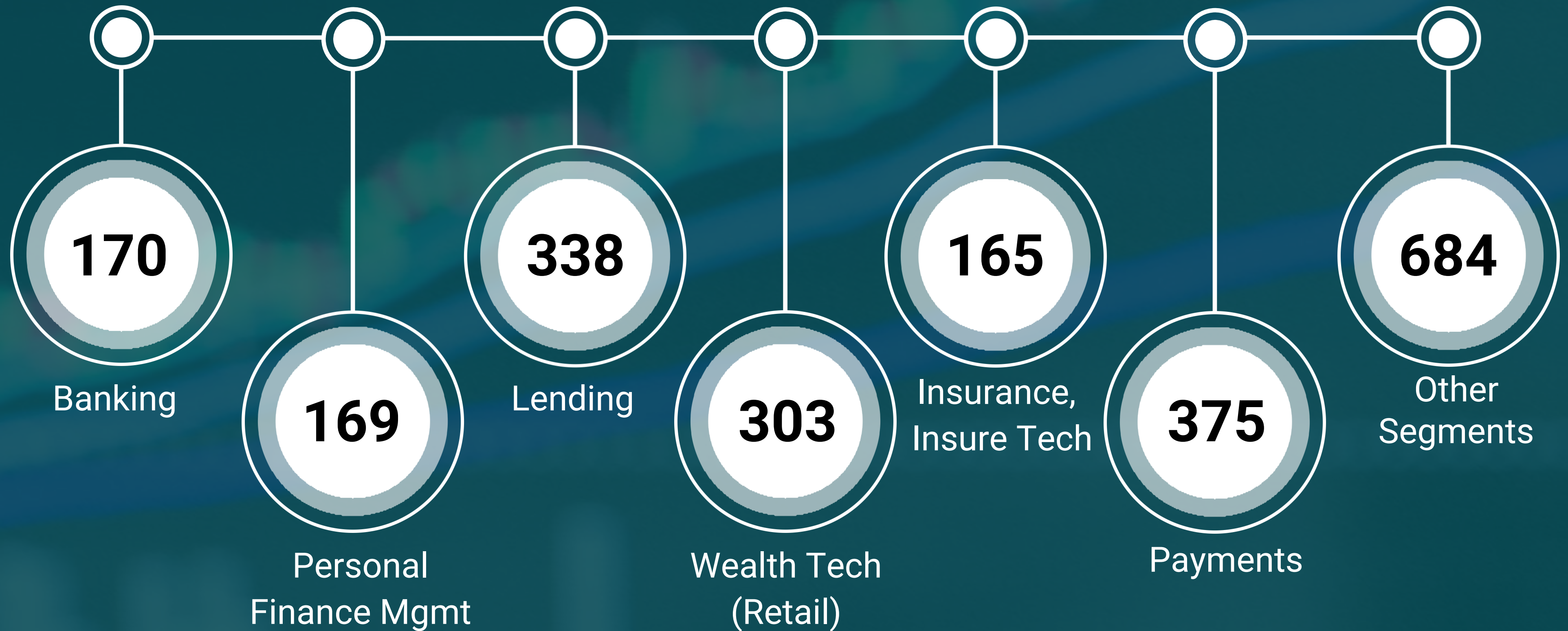




India's **First** Account  
Aggregator, **Licensed by RBI**



# Many providers, offering a variety of financial products and services

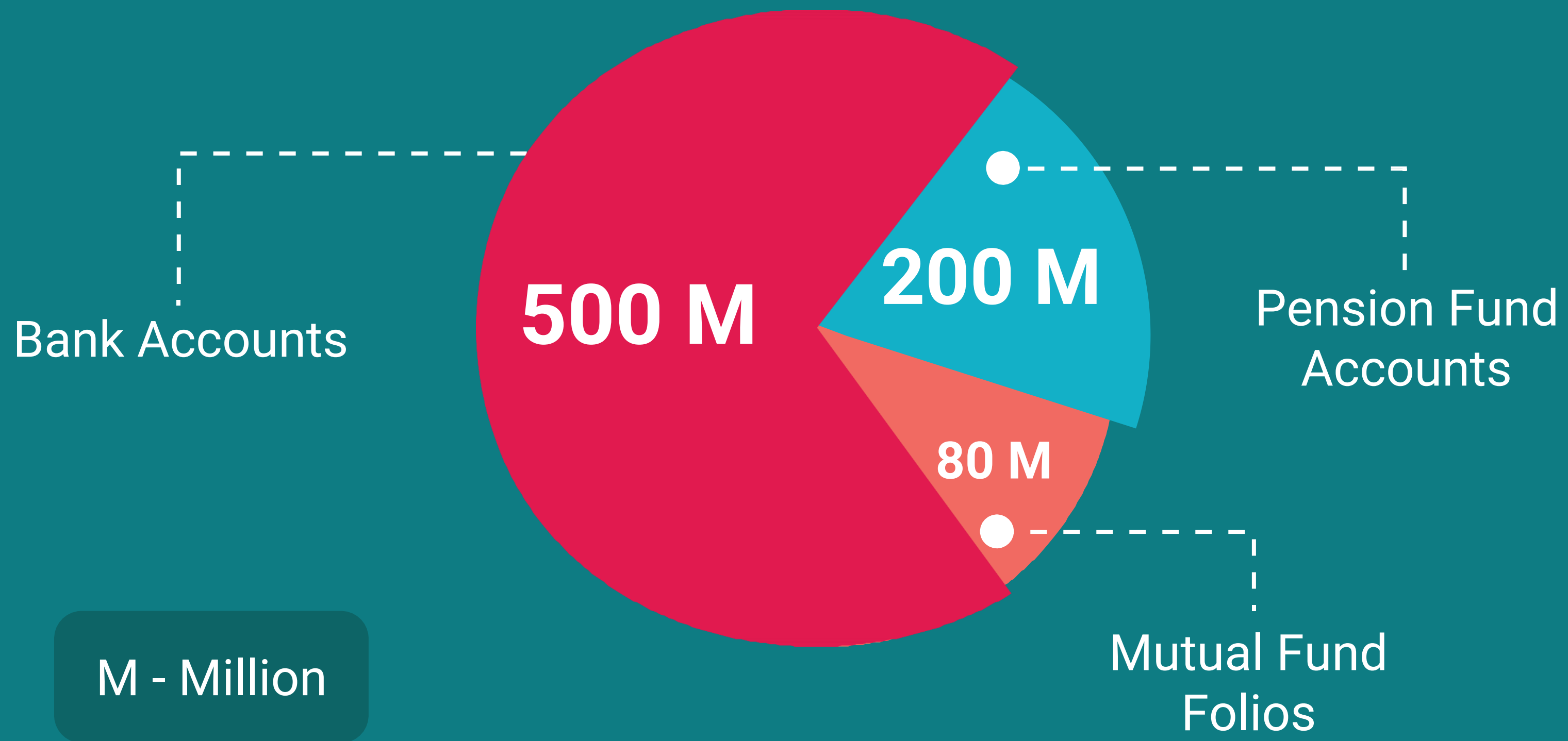


References [https://mediciinnercircle.com/wp-content/uploads/2019/03/FintegrateReport\\_ExecutiveSummary\\_Final.pdf](https://mediciinnercircle.com/wp-content/uploads/2019/03/FintegrateReport_ExecutiveSummary_Final.pdf)

Access to **FINANCIAL DATA** of their consumers is critical to their growth.



# But, financial data of consumers is locked in



## References

<https://qz.com/india/1260139/india-has-the-highest-number-of-inactive-bank-accounts-in-the-world/>

<https://economictimes.indiatimes.com/industry/banking/finance/banking/number-of-adult-indians-with-bank-accounts-rises-to-80/articleshow/63838930.cms?from=mdr>

The responsibility of providing financial data is on the **CONSUMER**.

# THE PROCESS IS **CUMBERSOME**



## Manual Process

No digital data transfer  
available



## PDF Upload

Cumbersome for both  
consumers and financial service  
providers



## Screen-Scraping

Insecure and legally untenable



# OUR GOAL IS TO BRIDGE THIS **DATA DIVIDE**.

01

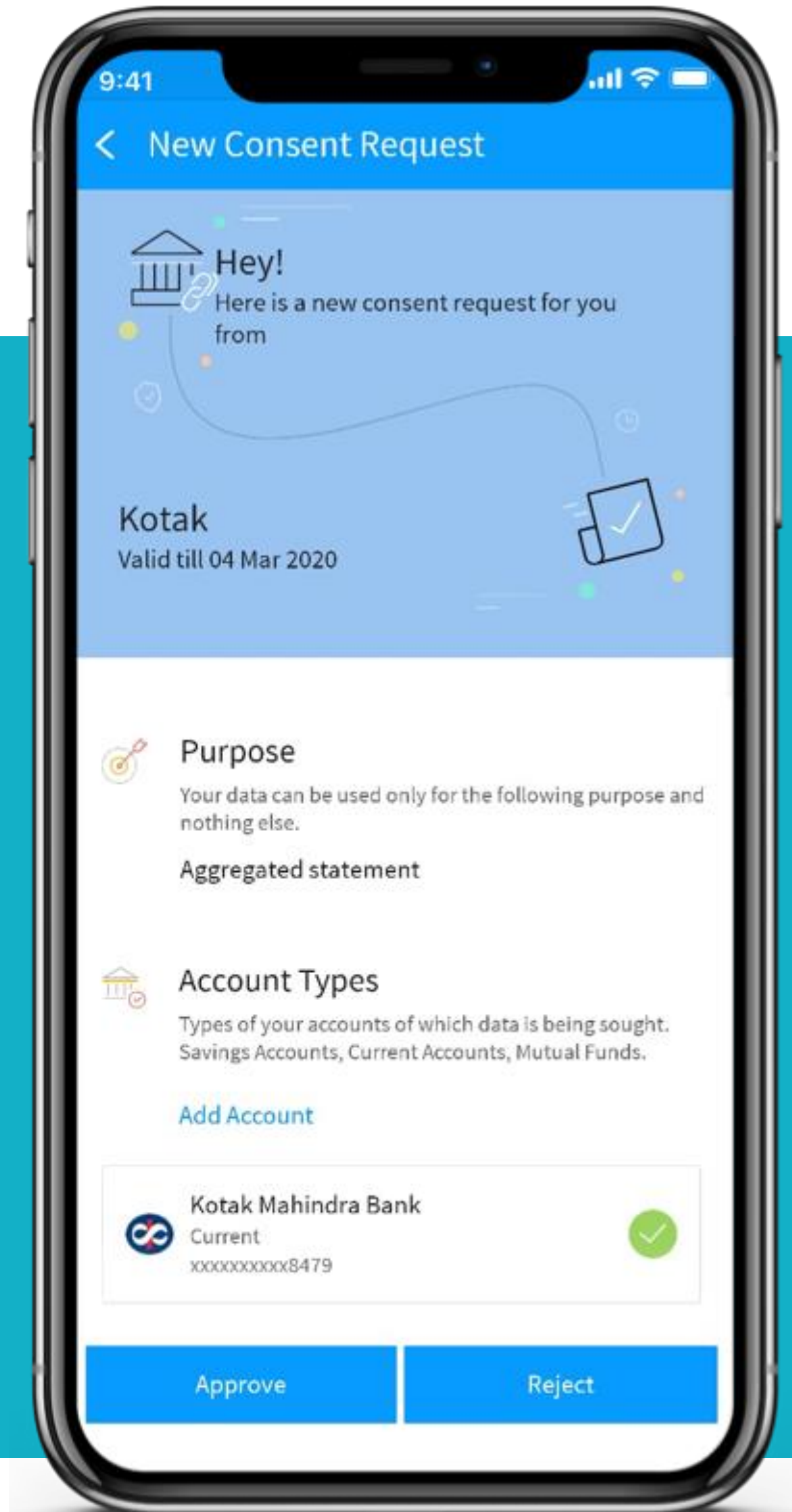
API-based access to all banks,  
GSTIN, NBFCs, Insurance Providers,  
AMCs, Pension Funds

02

Consent-based digital journeys for  
consumers

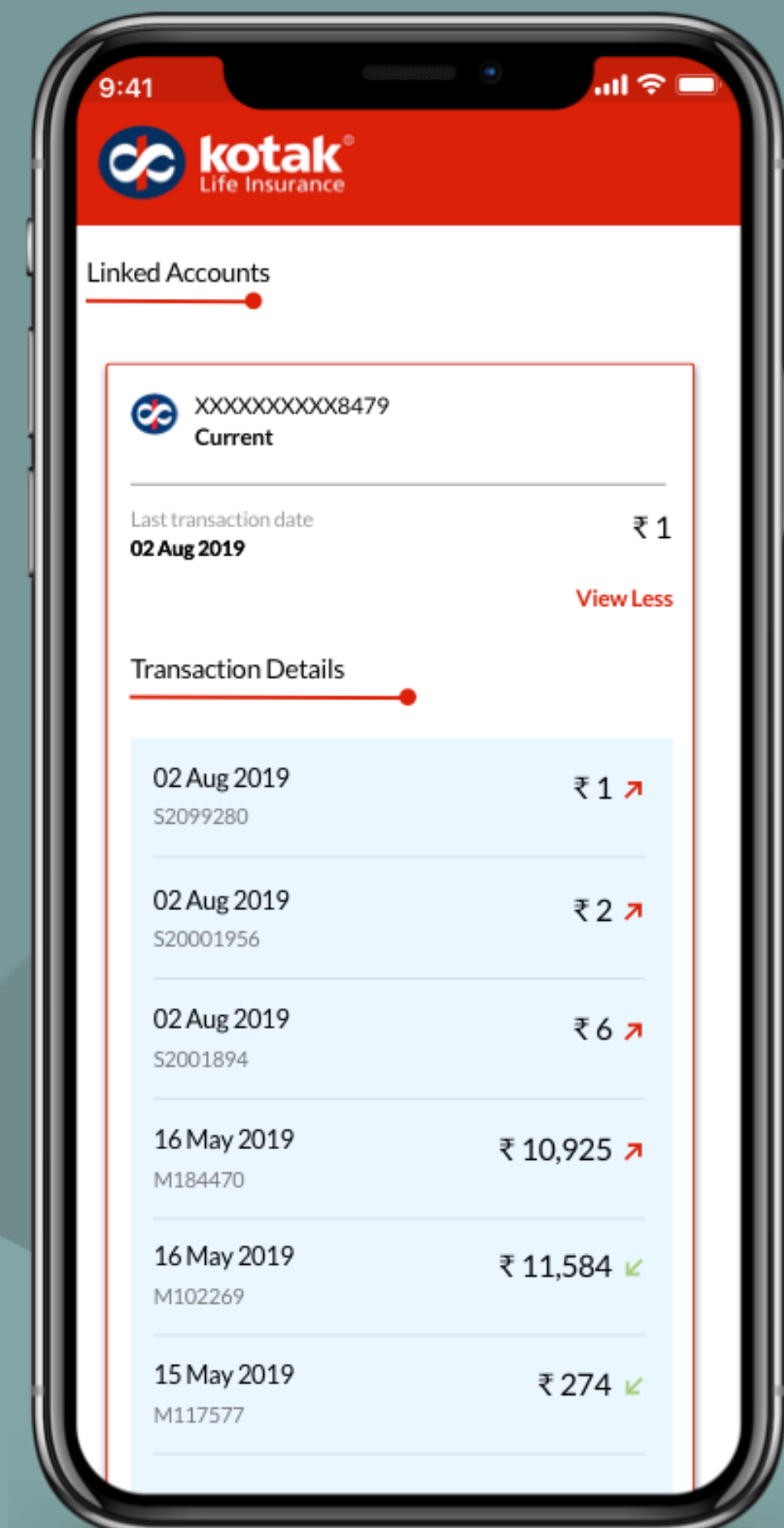
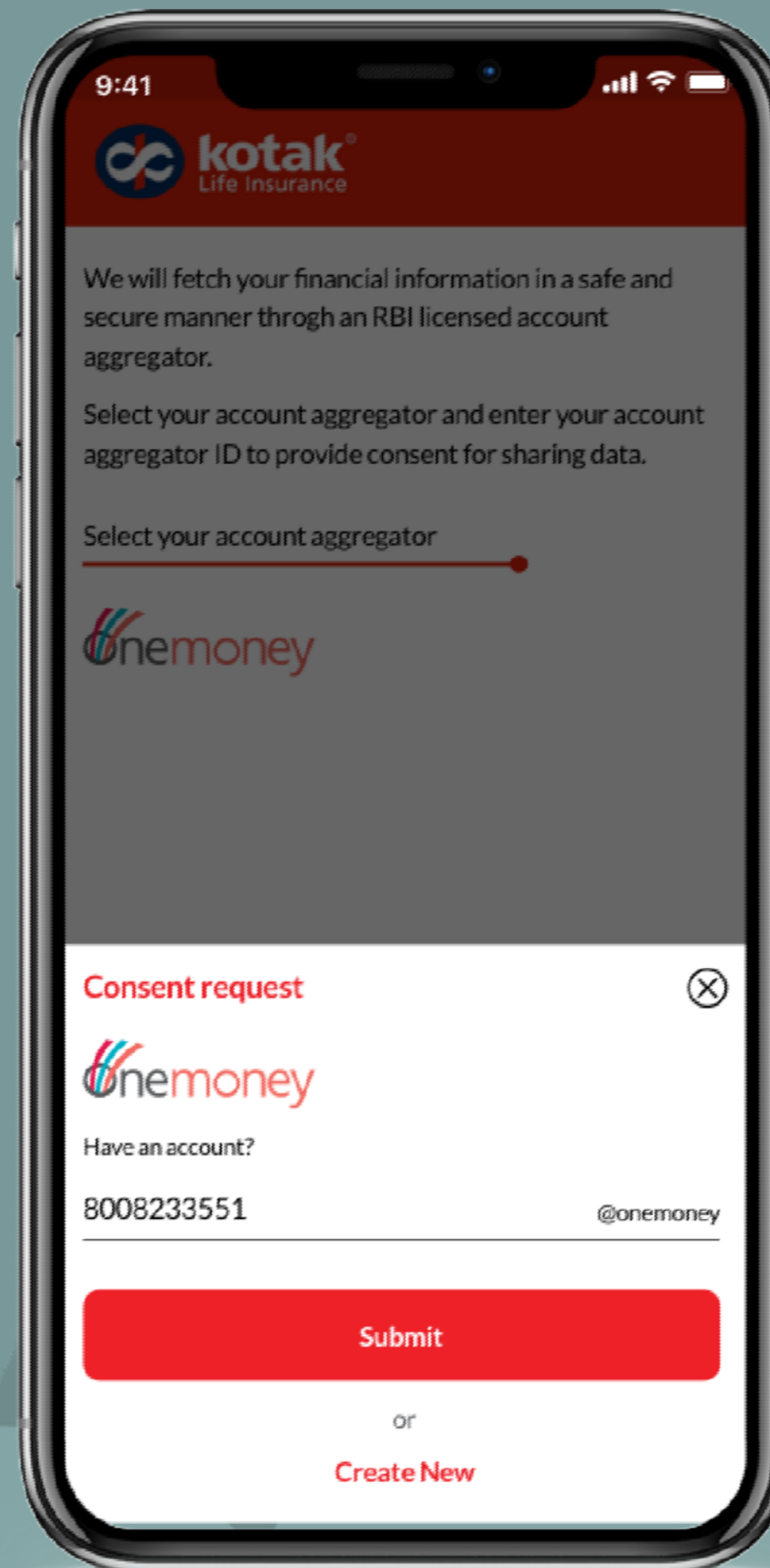
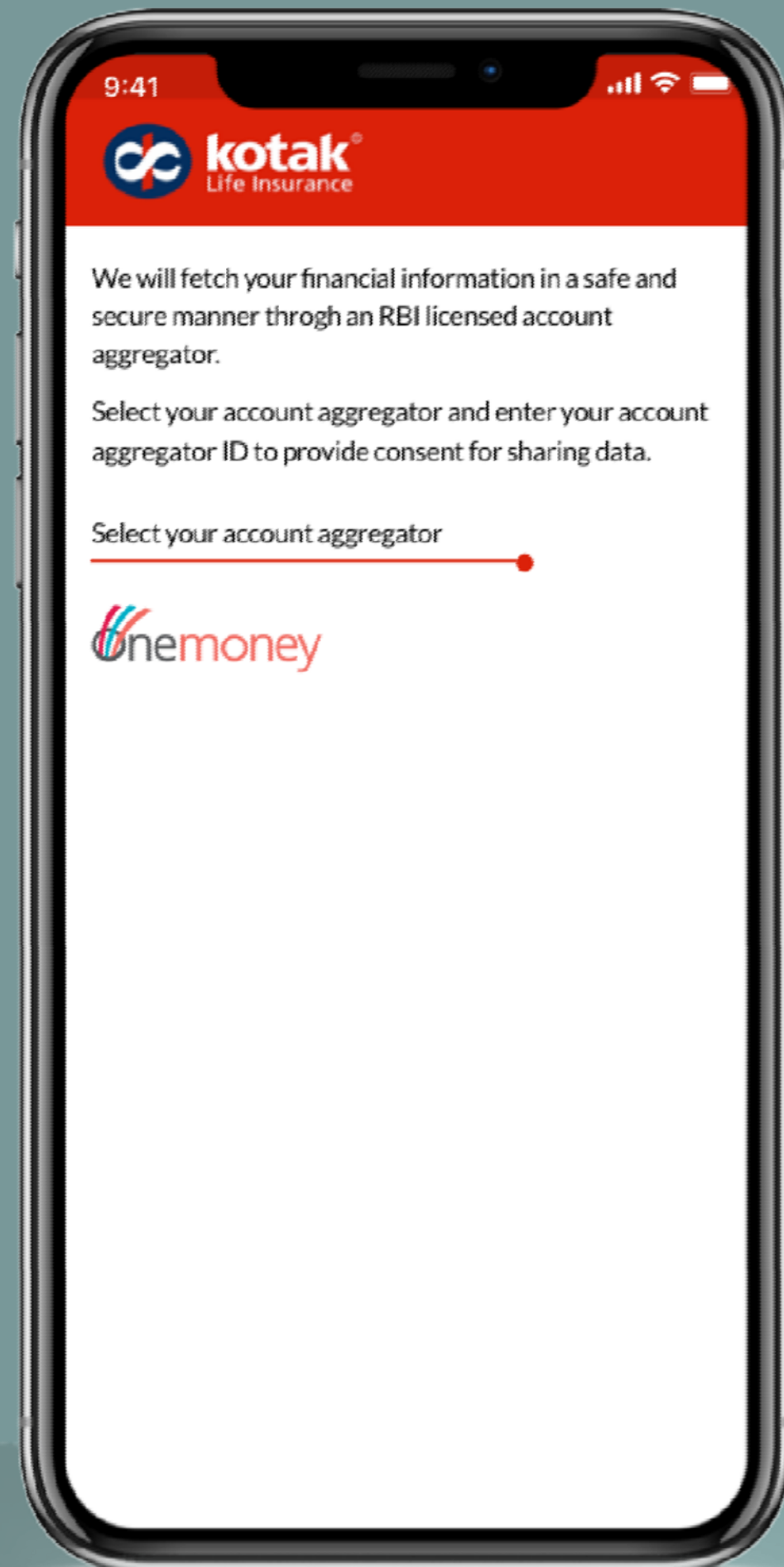
03

Real-time, machine-readable,  
structured data for decision making



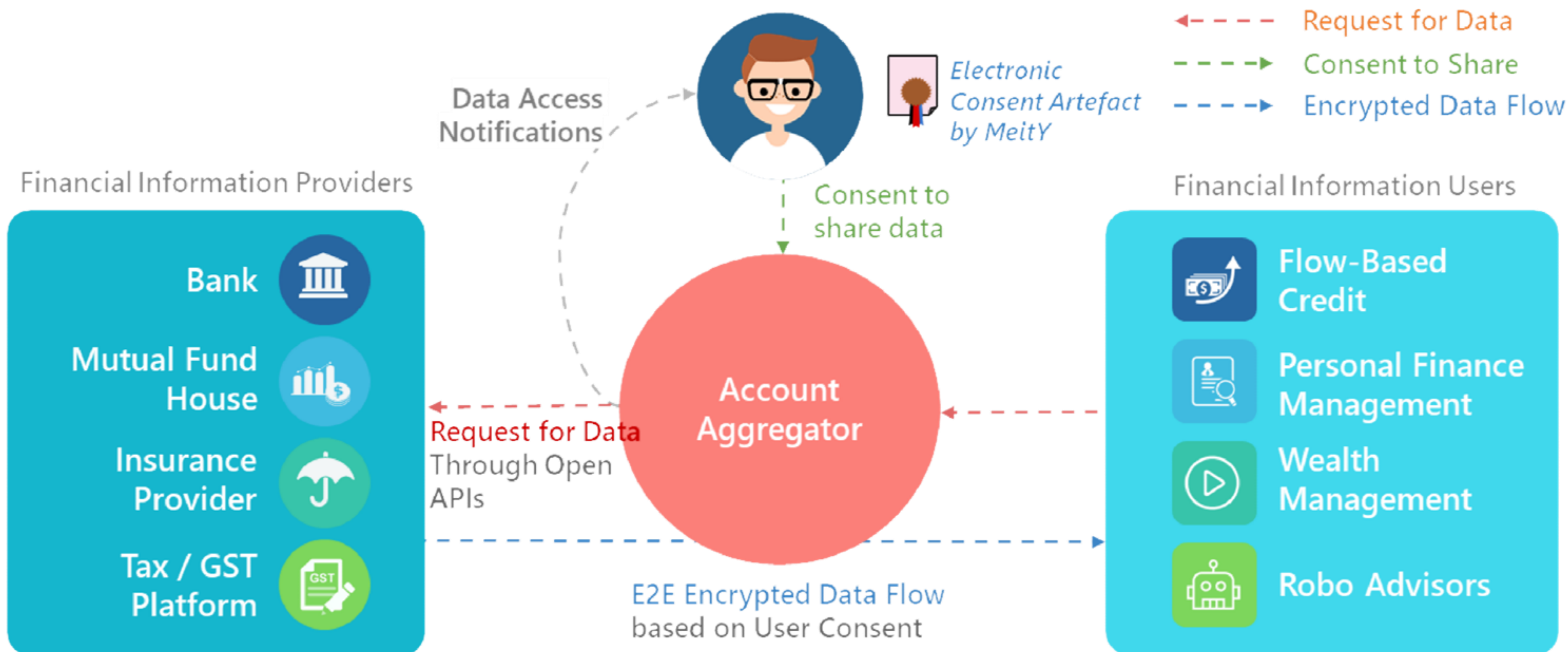


# WE ARE A DATA GATEWAY FOR FAST, SECURE, DIGITAL DATA TRANSFER

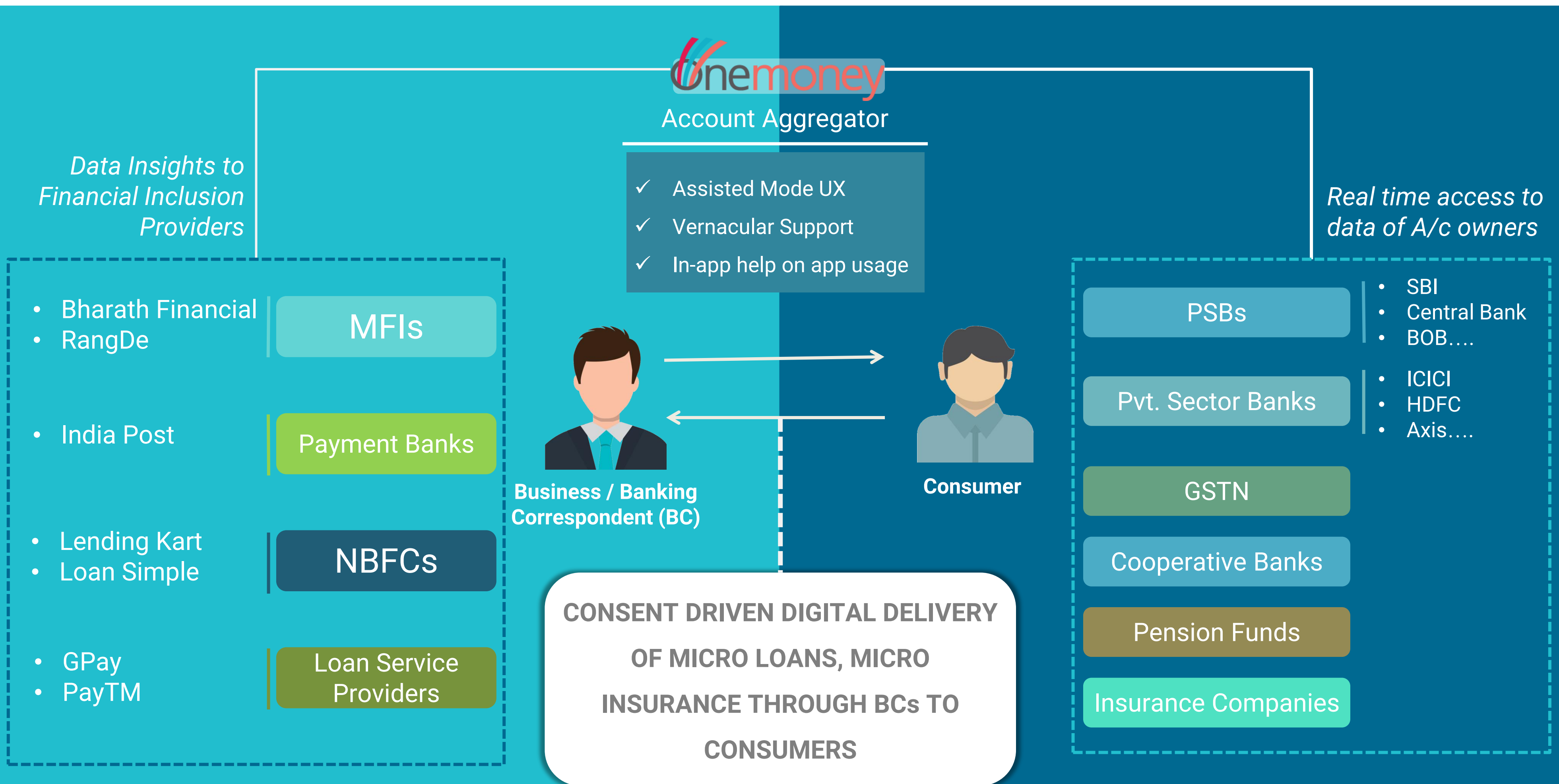


# A UNIFIED, REALTIME, CONNECTED NETWORK

The Account Aggregator will facilitate consent-based sharing of financial information, in real-time



# Onemoney AA : **PROMOTING DIGITAL FINANCIAL INCLUSION**





# BUSINESS MODEL

**01**

Help fintechs join  
the AA network

**03**

Acquire consumers  
through fintech apps

**05**

Encourage consumers  
to use Onemoney for  
more services

**02**

Help Fintech apps  
embed consent  
journeys

**04**

Enable real-time,  
secure data sharing

Fintech includes - banks, NBFCs, other financial institutions, digital financial service providers.

# THE PRODUCT

For Data Network Members



APIs



SDKs



Apps



Account Aggregator

India's First RBI Licensed NBFC-AA,  
providing consent-management to citizens

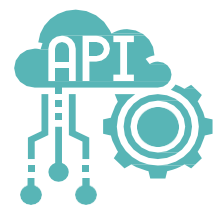


Data Gateway Software

A privacy-focused data gateway platform,  
providing Access, Governance, Analytics to  
citizens, banks, NBFCs, Fintechs and all other  
data fiduciaries

# FINTECHS: EASILY EMBED THE “**DATA GATEWAY**” INTO THEIR APPS

## CHOICE OF OFFERINGS



**The Network API** - connect to the Onemoney AA directly and get encrypted data in real-time



**The Data API** - connect through Moneysone to all AAs and get readily usable data and decision insights across 30 data types



**Moneysone Partner Program (MPP) API** - Empower consumers to share data directly with fintechs not in the data network



**Try** our sandbox, code libraries



**Drop** in our SDKs, web libraries for quick integration



**Pay** as you go, based on API consumption



# CONSUMERS: EASILY MANAGE CONSENTS



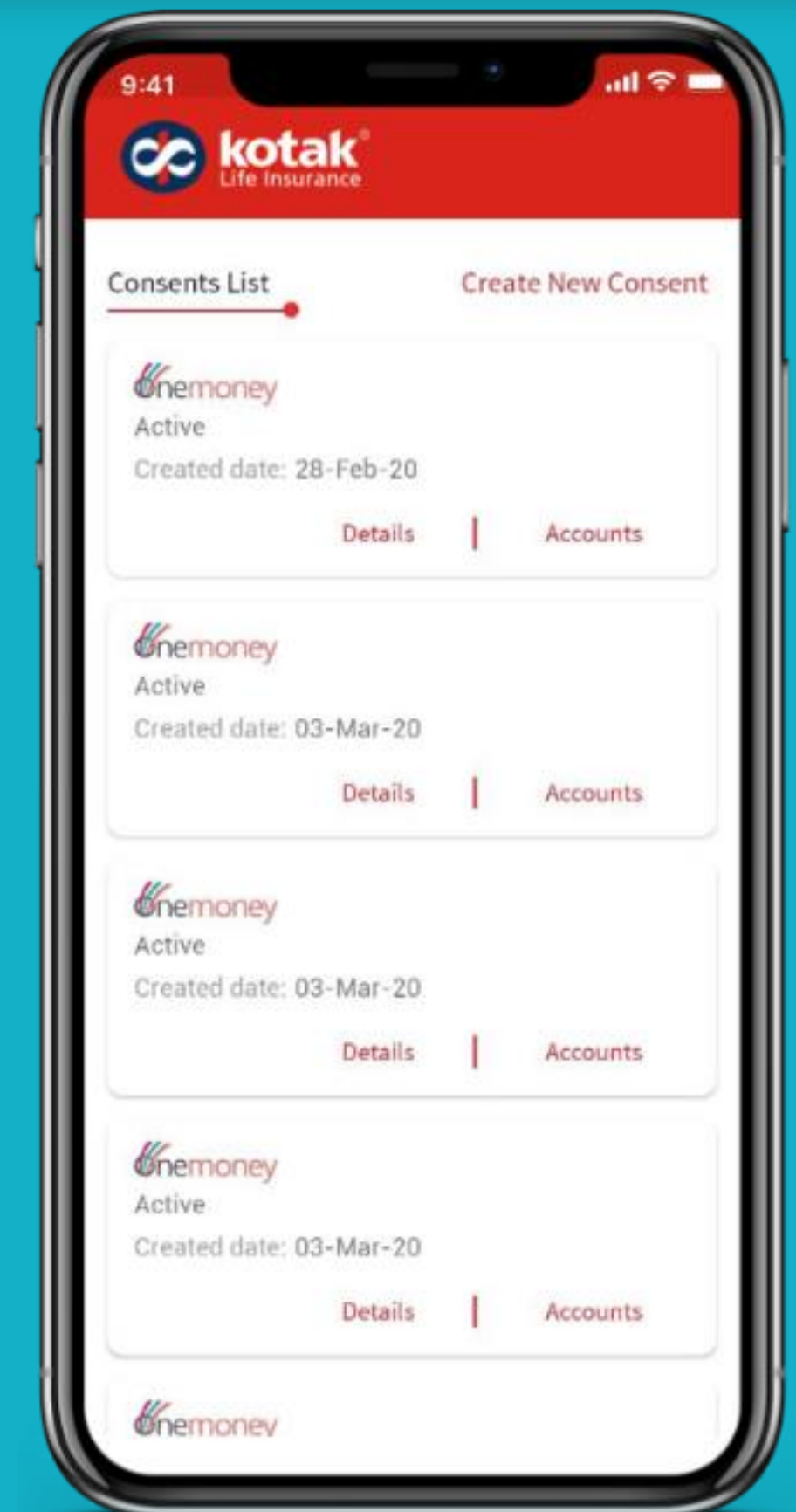
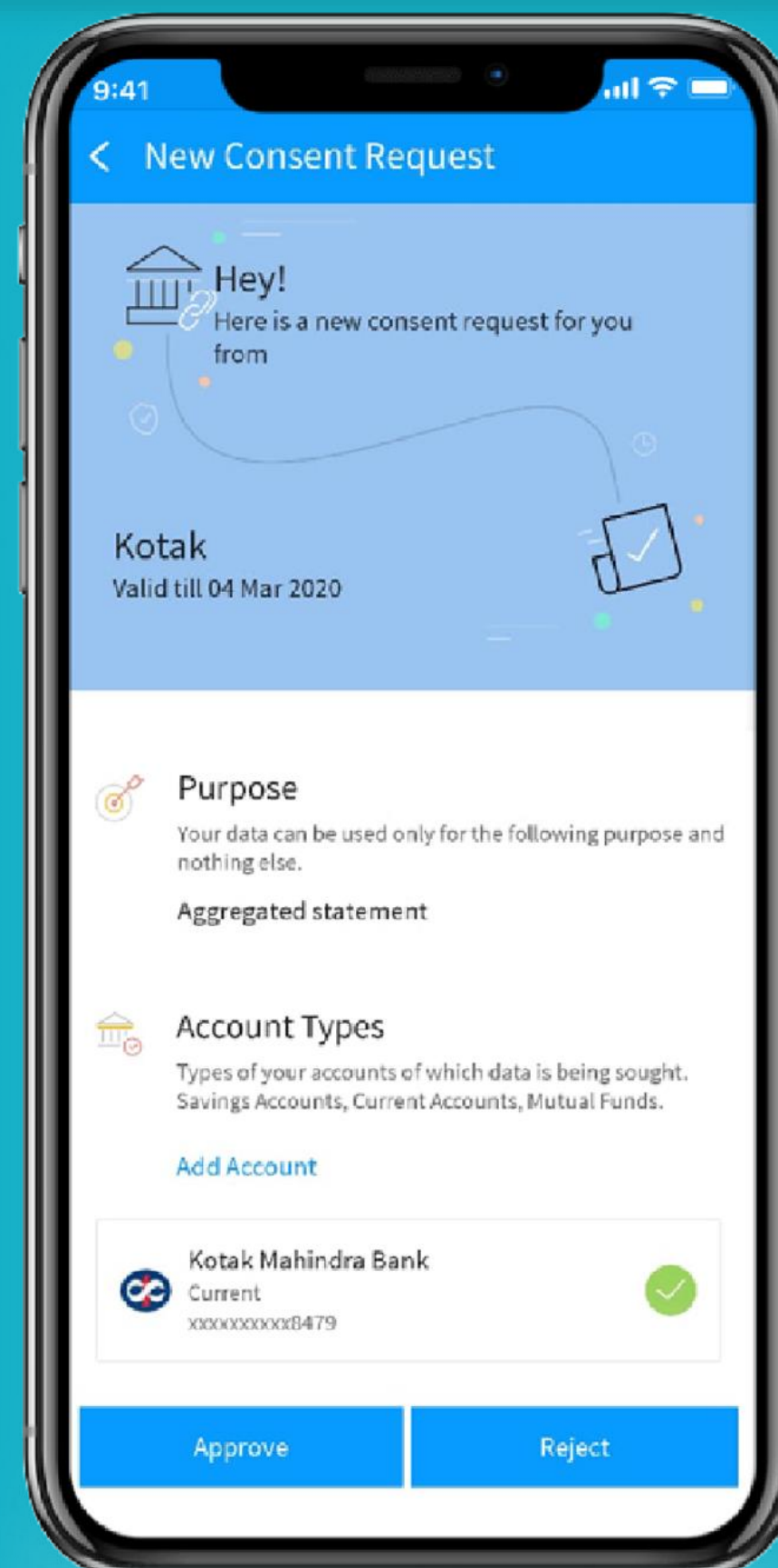
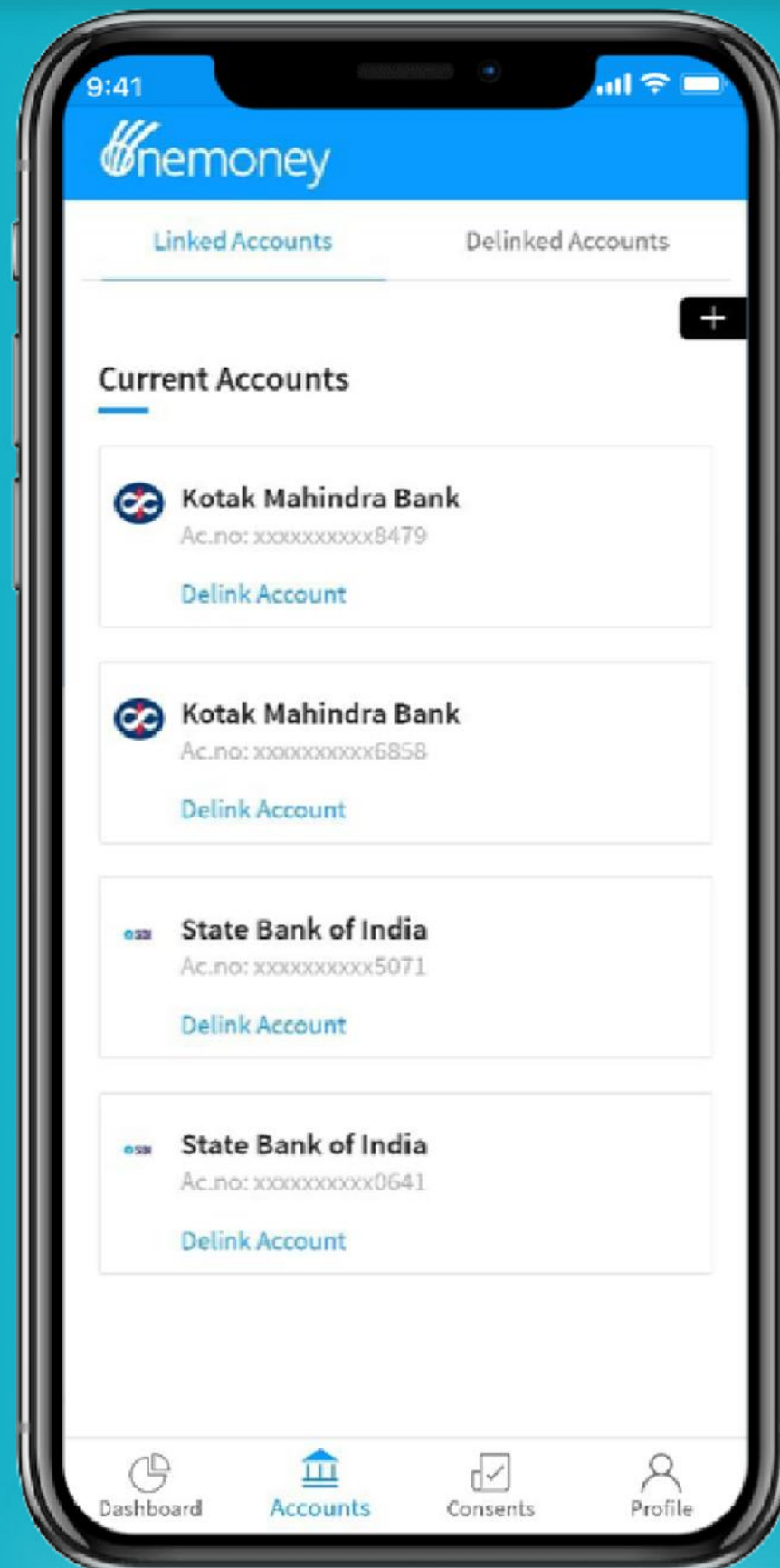
**UPI-like** one-time linking of accounts



**Single-click** approval of consent requests



**Dashboard** for history of consents, monitoring of data access



Actively engaged with all market players mentioned

## **BANKS**

SBI, all PSBs, Private Banks,  
Small Finance Banks,  
Payment Banks

## **NBFCs and MFIs**

Bajaj FinServ, Hero FinCorp, BFIL  
(Bharat Financial Inclusion)

## **DIGITAL LENDERS**

Lendingkart, Indifi,  
LoanSimple, LoanTap

## **LOAN TECH PROVIDERS**

Digitsecure, Whatsloan

# **MARKET LANDSCAPE**

## **CREDIT BUREAUS**

TU-CIBIL, Experian

## **WEALTHTECH**

Arthayantra, Capital  
Mind, Orowealth,  
Zerodha

## **DATA ANALYTICS PROVIDERS**

Jocata, Novel Patterns

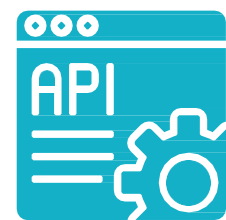
## **PFM**

RefreshMint, KiddyServices,  
SQRRL, Gulaq



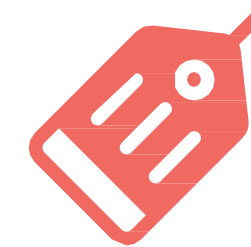
# onemoney REVENUE MODEL

## The Network API



### Service

API that provides access to financial institutions connected to Onemoney AA. Connect and get encrypted data packets.



### Pricing Model

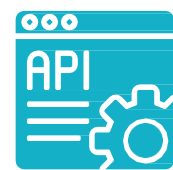
“Per account” charge varying between INR 0.30 and INR 9.90, based on the type of account data.

Account data types are codified by RBI as either “Balance”, “Profile” or “Transactions”.



# moneyone REVENUE MODEL

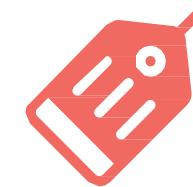
## The Data API



### Service

An API catalog that provides real-time, readily usable data and decision insights across 30 data types.

APIs and SDKs for consent management and multi-AA connectivity.



### Pricing Model

Per account charge varying between INR 1.00 and INR 60.00, based on the type of account data.

Revenue share varying between 10-30 bps based on the type of decision insight: loan origination, wealth advice and the like.

Consent Management, Multi-AA connectivity - offered free of charge.

Account data types are codified by RBI as either “Balance”, “Profile” or “Transactions”.

# GROWING REVENUE MODELS

GSTN, AMC, Insurance, Pension  
Fund data - will lead to a richer  
data API catalog.

Increasing  
variety of data  
schemas

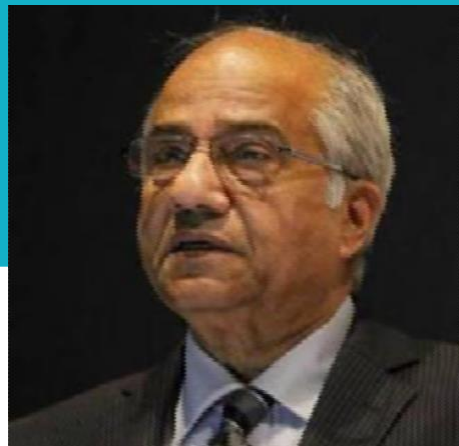
Up-sell newer privacy features mandated by the  
Personal Data Protection Act

Increasing data  
privacy  
requirements

Through features such as “data  
filters” and “streaming” that will  
lead to innovative use cases being  
offered to consumers

Explosion in  
data access  
requests

# OUR ADVISORS



## **Justice B N Srikrishna**

Chairman of the Advisory Board

Former Judge of the Supreme Court of India, Former Chairman of FSLRC (Financial Sector Legislative Reforms Commission), Architect of India's Personal Data Protection Act



## **Mr Jagdish Capoor**

Member of the Advisory and Company Boards

Former Deputy Governor of Reserve Bank of India, former Chairman of HDFC Bank, Former Chairman of Deposit Insurance and Credit Guarantee Corporation of India, Unit Trust of India and BSE Ltd.



## **Mr P H Ravikumar**

Member of the Advisory and Company Boards

Founder CEO of NCDEX (National Commodity and Derivatives Exchange Limited), Former Chairman of Bharat Financial Inclusion India Ltd.



# OUR MISSION: DATA DEMOCRACY



*To build a company that is loved by the financial community and by all customers for helping them accelerate data empowerment and inclusion in the digital financial services market*