

## What is Onedesk ?

Onedesk is a B2B electronic delivery platform connecting retail merchants (both organized and unorganized) to various service providers by aggregating and enabling distribution multiple services through its network of merchants.

Onedesk has **Four** key components

### 1. Prepaid payment platform and wallet management :

- It enables customers to pay by cash for services
  - The Onedesk platform has prepaid wallets for each of its merchants
  - Merchants sign on to Onedesk- wallet is created and merchants deposit funds into the wallet
  - Merchants then accept cash payments from customers and deliver services using Onedesk against their prepaid balance
- The Onedesk platform also supports other form of customer payments
  - Credit / Debit cards
  - Other prepaid instruments eg: cash cards , gift cards
  - Alternative value storing mechanisms eg: loyalty points

### 2. Commercial agreements, backend integration with multiple service providers to aggregate and deliver services

- Current services that are live with Onedesk
  - Mobile and DTH recharges ( all operators )
  - Railway ticketing (direct connect to IRCTC)
  - Bus and Airline ticketing
  - Non-life Insurance (Selling and online policy delivery)
  - Bill payments
  - Movie tickets

### 3. Capability to Integrate with and deliver services through multiple client end devices and networks

- PC based client connected to internet
- PC based web page connected to internet
- EDC terminals of Banks through PSTN / NAC networks
- Mobile client ( in development)
- Integrated client on Cr/Dr PC POS (Plutus)
- Integration with Loyalty programs (Nova) –ability to burn loyalty points against delivery of services

### 4. Merchant and customer management capabilities and reach

- Onedesk has it own sales team to acquire merchants
- Dedicated merchant and customer support team and calls center
- Physical cash collection and prepaid wallet recharge network
- Onedesk is currently as ~ 5000 merchant pan India on its network



## Key value Proposition of Onedesk

**End consumers** can make a variety of payments at Onedesk like Mobile recharge, Bill payments, Utility payments, Rail/Bus/Air Ticketing, DTH recharge, Insurance payments, donations at Onedesk merchants

**Merchants** become one stop shop for multiple services - can install Onedesk in minutes and start earning extra income/commission revenue

**Service Providers**, Onedesk network provides a convenient and cost-effective channel to reach their end consumers.

## Partnering with Onedesk

### Value proposition for different Institutions and Corporates

#### Organized retail

Onedesk is an ideal solution to add mobile/DTH recharges at your check out counters. Onedesk can also be deployed in organized retail outlets – check out tills/ customer service desk for bill payments, ticketing and others services

- Increased customer convenience with ability to recharge along with other purchase
- Add new revenue stream and increase share of customer wallet
- No Capital cost: usage of low-cost broadband for connectivity leveraging existing hardware
- Turnkey solution: Supply of recharges and other services, client application, technical support and customer service performed by Pine Labs

#### Financial Institutions

##### Onedesk for financial Inclusion initiatives

Onedesk offers a great opportunity to add to income streams of Business correspondents and facilitators of branchless banking initiatives. Earning from Onedesk make such financial inclusion initiatives economically viable

- Minimal infrastructure required (PC + internet connectivity )
- High demand services offered to ensure a minimum earning of Rs 5000 per month
- Minimal training and orientation effort required
- Onedesk takes care of all technical support, merchant management and operations required

Onedesk could also partner with Institutions to provide the IT platform and infrastructure to enable Business correspondent / prepaid instrument initiatives for financial inclusion

- Already has advanced wallet and account management capabilities
- Highly reliable and secure architecture
- Ability to deliver through multiple client platforms
- Ready business model of VAS to introduce new income streams

### **Onedesk on EDC terminals at merchant outlets acquired by bank**

Onedesk EDC client is simple application that works alongside the existing Cr/ Dr card acceptance application on EDC terminals. This allows merchants with EDC machines to earn extra income using existing terminals at no additional cost

- Differentiated value proposition for new merchant acquisition – card acquiring teams now talk about revenue generated rather than cost of keeping an EDC
- Merchant “lock in” to Bank’s terminal due to superior value delivered
- Onedesk application is available for all leading types and makes of EDC terminals

### **Service Providers**

Deliver services and serve customer a few meters away from his door step. Partner with us to deliver unparalleled convenience and reach to customers for selling recharges, subscriptions and collecting bills by cash / card

- Large network of stores pan India comprising of unorganised retailers
- Delivery through multiple platforms like PC, EDC & Smart phones
- Cash, card and other modes of payments
- Ready base for enabling your products redemption items on loyalty solutions

### **E-Commerce**

Onedesk enable ecommerce service providers to reach out to customers in the physical world. Onedesk can partner with e-commerce sites to sell and distribute their products through its merchants network. Enable customers to order and pay for your products by cash.

- Large network of stores pan India comprising of unorganised retailers
- Platforms like PC, EDC & Smart phones
- Cash, card and other innovative modes of payments

### **NGOs & E-Governance initiatives**

Onedesk presents a unique opportunity to generate employment for citizens who are 10th pass. With minimal training they can start a business which assures an earning of Rs 5000 Per month

- Minimal infrastructure required (PC + internet connectivity )
- We also have partners who provide PC and internet connectivity on subsidised rates
- High demand services offered to ensure a minimum earning of Rs 5000 per month
- Minimal training and orientation effort required
- Onedesk takes care of all technical support, merchant management and operations required
- Supplements income from E-governance / other work