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M2P Fintech

Profile

Who We Are

- We are the largest API infrastructure company in Asia.
- We are ranked among the top 100 high-growth companies in Asia Pacific.
- Founded by three passionate fintech enthusiasts in 2014, we started out with a dream of making fintech accessible to everyone.
- Today, we power over 80% of fintech transactions in India and have a direct presence in 20 markets worldwide.
- We are a partner of choice for anyone wanting to develop and deploy fintech products.

- We co-create futuristic, customer-centric fintech solutions through cutting-edge APIs, technology integration, and back-office support.
- We help financial institutions and fintechs deliver agile, cloud-native financial services and enhanced customer experience.
- We act as a reliable back-end tech layer that helps embed financial technology into core business offerings.
- We transform cost centers into profit centers by enabling banks to move from CapEx to SaaS model.

What We Do

Numbers That Speak For Us

**5X**

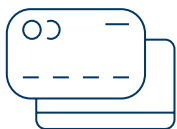
year-on-year
revenue growth

**3X** growth in
team size

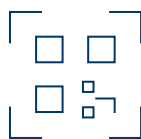
Over **10 Mn**
end customers
serviced



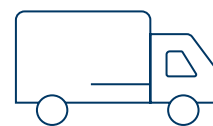
Processed **\$10**
Bn in transactions

**600 +** fintech
engagements**30 +** bank
partnerships

Issued
18% of new
credit-linked cards



Onboarded
4,00,00 +
digital merchants on
QR and UPI payments



Enabled
2,00,000
trucks on the Fleet
Drive platform

Our Growth Journey So Far



2021

- Series B Fundraise
- BNPL Platform
- Series C Fundraise
- Acquired Origa & Wizi
- Strategic Investment in Livquik



2019

- Remittance & Credit Based Solutions



2016

- Prepaid Card Programs



2014

- Inception of M2P



2022

- Series C1 Fundraise
- Fleet Drive Platform
- Acquired BSG IT Soft



2020

- Seed Fund
- Series A Fundraise
- NeoBanking Stack
- MENA Operations



2018

- White Label Travel
- Card Solutions



2015

- Digital Payment Products

Product Suite

Our fully integrated suite of products covers digital payments, lending, and banking solutions.



Products

Card Management

PPI Management

UPI Issuance & Acquiring

Merchant Acquiring

Tokenization

ACS & Switch

- SaaS like capabilities can be offered in a place-meal or as part of a broader product



Platforms

Cross-Border

BNPL

Fleet Management

Risk Solutions

Collections

Bill Payments

KYC as a service

Payouts

Neo Bank & PFM

Card Based Lending

Affordability

- Fully packaged one-stop solutions to solve large end-use cases



API

Payment APIs

Banking APIs

Allied Service APIs

- Unlocking legacy bank systems – creating a cloud-friendly, easy to integrate environment for fintech layer



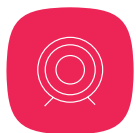
Core Engine

Core Banking

LOS/LM

Micro Service
- Clearing
- Treasury

- SaaS-like offerings to reduce overhead to run a digital business for banks



M2P Owned Group Company / License

PPI

Money Changer

E - Money

Lending

- Faster and nimbler GTM for fintech use-cases
- Deeper ownership of end customer



Network & Bank Partners

Certified-Rupay, Visa & Mastercard

- Work actively with 30 plus banks to power fintechs & companies wanting to offer financial service

Certified. Compliant. Secure.



**RBI PPI Information
Security Audit Compliance**

**Data Localization
Compliance**

Backed By The Best



We're (Almost) Everywhere!



India



UAE



Bahrain



Oman



Nepal



Philippines



New Zealand



Australia



Egypt

Our People And Values

We are **700** strong with over **60%** of people in techno functional roles. Our bias towards using technology to solve business problems makes this team our core. We strive to provide equal opportunities and have over **27%** women in our team.

Our culture and interactions revolve around our core values.



Empathy



Innovation



Ownership



Transparency

Leadership Team

**Madhusudanan R**

Co-founder

Madhu plays a pivotal role in steering M2P to become the world's largest API Infrastructure platform.

A fintech entrepreneur and a thought leader, Madhu's core expertise lies in building and scaling payments businesses. He is a vocal exponent of financial inclusion and believes that every business should benefit from the fintech revolution. Before establishing M2P, Madhu held leadership roles at VISA and Citibank, and Thomas Cook.

Muthukumar A

Co-founder

Muthu leads technology innovation strategy, solution architecture, product development, and delivery management.

As a payments specialist, Muthu's focus areas are technical consulting, architecture definition, selection of technology/tools, product development, and testing. He is a strong advocate of the fintech potential and strives to simplify payments for everyone. Before co-founding M2P, Muthu had worked with industry leaders such as Paypal, Visa, Fujitsu, and Satyam.

**Prabhu Rangarajan**

Co-founder

Prabhu drives operations strategy, new product development, compliance, and end-to-end information security.

A deep space tech enthusiast and an expert in program management, Prabhu specializes in co-creation synergies while building secure and seamless inter-operable payment platforms. He believes start-ups are the real game-changers who challenge the status quo to drive efficiencies. Before co-founding M2P, he led technology teams at Cognizant and Verizon Data Services.



Rajesh Wadhwa
Chief Business Officer

Rajesh is responsible for driving new business acquisitions, revenue growth, payments innovation, and strategic partnerships. A seasoned veteran with over 25 years of industry experience, his expertise spans across business development, stock brokerage, consulting, and investment advisory. Brokers.



Vaanathi M
Business Head of MENA operations

Vaanathi drives business development, operations, and strategic partnerships in the MENA region. A seasoned professional in the digital payments and retail banking domain, Vaanathi has over two decades of extensive experience in managing business operations, sales and distribution, and customer relationships.



Kannan Murali
Head of Product and Engineering

Kannan focusses on strengthening customer-centric product development, solutioning, and delivery by leveraging technology innovation. An industry expert with over two decades of extensive experience, Kannan steers the implementation of best practices in product management, design, software engineering, and technical operations.



Jack
Head of Design & Marketing

Jack spearheads transformational strategies that drive brand awareness, global expansion, and inclusive talent acquisition. As a master designer, persuasive marketer, and community champion, Jack's forte lies in branding operations, marketing communications, and experience design.



Sanjoy Bose
President of Global Business Expansion

Sanjoy's current charter is to channel his experiences into market enablement and business growth for international expansion. An industry doyen, Sanjoy has over three decades experience in introducing new technologies in diverse markets, viz. North America, India, APAC and Europe.



Abhishek Arun
President of Platform Strategy & Commercialization

Abhishek focuses on exploring new product offerings and target markets, forging trusted relationships, and scaling up API stacks for BFSI companies. An industry veteran with over two decades of rich experience, Abhishek has a deep understanding of payments, retail banking, transaction banking, and digital businesses.



Sriram KS
Head of Engineering

Sriram leads new product engineering and technology agnostic process-centric design approaches at M2P. He holds more than a decade of rich experience in setting up and scaling engineering solutions for SAP Labs, BestBuy, and Amazon Web Services.



Sujay Vasudevan
Head of Risk

Sujay brings over two decades of deep experience across the Banking and Payments Industry in functions such as Business Development, Direct Sales, Account Management, Credit Operations, Fraud Risk Management, Audit, Project Management, and BPO Process Migration/Transition.

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