



बैंक ऑफ़ बड़ौदा
Bank of Baroda



Digital Banking Department

Internet Payment Gateway

All types of Businesses

BUSINESS-TO-BUSINESS (B2B) e.g. alibaba.com, indiamart.com	BUSINESS-TO-CONSUMER (B2C) e.g. Amazon, Flipkart, Paytm-Mall	CONSUMER-TO-CONSUMER (C2C) e.g. eBay.com, olx.in, quikr.com	GOVERNMENT-TO-CONSUMER (G2C) e.g. IRCTC, GSTN, BharatKosh
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All Merchant Categories

Government	Education	Utility	Insurance	Mutual Funds	Retail
<ul style="list-style-type: none">• Municipal Corp• Water Boards• Forest Corp.• Taxes• Fee Collection	<ul style="list-style-type: none">• School• Colleges• Universities• All types / size of educational institution	<ul style="list-style-type: none">• Bill / Recharge• Water, Gas• DTH, Electric,• Housing Society Maintenance	<ul style="list-style-type: none">• Investments• Premiums• General• Life	<ul style="list-style-type: none">• Investments• SIP• Investment in units or lump sum	<ul style="list-style-type: none">• e-Com, Apparels• Hotels, Travel & Tour• Groceries• Training/Coaching

Baroda e-Gateway



Your very own trusted Bank

- The first and only public sector bank to Capex (fully own and manage) IPG infra
- TLS 1.2 encryption and Hashing



We care for our own...

- Dedicated in-house team for integration, dispute management and operations.
- Dashboard and MIS Portal – Real time transaction monitoring by Merchant.



Latest Features

- Cards (Visa/MC/Rupay) Net Banking (51+ banks), UPI (Dynamic QR & VPA)
- Customisable ERP solutions for Educational /Society/Retail/Hotels



Super secure

- PADSS compliance, Two factor authentication, Tier – 3 Data center
- Continuous monitoring for vulnerability & Risk Mitigation



Ready for the best

- Compatible with Government Sites & NIC
- Quick on-boarding and fast Integration

Baroda e-Gateway - Functions



On-Boarding

- Easy documentation
- Attractive pricing (MDR)
- Customisable solutions
- Demo and Fast on-boarding

Integration

- Compatible with all major platforms
- Dedicated support and hand holding
- Integration within two to five working days
- Debit / Credit Cards, Net Banking and UPI modes provided

Settlement

- Settlement on next working day
- Merchant Self Service Portal for complete access
- Rapid complaints handling
- Support for custom MIS and reconciliation

Chargeback

- Disputes (Chargeback) handled by Bank personnel
- Single point support for Chargeback representment
- High representment success rate
- Fully compliant with RBI & Interchange guidelines

INTEGRATION

Supported Platforms

ASP.net
PHP
JAVA
Woo Commerce
Shopify
Magento
Prestashop
OpenCart
And many more...

Bank's own Team

Dedicated support
Hand holding for integration
Quick integration (2 to 5 days)
Parallel UAT

Merchant Self Service Portal

Real-time monitoring
Detailed MIS
Up to 36 user defined fields
Refund (part / full) processing
Inquiry API

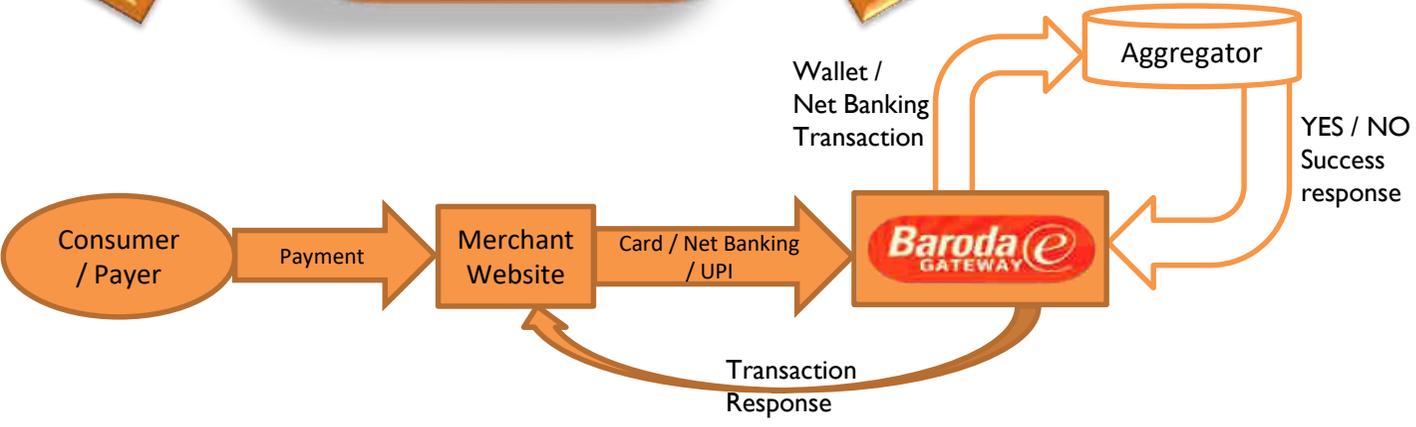
Aggregators

Aggregator provides intermediary platform to own customer by routing Cards, UPI, Net banking and other transactions to PG's & arrange the other bank's Net banking/Wallet processing for IPG customers.



ON-BOARDED AGGREGATORS

- BillDesk
- CCAvenue
- Paytm
- PayU
- ATOM
- FSS Pay
- IRCTC (IPAY)
- Letzpay
- Aggrepay
- Sabpaisa
- Razorpay
- Futuretek LLP
- Cashlesso
- FT Cash
- Easebuzz
- Safexpay
- Airpay
- and many more...



Banks for Net-Banking

35+ Banks and counting...



Nationalised Banks

- SBI
- BOB
- BOI
- PNB
- Canara
- Indian Bank
- IOB
- Central Bank
- UBI
- BOM



Top private Banks

- HDFC
- ICICI
- YES
- Kotak Mahindra
- IndusInd
- IDBI
- Federal



Other Banks

- Catholic Syrian
- Cosmos Bank
- DCB Bank
- Karnataka Bank
- Karur Vysya
- Bandhan
- Dhanlakshmi
- J & K Bank
- RBL
- Saraswat Bank
- Shamrao Vithal Co-Op Bank
- Tamilnad Mercantile Bank

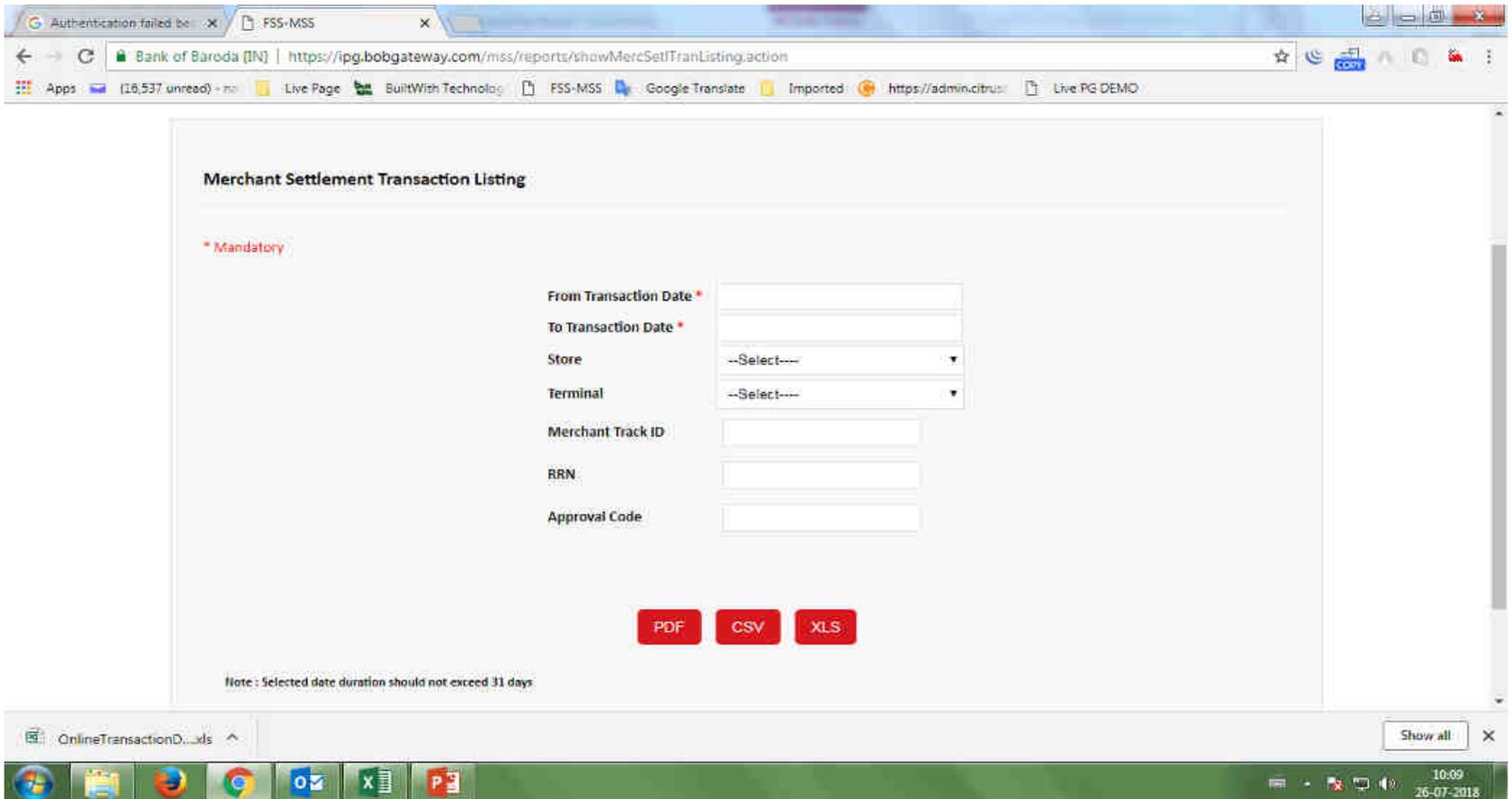


International Banks

- CitiBank
- City Union
- Deutsche
- Barclays
- Standard Chartered
- Development bank Singapore
- Bank of Bahrain and Kuwait

MSS Portal

Merchant Self Service Report



The screenshot displays a web browser window with the URL <https://ipg.bobgateway.com/mss/reports/showMercSetlTranListing.action>. The page title is "Merchant Settlement Transaction Listing". A red asterisk indicates a mandatory field. The form contains the following fields:

- From Transaction Date *
- To Transaction Date *
- Store: --Select--
- Terminal: --Select--
- Merchant Track ID
- RRN
- Approval Code

Below the form are three red buttons: PDF, CSV, and XLS. A note at the bottom states: "Note : Selected date duration should not exceed 31 days". The browser's taskbar shows the Windows Start button, taskbar icons for Internet Explorer, Google Chrome, Outlook, Excel, and PowerPoint, and a system tray with the date 26-07-2018 and time 10:09.

FILE HOME INSERT PAGE LAYOUT FORMULAS DATA REVIEW VIEW TEAM

Clipboard Font Alignment Number Styles Cells Editing

Wrap Text Merge & Center

Conditional Formatting Format as Table Cell Styles Insert Delete Format

AutoSum Fill Clear Sort & Find & Filter Select

B6

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	
	Transaction Date	Store ID	Store Name	Brand Name	Transaction IP Address	Card Number	Card Holder Name	Action Code	Transaction Currency	Transaction Amount	Merchant Track Id	Reference Tran Id	Result Code	UDF 6	UDF 7	UDF 8	UDF 9	UDF 10	Error Description	
1	27-JUL-2018 14:40:59	2000000000000070	Rajasthan Paramedical Council	MC Offus CC Dom Cons	115.248.226.200	524181****7182	NAYAN JADAV	Purchase	INR	1.00	201827070239	820810011535	CAPTURED	Rajasthan Paramedical Council	IPG TEST	test@test.com	999999	9999	RPMC/2016-17/DRT/9999	CAPTURED
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A Few Associations

Government

- IRCTC
- Development Authorities
 - GIDC
 - GUDM
 - DMIC
- FSSAI
- Municipals
 - Asansol
 - PCMC
 - MCGM

Education

- AIIMS
 - Nagpur
 - Bhopal
 - Jodhpur
- IIM Amritsar
- MS University
- NIT, Imphal
- JBIMS
- JIPMER
- KNIT
- Jabalpur Medical Uni.

Retail

- Kimberly Club
- Poorti Agri Services
- Institute of Integrated Rural Dev.
- Gujarat Badminton Asso.
- **Hospital :**
 - Mangeshkar
 - Safdarjang
 - RML

MF/ Insurance

- India First Life
- **Temple :**
 - Shree Durga parameshwari,
 - Somnath,
 - Dharmasthala Manjunatheswara



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Bank of Baroda

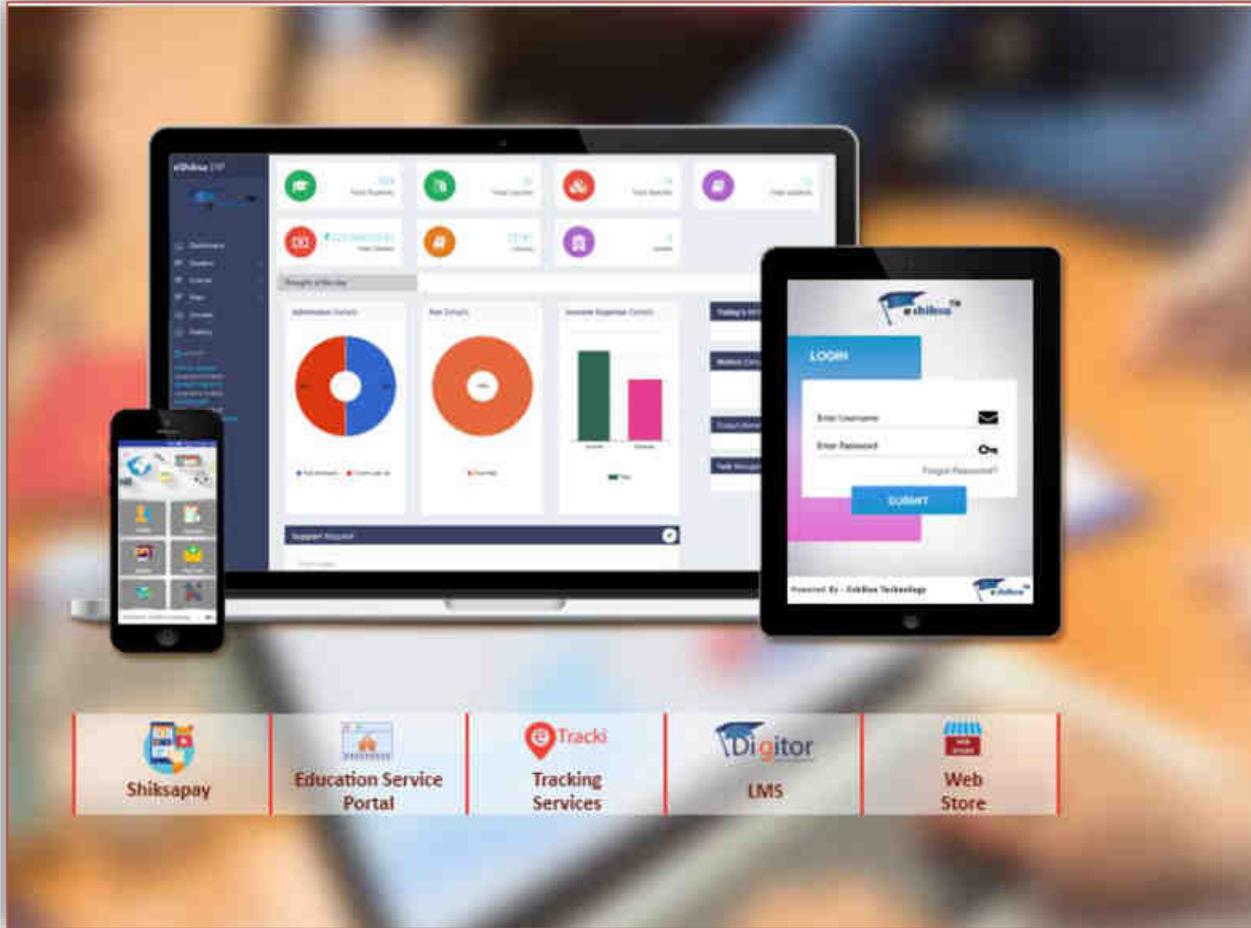


POWER
OF



PAY POINT

Paypoint –Education Admin Home page



Login to continue

[Forgot Password?](#)

Quick pay your fees

Powered By 

Student Data



	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB	
1	Course Name	Batch Name	Section Name	Department Name	Session Name	School Admission No	Class roll no	Admission date	Email	First Name	Middle Name	Last Name	Specific Ailment	DOB	Gender	Blood Grp	Nationality	Address	City	State	Pin	Country	Mobile	Father Name	Mother Name	Parent Mobile	Parent Email	Parent phone 1	Parent phone 2
2	class1	2017-2018	A		s1	1	25-07-2018	sunny.cherry009@gmail.com	Aaishani	kumar	RAIG		16-Jun-18	1	Indian		nagpur	maharasht	422090	India	6E+09	P.GANE SAN	Bhaswati	9.487E+09	sunny.cherry009@gmail.c	9.5E+09	9.4		
3	class1	2017-2018	A		s1	2	25-07-2018	ABILASHSHIYA000@GMAIL.COM	Aarav	kumar	RAIG		16-Jun-18	2	Indian		nagpur	maharasht	422090	India	6E+09	ASHOK AN.A	Mousumi	9.487E+09	ABILASHSHIYA000@GMAIL.	9.5E+09	9.4		
4																													
5																													
6																													

	Y	Z	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ	AR	AS	AT	AU	AV	AW	AX	AY	AZ	BA	BB
1	Mother Name	Parent Mobile	Parent Email	Parent phone 1	Parent phone 2	Parent Occupation	Parent Income	Parent ID proof	Parent ID proof no	Religion	Category	Previous school	Previous year	Caste	Remark	Unique lcard Number	Bank Name	IFSC code	RTE	Teacher ward	House	Aadhar no	Parent aadhar no	Birth place	Taluka	Bank ACC Number	Prefix	Username	Password	
2	Bhaswati	9.487E+09	sunny.cherry009@gmail.c	9.5E+09	9.49E+09	Doctor	500000			Hindu	GEN	Emidum	2016	yadav		scd65987	PNB				rhouse	1.255E+11		mumbai	taluka1	SB1987654321				
3	Mousumi	9.487E+09	ABILASHSHIYA000@GMAIL.	9.5E+09	9.49E+09	Doctor	500001			Hindu	GEN	Emidum	2016	yadav		scd65988	SBI				rhouse	1.255E+11		mumbai	taluka2	SB1987654322				
4																														
5																														
6																														

Fee Heads

- Installment /Part Payment
- Reminder / Gallery
- Late fee / Concessions
- Due date

Fee Description

- Admission fee
- Hostel fee
- Bus fee
- Settlement in different accounts

Institute Admin Login



eShiksha ERP 2019-2020

ADWAITA GURUKUL

- Dashboard
- Student
- Class
- Fees
- Circular
- Transport
- Gallery

ACTIVITY

- Ami Chaudhary 01-08-2019 10:42:18
- Mohammed Muzaffar 01-08-2019 10:42:18
- Dhruv Prabhakar 01-08-2019 10:42:18
- Dummy Dummy 31-07-2019 10:31:06
- Ashish Singh 19-07-2019 11:46:22

1542 Total Students

13 Total Courses

13 Total Batches

₹ 54288386 Fees Details

Thought of the day

Admission Details

Category	Percentage
Total Admissions	85%
Current year admissions	15%

Fee Details

Category	Percentage
Due Fees	100%
Other	0%

Income Expense Details

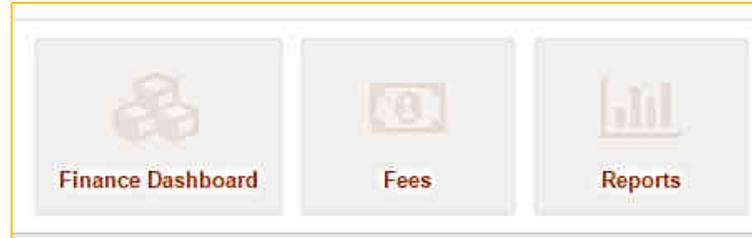
Category	Value
Income	High
Expense	Low
Total	High

Today's Birthday

Notice Circular

Transport Details

Types of MIS Reports



FEES REPORTS		
Transaction Report	Headwise Transaction Report	Settlement Report
Headwise Settlement Report	Daily Collection Report	Headwise Daily Collection Report
Headwise Defaulter With Fine Report	Discount	Dues
OutStanding Report	OutStanding Headwise Report	Daily Cheque Statement Report
Concession List	External Transactions Report	Late Fees Due Report
Late Fees Transaction Report	Student Statement Report	Daily Collection Summary Report
Headwise Transaction Report2	Fee Collection Report	Course Wise Fees Report
Headwise Defaulter Without Fine Report	Headwise Monthly Settlement Report	

Transaction Report

Head Wise Reports

Settlement & Head wise
settlement Report

Daily Collection

Head wise Collection

Discount

Dues

Fine

Head Wise Fine Report

Outstanding fee

Late Fees Report

Daily Collection Summary

Monthly Settlement

Course Wise Fees

Initiate Refund at merchant end



ADVANTA GURUKUL
Last Login: Sep 21, 2019 15:24:43
User IP Address: 14.143.227.65

Dashboard My Account Logout

Initiate Refund

Filter

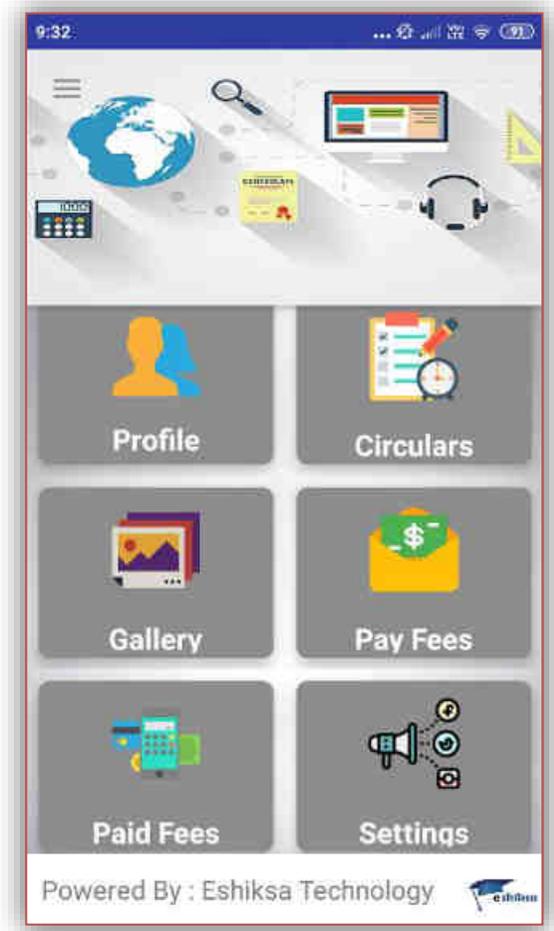
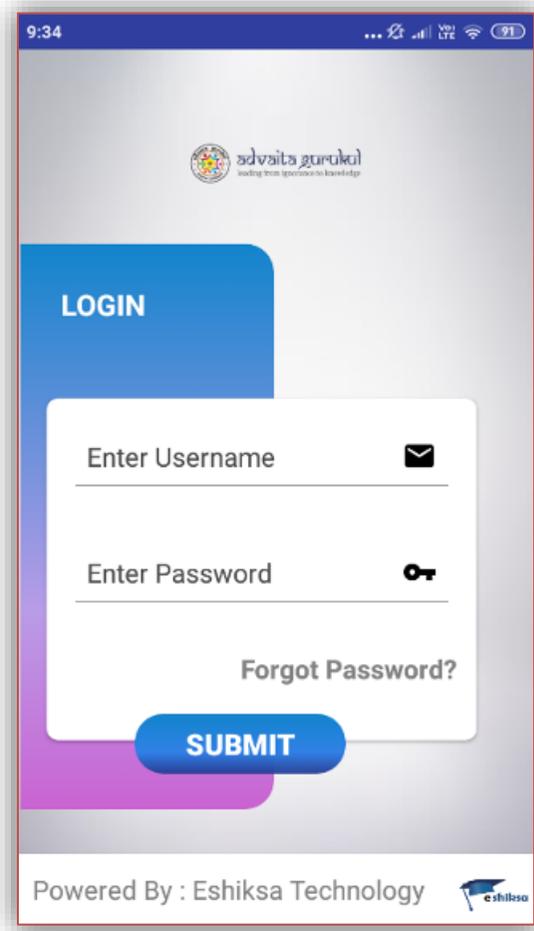
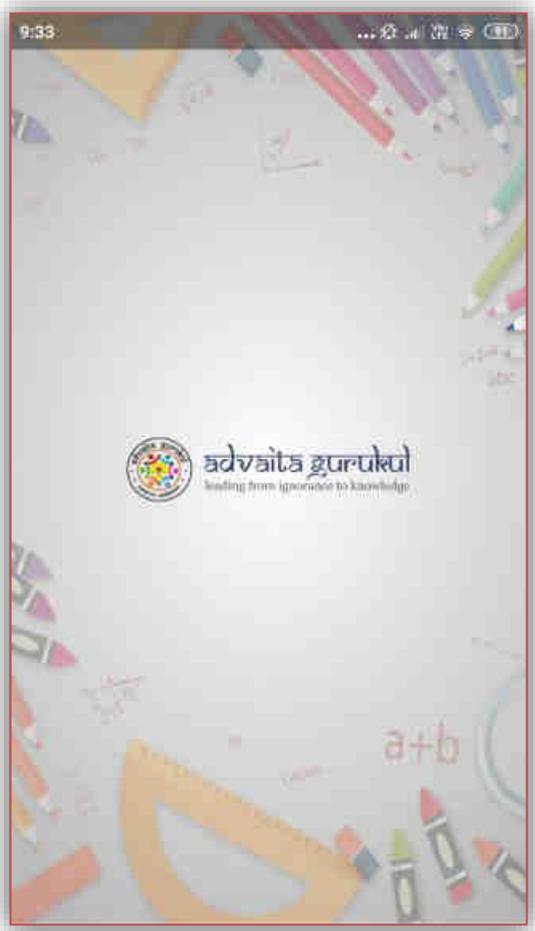
From Date: 2019-09-21 To Date: 2019-09-21 Payment Type: None selected - Acquirer Bank: None selected -

Product: None selected - Reconcile Status: None selected - Search By: Select - Transaction Type: None selected -

Search

- Transactions
- Settlement Report
- Refund Processing
 - Initiate Refund
 - Refund Status
- Chargeback
- Invoice Payment
- Invoice
- Social Paylinks
- Settings

For Student : Mobile App Screens



Student Portal

Each student can login to their own Fee Payment Portal

- User Id: Set at <Institute code><unique identification number> e.g. AD1010
- Password: Date of Birth / mobile number / common password

Functionalities

- Due fees
- Fee breakup (installments)
- Paid Fee history
- Receipts
- Inquiry
- Notice board
- Gallery



Student's page

eShiksha ERP

ADWAIYA GURUKUL

Dashboard
Student
Course
Fees
Transport
Gallery

Admission No.: AD1010
Student Name : Dummy Dummy
Father Name : Dummy father

Pay Fees

Select Fees to pay

<input type="checkbox"/>	Dummy_Fees_instl_August <small>Due Date: 20 Aug 19</small>	Net Due Amount 01	<input type="checkbox"/>
<input type="checkbox"/>	Dummy_Fees_instl_November <small>Due Date: 20 Nov 19</small>	Net Due Amount 01	<input type="checkbox"/>
<input type="checkbox"/>	Dummy_Fees_instl_February <small>Due Date: 20 Feb 20</small>	Net Due Amount 01	<input type="checkbox"/>
<input type="checkbox"/>	Dummy_Fees_instl_May <small>Due Date: 20 May 20</small>	Net Due Amount 01	<input type="checkbox"/>

Transaction History

[View Transactions](#)

Filter By Due Date

- All
- Today
- Due Fees
- Upcoming Fees

Payment Summary

- Total Amount: 0
- Total Fine: 0
- Total Concessions: 0

Payable Amount: Rs. 0

Payment Mode

- Credit Card
- Debit Card
- Net Banking
- UPI
- NEFT/RTGS

[Submit](#)

Some Valuable Associations

IIM AMRITSAR

BUNDELKHAND MEDICAL COLLEGE, SAGAR

KAMLA NEHRU INSTITUTE OF TECHNOLOGY SOCIETY, SULTANPUR

GOVERNMENT POLYTECHNIC COLLEGE, SAMBALPUR

ADVAITA GURUKUL, SILVASSA

BHARATHI WOMENS COLLEGE, CHENNAI

PCPS GIRLS POLYTECHNIC, GUWAHATI

AIIMS Bhopal

AALEM MUHAMMAD SALEGH INSTITUTE, CHENNAI

Rajiv Gandhi University, Arunachal Pradesh

AIIMS Nagpur

Himachal Pradesh Housing Urban Development Authority (HIMUDA)

- 7 societies
- Approx. 2000 flats per society

More institutes being on-boarded every day...



Powered by:



- Another un-tapped market segment
 - Housing Societies /Colonies/Co-operatives (CHS)
- Regular payment collection
 - Maintenance Fees
 - Parking charges
 - Miscellaneous Fees
 - Ad hoc / On-demand payment collection

Directory

ColonyWorld Search Residents.

Navigation: Dashboard, Blocks, Flats, Users, Parking, Stock, Events, Circular, Directory, Gallery, Visitors, Maintenance, Temporary Fees, Concession, Outstanding, Reports, Reminder, Expenses.

Directory

Tenant List

Tenant Name	Tenant Contact	Block Name	Flat Name/No.	Tenant Email
Damir	8875412256	Block 1	FLAT_4	damir1@gmail.com
stathank	8853518035	pk	103	stathank@gmail.com
DEMO	121212121	Raj	211	sewdsdmd@gmail.com
Maharajan Koul	9903301385	Testing block	1001	
Rahul Jashwan	9730012871	Testing block	1002	
Saroj Verma	8600203799	Testing block	1003	
Rajesh Kumarjee	8850860264	Testing block	1004	
Amir Gawande	8880578837	Testing block	1005	
Bhaji Agrewal	9765812885	Testing block	1006	
Anita Taneer	9325313660	Testing block	101	
Mahendra Dige	8007952829	Testing block	102	
Natali Deshpande	8821807074	Testing block	103	
Suman Zha	8620874795	Testing block	105	
Shreyash Lakhadkar	881902880	Testing block	106	
Arshad Dada	9600230945	Testing block	1101	
Ranjak Maloo	9825674231	Testing block	1102	
Umang Sitthiya	8888838600	Testing block	1104	



Parking & Visitor Management

Parking modules enables easy allotment and management of parking space for residents.



ColonyWorld

Search Residents...

View Flat Parking Lots

10

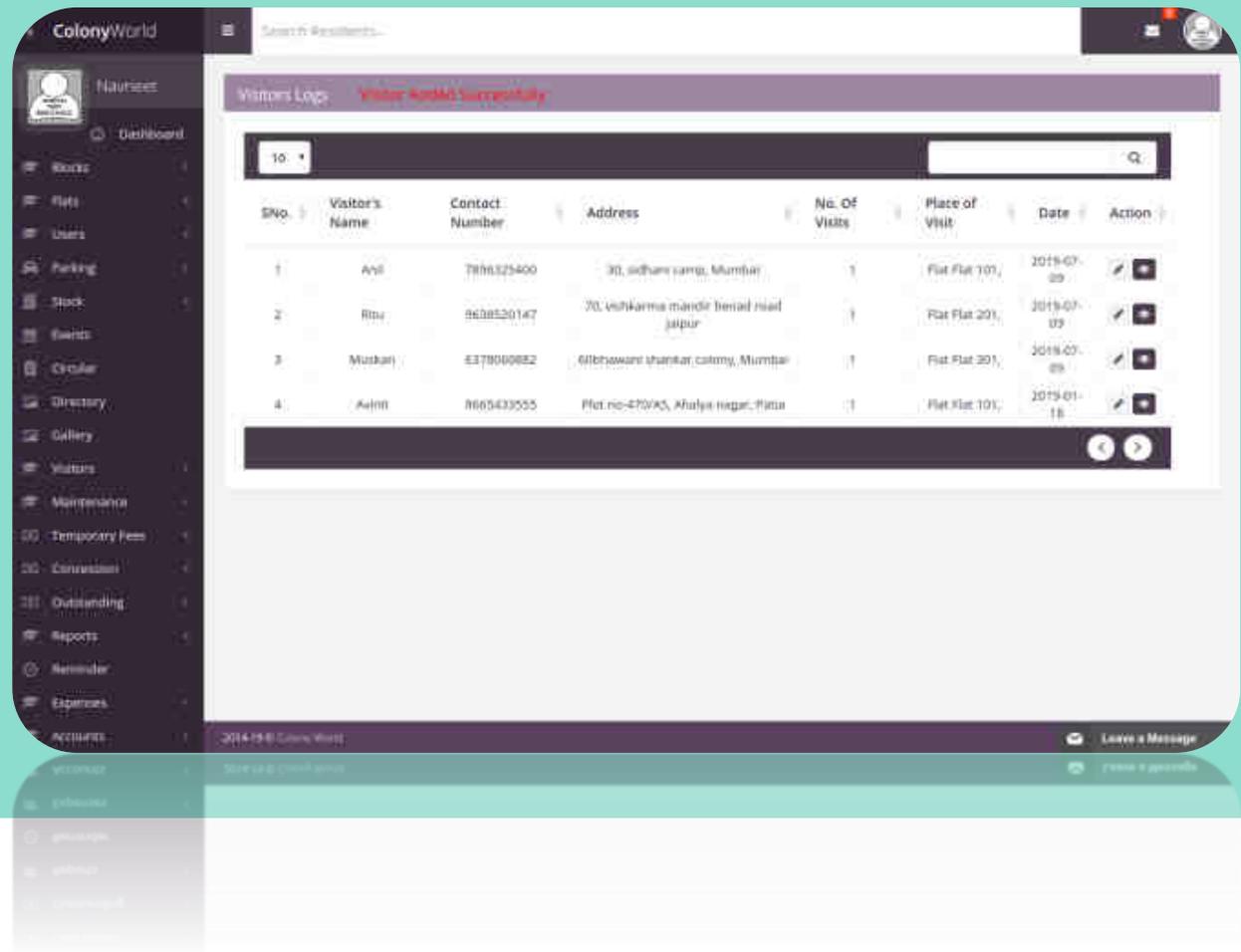
Block Name	Flat Name	Slot Name	Actions
sk	100	Parking 1	<input checked="" type="checkbox"/> <input type="checkbox"/>
sk	204	Parking 12	<input checked="" type="checkbox"/> <input type="checkbox"/>
BLOCK-A	205	1	<input checked="" type="checkbox"/> <input type="checkbox"/>
Block 2	101	104	<input checked="" type="checkbox"/> <input type="checkbox"/>
Testing Block	1001	46	<input checked="" type="checkbox"/> <input type="checkbox"/>
Block 1	12	One row 1	<input checked="" type="checkbox"/> <input type="checkbox"/>
BLOCK-A	100	2	<input checked="" type="checkbox"/> <input type="checkbox"/>
BLOCK-A	101	Class 1	<input checked="" type="checkbox"/> <input type="checkbox"/>

2014-10-01 Colony World

Leave a Message

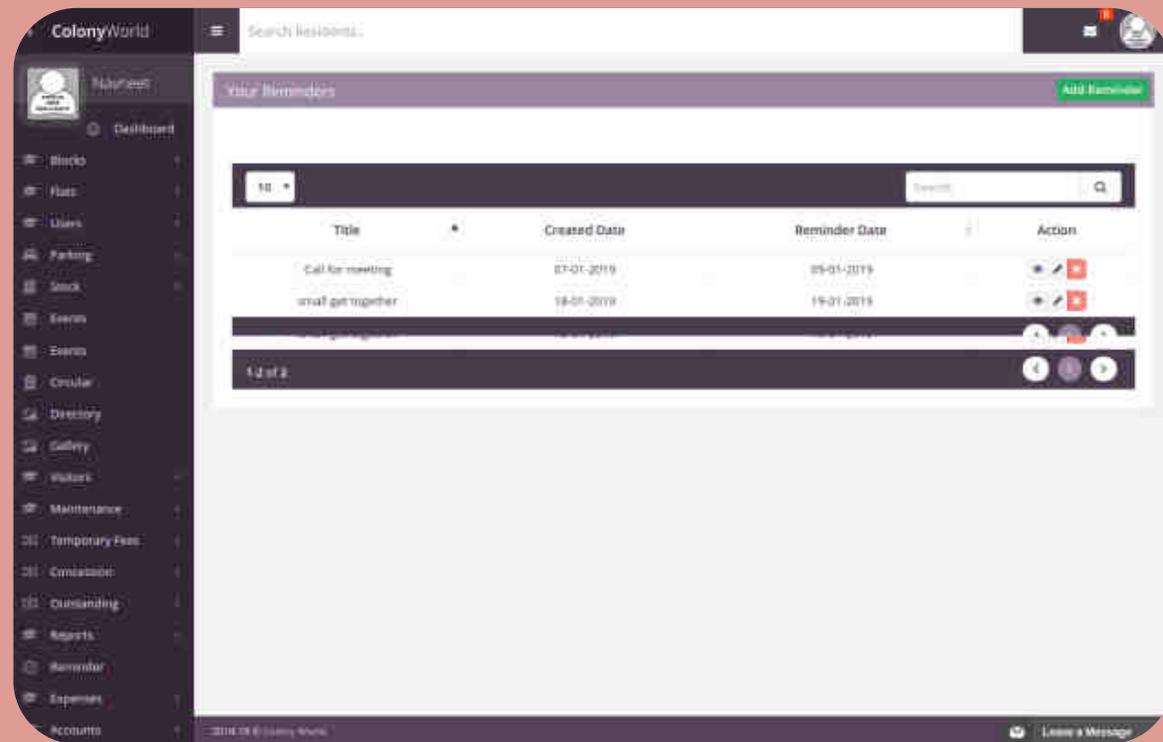
Stock & Circular

The visitor module will allow society users to manage the visitors and get all the details captured in the system.

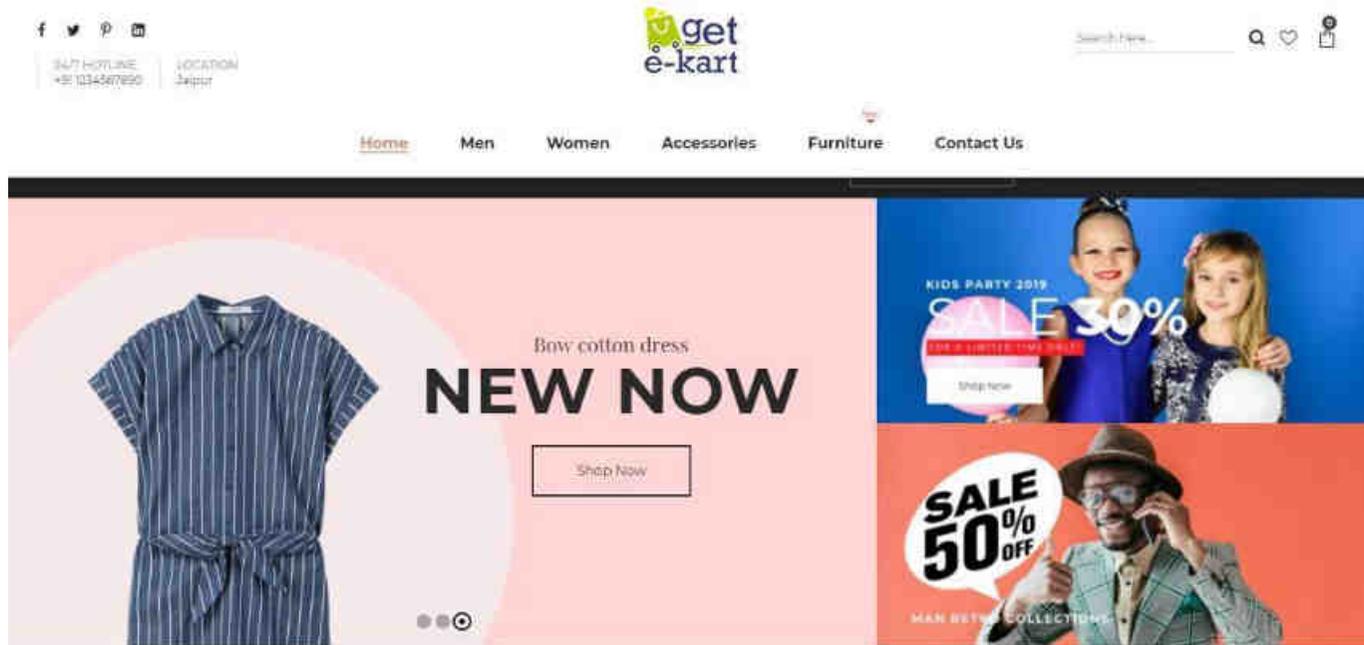


Reminders

Instant notifications and payment reminders for flat owners about notices and payments.



Baroda Paypoint – Get e-Kart



The screenshot shows the homepage of the 'get e-kart' website. At the top left, there are social media icons for Facebook, Twitter, Pinterest, and LinkedIn. Below these are two boxes: '24/7 HOTLINE +91 1034567890' and 'LOCATION Baroda'. The 'get e-kart' logo is centered at the top. To the right is a search bar with the placeholder text 'Search Here...' and icons for search, heart, and a shopping cart. A navigation menu below the logo includes links for 'Home', 'Men', 'Women', 'Accessories', 'Furniture', and 'Contact Us'. The main content area features three promotional banners. The largest banner on the left shows a blue and white striped 'Bow cotton dress' with the text 'NEW NOW' and a 'Shop Now' button. The top right banner is for a 'KIDS PARTY 2019' with a 'SALE 30%' and a 'Shop Now' button. The bottom right banner features a man in a hat and glasses with a 'SALE 50% OFF' speech bubble and the text 'MAN RETRO COLLECTIONS'.

Baroda Paypoint – Get e-Kart

- For Merchants willing to business online in retail and restaurant business.
- Customised web design.
- Display product pictures, description and pricing
- Discounts / Sale / Coupons can be incorporated
- Stock management
- Wide array of payment options available – Cards, Net Banking, UPI etc.



[Home](#)

[Popular Product](#)

[Desserts](#)

[Main Course](#)

[Rice](#)

[Roti](#)

[Salad/Raita](#)

[Contact Us](#)

[Login / Register](#)

 0 items - ₹0.00

WANT SOMETHING INDIAN SPICY

[SHOP NOW](#)



Baroda Paypoint – Xpress

- For Merchants in need of link based payment Pre Payment Page
- Customised page design.
- Can be shared via SMS and Email.
- Fee receipt/invoice is generated after successful transaction.
- Transaction verification functionality available
- Wide array of payment options available – Cards, Net Banking, UPI with dynamic QR etc.
- Document upload functionality for educational institute available



AIIMS-Rishikesh (MEDICAL COLLEGE)

Please note that, `eshf_6131f4574bd151630663767` is your transaction id.

Student Name

Roll No

Mobile No

10 A 12 Graduation enrollment card (pdf, png format only)

No file chosen

Current and Past Examination Details Card (pdf, png format only)

No file chosen

Apply fee



Amount
1000

Proceed

[Click here to verify your transaction status.](#)



Powered by:
eShiksha Technologies



AIIMS Nagpur

Pre payment page

Please note that, `echf_6131f4f7b5ceb1630863927` is your transaction id.

Name of the Candidate

Email Id

Designation

Discipline / Subject

Anaesthesiology

Biochemistry

Forensic Medicine

Gastroenterology

General Medicine

General Surgery

Microbiology

Proceed

[Click here to verify your transaction status.](#)

Overview

For Merchant having their own website...	Complete Enterprise Solution	One click payments
<p style="text-align: center;">Baroda e-Gateway</p>  <ul style="list-style-type: none"> Integration with their existing website and IT setup Full support by dedicated team of Bank Wide array of platforms supported 	<p style="text-align: center;">Baroda Paypoint</p>   <ul style="list-style-type: none"> Non availability of Website and IT Infrastructure Tailor made ERP solution Personalized Android App for parent/student Multiple array of Online/Offline Payment Modes Split settlement of multiple fees Dedicated Admin Portal for MIS 	<p style="text-align: center;">Baroda Paypoint Xpress</p>  <ul style="list-style-type: none"> Quick integration to comply with Govt. regulations Customizable Admin Portal for MIS No need of technical Integration Need necessary details of payer RTGS settlement, recon (through Virtual account) Multiple payment options such as Card/Net-banking/UPI VPA & QR

Benefits to Merchant

- Funds collection through various payment modes such as Debit cards, Credit cards, UPI, Net banking, Wallet and NEFT/RTGS.
- We have on-boarded 1000+ education institution as well as around 800+ retail merchants on Bank of Baroda payment gateway.
- Employee allocation- As the MIS dashboard and all the real time transactions are recorded and maintained at portal, so merchant can allocate the resource(employee) to different fruitful activity.

Benefits to Merchant

- The payments done are completely 3D Secured, which reduces the risk of fraud transactions and theft.
- We are offering Net-banking as one of the payment modes and we arrange routing Net-banking transactions through 50+ banks so you can have a hassle free and quick transactions.
- Since the outbreak of Covid-19, customers avoid visiting Bank branches, and want to avail basic banking facilities at the comfort of their home.
- IPG has proved to be a boon for such customers by bringing the only facility at their finger tips.

Industry Position

- Banking Industry has witnessed a tough competition among peer banks amidst which Bank of Baroda has managed very well to sustain the top position due to its brand recognition and excellent services.
- Bank of Baroda is one of the few banks to process in international transactions and also foreign currency.
- Bank Of Baroda has been providing payment gateway services to most of government institutions mentioned as under
- Government Merchants:
 - Treasuries for the State Governments of Tamilnadu, Maharashtra, Jharkhand, Gujarat and MP.
 - Municipal Corporation Such as MCGM, PCMC and Asansol.
 - Forest Corporation such as Gujarat Forest.

Benefits / Strategies for Branches

- The Customer Footfall In the branches can be minimized as the customer can manage the transactions and monitor the same through portal so that the branch can focus on other Important activities.
- Deposits can be increased from the merchants which will give good business to the branch and bank as well.
- It will generate a good income in the form of MDR which is collected by the Bank.

Benefits / Strategies for Branches

- Less work load to branches as whole payment process is completed with the help of IPG platform and also through the portal.
- Increasing brand visibility by providing IPG services to the merchants.
- Branch can also focus on CASA through IPG and can get good CASA numbers through the merchants and hence can increase CASA numbers.
- Branch can focus on customer relations as they can spare time to interact with customers and can generate business in Deposits through payment gateway.

**THANK
YOU !!!**



Contact Details

0265- 231 6267 / 6137

(sales.digital@bankofbaroda.co.in)

Paypoint: 0265 231 6209 / 6263 / 6134

(paypoint@bankofbaroda.co.in)