



BIZNEXT BUSINESS

PROPOSAL

START YOUR OWN BUSINESS



We are a 10-year-old company focused on developing cutting edge technology to enable business partners to excel in every dimension of their business. We have leveraged our deep experience of 10 years and dedicated innovation lab to develop a platform for people who want to start their own business but are afraid to take the 1st step.

This platform enables business partners to offer fintech solutions and generate substantial income month by month. Through this platform, you can enable local retail stores to offer assisted digital financial services like Cash Deposit, Cash Withdrawal, Balance Inquiry, Mini Statement, Bill Payments, Micro ATM, Aadhaar Enabled Payment Services (AEPS), DTH-Mobile Recharges, POS Services, SMS Payment, Insurance, Money Transfer, Account Opening, Pan Card, Pre-Paid Cards and a lot more.

UNIQUE FEATURES



▶ **UNLIMITED INCOME**

▶ **UNLIMITED DOWNLINE**

▶ **DYNAMIC COMMISSION**

▶ **1 WALLET - MULTIPLE SERVICES**

▶ **WHITE-LABEL PARTNERS**

▶ **BRANDING SUPPORT**

▶ **BACK-OFFICE ACCESS**

▶ **AUTOMATED COMMISSION**



TRANSFER MONEY INSTANTLY TO ANY BANK ACCOUNT IN INDIA

EARN THE HIGHEST COMMISSION IN THE INDUSTRY
MULTIPLE BANKS FOR 100% UPTIME

MULTIPLE CHANNELS

SLAB (IN ₹)	MD	SD	DIST	RETAILER
100 - 1000	₹5.50	₹5.40	₹5.25	₹5.00
1000 - 1500	62.50%	61.00%	59.00%	55.00%
1501 - 2000	67.50%	66.00%	64.00%	60.00%
2001 - 3000	70.00%	68.50%	66.50%	62.50%
3001 - 4000	72.50%	71.00%	69.00%	65.00%
4001 - 5000	75.00%	73.00%	71.00%	68.00%

Domestic Money Transfer



Aadhaar Enabled Payment Services



BECOME AADHAAR ATM OF YOUR AREA

GET THE HIGHEST COMMISSION IN THE INDUSTRY
 MULTIPLE DEVICES | IRIS SCANNER | WIRELESS BIOMETRIC

SLAB (IN ₹)	MD	SD	DIST	RETAILER
0 - 100	0.30%	0.28%	0.25%	0.20%
101 - 1499	0.30%	0.28%	0.25%	0.20%
1500 - 2999	0.35%	0.33%	0.30%	0.25%
3000 - 6999	₹11.50	₹11.00	₹10.25	₹9.50
7000 - 10000	₹14.00	₹13.50	₹13.00	₹12.00



**CASH
 WITHDRAWAL**



**MINI
 STATEMENT**



**BALANCE
 ENQUIRY**



OFFER ATM SERVICES OF CASH WITHDRAWALS THROUGH DEBIT CARDS

WIDE RANGE OF DEVICES AVAILABLE

- INSTANT SETTLEMENTS • MAX. COMMISSION • LOW-COST DEVICES

SLAB (IN ₹)	MD	SD	DIST	RETAILER
0 - 100	0	0	0	0
101 - 1499	0.30%	0.28%	0.25%	0.20%
1500 - 2999	0.35%	0.33%	0.30%	0.25%
3000 - 6999	₹10.50	₹10.00	₹9.00	₹7.50
7000 - 10000	₹11.00	₹10.50	₹10.00	₹9.00



ALL RECHARGES UNDER ONE WALLET WITH MAXIMUM COMMISSION

MULTIPLE INTEGRATIONS TO GET A 99% SUCCESS RATIO

OPERATOR	MD	SD	DIST	RETAILER
MOBILE				
Airtel	2.00%	1.90%	1.75%	1.50%
BSNL	5.00%	4.75%	4.50%	4.00%
Idea	3.50%	3.25%	3.00%	2.50%
Vodafone	3.50%	3.25%	3.00%	2.50%
Jio	2.50%	2.25%	2.00%	1.80%
DTH				
Airtel DTH	3.20%	3.10%	2.85%	2.50%
Dish TV	3.25%	3.10%	2.85%	2.50%
Tata Sky	3.00%	2.85%	2.60%	2.25%
Videocon D2H	3.00%	2.85%	2.60%	2.25%
Sun Direct	3.00%	2.85%	2.60%	2.25%

Recharge



NOW OPEN SUPER INSURANCE KHATA FOR YOUR CUSTOMERS

UNIQUE ACCOUNT WITH MULTIPLE BENEFITS

• UP TO 37.5% RETURNS • STARTS FROM ₹200 • 25 TIMES LIFE COVER

SLAB (IN ₹)	MD	SD	DIST	RETAILER
200	₹16.00	₹15.00	₹14.00	₹12.00
400	₹32.00	₹30.00	₹28.00	₹24.00
600	₹48.00	₹45.00	₹42.00	₹36.00
800	₹64.00	₹60.00	₹56.00	₹48.00
1000	₹80.00	₹75.00	₹70.00	₹60.00



THE WIDEST RANGE OF SOLUTIONS FOR PAYMENT COLLECTION

- FREE UPI & QR CODE • AADHAAR PAY
- ALL DEBIT & CREDIT CARDS • SMS OR MAIL LINK

AADHAAR PAY - CHARGE			
MD	SD	DISTRIBUTOR	RETAILER
0.27%	0.28%	0.29%	0.30%
UPI & QR			
MD	SD	DISTRIBUTOR	RETAILER
Unlimited Free Transactions			

PAYMENT TYPE	MD	SD	DIST	RETAILER
Credit Card	1.80%	1.85%	1.90%	2.00%
Debit Card	1.00%	1.05%	1.10%	1.20%
Internet Banking	₹11.00	₹12.00	₹13.50	₹15.00
Wallet	2.50%	3.00%	3.50%	4.00%





NOW YOUR RETAILERS CAN ACCEPT CASH DEPOSITS FOR ICICI BANK ACCOUNT HOLDERS

- INSTANT DEPOSIT IN ACCOUNT
- ATTRACTIVE COMMISSION • 100% SECURE

SLAB (IN ₹)	MD	SD	DIST	RETAILER
100 - 3000	0.29%	0.28%	0.25%	0.22%
3000 - 10000	₹8.75	₹8.25	₹7.50	₹6.50

Cash Deposit - ICICI





OPEN ZERO BALANCE SAVINGS ACCOUNTS

- NO PHYSICAL DOCUMENTATION
- INSTANT REALTIME ACCOUNT OPENING
- EKYC & AADHAAR BASED ACCOUNT ACTIVATION



MD	SD	DIST	RETAILER
₹60.00	₹55.00	₹50.00	₹45.00



MD	SD	DIST	RETAILER
₹300.00	₹285.00	₹270.00	₹250.00



Bill Payment

BILL PAYMENTS FOR MORE THAN 100 BILLERS ACROSS INDIA

- INSTANT BILL FETCH • CONSUMER DETAILS • 100% SECURE

CATEGORY	MD	SD	DIST
Electricity	₹1.16	₹1.00	₹0.80
Gas	₹1.16	₹1.00	₹0.80
Water	₹1.16	₹1.00	₹0.80
Landline Post-paid	₹3.00	₹2.75	₹2.25
Mobile Post-paid	₹0.50	₹0.40	₹0.30
Cable	₹2.95	₹2.25	₹1.50
Fastag Recharge	0.25%	0.20%	0.1%
Education Fee	₹2.95	₹2.25	₹1.50
Health Insurance	₹2.95	₹2.25	₹1.50
Life Insurance	₹2.95	₹2.25	₹1.50
Loan Repayment	₹2.95	₹2.25	₹1.50



OFFER PAN CARD SERVICES IN YOUR AREA & INCREASE YOUR EARNINGS

NO NEED TO FILL PHYSICAL FORMS & COURIER

TYPE	MD	SD	DIST	RETAILER
Physical	₹10.00	₹9.00	₹8.00	₹5.00
Digital	₹10.00	₹9.00	₹8.00	₹5.00



**INSTANT
COMMISSION**



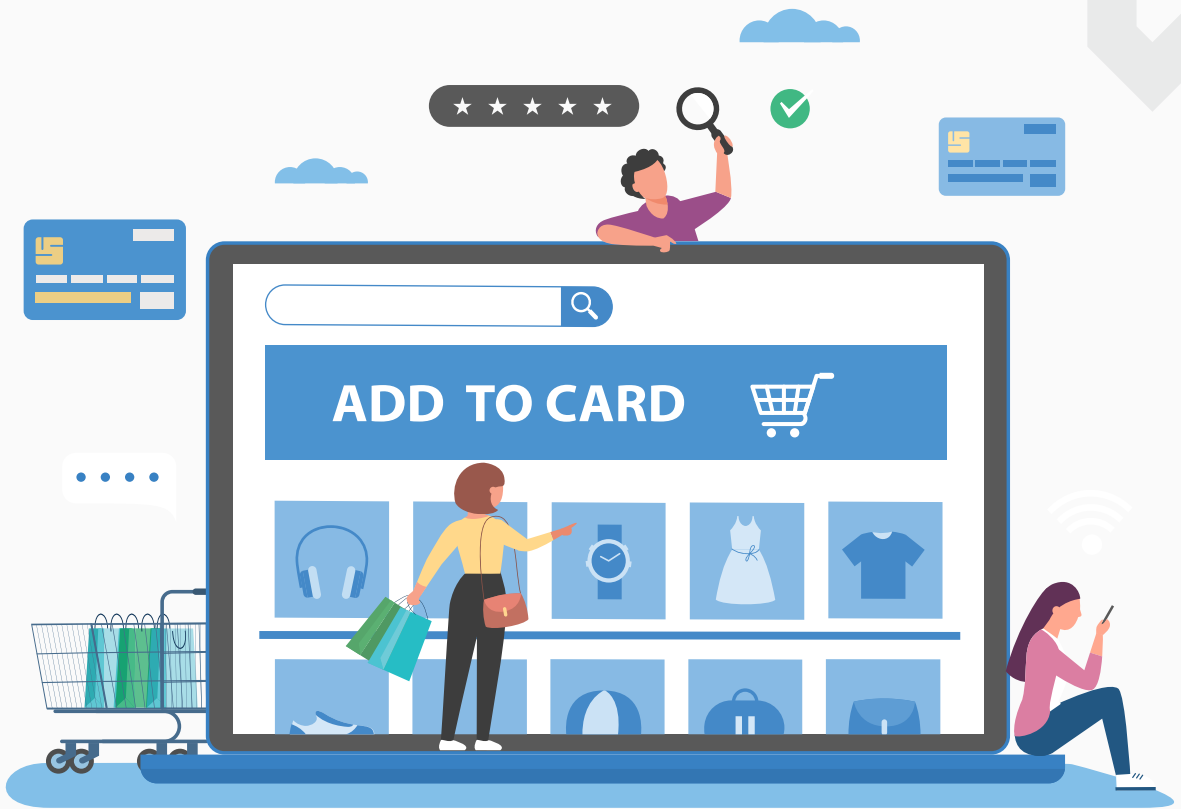
**NO PHYSICAL
DOCUMENTATION**



**COMPLETE
ONLINE PROCESS**



**VERIFICATION
THROUGH AADHAAR**



ORDER ANYTHING FROM AMAZON FOR YOUR CUSTOMERS & GET COMMISSION

**BRANDING SUPPORT FOR YOUR SHOP
BUY ANYTHING FROM A HUGE VARIETY OF PRODUCTS
PAYMENT THROUGH CASH ON DELIVERY**

MD / SD COMMISSION

12% of the commission being earned by the Agent

RETAILER COMMISSION

Earn up to 10% on all orders



WIDE RANGE OF INSURANCE PRODUCTS FROM HEALTH TO MOTOR

- INSTANT POLICY ISSUANCE
- REAL-TIME COMMISSION • BECOME POSP AGENT

Insurance

MOTOR INSURANCE			
MD	SD	DISTRIBUTOR	RETAILER
17.5%	17%	16%	15%

VECTOR INSURANCE (PREMIUM AMOUNT - ₹70)			
MD	SD	DISTRIBUTOR	RETAILER
₹5.25	₹5	₹4.5	₹4



PAY LIC PREMIUM OF CUSTOMERS & EARN COMMISSION

**INSTANT DEPOSIT IN POLICY THROUGH ONLINE MODE,
ATTRACTIVE COMMISSION ON OFFLINE MODE**

MODE	MD	SD	DIST	RETAILER
Online	Nil	Nil	Nil	Nil
Offline	0.30%	0.28%	0.25%	0.20%

LIC Premium



NOW YOUR RETAILERS CAN TOP-UP DIFFERENT WALLETS FROM THE PORTAL WALLET

- INSTANT WALLET TOP UP • REALTIME COMMISSION
- MULTIPLE WALLETS

WALLET	MD	SD	DIST	RETAILER
Paytm	0.15%	0.14%	0.12%	0.10%
MobiKwik	0.15%	0.14%	0.12%	0.10%



OFFER CASH COLLECTION SERVICES FOR MORE THAN 40+ PARTNERS LIKE LOAN EMIs & REPAYMENTS

- 40+ PARTNERS • INSTANT COMMISSION
- ACCEPT CASH FROM CUSTOMERS

MD	SD	DIST	RETAILER
0.08%	0.07%	0.06%	0.05%



ISSUE AYUSHMAN BHARAT HEALTH CARDS TO ELIGIBLE CUSTOMERS & EARN COMMISSION

**UP TO ₹5 LAC FREE MEDICAL TREATMENT
PRIVATE AS WELL AS GOVERNMENT HOSPITALS**

MD	SD	DIST	RETAILER
₹7.00	₹6.50	₹6.00	₹5.00

WIDE RANGE OF PRODUCTS TO OFFER DIFFERENT SERVICES



MATM POCKET - ₹2999+GST

Micro ATM with feather touch buttons & pencil battery



MATM LITE - ₹2499+GST

Lightweight and easy to carry Micro ATM terminal



MATM PRO - ₹1999+GST

The most sturdy & compact MATM with POS solution



MATM ALL IN ONE - ₹11500+GST

Compact android all in one solution with built-in printer



MATM ALL IN ONE PRO - ₹13500+GST

All in one terminal with printer & biometric scanner



BIOMETRIC SCANNER - ₹2499+GST

Fingerprint scanner for executing fast AEPS transactions



BIOMETRIC SCANNER - ₹2499+GST

Fingerprint scanner for executing fast AEPS transactions



IRIS SCANNER - ₹3100+GST

Contactless AEPS transaction through this eye scanner



BLUETOOTH PRINTER - ₹2499+GST

58mm portable rechargeable thermal Bluetooth printer



BLUETOOTH 2 IN 1 PRINTER - ₹4500+GST

Thermal bluetooth printer with wireless fingerprint scanner





FEATURES	DIST	SD	MD
Unlimited Agents	✓	✓	✓
Unlimited Distributors	✗	✓	✓
Unlimited Super Distributors	✗	✗	✓*
Downline Ratings Category	5	5	5
Dynamic Commission	✓	✓	✓
Agency Reallocation	✗	✓	✓
Back Office User	✓	✓	✓
Coins Management	✓	✓	✓
Dynamic Pricing for Services	✓	✓	✓
Ratings & Category Control	✓	✓	✓
Complete Reports	✓	✓	✓
All Services	✓	✓	✓
Commission Structure	Silver Plan	Gold Plan	Platinum Plan
Whitelable Partner Creation	✗	✗	✓*
PRICING	₹5400+GST	₹27000+GST	₹54000+GST

* Charges applicable



SIGN UP/SET UP FEE

The fee mentioned in this proposal is completely non-refundable & under no circumstances company is liable to refund.

GST REIMBURSEMENT

You need to provide GST details at the time of signup. If you fail to provide GST details no input claims shall be entertained

COMMISSION STRUCTURE

The commission structure mentioned in the proposal is subject to change based on industry standards or company policies.

PRODUCT PRICING

The prices of physical devices like MATM, MPOS, Printer, Biometric or any other device may change based on industry standards or the company policies from time to time.

LICENSE RENEWABLE & SERVER MAINTENANCE CHARGES

For every white-label created under you, either by you or by any of your Super Distributor, the company will be deducting ₹1000+GST from their respective wallet every month.

SERVICES UPTIME

Services/features/portal/application/back offices are all dependent on external factors like technology, server, industry/government policies, etc. Though we try to maintain 100% uptime but we cannot guarantee the same. We may discontinue any service, shut the portal temporarily for maintenance, or resolve any technical issue.

UNETHICAL PRACTICES

The company reserves the right to shut down your portal or take legal action against you if you are found cross-dealing or poaching any employee of the company. You are prohibited to entertain or initiate any communication/transaction with any employee of the company which results in your or his/her personal gain and causes loss to the company