



# PERFECT DIGITAL SOLUTION



SMART PERFECT PAY

*Dont Stay In Line ! Just Pay Online*

 [smartperfectpay.com](https://smartperfectpay.com)  [support@smartperfectpay.com](mailto:support@smartperfectpay.com)

 **90 01 72 05 52**

**Mobile App :** <https://play.google.com/store/apps/details?id=www.smartperfectpay.com>

#### Bank Detail :

Bank Name	Indusind Bank
Account No.	258107800552
IFSC Code	INDB0001415
Branch	Chopasni Road Jodhpur (Raj.)

**Version 1.0.8**

PERFECT DIGITAL SOLUTION

Chungi Chowki Chopasni Road Jodhpur - 342 008 (Raj.)

## Super Distributor / Retailer -Proposal

Smart Perfect Pay is the flagship retail agent format of Perfect Digital Solution . It has been conceived and designed to provide comprehensive end-to-end solutions to the common man for Travel, Money Transfer and Payment services at a location close to him.

Smart Perfect Pay provides the common man various options (based on price, comfort and convenience) to plan his trip, booking of air / bus / train tickets (IRCTC), hotel, to transfer money to any bank branch anywhere in India at any time, to do Mobile or DTH recharge, to make monthly payments for electricity, telephone, utility and credit card bills, to sell online non life insurance policy for travel health and motor, PAN card application, bank account opening, UPI platform, POS platform, Mobikwik wallet load, Fastag Services and many other services.

### Achievements

- India's Fastest Growing Company in Money Transfer Business
- No. 1 National BC for YES Bank/ ICICI Bank in 2016-17
- 20,000+ RETAILER Network PAN INDIA
- 100+Brand Store In 12 Months
- 500+Authorized Distributors
- 24\*7 Customer care and Technical Team
- SMART PERFECT PAY is now among few organisations to receive, all certificate It is a significant.
- development considering that there is an increased focus towards digital economy.
- Business Growth / Potential
- 50,000+ Daily Customer Footfall Throughout Retail Outlets
- 10,000+ Unique Customers Add-On / Month
- 10,00,000+ Transaction Count / Month



## VISION

To become one of the BEST and LARGEST services retailer in India by addressing the diversified services requirements of the young aspiring Indians” Smart Perfect Pay vision is to build a wide-spread public banking services infrastructure that makes quality banking services not just available, but more accessible to common citizens in urban and rural India. This is part of Smart Perfect Pay mission to bridge the gap between availability and accessibility to simple banking services for common citizens. Today Smart Perfect Pay CSP's network of micro ATMs is spread across 24 District in the country.

## MISSION

*“To cater to the young aspiring Indians and make the Smart Perfect Pay as the supermarket for services facilitating.*

*Fulfillment of services in several well defined verticals Backed by willing Retailers who are trained regularly provide Customers with options to enable them make their choice with help of a Robust and Proven Smart Perfect Pay Technology Platform that’s easy to use, tie ups with service providers after stringent quality checks to ensure BEST LEVEL of SERVICE”*

## FUTURE PLAN/GOAL

- Establish Smart Perfect Pay Brand Stores > Petrol Pumps
- KIOSK Banking Tie Ups with Nationalized Banks Under ATPL With ICICI BANK
- Growing Agent Network to 2,50,000+
- Mobile APP to Reach Every Single Individual - Providing Ease of Smart Perfect Pay Utilities & Services
- To cover All PIN codes by March 2025



**Perfect Digital Solutions is offering a bouquet of Services for residents around Smart Perfect pay.**

- Domestic Money Transfer –PayTM Bank LTD /PPI / ICICI Bank LTD / FINO Payment's Bank
- AEPS –AADHAR ENABLED PAYMENT SERVICE
- Micro ATM– Withdrawal & Balance enquiry from All debit cards Rupay/Visa/Mastercard
- TRAVEL BOOKING- AIRLINE/HOTEL AND BUS BOOKING
- RAIL BOOKING – IRCTC Principal agent
- Indo Nepal Money Transfer- Prabhu Money Transfer
- Insurance- 2-wheeler / 4-Wheeler / MedicalInsurance
- Pan Card- Tie up with UTI
- BBPS- Solution for all Bill payments
- Recharges- ALL Prepaid Mobile and DTH Recharges
- AADHAR-PAY – 50,000/ Withdrawal Any Bank Customer
- Account Opening - All Bank's
- UPI - PayTM,Google Pay, PhonePe and any banking App which accepts QR Code.

### **Domestic Money Transfer – PPI / PayTM BANK. / ICICI Bank LTD. / FINO Payment Bank**

Money Transfer allows you to send money instantly 24 x 7 x 365 to any IMPS supported banks in India. Receiver will get the money credited into their bank account within 5-10 seconds. Start offering money transfer services through the very same "Wallet" and boost your outlet footfall and income.

### **DMT through PPI/ PayTM Bank**

- India's Fourth Largest Private Bank
- Full Service Commercial Bank Offering Corporate And
- Institutional Banking, Commercial Banking, Investment
- Banking, Corporate Finance, Financial Marketing, Retail Banking
- Wide Network All Over India – 250+ Branches & 500+ Atm
- Huge Growth Rate In Net Profile By 24%
- Greenfield Banking License Awarded By Rbi (only Bank)



### Benefits for Customers

- An easy, fast & secure mode of sending money to your loved ones.
- Transfer money instantly even on Sundays & Public Holidays.
- No waiting in long queues, filling slips or visiting a bank to transfer money.

### Benefits for Retailers

- Money Transfer to 100+ Banks.
- Earn commission on every money transfer.
- Use the cash received to offer Aadhar ATM service & earn double income.
- Attract more customers to your shop.
- No Need of Huge Office Space.
- 24\*7 money transfer service.
- NonKYC approved within 30second.
- E-KYC and Paper KYC both available.
- Rs.2 Lakhs can be transferred on same day (after uploading PAN card)
- Rs.25K can be transferred on same day (for Non KYC cases)

### ICICI Bank – Kiosk Banking

- Largest private sector bank in India.
- Awarded by best Retail Bank in India.
- ICICI Bank offers a wide range of banking products and financial services to corporate and retail customers.
- Aadhar Pay, Balance enquiry, Mini Statments, Withdrawal & Deposit.

### UPI Platform

Helps merchants accept payments digitally. With increasing digital pay- ments footprint, demand for UPI payments is increasing everyday. Using our Android App, merchant can accept payment by requesting their customers to SCAN merchant QR code by using any Apps, such as PayTM, Google Pay, Truecaller, PhonePe and any banking App which accepts QR Code.

## Benefits for Customers

- An easy, fast & secure mode of sending money to your loved ones
- Transfer money instantly even on Sundays & Public Holidays
- No waiting in long queues, filling slips or visiting a bank to transfer money

## Benefits for Retailers

- Domestic Money transfers powered by IMPS (Immediate Payment Service).
- Online money transfer to any Bank account anywhere in India (Low Charges).
- Service available on all days including on National and Bank Holidays.
- Earn commission on every money transfer.
- Earn commission on every account opening.
- Use the cash received to offer Aadhaar ATM service, Scan & Pay, earn double income
- Attract more customers to your shop.
- Transfer money to all Banks using NEFT in Gramin Banks
- NO IFSC code required for banks.
- Extended banking hours for transactions for Customers.
- Free beneficiary validation after IMPS success transaction.  
Higher transaction success ratio.

## AEPS – AADHAR ENABLED PAYMENT SERVICE

Aadhaar Enabled Payment System or AEPS is a payment service developed by the National Payments Corporation of India (NPCI) allowing banks, financial institutions to use “Aadhaar” number and online UIDAI authentication for transactions through their respective Business correspondent service centres. AEPS, a new age banking service has been approved by the Reserve Bank of India (RBI). It is also used for routing interbank ATM transactions and Interbank Mobile Payment Service (IMPS). The AEPS allows transactions using Aadhaar and biometric authentication and enables a person to carry out financial transaction on a micro-ATM provided by a banking correspondent.

### Services Offered by AEPS

- Cash Deposit
- Balance Enquiry
- Cash Withdrawal
- Mini Statement

### New Services Offered by AEPS - AADHAR PAY

- Cash Withdrawal
- Up to Amount 100 to 50,000

### Features & Benefits of AEPS

- Easy to use
- Safe and secure payment method
- Interoperable across various banks
- Encourages financial inclusion and serves the under banked sections of society
- Through AEPS, all bank account holders will be able to access their bank accounts through Aadhaar authentication
- With AEPS, the only information required to initiate a transaction is Aadhaar number and biometric information
- AEPS facilitates disbursements of Government schemes like NREGA, Social Security pension, Handicapped Old Age Pension etc. of any Central or State Government bodies using Aadhaar authentication.



## TRAVEL BOOKING - AIRLINE/HOTEL AND BUS BOOKING

### *Features & Benefits of Airline / Hotel Booking*

- **LOWEST PRICE**

We ensure low rates on hotel reservation, holiday packages and on flight tickets.

- **EXCITING DEALS**

Enjoy exciting deals on flights, hotels, buses, car rental and tour packages.

- **24/7 SUPPORT**

Get assistance 24/7 on any kind of travel related query. We are happy to assist you

### **RAIL BOOKING – IRCTC Principal Agent**

The Indian Railway Catering and Tourism Corporation often known as IRCTC have made online booking of railway tickets accessible to all the consumers. Most of the bookings of the railway tickets are usually done through the mobile application or the website. This is really helpful for the people who have the necessary tech knowledge. However, for most of the people in India, who are non-tech savvy and do not know how to operate a Computer or a Smartphone, booking an online ticket becomes cumbersome task for them.

### **Benefits for Customers**

- No need to be in long queue for ticket.
- Time saving.
- Relieve from Internet connectivity.
- Relieve from Online Payment issue.

### **Benefits for Retailers**

- Increase your shop's footfall & grow your corebusiness
- You can book unlimited E-Tickets.
- Unlimited business opportunity.
- Invest Less, Earn More.
- Tatkal Booking can be done after 10:30 am for AC and 11:30 am for Non-AC.
- Single Wallet and Single Account for all transactions.
- Complete online Cancellation system.
- Smart Perfect Pay is using IRCTC Next Generation Booking system.



## Indo Nepal Money Transfer - PPI Money Transfer

- PPI Money Transfer (Nepal) is one of the top remittance companies of Nepal.
- The company has tie-ups with almost all major banks of Nepal for instant payment distribution and account deposit

## Benefits for Customers

- Cash Collection throughout Nepal at 7,636 Prabhu Bank group locations
- Send up to INR 2 Lakhs per day or month in real time
- No deduction from the amount sent to beneficiary
- Competitive rates
- Transfers to Prabhu Bank Account credited in 2 hours
- Transfers to all other banks credited next day
- No deduction from the amount sent to beneficiary
- Competitive rates

## Benefits for Retailers

- Earn commission on every money transfer
- Attract more customers to your shop

## Pan Card – Tie-up with UTIITSL

- UTI Infrastructure Technology and Services Limited (UTIITSL), formerly known as UTI
- Technology Services Limited (UTITSL), was promoted by the erstwhile UTI

## Benefits for Retailers

- Increase your shop's footfall & grow your core business
- Earn on every PAN application

## BBPS - Solution for all Bill Payments

The Bharat bill payment system is a Reserve Bank of India (RBI) conceptualized system driven by National Payments Corporation of India (NPCI). It is a one-stop ecosystem for payment of all bills providing an interoperable and accessible “Anytime Anywhere” bill payment service to all customers across India with certainty, reliability and safety of transactions.

### Benefits for Retailers

- Centralized bill payment
- Earn on every transaction
- Access to all biller's via Single Platform
- Increase your shop's footfall & grow your core business
- Increased revenue opportunities due to increase in billing transactions
- Carry out bill payment services for all the major utility providers
- Centralized Complaint and Settlement Dispute Management for easier resolution

### Recharges - ALL prepaid mobile and DTH recharges

- All major operator recharge available
- Special recharges
- 99 % success ratio
- Real time commission with TDS



- The Commission details of various services on Smart Perfect Pay Platform is given in Annexure - A.
- Terms & Conditions (deemed to be accepted by SSP in case of using / vending Smart Perfect Pay Services):
- The SSP will need to undergo the Due diligence activity program of Smart Perfect Pay (from time to time).
- To Qualify for Commission, SSP will arrange for requisite Infrastructure as required for executing the services, at its Retail Centre. Also submit requisite Qualification documentation to the satisfaction of Smart Perfect Pay.
- SSP also be required to follow Roles n Responsibilities as defined , time to time & shall offer Services on an „as-is-where-is “ basis, including but not limited to Scope of Services as defined in Annexure B. Should immediately report in writing any suspicious / fraudulent transactions.
- SSP will have to keep Smart Perfect Pay, its officers & affiliates - indemnified against any claim, demand, loss, penalties, expenses or whatsoever.
- Commission Payment of some Services maybe Real Time or Monthly & would be dependent on Receipt & Transaction calculation from Principals – which implies that there can be a Time lag been the month of Transaction & Payout. This Time Lag will differ for respective services (& would be informed separately).
- The levy of Tax as paid by respective Principals & as applicable on portion of Payout to CSP, would be passed onto SSP along with statutory TDS. Compensation would be inclusive of Service Tax, TDS – as applicable time of commission Payouts. SSP would be responsible for compliance & payment of all applicable taxes, duties, levies, cess, surcharge or any other charges. In-case of any dispute, Smart Perfect Pay would not be liable for any damages in excess of transaction value.

- SSP would fully cooperate & assist Smart Perfect Pay in resolving Customer / Principal 's complaint / claim / feedback w.r.t.Services.
- Smart Perfect Pay can terminate / discontinue all / any Smart Perfect Pay Services to SSP with as& when decides, without giving cause.
- Even post termination of relationship between SSP & Smart Perfect Pay, all liabilities & obligations accrued prior to or at termination shall continue to be binding on SSP.
- SSP cannot assign or transfer or sub-contract any of its rights, benefits or obligations under this relationship without the prior written consent of centrally Authorized Person @ SPP HO. Program letter & commission (as detailed in annexure #A) can be changed without any prior notice.

AePS					
Sr. No.	Amount		Super DT	DT	RT
1	100	500	0.00%	0	0
2	501	2000	0.01%	0.04%	0.16%
3	2001	3000	0.01%	0.05%	0.17%
4	3001	6000	0.50	1.75	6.40
5	6001	10000	0.50	1.25	8.00

Micro ATM					
Sr. No.	Amount		Super DT	DT	RT
1	100	500	0.00%	0	0
2	501	2000	0.01%	0.04%	0.16%
3	2001	3000	0.01%	0.05%	0.17%
4	3001	10000	0.50	1.00	7.00

DMT PPI (Option -4)					
Sr. No.	Amount	Retailer Charge 1%	Retailer Cashback	Distributor Cashback	Super Distributor Cashback
1	1000	10	1	1	0.50
2	2000	20	8	1	1
3	3000	30	16	2	1
4	4000	40	21	2.5	1.75
5	5000	50	28	5.50	1.50

**Mini Statement Commission @ .35 Paisa**



**Commission @ .10%**



**PREPAID / DTH Recharge**



DMT PPI (Option -3)					
Sr. No.	Amount	Retailer Charge 1%	Retailer Cashback	Distributor Cashback	Super Distributor Cashback
1	100	5000	35	1.00	0.50
2	5001	10000	80	2.00	0.50
3	10001	15000	125	2.50	1.00
4	15001	20000	170	3.00	1.50
5	20001	25000	215	3.50	2.00
6	25001	30000	260	4.00	2.50
7	30001	35000	305	5.00	3.00
8	35001	40000	350	6.00	4.00
9	40001	50000	440	6.00	5.00

Aadhar PAY Surcharge			
Amount	Super DT Comm.	DT Comm.	RT
100-10000	01.01%	0.02%	0.40%

**Insta Account  
Opening  
Commission**

@  
₹ 150

BBPS					
Sr. No.	Amount		Retailer Commission	Distributor Commission	Super Distributor Commission
1	0.00	499	0.00%	0.00%	0.00%
2	500	3000	0.15%	0.03%	0.01%
3	3001	above	5.00	2.00	1.00

CASH DEPOSIT OTP					
Sr. No.	Amount		Super DT	DT	RT
1	501	999	0	0%	0.50
2	1000	1499	0.10%	0.30%	1
3	1500	1999	0.10%	0.30%	1
4	2000	2999	0.10%	0.50%	2
5	3000	5999	0.10%	0.50%	3
6	6000	Above	0.10%	0.50%	4

**Smart Perfect Pay** केन्द्र पर आये और  
माइक्रो एटीएम से पैसे की निकासी करें

## Mini ATM

### FEATURE

- Accept All Cards, UPI
- Anytime Customer Support
- App - notifications and reports
- Portable, compact, wireless terminals
- Electronic Charge slips
- Work with your existing bank account



**QTM Queue? Don't Worry**



Powered By:



## ANNEXURE - B

(Services and Operational Terms & Conditions)

### 1. Services

The scope of Services shall be limited to of Sourcing, Installing & Managing Smart Perfect Pay SDTs, broadly as under mentioned:-

- Sourcing & Due Diligence of SDT
- Facilitation in on boarding of SDT
- Installation & Onsite Training of SDT
- Assisting SDT in eLimit Management
- Satisfactory SDT 's Monthly Management
- Monthly SDT Visit & Audit by DSO/BSO
- Prompt- Reactive support to SDT
- Ensure SDT continuously undertake Roles & Responsibilities
- Local Field Coordination & Ecosystem Management

### 2. On-boarding Process

Below are the requirements while on boarding and approving MRD.

- Self-attested KYC Documents (Aadhar card & PAN Card)
- Agreement between SPP & SDT.
- Passport size photograph
- Outside proper photograph of shop (having shop name, address etc.)
- Inside photograph of shop with SDT himself / herself should be there on the photograph

### 3. Balance and Transactions

SDT shall maintain a pre-funded monetary balance with Smart Perfect Pay of such amounts up to such monetary limit as may be mutually agreed with Smart Perfect Pay from time to time. Smart Perfect Pay shall credit the Balance account only upon receipt of clear funds into Smart Perfect Pay 's bank account through NEFT/RTGS fund transfer mode only and from the Bank account maintained in the name of SDT. Cash deposits into the designated Smart Perfect Pay bank account may attract charges defined from time to time by Smart Perfect Pay.

SDT shall replenish the utilized balance in the eLimit at Regular Intervals through deposit of monies into a designated bank account of Smart Perfect Pay on a periodic basis, so as to ensure that sufficient balance is available at their Link TSPs to enable Smart Perfect Pay to process the transaction requests. Smart Perfect Pay systems will decline to process transactions if the available balance is not sufficient to process the transactions. No credit facility shall be extended by Smart Perfect Pay for updating balance without receipt of payment into designated Bank account of Smart Perfect Pay.

SDT shall only Transfer eLimit to SDTs up to the available balance and shall under no circumstances whatsoever, pledge to the credit of Smart Perfect Pay or undertake obligations for and on behalf of Smart Perfect Pay.

### 4. Operational Terms & Condition

Prior approval has to be taken for any type/ form of marketing including Social Media, Newspaper, Banners, Pamphlets, etc.

Smart Perfect Pay can review and cancel Business Relationship anytime in case any Fraudulent - Malpractice is even suspected. Smart Perfect Pay cannot be held responsible for any payments made to any other entities. Any Sign-On fees or Deposit given to Smart Perfect Pay (Directly or indirectly) is non - refundable. All documents of distributor should be verified by SDT Only. Self attested hard copy of KYC documents of distributor along with agreement need to be submitted / couriered to TBS H.O. same day. Commission structure can be changed at any time without prior intimation.

Be the part of



with



and earn additional  
**\* ₹ 30000** (Per Month)  
from your existing shop



## SMART PERFECT PAY APP

Mini ATM, DMT & BBPS  
Mini Statement, Aadhar Pay, Account Opening,  
Loan, Insurance UPI Payment,

### Our Partners



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