

Airtel Payments Bank | India's first payments bank

India's first
Payments Bank



 airtel

Airtel Payments Bank is an independent company set-up as a joint venture between Bharti Airtel (80.1%) and Kotak Mahindra Bank (19.9%)

Airtel Payment Bank

We Can Help You Grow Your Business



Airtel Payments Bank | Our offerings



*India's First
Payments Bank*



*Paperless
Banking*



*50 Mn
customers*



*0.47 Mn Banking
points*



*Assisted
Ecommerce
Capabilities*



*Deep Rural
Penetration*



*Large Bouquet of
Services*



*Ease of access
via USSD, APP,
Web*

Advantages for Entrepreneur and Customer



Village level Women self-Entrepreneur

- **Instant DBT Linking** without any documental procedure.
- Same DBT Money can be used for GOVT. subsidy
- Per Account opening commission* .
- Commission on all transactions.
- Every **15 days** commission settlement.

Note

Customer balance should be \geq 500/- in 7 Days.



Customer

- **Instant Zero Balance Ac** without documental procedure with **instant DBT linking** .
- **No charges** or CW/CD/no balance maintain.
- Free **5 lac** accidental insurance .
- **2.5%** interest pa on Saving Ac Balance (to be credit every month)

*Commission may change on various schemes time to time.

Airtel Payments Bank | Customer Engagement

Digital Marketing

- SMS Blasts, Push notifications & Emailers to our customer base

In- App Promotions

- Offers & campaigns to be promoted on Airtel Payments Bank App

Offline Promotion

- Promotion of offers at nearest Banking points

Visibility


- Once onboarding is done and QRs are received, ID cards are printed at the circle level and a stamp could be created with promotions

Other Engagement


- Geo tagging agency offices on Airtel Payments Bank app

Airtel Payments Bank | Offerings compared to other players

ADVANTAGES OVER OTHER BANKS

	Other banks	
3 minute account opening	X	✓
Zero Balance (Non-salary)	X	✓
Digital withdrawal (Aadhaar Enabled)	X	✓
Cash withdrawal via merchants	X	✓
Free insurance	X	✓
Debit card	✓	✓
Cheque book	✓	X

ADVANTAGES OVER OTHER WALLETS

	Other wallets	
Unlimited transactions	X	✓
Savings interest	X	✓
Cash withdrawal	X	✓
Free insurance	X	✓
Merchant payments	✓	✓

*Digital debit
card on phone*

Airtel Payments Bank | Ecosystem Accepting Payments



Partnering with Airtel Payments Bank

UPI /BHIM /Airtel ; QR Code

UPI QR Code Payment Collection- Pay on delivery



After the purchase , the customer will come to the reception/bill counter, scan Airtel UPI QR Code for the payment



qqq@upi



Once the Payment is done, and message received, employee/cashier will handover the bill to the Customer

Transaction viewing - The merchant will be able to view the transaction using our merchant portal. Transaction confirmation can also be sent via SMS/Mail.

UPI QR Code

In-shop branding



**Payments
Accepted**

Powered by airtel Payments Bank

**Payment
acceptance Sticker**



Scan to pay



or pay

Powered by airtel Payments Bank

Pay through all BHIM UPI enabled banks and apps.

**QR code
Sticker**

Benefits of Being with UPI/Airtel Payments Bank Vs Debit cards/Credit cards and others

Airtel Payments Bank`	Debit/Credit Card Payment
No transaction fees on UPI payments of any amount	0.75% MDR on Debit Cards 1.5% MDR on Credit Cards
No additional EDC Machine Required	Additional Hardware needs to be carried to the field
The customer doesn't need to be a APB specific customer to use the UPI . He can be any bank/wallet user	The customer has to be a VISA or Mastercard Holder

Partnering with Airtel Payments Bank

Customer Engagement

Airtel Payments Bank | Customer Engagement

In Store



In-Store Branding



Staff Incentive Schemes



At POS



Tent Cards

In-Store Marketing Collaterals Deployment

Partnering with Airtel Payments Bank

Commercial Structure

Thank you

