Indicash ATM Franchise

Earn with an ATM
An Opportunity To Be An ‘Entrepreneur’

If you know of a location that needs an ATM,
If you own space that has large footfall,
Indicash brings you a unique opportunity to earn with an ATM.
TCPSL | Corporate Overview

Tata Communications Payment Solutions Limited

One Stop Payment Solutions Provider

ATM Outsourcing
End to End ATM Deployment and Managed Services

POS
End to End POS Enablement and Management services

Card Issuance
Card Issuance and management services, Switching services

Hosted Banking Services
Hosted Core Banking

Financial Inclusion
End to End Financial Inclusion
Why TCPSL?

• Heritage - Part of the pioneering TATA Group, contributing to the nation’s development

• Expertise - Market leader in the ATM deployment space

• Credibility - Trusted partner of 37 Banks in India

• Group Values - Trust, Security and Reliability

• Parent Company - Tata Communications expertise in networks and managed services

• Ability to leverage off TATA pan India retail footprint
White Label ATMs – The Concept

With a view to increase financial inclusion in India, Reserve Bank of India has permitted the launch of White Label ATMs or WLAs in India to a few select players, including TCPSL.

This means that ‘Non-banking’ entities can now launch their own branded ATMs, Customers from any bank can transact on such White Label ATM’s.

Indicash ATM - A TATA Product, was officially launched on 27th June 2013, making TCPSL the first entrant into the White Label ATM space in India.

TCPSL will roll out a minimum of 15,000 Indicash ATMs across India by 2016.
Ushering In A New Era Of ATMs: The White Label Story
India Has High Potential For ATM Penetration

- Total ATM base in India is ~1,55,000 (Feb 2014)
- Over 22,000 ATMs have been added p.a. in the last five years

However, a huge gap still exists vs. mature markets

Internationally, growth in the ATM market has been fuelled by the White Labelers; ~46% market share in US and in Canada almost 70% market share
RBI WLA Licensing Scheme - Salient Features

- Why - 75% of ATMs are in Tier 1 & 2 towns, but 55% of accounts in Tier 3-6 locations
- Under the guidelines, non-bank entities are be permitted to set up, own and operate ATMs in India
- Third party advertising and VAS allowed in WLA

### Deployment Schemes Offered

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Year 1 (min)</th>
<th>Year 2 (min)</th>
<th>Year 3 (min)</th>
<th>TOTAL</th>
<th>Roll-out Ratio (Tier 1/2 : 3/4 : 5/6)</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>1000</td>
<td>2000</td>
<td>6000</td>
<td>9000</td>
<td>3.3 : 9 : 1</td>
</tr>
<tr>
<td>B</td>
<td>5000</td>
<td>5000</td>
<td>5000</td>
<td>15000</td>
<td>5 : 8.5 : 1.5</td>
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<tr>
<td>C</td>
<td>25000</td>
<td>25000</td>
<td>50000</td>
<td>10000</td>
<td>10 : 9 : 1</td>
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</tbody>
</table>

TCPSSL has been licensed under Scheme B
Fastest Growing White Label ATM Network

Deploying ~ 500 ATMs Across India Every Month

The first Indicash ATM was inaugurated at Chandrapada, a tier 5 village in Thane district, Maharashtra on 27th June 2013.

Indicash ATM being inaugurated at Tata Medical Centre, Kolkata.

Indicash ATM inaugurated at Tata Memorial Hospital, Mumbai.
Extending ATM Convenience To Masses - Indicash Redefines ATM deployment
Extending ATM Convenience To Masses - Indicash ATM Formats

Shop in Shop (SIS)

Lobby Format
The Indicash Experience

Functional attributes

- An Accessible, Easy & Reliable experience
  - Cash and non cash transactions on all bank debit cards
  - ATMs at convenient locations
  - ATM rooms are spacious, clean and well lit
  - 14 inch Intuitive, user-friendly & multi-lingual ATM User Interface
  - Card dip ATM machines
  - ATMs with privacy screen filters, key pad shields, and electronic surveillance to enable safe and secure transactions

Emotional attributes

- A Trustworthy Friend
  - Accessible and welcoming
  - Secure
  - Consistent experience - reassuring presence
  - A guide - Will educate you when needed
  - Omnipresence – always around the corner
Why Indicash ATM Franchisee?
Benefits? Be a part of our growing network:

Our readily expanding network presents an exciting opportunity which can increase your earning potential with a minimal investment. Be a franchisee for the Indicash ATM and you can earn with every transaction carried out at your ATM site. Furthermore, with no maintenance commitment from your side, this is a business opportunity which gives maximum returns with minimum or no efforts at all. Invest in the Indicash ATM network and encash the benefits of:

- Low capital investment
- Negligible commitments
- Steady, lucrative returns
- Increased footfall on your premises
- Ease of operation

Partner With Indicash - Own An Indicash ATM Franchisee
Franchise Model

How it works?

| Identify the location that can be your own or rented | TCPSL will deploy and operate the ATM at the identified location | Earn on every transaction at the ATM | Pay a monthly fee to TCPSL for maintenance, cash loading and holding charges |
Indicash ATMs

Simple Requirements For An Indicash ATM

Space of approximately 50 sq.ft. for a normal ‘off-site’ and 20 sq.ft. for shop-in-shop

Signage

Single phase, 1 KVA power. 15 Amp & 5 Amp power socket close to the ATM space.

Access for Cash loading & other maintenance.

Connectivity options

• Tata Photon. Based on connectivity feasibility, we can evaluate this option
• VSAT (Roof top space for 1.2mtr VSAT) Permission for cable routing from the VSAT to the ATM machine (execution will be done by TCPSL)
Location, Location, Location: Key to Success

Few examples of locations based on our experience where this model holds potential

- High footfall, low ATM penetrated locations
- Shops near a station / bus-stand
- College hostels and campuses with 2,000+ students
- Large commercial hubs with a captive base of 2,000+ employees
- Residential complexes with 1,500+ flats or units
## Roles & Responsibility*

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<th>Activity</th>
<th>Responsibility Chart</th>
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<td>ATM Space identification</td>
<td>Franchisee</td>
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<tr>
<td>Space Rentals</td>
<td>Franchisee</td>
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<tr>
<td>Assets</td>
<td>TCPSL</td>
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<tr>
<td>Electricity Charges</td>
<td>Franchisee</td>
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<tr>
<td>Site interior build</td>
<td>Based on the model</td>
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<tr>
<td>Branding / Signage</td>
<td>TCPSL</td>
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<tr>
<td>Cash Operations</td>
<td>TCPSL</td>
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<td>ATM Switching</td>
<td>TCPSL</td>
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<td>ATM Monitoring</td>
<td>TCPSL</td>
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<tr>
<td>House Keeping</td>
<td>Franchisee</td>
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<tr>
<td>Transaction &amp; Cash Reconciliation</td>
<td>TCPSL</td>
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</tbody>
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*Commercials to be discussed separately
Terms & Conditions

✓ Following will be shared and discussed on request:

- Commercial terms
- Agreement to be signed between TCPSL and successful prospect
- ATM site specifications

✓ Each site will have to meet TCPSL’s evaluation criteria

✓ TCPSL will maintain overall control of the Indicash brand and use of the same will be with the explicit written permission of TCPSL
Contact us for more information on Indicash ATM Franchise opportunity

Toll Free 1 800 266 2660 - Dial 5 for Franchise Enquiries

To know more about Indicash, log on to www.indicash.co.in