



White Label Solutions

Payment Orchestration



About Our Founder



Ruchi Rathor is a pioneering force in Fintech, seamlessly transitioning from a distinguished career in Technology to revolutionize the Payments industry. With over two decades of experience, she has significantly influenced the Indian payments ecosystem over the past five years, advising both emerging Startups and established Corporations on optimizing their payment processes.

A prominent Fintech Expert, Investor and a Motivational Speaker, Ruchi has delivered impactful talks on TEDx, where she explored how passion is derived from Life's Deeper Purpose. Her remarkable contributions and leadership in fintech have been recently featured in Forbes India, highlighting her exceptional expertise and influence in the industry.

Our Mission:

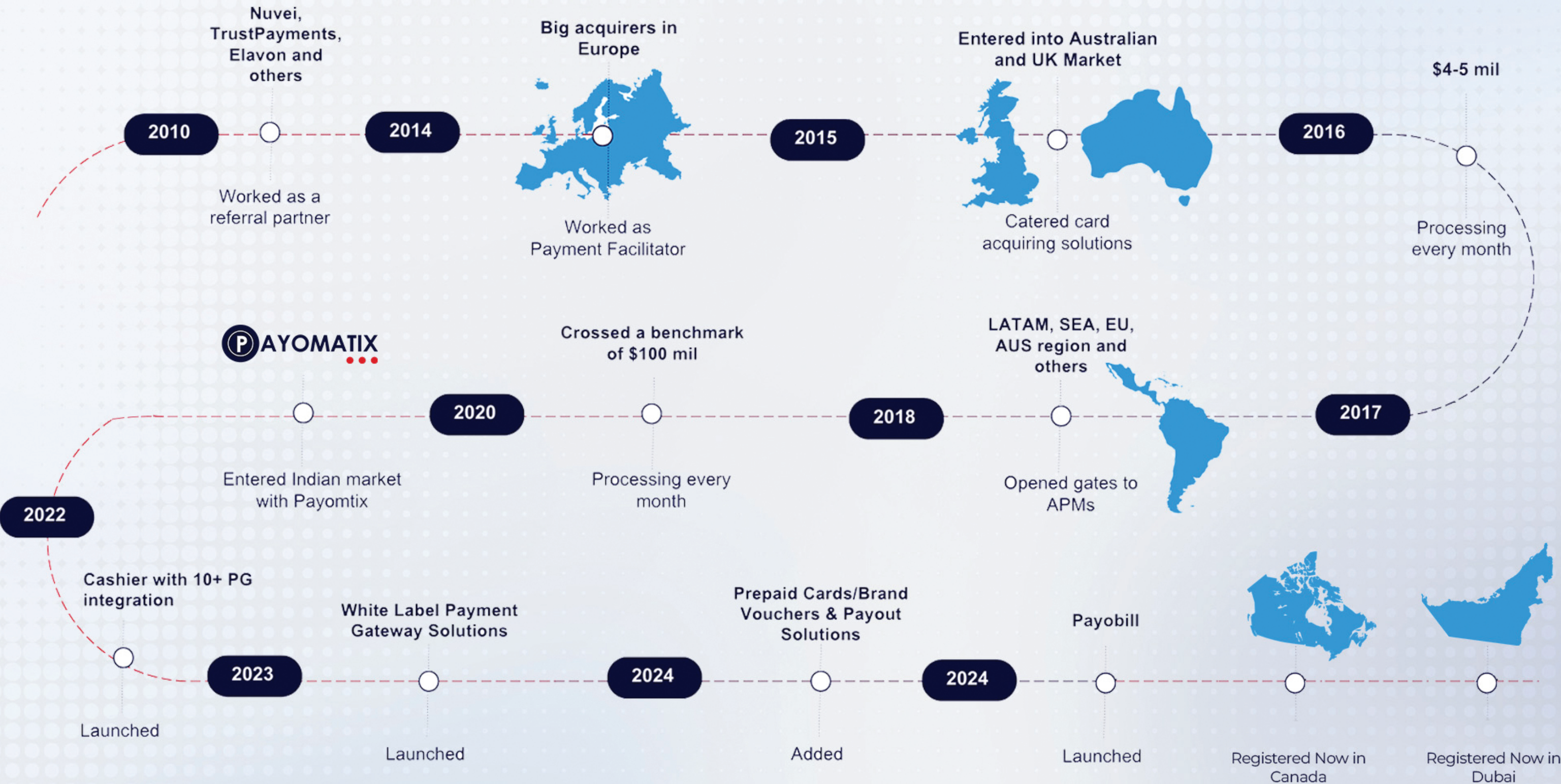
Payomatix is committed to transforming the global payments industry by providing state-of-the-art, secure and effortless payment solutions designed to streamline transactions and fuel the growth of businesses worldwide.

Our Vision:

Our vision is to be the premier provider of payment solutions, distinguished by our state-of-the-art technology, superior customer service and a relentless commitment to supporting and advancing our clients' success.

THE PAYOMATIX'S STORY

Welcome To Payomatix, A Leading Provider Of Innovative Payment Solutions



Our Offerings



White Label Solutions

Your brand, your rules. Our payment gateway, customized for you



PayoBill

BBPS, AEPS, DMT, CMS, Recharges, Cross-Border Transfers



Cashier: Payment Orchestration Platform

Payins & Payouts



PayocardZ

Corporate Cards, Gift Cards & Brand Vouchers



Payment Gateway Services

Your trusted partner for payment processing.



PayXBorder

Your Global Gateway for Seamless Cross-Border Remittances

WHITE LABEL FEATURES

Payment Orchestration
Platform

Transaction routing depends
on success rate, amount,
mode, or card scheme.

Lesser Transaction
Drop Rate

Integration and
Management of Multiple
PGs on a single dashboard.

Single Dashboard for
Multiple Merchant
Management

Tailored Solution as per your
Business Needs

WHITE LABEL BENEFITS

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graph TD; A((WHITE LABEL BENEFITS)) -.-> B[Your Own Branding]; A -.-> C[24/7 Support]; A -.-> D[Additional Source of Recurring Revenue for your Business]; A -.-> E[Enhance overall GMV/GTV for your Business]; A -.-> F[Quick Entry into Market];
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Your Own Branding

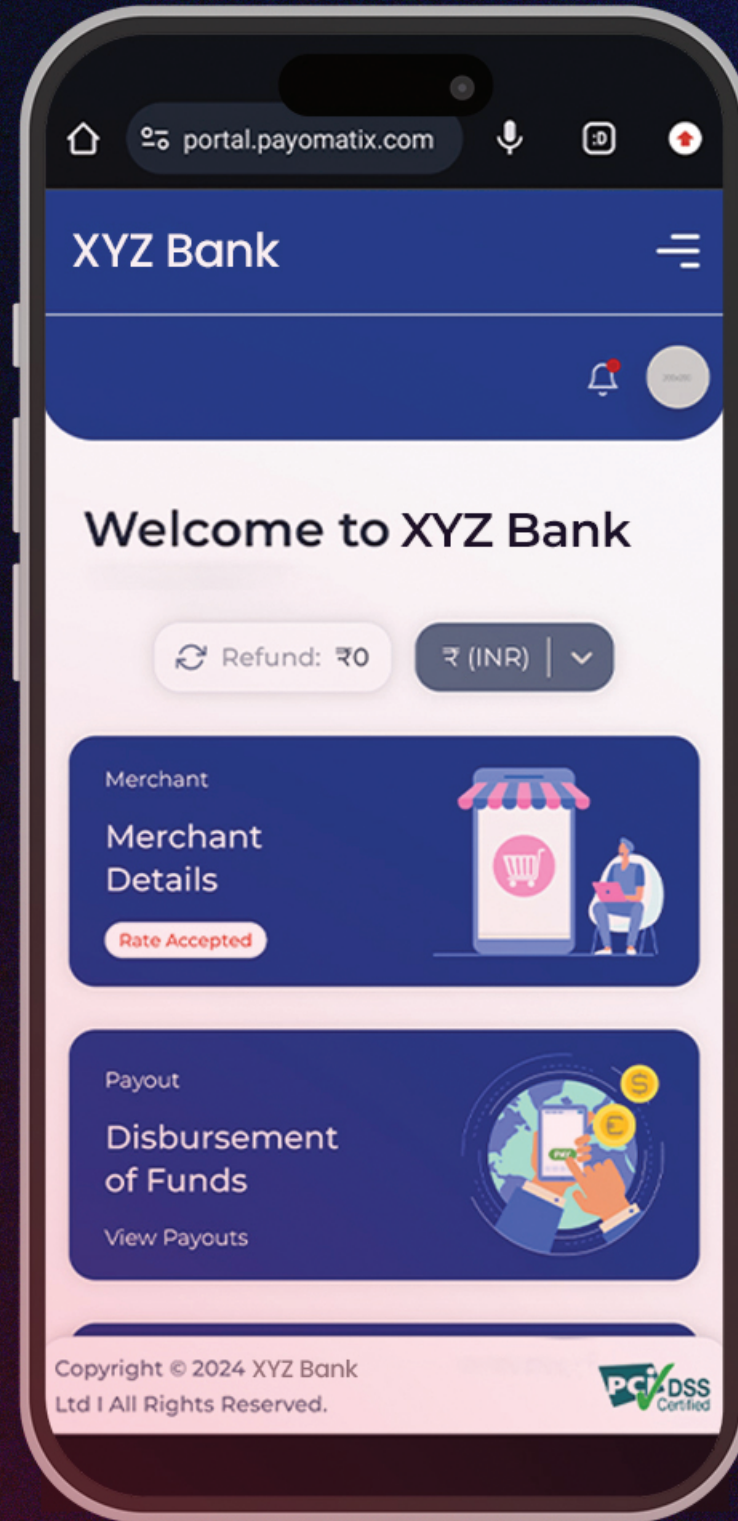
24/7 Support

Additional Source of Recurring Revenue for your Business

Enhance overall GMV/GTV for your Business

Quick Entry into Market

MERCHANT



Business Flow



- Credit Card / Debit Card
- Net Banking
- UPI
- Wallet
- Pay Later
- EMI



- Card Type
- Payment Mode
- Amount
- Payment Provider
- Other Curated Routing Options

Providers

- PayU
 - Easebuzz Payment Solutions
 - BillDesk
 - WORLDLINE
 - Cashfree Payments
 - CCAvenue
 - PhonePe
 - and many more
- Payment Successful

Transaction Flow (Frontend)

ONLINE PAYMENT OPTIONS

- UPI(Pay via any App) 2 Offers
- Credit/Debit Card 4 Offers
- Pay Later 1 Offer
- Wallets 1 Offer
- EMI
- Net Banking

Powered by **PAYOMATIX**

INR. 2214 [VIEW DETAILS](#) **PAY NOW**



Credit Card
Securely pay with your credit card - enter the 16-digit card number.

CVV Number
Enter the 3 or 4 digit number on the card.

PAY NOW



XYZ Bank

Your transaction processed successfully.
Transaction Successful

Transaction Flow (Backend)

Default Options

No	Connector Type	Default Connector	Criteria	Transaction Timeline	Switch Connector
1	Credit Card	Default Connector	50 % 100000 ₹	Weekly Daily	Switch Connector
2	Debit Card	Default Connector	Percenta % Amount ₹	Select Timeline Select Timeline	Switch Connector
3	UPI	Default Connector	Percenta % Amount ₹	Select Timeline Select Timeline	Switch Connector
4	Wallet	Default Connector	Percenta % Amount ₹	Select Timeline Select Timeline	Switch Connector
5	Net Banking	Default Connector	Percenta % Amount ₹	Select Timeline Select Timeline	Switch Connector

Save

ONLINE PAYMENT OPTIONS

- UPI(Pay via any App) 2 Offers
- Credit/Debit Card 4 Offers
- Pay Later 1 Offer
- Wallets 1 Offer
- EMI
- Net Banking

Powered by **PAYOMATIX**

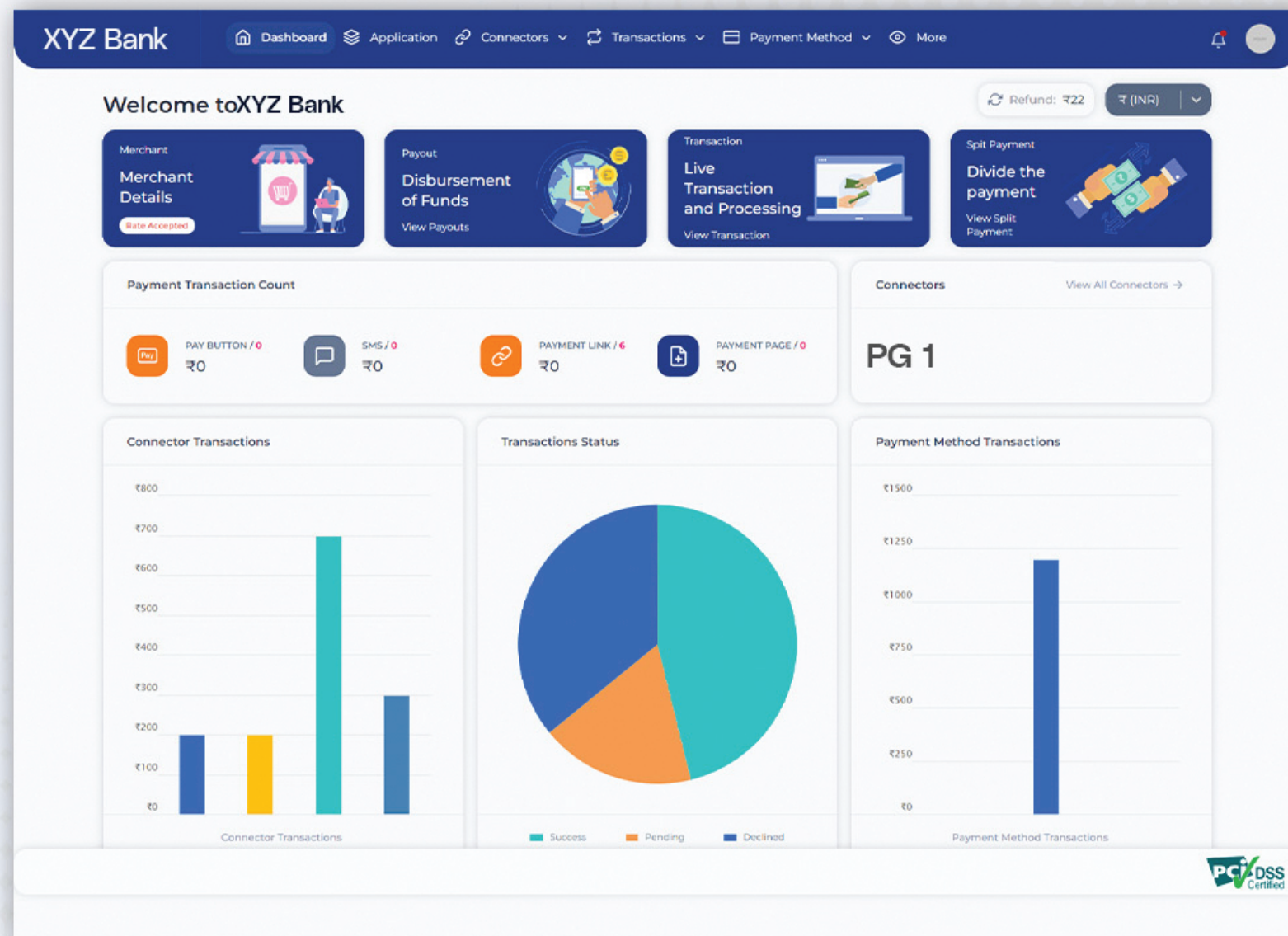
INR. 2214 [VIEW DETAILS](#) **PAY NOW**



Your transaction processed successfully.
Transaction Successful

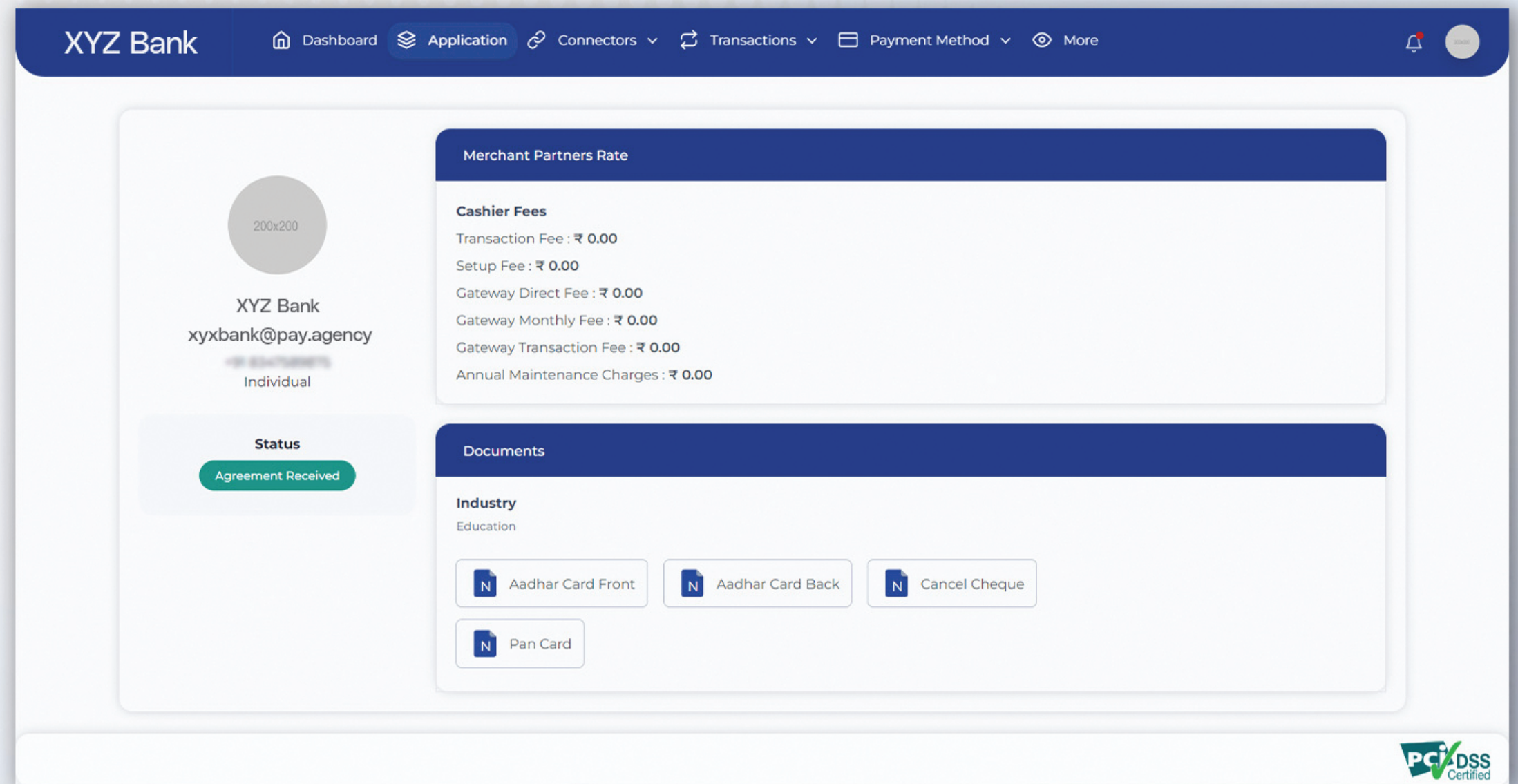
If one gateway **experiences downtime**, Cashier seamlessly reroutes payments to an operational gateway, ensuring uninterrupted transactions for your customers without any delays.

Merchant Dashboard



Dashboard

Easily manage Applications, Connectors, Transactions, and Payment Methods in one view, keeping all merchant activities up-to-date.



Application

View your profile info including name, email, phone, application status, commercial rates, and KYC/KYB documents.

XYZ Bank | Dashboard | Application | Connectors | Transactions | Payment Method | More

Payin Master List

Search... | Export Excel | Add New Connector

No	Name	Category	Default Currency	Connector Type	Supported Card	Mode	Status	Action
4	PG 1	Default	INR	Credit Card Debit Card	Amex Visa Mastercard Discover JCB Maestro Switch Solo Unionpay	Test Live	Active	[Edit] [Settings] [Delete]
4	PG 2	Default	INR	Credit Card Debit Card	Amex Visa Mastercard Discover JCB Maestro Switch Solo Unionpay	Test Live	Active	[Edit] [Settings] [Delete]

PCI DSS Certified

PGs (PayIns)

Payin Master List: Manage pay-in connectors by adding multiple payment gateways, with the option to activate or deactivate any gateway as needed.

XYZ Bank | Dashboard | Application | Connectors | Transactions | Payment Method | More

Payout Master List

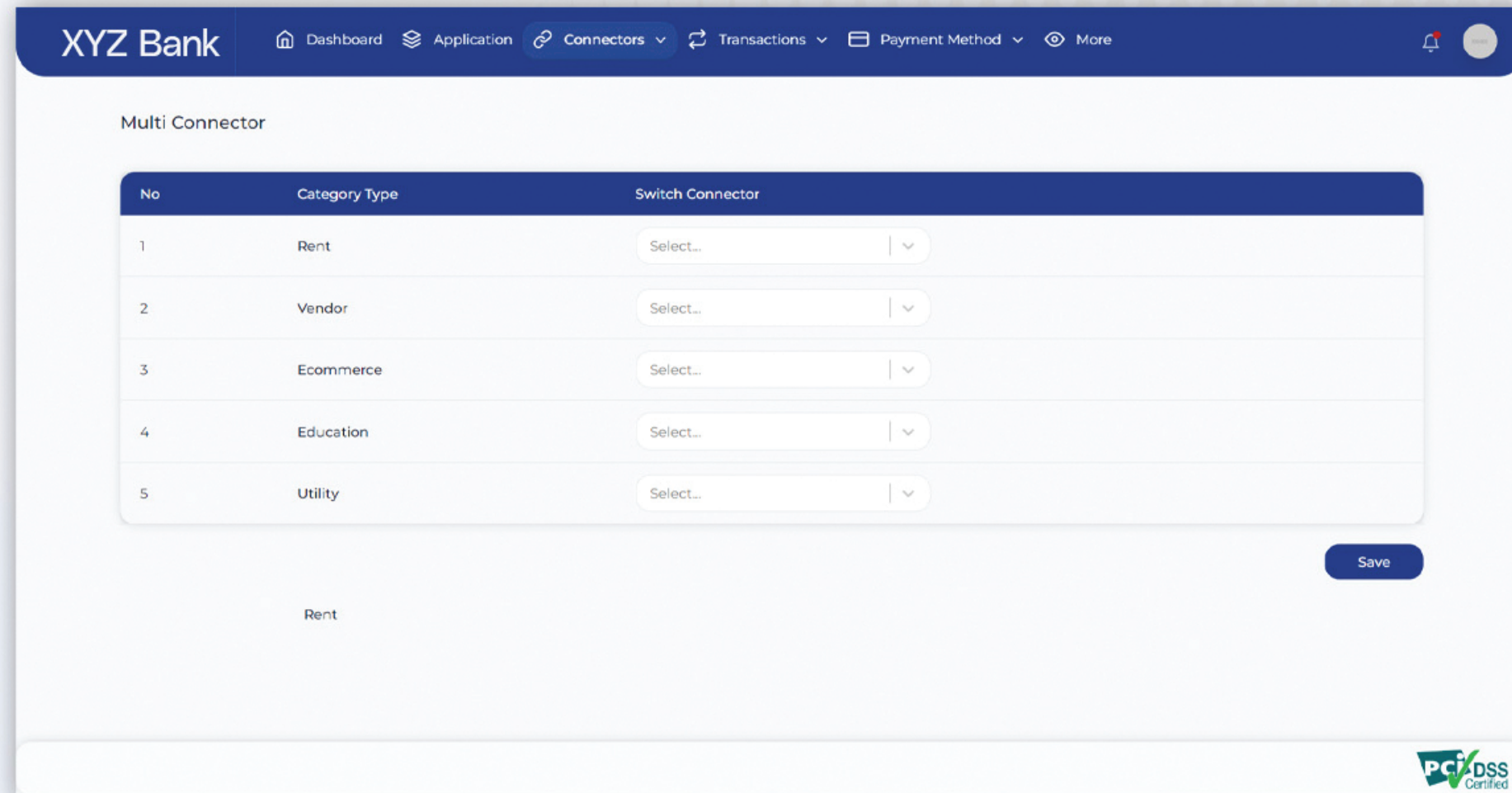
Search...

No	Name	Mode	Status	Action
1	PG 1	-- N/A --	Inactive	[Edit]
2	PG 2	-- N/A --	Inactive	[Edit]
3	PG 3	-- N/A --	Inactive	[Edit]

PCI DSS Certified

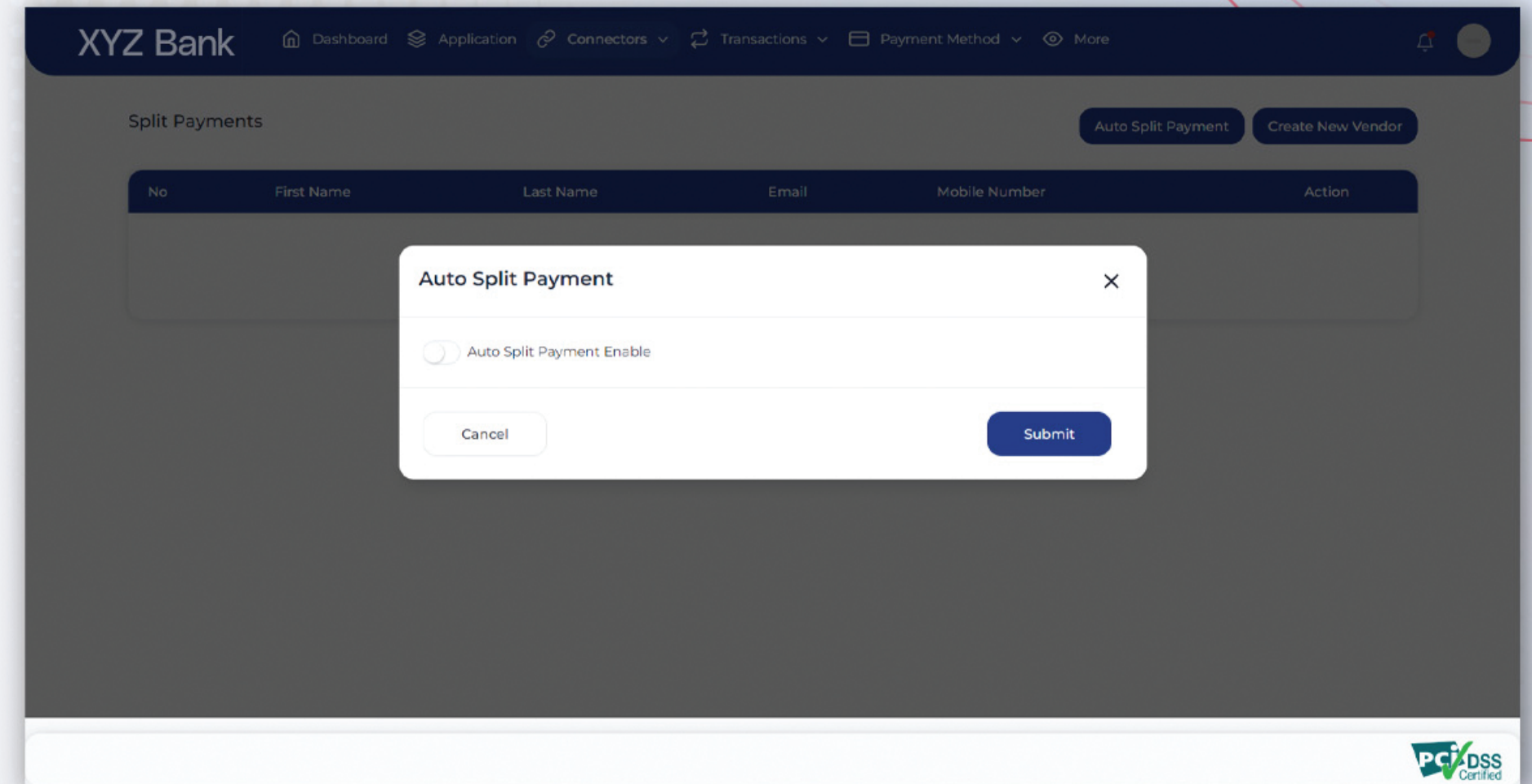
PGs (PayOuts)

Payout Master List: Manage pay-out connectors by adding multiple payment gateways, with the option to activate or deactivate any gateway as needed.



Multi Connector

Payout Master List: Manage pay-out connectors by adding multiple payment gateways with the option to activate or deactivate any gateway as needed.



Auto Split Payment

The Split Payments feature allows you to divide payments among your vendors as needed. You can also enable Auto Split Payments to automate this process

XYZ Bank | Dashboard | Application | Connectors | Transactions | Payment Method | More

Live Transactions

Search... | Export Excel | Advance Filters | Reset

Order ID	Email	Payment Mode	Amount	Currency	Status	Connector	Category	Transaction Date	Action
9crdKNco-tlIW-3R36-1725538312Ht Refund		Debit Card	₹ 10.00	INR	Success		Rent	05-09-2024	
piJQCifB-k4Yj-Mqxi-1725538086kd		Debit Card	₹ 5.00	INR	Declined		Rent	05-09-2024	
sAGCIQ63-DNdU-POKU-1725365987L6 Refund		UPI	₹ 1.00	INR	Success		Rent	03-09-2024	
hizdgHha-tIAh-042m-1725365509Gz		Debit Card	₹ 5.00	INR	Declined		Rent	03-09-2024	
MOZx23xN-MIFB-ww9m-1725365376LN		Debit Card	₹ 10.00	INR	Declined		Rent	03-09-2024	
9ULe9QOo-8lLo-hCMQ-1725365241mL		Debit Card	₹ 5.00	INR	Declined		Rent	03-09-2024	
M6LvCenC-cknT-Ndbh-1725360932k2 Refund		Credit Card	₹ 10.00	INR	Success		Rent	03-09-2024	
OrisikYd-Y1m8-Cia3-17253598494u		Credit Card	₹ 50.00	INR	Declined		Rent	03-09-2024	
iqL1ZrTL-Ljs3-7sVm-1725359266sl		Credit Card	₹ 10.00	INR	Declined		Rent	03-09-2024	
47F331sx-ljWf-dZjP-1725358956sd Refund Requested		Debit Card	₹ 10.00	INR	Success		Rent	03-09-2024	

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PCI DSS Certified

Live Transactions

The Live Transactions tab lists all transaction details, including Order ID, payment mode, amount, currency, and status. Apply filters or export data as needed.

XYZ Bank | Dashboard | Application | Connectors | Transactions | Payment Method | More

Payment Links

Search... | Export Excel | Add Payment Link

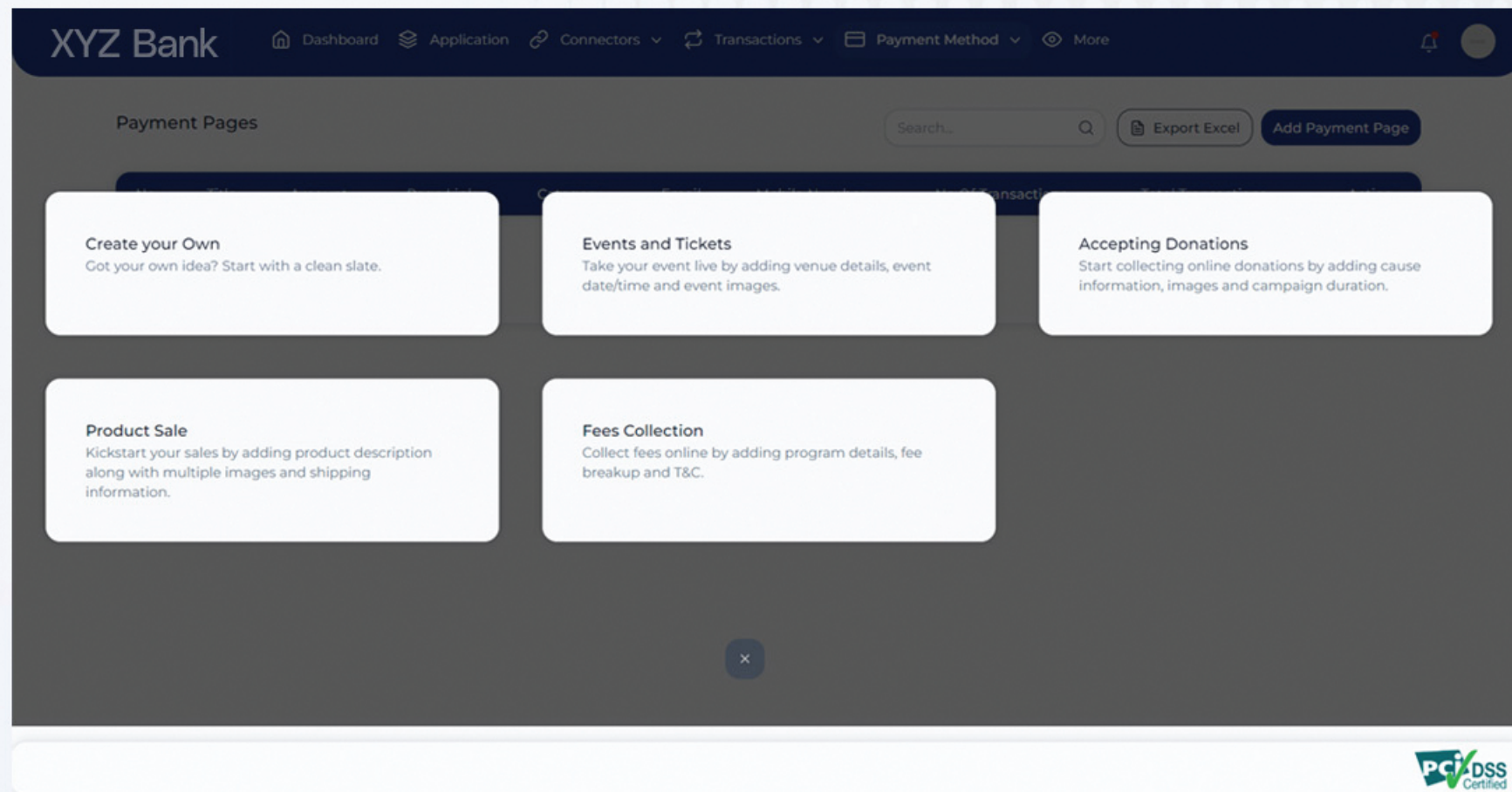
No	Title	Amount	Payment Link	Category	Link Status	Expiration Date	No Of Transactions	Total Transactions	Ac
1	test	₹123	multiple https://admin.payomatix...	-- N/A --	Expired	2024-10-02	0	₹ 0	
2	test	₹100	multiple https://admin.payomatix...	Default	Expired	2024-09-30	0	₹ 0	
3	test	₹100	multiple https://admin.payomatix...	Default	Expired	2024-09-30	0	₹ 0	
4	test	₹1000	multiple https://admin.payomatix...	-- N/A --	Expired	2024-09-30	0	₹ 0	
5	test	₹10	multiple https://admin.payom...	Rent	Active	2025-07-03	5	₹ 41	
6	test	₹1	multiple https://admin.payom...	-- N/A --	Active	2025-10-03	0	₹ 0	

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PCI DSS Certified

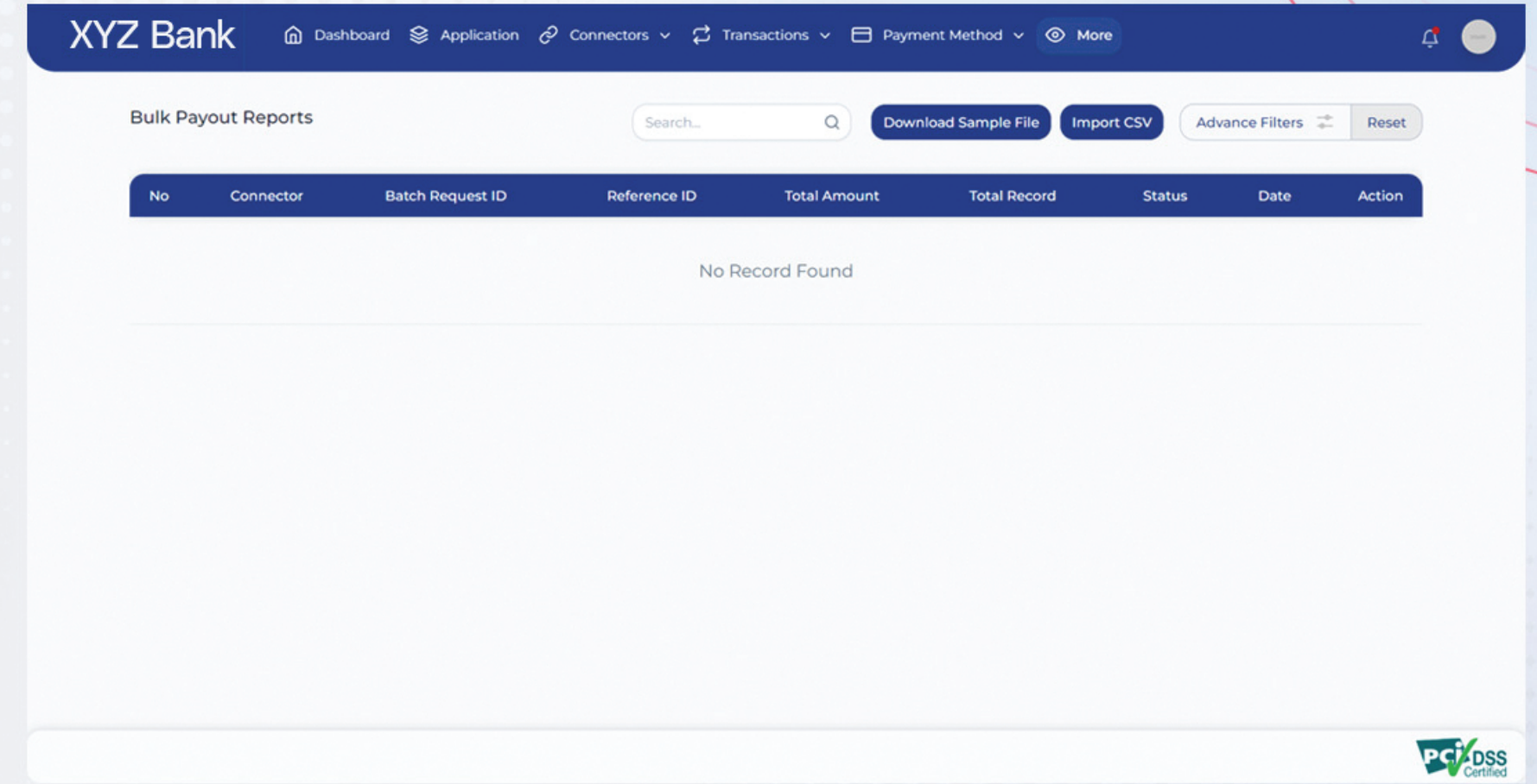
Payment Links

The Live Transactions tab lists all transaction details, including Order ID, payment mode, amount, currency, and status. Apply filters or export data as needed.



Payment Pages

You can create new payment pages for purposes like event tickets, product sales, accepting donations, fee collection and more.



Bulk Payouts

In the Bulk Payout Reports section, you can access detailed reports on bulk payouts. This includes information like payout amount and last transaction status.

XYZ Bank

Dashboard Application Connectors Transactions Payment Method More

Rules

Search... Export Excel Create New Rule

No	Name	Rules	Connector	Connector Types	Priority	Status	Action
1	rule1	currency = INR	PayU	Credit Card Debit Card	+ 1	Active	

PCI DSS Certified

Rules

The Rules section lets you create custom rules for connector accounts based on criteria like Amount, Country, and Currency. Set priorities to enable features like Load Balancing, Geographic Optimization, and Rule-based Routing.

Major Categories



Travel



EdTech



E-commerce



Utilities

Our clients



and many more

Payment Gateway Partners

 PhonePe

 BillDesk

 PayU

 Easebuzz
Payment Solutions

 WORLDLINE

 Zaakpay

 CCAvenue®

 airpay

and many more

Processing in INR


200 Mn+

Total business generated (INR) through **PayocardZ** in Q1 FY24.


500 Mn+

Daily Processing (INR) on Payomatix - Payment Orchestration Platform.

Payomatix Branding

India vs New Zealand Test Series 2024





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