ToneTag – Banking of Things

Agenda

- ToneTag use cases

- ToneTag and banking of things

- ToneTag retail solutions

- ToneTag ecosystem: Journey so far

Use cases

RETAIL

Instore payment
Secure contactless payments on existing infrastructure.

Pick and Go
Pick, Pay and Go without standing in queue for payment.

PAYMENT

Payment on EDC/POS
Enable any EDC or POS device for contactless payments.

Feature Phone
Cashless payments possible on feature phones.

Parking
One-click Payments at Parking

Toll Plaza
Just unlock your phone to pay at toll plazas.

ToneTag Seller
Merchants can accept contactless payments.

Flights
Enable easy offline payments in flights.

Bus Ticketing
Buy bus tickets from ToneTag enabled apps via Sound waves.

ATM
Cardless and contactless cash withdrawal from ATM

Peer to Peer
Pay anyone in proximity

SonicCast
Network apps can send real time offers,notifications, CTA directly to customer phones.

LIVE

POC

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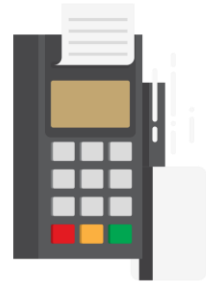# Use cases

Feature Phone Payments

- Cashless payments from any mobile phone including feature phones
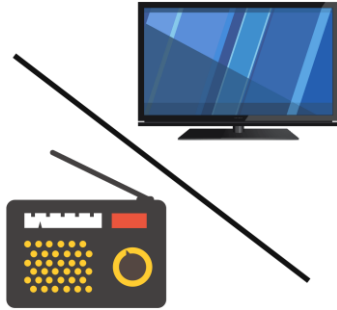
EDC/POS Machines

- Enables any Electronic Draft Capture (EDC) or Point of Sale (POS) device to accept contactless mobile payments

ATM Cash Withdrawals

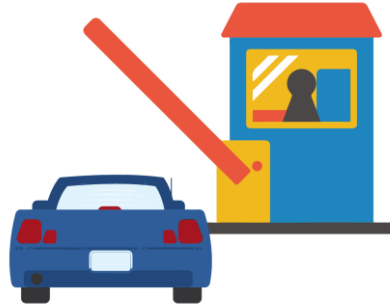- Enables 'cardless' and contactless cash withdrawal on existing ATMs without any hardware update

Direct debit

Mobile Banking apps

IVR Banking

Bank Wallets
(Visa. MasterCard, Amex, UnionPay)

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Use cases

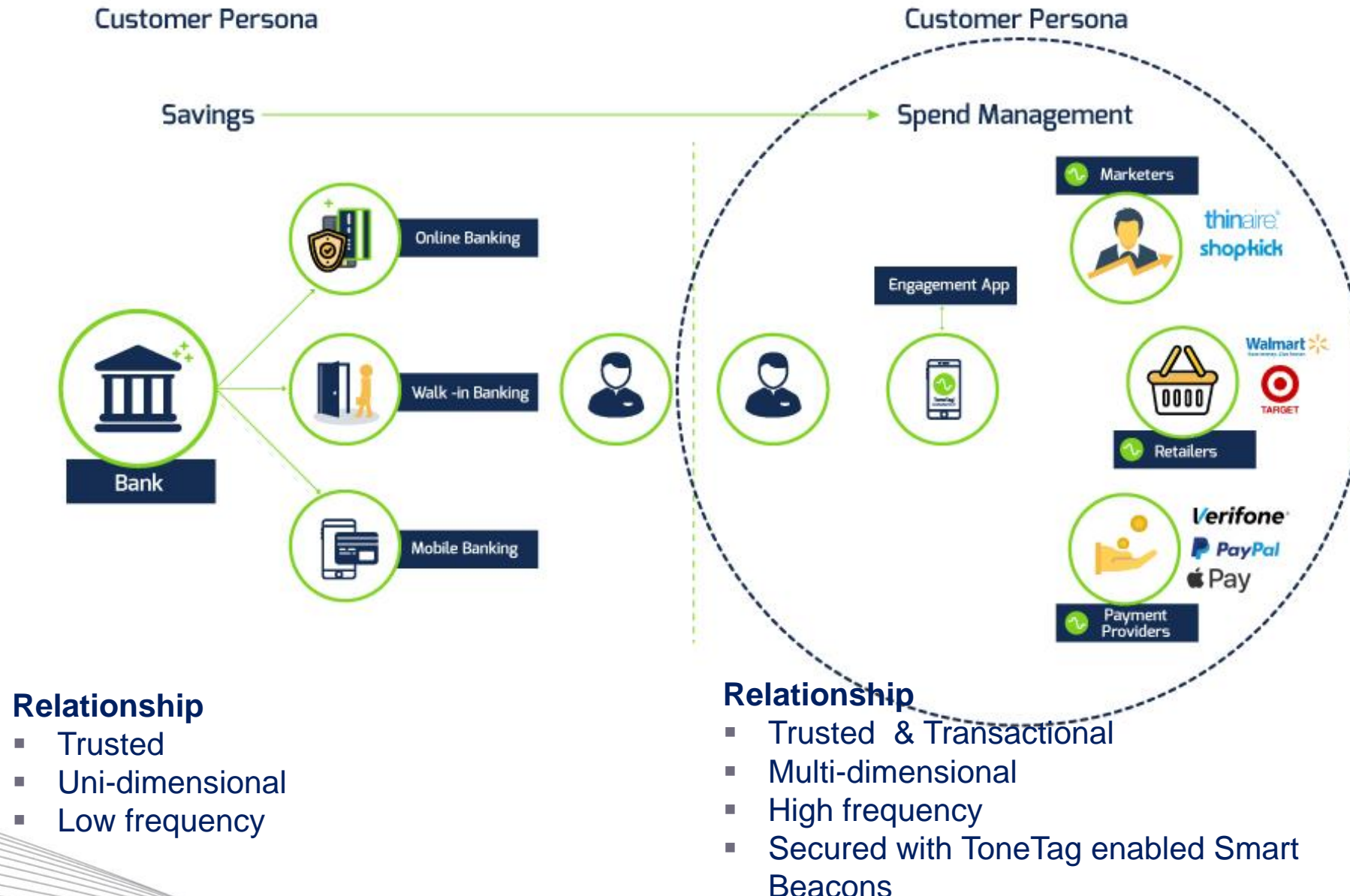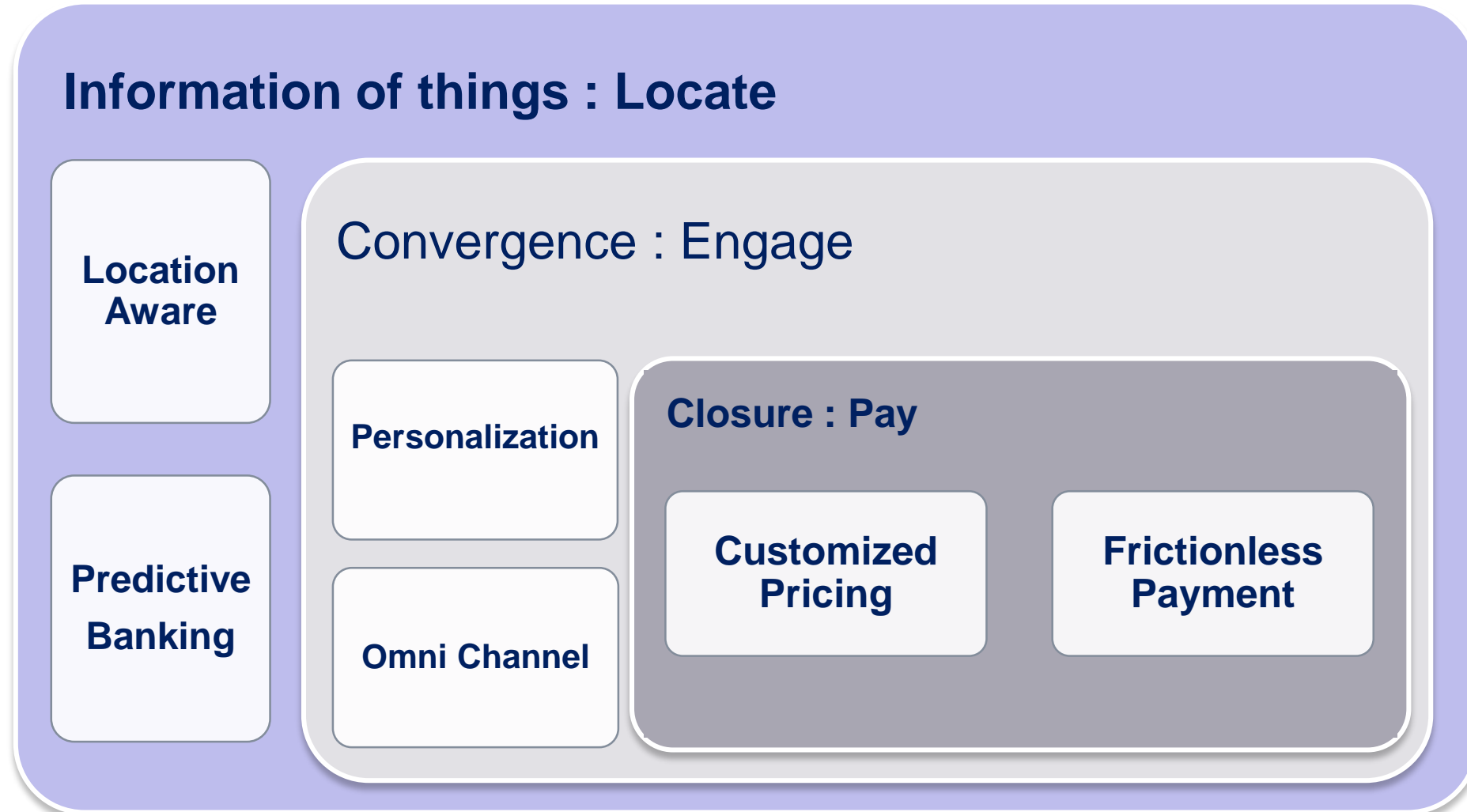| Television & Radio Broadcast through SonicCast	Toll/ Parking Payment	In Store Payments
• Receive or transmit product and payment information in real-time.	• Pay cashless and contactless through sound waves at Toll gates	• Contactless payments which is agnostic of Issuer, acquirer, payment instrument, platform or POS infrastructure

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ToneTag and banking of things

Relationship
- Trusted
- Uni-dimensional
- Low frequency

Relationship
- Trusted & Transactional
- Multi-dimensional
- High frequency
- Secured with ToneTag enabled Smart Beacons

ToneTag retail solutions

Information of things : Locate

Location Aware

Predictive Banking

Convergence : Engage

Personalization

Omni Channel

Closure : Pay

Customized Pricing

Frictionless Payment

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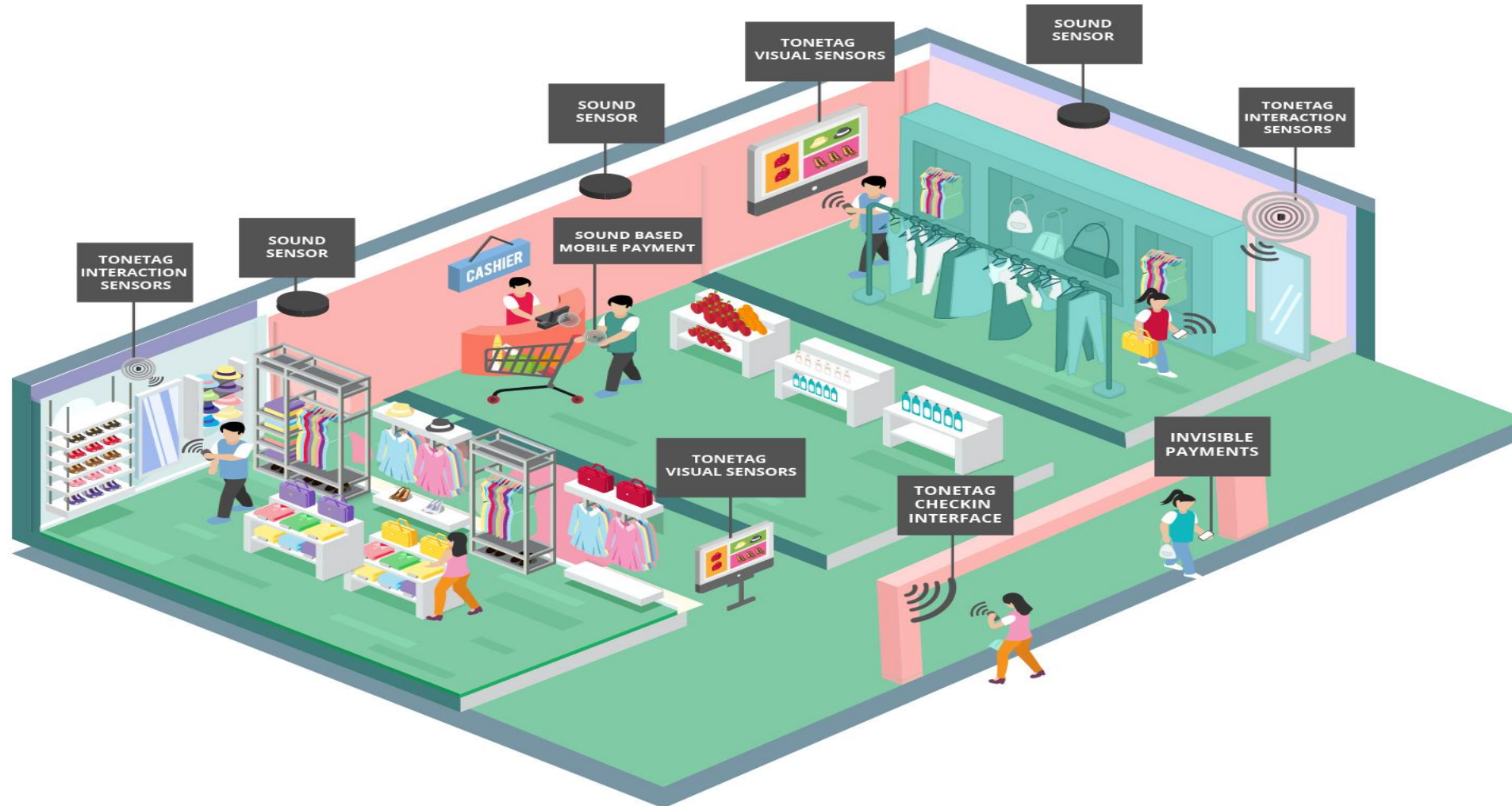
ToneTag in-store engagement

ToneTag eco-system: Journey so far

36 million consumers & expected to cross 100 million by end of second quarter

Running live with major brands and businesses across the globe

CONSUMER		MERCHANT		
Mobile banking app	Digital Wallets	EDC	Computer POS	Mobile POS
6 million	**30** million	**50,000**	**2,200**	**80,000**

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Toll plaza

In-store

Thank you

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