

 **oxygen**

MOBILE WALLET | MONEY TRANSFER | DIGITAL PAYMENTS

VENTURE OF VISIONARIES

In the year 2003, Mr. Pramod Saxena, an industry professional and visionary identified and worked on the convergence of mobile communication and payments. He recognized the rapidly increasing penetration levels of mobile phones and its potential to act as a vehicle to propagate financial inclusion among the masses of India. He founded Oxigen in partnership with 'Blue Label Telecom', a listed company in South Africa and a market leader in distribution of physical and virtual prepaid airtime, in 2004.

VISION

To inspire trust and to transform lives, through leadership in digital payments, nurturing social and financial inclusion.

MISSION

- To establish a robust, nationwide payments ecosystem, in a seamlessly networked environment, using mobile technology to deliver payments and remittances in real time.
- To facilitate easy access to “last mile” banking, remittances and other financial products, within the convenient reach of people, with a focus on rural India
- To provide an inter-operable, low-cost wireless technology driven infrastructure, integrated with Aadhaar, agnostic to banks and telecoms, delivering affordable services to the masses
- To offer Banking services to masses, promoting saving products, insurance, pension and more.



OUR CORE VALUES

Over the last decade, Oxigen has been at the forefront of financial inclusion in India. By digitizing cash, we are transforming lives.

At Oxigen we stand for 5 core values:

TRUST: Trust builds relations. Relations build when a person can rely on one, wherever and whenever. We intend to deliver the same through our services to our employees as well as the customers.

OPENNESS: Transparency is one of the most important value for our business to keep moving forward. And we always make sure that we are crystal clear about ourselves and our services keeping our employees and customers in mind.

PASSION: We are passionate about everything we do which includes keeping relations with our employees and customers, providing them with the best of our services and fulfill their requirements.

INTEGRITY: We believe in being honest and having strong moral principals, internally and externally. We also make sure that we keep our ethical standards in mind before delivering services.

TEAMWORK: When many hands join together filled with dedication and motivation to achieve a certain goal, it becomes easier and better. We believe that together we can improve our services and quality.

TRUST
OPENNESS
PASSION
INTEGRITY
TEAMWORK
TOP IT



OXIGEN TODAY

In the last 14 years, Oxigen, has processed over 2 billion payment transactions exceeding \$ 4 billion, through small retail, modern retail chains and banking websites and has revolutionized money transfer services for the unbanked population. Currently Oxigen processes 600 million transactions annually. This is done through a powerful transaction platform, developed and managed in-house.

Oxigen launched India's first mobile wallet in 2008, which in mid 2013 became India's first non-bank wallet to be integrated with NPCI (National Payments Corporation of India), allowing Instant Money Transfers anytime, anywhere, through 100+ major banks in India. In a short span of a year, Oxigen Wallet became India's number 1 Money Transfer Service provider, acquiring 5 million mobile wallet accounts, and clocking close to 1.5 million transactions a month.

Oxigen works as a banking correspondent to State Bank of India to create "No Frills Accounts" at Oxigen retail kiosk banks, for the rural poor and with ICICI Bank, to bring the masses of India into the financial mainstream.

Oxigen also provides Online and on Mobile Merchant Payments services, using Oxigen's signature white-label solution to many telecom operators/banked mobile Wallets like Airtel Money, Vodafone mPesa & Tata mRupee and online/mobile banking portals of ICICI Bank, SBI, Axis Bank, Citibank, HDFC Bank, ING Vysya Bank, Corporation Bank and many more.

With Oxigen Wallet, we continue to offer a plethora of services specially designed to meet every user's payment needs. So be it Mobile / DTH /Data card Recharges, Bill Payments, Instant Money Transfers, Online Shopping, Gift Cards and Prepaid Cards on the fly you can do it all - safely, securely and seamlessly, using Oxigen Wallet.

OUR FUTURE - DIGITIZING CASH

1. Working incessantly towards financial inclusion and bringing branchless banking services such as cash deposit, cash withdrawal and balance enquiry to those who need them the most.
2. Promoting the e-KYC solution across Banks, Telco's and Financial institutions
3. Inclusion of Government payments like taxes, subsidies, pensions. Oxigen is taking a market leadership position in providing convenience of cash out delivery mechanism for the \$60 billion Government Benefit Program
4. Digitizing Cash & providing access of banking and financial services through Banks to benefit the " Financially Excluded" population of India, targeting 700 million people and 4,50,000 villages in India.
5. Establishing a deep rural footprint to capitalize on Oxigen's firstmover advantage in implementing a powerful rural ecosystem for payments
6. Oxigen now crosses the Indian Boundary to reach out to Non Resident Indians and Migrant Indians worldwide
7. Inclusion of essential payments like insurance premium payments, small loans repayment
8. All in one reimbursement and expense management solution for corporates

INTERNATIONAL PARTNERSHIPS:

Oxigen USA, www.oxigenusa.com is a unique website aimed to become a one-stop shop for Indians in America to send happiness to their families in India by using the services of gifting money transfers, mobile & DTH top-ups, bill payments, with the most competitive pricing.

Oxigen has also partnered with One Prepay to connect with Indians in UAE. One Prepay is one of the largest distributors of Etisalat e-services in UAE, and they have deployed Oxigen's OxiSmart POS terminals at retail stores to facilitate gifting of recharges of Indian Telecom and DTH operators for all the non-resident Indians living there. This tie-up allows the NRI to quickly and effectively provide recharges as gifts to their loved ones back home in India. Along with these services Oxigen plans on adding other services on the same infrastructure from India and other countries, while also servicing the local bill.

Oxigen - KeyBS Association: KeyBS is a company in Dubai that deploys vending kiosks for recharges and payments. With Oxigen's partnership, Key Business Solution has launched the availability of recharge services of Indian Telecom, DTH, Entertainment and Bill payment services through self service kiosk machine placed at shopping malls across the UAE to facilitate Non Resident Indians to gift recharges to their families in India.

OXIGEN MILESTONES

2004: Happy Birthday Oxigen

2005: A bouquet of 4 Services,
Retail base of 100 Outlets in Delhi

2006

- Citi Venture Capital (USA) invests \$11.5 million
- Aggregated 19 services, 20,000 Outlets

2007

- Direct to Home (DTH) subscriptions
- 28 Services, 35,000 touch-points at traditional retail

2008

- Innovated India's First Mobile Wallet, recognized as the Best Software development, in Asia by Microsoft
- Microsoft invests \$ 31 million
- Tied up with Modern Retail - Large Format Store Chains
- Travel and Toll Tax payments
- 30 Services, 50,000 touch-points

2009

- Enabled Merchant Payments for Bank portals
- 38 services, 60,000 touch points

2010

- With focus on financial inclusion, started SBI Kiosk Banking as business
- 40 services, 75,000 touch-points

2011

- Introduced Oxigen's "First proprietary PoS, OxiSmart

- Oxigen Wallet platform selected by SBI for its wallet

- 42 Services, 90,000 touch points

2012

- Built the Rural Customer Service portal, Apna CSC, for the Government of India
- Business Correspondent for Yes Bank and ICICI Bank
- Added second Point of Sale terminal OxiShaan
- 100,000 Touch Points

2013

- Changed Brand Identity with launch of First non-banked mobile wallet to connect with NPCI to offer 24x7 Instant Money Transfers under RBI.
- Merchant payment services enablement to Telco Wallets, Airtel Money, Tata mRupee & Vodafone mPesa
- Partnered with Muthoot
- 50+ Services, 1,20,000 Touch Points

2014

- First eKYC provider to UIDAI for Aadhaar
- Successfully completed a Cash-out pilot, using Aadhaar authentication in Orrisa & Bihar
- First to develop a paperless eKYC a path breaking technology, mandated as acceptable basis for KYC for opening bank accounts, SIM

activation, Insurance and Mutual funds KYC requirements

- Oxigen Wallet became No. 1 money transfer service.
- India's First Wallet to connect with NPCI's Merchant Payments System
- Oxigen Money Transfer Service enabled at Muthoot retail outlets
- Oxigen signs up with RBL Bank as BC
- National Payment Excellence Awards
 - Oxigen - Best Prepaid Issuer in India
 - Oxigen Wallet is the Number 1 Prepaid Instrument
- 50+ Services, 1,30,000 touch points

2015

- IAMA Digital Summit - Oxigen is awarded
 - Gold: Best Money Transfer Programme
 - Silver: Best Execution of Performance Campaign (Stroke of Midnight Concert)
 - Bronze: Best Digital Integrated Campaign (Stroke of Midnight Concert)
- 2,00,000 Touch Points

2016

- Launch of Prepaid VISA Card, Assisted E-Commerce with Big Bazaar and Oxigen Super Service Agent using Micro ATM with RBL Bank

- Federal Bank open Wallet launch for Remittance
- DBS Bank eKYC first App only for Bank Account
- Launch of Bharat Bill Payments Service
- Iconic Brand Award 2016 for Cash Digitization by World Business Conclave, held in Hong Kong.
- IT Excellence Award for E-Commerce Segment by Netmagic Futurist Awards 2016.
- India Digital Awards 2016 for the Best Payment Solution Provider by IAMA for MicroATM
- Future group launches Oxigen Powered Future Pay Wallet





2017

- Launched AEPS, Aadhaar Pay and RuPay/VISA/MasterCard Payments on Micro ATM
- Integrated with Bharat QR Code, UPI, USSD
- Launched Micro ATM solution for Cooperative Banks
- Integrated Samsung PAY with Oxigen Micro ATM
- Supported NABARD under Financial Inclusion Fund
- Received World's Greatest CSR Award 2016-17 by Asia One
- Launch of reimbursement and expense management solution




OXIGEN AT A GLANCE

RETAIL SERVICES

Banking Services

-  Money Transfer
-  Merchant Payments
-  Aadhaar Enabled Payments Services
-  BC Banking





Non Banking Services

-  Recharges
-  Bill Payments
-  Travel

ONLINE SERVICES

-  Consumer Wallet
-  Loyalty Wallet
-  Corporate Wallet
-  Student Wallet

VALUE ADDED SERVICES

-  Assisted E-commerce
-  Lending / Microfinance
-  Investment
-  Insurance



OXIGEN AT RETAIL

Oxigen's retail network is constantly working towards the financial upliftment of the masses of India. Oxigen is enabling the bottom of the pyramid by giving them access to banking and financial products and thereby implementing Government led Financial Inclusion drives.

DIVERSE METHODS OF DISPENSING OR VENDING OXIGEN'S SERVICES:

Oxigen has pan India presence and also covers rural areas with more than 2,00,000 retail touch points. The technology used to distribute these services to retail is unmatched. We make our services available through our channel partners, using a variety of dispensation modes, to suit the budget of a Retailer. Oxigen supports small entrepreneurs and businessmen to become channel partners either as a Retail Outlet (RO), a Retail Management Unit (RMU or Distributor), or a Banking partner for Kiosk Banking or for Oxigen's Money Transfer Service. We focus on the bottom of the pyramid Masses of India.

Oxigen's POS terminal comes loaded with our proprietary software that enables any retailer to perform transactions, both online as well as offline. We believe that retailers on the POS will benefit greatly in times to come, with add-on services and elements like Aadhaar Enabled Banking, facilitating EKYC, making it one of the enviable modes of connectivity. A large number of services can ride on the same POS. It uses minimal space in a shop and consumes the least cost of operations.



POS
Terminals



Web



Retail App



Consumer Wallet



White label solutions
(on line merchant payment services for PC
including mobile wallet platform access)

OXIGEN'S PARTNERS INCLUDE:

- Traditional retail • Large format retail chains • Mobile wallet providers • Telco Wallets • Banks and Banking portals
- Government Rural Customer Service Centers • Online portals

OXIGEN BANKING SERVICES

Oxigen and National Payments Corporation of India launched "Oxigen Wallet". It is India's first Non-Banked wallet, approved by RBI, to make Instant money transfers to any bank, receive funds into the Oxigen Wallet from any bank, anytime, anywhere, 24*7.

This is a boon to the unbanked masses of India, like migrant labor, who use Oxigen's retail outlets to make retail assisted instant money transfers to their villages via Oxigen's presence pans India with more than 200,000 retail touch points. This network connects 150 million customers to 60+ services. The banks are supportive of the initiative as it helps decongest banks Oxigen is building financial services network for the bottom of the pyramid i.e. masses of the country. Through Oxigen Money Transfer Service anyone can send Money instantly to more than 250+ banks. Oxigen and its plethora of services aims, to become India's most valuable company in payment and financial services domain.

AADHAAR BASED BANKING

Oxigen successfully launched banking through Aadhaar the technology and viability of a low cost cash out delivery platform in deep rural locations. This involved authenticating both sender and receiver through Aadhaar Biometric Protocol. Oxigen is using a CSR approach to educate the rural masses on financial literacy, thus promoting the cash out at Oxigen retail, using eKYC on biometric and linking the Aadhaar number to an Oxigen Wallet.

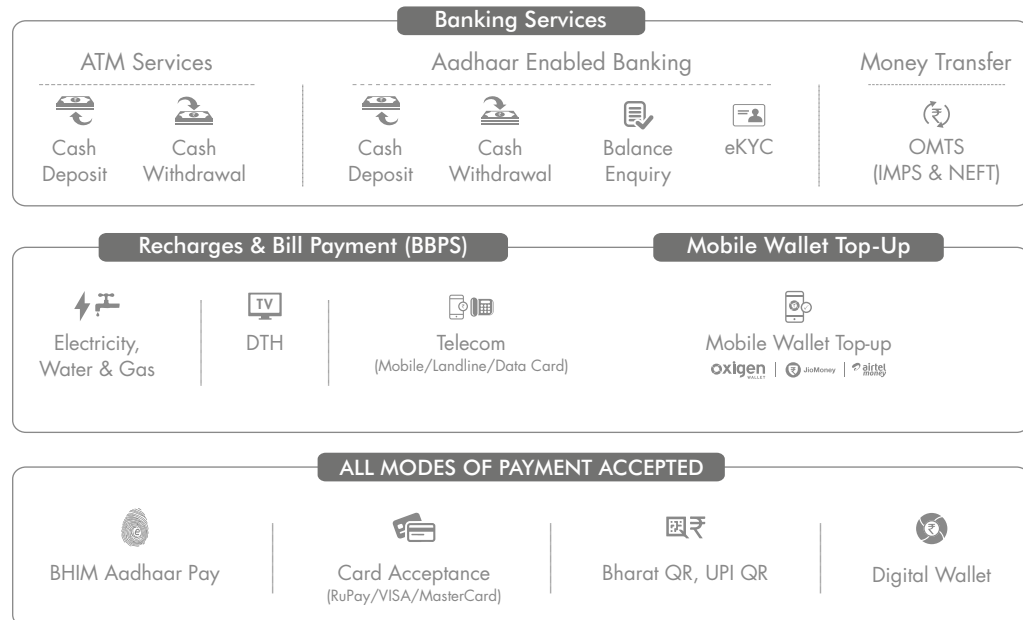
Oxigen has further commercially deployed eKYC for Oxigen Wallet as "First Paperless KYC process" in India for non-banking entities.



OUR MICRO ATM

DIGITIZING INDIA - TRANSFORMING LIVES POWERING INDIA'S DIGITAL TRANSFORMATION

Oxigen Micro ATM, our flagship product, is a unique multi-feature Super POS device that provides all major banking and non-banking services. Banking services include Money Transfer Services (OMTS), cash withdrawal/deposit via Aadhaar Enabled Payment System (AEPS), VISA/Master/Rupay Debit/Credit card payments, Bank account opening, Aadhaar registration and eKYC for Oxigen Wallet and Prepaid card. Non-banking services includes services such as Recharge, Bill Payment, cash loading of mobile wallets viz. Oxigen Wallet, Reliance Jio Money, Airtel Money and more.



oxigen | WALLET

Oxigen Wallet is a unit of Oxigen Services India Pvt Ltd. - India's leading payment solutions provider. Since 2004 Oxigen have been serving India through the business of service aggregation providing instant recharges, bill payment & money transfer through POS machines at over 500,000+ retail outlets. With Oxigen Wallet, a payment mobile app, we strive to bring to you the convenience of the same services and more to your mobile phones and desktop.

With the trust of 20 million users and counting a network of 15,000 online and offline merchants, 170+ Banks and 15,000 modern trade partners across the country we are one of the most widely accepted mobile wallet in the country. With innovation supported by cutting edge technology, we continue to offer a plethora of services specially designed to meet every user's payment needs. So be it Mobile/DTH /Data card Recharges, Bill Payments, Instant Money Transfers, Online Shopping, Gift Cards and Prepaid Cardson the fly you can do it all - safely, securely and seamlessly, using Oxigen Wallet.

Trust and dependability are core to our business philosophy and hence in September of 2015, we signed up with Master Blaster Sachin Tendulkar as our Brand ambassador. We believe that his demeanor, values, and ethics embody our corporate identity. Oxigen Wallet is committed to transforming the way you pay. Going forward, we will keep adding increasingly innovative, customer-centric digital payment services which are convenient to access, adopt and use.

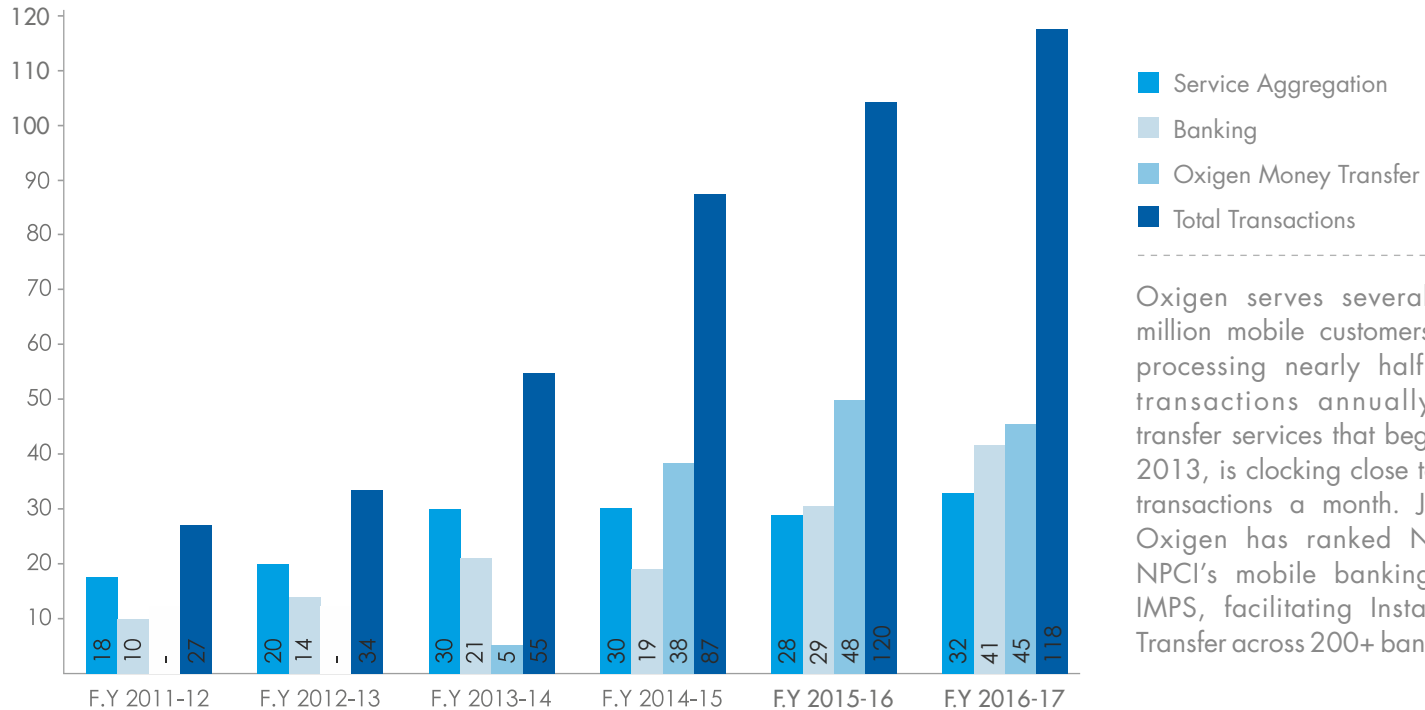
WHY USE OXIGEN WALLET?

- Oxigen Wallet is RBI certified and has tied up with NPCI for instant money transfer services & merchant payments
- It is supported by bank grade technology, hence it is trusted, secure & reliable
- It is available 24x7, 365 days, on the go
- No bank account required to open wallet
- It requires no paper documentation (For Oxigen 10,000 Wallets)
- Instant payments without any lag time
- Faster checkout process



FINANCIAL SUMMARY

Billion INR



Oxigen serves several hundred million mobile customers at retail, processing nearly half a billion transactions annually. Money transfer services that began in June 2013, is clocking close to 1 million transactions a month. July 2014, Oxigen has ranked No. 1, on NPCI's mobile banking platform IMPS, facilitating Instant Money Transfer across 200+ banks.

RURAL ENGAGEMENTS

Oxigen has initiated a one of a kind 'Rural Engagement Model' that help connects with our large customer base in rural locations to whom Oxigen is providing banking services or convenience in money transfer to their home location. This program calls for reaching out to our customer segments and support them in areas like health, education and employment. Several initiatives have been taken up and this includes:-

EDUCATION:

To educate Indian Youth, for a better tomorrow, Oxigen has set up multiple academies for vocational learning, benefitting several hundreds through Grameen Yuva Rozgaar Academy for the Rural Youth and Life Skills Livelihood Programme for rural women.

HEALTH CAMPS :

- 651 health camps conducted wherein over 1128 free intra ocular lense cataract surgeries and 7 heart surgeries have been done
- Subsidized medicine, spectacles, eye-medication, eye drops and sanitary napkins are also provided to villagers
- Folic acid and Iron capsules are provided to help combat anemia in pregnant women
- These Camps for Eye, Gynecology, Heart, General Health Multi Specialty, Bone Densitometry, Women Hygiene Awareness Camps benefitted over 100,000 rural Indians



CAMPAIGNS



- 01 Brand Ambassador
- 02 Cricket All Stars USA
- 03 New Zealand Black Caps
- 04 Stroke of Midnight
- 05 Masters Champion League
- 06 Gujarat Lions
- 07 Kerala Blasters
- 08 South Africa Proteas

OXIGEN IN THE NEWS

RETAIL, MUMBAI

RETAIL
OXIGEN UPS ITS GAME IN MOBILE SPACE

Oxigen ups its game in mobile space

OXIGEN SERVICES, A NON-BANK PAYMENTS SOLUTIONS PROVIDER, PLANS TO ROLL OUT AT LEAST 60,000 NEW MICRO-ATMs IN THE RETAIL SPACE IN 2017-18.

PRAMOD SAXENA, its Chairman and Managing Director said, "The 60,000 micro-ATMs that we are looking at is a conservative number," Saxena told BusinessLine here.

Over the past few months, the firm deployed 10,000 Aadhaar-enabled micro-ATMs. On an average, each of these ATMs handles a

monthly business of ₹55 lakh. Saxena sees this going up to ₹5 lakh in one year and ₹10 lakh in about two years.

The medium-term business goal is to reach a million micro-ATMs in the next three-four years.

Oxigen Services is looking for micro-finance units, oil marketing companies and utilities to expand its ATM deployment. It also is also on with a public sector bank to provide retail and micro-ATM solutions at rural, Saxena added.

Meanwhile, Oxigen Services has entered into a memorandum of understanding (MoU) with Anand Pradhai's Saxena Department to pioneer cashless transactions in the sector and help build the payments infrastructure.

The MoU was signed by Pramod Saxena on behalf of Oxigen Services and Jagan Reddy, Tourism Secretary, Anand Pradhai.

Saxena said the North-East was clearly an underpenetrated sector for banking.

In the next one year, the company wants to roll out 40,000-10,000 micro-ATMs across the North East, of which, 15,000-2,000 could be in Anand Pradhai's, a senior company official said.

BUSINESS STANDARD

Oxigen Services plans to roll out at least 60,000 micro-ATMs in 2017-18

Firm deployed 10,000 Aadhaar-enabled micro-ATMs in the past 3 months

NEWS

Oxigen Services, a non-bank payments solutions provider, plans to roll out at least 60,000 new micro-ATMs in the retail space in 2017-18, Pramod Saxena, its Chairman and Managing Director said.

"The 60,000 micro-ATMs that we are looking at is a conservative number," Saxena told BusinessLine here.

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THE SLUGGEST BEGINS

Banks vs Mobile Wallets: The Slugfest Begins

Banks vs Mobile Wallets: The Slugfest Begins

As much as banks and mobile wallets are aggressively pushing their services, the industry is still in its infancy.

What is UPI?
UPI is a digital payment system that allows users to make payments using their mobile phones. It is a secure and convenient way to pay for goods and services.

How does it work?
UPI works by linking a user's bank account to their mobile phone. This allows them to make payments directly from their bank account using their mobile phone.

How can I pay online using UPI?
To use UPI, you need to have a bank account and a mobile phone. You also need to have a UPI app installed on your phone. Once you have set up UPI, you can use it to pay for goods and services online.

Sanku Kulkarni

AMAR UJALA

28000 करोड़ तक बढ़ेगा मोबाइल वॉलेट का बाजार

40% तक बढ़ेगा मोबाइल वॉलेट का बाजार

मोबाइल वॉलेट का बाजार तेजी से बढ़ रहा है। यह बाजार 28,000 करोड़ तक बढ़ेगा।

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NDTV, SPORTS

Oxigen to Sponsor South African T20 Team

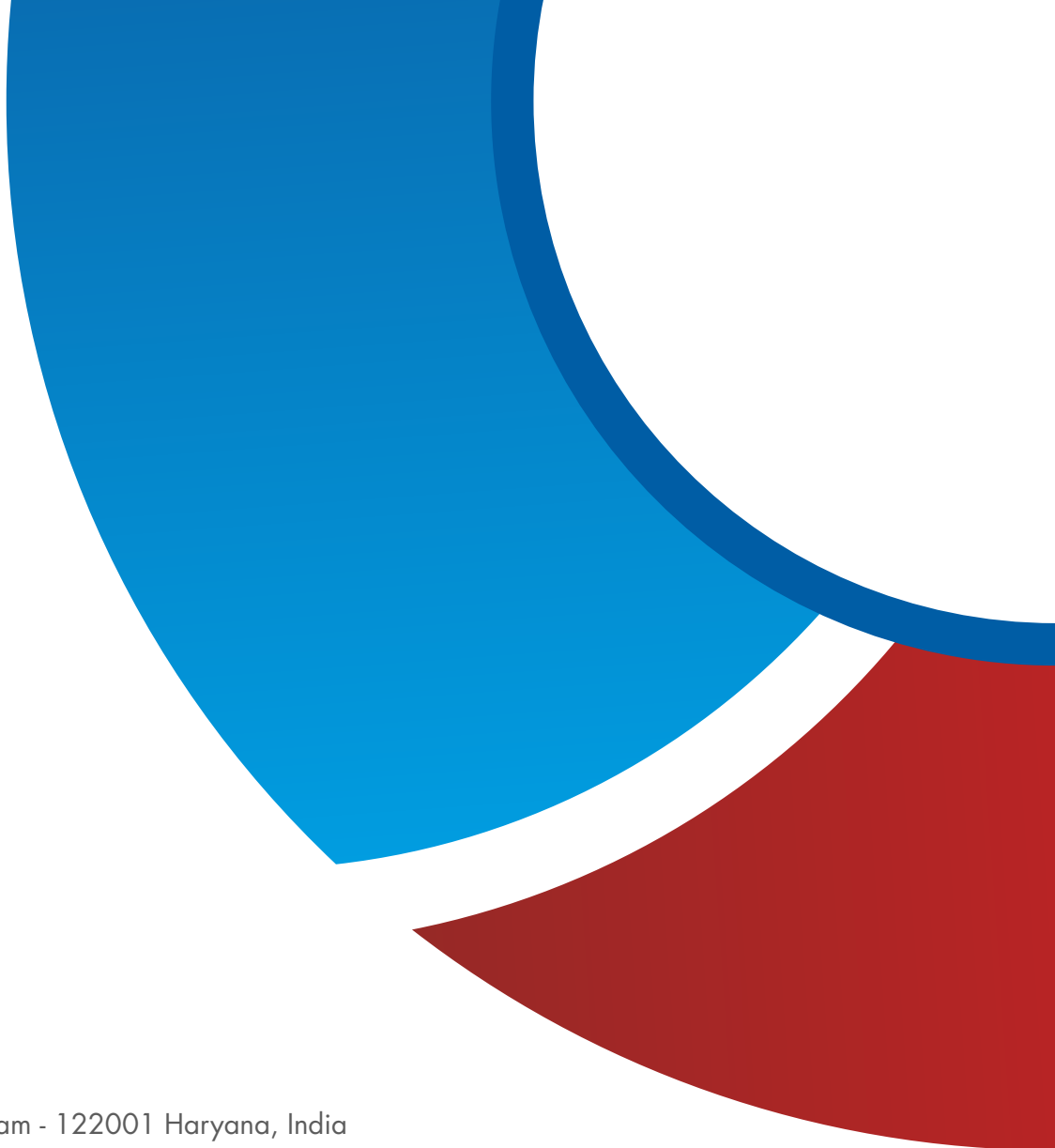
South Africa will feature in T20 Twenty20 internationals against Bangladesh, New Zealand, India, England and Australia before next year's World T20 that will be held in India.



NDTV 24 X 7

Pramod Saxena, Chairman & Founder, OXIGEN Services

JUST IN



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