefit diverse segments of the Indian society; be it large corporations dealing with the urban jungles or small businesses thriving in tier two/tier three cities and rural outskirts.



## atom Paynetz

atom's certified Net banking / Internet Payment Gateway platform allows merchants accept payments online through more than 100+ payment options including credit & debit cards, net banking, cash cards and IMPS. It is one of atom technologies prime offerings that empowers business houses collect funds with the reliability of technology in real-time environment.



## atom IVR

A leader in the Indian IVR Payments collection domain, atom IVR enables organizations accept payments through credit and debit cards over a phone call through an Interactive Voice Response system thus assisting your call center to become a profit center. An extremely safe and convenient payment mode atom IVR utilizes the capability of a phone call like no other.



## atom Mobile Applications

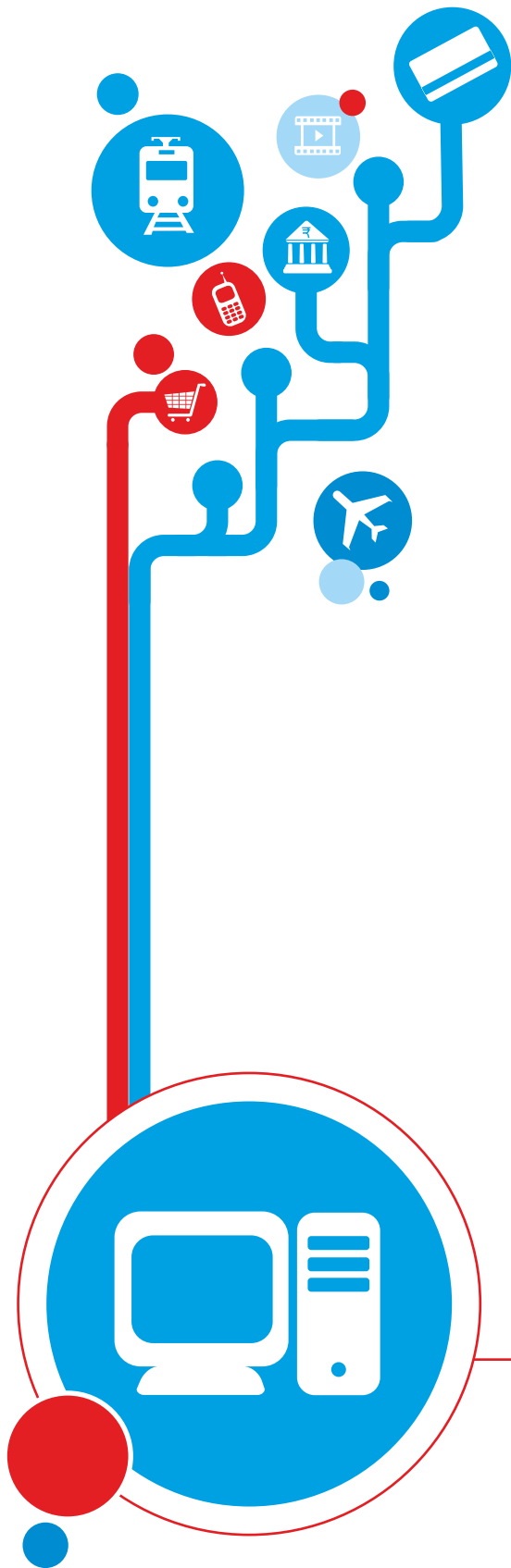
An extremely user friendly solution for business houses and end customers, atom offers atom Mobile App, an app that can be downloaded on mobiles to enable the payment of services listed in it. atom Mobile App contains more than 50 services and allows payments through credit & debit cards, net banking, cash cards as well as IMPS.

atom's mobile payment facilities also allows customers to use their handset for Mobile Banking services.



## atom PoS

atom's Point of Sale services are the key to rapid growth your business. Collecting payments without having your end consumer log on to the internet or mobile, by just taking the PoS machine to him/her is an excellent service medium. It adds ease and flexibility to your business and to the provides your customer one more route to easy payment services



## atom Paynetz

Among the current computer savvy Indian environment, e Payments is increasingly becoming the chosen way to pay. Being instantaneous, safe and convenient, the Indian shopper is swiftly shifting to shopping that allows multiple choices of payment – through bank account, credit or debit cards, prepaid cards and eWallets.

atom Paynetz is a certified platform that empowers business houses to accept payments over the website in a secure environment along with providing real-time confirmation. This tool allows business houses to connect and interact with their customers by offering the speed and ease of receiving funds using different payment instruments and thus helping them scale up their revenues.

This payments platform is a very cost effective option for business houses who want to offer their clients multiple ways to pay including Internet banking, debit cards and credit cards. With Internet Payments rising as one of the most user friendly payment options in the recent times we are surely witnessing a major chunk of the Indian population shift to this new method of payment.

**ENABLING** payments in  
**BITS & BYTES**

## How does **atom** Paynetz work?



The customer selects the item from the merchant's website and clicks on the 'Buy Now' button



The customer is sent to the payment page of atom technologies. Here the customer selects the payment option and fills all the details



atom then sends the customer's payment details to the merchant acquiring bank for verification



Post verification the bank alerts atom whether the transaction is a success or a failure



The customer is redirected to the merchant website where he sees the success or failure page message depending on the result of the transaction

## Highlights and Benefits

- Enabling Net Banking with 32+ banks over internet for payment processing
- Enabling Net Banking / Debit Cards with Third Party Validation for 20+ banks over internet for payment processing to collect funds for
  - Day end settlement
  - Increasing customers trading limits
  - Payment against SIP's
- Enabling Credit, Debit & Cash / Pre-paid Cards and eWallets over internet for payment processing
- Enabling IMPS Merchant Payments over internet for payment processing
- Integrated with the Trading System for exchange brokers, with transaction initiation from the same and Real-time limit updates for their online customers
- Customised solution and pages hosted in exchange broker premises, integrated with the trading systems for Real-time limit updates or with back office systems
- Online Payment confirmation to customers and different intermediaries
- Consolidated dashboard & reports

## atom IVR

atom technologies is a market leader in the Indian Interactive Voice Response systems based payments arena. Almost every individual in our country is connected to voice technology through their handsets or desk phones. Keeping this significant detail in mind, atom IVR allows your customers to make payments over a phone call through agent assisted integrated / non-integrated IVR options or a fully automated voice driven menu option (both inbound as well as outbound).

atom IVR is a technology that couples simplicity with security. Security is a very important feature of atom IVR technology. Hence it allows automated acceptance of card details with no manual intervention at any point. Moreover payments on atom IVR are executed in the most protected manner as per strict regulatory guidelines of the nation's leading telecommunication companies and the Reserve Bank of India.

atom IVR can be used to avail a host of services over the phone like buying movie tickets, airline or railway tickets, leisure tours, car servicing, retail services, home deliveries, magazine subscriptions and much more with validation and authorization over secure links.

**PAY** on the  
**CALL**



## How does atom IVR work?



Customer initiates a phone call to customer agent or vice versa



Customer expresses his interest to pay via his credit card / debit card or bank account. The agent places customer on hold and connects to the IVR system



The IVR prompts the agent to enter Client ID, Policy no & transaction amount on his phone pad



The agent initiates a three party conference call and the IVR plays back the transaction/product details to the customer and the customer is prompted to enter his card details (card no, Expiry date, CVV & OTP) on his phone pad



Card details are sent to the merchant acquiring bank for authorization on a real-time basis & IVR reads out a transaction successful / declined message to the customer

## Highlights and Benefits

- Available in multiple variants viz.
  - Automated Integrated (Customization required)
  - Agent Assisted Integrated (Customization required)
  - Automated Non Integrated
  - Agent Assisted Non Integrated
  - Dialer Solutions (Customization required)
  - Customizable call flows

- Multi Lingual support

- Anytime / Anywhere accessibility

- No training required for Usage, since it is voice navigated

- Payment acceptance from various instruments
  - Credit, Debit & Cash / Pre-paid Cards
  - Direct Bank account using MPIN / ATIM PIN (8 banks)
  - Direct Bank account using IMPS

- Additional layer of security due to implementation of OTP (One time password), Please refer to ready reckoner for obtaining OTP at <http://www.atomtech.in/pdf/IVR/Bank-process-to-obtain-passcode.pdf>



## atom PoS

As an endeavor to provide end-to-end payment services, atom provides brick and mortar merchant acquiring and transaction processing services, in addition to its services over Internet, IVR and Mobile. As a service provider, atom takes over from the bank and provides services right from merchant sign-up, installation of PoS terminals, training & services to merchants, supply of consumables (paper rolls), processing credit card and debit card transactions through its network as well as monitoring risk.

Today, atom provides PoS Merchant Services to Union Bank of India and it has deployed terminals across 229 cities and towns in India for Union Bank of India. Multiple types of terminals have been deployed across merchants.



REVOLUTIONIZING India's  
**PAYMENTS**



atom PoS provides your business Multiple Payment Options through



#### Credit Cards

Visa, MasterCard, RuPay



#### Debit Cards

MasterCard, Maestro, RuPay

## Types of atom PoS Terminals



OTC Terminals



Handheld GPRS based Terminals



Mobile PoS

## Benefits for Banks

- The merchant acquisition business allows for great synergies by way of its ability to reach and service merchants at locations where other acquirers are not present currently
- It helps banks in retention of CASA business
- Alternative mode for bank to generate additional float income from transactions happening through PoS terminals
- The technology platform used in the business will provide an ideal platform for launching various chip-based technologies (PoS/M PoS/GPRS), which is a mandate

## atom m Bazaar

atom Mobile App-atom m Bazaar, employs the smartphone like no other. A fast and secure m commerce platform, atom m Bazaar lets customers shop through their mobile phone to avail services from the Merchants in our platform. The customer can hence look into the various services listed and make payment via our secure atom platform.

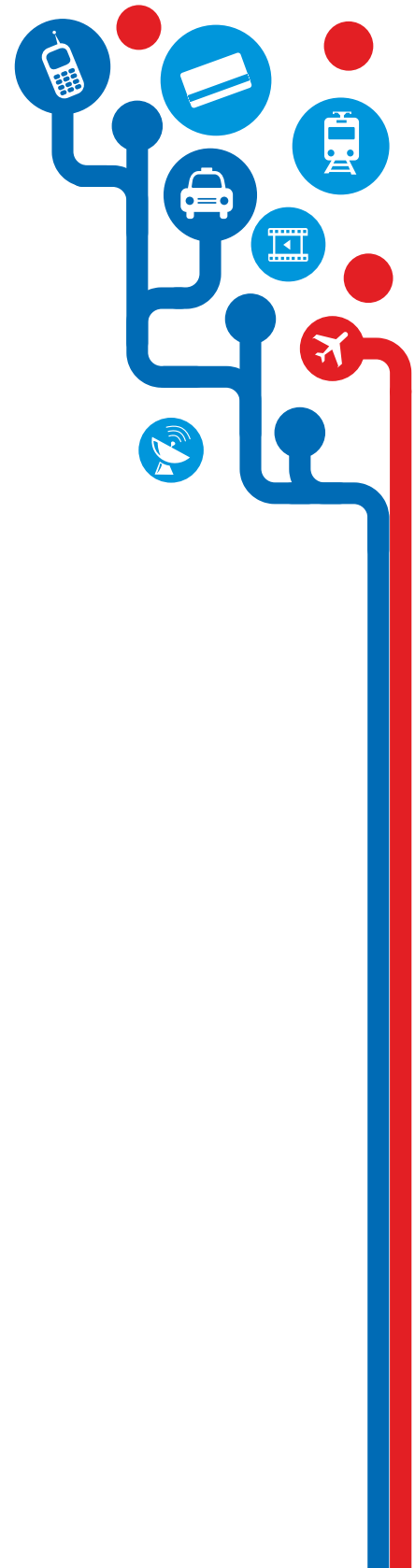
atom m Bazaar is easily accessible and can be downloaded through multiple channels like

- SMSing <atom> to 54959
- Typing <http://www.atomtech.in/download.aspx> in your PC or phone's browser
- iPhone users can download atom Mobile App from Apple - App Store and search "atomapp". The 1st application to appear in the list is 'atom' application
- Android users can visit "Market" and search "atom". The 2<sup>nd</sup> application to appear in the list is 'atom' application

Using the atom Mobile application, customers can make payments towards an extensive suite of services like Bill payments, DTH/Mobile Recharges, Insurance premium payment, movie tickets, airline or railway tickets and much more with security, validation and authorization over GPRS.



**MOBILIZE** your  
**MONEY**



## How does atom m Bazaar work?



SMS atom to 54959 to download the atom Mobile App



Select Services from the Main menu



Browse through the categories in the Services menu and click the category and merchant of your choice



Enter your Subscriber ID, the amount to be paid, your card details and your atom PIN



Click to Pay and then accept the Payment receipt as displayed on your mobile screen

## Highlights and Benefits

- GPRS based mobile application available for different OS
  - Android
  - iPhone
  - Blackberry
- Payment acceptance from various instruments
  - Credit, Debit & Cash / Pre-paid Cards
  - Direct Bank account using MPIN / ATM PIN (8 banks)
  - Direct Bank account using IMPS
- Additional layer of security due to implementation of OTP (One time password), Please refer to ready reckoner for obtaining OTP at <http://www.atomtech.in/pdf/IVR/Bank-process-to-obtain-passcode.pdf>



## atom Wallet

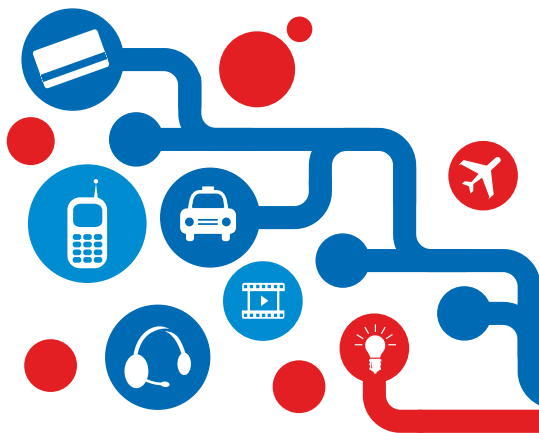
### Make Mobile your Money store

atom has been authorized by RBI under the Payment and Settlements System 2007 to operate a Semi Closed Prepaid System. We call this service the atom Wallet

atom Wallet is a 24/7 virtual service that one can employ to make payments for shopping through the atom Bazaar. A customer can recharge/top up the Wallet and make payments directly through this service. This facility allows merchants to offer their customers the option to pay directly through the wallet while they are exploring different services in the atom Bazaar thus increasing the pace of payments and providing customers more options to buy quickly thus enhancing profitability .

More than 50000 customers today have used the atom Wallet and continue shopping and paying through it

We have tied up with merchants across sectors to partner and provide the benefits of our services through the atom Wallet to customers



## How does atom Wallet help Merchants?

- Merchants can co brand with atom and enhance their payment collection goals by employing the atom Wallet
- Merchants can advertise the Wallet and offers on payments through the atom Wallet on their websites thus increasing customer stickiness by giving them the option to register on the Wallet and top it up and start paying regularly through it
- We can look at Sector specific options and create customized Pre Paid cards to allow payments of certain key purposes only
- Organizations can tie up with atom and look at different options for Corporate Gifting through the atom Wallet-for business associates and employees

## How does atom Wallet help Customers?

- Customers need not put in their card details while making payments anymore. Once registered on atom Wallet customers can regularly top it via online or mobile and make payments through it directly
- Customers can utilize it as a good gifting option for their near and dear ones instead of opting for age old options like paper money or cheques
- Customers can create atom Wallets for their children or elders instead of giving them cards which stand the threat of loss or theft.
- Monetization of purchases made via atom Wallet can be done





## atom Mobile Banking

atom technologies has launched this unique service that enables banks to host their Mobile Banking application solution. In addition to a number of banking related services like Balance Enquiry, Mini Statement, Check Book Request, Fund Transfer etc, the bank's account holders can also avail various merchant services like Mobile Top ups/payment, Utility Bill Payments, Train/Airline/Movie Ticket booking etc as incorporated by the bank from our atom Mobile App and make payments using credit cards, debit cards or direct debit. As Part of the Mobile Banking Services, atom proposes Interbank Mobile Payment Service (IMPS), a fund transfer service to the bank's customers for instant money transfer and also IMPS Merchant Payment services.



**TO DOWNLOAD & REGISTER FOR  
MOBILE BANKING SERVICES  
PLEASE GET IN TOUCH  
WITH YOUR BANK**

## What banks gain from atom Mobile Banking?

- Increase in Commerce for the Bank and escalation of revenue
- Customer retention and stickiness
- All services come under one roof
- Services offered to all the customers (Telecom operator agnostic, Multilingual)
- atom provides marketing strategy support for better success rate
- The bank's customers can use the various services listed like Entertainment, Shopping, Subscriptions etc and pay using their ATM PIN & M PIN

# What is IMPS?

IMPS service offers 24x7 instant interbank electronic fund transfer service initiated through mobile phones. To avail IMPS, the bank customer needs to link his mobile phone with his bank account. Thereafter he can easily access his account to transfer funds to another account in the same or another bank. The greatest advantage of IMPS is that unlike NEFT which allows fund transfer requests processing in batches between 9 AM to 7 PM in 2 hour intervals it allows the transfer of money instantly and at any time during the day.

## Steps to use IMPS

- The account holder logs on to the Mobile Banking platform powered by atom on his handset through his MPIN
- atom Mobile banking Platform validates the MPIN and debits sender account (through CBS interface) and sends IMPS fund transfer request to the bank's internal IMPS switch
- IMPS switch in turn prepares IMPS Fund Transfer Message (ISO 8583) and sends it to National Payments Corporation of India(NPCI)
- NPCI then identifies the receiving bank using first 4 digit (NBIN) of the Mobile Money ID (MMID of the receiver) and routes the fund transfer request to the respective receiver bank. MMID is generated by the customer's bank
- Receiver bank validates the received MMID and the mobile number. On successful validation, the receiver account is credited and the response is sent back to NPCI which is then routed to the sender bank's IMPS switch



# Other services by atom

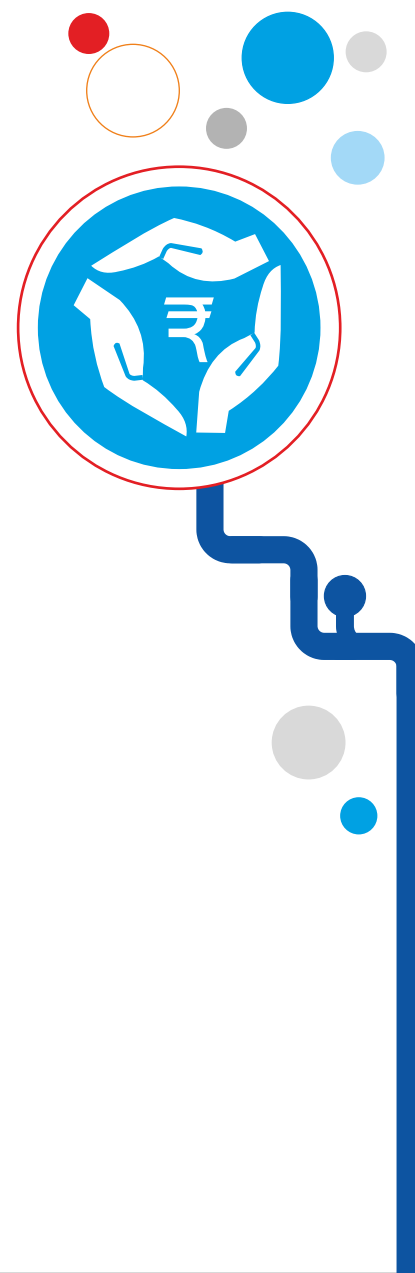
## atom Financial Inclusion Focus

Along with the aspiration of transforming India into a cashless society, atom technologies is a strong contributor in fueling the progression of the nation's economy by bringing the country's vast unbanked population under the banking umbrella.

atom technologies provides platforms / solutions that enable bank correspondents and micro finance institutions to take organized sector banking to the "unbanked" people thus contributing towards improving their socio-economic status. Our Financial Inclusion platform helps in recording all transaction functionalities. We also deliver enhanced value by supporting their various products such as asset/liability/micro insurance distribution, multiple access methods that support magnetic swipe cards, as well as contactless cards. Such unfettered access enables the financially excluded population to build savings, carry out investments, avail safe and low-cost credit and most importantly enables the poor to mitigate risks of income seasonality, illness and employment loss. It can also assist replacement of goods based welfare schemes e.g. heavily subsidized food, into targeted cash subsidies which can be disbursed directly to the beneficiaries.

## Benefits of the atom FI platform

- High ROI to banks and financial institutions due to innovative use of available infrastructure and technologies
- Multi access channel for enrollment and transactions
- Local language support and voice based information facilitating the illiterate to participate in the financial sector
- Mobile Based Solution
- Support for both Online & Offline Model
- Support for Magnetic Stripe/Contact & Contactless Smart Cards
- Easily extendable to add more applications
- Integrated with AEPS







## atom Microfinance Solutions

Microfinance refers to a movement that envisions a world in which low-income households have permanent access to a range of high quality and affordable financial services offered by a range of retail providers to finance income-producing activities, build assets, stabilize consumption and protect against risks. These services include savings, credit, insurance, remittances, payments and others.

Microfinance operates with wafer thin margins. Its financial model requires a cost effective and robust technological backbone to support money raising and lending activity.

## atom m-Collection platform

atom technologies' 'm-Collection solution' — a mobile application-based loan disbursement and collection system — provides technology enabled financial inclusion services to Microfinance Institutions (MFIs) and enables them to expand their borrower base and service offering through the use of effective IT systems that manage the complete operation.

This mobile based solution is connected to the bank or micro-finance institution's backend via GPRS to enable real time data recording. An extremely cost effective solution, m-Collection works with a middleware server and a secure communication channel for loans and collections.

## Benefits of the atom m-Collection platform

- **Affordability:** No more money burning on expensive handsets. It cuts down infrastructure and staff expenses
- **Scalability:** The solution is easily scalable and can expand to fit the growing needs of fast growing organizations
- **Easy to Use:** Using the mobile based recording system requires no special training
- **Enhanced Customer Service:** m-Collection enables Field Officers to gather past customer data on the fly and provide complete details or updates
- **Improved employee productivity:** The ability to record transactions on the fly and in the field helps improve Field Officers productivity



# atom Security

- We understand the value of your hard earned money and our state of the art technology is designed to make sure that every transaction in our platform gets tested by critical security standards.
- atom is a PCI-DSS certified organization and all security standards pertaining to PCI-DSS compliance have been adhered
- atom's IT Assets are protected from all threats whether internal or external, deliberate or accidental
- atom's data and information is protected from unauthorized disclosure
- Implementation and Monitoring of Information Security Management System (ISMS) within the organization and commitment towards improvement of security standards on a continuous basis
- Regulatory and legislative requirements are met and complied with internationally recognized standards
- Business requirements for the availability of information and information systems are met
- We make sure that our employees do not obtain unauthorized access to confidential data under any circumstances
- Our IT policies are reviewed at least once a year or whenever any changes are made in the environment
- Advanced Encryption Standards (AES 128bit CBC) - 128 Bit Cipher Block chaining for routing transactions using secure VPN connectivity
- IVR Connection uses AES 128 for VPN connectivity and SSL (over http) with bank over and data encrypted with merchant keys provided by banks
- Transaction over secured (https, SSL) Channel
- SSL certificate from VeriSign
- Certified by PA-DSS Version 2.0 and PCI-DSS Version 2.0, global security benchmarks in payments industry
- Adherence to all guidelines as prescribed by banks and RBI

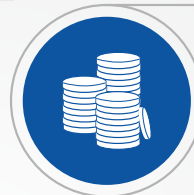


# atom Benefits



## **Innovation**

A proven track record of innovating and updating to the latest technology



## **Business Insight**

Deep sector expertise, class leading best practices and efficient delivery



## **Demonstrable ROI**

Our products ensure productive gains and more revenue generation for your business



## **Open approach**

A unique next generation approach providing a revolutionary product line



## **Reliability**

In compliance with the most stringent security measures



## **Simplifying lives**

Delivering technology at your pace and price

# atom Partners

## BANKS



## TELCO



\*Logos in alphabetical order

# atom Clients

## GOVERNMENT, UTILITIES & TRADE BODIES



## TRAVEL & TOURISM



## ENTERTAINMENT



## FINANCE



## SHOPPING & SERVICES



## DTH



\*Logos in alphabetical order

# Connect with **atom**

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media@atomtech.in

**For business queries**  
info@atomtech.in

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helpdesk@atomtech.in





**FACTS:** 15000+ clients | 100+ payment options | 1+ Billion Dollar Transaction Processed

**CERTIFICATION:** PCI DSS v2.0 certified | ISO 9001:2008 certified



atom technologies

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