



Mindgate's Marketplace Platform

Customer business objective

The Bank wanted to use the growth in e-commerce, online sales and online utility payments to its maximum advantage by offering merchants/corporates/partners a platform to sell their services or products through their online channel.

For this they required an online marketplace platform which would serve as a ready platform as an online marketplace while also being a complete integrated services platform for banks to manage front end channels and transactions.

Addressing the objective

To address the requirement Mindgate presented its Marketplace platform to the bank. Marketplace which is a comprehensive, one stop middleware platform to on-board and integrate Corporates, Partners and Service providers and make them available for front end channels such as mobile apps, web portal, internet banking, etc of Banks, Corporates, Partners.

Value of our partnership

Mindgate's Marketplace platform offered with the bank a huge gamut of opportunities in leveraging the boom in e-commerce, online sales and utility payments. The highlights of the platforms are:

- Offers banks customers with a comprehensive window to pay utility bills as well as shop from the merchants on the platform.
- Merchant On-Boarding module makes it easy for bank to on-board merchants on the platform
- Leverages bank's existing digital payments/collection platform.
- Multi-party commission management.
- Facilities like the configuration of payment modes, service fees and payout mode at each service level help in ease of operations for the merchant.

Benefits accrued

- Front-end integration with banks collections and payment channels helps it to offer customers with a variety of services offering.
- Banks can effectively cross sell their products through the platform.
- Supports high transaction volumes across all channels from digital business models
- A complete integrated platform for banks to manage their merchants and transactions.
- Features like reconciliation, fees management help banks and merchants carry out their operations effectively.
- Integration with banks collections and payment channels helps merchant offer their customers with a variety of payment offerings.

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