

# Seamless NACH & UPI AutoPay for NBFC Success



## **About Paycorp**

Paycorp is India's fastest growing recurring payment solutions provider.

Since 2020, we are empowering businesses whose revenues depend on recurring payments—such as subscriptions, loan EMIs, fee collections, and rentals—by offering comprehensive, end-to-end payment solutions.



25 years of experience in technology and payment/ACH functionality



Top-notch security & compliance that ensures data security



Seamless integration with NPCI, bank CBS, and other core systems



End-to-end NACH & UPI solutions for both sponsor and destination banks

## We serve



## **Smart Mandate**

## (ACH - eNACH Solution)

Our Smart Mandate simplifies recurring payment collection for corporates with an intuitive self-service portal and seamless transaction management.

We provide it onsite, or hosted on Paycorp.io.

Unified platform for NACH eMandate and UPI Autopay

Processes an average of 1 million+ mandates & 120 million+ ACH transactions monthly

Supports paper mandates including customers who prefer traditional methods

#### **Our Partner Banks**



















## Discover our key product features



# A quicker authentication process

Customers can start authentication with any method supported by NPCI, including Netbanking, Aadhaar, Debit card and PAN/Cust id by scanning a QR code. Alternate methods are links via email or WhatsApp.



## In-depth Payment History Analysis with a 360° Approach

Make informed lending decisions with Paycorp's comprehensive 360° analysis of payment history. Gain detailed insights into a prospective customer's payment patterns, frequency, and reliability, enabling you to assess their financial behavior from every angle.



# Three way reconciliation for daily business closure

Reconcile all mandates and payments between your organisation, the bank, and NPCI on the same day, ensuring no spillover into the next day.



## Identifying & addressing dormant mandates

No more dormancy charges with our Dormant Reporting feature. Identify and take timely action on dormant mandates and avoid hidden costs. No more dormant mandates, time & money loss, and low success rates.



# No duplicate mandate requests, no time outs

With our Smart Handling of Timed-Out Mandate Requests, eliminate any duplicate requests by ensuring each mandate is processed only once.



## One API for all mandates

Use a single API for all types of mandateseMandates, paper mandates, eSign & UPI Autopay. Reduce complexity, accelerate deployment, and ensure seamless operation across various platforms and services.



# Automate error-free mandate creation

Create mandates using predefined templates with a streamlined mandate creation process. Reduce errors and increase consistency in mandate details.

## **All Types of Mandates**

**Common Modules** 

Paper Mandates

API E-Mandates

eSign Mandates

Authentications: Net Banking Debit Card, Aadhaar & Pan / Cust. Id User Access Management
AD/LDAP Authentication
Detailed Reporting

## Paycorp: The ultimate solution for NACH & UPI Autopay needs

Our NACH solution serves both sponsor and destination banks.

## We support:



## **Automated End-to-End Integration**

Paycorp NACH minimizes the need for manual intervention with end-to-end integration with NPCI, reducing errors and improving operational efficiency.



## **Processing Volumes**

We process an impressive average of 1 million+ mandates and over 120 million ACH transactions each month. With peak handling capabilities of 8 million ACH debit presentations in a single day, our robust processing capacity ensures timely and accurate payments for NBFCs and their customers..



## **Multiple Bank Benefits for NBFCs**

With Paycorp's Multi-Bank Relationship Management, you can manage transactions and relationships across multiple banks. We simplify how you can handle financial needs, improving efficiency and security.



### Collections of all EMIs

You can consolidate all your EMIs in one place, making it simpler to track and manage payments, reducing the risk of missed or late payments. Paycorp can also check customer balances before presentation and representation, ensuring successful payments with the support of account aggregator services.



## **Account Aggregator Integration**

The Account Aggregator (AA) collects their digital financial data from one or more accounts so that you can make better decisions when it comes to choosing customers. This is done by integrating APIs with Account Aggregators.

Paycorp uses technology to help you achieve the best results for recurring payments collection management. With our product and support, our customers (NBFCs) offer consumers services that deliver a top notch experience with every recurring payment.

It builds customer trust, ensures fewer to no defaults, and becomes the foundation of rapid growth.

**Demo Request** 



**Contact Us** 



+91 959199199

+91 7022437027

Visit Us:



www.paycorp.io

**Email Us:** 



rajesh.t@paycorp.io soniasree.r@paycorp.io info@paycorp.io