



FinTech

FINANCIAL & TECH SOLUTIONS

RETAIL SERVICES PLATFORM · PRODUCT BROCHURE

One network. Every payment.

AePS, money transfer, bill payments and payouts for every counter — managed through one secure platform connecting Admin, Super Distributors, Distributors and Retailers, with a mobile app and live reports.

Admin Console

Super Distributor

Distributor

Retailer Panel

Mobile App

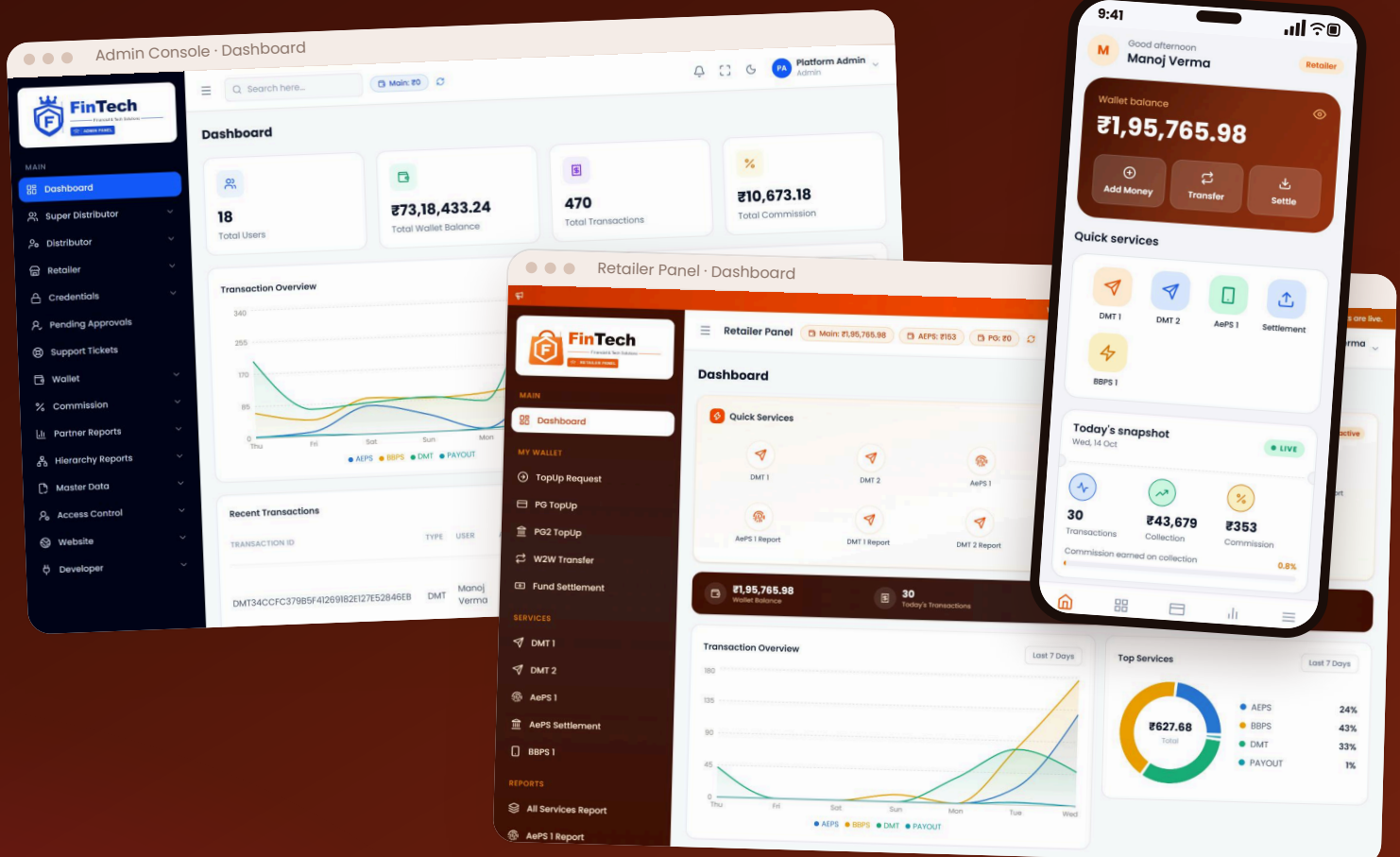
AePS

DMT 1 & 2

BBPS

Wallets & Commission

Live Reports



WHY FINTECH

Everything a counter needs, **one platform** to run it.

FinTech connects every layer of a retail-services business: the company, its partners and the shopkeepers who serve customers. Each user sees exactly the tools they need – nothing more.

4

role-based panels plus website and mobile app

160+

ready-made screens across web and app

120+

fine-grained permissions for roles

300+

database procedures behind the platform



Complete service basket

Cash withdrawal & deposit (AePS), domestic money transfer on two vendors, bill payments (BBPS) and bank payouts – on one login.



Built for networks

Super Distributor → Distributor → Retailer hierarchy with wallets, credit/debit and commission split automatically at every level.



Money you can trace

Every rupee is in a wallet ledger. Per-service reports and one merged All Services report with filters and export.



Secure by design

Role permissions, transaction PIN, trusted devices, quick login on the app, live service switches and a full audit log.



Works on any device

Responsive panels for desktop, tablet and phone plus a dedicated Retailer mobile app with PIN / biometric login.



Live and guided

Real-time alerts, loading feedback everywhere, step-by-step flows and clear messages when a bank or scanner needs attention.

A DAY WITH FINTECH

One system, from the first top-up to the evening review.

9:00

Retailer tops up the wallet; admin approves the request.

10:30

Customer withdraws cash with Aadhaar and fingerprint (AePS).

12:00

Remittance sent to a bank account through DMT.

14:00

Electricity and mobile bills paid in seconds on BBPS.

16:00

Commission splits to Retailer, Distributor and Super Distributor.

18:00

Admin reviews dashboards, tickets and reports.

The screenshot displays the 'Retailer Panel - All Services Report' interface. The top navigation bar includes the FinTech logo and a welcome message. The main content area shows a summary of transactions and services. The left sidebar contains navigation links for Dashboard, TopUp Request, PG TopUp, and PG2 TopUp. The main report area includes filters for date, status, and amount, and a table of transactions.

DATE TL	SERVICE TL	OPERATION	REFERENCE	CUSTOMER / BENEFICIARY	AMOUNT TL	FFC	COMMISSION	\$
[Table content continues with transaction details]								

THE PLATFORM AT A GLANCE

Four panels. One source of truth.

Every audience gets an interface built for their job. All of them share the same users, wallets, services, commissions and reports – so nothing is typed twice.

Admin

Controls partners, services, commissions, security

Super Distributor

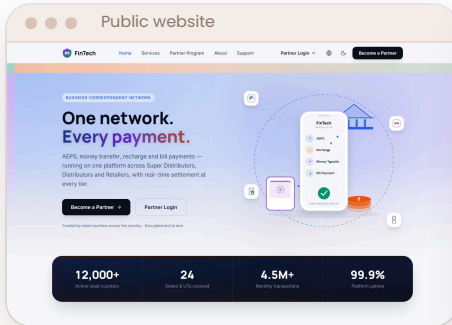
Regional network owner

Distributor

Builds the retailer base

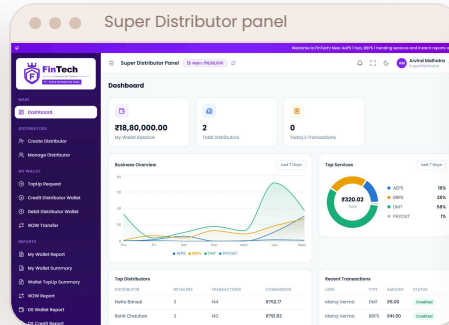
Retailer

Serves customers at the counter



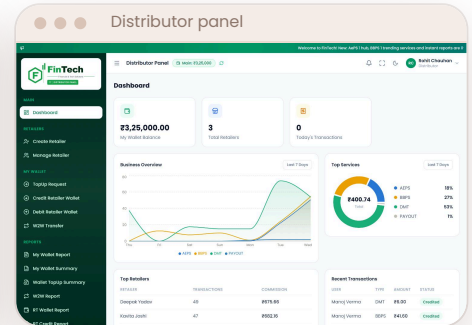
Website

Services, partner program, login hub and onboarding enquiries.



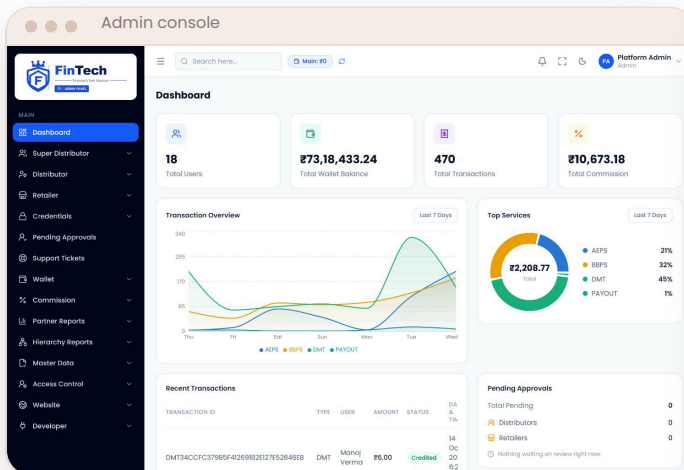
Super Distributor panel

Distributors, wallet credit/debit and network reports.



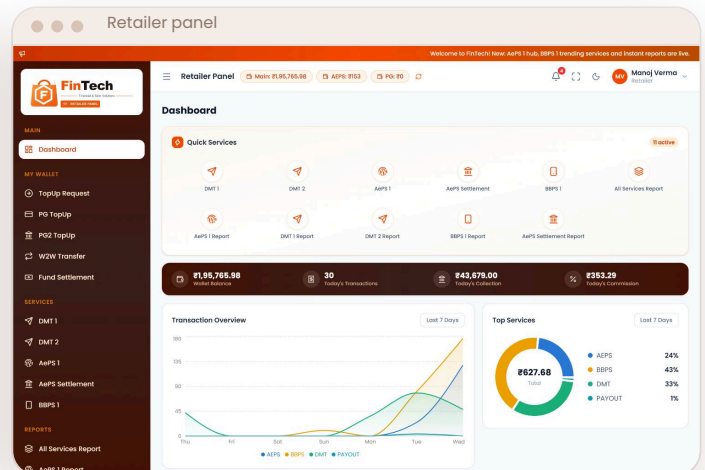
Distributor panel

Retailers, wallets, top retailers and commission view.



Admin console – 55 screens

Users, approvals, wallets, commissions, reports, API vendors, announcements and audit.



Retailer panel – 28 screens

AePS, DMT 1 & 2, BBPS, settlement, wallets, reports and support.

ONE SECURE CORE

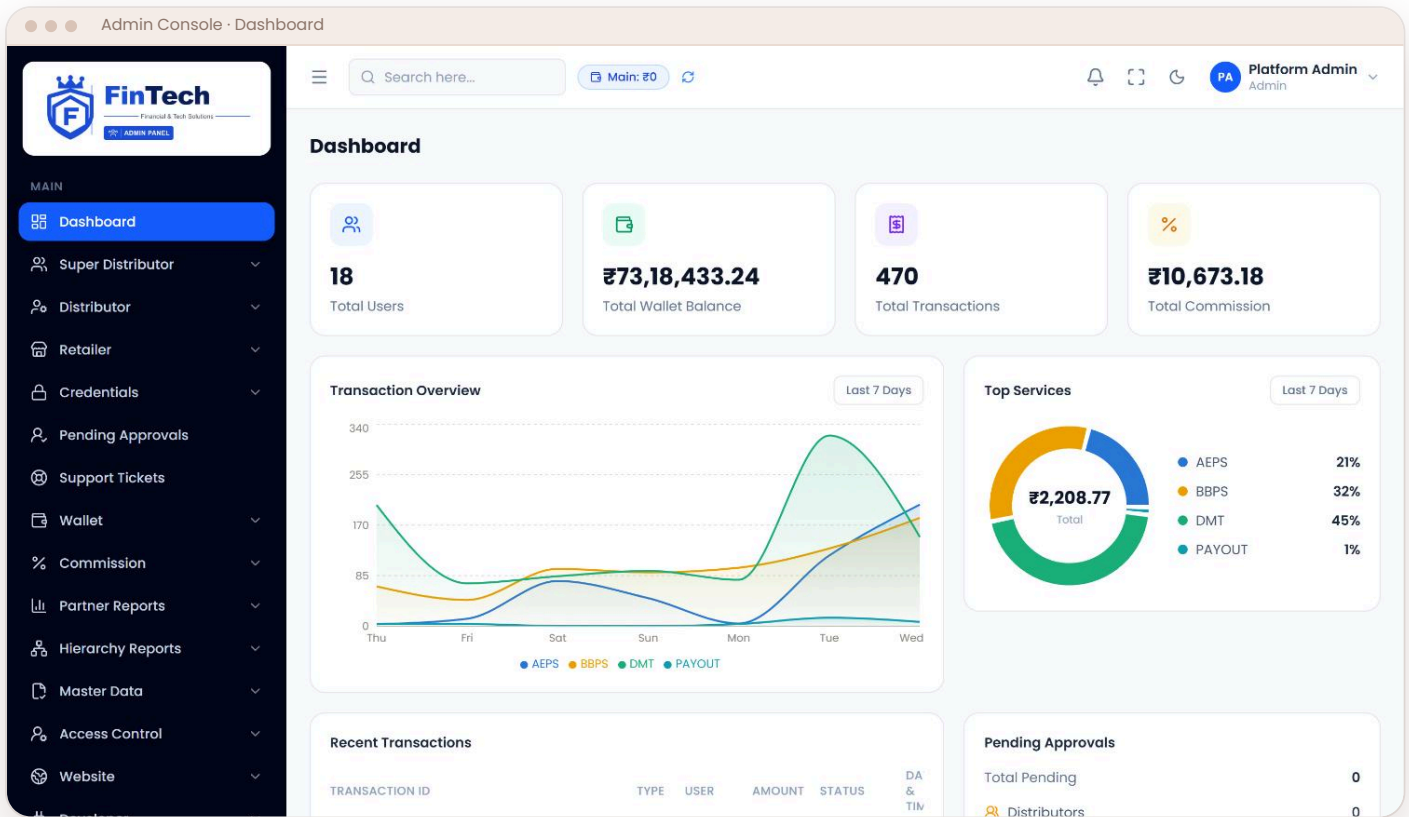
API · SQL Server database · real-time hub

400+ secure API endpoints and 300+ stored procedures keep every panel and the mobile app in step, with live notifications for tickets, top-ups and wallet changes.

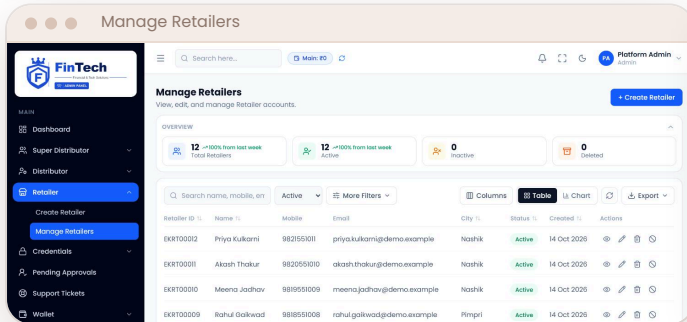
ADMIN CONSOLE · OPERATIONS

Run the whole network from one screen.

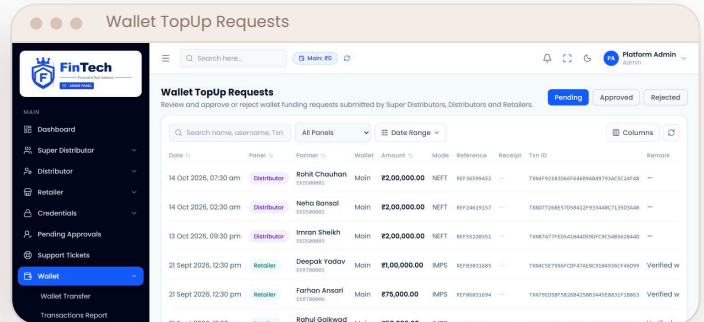
A live dashboard, partner onboarding, approvals, wallet top-ups and support – for the head office team.



Dashboard – users, wallet balance, transactions, commission, 7-day activity and top services at a glance.



Create, view, edit and block partners



Approve or reject top-ups with remarks



People

- ◆ Create Super Distributors, Distributors, Retailers
- ◆ KYC documents and approvals
- ◆ Credentials and PIN resets



Wallets

- ◆ Top-up requests and bank accounts
- ◆ Credit / debit, W2W and lien
- ◆ Wallet types and reports



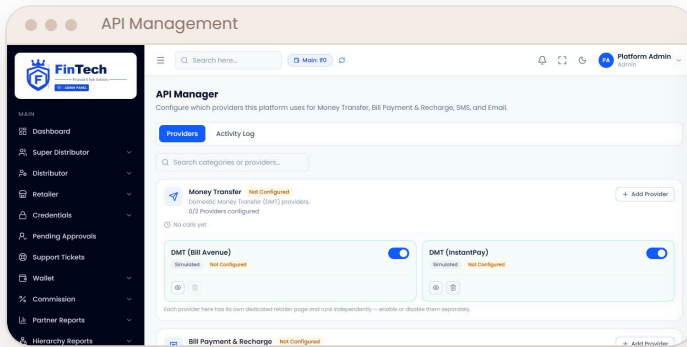
Support

- ◆ Ticket inbox with assignment
- ◆ Live chat replies
- ◆ Broadcast announcements

ADMIN CONSOLE · CONTROL & SECURITY

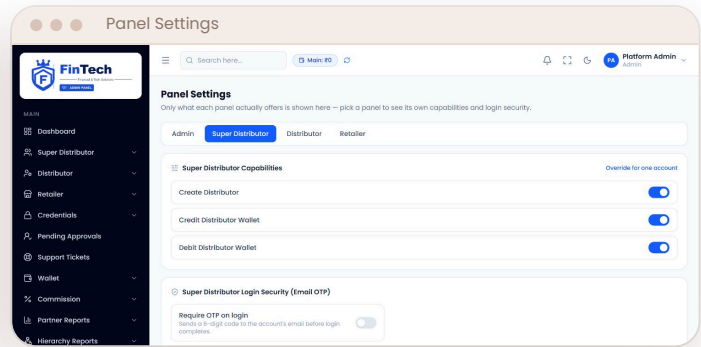
Your rules, your vendors, **your audit trail.**

Configure services, commissions and access without a developer – and see who changed what.



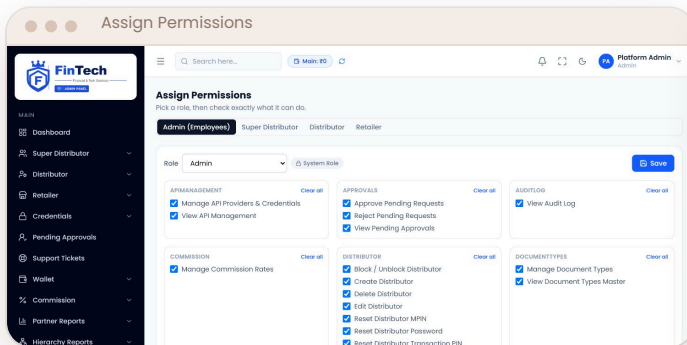
Vendors and providers

Switch providers, set modes (Live / Sandbox / Simulated) and manage credentials per service – securely stored.



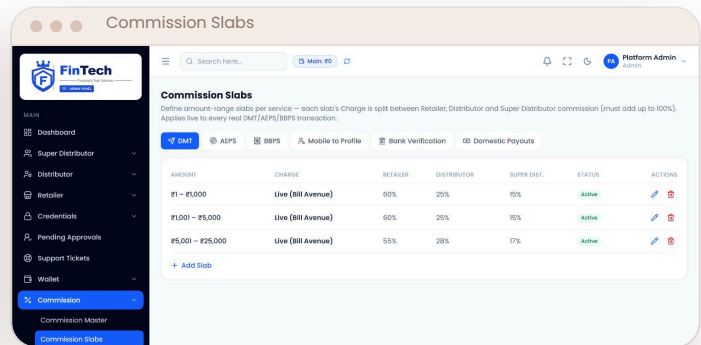
Live service switches

Turn a service or capability on or off for a panel instantly, and require email OTP at login.



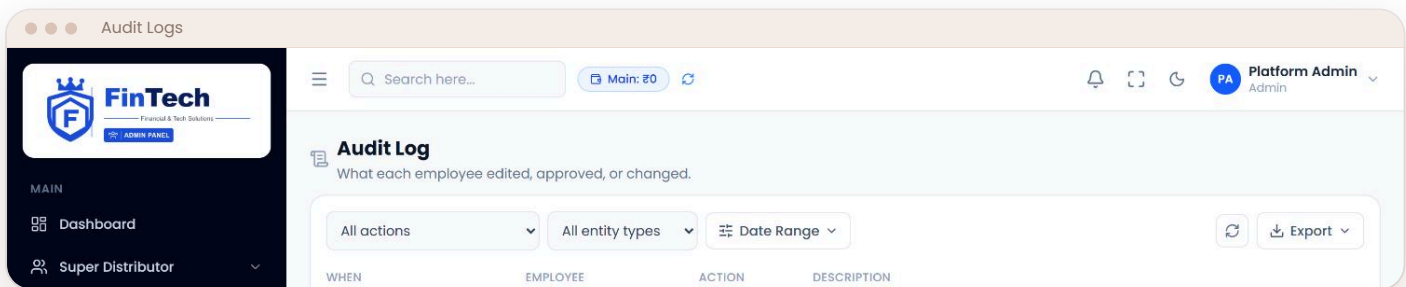
Roles & permissions

Employees and roles with tick-box access per module and action across all panels.



Commission slabs

Amount-range slabs per service, split between Retailer, Distributor and Super Distributor.



Audit log – every important admin action recorded with who, what and when.



Transaction PIN

Required to authorise money movement, with per-user switch.



Trusted devices

Quick PIN / biometric login on approved phones only.



Full audit

Searchable history of admin changes.



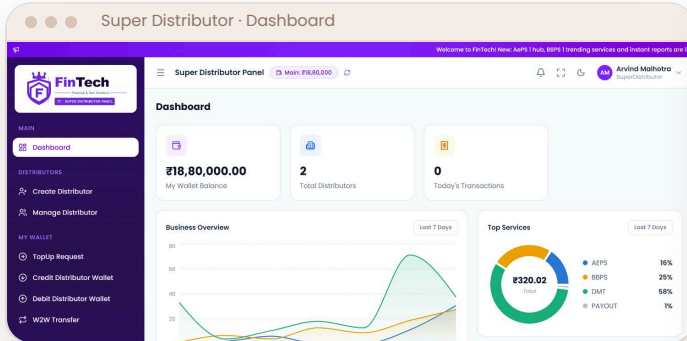
Capability gates

Disable a service live without redeploying.

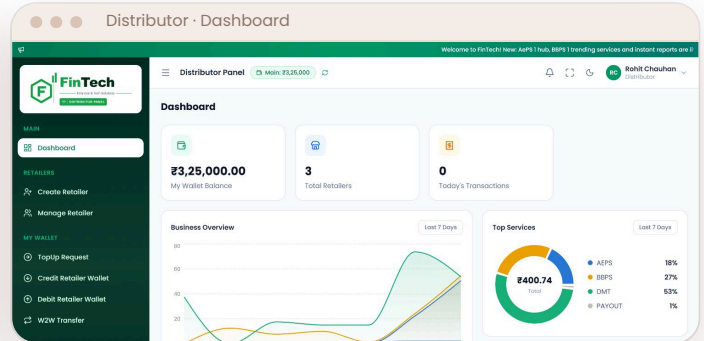
SUPER DISTRIBUTOR & DISTRIBUTOR PANELS

Grow the network, fund the counters.

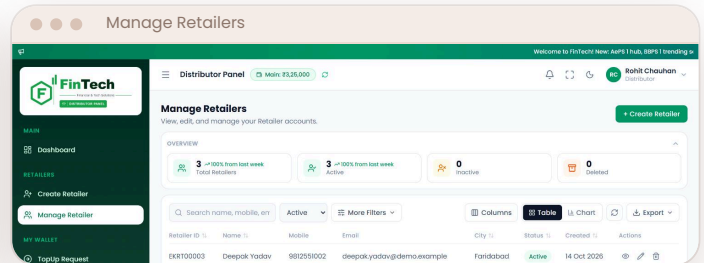
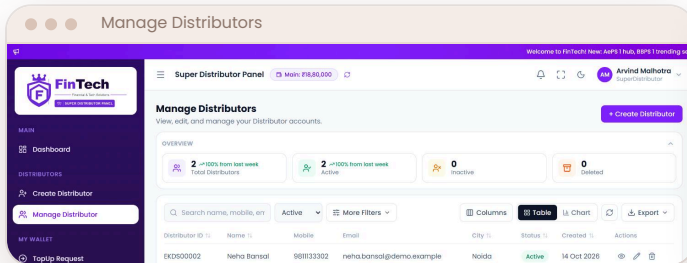
Partners onboard their own downline, move wallet balance down the chain and watch performance - each inside their own colour-coded panel.



Super Distributor - wallet, distributors, top distributors, recent commission



Distributor - wallet, retailers, top retailers, service activity

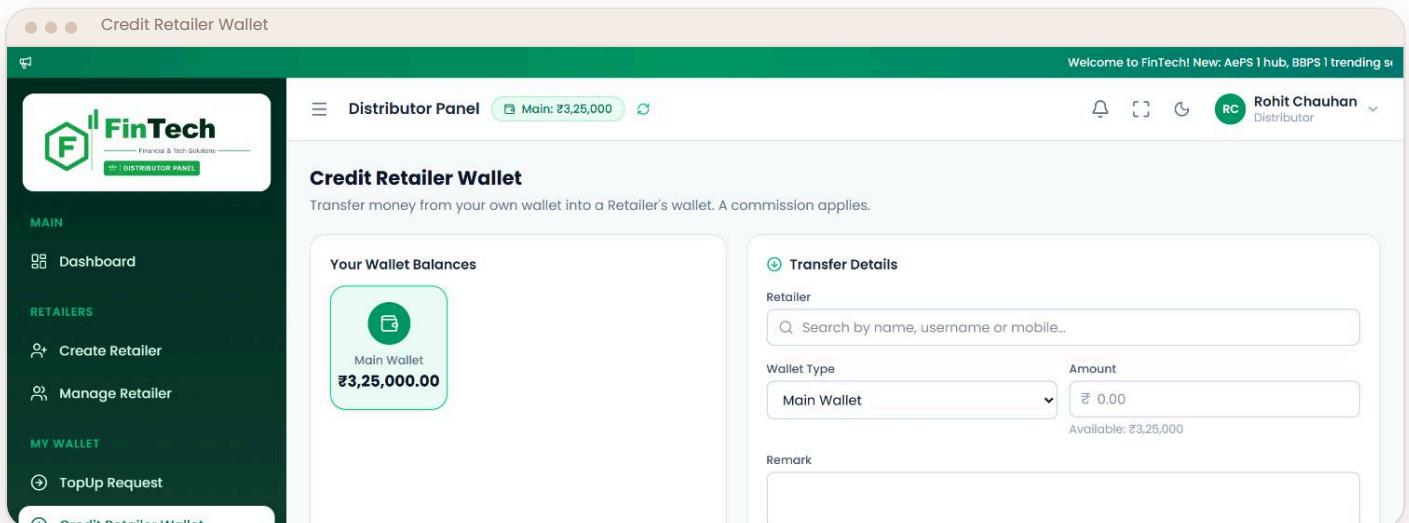


Super Distributor

- ◆ Create and manage **Distributors**
- ◆ **Credit / debit** distributor wallets with transaction PIN
- ◆ Top-up requests to the company, W2W transfers
- ◆ Reports: own wallet, DS wallet, credit summaries
- ◆ Earns its share of commission on every downline transaction

Distributor

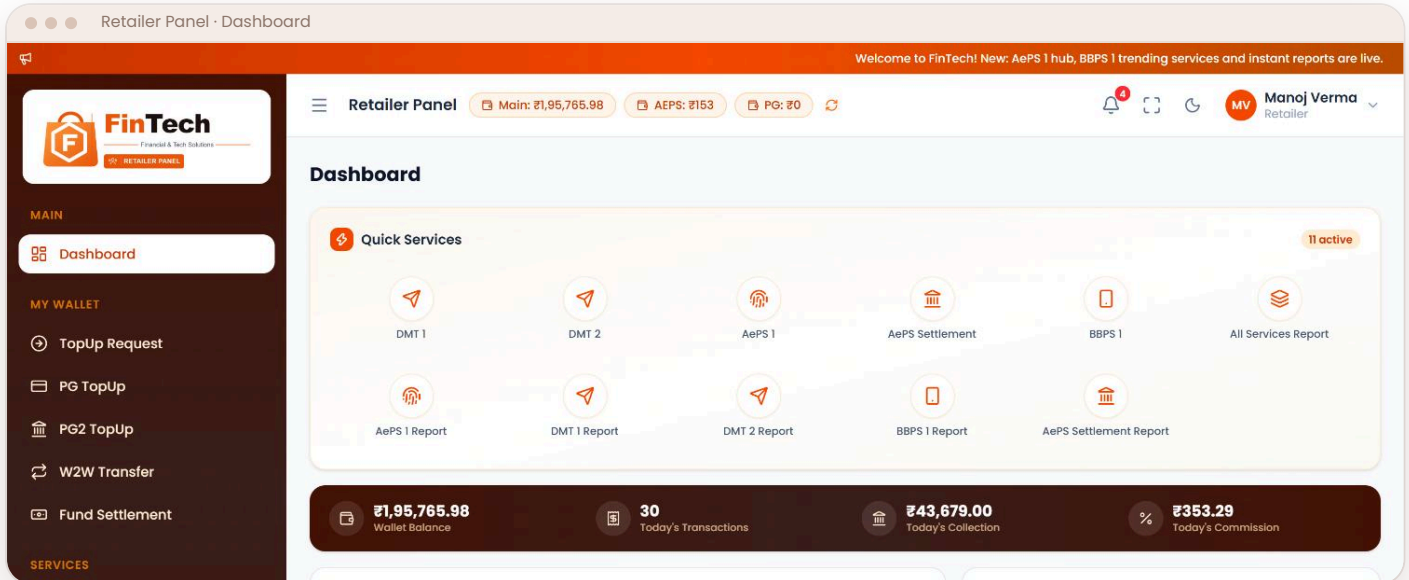
- ◆ Create and manage **Retailers**
- ◆ **Credit / debit** retailer wallets instantly
- ◆ Top-up requests, W2W and wallet summaries
- ◆ Retailer wallet and credit reports
- ◆ Earns commission share and sees top retailers



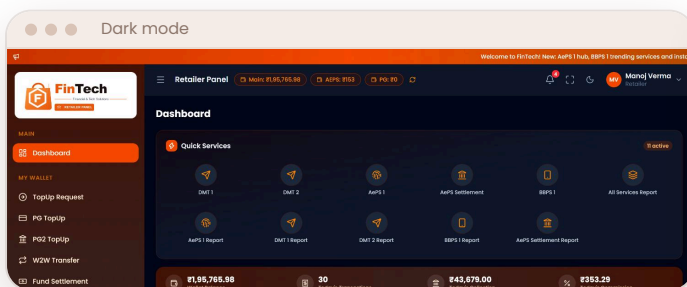
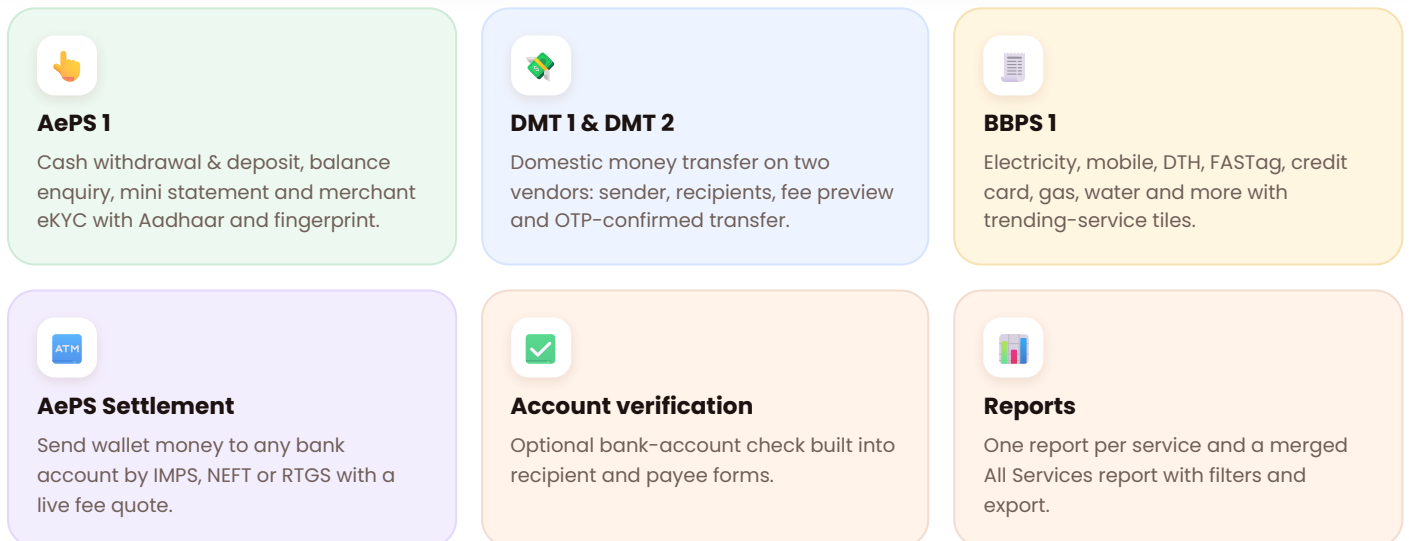
RETAILER PANEL · SERVICES

Five services, one counter.

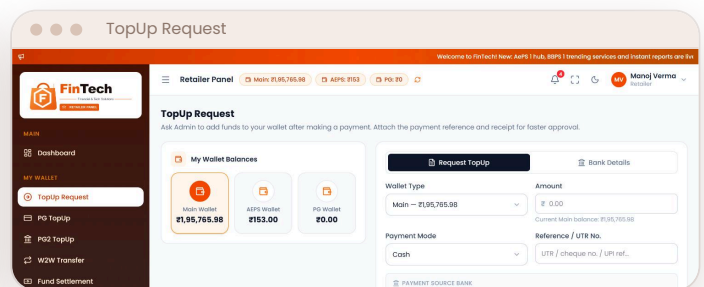
Everything a customer asks for – cash, transfers, bills – from a clean orange panel with live wallet balances in the header.



Dashboard – quick services, wallet balance, today's transactions, collection and commission, 7-day chart.



Light and dark themes on every panel

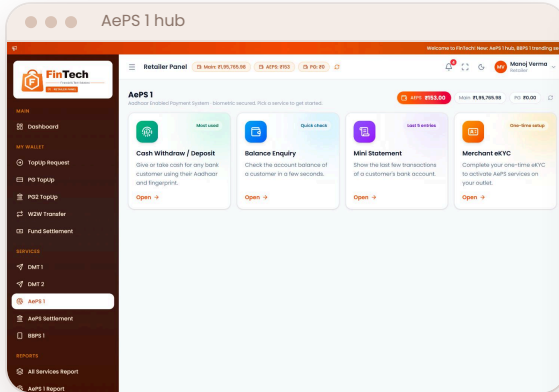


Wallet top-up with bank details and receipt upload

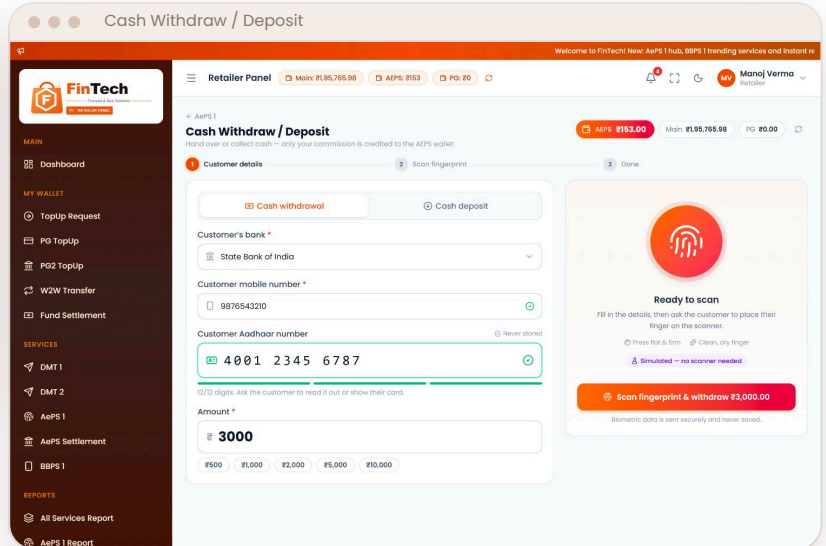
AePS 1

Cash services with Aadhaar & fingerprint.

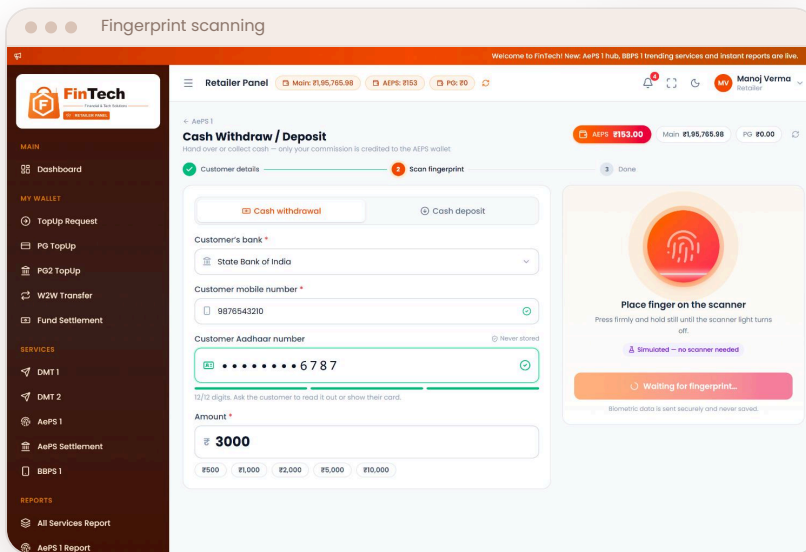
A guided, bank-grade flow: customer details, fingerprint scan, result – with clear help when anything needs attention.



One hub: cash, balance, statement, eKYC



Aadhaar entry grouped 4-4-4 with validity tick, quick amounts and masked display



Animated scanner: pulsing rings and a sweeping scan line while the customer places a finger

When a scan fails, the retailer is told what to do.

- ◆ **Scanner not found** – plug in the device, wait for the light, check the RD Service.
- ◆ **Print not read** – clean glass and finger, press flat and firm, try another finger.
- ◆ **Retry in one tap** – no popups, no lost form data.



Aadhaar input

Paste-friendly, checksum warning, last-4 masking, never stored.



Daily biometric login

Fresh fingerprint 2FA once a day before transacting.



Merchant eKYC

Guided onboarding with status tracker and bank activation steps.



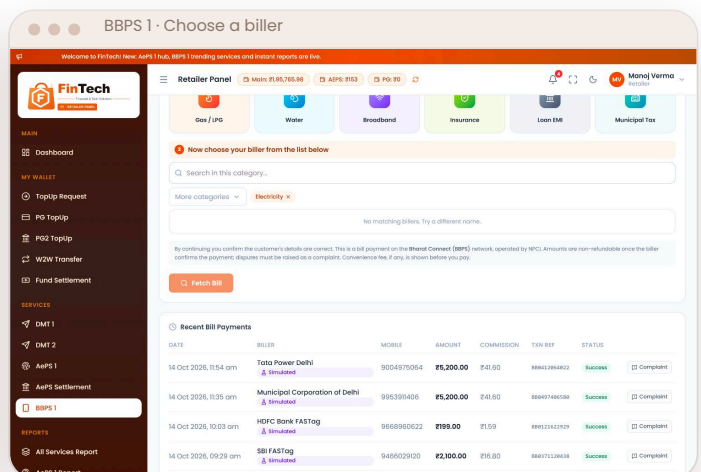
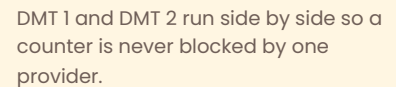
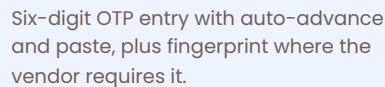
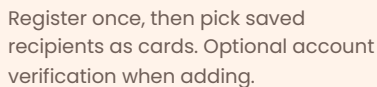
AePS wallet

Commission credited to its own wallet, visible on every page.

Transfers and bills, in a few taps.

The figure displays two side-by-side mockups of a mobile application interface for a FinTech company. Both screens feature a top navigation bar with the company logo, user profile, and account balance. The left screen, titled 'DMT 1 - Choose a recipient', shows a list of recent transfers and a section for choosing a recipient. The right screen, titled 'DMT 1 - Amount & summary', shows the amount entry screen and a summary of the transaction, including fees and total debited amount.

Quick amounts, conv fee, total debit, balance after



- ◆ **Trending tiles** for electricity, mobile, DTH, FASTag, credit card, gas, water, broadband, insurance and more
- ◆ **One mobile number** field – never asked twice
- ◆ **Pay again** shortcuts from recent payments
- ◆ The page scrolls to the next step automatically

- ◆ Biller catalogue with search and categories
- ◆ Fetch bill, confirm, pay and print a receipt
- ◆ Commission credited automatically
- ◆ Raise a complaint on any payment

AEPS SETTLEMENT · WALLETS

Move money with confidence.

Pay out to any bank account, top up the wallet and follow every credit and debit.

AePS Settlement
Send money from your wallet to any bank account by IMPS, NEFT or RTGS

Beneficiary
Who should receive the money?

SAVED PAYEES

Manoj Verma
-7777 - HDFC Bank

Account holder name *
Manoj Verma

Account number *
50100000007777

IFSC code *
HDFC0000013
HDFC Bank

Verify account A small verification fee may apply.

PAYMENT SUMMARY
₹25,000.00

To: Manoj Verma
Account: ...7777
Bank: HDFC Bank
Mode: IMPS

Fee: ₹12.00
Total debited: ₹25,012.00
Main wallet after: ₹1,70,753.98

Transaction PIN
Enter your PIN

☒ Save this payee for next time

Beneficiary, mode (IMPS / NEFT / RTGS), amount - with a sticky payment summary showing fee, total and balance after.



Saved payees

One-tap payee cards, optional account verification, remove any time.



Live fee quote

Fee and total debit shown before sending; low-balance guard blocks the payment.



Auto refund

If a payout fails the full amount returns to the wallet automatically.

My Wallet Report
Your own wallet ledger - every credit and debit against your account.

OVERVIEW

84 -25.1% from last week
Total Transactions

₹4,00,830.98 25.1% from last week
Total Credited

₹2,04,912.00 25.1% from last week
Total Debited

All Wallets | All Types | Date Range | Columns | Table | Chart | Export

Date	Txn ID	Wallet Type	Type	Amount	Balance After	Performed By	Remark
14 Oct 2026, 11:55 am	7088865482308745537588465451046	Main	Credit	₹5.00	₹1,95,765.98	Admin #1	DMT commission
14 Oct 2026, 11:56 am	7087458584757615888712345432786	Main	Debit	₹1,010.00	₹1,94,755.98	Retailer #1	DMT transfer to Seem...

Wallet ledger with filters, columns and export

TopUp Request
Ask Admin to add funds to your wallet after making a payment. Attach the payment reference and receipt for faster approval.

My Wallet Balances

Main Wallet: ₹1,95,765.98
AEPS Wallet: ₹153.00
PG Wallet: ₹0.00

Request TopUp

Wallet Type: Main - ₹1,95,765.98
Amount: ₹ 0.00
Payment Mode: Cash
Reference / UTR No.: Current Main balance: ₹1,95,765.98
UTR / cheque no. / UPI ref...

PAYMENT SOURCE BANK
Bank this amount came from.

Request top-ups with receipt; admin approves



Three wallets

Main, AEPS and PG wallets with live balances in the header.



W2W transfer

Move balance between partners with commission rules.



Fund settlement

Request settlement of earnings to a bank account.



Commission ledger

Every credit labelled by service and reference.

All Services Report

Welcome to FinTech! New: AePS I hub, BBPS I trending services and instant reports are live.

FinTech

Financial & Tech Solutions

RETAILER PANEL

Main: ₹1,95,765.98

AEPS: ₹153

PG: ₹0

Manoj Verma

Retailer

All Services Report

Every service in one place. Filter by service, status, date and amount.

Refresh

Export CSV

52 Transactions

47 Successful

0 Pending

3 Failed

₹2,39,248....
Successful am...

₹453.98
Commission e..

AePS I · 14 txns · ₹35,000.00

AePS Settlement · 3 txns · ₹45,000.00

BBPS I · 15 txns · ₹36,748.00

DMT I · 10 txns · ₹75,500.00

DMT 2 · 10 txns · ₹47,000.00

Search reference, customer, rt

All statuses

Date from

Date to

Today

7 days

30 days

AePS I

DMT I

DMT 2

BBPS I

AePS Settlement

Amount range

0

DATE ↑↓	SERVICE ↑↓	OPERATION	REFERENCE	CUSTOMER / BENEFICIARY	AMOUNT ↑↓	FEE	COMMISSION	STATUS
14 Oct 2026, 11:56 am	DMT I	Money Transfer	DMT34CFCF379B5F41269182E127E52846EB	Seema Gupta (8279)	₹1,000.00	₹10.00	-	✓
14 Oct 2026, 11:54 am	BBPS I	Electricity	BB8412664022	9004975064	₹5,200.00	-	₹41.60	✓
14 Oct 2026, 11:35 am	BBPS I	Municipal Taxes	BB8497406580	9953911406	₹5,200.00	-	₹41.60	✓
14 Oct 2026, 11:32 am	DMT I	Money Transfer	DMT497DB981960649F2B5E07E31C6F8A900	Seema Gupta (8279)	₹500.00	₹10.00	-	✓

[illegible]

Admin - DMT Transactions

Every Money Transfer across every retailer, from either vendor (Bill Avenue or InstantPay).

All vendors
All statuses
dd-mm-yyyy
to dd-mm-yyyy

	DATE	RETAILER	SENDER	RECIPIENT	AMOUNT	CORV FEE	VENDOR	STATUS
Super Distributor								
Distributor								
Retailer								
Creditcards								
Pending Approvals								
Support Tickets								
Wallet								
	14 Oct 2026, 15:56 am	Manoj Verma ▲ 5m	800002548	Sneema Gupta	\$100.00	\$10.00	BILL AVENUE	Success
	14 Oct 2026, 11:32 am	Manoj Verma ▲ 5m	800002548	Sneema Gupta	\$500.00	\$50.00	BILL AVENUE	Success
	14 Oct 2026, 11:22 am	Kavita Joshi ▲ 5m	800002547	Sunil Kumar	\$1,000.00	\$25.00	BILL AVENUE	Success
	14 Oct 2026, 10:49 am	Deepak Yadav ▲ 5m	800002486	Rishika Devi	\$1,000.00	\$25.00	BILL AVENUE	Success
	14 Oct 2026, 10:59 am	Kavita Joshi ▲ 5m	800002567	Sunil Kumar	\$10,000.00	\$50.00	BILL AVENUE	Success

Manage Tickets

Welcome to FinTech's new AaaS! Full, BPO & IT handling services and instant reports and more.

Retailer Panel

- Maily RMG,765.58
- AAPS PDS3
- Pd ID

Management Tickets

Search, filter and follow up on every ticket you have raised.

🔄 Refresh
📄 Export
🔴 Raise Ticket

📁 All tickets
🟡 1 Open
🟠 1 In progress
🟢 3 Closed
🔴 1 awaiting your reply

All statuses
Opened from
Opened to

More filters

TICKET	OPENED TS	TEN ID	ISSUE	STATUS	HANDLED BY	LAST ACTIVITY T
FET-260432385-0000	13 Oct 2026, 12:30 pm	TENK20001	BPPS electricity payment not reflected on ...	Open	-	13 Oct 2026, 0:2
FET-260432385-0001	08 Oct 2026, 12:30 pm	TENK20011	DAMF transfer shows pending since mornin...	In progress	Platform Admin	08 Oct 2026, 0
FET-260432385-0004	05 Oct 2026, 12:30 pm	-	Need commission statement for last month...	Closed	Platform Admin	05 Oct 2026, 0
FET-260432385-0002	02 Oct 2026, 12:30 pm	-	AePS cash withdrawal failed but customer...	Closed	Platform Admin	02 Oct 2026, 8
FET-260432385-0005	29 Sept 2026, 12:30 pm	TENK20001	Top-up of \$0,000 approved but wallet not ...	Closed	Platform Admin	29 Sept 2026, 2

5 tickets 20 / page ▼

< Page 1 of 1

The screenshot displays the 'Retailer Panel' of a FinTech application. The top navigation bar includes a 'Ticket chat' button and a 'Welcome to FinTech! New Aeps 1 tool, BPS 1 trending services and instant reports' message. The main header shows 'Manage Tickets' with filters for 'Main', 'PLR', 'Aeps', and 'PG'. The sidebar on the left contains navigation links: Dashboard, PG2 TopUp, W2W Transfer, Fund Settlement, and a 'More filters' section. The central area shows a list of tickets with columns for Ticket ID, Status, Solution, and Issue. A modal window is open on the right, displaying a ticket titled 'BPS electricity payment not reflected on the bill' with a status of 'In progress'.

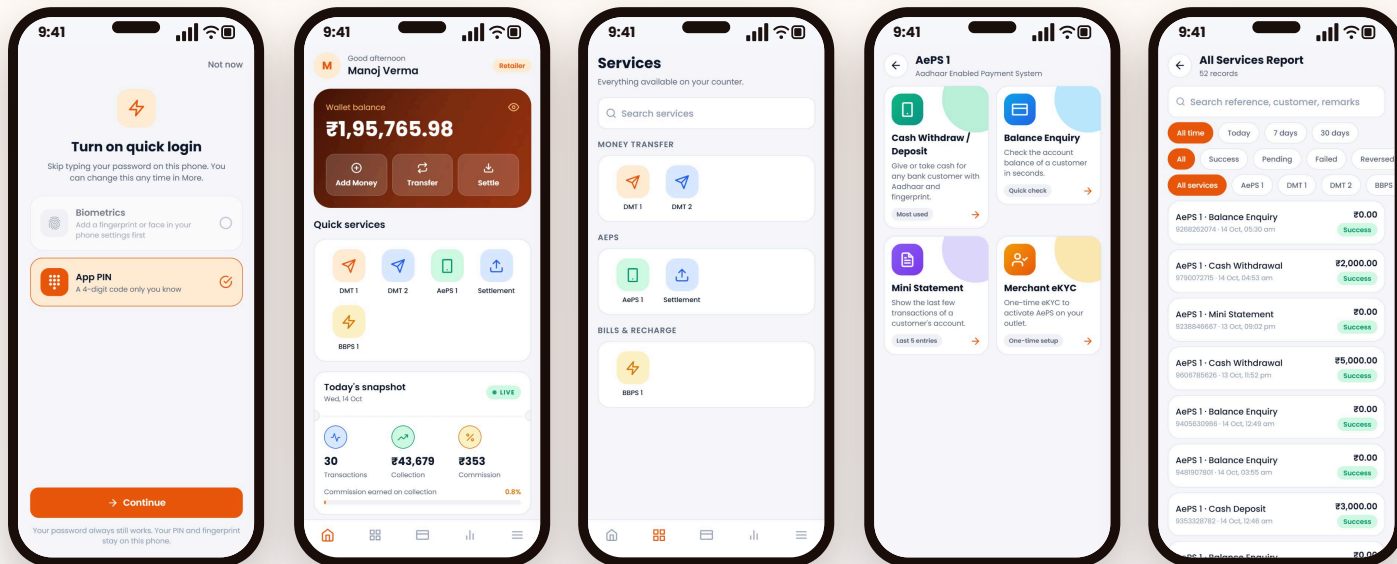
Ticket ID	Status	Solution	Issue
787-26030213-0003	OPENED	13 Oct 2026, 12:30 pm	T87C2B82 BPS electricity payment not reflected on the bill
787-26030208-0001	OPENED	08 Oct 2026, 12:30 pm	T86F0281 DMF transfer shows pending status
787-26030205-0004	OPENED	02 Oct 2026, 12:30 pm	- Need commission statement for Aeps cash withdrawal
787-26030202-0002	OPENED	02 Oct 2026, 12:30 pm	- Aeps cash withdrawn failed but not on the bill
787-26030203-0005	OPENED	29 Sept 2026, 12:30 pm	T83B0061 Top-up of 50,000 approved but not on the bill

11

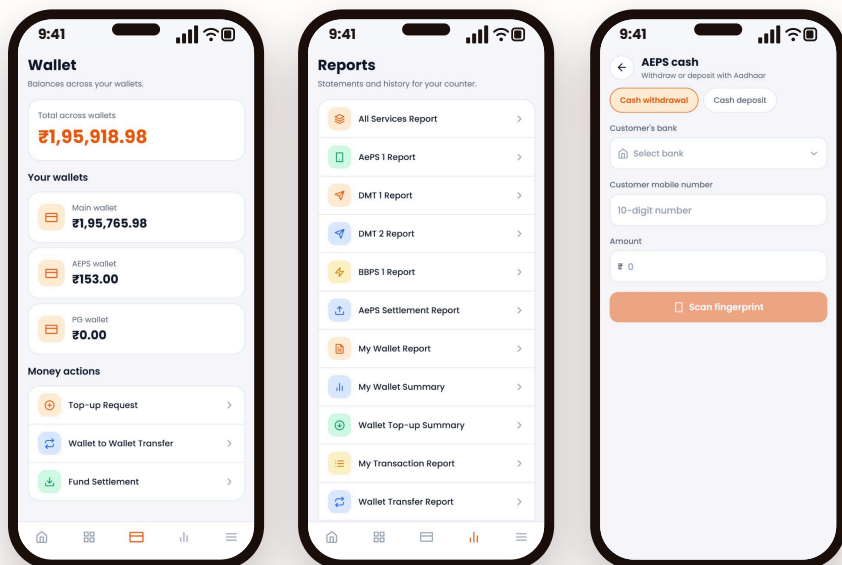
RETAILER MOBILE APP

The counter in your pocket.

A fast, native-feel app for Android and iOS – PIN or fingerprint login, live balance and the same services as the web panel.



Quick login · Home · Services · AePS 1 · Reports



Wallets · Report list · AePS cash

Why it matters

Retailers work from the phone they already carry - no desktop needed at the counter.



Quick login

App PIN or fingerprint for fast, secure access on a trusted phone.



Live wallets

Main, AePS and PG balances, top-up, transfer and settlement shortcuts.



Reports on the go

Service reports with search, status and date chips; tap any row for details.

GET STARTED

See FinTech in action.

We set up your panels, services, commission slabs and partners, train your team and support you after launch – so you can go live quickly and confidently.

1

Live demo

A walkthrough of the panels and services that matter most to your business.

2

Setup & data

Partners, wallets, services, commission slabs and branding configured for you.

3

Training & go-live

Hands-on training for the office and retailers, with support after launch.

COMPANY

Sysfo Software Solutions Pvt Ltd

EMAIL

info@sysfosolutions.com

PHONE

+91 76074 20009

PRODUCT

FinTech – Retail Services Platform

Every partner gets

- ◆ Own colour-coded panel and branding
- ◆ Wallets, commission and reports built in
- ◆ Users and permissions for every role
- ◆ Mobile app for retailers

Platform highlights

- ◆ AePS · DMT 1 & 2 · BBPS · Settlement
- ◆ Per-service and merged reports with export
- ◆ Transaction PIN, trusted devices, audit log
- ◆ Real-time notifications and ticketing



FinTech

Screens shown with sample demo data.