Company Profile
eResolute(UAE)

Background

"Any sufficiently advanced technology is equivalent to magic" says Arthur C. Clarke,a British writer. To the common man, technology is no less than magic.The world has moved from pigeons to using handheld devices for communication. Technology and Innovation are the two different sides of the same coin. As the hunger for innovation and technology progresses, human life becomes less back-breaking. Today, textbooks have come to life, demographics from various geographical regions can connect instantly, mundane chores and tasks have become simpler and easy. Technology has also made momentous advances even in the way deal with money in the last few decades.Coins and paper money will soon be a thing of the past with all transactions from investments to money transfer turning paperless.A study conducted by Capgemini and BNP Paribas claims that by the year 2020 people around the world are expected to make 726 billion transactions using digital payment technologies.The world is going digital in all aspects of life , and we at eResolute believe the fintech industry will change   the way every consumers spend save and invests his or her money.

At eResolute we create secure, reliable and easy to use products and solutions that serve all the demands of the fintech industry. Our products can be assimilated into any business and operational model.

About Eresolute

eResolute Payment Services Provider LLC is a visionary fintech company with a focus on aggregating billers globally.We lead the finance industry revolution by integrating API's and making Bill payments simple, accessible, and convenient.Our customer base spans across nations worldwide. By harnessing cutting edge technology through our platforms, we have processed over 1 billion transactions and integrated more than 1,000 API's.We have deployed 1500 myrahath centres enabling micro level users with seamless, real-time bill payment options.

Headquartered in Dubai with operations across the globe, and a strong technological back end in India, we maintain a strong relationship with external stakeholders.

We establish distinctive partnerships with global financial institutions, fintech start-ups, payment processors and retail chains to facilitate a unified globalised platform to customers.

We are proficient in developing unparalleled technical infrastructure from ground up and aggregating API's connecting businesses to the consumers.

Our product and service offerings enables business and customers to make telecom bill payments, Car Rentals,Visa Services,Classified booking conveniently.

Vision

Our vision is to emerge as a Global market leader in providing remarkable services in all the disciplines of the Fintech industry.Through our dedication to persistent innovation and quality, we aim to provide high-value products and solutions to our clients and customers coupled with coherent professional support.

Mission

Our mission is to transform the way the finance industry functions by creating exemplary products and solutions,opening up possibilities for socio-economic development worldwide.We are dedicated to facilitating secure,reliable and quality real-time transactions to reach new levels of customer service.
Or

Our mission is to shape the future of the finance industry by creating unprecedented products and solutions for billers, clients, and end users.

Corporate Values

● **Innovation -** eResolute has positioned innovation as a priority to produce newer, safer, easier payment solutions for users anywhere in the world. Capitalizing on our team that is well equipped with extensive industry knowledge and domain expertise, we offer consolidated technical infrastructure to revive the Fintech industry.

● **Collaboration**

We power telecommunication giants, financial institutions,airlines,exchange houses and

other businesses with advanced financial technology tools to combat market competition and generate accurate results. Customer requests and concerns are paramount to our success, hence, we relentlessly strive to incorporate changes and provide prompt service management and support.

- **Focus**

  Our focus is to become an ideal partner for organizations looking at profound fintech solutions as we employ groundbreaking technology, commitment to quality and global presence to deliver a wide range of solutions and services. We strive to make lives of the common people more sustainable and trouble-free.Our primary objective is to leverage our infrastructure and foothold to support a broad spectrum of organizations with rapid deployment and emerging technologies.

Our Story

The Conception of eResolute can be traced back to a humble beginning in a cramped garage in Kashmir. Two young entrepreneurs, Kashif and Zahir set out on a mission to bring about a positive change in the lives of the people in the valley by maneuvering the power of internet and technology. The intent was to make essential services and products accessible to the unbanked population in the remote areas of Jammu and Kashmir without any impediment.

Today, we have deployed 1500 myRahat kiosks centres across India with 70 per cent of myRahat centres in rural Kashmir. Our kiosk centres have created over 1500 micro-entrepreneurs who each earn anywhere between Rs 20, 000 – 60, 000 per month

The kiosks are used by more than a million people to avail services across eight sectors such as education, healthcare, agriculture, news and media, utilities, products, e-governance, and travel.

Kashif and Zahir embarked their entrepreneurial journey with the following motives in mind.

- To make utility services accessible to people in every nook and corner of the world.
- To provide a platform for corporates, businesses and government to reach a large

consumer base and catapult their business.
- To ignite entrepreneur skills in the youth with little or no educational qualification.

After establishing a strong foothold in the indian subcontinent, we went on to carve our niche in the international arena by establishing the subsidiary company, eResolute Payment Provider LLC in UAE.

In a span of over 6 years, our reach has become global, with our products being used by businesses across 100 countries worldwide. With our unmatched expertise and experience in this craft, we aspire to create an enthralling presence in the fintech industry.

Products

Middleware

Seamless APIs are the need of the hour in the digital financial ecosystem. An efficient, comprehensive, and technologically advanced transactional platform stimulates rapid business reconfiguration and business agility. To be ahead of the competition, it is essential to deploy an API oriented solution. eResolute has a phenomenal API-driven system, Middleware which enables data exchange across multiple applications through API aggregation into a unified platform. Middleware is a ready to use software solution which also manages, maintains and supports back office operations to record all the transactions in your business. Middleware aggregates multiple API's to create a unified API that you can use to integrate with your in-house platform or resell it to third party vendors under your label.

We have incorporated optimal technological tools and trends after years of unprecedented research to construct Middleware. Middleware can integrate APIs of any entity. For example, airline companies, loyalty wallets e-commerce firms, financial institutions, offline services. Our clients include Exchange houses,Banks, Digital wallets, Retailers, POS channels, E-commerce apps,websites, and Kiosks.
With a standard authoritative model, the system enables you to exercise numerous rights and controls. In addition to the various benefits that Middleware offers, it inevitably contributes to an extremely prolific business

Key Features
- **API Management**

Middleware simplifies API management by dynamically aggregating multiple APIs in different languages into a simple unified API.

- **Unified API**

  Every API aggregated with Middleware has a common access point in the form of a Unified API.

  The Unified API can then be seamlessly integrated with other systems.

- **Back office**

  Middleware serves as a back office for users to manage credentials, APIs and maintain a record of all the transactions taking place in the business.

- **Multiple user levels**

  Middleware caters to the transactional requirements of various entities by Middleware includes multiple user levels and permissions that provide access to a vast array of functionalities

- **MIS Reporting**

  Middleware generates all types of MIS reports, thereby facilitating effective decision making and contributing to the smooth operation of your organization.

- **IP Whitelist and Token Management**

  To ensure security of transactions, merchants must generate a token to authenticate each transaction. They can also whitelist their IPs on the system with much ease.

- **Merchant Management**

  Middleware is an easy to use platform wherein merchants are given an integrated dashboard through which they can record and track all orders and transactions. Merchants will also be provided with an integrated wallet

- **Biller Management**

  Billers will be given an integrated dashboard through which they can track their respective orders and payments.

- **Auto-reconciliation**

  To further improve the ease of transaction, Middleware is designed to perform automatic reconciliations for billers that have systems which support the same.

- **Auto-Callbacks**

  Considering that refunds constitute a substantial part of all financial transactions, Middleware is designed to efficiently interact with third party systems to conduct automatic refunds.

Security

Security is crucial in financial transacrions.At eResolute we prioritize security and have implemented various measures to ensure safety in transactions. The following are the security feature that Middleware encapsulates:

- **End-to-End Encryption**

   Middleware allows only the communicating users to access messages hence all the transactions on Middleware are subject to end-to-end encryption.

- **Token Based Encryption**

   Middleware ensures that every request to a server is accompanied by a signed token that the server responds to after authentication.

- **Secured REST Calls**

   Threat protection and controls are key when exposing APIs to internal or external users and developers.
   Middleware maintains the optimal balance between opening up APIs and ensuring the security of the data being exposed.

Benefits

- **Increases profitability**
- **Brings efficiency**
- **Transparency**
- **Business expansion**

eResoluteGo

Fragmented back offices and payment engines can lead to operational risks and complexity making the business process time consuming. We,at eResolute

comprehend the daily challenges that the business institutions face in payment transactions, hence, we created eResoluteGo. eResoluteGo is secure, centralised, payment management distribution software that manages a network of services and customers.eResoluteGo is an automated ready to use software solution that provides real time reports along with an exhaustive MIS back office system.

eResoluteGo has a extended reach with a global customer base.

Corporate entities can use eResoluteGo as a secure platform to make transactions and distribution of bill payments with convenience.

eResoluteGo is a user friendly front-end solution which makes daily operational payment distribution effortless.

Various Corporate sectors such as telecoms, exchange houses,retail-outlets,mobile or bill payment distributors, and other large scale utility billers can take advantage of eResoluteGo.

Key Features

- **Scalable**

  eResoluteGo can integrate any number of entity APIs.

- **Customizable**

  You can customize the solution according to your business needs.

- **24/7 Support**

  We have a dedicated customer service team to address the queries of our customers round the clock.

- **Robust Architecture**

  Our Solution is secure, compatible with most APIs and incorporates multi payment option.

- **Easy, user friendly Interface**

  eResolute has user friendly interface that can be used by anyone with basic knowledge of computers.

Benefits

To Billers

- Increases revenues, margin and services provided to client database.
- Delivers a digital user experience.
- Provides a unified back-end to manage businesses.

To EndUsers

- Offers a centralised billing platform/engine.
- Provides access to different billers, and merchant systems in one engine.
- Promotes payment transparency and easy tracking.
- Real-time payment settlement.

Brands

eResolute i/o

eResolute I/O

     eResolute I/O is a high capacity transaction switching platform that you can use to integrate with external systems such as Banks, ATM machines, POS terminals, mobile phones, Web portals, airline ticketing systems, prepaid and postpaid billing systems, and telecommunication infrastructure.

Key Features
- **Unified API**
- **Swift Transactions**
- **Payment receipts**
- **Interface between clients and billers**
- **24/7 Support**
- **Secure and Robust Transactional Cycle**
- **Customised Dashboard**
- **Risk Management**
- **Anti-Fraud System**

Benefits
To Billers
- **Plug and Play Connection**
- **Improved liquidity**

To Clients
- **Single point of access to multiple billers**
- **Increased Services with increased Revenue**

To Customers
- **Convenient and Time-saving**
- **Transparent pricing with instant payment confirmation**

Myrahat
Myrahath is an online portal enabling micro level users to avail services such as bill payments, mobile top-ups, utility payments and other services without any restraints through the registered point of sales centers.
Users are provided with a virtual cash wallet with a cash limit according to their business requirements. Through our myrahat initiative, we envisage social and economic development of rural communities.

Key Features
- **Employment opportunities for micro entrepreneurs.**
- **Unlocks new revenue systems for POS agents to earn commission in real time.**
- **Real-time transaction reporting.**
- **Businesses can take advantage of the platform to have a widespread consumer base to reach the unreached and underbanked in every corner of the world.**

Benefits
To Service Providers
- **A platform to share the load of immense consumer base.**
- **Providing more options to the end user, hence, gaining brand royalty.**
- **Multi-optional payment method for the consumers.**
- **Digital presence for your business.**

To Retail Agents
- **Provide innumerable services through one secure platform.**
- **Grow your business by providing online facilities.**
- **Earn commissions through transactions.**
- **Get empowered by modernising your services digitally.**

To End users
- **Get access to convenient and secure mobile financial services.**
- **Ease of use and high accessibility.**
- **One centralised place for bill payments, ticketing, mobile top ups, and other services within a walking distance.**
- **Get exposed to the ease of digestion.**

Services

Technology

As committed pursuers of excellence we ensure that we administer the latest technology in our products and solutions. Our congruent team furnished with in-depth technical knowledge offers innumerable financial technical tools that solve complex business processes.

Consultation

Given the ongoing dynamics of the fintech market, companies often find decision- making a daunting task. As a global business with global customers, we guide the companies to overcome complex business challenges through a potent combination of innovation,creativity and action. We demonstrate cost-efficient support and guidance to our customers regardless of the geographical boundaries.Using our comprehensive experience, businesses can find new effective ways to align their organizational goals with a competitive edge.

Business

eResolute offers an array of tailor made strategies and solutions to business institutions enabling them to add value to their business.

Our Team

At eResolute, we unlock the potential of our employees to achieve the common goal of improving the quality of the services and the products we offer. We foster a productive and vibrant workplace in order to accelerate both collective and individual growth of our team. eResolute is a multicultural flat organization encouraging employees to express their individuality to promote greater innovation and sharing of ideas.

We firmly believe that the growth of our employees is directly linked to the growth of the company. At eResolute, we aspire to make massive changes by making small significant efforts everyday.

Industries we serve

- **Banks**

  Banks can provide umpteen financial services to the customers by using our bill aggregators. Banks can enjoy numerous convenient transactions and take advantage of the customer data.

- **Retail Industries**

  Our POS solutions enable retailers to expand their range of services and provide enhanced value to their customers.

- **Exchange Houses**

  Our API aggregators and POS solutions enable exchange houses to seamlessly provide payment related services to customers.

- **Telecom Industries**

  We enable telecom firms to reach a larger demographic by increasing payment collection points.

- **Government**

  Our e-government solutions help governments to communicate with the public in a convenient,efficient, and transparent manner.

- **Utility Industries**

  Utility companies can deploy our platforms to extensively distribute their APIs with utmost convenience.

- **Card and Payment Companies**

  Card companies can benefit from our loyalty solutions,aggregation services and redemption plans.

Regions

After successfully running operations in India, we set our imprints on the international horizon in 2017 by establishing eResolute Payment Provider LLC in UAE. Today, our products our used by businesses across 100 countries worldwide.With our constant endeavor for market expansion and excellence in serving the fintech ecosystem, we intend to serve the entire globe in the coming years.

Achievements

- **Installed 1500 myrahat centers.**
- **Unlocked a revenue of over million dollars**
- **Created over 1500 micro entrepreneurs**
- **Products and services used by companies across 100 countries**

Why eResolute?

- **Futuristic Products and Solutions**
- **Cost-efficient products and Solutions**
- **Global Reach**
- **Cutting edge Technology encapsulating the latest trends in the market**
- **Safe, Reliable networks protecting business transactional data**
- **Corporate Social Responsibility**

Corporate Social Responsibility

- In an attempt to bridge the technological divide between urban and rural areas, we

tied up with Indian government for our e-governance initiative that extended important government services to rural areas.

- We were able to provide employment opportunities to 1100 village entrepreneurs.
- We developed a technological platform directed specifically at rural artisans. This platform allowed artisans to conveniently sell their creation directly to the customer eliminating the middleman.
- We collaborated with google to provide livelihood opportunities to 3000 women across two states and installed myrahat application on the electronic tablets gifted to them by google.

Contact