

AGS TRANSCACT TECHNOLOGIES LIMITED

AGS Transact Technologies Limited (BSE: 543451 & NSE: AGSTRA), is one of the largest integrated omni-channel payment solutions providers in India, in terms of providing digital and cash-based solutions to banks and corporate clients. With 4,77,000+ machines or customer touch points (as of September 30, 2022), AGSTTL's operations cover approx. 2,200 cities and towns in India. We provide end-to-end cash and digital payment solutions and technology for the banking, retail, petroleum, ecommerce and fintech sectors in India, Sri Lanka, Singapore, Cambodia, Philippines and Indonesia.

AGSTTL operates in three broad business segments: Payment Solutions, Banking Automation Solutions, and Other Automation Solutions for the Retail, Petroleum and Colour sectors.

Our subsidiaries include [Securevalue India Limited \(SVIL\)](#), focused on cash management & vault services, and India Transact Services Limited (ITSL), an omni-channel merchant digital payment solutions company. Our offering under our digital payment platform [Ongo](#) comprises various PoS based solutions, digital payment & merchant solutions and a prepaid card platform.

As on September 30, 2022, we had approx. 11,000+ employees (including sub-contracted employees), a 24x7 call centre in Navi Mumbai and manufacturing & warehousing facility located in Daman. Additionally, we have 29 branch offices and 476 vaults & spoke locations pan India.

Quick Facts

<p>Key highlights</p>	<p>One of the largest integrated omni-channel payment solutions providers in India*</p> <ul style="list-style-type: none"> ▪ Second largest company in India, in terms of revenue from ATM managed services under the outsourcing model, and revenue from cash management and number of ATMs replenished. ▪ Securevalue India Limited (SVIL), our subsidiary, is the only cash management company that has followed Ministry of Home Affairs (MHA) guidelines dated August 8, 2018 and RBI guidelines dated April 6, 2018 on a pan-India basis ▪ Pioneered Integrated Payment Solutions (IPS) with OMCs; one of the largest deployers of PoS terminals at petroleum outlets in India ▪ Among the first companies in India to launch QR-code based payments for various card schemes. <p>Key growth indicators (Q2FY23):</p> <ul style="list-style-type: none"> ▪ Processed 534 million switching transactions ▪ Installed, maintained or managed a network of 73,582 ATMs and CRMs ▪ Provided cash management services to ~44,432 ATMs through subsidiary SVIL ▪ Installed 2,45,215 merchant PoS ▪ Installed 50,967 cash billing terminals ▪ SVIL replenished a daily average amount of ~ ₹21.5 billion <p><i>*Source: Ken Payments Report: 2021</i></p>
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Our Businesses:

<p>Payment Solutions</p>	<p>Comprises of cash solutions which consist of ATM and CRM outsourcing and managed services, cash management and iCD, digital payment services which include toll and transit solutions, Fastlane, transaction switching services, services through PoS machines and agency banking.</p> <p>In 2019, we pioneered industry-first UPI QR-based cardless cash withdrawal/deposits on ATMs.</p> <p>ATM and CRM Outsourcing and Managed Services</p> <ul style="list-style-type: none"> ▪ Sourcing sites and owning, deploying, maintaining and managing the ATMs, CRMs and related assets ▪ Our portfolio consists total of 32,690 ATMs and CRMs under our outsourcing business and our managed services business. <p>Cash Management</p> <p>Specialises in ATM cash replenishment, CIT, retail cash management or doorstep banking, complete line maintenance and cash processing & vaulting services through our subsidiary Securevalue India Limited (SVIL). We operate through a fleet of 2,490+ secured cash vans across 1800+ cities & towns pan India.</p> <p>Transaction Switching and Electronic Payment Solutions</p> <p>Integrate a variety of payment channels, including internet payment gateways and several mobile payment systems, to route, switch and process electronic transactions even across non-banking segments.</p> <p>Entered in to a technological partnership with ACI to offer our customers a variety of payment solutions including BASE 24-eps, UPF and fraud management</p> <p>Transit & Toll Solutions</p> <p>We provide AFC, ETC solutions to foster smart travel across the country.</p> <p>Recently, we entered into a strategic agreement with RBL Bank Limited in relation to a proposal to provide an integrated prepaid card solution based on the National Common Mobility Card (NCMC) at Bangalore Metro stations</p> <p>Merchant solutions (Ongo)</p> <ul style="list-style-type: none"> ▪ Device-based and device-less payment solutions, Ongo prepaid and loyalty programs, Cash@POS, payment gateway and remote payment solutions, loans against card receivables and other value added services ▪ Acceptance solutions for all forms of digital payments including card-based (debit and credit cards), RFID, Bharat QR and UPI online acceptance and biometric-based (Aadhar Pay) ▪ Integrated payments proposition for petroleum retail outlets in which the PoS machine is connected with the existing fuel automation. ▪ Open loop Ongo prepaid card for consumers to pay for transactions such as online and offline shopping and fuelling.
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	<p>Fastlane A cashless, contactless and paperless payment technology; utilizes advanced RFID technology. It enables fleet operators and retail consumers to ensure that vehicles are filled with the right grade and quantity of fuel, to keep track of fuel consumption and expenses per vehicle on a real-time basis (through online reports) and to reduce the risk of pilferage</p> <p>Agency Banking Connecting customers to our partner banks and retailers by creating complementary or alternative digital distribution channels</p>
Banking Automation Solutions	<p>Comprises of Sale of ATMs and CRMs, currency technology products and self-service terminals and related services and upgrades.</p> <p>Our note sorters are widely used during the collection and sorting of large amounts of banknotes. Can authenticate and classify banknotes, and can perform functions such as note counting, value counting and sorting notes by denomination, fitness, orientation and face.</p>
Automation Solutions for Retail, Petroleum and Colour sectors	<ul style="list-style-type: none"> • Installed approximately 50,967 cash billing terminals • Automated approximately 18,000 fuel retail outlets • Installed approximately 89,243 colour dispensing machines
International Operations	<p>We provide products and services under our Banking Automation Solutions and Payment Solutions segments to Southeast Asian countries, such as Singapore, Cambodia, Philippines and Sri Lanka through our Singapore subsidiary, Novus Technologies Pte. Ltd. (Novus Singapore)</p>

***Aforementioned data is as on September 30, 2022*

For more information, please visit: www.agsindia.com

In case of queries, write to us at: prteam@agsindia.com

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