

# ENABLING AN ECOSYSTEM APPROACH TO LAST MILE DIGITAL PAYMENTS



Inclusive Cashless Payment Partnership

Catalyst promotes last-mile digital payment solutions to help underserved communities of merchants and consumers access broader financial services, and create opportunities vital to their future prosperity. Our Ecosystem Approach is focused on solving coordination-based market failures to drive routine and high-frequency payment use cases. In partnership with the Government of Rajasthan, Catalyst has set up a Digital Payment Lab in Jaipur where it has rolled out the following initiatives that span transacting counterparties including consumers, merchants and distributors.



## CONSUMERS

Expanding reach and coverage to drive consumer demand for digital payment acceptance



## MERCHANTS

Addressing deep, tangible and immediate sources of value to merchants through digital payment solutions



## DISTRIBUTORS

Alleviating costs of cash incurred by distributors to influence their downstream merchant ecosystems



### Inclusive digital finance in low-income slums



Goal: Drive active banking and digital finance in a low income cluster and market cluster in Shastri Nagar, Jaipur



### Consumer to Government payments (E-Mitra network)



Goal: Drive penetration of digital payment solutions (Aadhaar Pay) among e-mitra customers by onboarding merchants and rationalizing MDR charges



### FMCG supply chain



Goal: Digitize supply chain payments in the FMCG sector by providing sales incentives to retailers



### Wealth management for the poor kaleidofin SEWA

Goal: AI driven wealth management and digital financial services to reduce income volatility among poor communities in Jaipur



### Hyperlocal digital financial services



Goal: Convert retail stores into financial supermarkets using Aadhaar enabled services, digital payment acceptance, cash in - cash out, and other business correspondent services



### Pharmaceutical supply chain



Goal: Digitize supply chain payments in the pharmaceutical sector by providing sales incentives to retailers



### Transit payments



Goal: Digitize transport networks - metro, buses, parking and tourism through an open-loop, interoperable solution



### Collection for subscription-based vendors



Goal: Digitize customer collections for newspaper, tiffin, cable and milk distributors using a digital invoicing applications



### Dairy forward supply chain (distributor to retailer)



Goal: Digitize payments from milk booth vendors to distributors using appropriate payment solutions



### Credit as a hook



Goal: Deploy business models which link merchant access to credit to digital payment usage milestones



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