



# VoucherPay Digital Payment Solution

VoucherPay is a voucher-based digital wallet and payment infrastructure designed for environments with limited banking access, low connectivity, and large informal economies. The platform enables secure, traceable bulk disbursements and everyday transactions through mobile-first technology.

# Core Features



## Mobile Number-Based Wallet

- Wallet identity linked to user's mobile number
- No bank account required
- Accessible via basic feature phones or smartphones
- Instant account activation



## Multi-Channel Payment Options

- SMS Payments - Send voucher codes via text message
- QR Code Scanning - Pay merchants by scanning codes
- USSD Support - Feature phone compatibility
- Peer-to-Peer Transfers - Send money using mobile numbers



## Bulk Disbursement Capabilities

- File-based batch payment processing
- Salary and stipend distribution at scale
- Automated fund allocation to multiple recipients
- Scheduled and recurring payments

# Payment Flexibility

## Voucher Distribution Network

- Pre-funded voucher distribution through agent networks
- Physical and digital voucher formats
- Reseller and street vendor channels
- Cash-in/cash-out points via informal outlets

## Partial & Full Redemption

- Use vouchers in multiple transactions
- Split payments across different merchants
- Controlled disbursement options
- Balance tracking and management



## Instant Payment Confirmation

- Real-time SMS receipts
- Transaction status notifications
- Digital proof of payment
- Automatic reconciliation

# Low-Connectivity Design

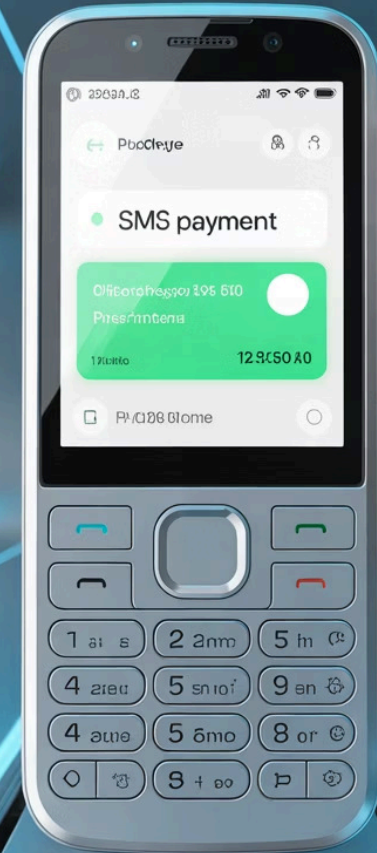
## Operates Anywhere

Functions in remote and conflict-affected areas with no internet connection required for basic transactions. SMS serves as the primary interface with minimal infrastructure dependencies.

## Device Agnostic

Works on basic mobile phones without requiring smartphones. Features USSD menu navigation and simple text-based commands for universal accessibility.

VoucherPay's low-connectivity design ensures that payment services reach even the most remote areas, bridging the digital divide and enabling financial inclusion for all.





# Administrative Dashboard



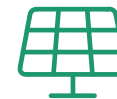
## Real-Time Monitoring

Complete transaction visibility with live payment tracking, beneficiary confirmation status, and geographic distribution analytics for comprehensive oversight.



## Reconciliation Tools

Automated matching of payers and collectors, disbursement vs. redemption reports, outstanding balance tracking, and export capabilities for accounting systems.



## Central Oversight

Government/organisational dashboard access with compliance monitoring, fraud detection alerts, and comprehensive audit trail documentation.



# Security & Traceability

## Secure Infrastructure

- End-to-end transaction encryption
- Unique voucher code generation
- Anti-duplication safeguards
- Tamper-proof transaction records

## Complete Auditability

- Full transaction history
- Time-stamped records
- User identification linking
- Regulatory compliance reporting

## Controlled Access

- Role-based permissions
- Multi-level authorisation
- Operator ID integration
- Fiscal account number linkage



# Use Case Applications

01

---

## Government & Public Sector

Military and civil servant salaries, teacher compensation in remote areas, pension and social grant distribution, tax collection from informal sector.

03

---

## Utility & Bill Payments

Pre-paid electricity purchases, mobile airtime and data recharge, water bill payments, internet service fees, rent collection.

02

---

## Revenue Collection

Daily tax payments from transport operators, business licence and permit fees, market stall rentals, border and airport taxes.

04

---

## Commercial Transactions

Fuel station payments (business & personal), merchant payments for goods and services, B2B payments for SMEs, P2B payment processing.



# Scalability Benefits

## Proven Infrastructure

Successfully can be deployed across **informal outlets** with high-volume transaction processing capability.

- Expandable agent network model
- Multi-jurisdiction capability

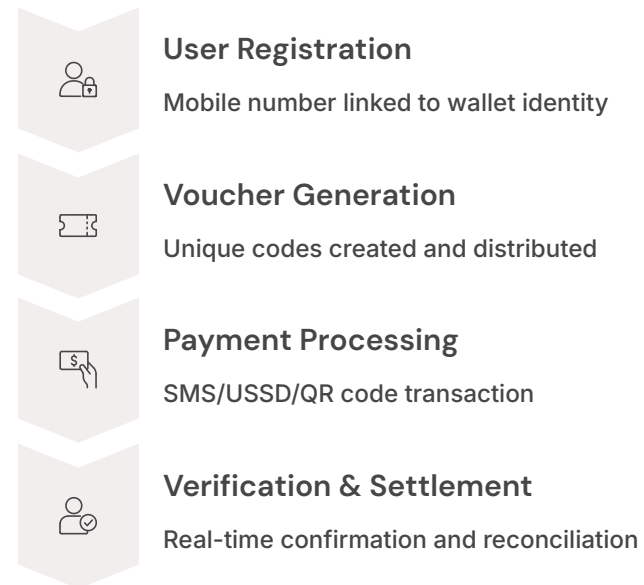
## Flexible Integration

- Smart card compatibility
- Existing ID system integration
- Mobile money wallet interoperability
- Payment Service Provider (PSP) functions

## Growth-Ready Architecture

- Nationwide deployment capability
- Multi-tenant support
- White-label options
- API-first design for custom integrations

# Technical Flow Architecture



# Key Benefits Summary

## For Beneficiaries



- Receive payments quickly and securely
- Access funds without travelling to banks
- Use basic mobile phones - no smartphone needed
- Multiple spending options at point of need
- Instant transaction confirmation

## For Organisations



- Reduce payment delays and administrative overhead
- Eliminate cash handling risks
- Real-time visibility into disbursement status
- Automated reconciliation saves time
- Comprehensive audit trails for compliance

## For Governments



- Increase tax collection efficiency
- Expand financial inclusion to informal sector
- Monitor revenue streams in real-time
- Reduce corruption through transparency
- Digital transformation of public payments

## For Merchants & Agents



- Receive guaranteed payments instantly
- Low-cost payment acceptance
- No expensive POS equipment required
- Expand customer base to unbanked population
- Automated settlement and reporting

# Technical Advantages

100%

## Universal Access

Works with all mobile phone users

—

## Proven Scale

can Informal outlets deployed

0

## Internet Required

Functions without connectivity

## Low Operating Costs

Minimal infrastructure investment required for deployment and maintenance

## High Reliability

Functions without internet connectivity in remote and challenging environments

## Rapid Deployment

Launch in weeks, not months, with scalable infrastructure

## Future-Proof

Upgradable as technology improves with API-first architecture



# Bizmobia: Powering Digital Transformation

Bizmobia, a leading SaaS company founded in 2016 and headquartered in Hyderabad, India, specializes in FinTech, FoodTech, TicketTech, VAS Solutions, and AdTech. Recognized as a Top 20 Tech Brand and Top 10 StartUp, Bizmobia drives growth and efficiency through cutting-edge digital solutions.



## Digital & Payment Platforms

- eWallet Solutions
- Digital Payment Platforms
- Food & Grocery Delivery Solutions
- Mobile Value-Added Services (VAS)



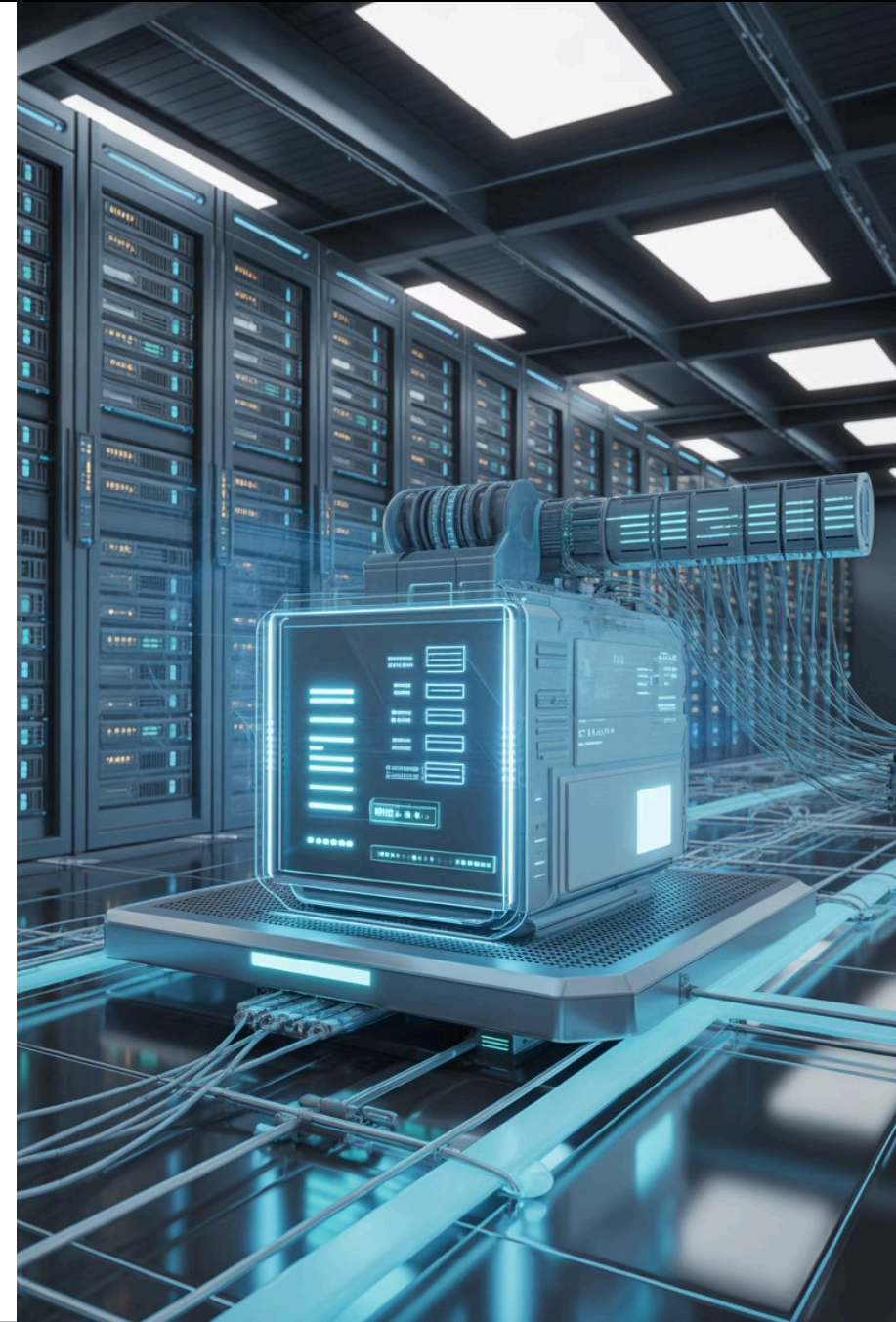
## Enterprise & Cloud Management

- Fintech Solutions
- Cloud Service Management
- Business Process Digitalization



## Strategic Tech Consultancy

- Technical Consulting & Advisory
- API Integration & Custom Software
- UI/UX Design & Prototyping



# VoucherPay: Revolutionizing Digital Voucher Solutions

Bizmobia's VoucherPay platform offers a robust, secure, and user-friendly system for managing digital vouchers. Designed for seamless integration, it empowers businesses to create, distribute, and redeem digital vouchers efficiently, enhancing customer engagement and driving sales. The platform supports various voucher types, from discounts and promotions to loyalty rewards, all within a scalable and flexible architecture that adapts to diverse business needs.

Bizmobia serving many [Fin service](#) clients including...



We're proud to partner with leading financial service providers across multiple markets, delivering innovative technology solutions that power their digital transformation initiatives. Our client roster includes established banks, emerging fintech startups, payment processors, and digital wallet providers who trust us with their most critical technology infrastructure.

Each partnership represents a unique success story of collaboration, innovation, and measurable business results. From processing billions in transactions to enabling millions of users, our solutions scale to meet the demanding requirements of the financial services industry while maintaining the highest standards of security and compliance.

# Testimonials Letters

## Trusted by Industry Leaders

Our clients consistently recognize our commitment to excellence, innovation, and partnership. We measure our success not just by the technology we deliver, but by the lasting relationships we build and the tangible business outcomes we help achieve.

Over the years, we have received numerous letters of recommendation and appreciation from clients across industries. These testimonials reflect our dedication to understanding client needs, delivering exceptional solutions, and providing ongoing support that ensures long-term success.

“

*"Bizmobia transformed our payment infrastructure, enabling us to scale rapidly while maintaining security and reliability. Their team's expertise and responsiveness exceeded our expectations."*

— **Chief Technology Officer, OnTech Pay**

“

*"The digital wallet solution delivered by Bizmobia has revolutionized how our customers interact with financial services. The platform is robust, user-friendly, and continuously evolving."*

— **Head of Digital Payment, Poste Mobile**

“

*"Working with Bizmobia on our food delivery platform was a game-changer. Their understanding of our business needs and technical execution was flawless from start to finish."*

— **Founder & CEO, GrubsNow**

”

These relationships are built on transparency, regular communication, and a shared commitment to innovation. We view every client engagement as a partnership where their success directly reflects our ability to deliver world-class technology solutions that drive real business value.

# Bizmobia

## Your Partner in Digital Transformation

Thank you for your time and attention. We look forward to connecting with you.



Website

[www.bizmobia.com](http://www.bizmobia.com)



Email

[sales@bizmobia.com](mailto:sales@bizmobia.com)



Contact

+91 9959936063