



Your Next Gen Payment Partner

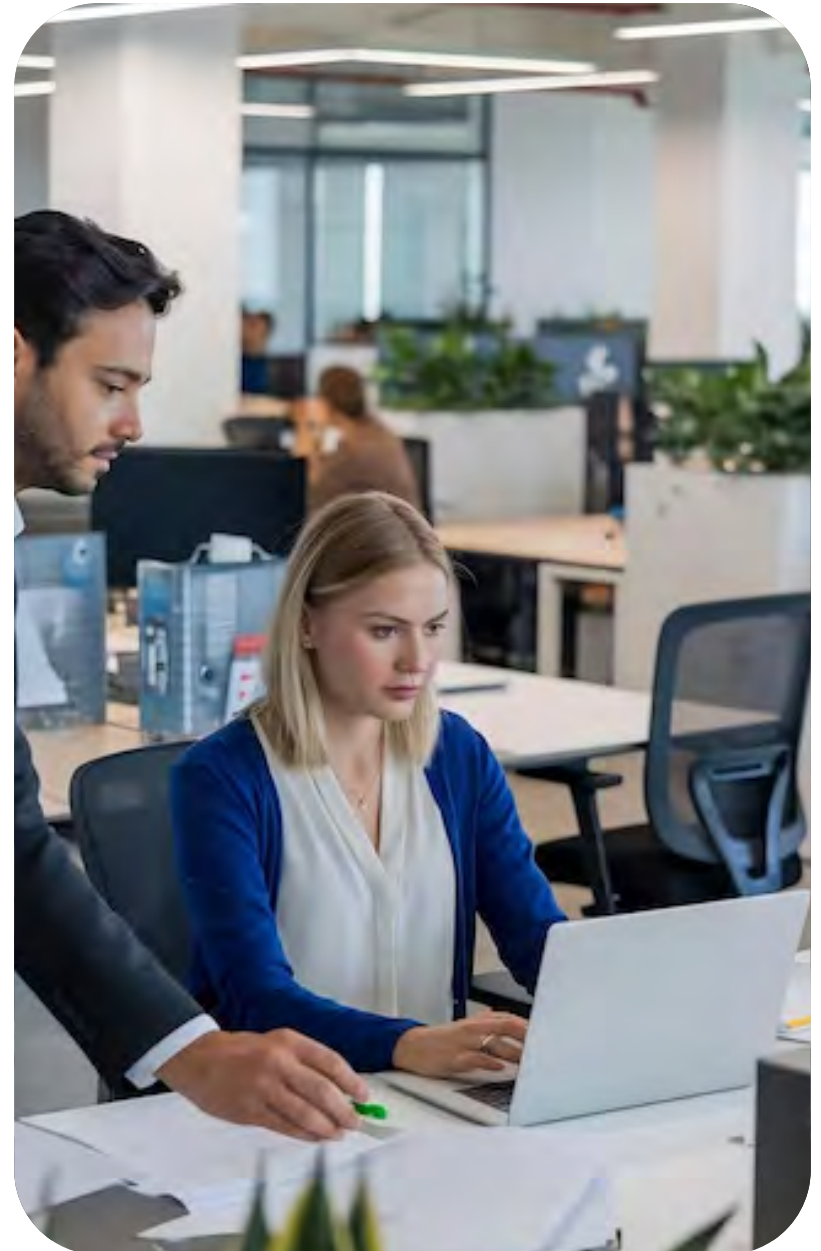
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ABOUT US

NextPe is a new-age fintech company in India, offering a unified platform for payments, lending, and financial management tailored for banks, NBFCs, and financial institutions. Designed to simplify and digitize financial operations, NextPe enables institutions to deliver a seamless, intelligent, and data-driven financial experience to their customers.

NextPe Unified Lending Platform empowers lenders, LSPs, and originators with a cloud-based digital lending infrastructure integrated with embedded finance capabilities. It automates the entire lending lifecycle from KYC and credit assessment to loan disbursement and repayment management, supported by AI-driven underwriting and rule-based decisioning.

NextPe's Payment Solutions Suite offers UPI, POS, Smart Collect, Payment Gateway, and Payout APIs, enabling banks and enterprises to streamline their payment ecosystem with real-time reconciliation, expense control, and robust analytics. Built for scalability, compliance, and innovation, NextPe is redefining how financial institutions manage payments, lending, and financial operations – all through a single intelligent platform.



BENEFITS



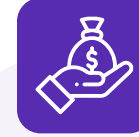
Providing integrated QRbased payment solutions to merchants.



Comprehensive Lending and Embedded Finance Infrastructure for NBFCs, FinTech's, and Originators.



The bank retains & acquires merchants through digital services and e-commerce features.



No integration or development costs are needed for the bank's system.



Simple and real-time merchant onboarding through a user-friendly app and portal.



Co-branded platform brings branding and acquisition advantages to the bank.



Integrated platform for Education, Restaurants, Societies, Hospitals, & Donations.



The revenue shoring model helps generate revenue from another vertical.

BENEFITS



QR - SIMPLIFYING YOUR PAYMENTS



Use your Custom Photo QR to collect payments with ease



Static and Dynamic QR payments



Manage everything from a convenient dashboard



Accept payments from all UPI apps effortlessly



Access real-time transaction reports anytime



Effortlessly update customer details for each transaction



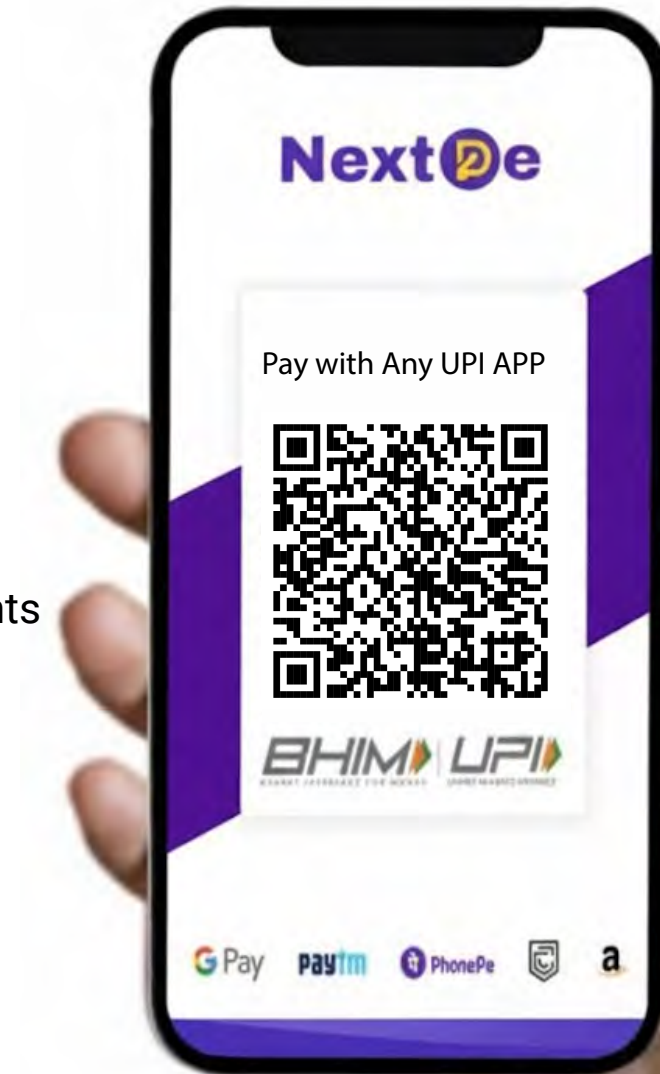
Receive instant voice & SMS alerts in Hindi and English on successful payments



Instantly download detailed transaction and settlement reports

QR BASED PAYMENT

- User-Friendly Dashboard
- Quick Monitoring of Transactions
- Accurate Reconciled Settlements
- Quick SMS Notifications for Every Payment
- Customizable Downloads for Transactions & Settlements
- Instant Voice Alerts
- Dynamic QR Code Payments
- QR Integration with Forms and Invoices
- Customer Detail Updates Per Transaction



- Instant mobile voice notifications for all transactions.
- Accepts Payments through all UPI Payment APP

SOUNDBOX - A SMART PAYMENT ALERT DEVICE



Smooth integration with the NextPe Dashboard



Loud & Clear Payment Confirmation



Instant voice notifications in Hindi and English.



Instant Voice Alerts on every successful payment.



Portable Design - Easy to carry anywhere



NEXTPE POS



Android 12/14



eSim(Optional)



PCI 6.X



2600mAH Battery



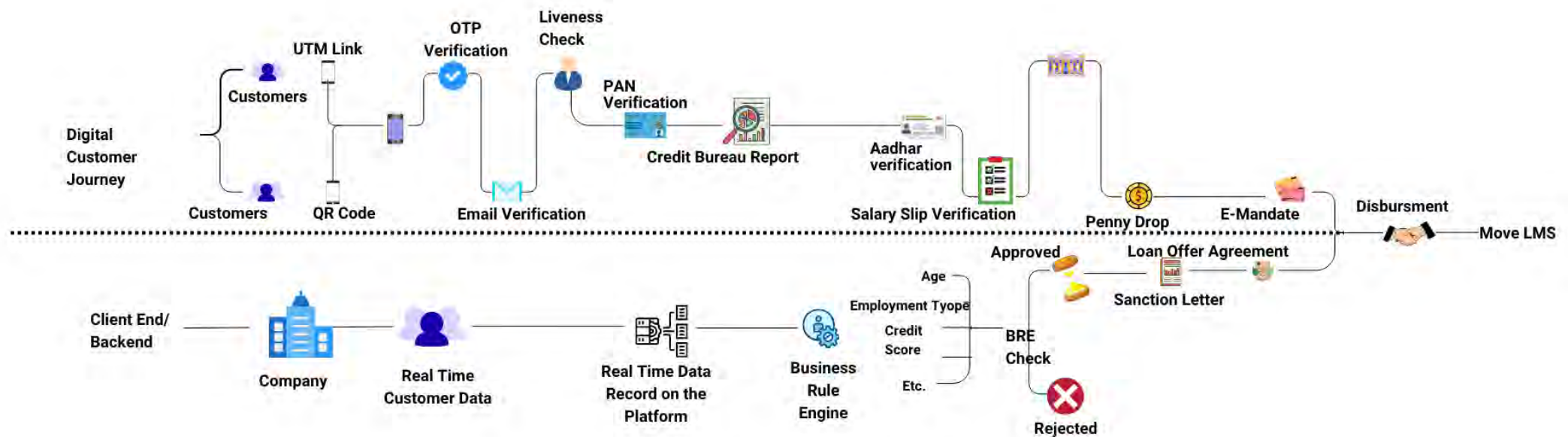
Wi-Fi /4G



Accept all types of payments easily, anytime and anywhere.

NEXTPE UNIFIED LENDING PLATFORM FOR BANKS

We provide Lenders/ LSPs/ Originators with cloud based
Digital Lending Platform+Embedded Finance



LENDING AS A SERVICE ARCHITECTURE

Lending As A Service

Fraud Check

To identify a prospective borrower and his/her eligibility

Primary Data

- Customer Journey
- KYC Integrations
- Public Infra Data

Alternate Data

- Scorecards
- Crime and Vintage
- Employment checks

Underwriting

To ascertain the requirement of a borrower and acquire consent of the borrower

Agentic AI Layer

- Document Analysis
- Business Rule Engine
- Workflow engine
- Lead Management
- Role Management
- Multi-stage approval

KYC Checks and back-ground verifications

- Through own APIs – for KYC, E-mail verification, location verification etc.
- Through third-party APIs – for bank statement verification etc.

Business Rules

Credit and Disbursal Ops

To analyze behavioral data of the borrower

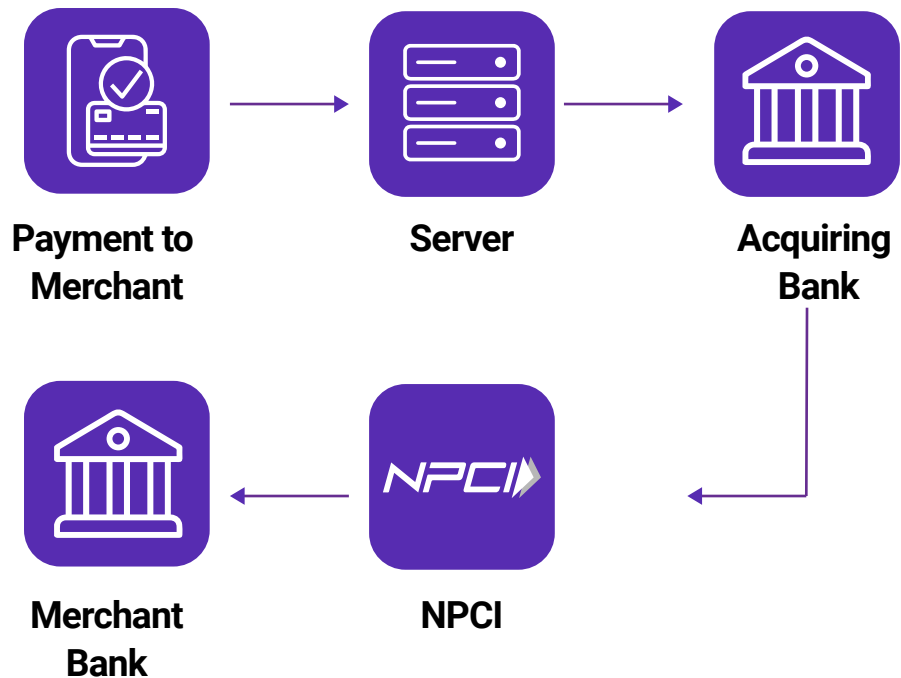
Credit Decisioning

- Rule Engine
- Alternate Data
- Early warning signals
- Dynamic Offer Management
- Bureau Score Analytics
- Insight Workflow
- Optimize Marketing
- LMS Integrations
- Scorecar

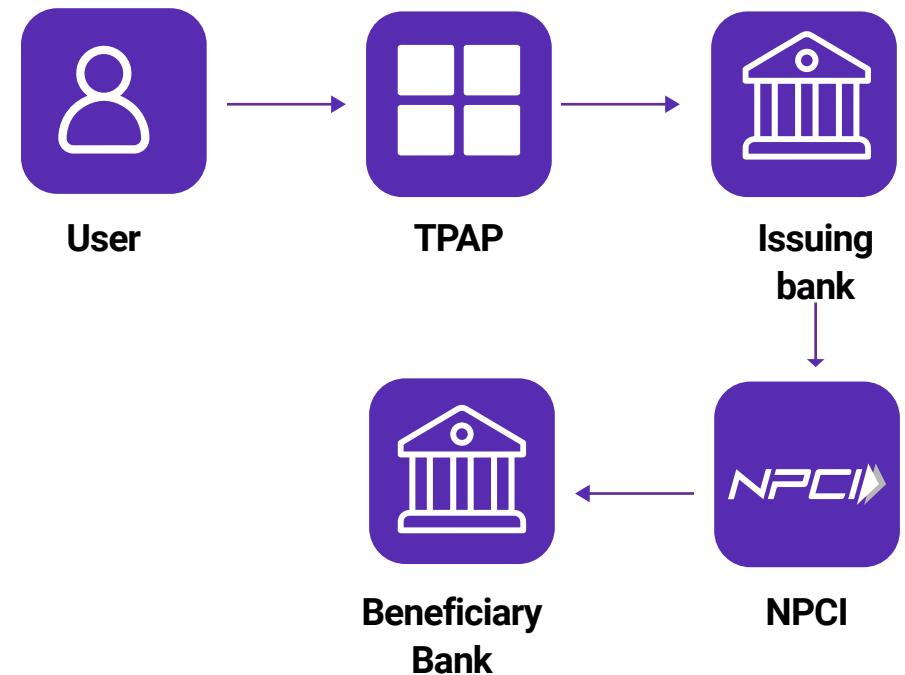
What does NextPe provide?

EMPOWER YOUR BANK WITH OUR UPI SWITCH

UPI Acquiring Stack



UPI Issuing Stack



NEXTPE UPI SWITCH

Service Support

- Rupay CC (Credit Card on UPI)
- Credit Line
- UPI Circle
- UDIR (UPI Device Identity & Registry)
- Central Mapper
- Aggregator Model Support

Acquirer

PSP App
Portal
API

Acquirer

PSP App	eRupi
Aadhaar	RRB Support
E-Mandate	PPI
Autopay	CBDC
UPI Lite	ASBA

Acquirer

Web
Mobile App
API Gateway

Issuer Switch Transactions PSP App / Banking Super App

Merchant Module

Bank Admin	Merchant Interface
Merchant Mobile App	Independent Merchant Module

eRupi

Merchant App	Corporate Portal
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API Gateway

ASBA Execution on UPI

Sound Box / POS

Credit Card

Issuer	Mandate
Merchant App	UDIR

CBDC Interoperability

Acquirer

Saving
Current A/C
Rupay Credit Card

Other Bank A/C

UPI MARKET GROWTH AND NWARE UPI SWITCH SCALABILITY

Daily transactions, scalability, latency, and fraud challenges

628 Million Txns/Day

Massive daily volume

India processes 628 million UPI transactions daily as of 2025.

3x volume Growth

Surging transaction load

Projected triple increase in volumes by 2027 demands switch scalability.

000+ TPS Capacity

High throughput target

Flux aims to handle over 10,000 transactions per second to meet demand.

sub-100ms Latency

Low latency requirement

Market demands under 100 milliseconds latency for transaction processing.

99.99% uptime SLA

Critical system availability

Ensuring near-perfect uptime is vital for uninterrupted payment services.

AI/ML fraud Detection

Enhanced risk management

Real-time AI/ML-driven fraud alerts address growing security threats.

NWARE SWITCH CAPABILITIES

CAPABILITIES



Multi-Rail Payment Acceptance



Mandate & Standing Instructions



Reconciliation



Sale & Refund Processing

CAPABILITIES



Multi-Channel Payment Initiation



TPAP Integration Layer



Fraud & Risk Management



Unified Dispute & Issue Resolution

CORE FEATURES EVALUATION OF NEXTPE UPI SWITCH

In-depth analysis of Flux's payment routing, automation, fraud management, and monitoring capabilities

1

Central Mapper for Unified Transaction Routing

The Central Mapper enables seamless routing across Account, Aadhaar, and Rupay card mediums, ensuring high flexibility and interoperability in transaction processing within the Flux ecosystem.

2

Mandate & Standing Instruction Support

Supports regulatory-compliant recurring payments and auto-renewals through secure authentication mechanisms, facilitating hassle-free and compliant transaction automation.

3

TPAP Integration Layer Expansion

Facilitates integration with third-party payment applications (TPAPs), expanding the ecosystem's reach and providing diverse payment initiation options for enhanced user experience.

4

AI-Powered Fraud & Risk Management

Incorporates advanced AI/ML algorithms for real-time fraud detection, pattern recognition, risk scoring, and instant alerting to effectively reduce financial losses and operational risks.

5

Unified Dispute & Issue Resolution (UDIR)

UDIR automates dispute workflows, accelerates settlements, and strengthens customer trust by streamlining issue resolution processes within the payment lifecycle.

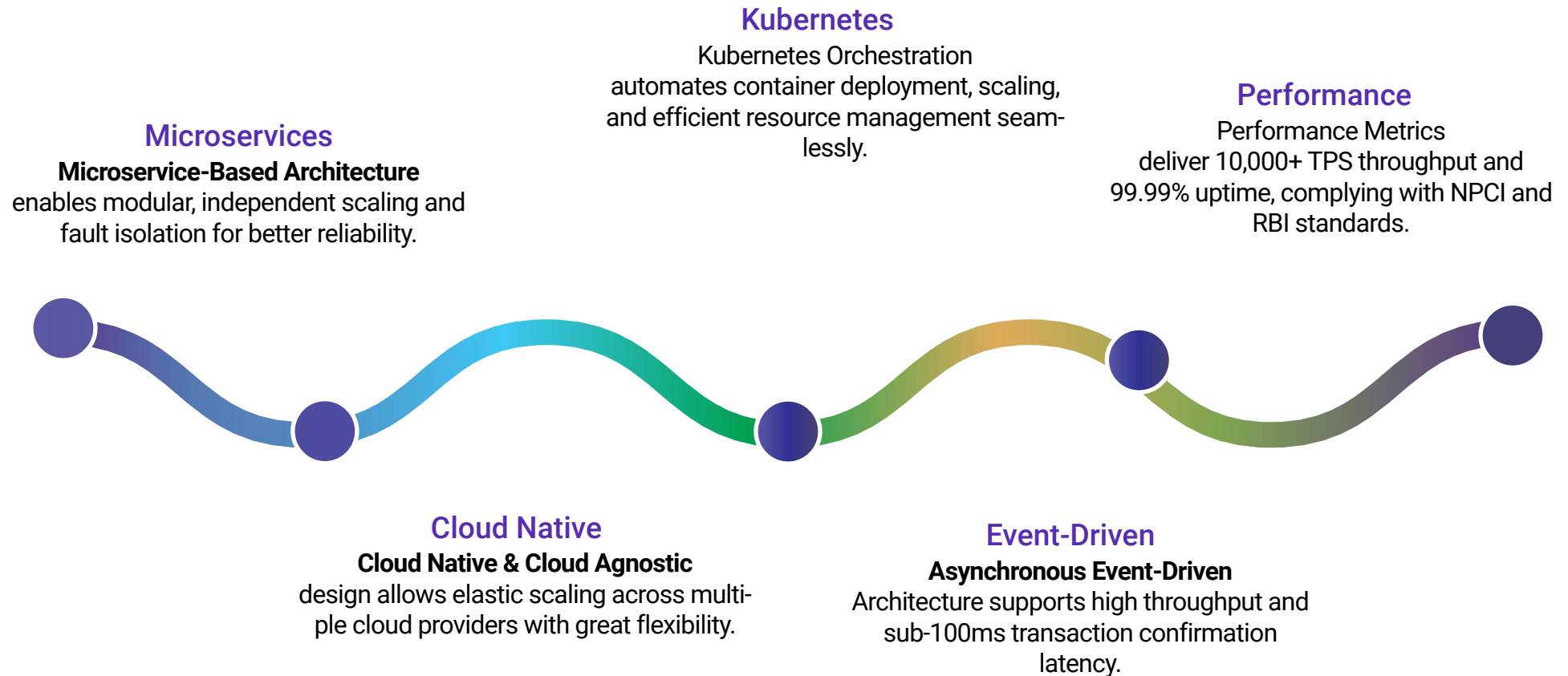
6

Real-Time Monitoring with Role-Based Access

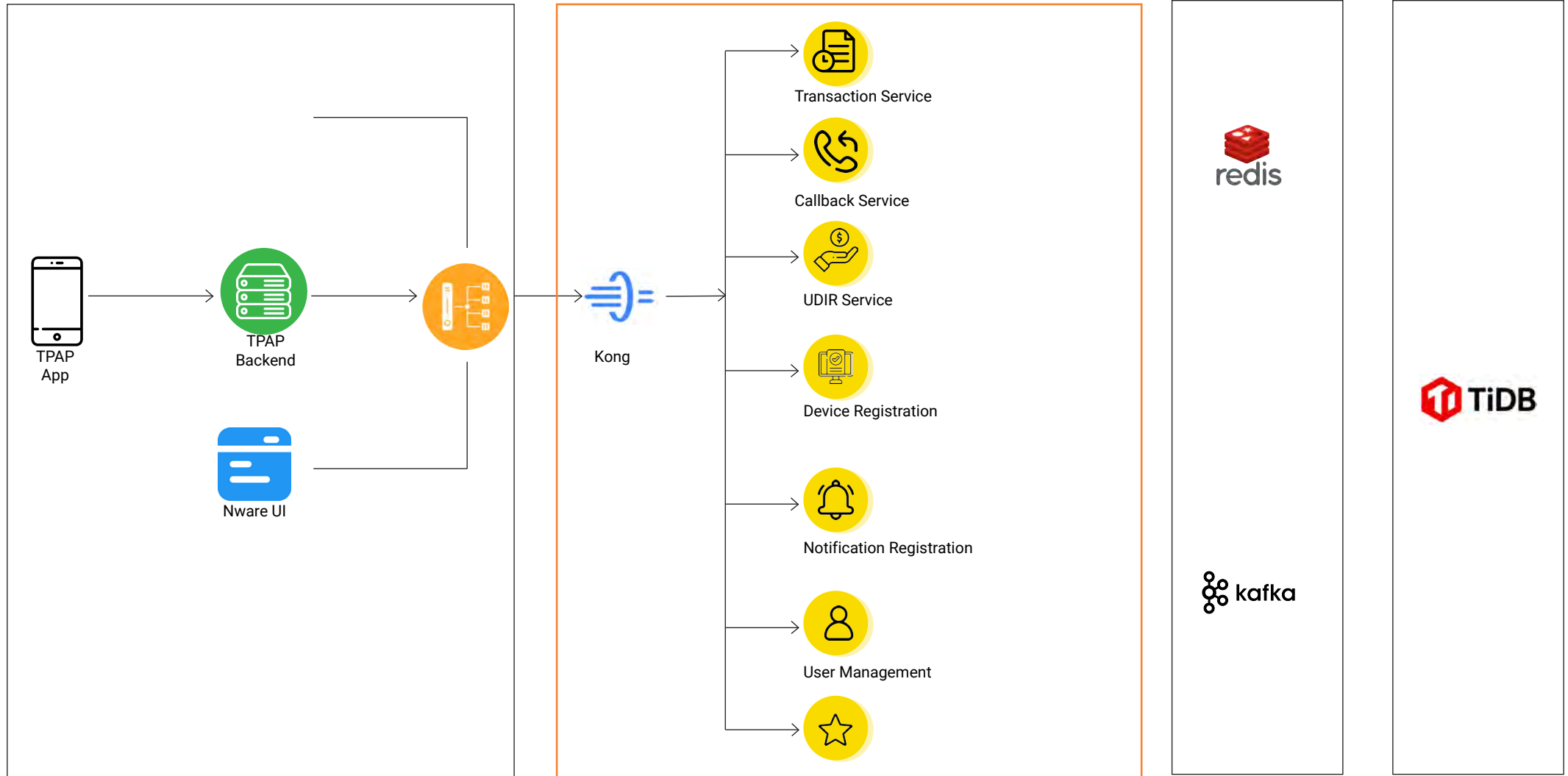
Provides granular operational control through real-time monitoring, instant anomaly detection, and customizable dashboards aligned with role-based access to secure sensitive data.

ARCHITECTURAL DESIGN FOR MICRO SERVICES SCALABILITY FOR NEXTPE UPI SWITCH

Key components enabling high TPS and resilient cloud-native infrastructure



ARCHITECTURAL DESIGN FOR MICRO SERVICES SCALABILITY FOR NEXTPE UPI SWITCH



ONLINE DISPUTE RESOLUTION (ODR)

NextPe ODR is an innovative Online Dispute Resolution tailored for banks and fintech

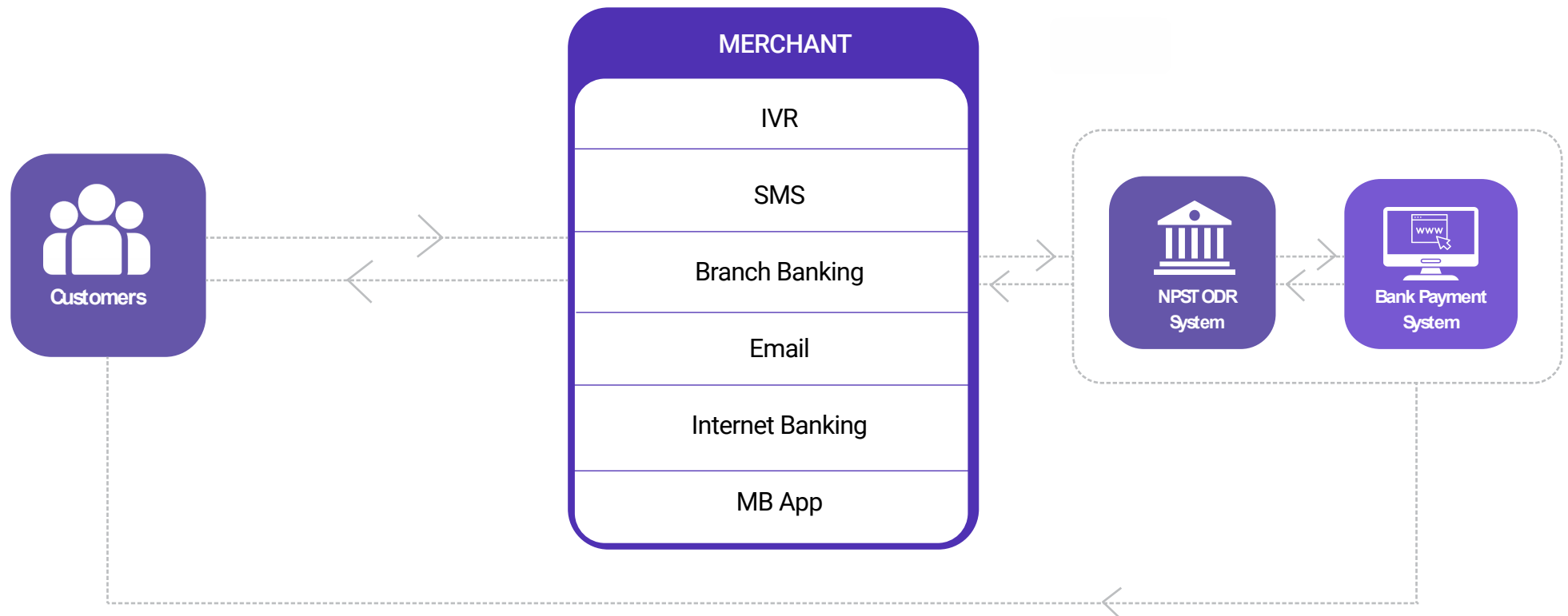
Real Time
Resolution status in
real time

Customer Experience
One place for all
payment grievances

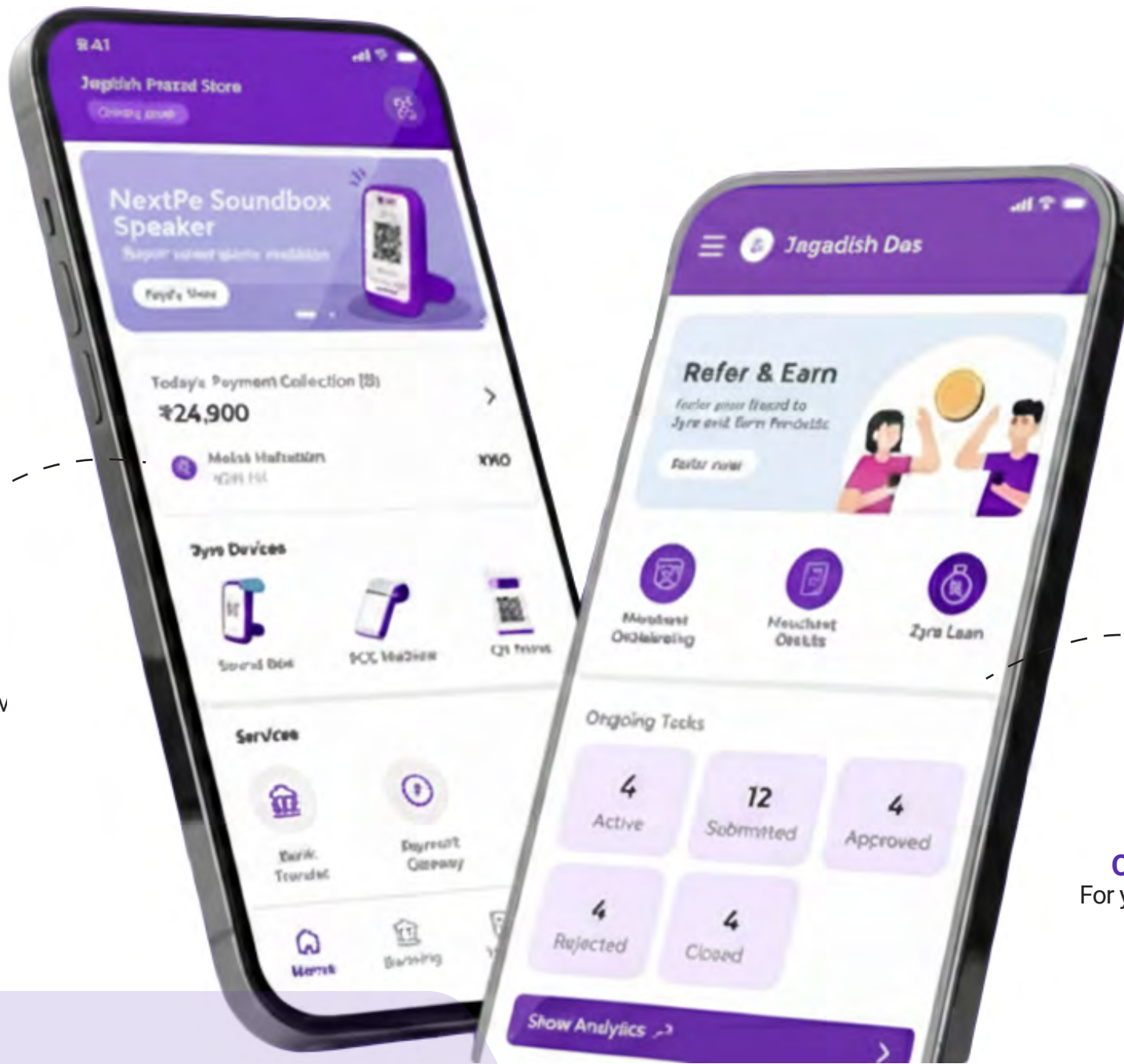
Scalability
ODR capacity in size
or scale

Seamless Integration
Easily integrate with
any payment system

Analytics Systematic
computational analysis
of grievance data



ONLINE DISPUTE RESOLUTION (ODR)



MERCHANT APP
To Manage business Activ

ONBOARDING APP
For your sales representative.

LINK BASED COLLECTION



Share Payment Links through WhatsApp, SMS, or email



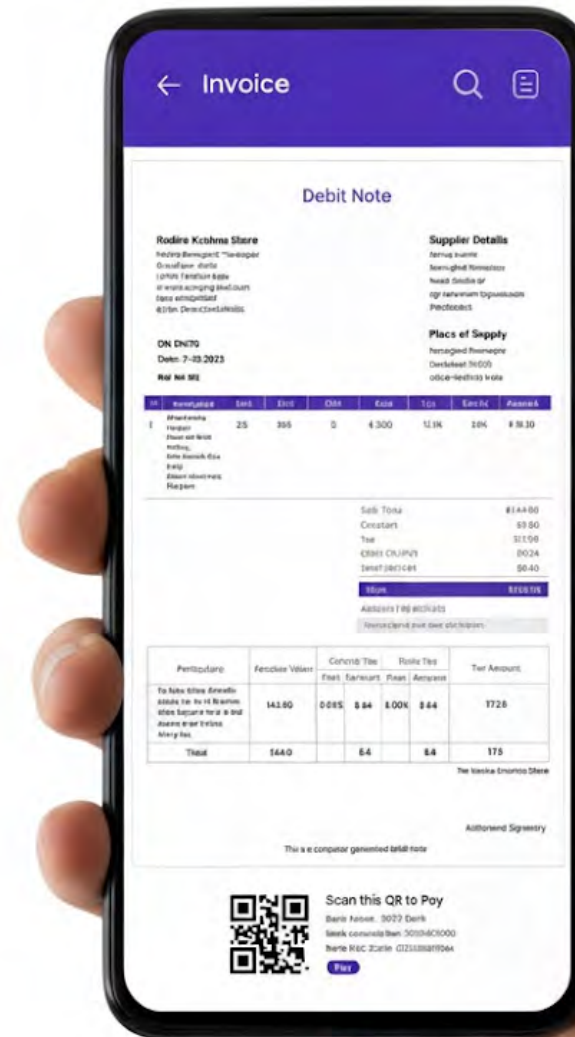
Offer Multiple Payment Methods, including Net Banking, Credit Card, UPI, and Dynamic QR



Create Invoice Links with reminder dates and additional charges



Receive Instant Payments directly from your customer's account



INVOICE BASED PAYMENTS

Create Link Based Invoices



Send SMS Notifications for invoice delivery



Generate GST Ready Invoices



Generate Invoices in Bulk for Multiple Customers



Share Detailed Item Invoices



Resend Payment Links easily



Share Invoice Links through WhatsApp



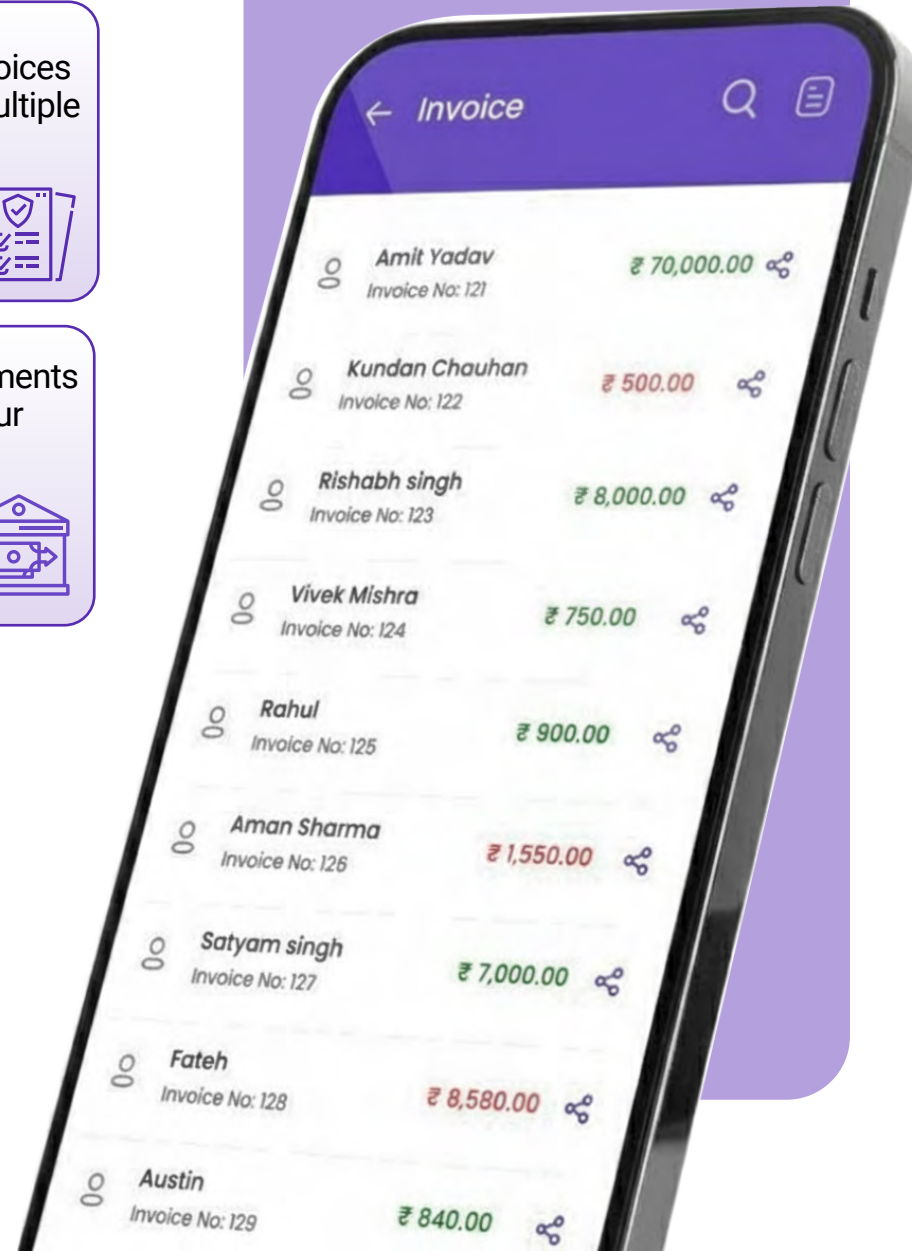
Receive Payments Directly in your account



Set Expiry Dates and apply late fees for payments



Track Transactions in Real-Time



WHAT'S PAYMENTS



Send and Receive Payments easily



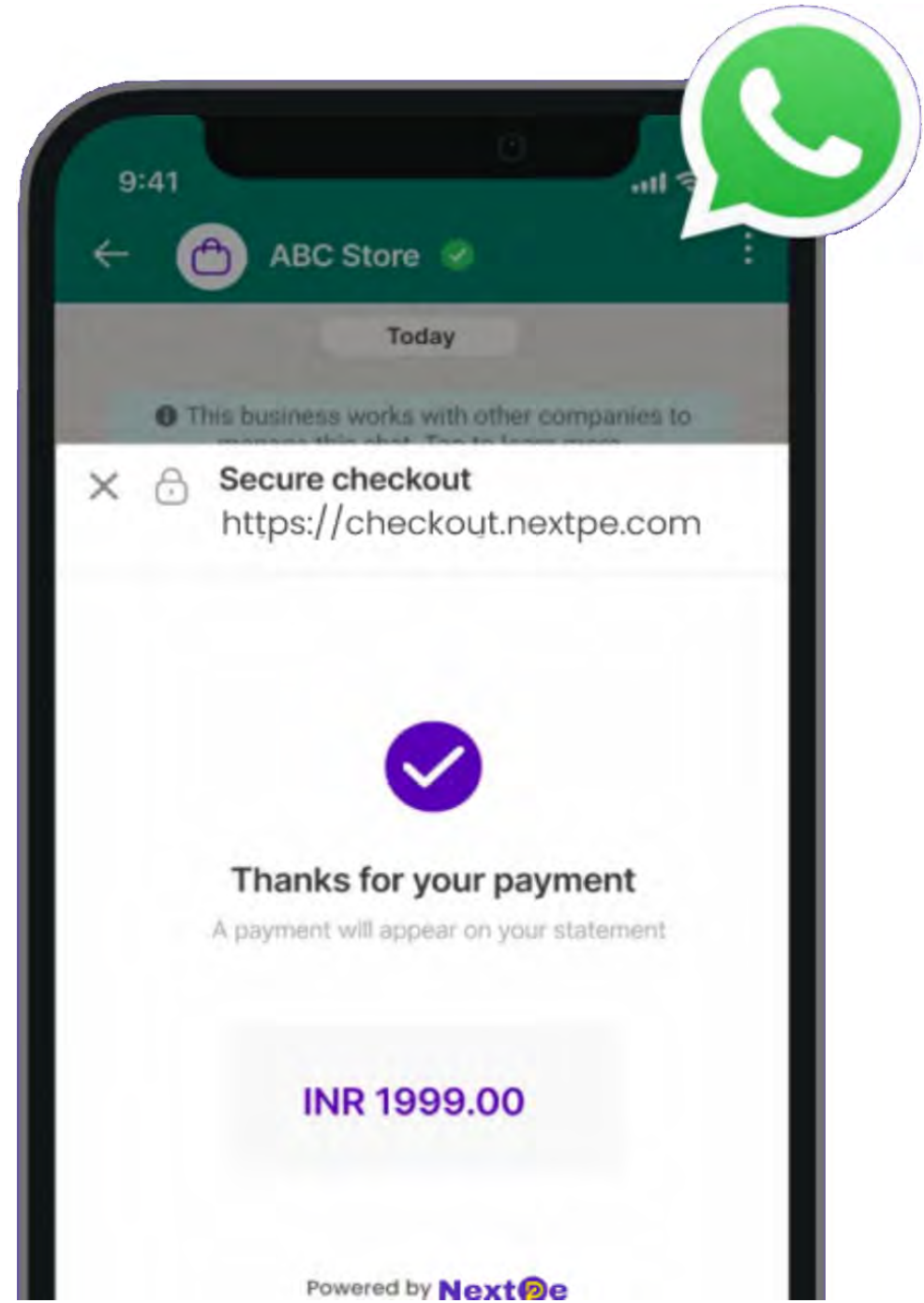
Track your Payments via Chat

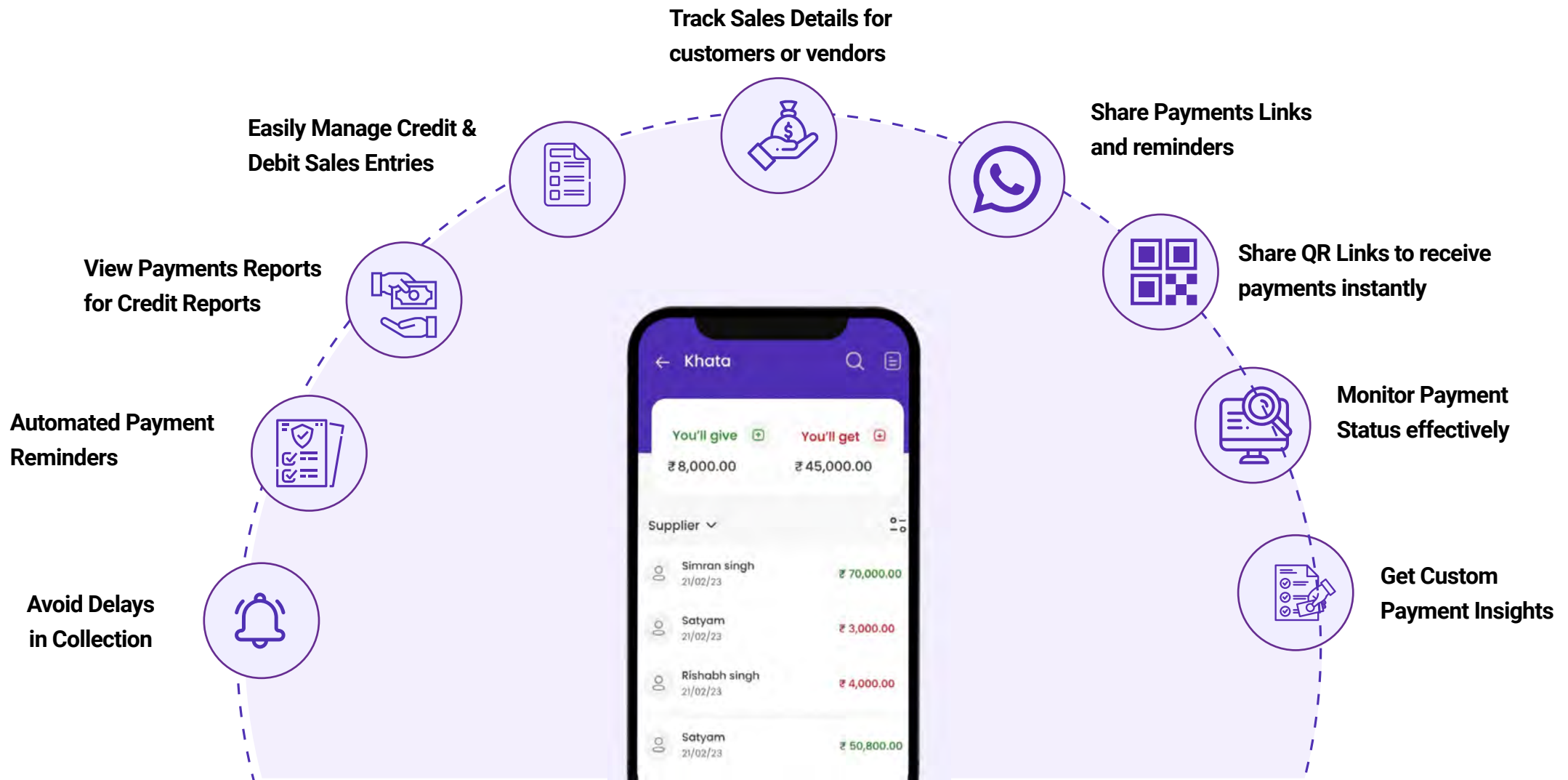


Verified Business Accounts



Safe and Secure Data





FOR SHOPS AND MARKETPLACE

Scan Order Pay

Enable customers to enjoy a virtual cart experience with the scan order and pay feature

Invoice and Receipt

Generate invoices or receipts with full order and billing details for customer reference.

Secure Payment

Offer multiple secure payment options, including credit card, net banking, debit card, or UPI.

Product Listing

Offer a wide range of products of customers to choose from on your website.

Stock Availability

Allow customers to check product availability before making a purchase.

Pre Orders

Capture pre-orders to reduce rush and queues during festive seasons.

Easy Checkout

Simplified one-step checkout with complete billing and shipping details.

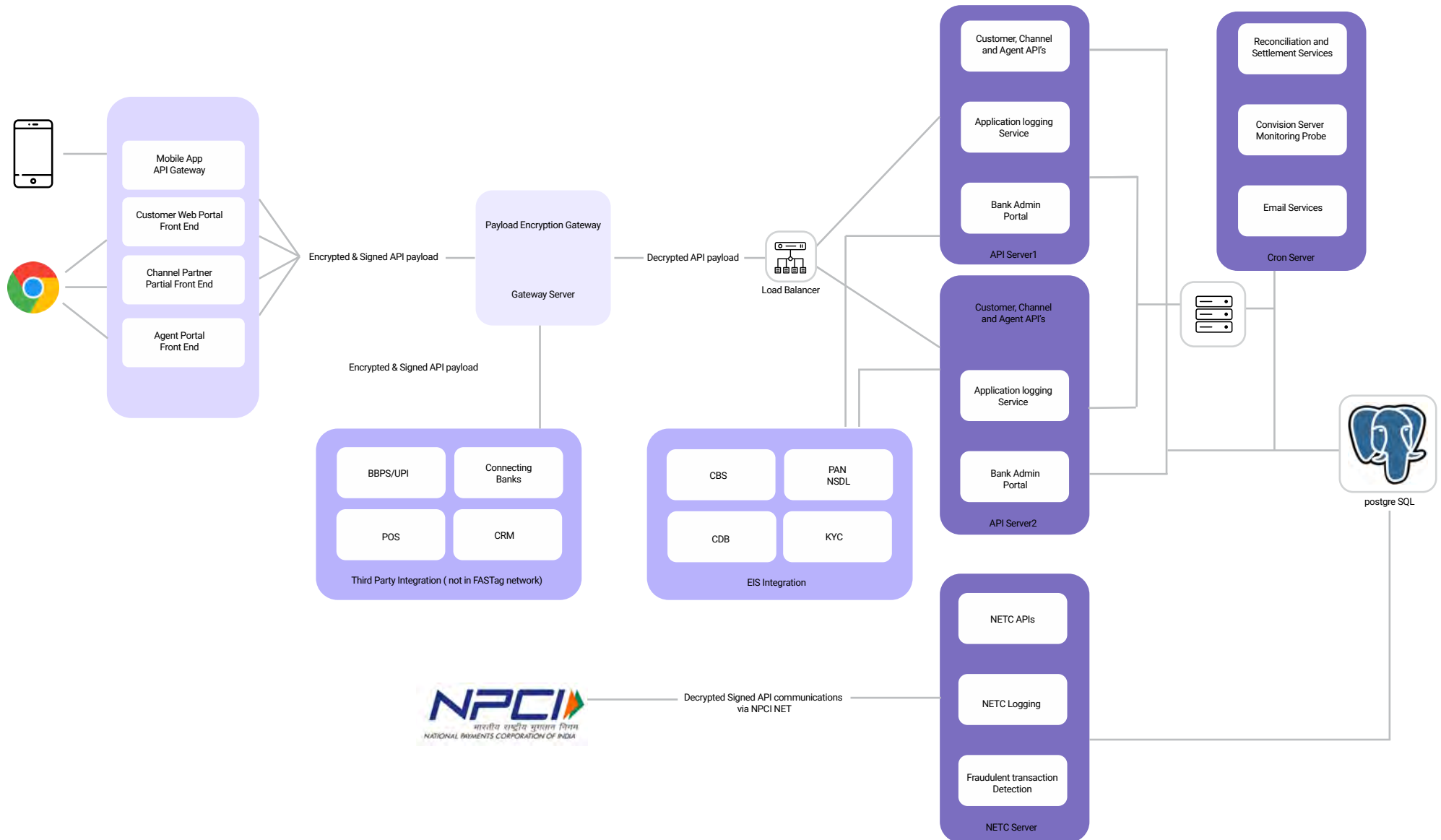
Order Tracking

Customers can easily track their orders from placement to delivery

Customers Engagement

Keep customers engaged with regular updates on sales and discounts.

SYSTEM ARCHITECTURE



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