

# NextDe

Your Next Gen Payment Partner

[www.nextpe.com](http://www.nextpe.com) | +91-8860836382

## Lending Stack

Smart, Fast, Scalable, Digital, Credit

## UPI Stack

Effortless, Secure, Integrated, Instant, Payments

## Nextpe POS

Versatile, Portable, Retail, Payment, Device

## Nextpe Soundbox

Alerts, Voice, Confirmation, Smart, Acceptance

NextPe is a new-age fintech company in India, offering a unified platform for payments, lending, and financial management tailored for banks, NBFCs, and financial institutions. Designed to simplify and digitize financial operations, NextPe enables institutions to deliver a seamless, intelligent, and data-driven financial experience to their customers.

NextPe Unified Lending Platform empowers lenders, LSPs, and originators with a cloud-based digital lending infrastructure integrated with embedded finance capabilities. It automates the entire lending lifecycle from KYC and credit assessment to loan disbursement and repayment management, supported by AI-driven underwriting and rule-based decisioning.

NextPe's Payment Solutions Suite offers UPI, POS, Smart Collect, Payment Gateway, and Payout APIs, enabling banks and enterprises to streamline their payment ecosystem with real-time reconciliation, expense control, and robust analytics. Built for scalability, compliance, and innovation, NextPe is redefining how financial institutions manage payments, lending, and financial operations — all through a single intelligent platform.



Providing integrated QRbased payment solutions to merchants.



Comprehensive Lending and Embedded Finance Infrastructure for NBFCs, FinTech's, and Originators.



The bank retains & acquires merchants through digital services and e-commerce features.



No integration or development costs are needed for the bank's system.



Simple and real-time merchant onboarding through a user-friendly app and portal.



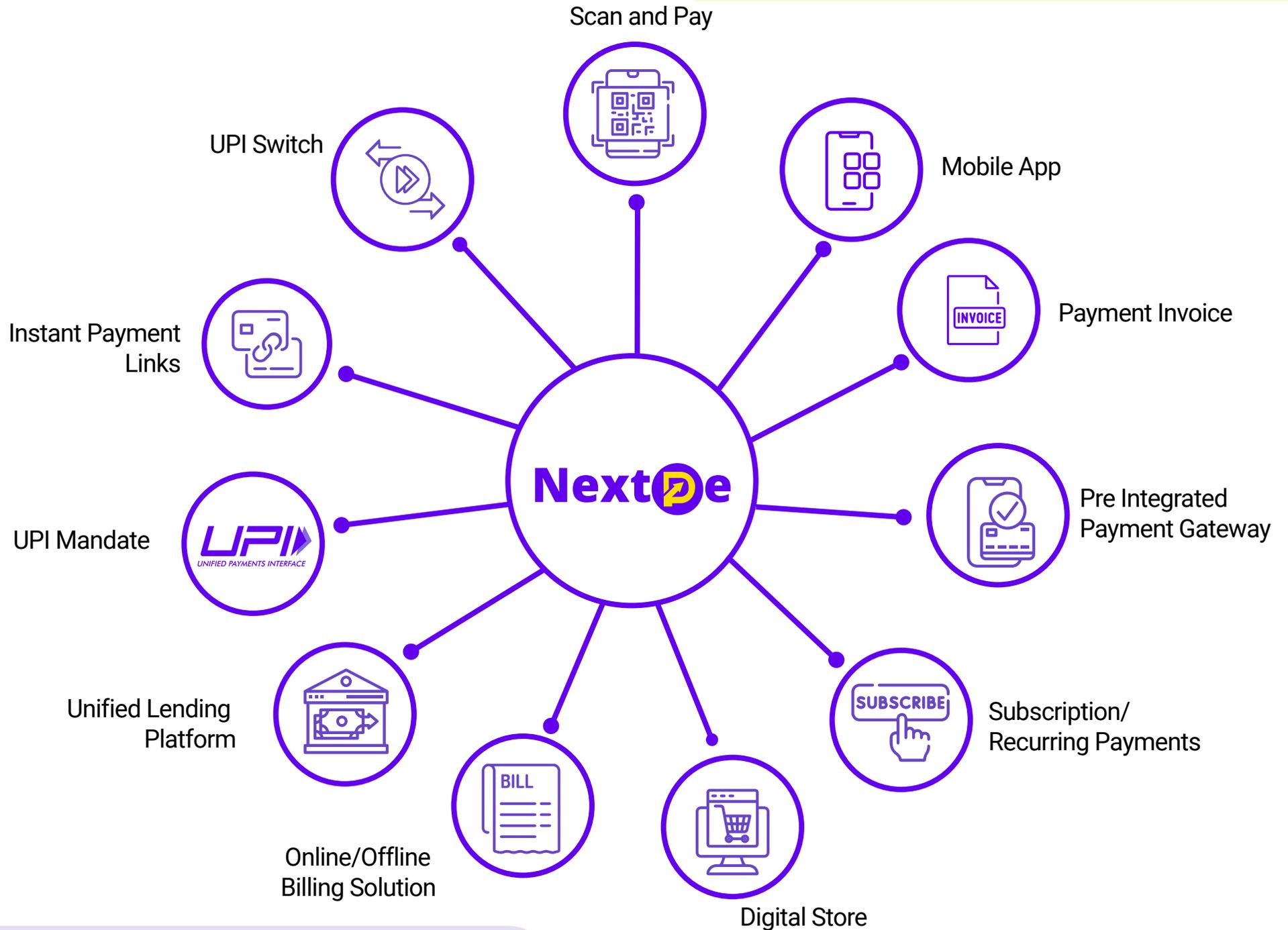
Co-branded platform brings branding and acquisition advantages to the bank.



Integrated platform for Education, Restaurants, Societies, Hospitals, & Donations.



The revenue shoring model helps generate revenue from another vertical.





Use your Custom Photo QR to collect payments with ease



Static and Dynamic QR payments



Manage everything from a convenient dashboard



Accept payments from all UPI apps effortlessly



Access real-time transaction reports anytime



Effortlessly update customer details for each transaction



Receive instant voice & SMS alerts in Hindi and English on successful payments



Instantly download detailed transaction and settlement reports



- User-Friendly Dashboard
- Quick Monitoring of Transactions
- Accurate Reconciled Settlements
- Quick SMS Notifications for Every Payment
- Customizable Downloads for Transactions & Settlements
- Instant Voice Alerts
- Dynamic QR Code Payments
- QR Integration with Forms and Invoices
- Customer Detail Updates Per Transaction



- Instant mobile voice notifications for all transactions.
- Accepts Payments through all UPI Payment APP

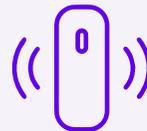
# SOUNDBOX - A SMART PAYMENT ALERT DEVICE



Smooth integration with the NextPe Dashboard



Loud & Clear Payment Confirmation



Instant voice notifications in Hindi and English.



Instant Voice Alerts on every successful payment.



Portable Design - Easy to carry anywhere



Android 12/14



eSim(Optional)



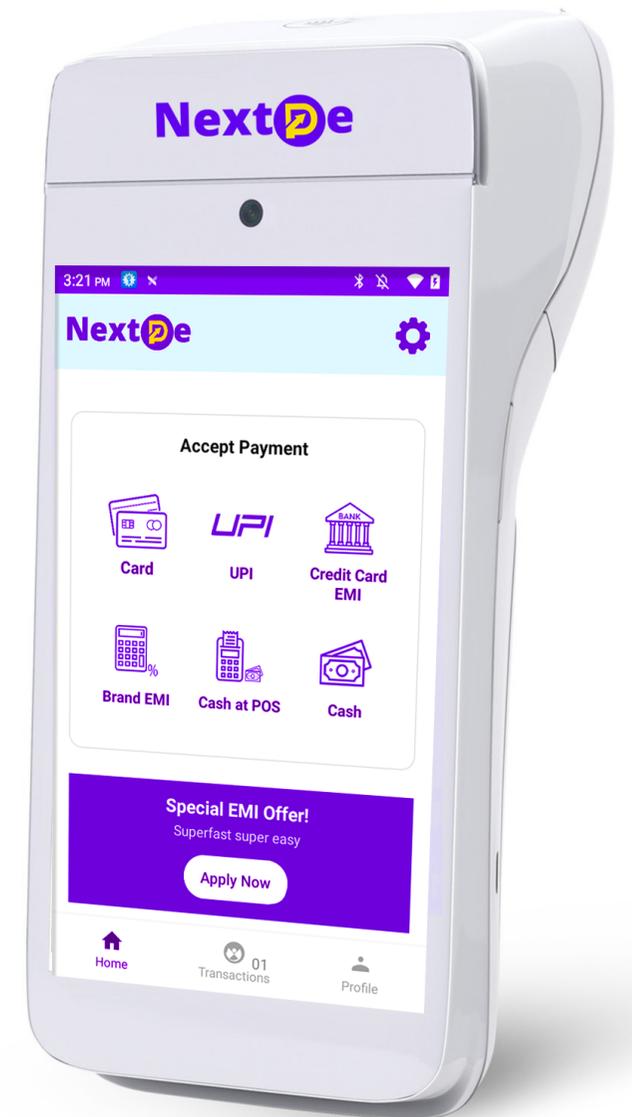
PCI 6.X



2600mAH Battery

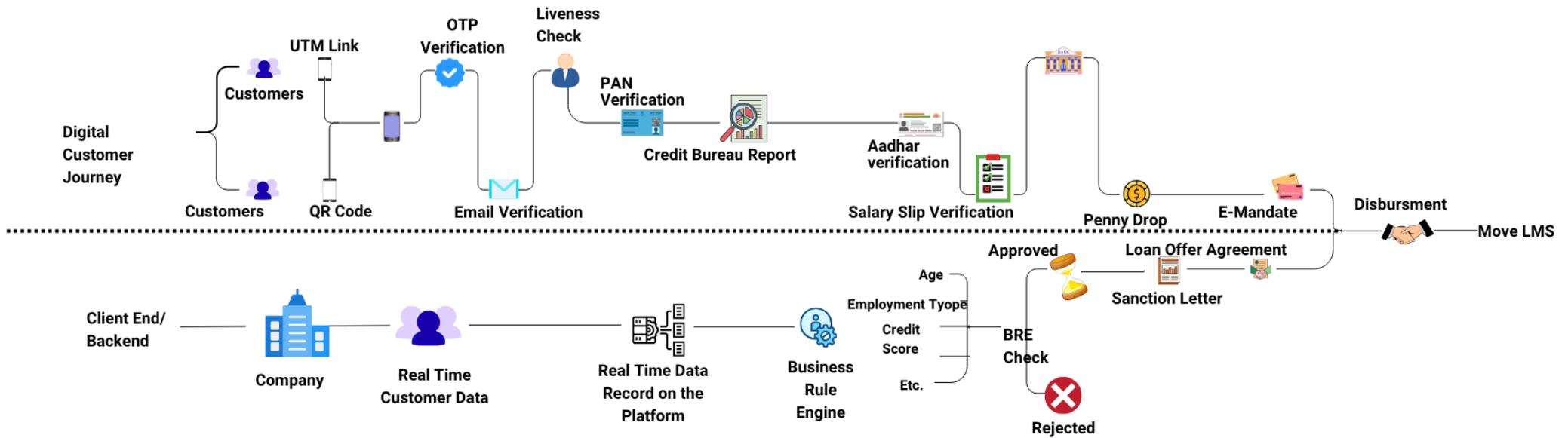


Wi-Fi /4G



**Accept all types of payments easily, anytime and anywhere.**

We provide Lenders/ LSPs/ Originators with cloud based Digital Lending Platform+Embedded Finance



# LENDING AS A SERVICE ARCHITECTURE

## Lending As A Service

What does NextPe provide?

### Fraud Check

To identify a prospective borrower and his/her eligibility

#### Primary Data

- Customer Journey
- KYC Integrations
- Public Infra Data

#### Alternate Data

- Scorecards
- Crime and Vintage
- Employment checks

### Underwriting

To ascertain the requirement of a borrower and acquire consent of the borrower

#### Agentic AI Layer

- Document Analysis
- Business Rule Engine
- Workflow engine
- Lead Management
- Role Management
- Multi-stage approval

#### KYC Checks and back-ground verifications

- Through own APIs – for KYC, E-mail verification, location verification etc.
- Through third-party APIs – for bank statement verification etc.

### Business Rules

### Credit and Disbursal Ops

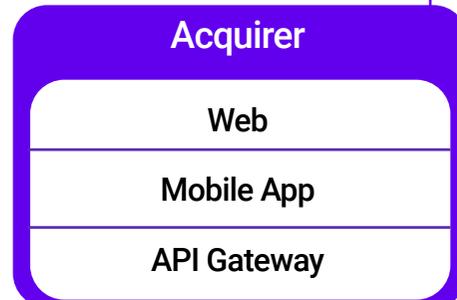
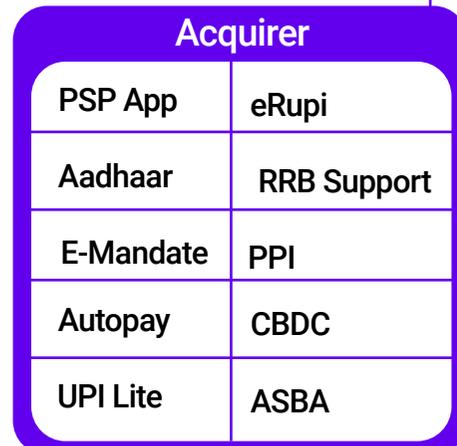
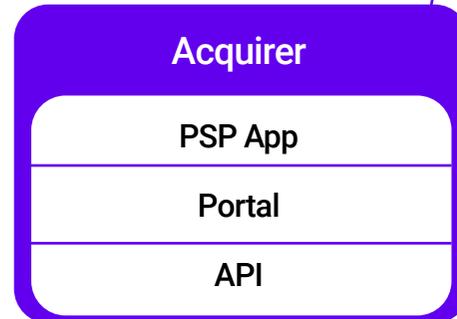
To analyze behavioral data of the borrower

#### Credit Decisioning

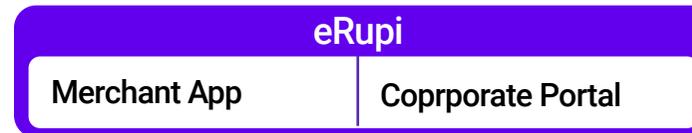
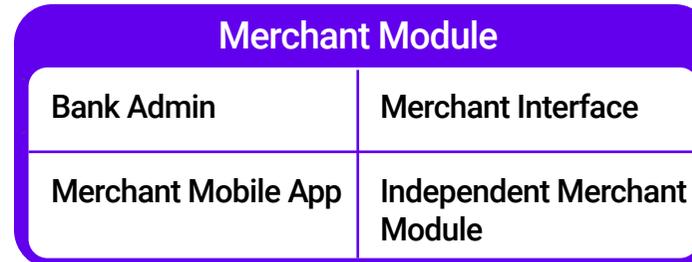
- Rule Engine
- Alternate Data
- Early warning signals
- Dynamic Offer Management
- Bureau Score Analytics
- Insight Workflow
- Optimize Marketing
- LMS Integrations
- Scorecar

## Service Support

- Rupay CC (Credit Card on UPI)
- Credit Line
- UPI Circle
- UDIR (UPI Device Identity & Registry)
- Aggregator Model Support
- Device Authentication



## Issuer Switch Transactions PSP App / Banking Super App



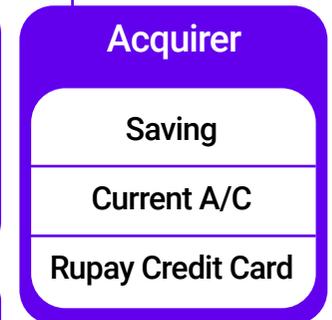
### API Gateway

### ASBA Execution on UPI

### Sound Box / POS

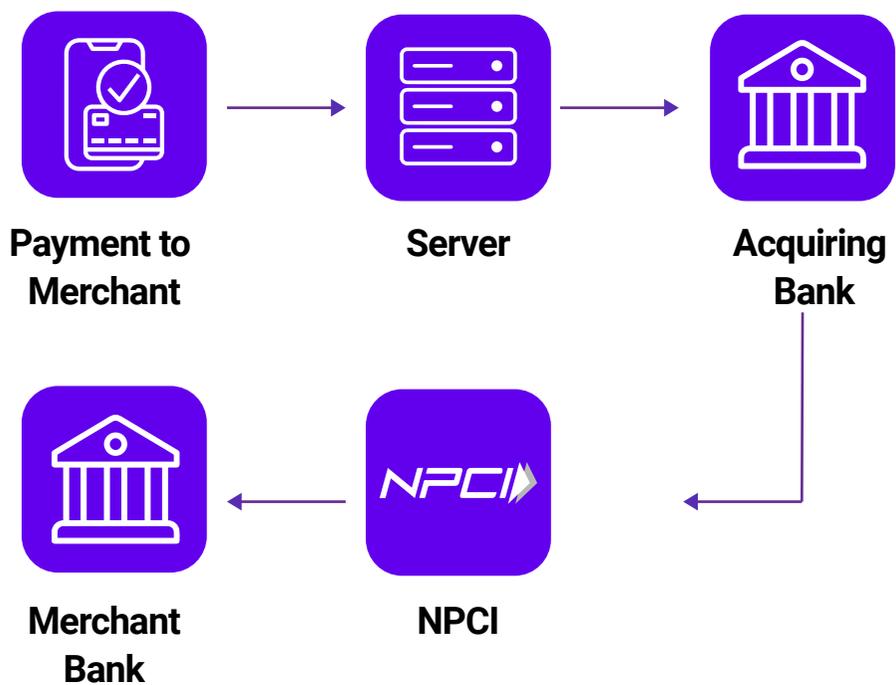


### CBDC Interoperability

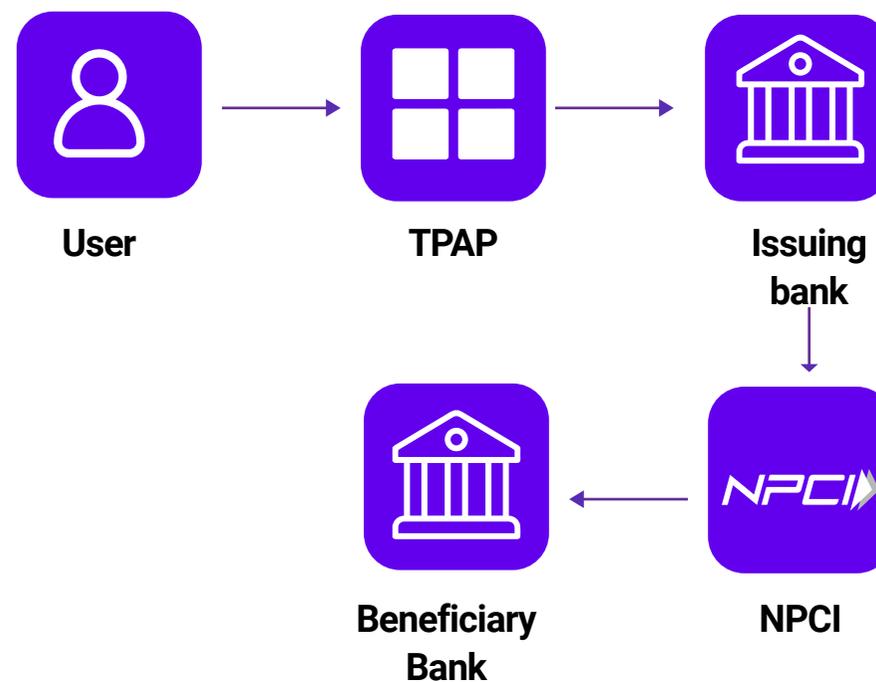


# EMPOWER YOUR BANK WITH OUR UPI SWITCH

## UPI Acquiring Stack



## UPI Issuing Stack



# UPI MARKET GROWTH AND NEXTPE UPI SWITCH SCALABILITY

Daily transactions, scalability, latency, and fraud challenges

## 628 Million Txns/Day

### Massive daily volume

India processes 628 million UPI transactions daily as of 2025.

## 3x volume Growth

### Surging transaction load

Projected triple increase in volumes by 2027 demands switch scalability.

## 000+ TPS Capacity

### High throughput target

NextPe aims to handle over 10,000 transactions per second to meet demand.

## sub-100ms Latency

### Low latency requirement

Market demands under 100 milliseconds latency for transaction processing.

## 99.99% uptime SLA

### Critical system availability

Ensuring near-perfect uptime is vital for uninterrupted payment services.

## AI/ML fraud Detection

### Enhanced risk management

Real-time AI/ML-driven fraud alerts address growing security threats.

# NEXTPE SWITCH CAPABILITIES



Multi-Rail Payment Acceptance



Mandate & Standing Instructions



Reconciliation



Sale & Refund Processing



Multi-Channel Payment Initiation



TPAP Integration Layer



Fraud & Risk Management



Unified Dispute & Issue Resolution

# CORE FEATURES EVALUATION OF NEXTPE UPI SWITCH

In-depth analysis of Flux's payment routing, automation, fraud management, and monitoring capabilities

1

## Central Mapper for Unified Transaction Routing

The Central Mapper enables seamless routing across Account, Aadhaar, and Rupay card mediums, ensuring high flexibility and interoperability in transaction processing within the Flux ecosystem.

2

## Mandate & Standing Instruction Support

Supports regulatory-compliant recurring payments and auto-renewals through secure authentication mechanisms, facilitating hassle-free and compliant transaction automation.

3

## TPAP Integration Layer Expansion

Facilitates integration with third-party payment applications (TPAPs), expanding the ecosystem's reach and providing diverse payment initiation options for enhanced user experience.

4

## AI-Powered Fraud & Risk Management

Incorporates advanced AI/ML algorithms for real-time fraud detection, pattern recognition, risk scoring, and instant alerting to effectively reduce financial losses and operational risks.

5

## Unified Dispute & Issue Resolution (UDIR)

UDIR automates dispute workflows, accelerates settlements, and strengthens customer trust by streamlining issue resolution processes within the payment lifecycle.

6

## Real-Time Monitoring with Role-Based Access

Provides granular operational control through real-time monitoring, instant anomaly detection, and customizable dashboards aligned with role-based access to secure sensitive data.

# ARCHITECTURAL DESIGN FOR MICRO SERVICES SCALABILITY FOR NEXTPE UPI SWITCH

Key components enabling high TPS and resilient cloud-native infrastructure

## Microservices

**Microservice-Based Architecture** enables modular, independent scaling and fault isolation for better reliability.

## Kubernetes

Kubernetes Orchestration automates container deployment, scaling, and efficient resource management seamlessly.

## Performance

Performance Metrics deliver 10,000+ TPS throughput and 99.99% uptime, complying with NPCI and RBI standards.



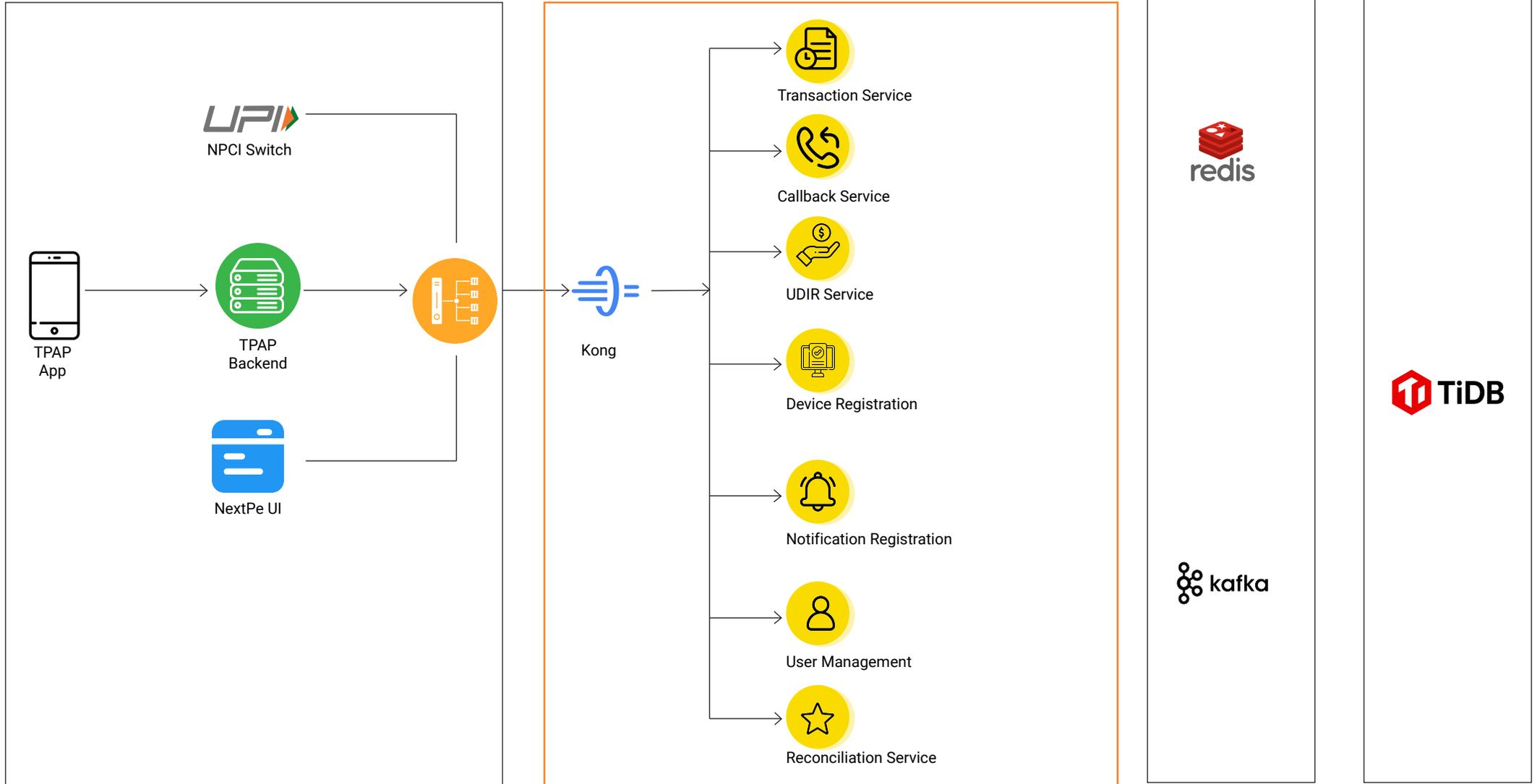
## Cloud Native

**Cloud Native & Cloud Agnostic** design allows elastic scaling across multiple cloud providers with great flexibility.

## Event-Driven

**Asynchronous Event-Driven** Architecture supports high throughput and sub-100ms transaction confirmation latency.

# ARCHITECTURAL DESIGN FOR MICRO SERVICES SCALABILITY FOR NEXTPE UPI SWITCH



NextPe ODR is an innovative Online Dispute Resolution tailored for banks and fintech

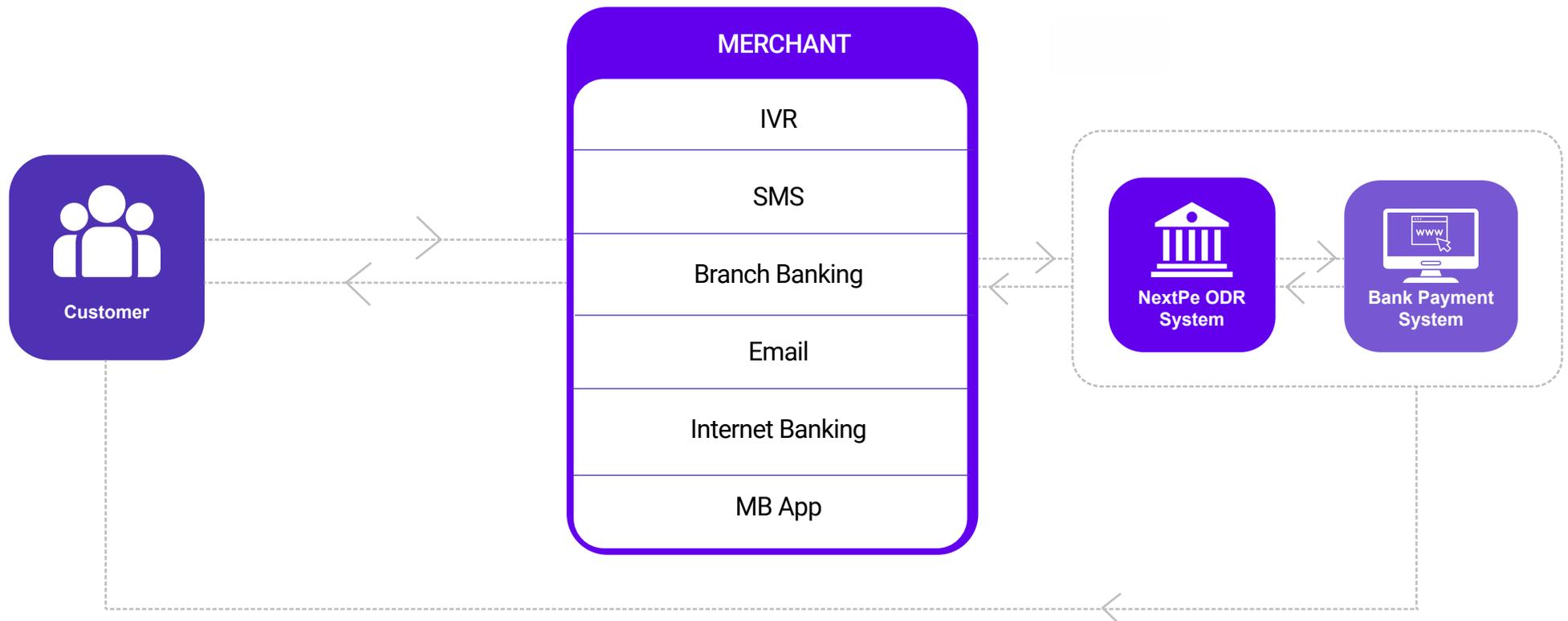
**Real Time**  
Resolution status in  
real time

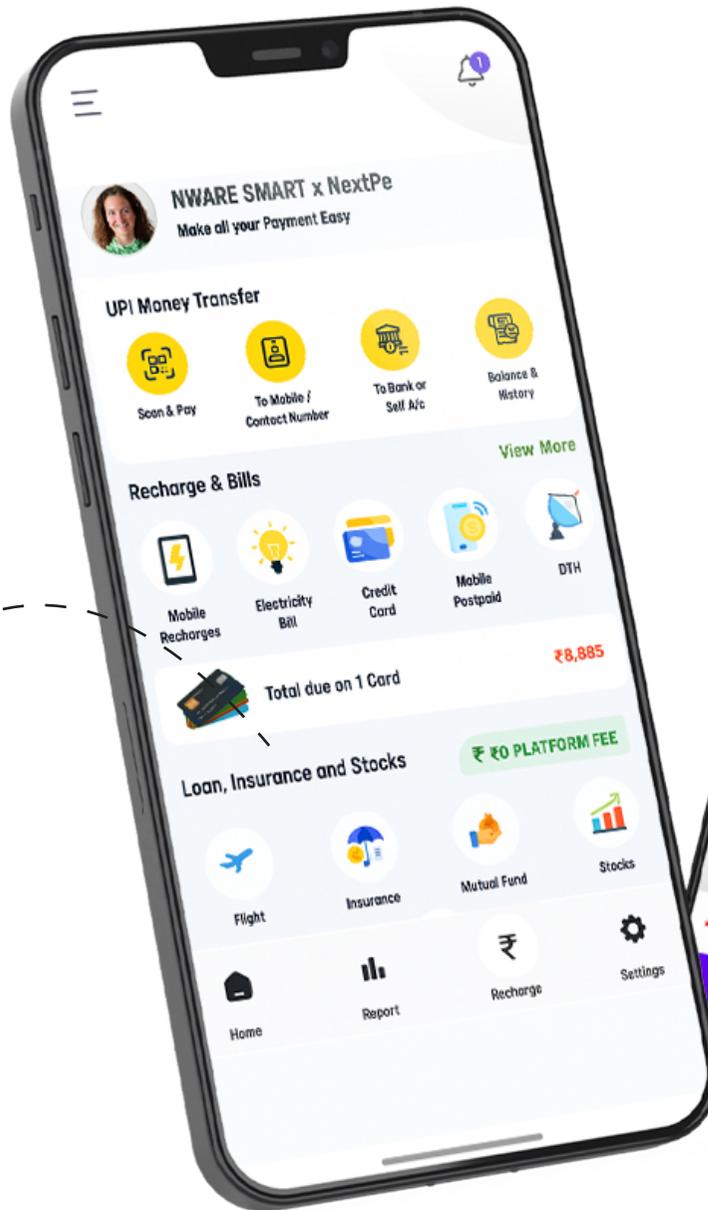
**Customer Experience**  
One place for all  
payment grievances

**Scalability**  
ODR capacity in size  
or scale

**Seamless Integration**  
Easily integrate with  
any payment system

**Analytics Systematic**  
computational analysis  
of grievance data





**MERCHANT APP**  
To Manage business Activity



**ONBOARDING APP**  
For your sales representative.

# LINK BASED COLLECTION



Share Payment Links through WhatsApp, SMS, or email



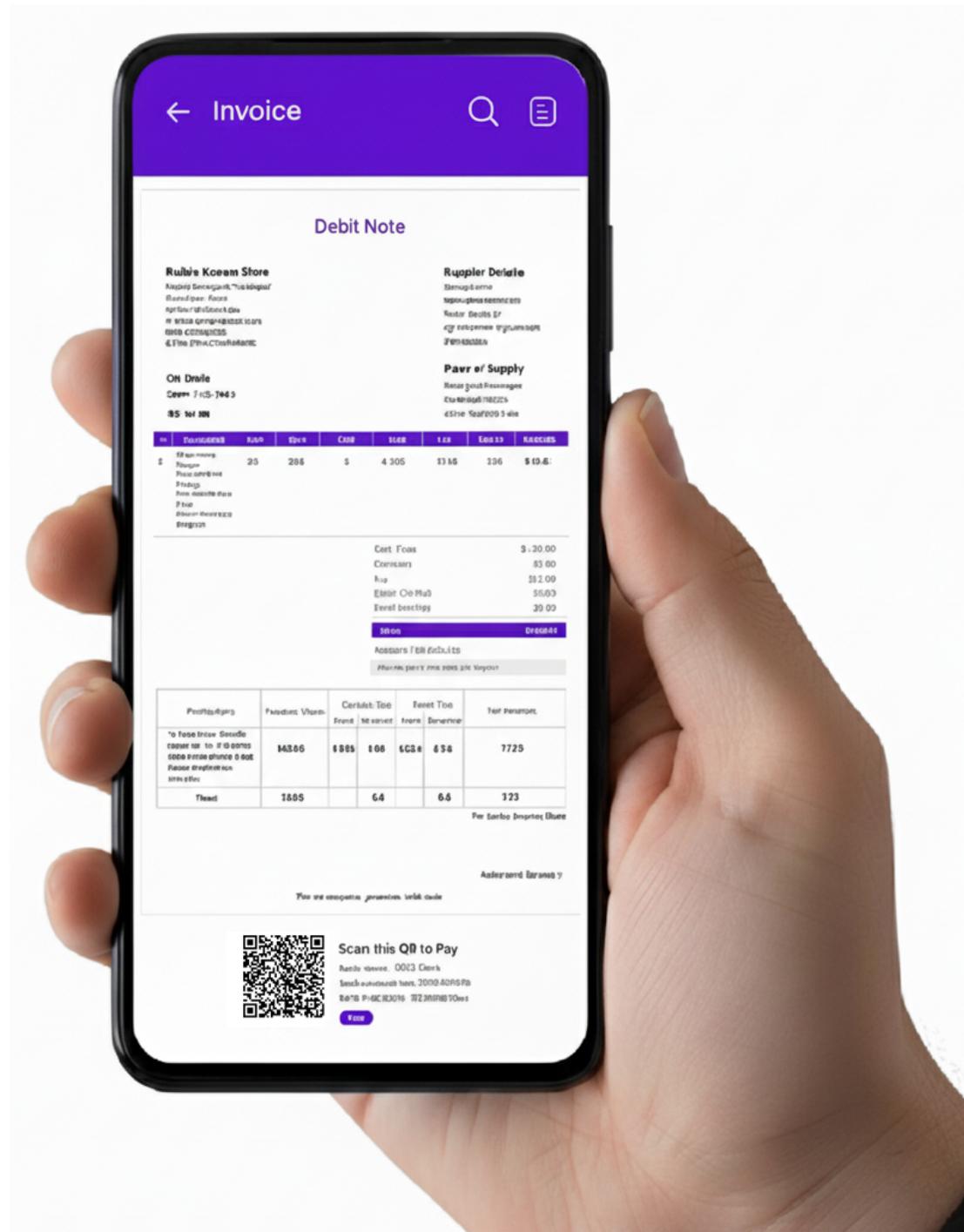
Offer Multiple Payment Methods, including Net Banking, Credit Card, UPI, and Dynamic QR



Create Invoice Links with reminder dates and additional charges



Receive Instant Payments directly from your customer's account



# INVOICE BASED PAYMENTS

Create Link Based Invoices



Send SMS Notifications for invoice delivery



Generate GST Ready Invoices



Generate Invoices in Bulk for Multiple Customers



Share Detailed Item Invoices



Resend Payment Links easily



Share Invoice Links through WhatsApp



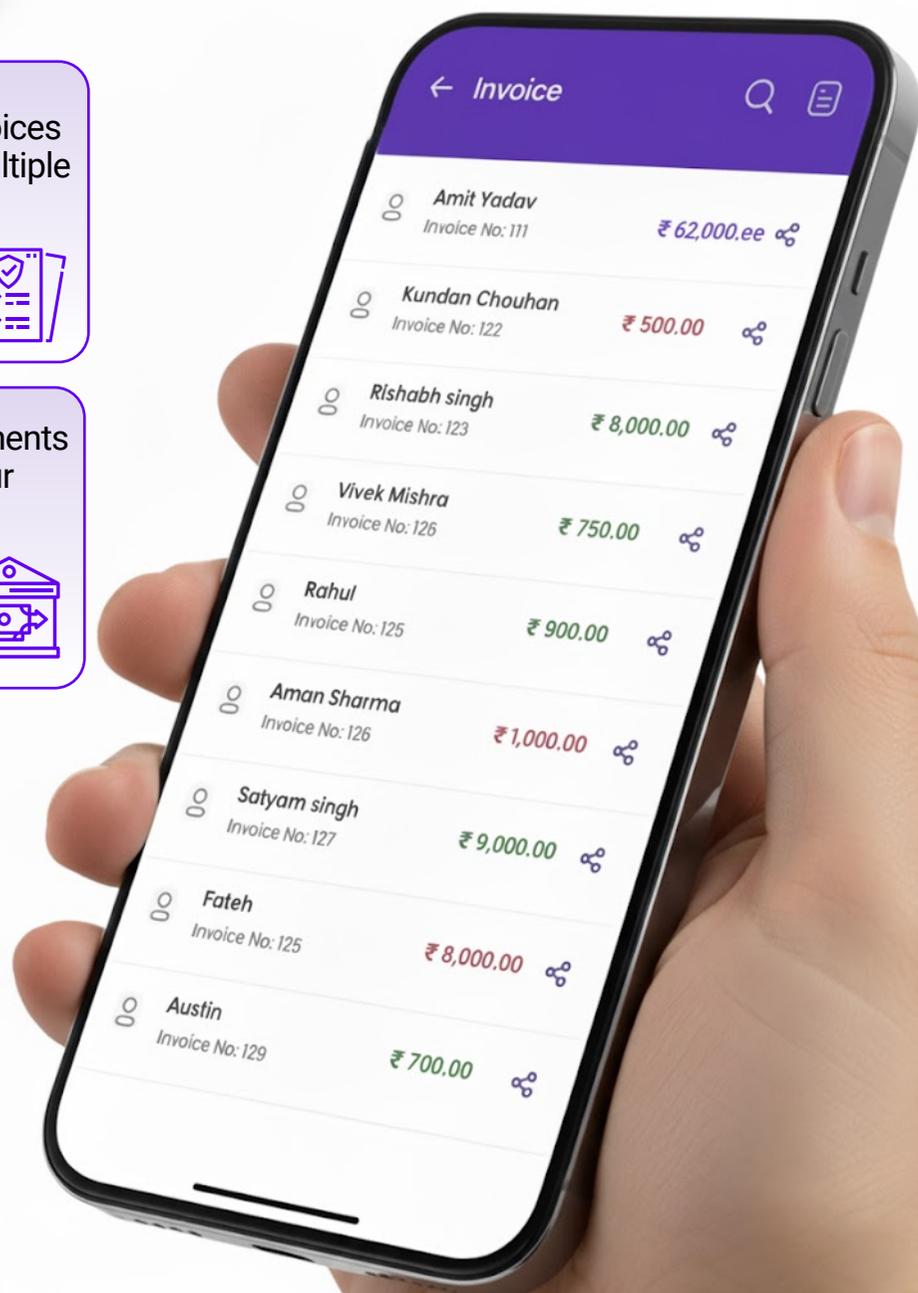
Receive Payments Directly in your account



Set Expiry Dates and apply late fees for payments



Track Transactions in Real-Time





Send and Receive Payments e



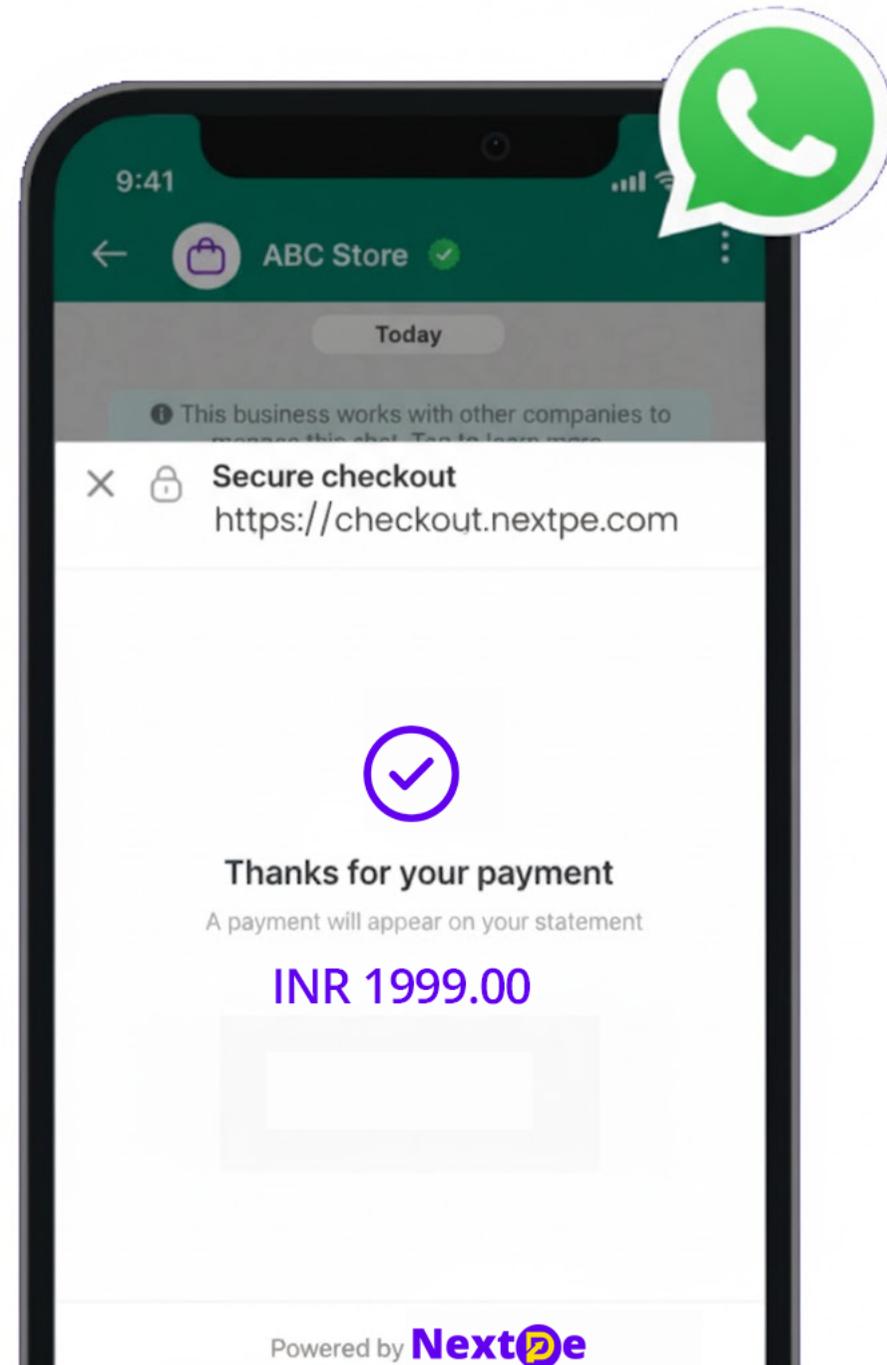
Track your Payments via Chat



Verified Business Accounts



Safe and Secure Data



Track Sales Details for customers or vendors

Easily Manage Credit & Debit Sales Entries

Share Payments Links and reminders

Share QR Links to receive payments instantly

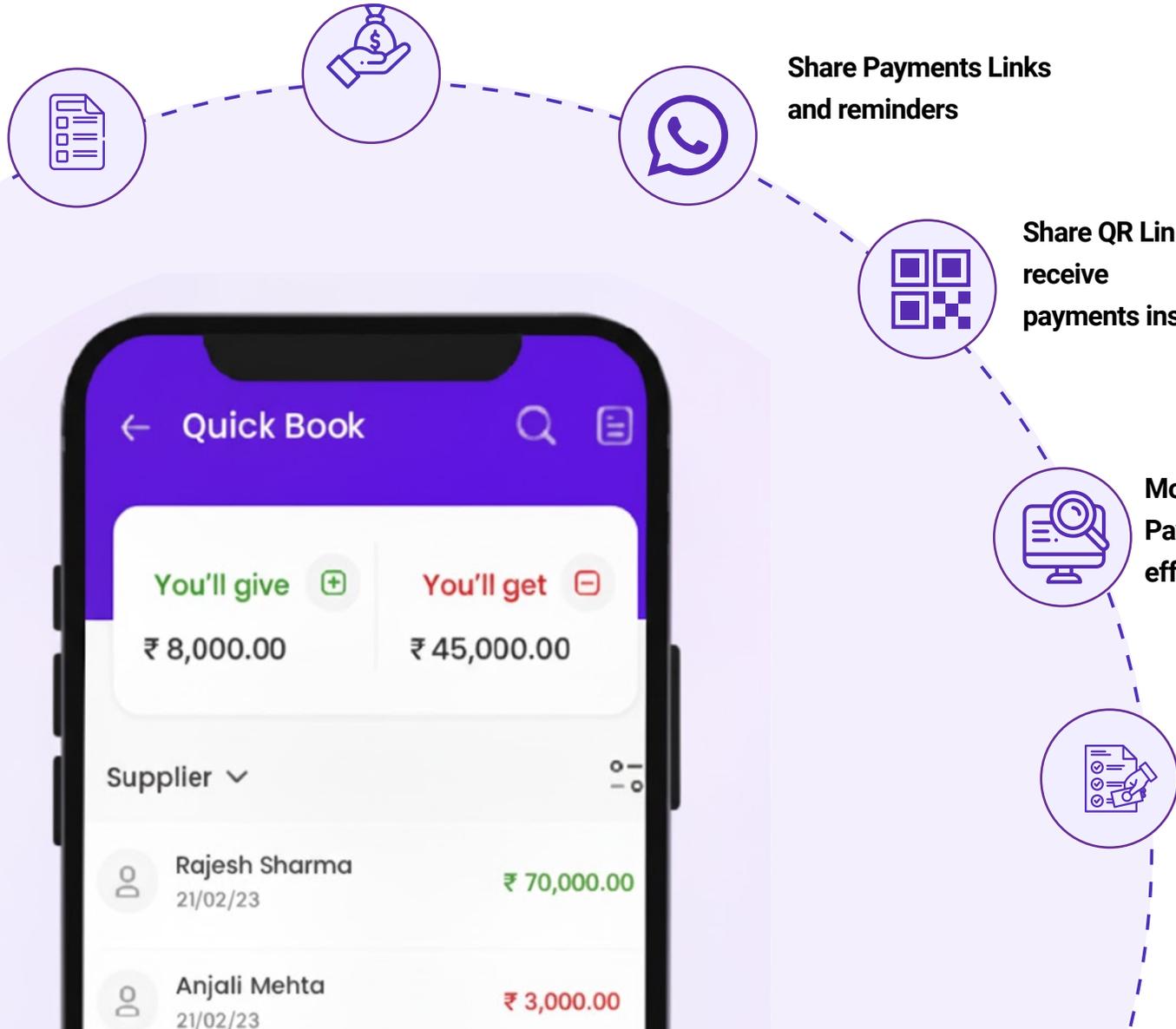
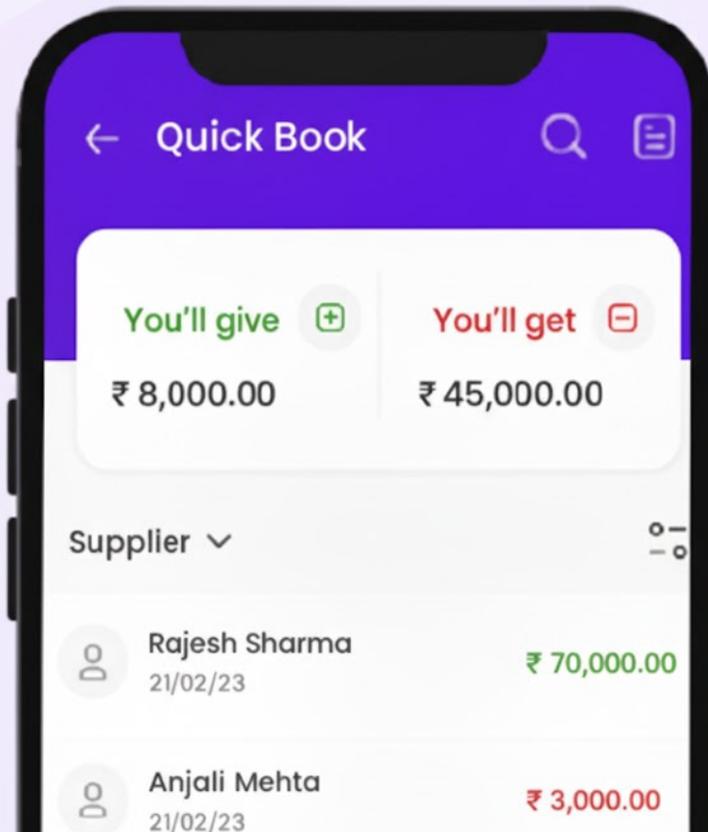
Monitor Payment Status effectively

Get Custom Payment Insights

View Payments Reports for Credit Reports

Automated Payment Reminders

Avoid Delays in Collection



## Scan Order Pay

Enable customers to enjoy a virtual cart experience with the scan order and pay feature

## Invoice and Receipt

Generate invoices or receipts with full order and billing details for customer reference.

## Secure Payment

Offer multiple secure payment options, including credit card, net banking, debit card, or UPI.

## Product Listing

Offer a wide range of products of customers to choose from on your website.

## Stock Availability

Allow customers to check product availability before making a purchase.

## Pre Orders

Capture pre-orders to reduce rush and queues during festive seasons.

## Easy Checkout

Simplified one-step checkout with complete billing and shipping details.

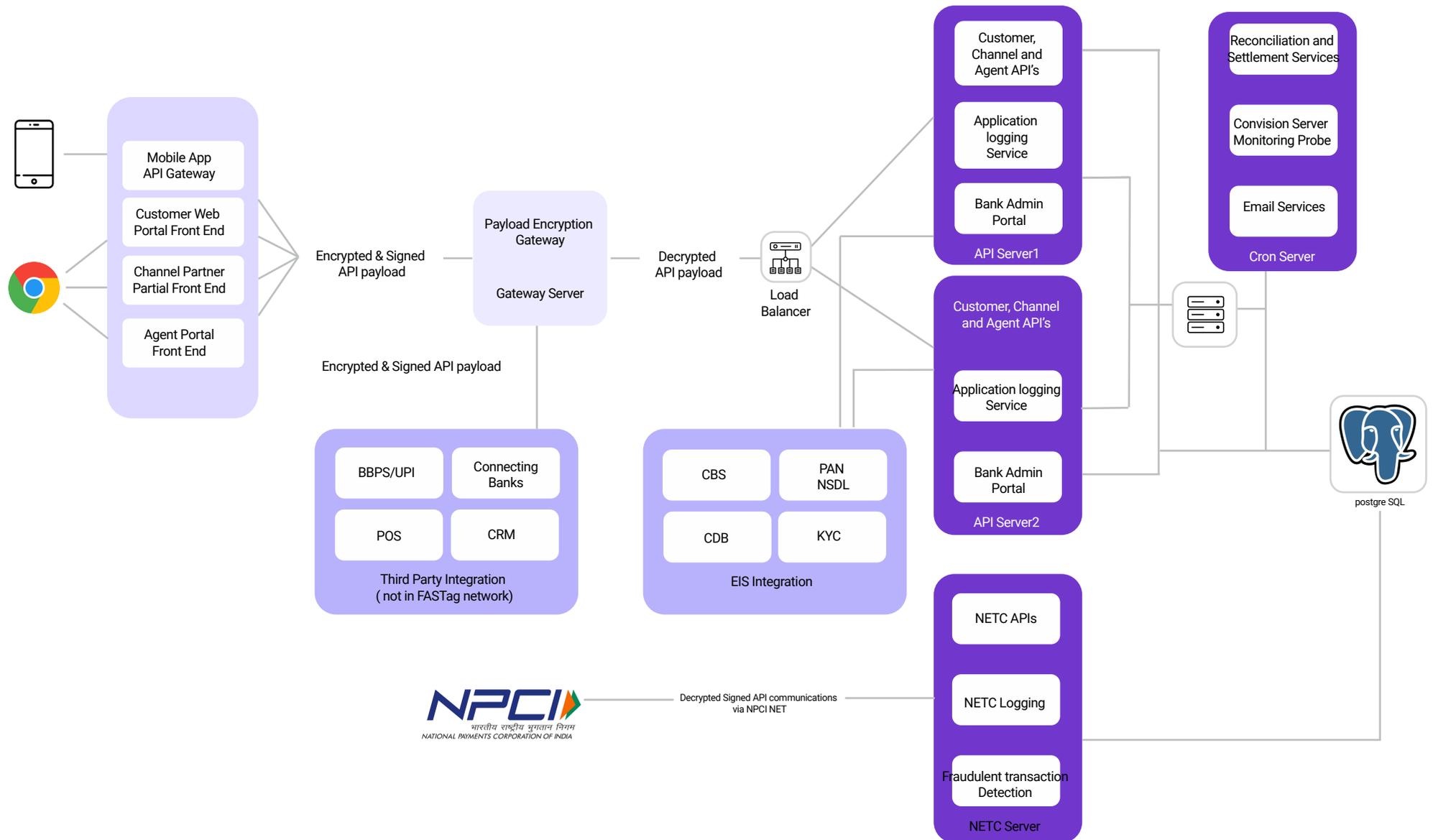
## Order Tracking

Customers can easily track their orders from placement to delivery

## Customers Engagement

Keep customers engaged with regular updates on sales and discounts.

# SYSTEM ARCHITECTURE





## **India**

H-94, 2nd Floor,  
Sector 63, Noida,  
UP - 201301



**+91-88608-36382**



**[www.nextpe.com](http://www.nextpe.com)**



**[info@nextpe.com](mailto:info@nextpe.com)**