NISPay
WE KNOW YOUR NEED

Give a new identity to your brand

AadharPay

NIS Pay
API

Aadhaar Enabled Payment System

Recharge & BBPS

Flight ticket booking

Fully Secured

API
PROPOSAL

India's Largest API Provider at nominal setup fee

www.nishkarshit.com

Who We Are ?

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NISPay is one of the largest Rural Fin-tech Companies in India & we have brought a transformative impact on digital, financial, and e-retail services across the rural and semi-urban regions. Having created more than 20T Rural Entrepreneurs and managed financial transactions worth USD 1.5 billion, we are growing at more than 150% year on year. Our services benefit 50 Lakh consumers and we are seen as one of the most trusted Rural Fin-tech companies in modern India.

Available API Products

DL / Voter ID / Passport Verification   Pan Verification API   Aadhar Verification API   Pan Card API

E-Governance API

AadharPay API   Wallet Load API(Paytm)   Micro ATM API   Cash Collection API

Virtual A/c API   AePS API   Money Transfer API   Banking API

Bank A/c verification API   UPI Verification API   IFSC Verification API   UPI QR API

Payout/Settlement API   Recharge & BillPay API   Payments & Verification API

Features

- **Paperless Onboarding Process**
  We are shifted to 100% digital onboarding process. No need of Physical documentation.

- **Simple and easy integration**

  Our API is so simple and also Providing dedicated support.

- **Safe, Secure & Reliable**

  We have developed a powerful Dashboard with auto reconciliation & highly secured.

- **Higher Success rate**

  We have developed a auto switch Method to maintain higher success Ratio with hassle free transaction.

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Set up An API Account

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1 → **2** → **3** → **4** → **5**

| SIGN UP | SIGN IN | KYC UPDATE | SUBSCRIBE API | API PAYMENTS |

Create an account

Login on

Update KYC

Selection of API

BUY API

Register on NISPay
With minimum details
onboarding & get the
credential.

Sign in with your
credential & complete
Full KYC digitally.

Upload your KYC
Document and wait
For the approval.

Select your API &
Subscribe as per
Requirement.

Pay one setup fee
By adding balance
In wallet using given
Account or UPI QR.

Benefits Of NISPay API

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24x7 Payments on the go

- Instant Payments available on weekends & bank holidays
- 24x7 Wallet, NEFT, IMPS & UPI Transfers

Powerful API's in Industry

- Simple Integration for beginners to experts
- Developer Friendly Documentation
- Plug & play
- Integration with ERP, App, Financial system

E-governance API

We provide e-governance api to existing partner's only.
- Aadhar verification API via OTP
- Pan verification API
- DL / Voter ID / Passport Verification API

Higher Success Rate With Powerful Dashboard

- In- house developed technology for higher success rates
- Easy Reconciliation
- Allows addition of sub users & create employee (coming soon)

AePS API
Aadhaar Enabled Payment System

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Product	Commission
AePS	**78%** as per NPCI Maximum-INR-12
Mini-Statement	INR-1
Pipelines	2 (auto switch mode available)

Settlement would be available in multiple Modes:

- Real Time
- 6 times in a day with zero charges
- Automatic accounting/settlement

AePS
AADHAAR ENABLED PAYMENT SYSTEM

Cash withdrawal
Mini Statement
Balance Enquiry

A simple and highly secure cash withdrawing ability for your customers using Aadhaar and ensuring that you earn more with every transaction.

One time Setup fee

36,000 +GST

Money Transfer API

Mode of payments	Charges
NEFT / RTGS	2/txn
IMPS	3/txn

MONEY TRANSFER

Instant Money Transfer

24 x 7 x 365

All Banks

Domestic Money Transfer service for BC Agent assisted transactions at physical outlets. Supports IMPS & NEFT with a limit of 5,000 per transaction and 100,000 per month per remitter. Business Correspondent guidelines issued by RBI will be applicable.

One time Setup fee

10,000 + GST

Micro ATM API

Product	Commission
Micro ATM	76% as per NPCI Maximum-INR-11.75

MICRO ATM

Cash withdrawal

Balance Enquiry

One time Setup fee

15,000 + GST

Recharge & Bill Payment <u>API</u>

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Operator	Margin
AIRTEL	2.5%
	4.50%
BSNL	3.2%
JIO	
VI	3.90%
MTNL MUMBAI	2.40%
MTNLDELHI	2.40%
AIRTELDTH	3.80%
SUNTV	3.75%
TATASKY	3.70%
VIDEOCONDTH	3.75%
DISHTV	3.75%

Bill Payment

-Electricity
- EMI
- Fastag
- Gas bill
- Insurance
- Internet ISP
- Landline
- Mobile postpaid
- Subscription
- Water Bill
- DTH
- Mobile prepaid

Recharge & Bill Payments

Commercial for all bill payment
Is 0.35%/txn

One time Setup fee

5,000 + GST

Pan Card API

Now retailer can easily create their customer PAN Card online through our APIs with comfort & paperless process. We are Authorised Corporate partner of UTI Limited

Coupon Type	Charges
Physical	96/coupon
Digital	65/coupon

Pan Card

Apply New Pan Card

Correction in Pan Card

Apply duplicate Pan Card

One time Setup fee

15,000 + GST

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Payout/Settlement API

Mode of payments	Charges
NEFT / RTGS	2/txn
IMPS	2Rs<1K , 4Rs==1-25K & 7Rs>25K

Payout Settlement

This API is used to transfer funds from NISPay API Account to any Bank Account without add the beneficiary account or verification. Send out payouts through NEFT,IMPS, RTGS.This API can not be used for DMT use case.

24x7 NEFT, IMPS & UPI Transfers

One time Setup fee

12,000 + GST

Aadhaar Verification API

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Aadhaar verification API is an important process for every financial institution or the entities that need an API for Aadhaar card verification. This is the most basic identity that is needed everywhere.

Issued by the Government of India, Aadhaar card contain information about your Full Name, Address, Mobile Number and other data that could be used to verify an individual.

Aadhaar Verification

Enter Aadhar Number

Submit

Enter 6 digit OTP

Verify ✅

Get the details

Date of Birth as per Aadhaar Records (yyyy-mm-dd)
ZIP Code as per Aadhaar Records
Full Name as per Aadhaar Records
Gender as per Aadhaar Records
Address as per Aadhaar Records

One time Setup fee

25,000 + GST

* INR-15/- would be charged as per verification.

Virtual Account API

A unique account for each payer/person with fully numeric value. You can accept unlimited payment with our virtual account and get real time settlement to your wallet with multiple banks node at zero cost.

Product	Charges
Collection	INR-1/Txn
Pipeline	2(ICICI Bank & Paytm Bank)
A/c Creation	Nill

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Virtual Account

Accept Unlimited Payment

Real Time Settlement

One time Setup fee

10,000 + GST

Cash Collection API

Cash collection is an unique solution of physical cash problem facing by bank agent/retailer. They can resolve it by availing cash collection service.

Our Client

Client	Margin	Client	Margin
OLA	0.29%	Udaan Cash Collection	0.25%
STFC	0.13%	Lok Suvidha	0.30%
Bajaj	0.45%	Lok Suvidha Customer	0.15%
Hero Customer	0.39%	LnT Microfinance	0.10%
L&T Two Wheeler	0.38%	Samasta	0.13%
MRHFL	0.43%	Agora	0.32%
MMFSL	0.30%	Adani Capital Agent	0.28%
Wheels EMI	0.48%	Adani Capital Customer	0.28%
Reliance Jio	0.20%	Mitrata	0.19%
Satin	0.10%	Fino Finance Pvt Ltd. (FFPL)	0.15%
Asirvad	0.19%	Swaadhar	0.10%
Svatantra Agent	0.15%	Bajaj Finserv Agent	0.13%
Svatantra Customer	0.20%	Bajaj Finserv Customer	0.13%
Fusion	0.19%	Centrum	0.20%

Cash Collection

Advantage

Availability of Physical Cash

Avoid TDS Deduction

One time Setup fee

20,000 + GST

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UPI Verification API

Enter UPI ID and know the name as per bank if it exists.

You will receive a customer name at the bank in the response for valid UPIs.

Response Sample

```
{
    "valid": true,
    "name": "Sunita kumari"
}
```

Product	Charges
UPI Verification	INR-2/Veri..

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UPI Verification

UPI
UNIFIED PAYMENTS INTERFACE

Enter UPI id

Verify ✓

Beneficiary Name

One time Setup fee

10,000 + GST

Pan Verification <u>API</u>

Customer onboarding & verification made easy

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Real-time onboarding and verification of users is as easy as it gets with out PAN Verification API. Just integrate the API and get going.

```json
{
  "response_status_id":-1,
  "data":{
    "pan_number":"...XXX",
    "last_name":"Foo",
    "middle_name":"",
    "title":"Shri",
    "first_name":"Bar"
  },
  "response_type_id":1255,
  "message":"PAN verification successful",
  "status":0
}
```

Response

PAN VERIFICATION

PAN

Enter PAN Number

Verify ✓

One time Setup fee

8,000 + GST
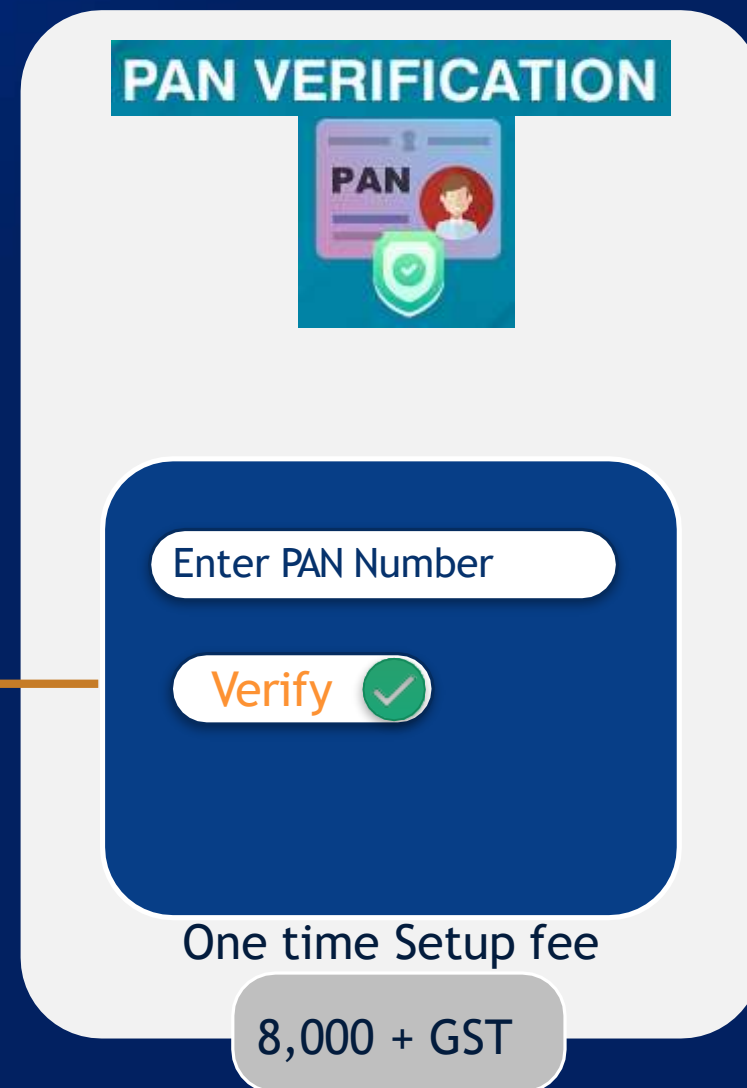
Product	Charges
Pan Verification	INR-5/Veri..

Paytm Wallet load API

This API is used to disburse fund from sub-wallets/disbursal account to user wallets using the beneficiary mobile number

Paytm Wallet

```
{
    "status": "ACCEPTED",
    "statusCode": "DE_002",
    "statusMessage": "Request accepted"
    "Txn id": "1164788766366"
}
```

Response ←

Enter Paytm Mobile No

Enter amount

Send

One time Setup fee

5,000 + GST

Product	Charges
Paytm Transaction	INR-1/Txn

Bank Account Verification API

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Get Beneficiary Name

Verify/Know a bank account name as per bank & match the name provided by beneficiary with name at bank before transaction and minimise the failed or transfer reversals.

Know the accurate name of any bank account.

Product	Charges
A/c Verification	INR-3/Txn+ GST

Bank Account Verification

Enter Account Number

Enter IFSC

Verify ✓

Beneficiary Name

One time Setup fee

10,000 + GST

Setup fee would be waive off if partner are using DMT API

IFSC Verification API

The most exhaustive list of IFSC codes updated weekly. Verify whether the IFSC is valid or not, the bank name and bank branch that it belongs to. Also Know the transfer modes supported - NEFT, IMPS, RTGS

```json
{
    "BANK": "THE FEDERAL BANK
    LTD", "IFSC": "FDRL0007778",
    "BRANCH": "FEDERAL TOWERS, MARINE DRIVE,
    "ADDRESS": , ERNAKULAM, KERALA- 682031",
    "CONTACT": "2265658",
    "CITY": "MARINE DRIVE",
    "DISTRICT": "ERNAKULAM",
    "STATE": "KERALA",
    "RTGS": true,
    "BANKCODE": "NEO
BANKING-JUPITER"}
```

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IFSC verification

Response →

Enter IFSC

Verify ✓

One time Setup fee

8,000 + GST

Setup fee would be waive off upto 50% if partner are using DMT API
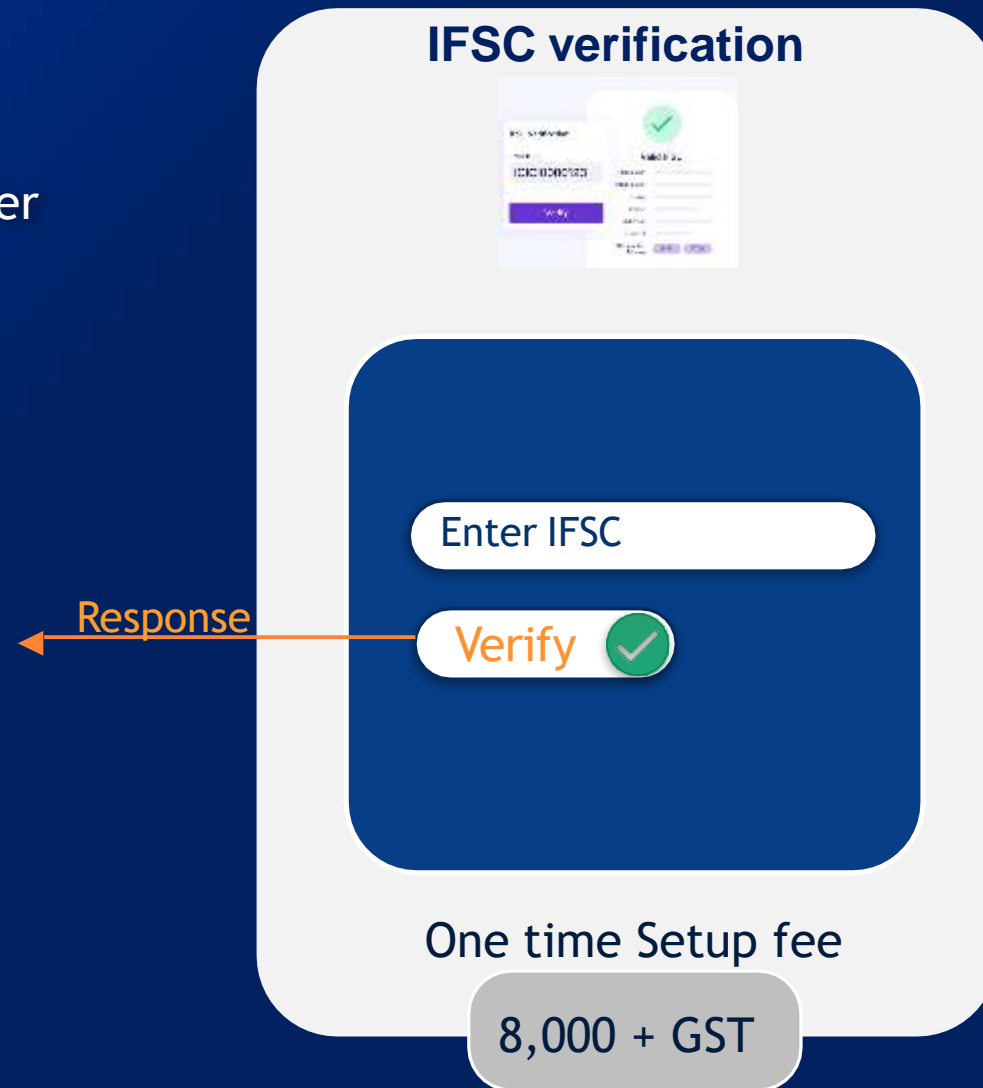
Product	Charges
IFSC Verification	INR-1/Txn

UPI QR Code API

Generate UPI QR code on the name of your customer ans start to accept payment via any UPI App.

Product	Charges
Collection	INR-1/Txn
Pipeline	2(ICICI Bank & Paytm Bank)
QR Creation	Nill

UPI QR Code

Silent Features

- Accept unlimited payment
- Easy to get Merchant QR Code
- Accept Payment from any UPI app
- Get instant transaction alert/sms
- Safe and secured
- Developed by NPCI & Regulated by RBI

One time Setup fee

8,000 + GST

API Dashboard

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Visit US: www.nishkarshit.com

CONTACT US

For Support: support@niskarshit.com

Thank You

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Join Us

API'S Product