NextPe

UPI SWITCH

UPI Acquiring Switch Proposal

Disclaimer

About NextPe

NextPe is a modern fintech platform built for India's growing network of startups and small businesses. It offers an all-in-one business banking ecosystem that simplifies financial operations and enhances payment efficiency. Designed for companies that value technology and convenience, NextPe enables seamless digital transactions and smoother business management.

With its Pay-as-You-Go pricing model, NextPe provides an affordable solution for collecting online payments through web or mobile apps integrated with a secure payment gateway. The platform includes an intuitive merchant dashboard that allows businesses to track transactions, generate reports, and create payment links effortlessly.

Every payment interface can be personalized with the merchant's logo and brand colors, giving businesses the flexibility to maintain their unique identity while offering a professional and trusted payment experience.

Introduction - NextPe Switch

NextPe UPI Switch for merchant Acquiring is a robust platform for processing merchant transactions on UPI on the bank’s own handler. The platform comes with transactions processing and reconciliation services built in.

- NextPe offers a strong and flexible UPI framework which manages high TPS traffic through highly scalable micro services.
- NextPe solution is NPCI compliant that enables banks to provide fully integrated platform for their merchants.
- NextPe provide their services and platforms only through ISO and PCI-DSS certified data centers in India

Key Aspects Of UPI

- Merchant payments with co-branded bank app and web portal.
- Allows payment within regulatory guidelines.
- Reconciliation as per regulatory and business requirements.
- Multiple payment option like Static QR, Dynamic QR, UPI Collect.

Key Features:

- Single Platform to manage all your online payments.
- Complete branding of the Merchant on the APP and Payment Gateway with online payment facility. Just start sharing the link to your customers and get payments sitting at your place.
- No hardware or hosting required by the merchant for the platform.
- Easy to use back-end console for the merchants to manage the prices, payments, and reports. Multiple payment options can be added.
- Payment Gateway pre-integrated which requires no integration.
- NextPe platform is hosted in a very secured environment with leading service providers as per the guidelines set by RBI for payment processing platforms.

Payment Switch (Unified payment interface)

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UPI Solution

	Types of Customers	Products	Service Categories
PSP App User	Existing Bank A/C Holders	• Fund Transfer • E-Mandate • Bharat/Bhim QR • Bank Transactions • BBPS • Existing Bank A/C Holders	• Financial Txns • Non-financial Txns • Analytics
	Other Bank A/C Holders		
Merchants	B2C Merchants	• Merchant Aggregation • QR and Other Intent • Collect API and SDK • Business Portal • Payment Gateway • Banking Transaction	• Analytics • B2B B2C Txns • Auto Recon • Administration
	B2C Merchants		

Specification

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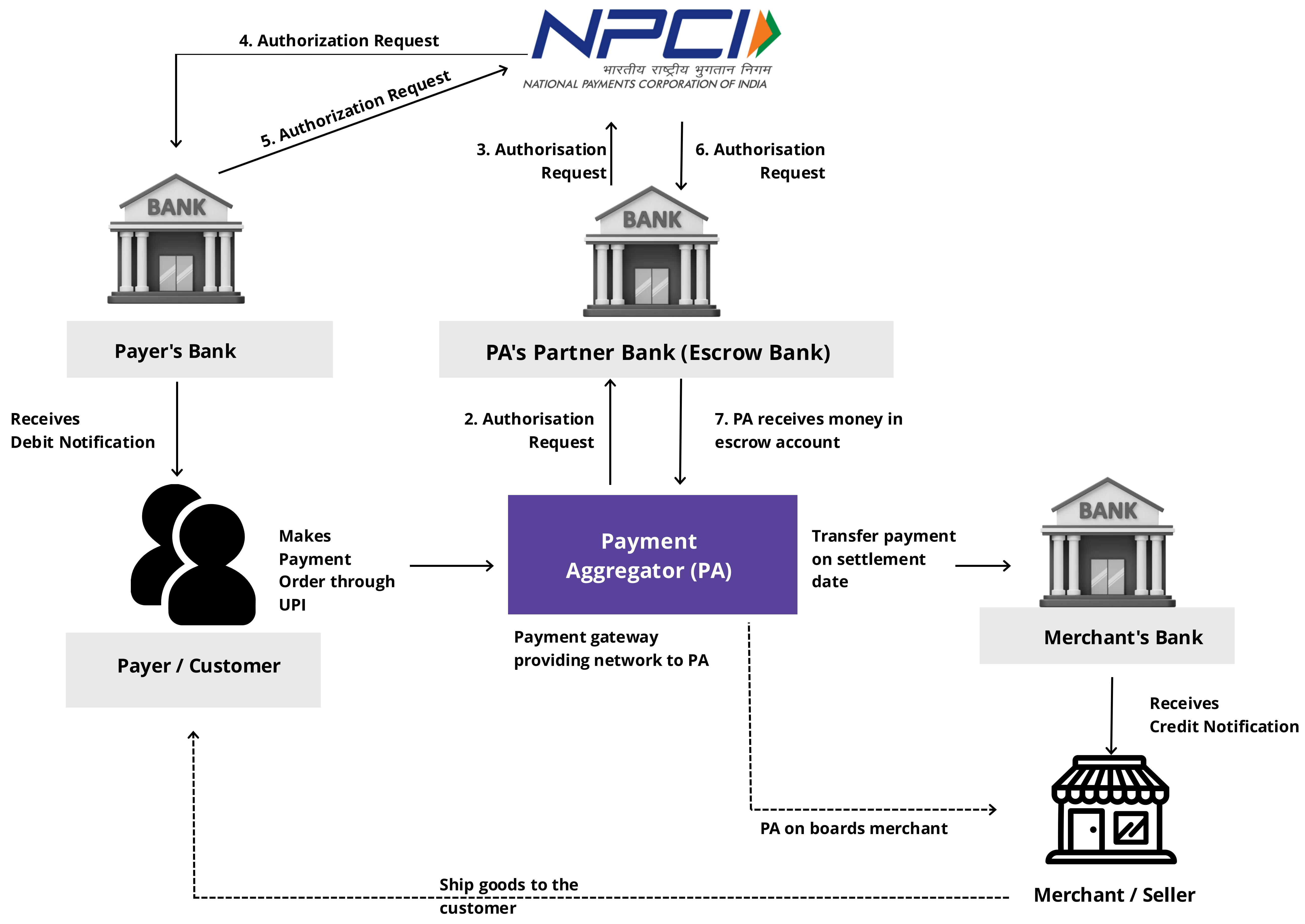
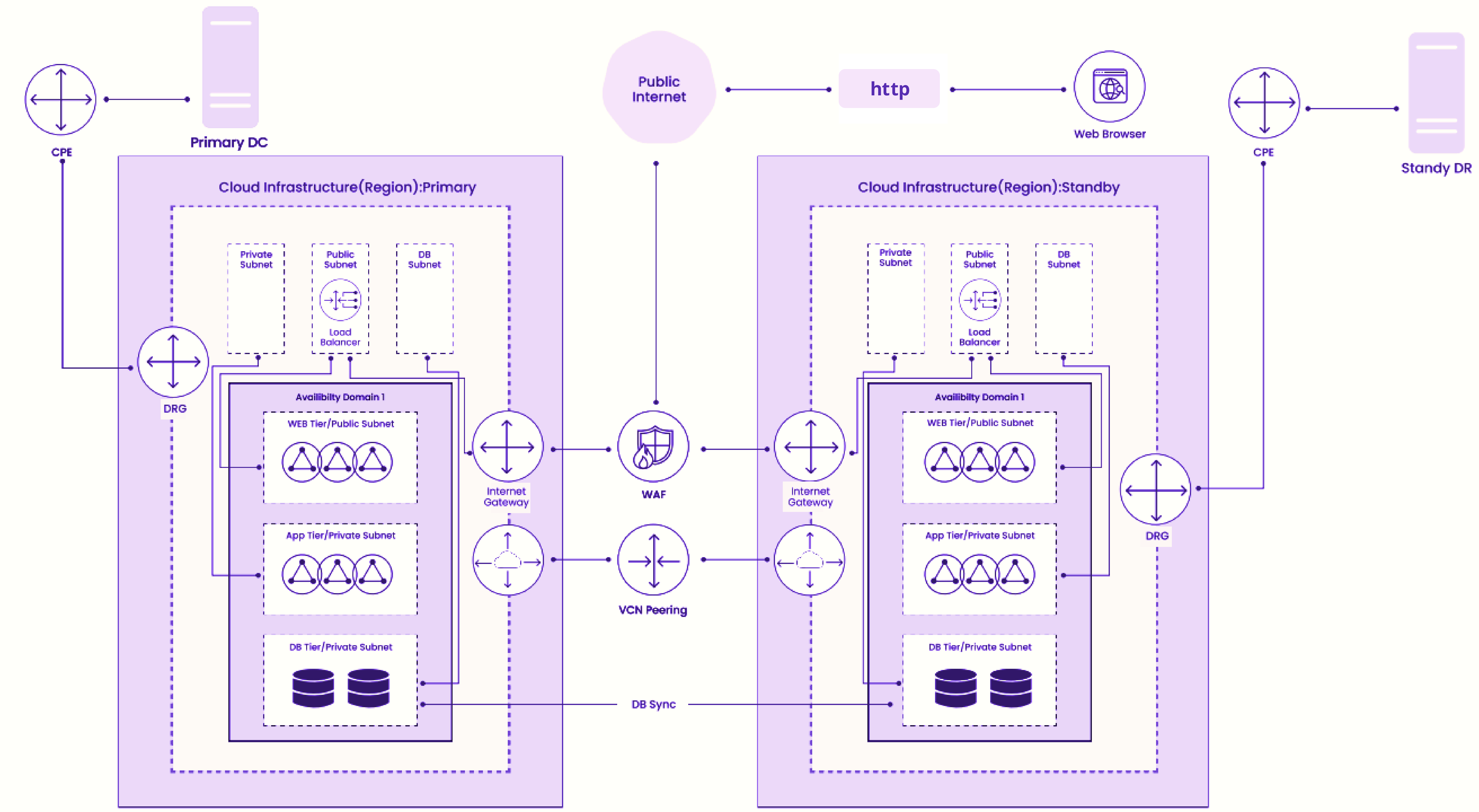
Collect Requests	Scan & Pay	QR Generation	VPA Generation	Reconciliation	Mandates
Autopay	CBS Integration using HTTP JSON or ISO 8583 protocol	Callback notification after transaction completion	Merchant Portal	API support for merchants and/or Aggregators	Bank Portal

UPI - Offline/Online Gateway Transactions



Payment Switch - Architecture



User Interface (UI)

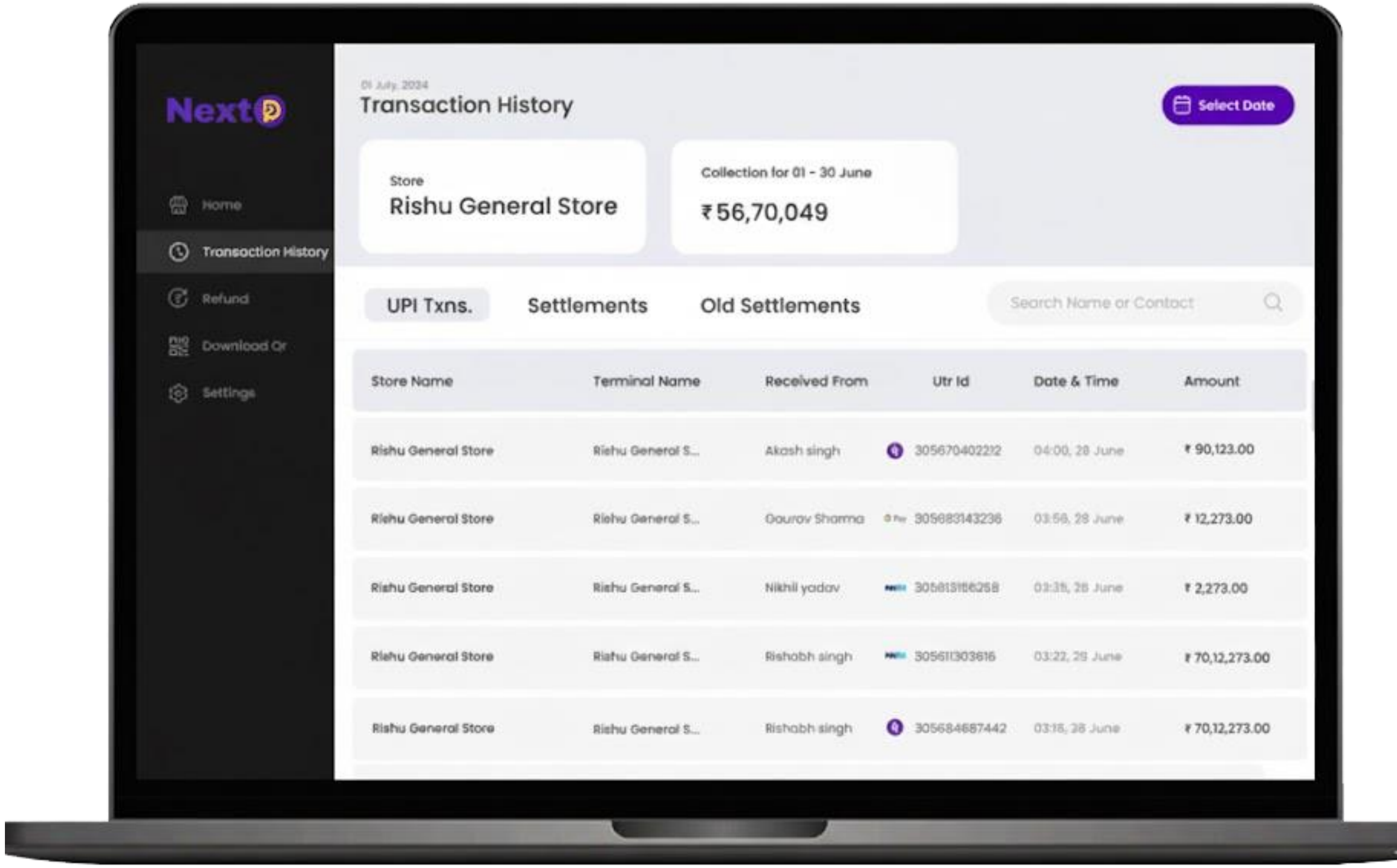
- Portals for Banks & Merchants
- PSP App

Integration

- API integration available for Banks, Merchants & Aggregators

Security

- Secured through P2PE
- RBAC (Role Based Access Control) control to protect from unauthorized access



Merchant App Steps:

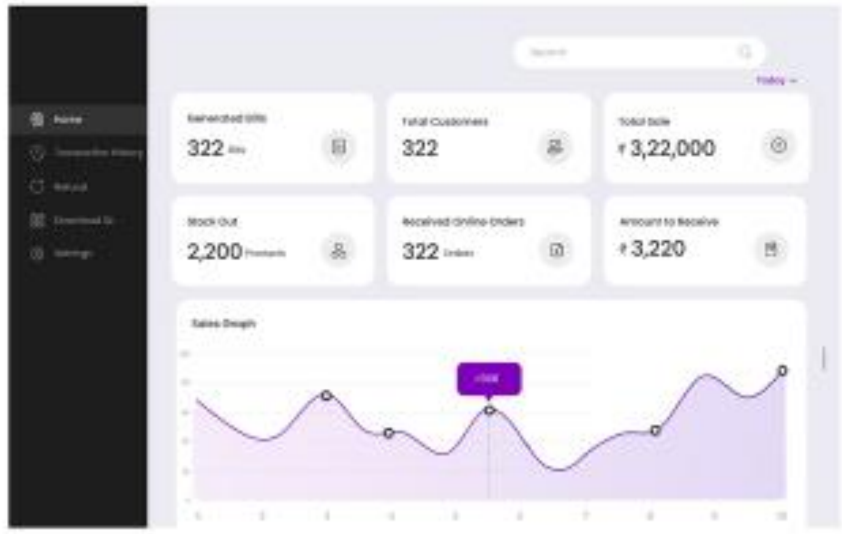
- Create UPI ID
- Add Bank Account
- Payment
- Transaction History

Merchant Product

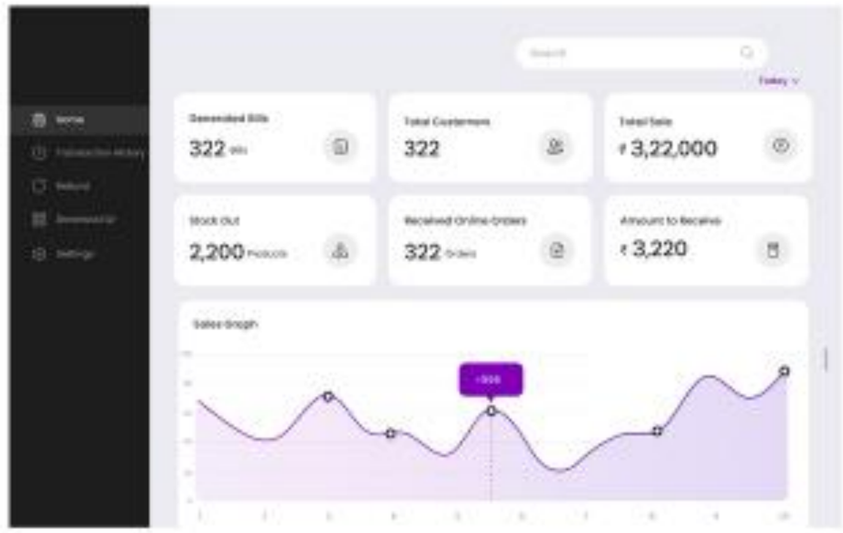
API gateway facilitate services around payments and collections

User Interface (UI)

Merchant Switch



Merchant Portal



Bank Admin Portal

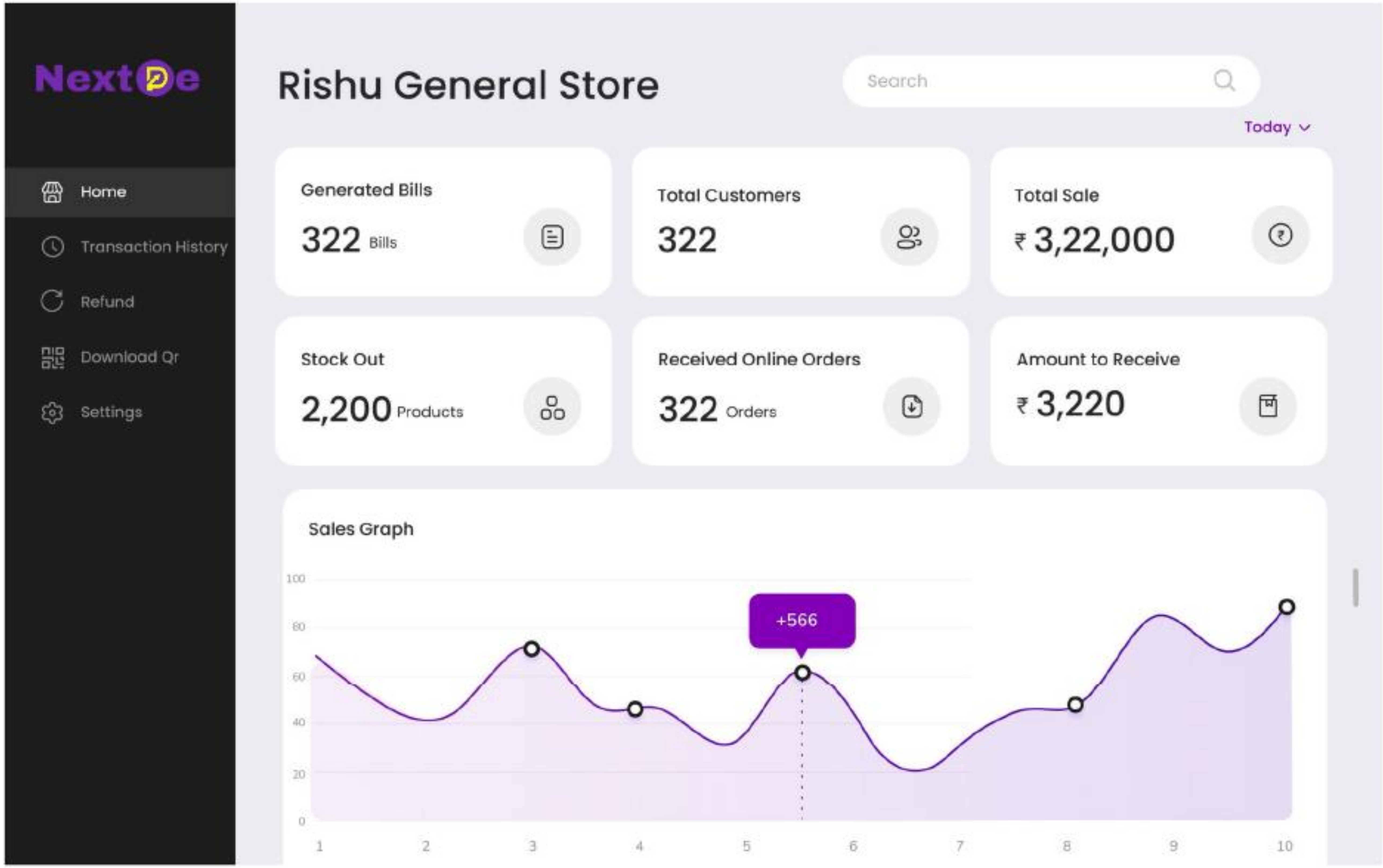
Payement_API
Status_API
Other_API

API Gateway

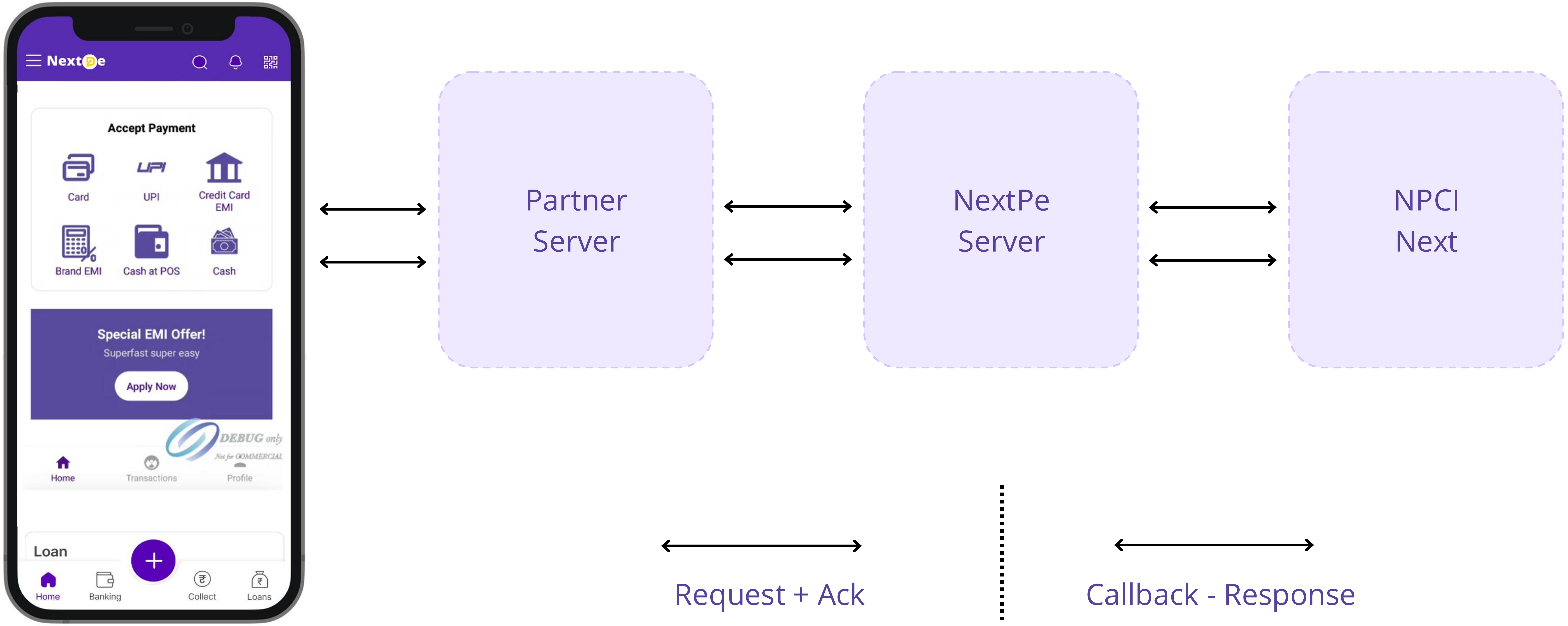
Merchant App

Soundbox

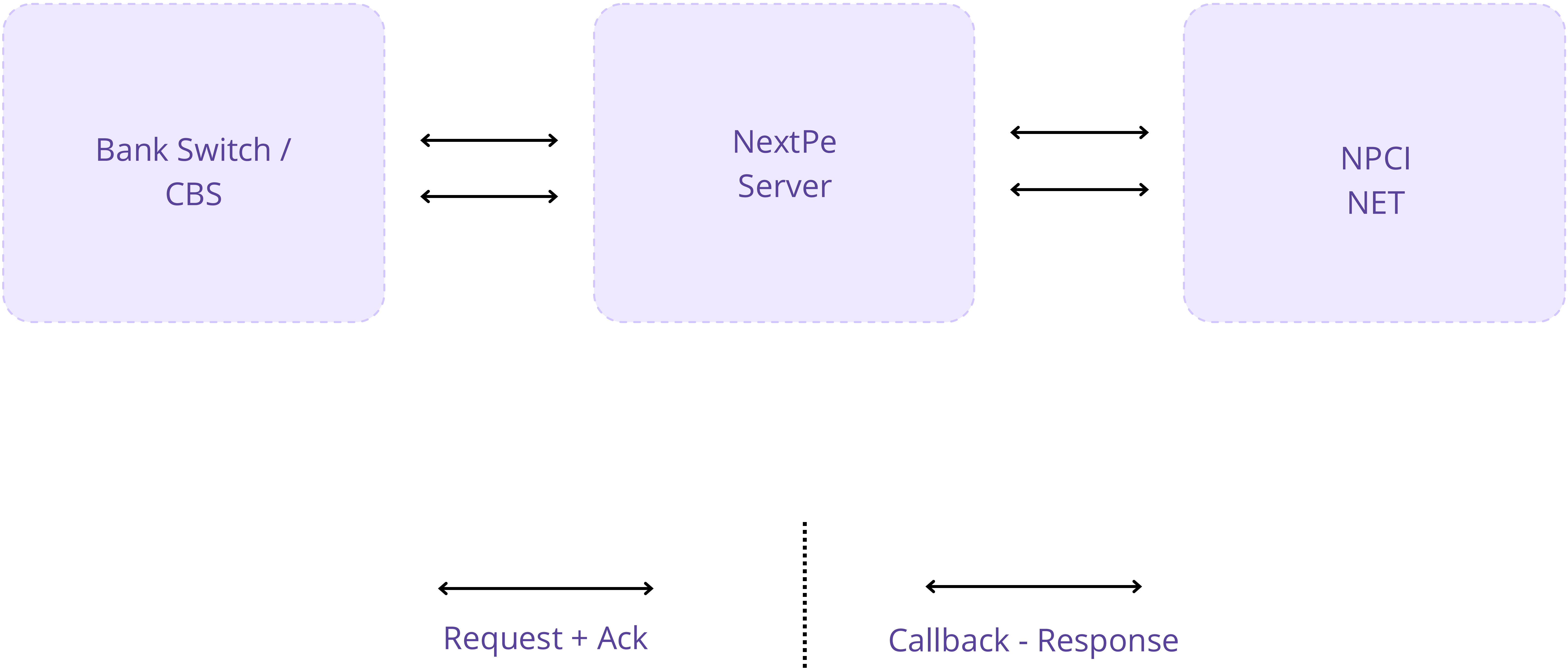
Merchant Interfaces



Acquiring Flow



Issuing Flow



Interfaces

Merchant		
Web	API Gateway	Mobile App

Acquirer		
PSP App	API	Portal

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Application Stack

Application

- Azure Java

Operating System

- Oracle
- Ubuntu LTS

Database Support

- MongoDB (Community or Altas)

Cloud Supported

- Azure
- AWS
- NTT Cloud
- *On Premise Phy. Hardware possible

HSM Support

- Supports FutureX
- Supports Thales PaySheild

Scaling

- Supports Horizontal & Vertical Scaling

API's List

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Onboard API's

Sr#	API Name	Description
01	Add Merchant	This API is used to add a new merchant
02	Update Merchant	This API is used to update an existing merchant

Merchant API's

Sr#	API Name	Description
01	Collect Request	This API is used to collect a payment from Payer
02	Mandate	This API is used to create, update, revoke a mandate
03	Transaction Status	This API is used to check the status of the transaction
04	Verify Payer	This API is used to verify the handle of a payer
05	Transaction Confirmation	This API is used to inform the status of the transaction

API's List

Issuance API's		
Sr#	**API Name**	**Description**
01	Verify Card	This API is used to verify the last digits of the card
02	Credit / Debit Card/ Refund/ Reversal	This API is used to send a credit, debit, refund or reversal message
03	Balance Enquiry	
04	List Accounts	
05	Mandate	

Scope of Works

Bank

- Opening project with NPCI in C-flow
- Merchant KYC checks
- Settlements

Aggregators/PA's

- Merchant KYC checks and dug diligence
- Merchant Sourcing
- Merchant Relationship

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- Posting of Transaction to Bank
- Compliances of Bank and NPCI
- Sharing of daily reports
- Reconciliation with NPCI
- UPI switch certification
- QR Generation
- UPI Mandates

Terms & Conditions

- Payment Terms-100% Payment in Advance
- The contract will be for a minimum duration of 3 years with a two-year lock-in.
- Above commercial exclude any third-party cost example – Network project fees/Bank fees etc.
- NextPe will be the sole copyright holder for the proposed solution. The client will be provided with a license to use the platform for the period as per the subscription availed by the client.
- Commercials for Merchant APP and soundbox as per terms.
- The client authorizes NextPe to use the logo and the name of the client in its promotion campaigns and clients list.
- NextPe will not be responsible for connectivity at the client end. NextPe will not be responsible for Internet Connectivity to the server or client computers.
- Unauthorized usage & Distribution of the platform/services of NextPe without our permission is restricted and it will attract immediate closure of this proposal and any amount paid will not be refunded in such cases.
- NextPe will execute a Final Agreement with the client for the activation of the service.
- In case the customer decides to cancel the project/services after it has started, all costs incurred by NextPe till the time of cancellation will be paid by the customer
- All additional requests, functionalities and future projects not covered in the current purchase order shall be charged as per latest NextPe's pricing prevailing in the market.
- Terms & Conditions may be amended from time to time upon 30 calendar day's prior written notice
- Any dispute shall fall under the jurisdiction of Delhi Courts.
- Taxes extra as applicable

THANK YOU