



ODEX

INTEGRATED PAYMENT PORTAL

About Esfera & Aster (E&A)

Esfera & Aster is an IT solution provider.

In 2009 E&A started its journey into the fast moving world of information technology. Our first project was in the "Shipping and logistics" vertical, where we were given a task of "Automating the incoming shipment notification process" at Mumbai JNPT Port. That was our baby step into the Shipping and logistics industry too.

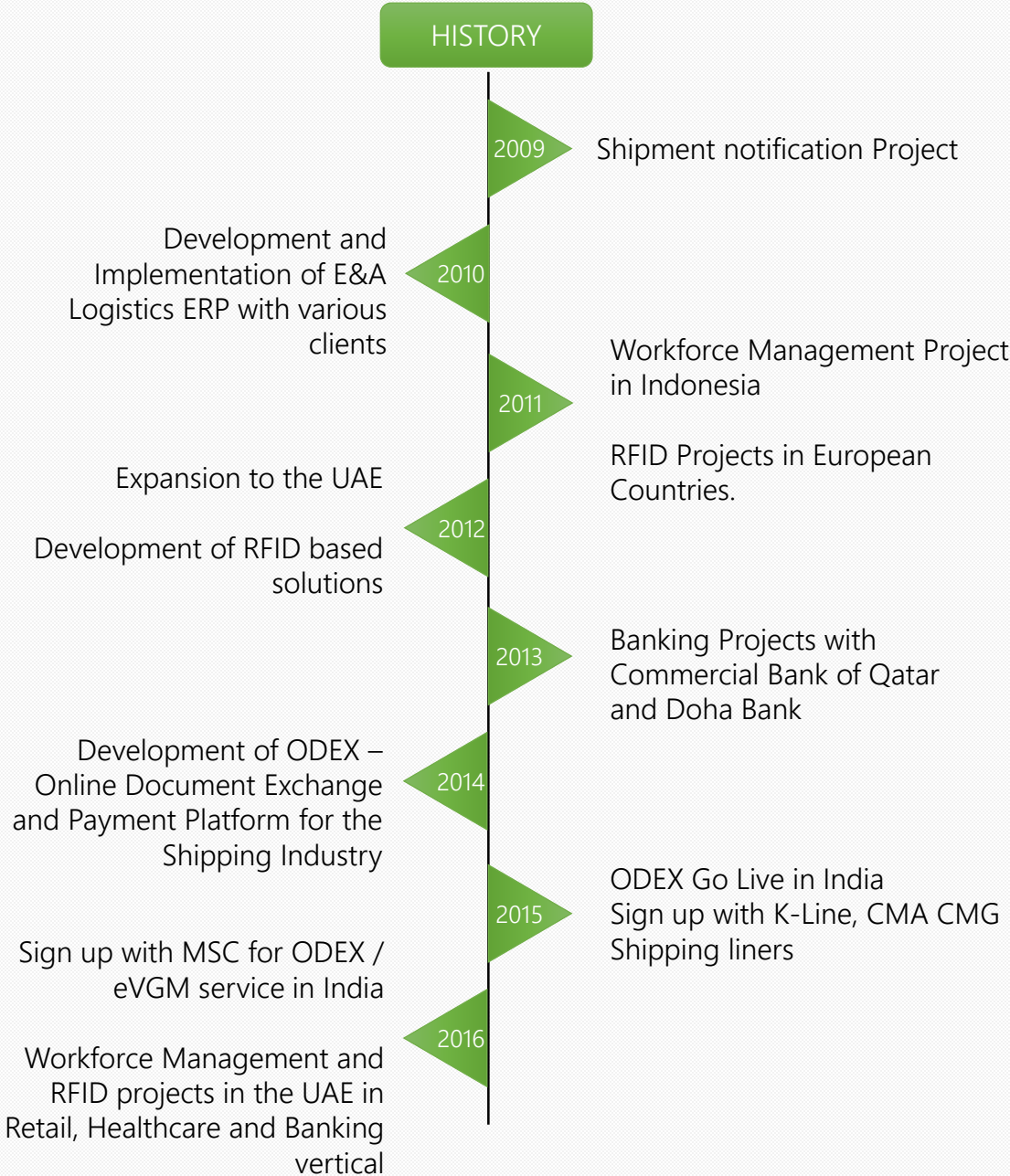
The team at E&A was fascinated by the intricacies of the Shipping industry. It was amazing and surprising to see this 100 year old industry working with very minimal assistance of technology.

E&A saw an opportunity!

We started working on a complete Enterprise Software for the Freight Forwarding and logistics industry. Our customers (our mentors), gave us the opportunity we needed, and today we a strong list of clients who depend on E&A's ERP for their complete operations.

As we spent more time in the industry, we understood that there are lot of areas where the processes and communication between various stakeholder can be improved and optimized. This sprouted the idea of **ODEX – A complete online document exchange and payment portal** that connects the key stakeholders in the shipping industry i.e. Shipping lines, Port, Custom House Agents, Container Freight Station, Freight forwarder and Banks

One of the key feature of the portal is that stakeholders are able to make payment on a fixed fee basis, unlike other payment services which usually works on percentage basis. For this the portal was seamlessly integrated with the Nodal Bank's wallet and the balances in the virtual accounts were reconciled at the day-end process.





The simplest way
to make payments!

ODEX provides an integrated network of banks, telecom operators and local stores which allows you to easily link your money to the ODEX account and make payments with just few clicks

Make Payments

- Utilities Payment
- Statutory Payment to Government
- Payment towards Local Taxes and Municipalities
- Business to Business Payment
- Peer to Peer Payment



Link your money

- Link Debit Account
- Link Credit Card
- Link Phone Number
- Top up Odex Account with Pre-paid coupons from the local stores

ODEX PAYMENT PORTAL



LOCAL STORE



USER WITH CASH



TELECOM



USER WITHOUT
A BANK ACCOUNT



BANK



USER WITH
A BANK ACCOUNT

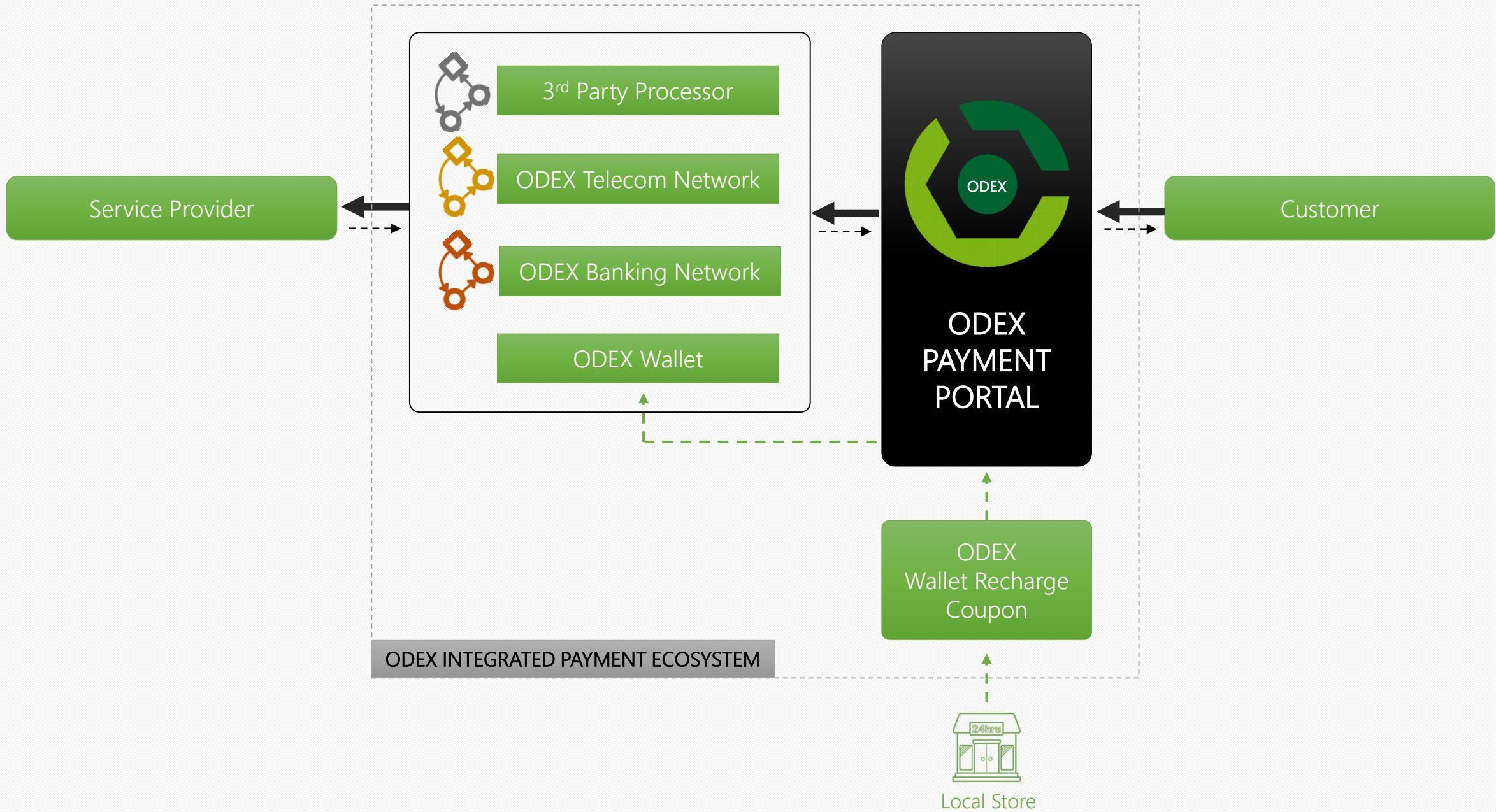


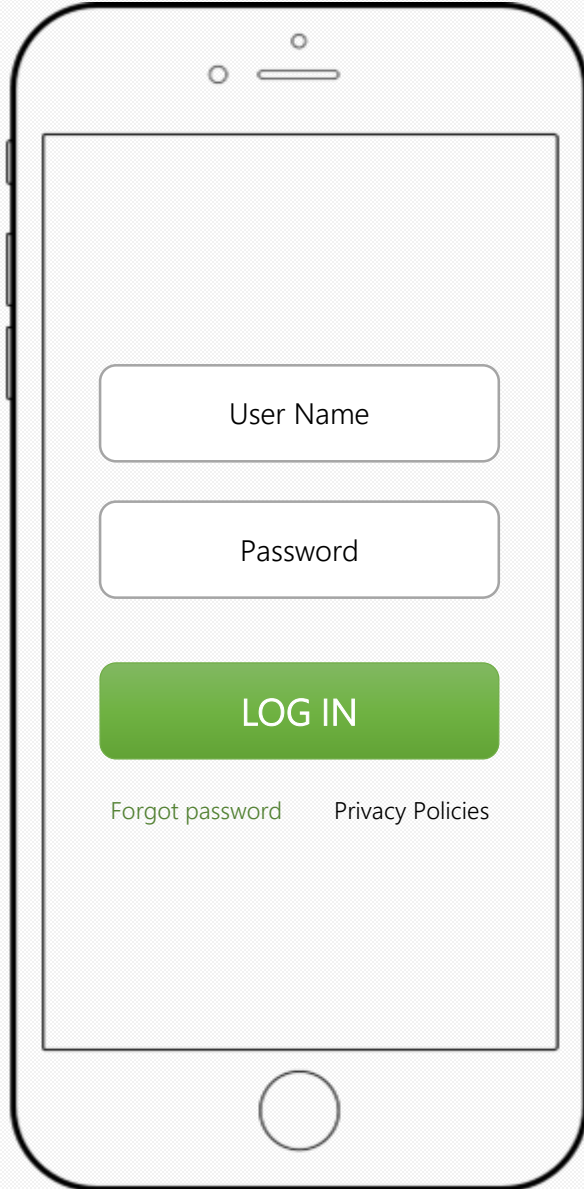
BANK



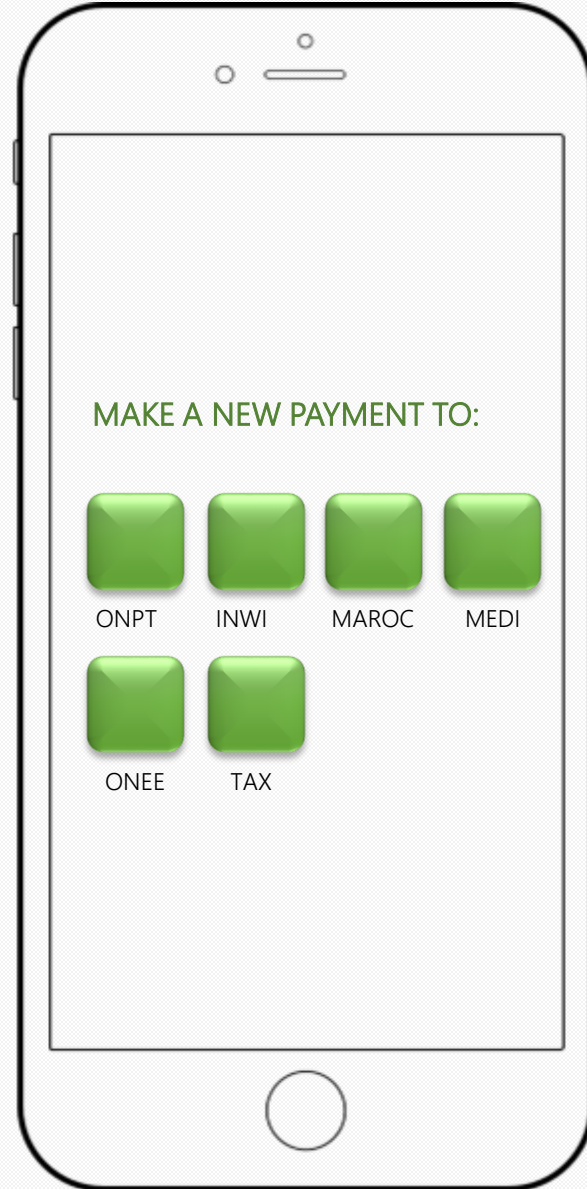
CORPORATION

ODEX – HOW IT WORKS

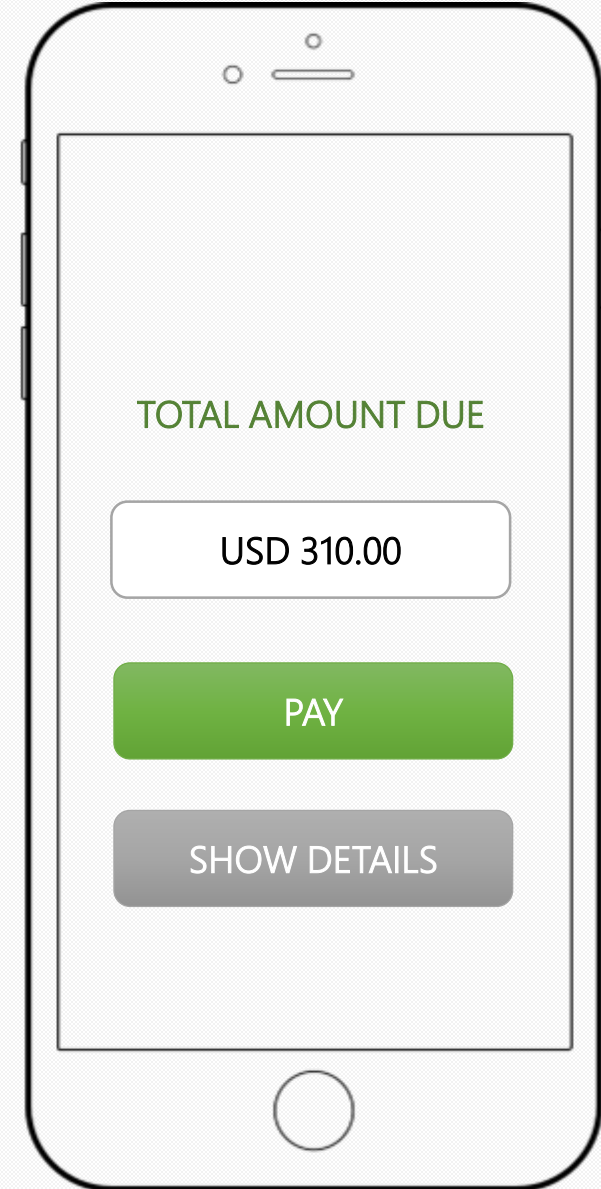




Log in



Select Service Provider



Make the Payment



Provide a single application to make all your payments.

Suitable for users who don't have bank account or credit card

Suitable for B2B, C2B and P2P payments

Secure and encrypted storage of your financial information

Suitable for both Web and Mobile platform

Can be integrated with RFID technology to extend the services in the transportation and other sectors

APPLICATION SECURITY

- We use two factor authentication, which is an optional feature
- The application goes through vulnerability assessment and penetration testing on a regular interval. This ensures the application is updated to protect new threats at all times.
- We use tokenized messaging system

SECURED PARTNER INFRASTRUCTURE

- Data resides on the server which is protected both physically and digitally
- The sensitive financial data is encrypted and stored

Continuous Learning

- We follows the disclosure of information policy very diligently
- Our team is continuously updating the security policies and security levels of the application.

ODEX

An integrated payment portal

Thank You!