



Digital Super App Platform

Unified Platform for Health, Mobile Recharge | Utility Service |

Banking | Travel | Holidays | Courier | E-Commerce | BBPS

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Building India's Next-Generation Digital Ecosystem

The Digital Super App represents a paradigm shift in how Indians access essential services. By integrating multiple digital services—including healthcare, payments, travel, and e-commerce—under one unified platform, we're eliminating the friction of managing multiple applications and accounts.

This comprehensive ecosystem is designed specifically for the Indian market, addressing the unique needs of a diverse population seeking convenience, affordability, and seamless access to digital services. Our platform leverages India's robust digital infrastructure including UPI, ABDM, and BBPS to create an interconnected experience that simplifies daily transactions.

Core Value Propositions

- **Single Sign-On:** One account for all services
- **Unified Wallet:** Seamless payments across verticals
- **Cost Efficiency:** Competitive pricing through economies of scale

- **Data Integration:** Smart recommendations based on usage patterns
- **Trust & Security:** Enterprise-grade protection for all transactions

ABHA ID Integration: Powering Digital Health



Unified Health Identity

ABHA ID creates a portable digital health identity under the Ayushman Bharat Digital Mission (ABDM), enabling citizens to access and share their health records seamlessly across healthcare providers nationwide.



Comprehensive Integration

Deep integration with clinics, hospitals, diagnostic centers, and pharmacies allows users to maintain complete digital health records, book appointments, and access telemedicine services—all from one platform.



Privacy & Compliance

Built with robust security protocols and full compliance with ABDM guidelines, ensuring patient data remains protected while enabling authorized healthcare providers to deliver better care through informed decision-making.

Development Investment

₹4–6 Lakhs initial development cost covering ABDM API integration, user interface, and secure database architecture.

Operating Expenses

₹25,000–₹40,000/month for server hosting, API maintenance, security updates, and compliance monitoring.

Mobile Recharge & Bill Payment Services

Our comprehensive recharge and bill payment solution covers the entire spectrum of utility needs, positioning us as a one-stop destination for all recurring payment requirements. This module leverages BBPS (Bharat Bill Payment System) integration to ensure secure, instant, and reliable transactions across all service categories.



Telecom Services

- Prepaid & Postpaid Mobile Recharge
- DTH & Cable TV Recharge
- Data Card & Dongle Top-ups
- Special offers & cashback programs

Development Cost

₹5–7 Lakhs for platform development with multi-operator integration



Utility Bill Payments

- Electricity Bill Payment (all state providers)
- Piped Gas & LPG Cylinder Booking
- Water & Municipal Tax Payments
- Broadband & Landline Bills

API Setup

₹1–1.5 Lakhs for BBPS and operator API licensing and configuration



Financial Payments

- Credit Card Bill Payments (all banks)
- Loan EMI Payments (Personal, Home, Auto)
- Insurance Premium Payments
- Fastag Recharge & Management

Monthly Operations

₹30,000–₹50,000 covering server costs and transaction processing

Comprehensive Travel Portal Solution

Our travel vertical transforms the platform into a complete travel companion, offering end-to-end booking capabilities for flights, trains, buses, hotels, taxis, and curated holiday packages. Real-time API integration with major travel aggregators ensures competitive pricing, instant confirmation, and a seamless booking experience that rivals standalone travel apps.



Flight Bookings

Domestic and international flight search with real-time fare comparison, seat selection, and instant e-ticket generation.



Bus Services

Inter-city and intra-city bus bookings with route optimization, live tracking, and partnerships with major operators.



Taxi & Cabs

Local and outstation cab bookings with transparent pricing, driver verification, and real-time ride tracking features.



Train Reservations

IRCTC integration for train ticket booking, PNR status tracking, and seat availability with flexible payment options.



Hotel Bookings

Extensive hotel inventory from budget to luxury, verified reviews, flexible cancellation, and best price guarantees.



Holiday Packages

Pre-designed and customizable tour packages covering popular destinations with all-inclusive pricing and guided experiences.

₹6-8L

Development Cost

Complete platform with booking engine and payment gateway integration

₹1-2L

API & Licensing

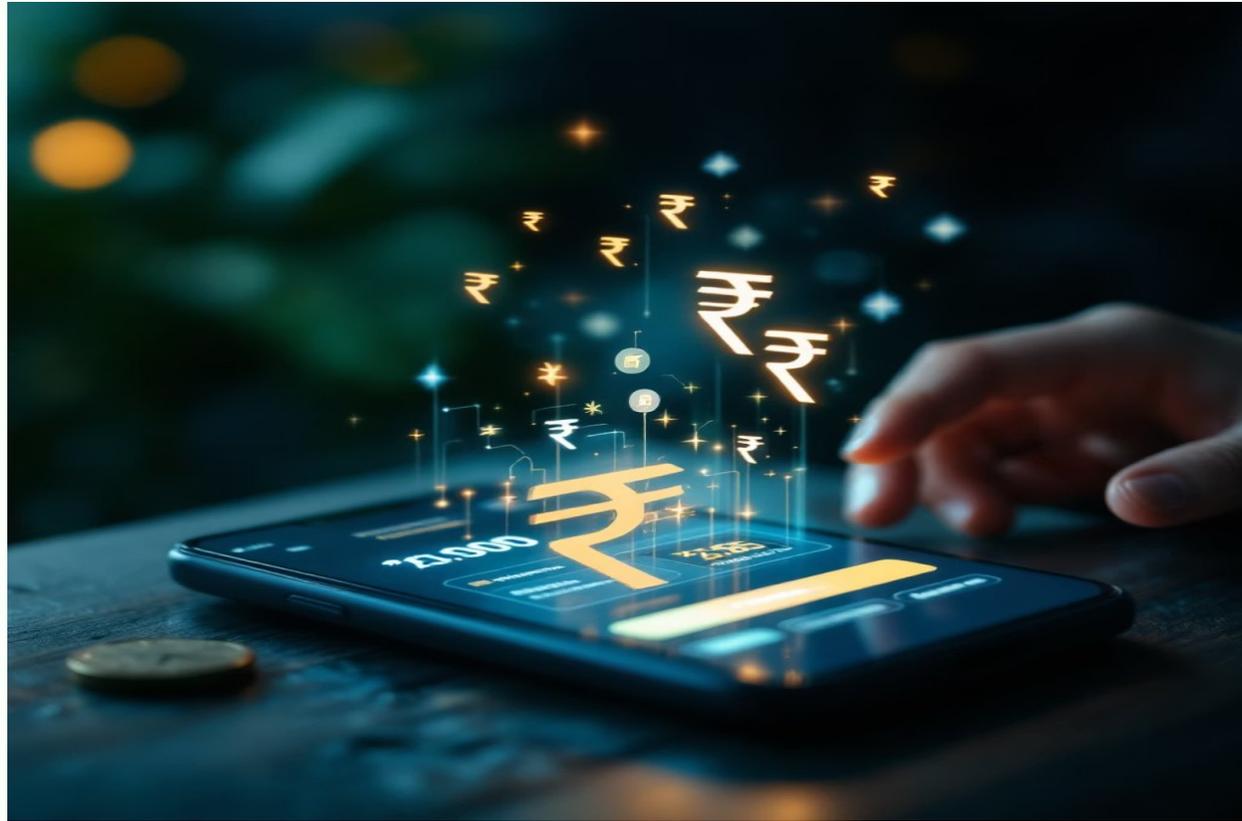
Travel aggregator APIs and regulatory compliance setup

₹40-60K

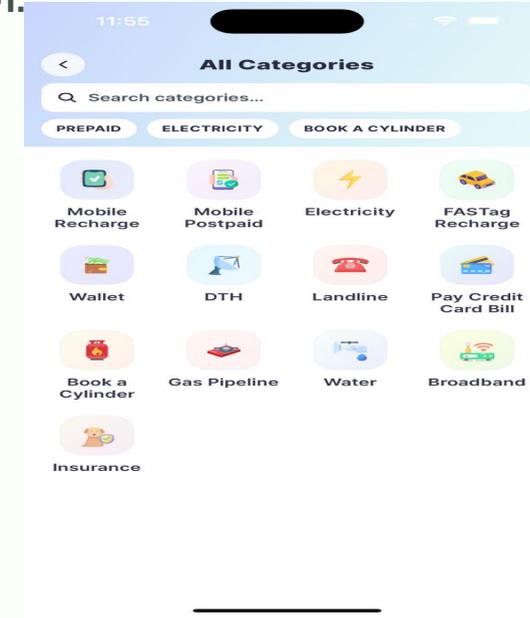
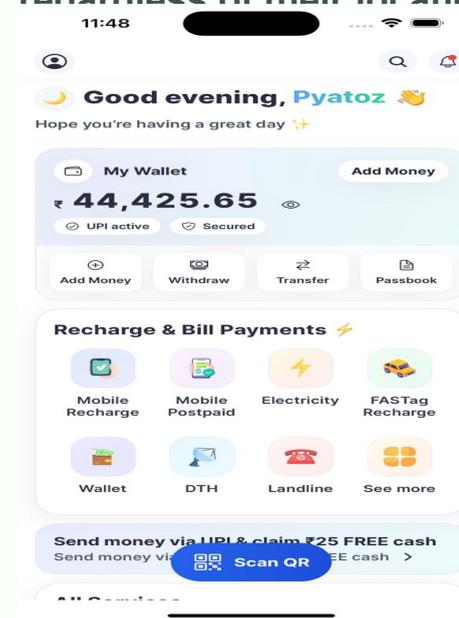
Monthly Operations

Server, maintenance, and customer support infrastructure

Fintech & AEPS: Financial Inclusion Services



Our fintech module positions the platform as a complete banking correspondent solution, enabling financial services even in underserved areas. This comprehensive suite includes money transfer, AEPS (Aadhaar Enabled Payment System), Micro ATM facilities, and UPI integration—bringing banking services to users' fingertips regardless of their location.



Development

₹8–10 Lakhs

Complete fintech infrastructure with security protocols

Server & Security

₹50,000/month

Enhanced security, encryption, and uptime monitoring

Agent Network

₹1–2 Lakhs/month

Onboarding and training banking correspondents

Domestic Money Transfer



Instant money transfer to any bank account across India using IMPS, NEFT, and UPI rails. Support for beneficiary management, transaction limits up to ₹25,000 per transaction, and real-time status tracking with SMS and email notifications.

AEPS Services



Aadhaar-authenticated banking services including cash withdrawal, balance inquiry, mini statements, and Aadhaar Pay. Enables customers without debit cards to access banking services using just their Aadhaar number and biometric authentication.

Micro ATM



Portable card-based banking services for cash withdrawal, balance check, and fund transfers. Ideal for retail partners and banking correspondents serving rural and semi-urban areas with limited ATM infrastructure.

UPI Integration



Complete UPI payment suite supporting VPA creation, QR code payments, Bharat QR, and UPI AutoPay for recurring transactions. Integration with all major UPI apps ensures maximum interoperability and user convenience.

Compliance & Security: Comprehensive KYC verification module with Aadhaar authentication, video KYC support, document verification, and anti-money laundering (AML) checks. Full compliance with RBI guidelines and regular

E-commerce Platform: Digital Marketplace

The e-commerce component transforms our super app into a comprehensive shopping destination, offering multi-category product listings with seamless integration to our unified digital wallet. This creates a closed-loop ecosystem where users can shop, pay, and earn rewards—all within a single platform. The marketplace supports both direct inventory and third-party sellers, maximizing product variety while maintaining quality standards.

Multi-Category Catalog

Electronics, fashion, groceries, home goods, beauty products, and daily essentials with smart categorization and advanced filtering options for quick discovery.

Trust & Safety

Verified seller badges, customer reviews and ratings, buyer protection policies, and secure payment processing to ensure marketplace integrity.

Merchant Onboarding

Comprehensive seller dashboard with inventory management, order fulfillment tools, analytics, and payment settlement features for smooth operations.



Unified Wallet Integration

Seamless checkout using platform wallet with instant payments, saved payment methods, and integrated loyalty points earning on every purchase.

Order Management

Real-time order tracking, automated notifications, hassle-free returns and refunds, with integration to multiple logistics partners for reliable delivery.

Rewards Program

Cashback on purchases, referral bonuses, seasonal offers, and exclusive deals for premium members, driving user engagement and repeat purchases.

Platform Development

₹6–9 Lakhs

Marketplace, seller portal, logistics integration

Monthly Maintenance

₹40–60K

Updates and customer support

Cloud Hosting

₹30,000/month

Scalable infrastructure for traffic spikes

Infrastructure & Operational Cost Analysis

Building and maintaining a multi-service super app requires robust infrastructure and a skilled team. Our cost structure is designed to balance quality service delivery with operational efficiency, ensuring scalability as the platform grows. These investments form the foundation for reliable, secure, and high-performance service delivery across all verticals.

Cloud Infrastructure

₹60,000/month for dedicated cloud servers (AWS/Azure) with auto-scaling, load balancing, CDN integration, automated backups, and 99.9% uptime SLA. Includes database hosting, storage, and bandwidth costs.

Human Resources

₹2.5–3.5 Lakhs/month for a core team of 5–7 professionals including backend developers, mobile app developers, UI/UX designer, QA engineer, and customer support representatives.

Development Investment

₹35–45 Lakhs one-time investment covering all modules: ABHA ID, Recharge & BBPS, Travel Portal, Fintech Services, and E-commerce Platform with full testing and deployment.

Annual Operations

₹40–45 Lakhs yearly operational expenses including server costs, employee salaries, API subscriptions, compliance fees, marketing, and contingency reserves for scaling.



■ Development ■ Infrastructure ■ Personnel ■ Operations

Seamless Integration

All essential services unified under one intelligent platform, eliminating the hassle of managing multiple vendors and systems.

Complete Solution

From payments and travel bookings to banking and logistics – everything your customers need, when they need it.

Revenue Streams & Growth Strategy

The platform's revenue model leverages multiple monetization channels across all service verticals, creating diverse income streams that reduce dependency on any single source. This multi-pronged approach ensures sustainable growth while maintaining competitive pricing for users.



Transaction Commissions

Earn 1-3% commission on mobile recharges, 0.5-2% on bill payments through BBPS, and 2-5% on travel bookings. With estimated 10,000 daily transactions, this generates recurring revenue while providing value to users.



Merchant & Seller Fees

E-commerce merchant onboarding fees (₹5,000-25,000), monthly subscription plans for premium seller features, and 5-15% commission on product sales. Logistics facilitation adds additional revenue layers.



Affiliate Partnerships

Strategic partnerships with travel operators, insurance providers, loan platforms, and utility service providers for lead generation fees, co-branded offerings, and revenue sharing arrangements.



Financial Services Fees

Service charges on AEPS withdrawals (₹5-10 per transaction), DMT transfers (0.25-0.50% of amount), and Micro ATM services. Banking correspondent margins create sustainable income from financial inclusion services.



Premium Memberships

Tiered subscription plans (₹99-999/month) offering benefits like zero transaction fees, priority customer support, exclusive deals, higher cashback rates, and early access to new features.



Advertising & Promotions

In-app advertising space for relevant brands, sponsored listings in e-commerce, featured placement fees for merchants, and promotional campaign opportunities for travel and service partners.

Projected Growth Trajectory: With aggressive user acquisition targeting 50,000 active users in Year 1, scaling to 500,000 by Year 3, and strategic focus on tier 2 and tier 3 cities, the platform can achieve break-even within 18-24 months and profitability by Year 3, with projected revenues of ₹15-20 crores annually.

Transforming Digital Access Across India

The Digital Super App Platform represents more than just a technological solution—it's a comprehensive ecosystem designed to democratize access to essential digital services across India. By unifying healthcare, financial services, travel, utility payments, and e-commerce under one intelligent platform, we're eliminating the complexity and fragmentation that currently exists in India's digital landscape.

With strategic development, optimized operational costs, and a robust revenue model, this platform is positioned to revolutionize how millions of Indians interact with digital services daily. The combination of government-backed initiatives like ABHA and BBPS with consumer-focused services creates a unique value proposition that addresses both essential needs and aspirational wants.

The opportunity is clear: India's digital economy is projected to reach \$1 trillion by 2025. Our super app will be at the forefront of this transformation, serving as the unified gateway that brings financial inclusion, healthcare access, and digital convenience to every Indian, regardless of their location or economic status.

Ready to revolutionize digital India? Contact Us

Online Resources

www.ipays.in

Explore our complete service portfolio and start your registration process online

[Get Started Today](#)



Initial Investment

Complete platform development



Annual Operations

Sustainable running costs



Service Verticals

Integrated solutions



Courier & Logistics



Multi-Courier Integration

Partnership with leading courier services including BlueDart, DTDC, FedEx, and DHL for comprehensive shipping solutions nationwide.

- Real-time tracking across all partners
- Competitive pricing with volume discounts
- Same-day and express delivery options



Door-to-Door Service

Complete pickup and delivery management with scheduled collections, packaging assistance, and delivery confirmation for ultimate convenience.

- Scheduled pickup from customer location
- Professional packaging and handling
- SMS and email delivery notifications

Customer Service Point (Banking CSP)

Become an authorized banking partner and bring full-scale banking services to your community with our comprehensive CSP program.

01

Bank Partnerships

Official CSP authorization from Axis Bank, Kotak Mahindra Bank, and other leading financial institutions with full regulatory compliance.

02

Account Opening Services

Complete savings and current account opening facility with instant KYC verification and same-day account activation for customers.

03

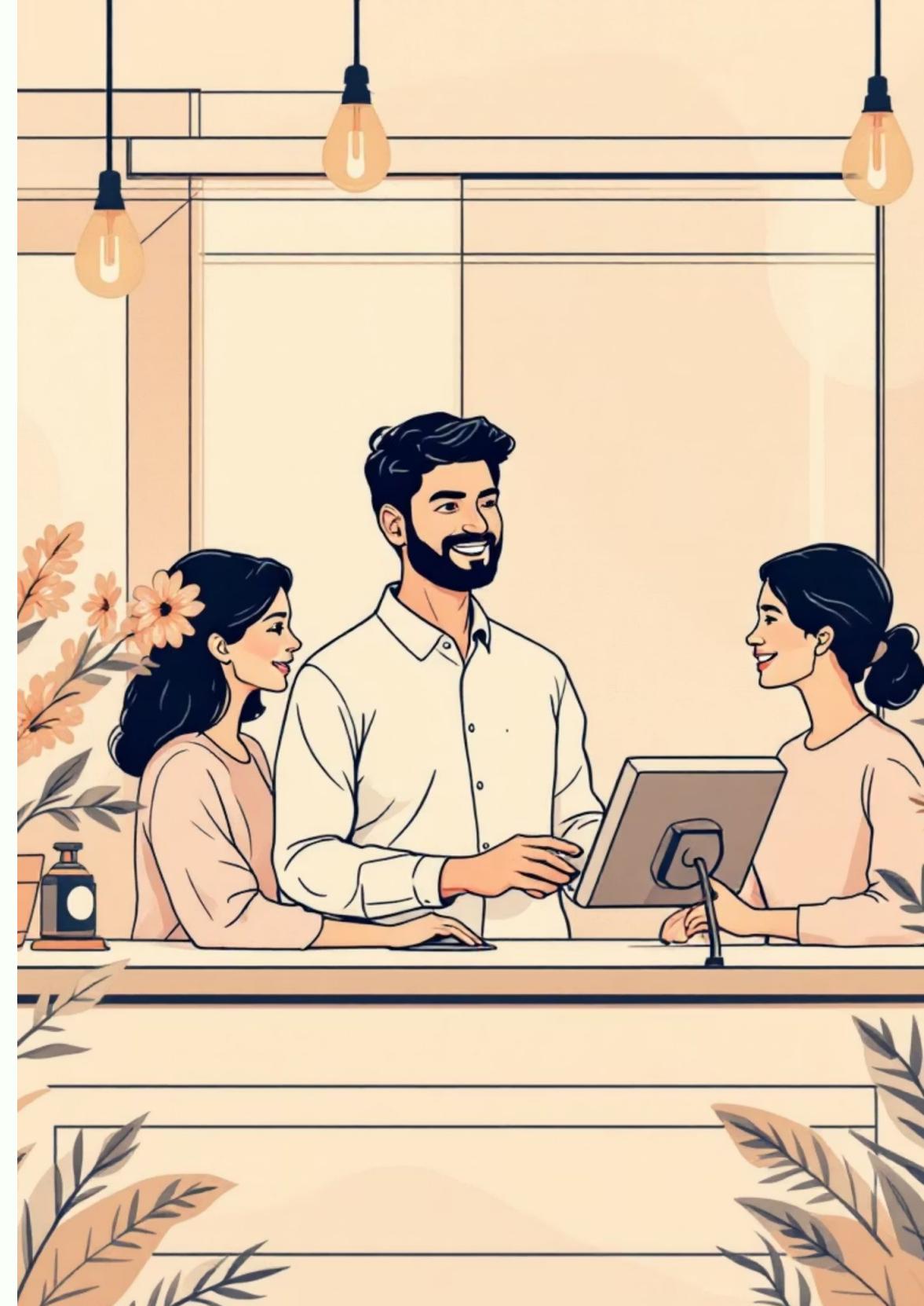
Cash Transactions

Secure cash deposit and withdrawal services with real-time processing, receipt generation, and transaction limit management.

04

Balance Inquiry & More

Mini statements, balance inquiries, PIN generation, and other essential banking services available on-demand for customer convenience.



Why Choose Us?

50+

Services Available

Comprehensive platform covering every digital service need

24/7

Customer Support

Round-the-clock technical assistance and query resolution

Up to -15%

Partner Commission

Attractive and competitive commission structure

Unified Platform Excellence

Eliminate the complexity of managing multiple service providers. Our integrated solution saves time, reduces costs, and simplifies operations for maximum efficiency.

Trust & Security First

Bank-grade security protocols, government compliance, and encrypted transactions ensure your customers' data and money remain completely protected.

Profit-Driven Partnership

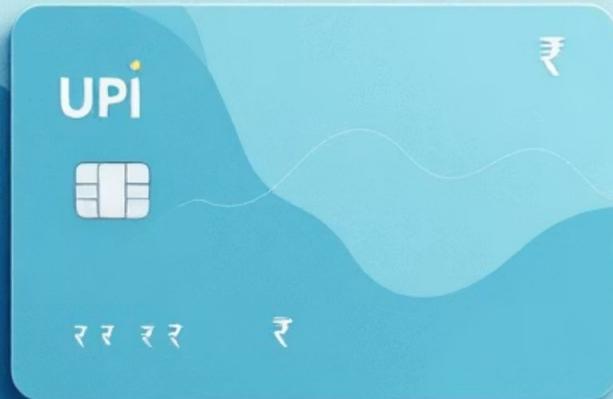
Maximize your earnings with our transparent commission structure, instant payouts, and performance-based incentives designed for sustainable growth.





Prepaid RuPay Card with UPI

Smart, Secure & Seamless Digital Payments



Revolutionizing India's payment landscape with a unified solution that combines the power of RuPay cards and UPI technology, delivering unparalleled convenience and financial inclusion for every Indian consumer and merchant.

Introduction: The Future of Indian Payments

India's digital payment ecosystem has evolved dramatically, and at the forefront of this transformation is the innovative combination of Prepaid RuPay Cards with UPI integration. This groundbreaking solution represents the next generation of financial technology, designed specifically for the diverse needs of Indian consumers and merchants.

What is a Prepaid RuPay Card?

A prepaid payment instrument that functions like a traditional debit card but doesn't require a bank account. Users load money onto the card and spend within that limit, providing complete budget control and financial discipline.

UPI Integration Power

Seamlessly integrated with India's Unified Payments Interface, enabling instant QR code payments, peer-to-peer transfers, and merchant transactions through any UPI-enabled application.

NPCI Backing

Supported by the National Payments Corporation of India, ensuring robust infrastructure, security standards, and nationwide acceptance across all payment touchpoints.



This innovative payment solution bridges the gap between traditional card payments and modern digital transactions, offering Indians a comprehensive financial tool that works everywhere, from street vendors to international e-commerce platforms.

Key Features: Innovation Meets Practicality

1

Preloaded Convenience

Load money without requiring a traditional bank account. Perfect for students, informal workers, and anyone seeking financial independence. Users can reload through various channels including UPI transfers, cash deposits at authorized retailers, and online banking.

2

UPI Integration

Seamlessly linked with UPI infrastructure for instant QR code payments, online transactions, and peer-to-peer transfers. Works with all major UPI apps including PhonePe, Google Pay, Paytm, and BHIM, ensuring universal compatibility.

3

Universal Acceptance

Functions across all payment channels - POS machines at retail outlets, ATM networks for cash withdrawals, e-commerce platforms for online shopping, and UPI merchants for QR-based payments, ensuring you're never limited in payment options.

4

Multi-Layer Security

Protected by PIN authentication, OTP verification for online transactions, and NPCI's advanced fraud detection systems. Each transaction is encrypted and monitored in real-time, providing bank-level security without bank account requirements.

5

Global Reach

International RuPay acceptance when enabled, allowing seamless payments across countries that accept RuPay cards. Perfect for travelers and international online shopping, with competitive foreign exchange rates.

These features combine to create a payment solution that's not just functional, but transformative for India's diverse economic landscape, from urban professionals to rural entrepreneurs.

One Card. All Payments. Anytime, Anywhere.

Transform Your Payment Experience Today

Join millions of Indians who have already embraced the future of payments. The Prepaid RuPay Card with UPI integration isn't just a payment method—it's your gateway to financial freedom, convenience, and security in the digital age.

Whether you're a consumer seeking seamless payment solutions or a merchant looking to expand your business reach, our innovative payment platform is designed to exceed your expectations while supporting India's vision of a truly digital economy.

Ready to revolutionize your payment experience?



Get Started Today

Visit our website or download our mobile app to apply for your Prepaid RuPay Card with UPI integration. Simple documentation, quick approval, and instant activation.

Contact Our Experts

Speak with our payment specialists to understand how our solution can benefit your specific needs, whether personal or business requirements.

Thank You!

For more information about Prepaid RuPay Cards with UPI integration, product demonstrations, merchant onboarding, or partnership opportunities, please don't hesitate to contact our dedicated support team. We're here to help you navigate India's digital payment revolution.

Together, let's build a cashless, convenient, and inclusive financial future for every Indian.

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