

ATMA AppStudio

ONDC in a BOX

Reconciliation & Settlement
Provider App v2

June 2024



01



Adya

**Adya's
RSP App**



RSP App

Adya's RSP plays a crucial role in the settlement process within the ONDC ecosystem. It follows the protocol to inform the settlement agency about the settlement statement for the various network participants. It comprises 4 composable modules available through a standalone application that can be integrated into any seller app admin or buyer app admin

The screenshot displays the RSP App interface, which is divided into two main sections: "Receiver Tax Report" and "All Payments".

Receiver Tax Report Section:

- Buttons: Download GST Report, Download TCS Report, Download TDS Report, Search Network order id, From Date & To Date.
- Table: Network Order Details, Order Detail and Goods Details, Buyer application Specifics, Seller application Specifics.

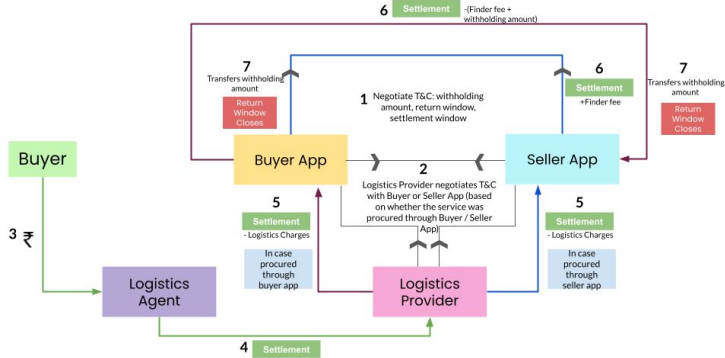
Network Order Details			Order Detail and Goods Details				Buyer application Specifics		Seller application Specifics
App Type	Network order ID	Create Date	Order Value(INR)	Discount(INR)	Discount By	Amount collected by	Finder Fee's Type(INR)	Finder Fee's Amount	Seller Name
BPP	e6181879-386a-4f8e-9f79-4112b4c40d46	04/12/2023	1,880	0				0	Adya Store
BPP	a120a9c8-9be2-4cb0-a34c-49f678d3ac32	04/12/2023	3,290	0				0	Adya Store

All Payments Section:

- Buttons: Download Settlement Advice, Search Network order id, Select Seller, From Date & To Date.
- Table: Network Order Details, Order Detail and Goods Details, Buyer application Specifics, Seller application Specifics, Logistics Partner.

Network Order Details			Order Detail and Goods Details				Buyer application Specifics		Seller application Specifics			Logistics Partner	
Network order ID	Create Date	Order Value(INR)	Discount(INR)	Discount By	Amount collected by	Finder Fee's Type(INR)	Finder Fee's Amount	Seller Name	Seller App Fee's	TCS Deducted(INR)	LSP Fee's(INR)	LSP Cost to NPIN	
3d3597d4-8b11-4486-9216-149835b140b	25/09/2023	15,000	0	BAP		percent	6	Adya Store		0	0	0	
71116630d9b8-4099-87b1-51cda7e079e9	25/09/2023	15,000	0	BAP		percent	6	Adya Store		0	0	0	
d4193e8f-7505-4f89-852a-d81e28cb9c	25/09/2023	22,500	0	BAP		percent	6	Adya Store		0	0	0	
30b765e-e73d-4fa0-bc54-980fab264d4	27/09/2023	1,250	0	BAP		percent	6	Adya Store-2		0	0	0	
91f520cb-630d-4291-9a24-3461bf6de1e1	08/09/2023	1,005	0	BAP		percent	6	Mlnhq		0	0	0	
4ef1f5bd-d187-47a8-b827-31c3c0f667aa	25/09/2023	30,000	0	BAP		percent	6	Adya Store		0	0	0	
bd073367-1993-4326-988a-3837e714f354	26/09/2023	1,005	0	BAP		percent	6	Mlnhq		0	0	0	
0c16d7a9-694c-4457-ba85-5c0815cc00f8	27/09/2023	1,500	0	BAP		percent	6	Adya Retail Store		0	0	0	
fc07c4d0-1005-4c91-99c1-420a743beeac	27/09/2023	1,500	0	BAP		percent	6	Adya Retail Store		0	0	0	
9480570-d167-4221-8bc6-05541202f8c5	27/09/2023	120	0	BAP		percent	6	Adya Retail Store		0	0	0	
381ff22a-c381-46cf-9875-5aff6a8a248	26/09/2023	7,500	0	BAP		percent	6	Adya Store		0	0	0	
f881663-ea74-4477-8933-23a704775e7c	26/09/2023	7,500	0	BAP		percent	6	Adya Store		0	0	0	

Problem of Complexity



Complexity in Payment flows:
Multi-party payment workflows across apps on the ONDC network



Multiple Parties Involved

Each transaction on ONDC spans a number of parties, each with their own TLCs and conditions:

- Buyer
- Buyer App
- Seller
- Seller App
- Payment Gateway
- Logistics Buyer App
- Logistics



Accounting is Difficult

- Multiple levels of commission
- Payments distributed across multiple parties
- Complex GST / TDS / TCS handling for each party.
- Reliance on human capital for accounting and reconciliation

Problem of Cost



Functions Involved

Reconciliation on ONDC involved multiple functions:

- Payment Reconciliation
- Refund Reconciliation
- Returns Reconciliation
- TDS and TCS
- GST Accounting
- COD Management



Employee Cost

- Hiring employees for the various functions increases costs
- Approximately 2-3 employees needed for a mid-size company to manage:
 - App to App Reconciliation
 - Payout Management
 - Error mgt and corrections
 - TDS/TCS/GST Handling



Cost of making a Mistake

- Correction and reversal of mistakes costs the company time and money, such as:
 - Incorrect amount, incorrect payees
 - Incorrect GST Reporting
 - Incorrect TCS collection
 - Errors in affecting refunds
 - Non-compliance from sellers

RSP Features



How is Adya's RSP superior to others' ?

01

All 5 functions - Preparer, RSP, Corrections, NP Account to Current Account and Bulk payouts to beneficiaries from current account

02

All permutations for GST/TDS/TCS workflows for collectors and receivers

03

All parties have their own access controlled views

04

Can be used by any party as collector and/or receiver and/or both, depending upon the use case

05

Integration with Bank's treasury APIs for automated payouts management



02



Adya

**Introduction
to ONDC**



The Premise

The Digital Rails are set

Every Indian has a digital ID (Aadhaar) and can pay digitally (UPI, BBPS, IMPS, NEFT, RTGS, AEPS, DMT, etc).

The next step in the Evolution

ONDC : a unified open protocol for digitising every transaction, including services, financial services, healthcare education etc... with a potential TAM of \$2T (\$1T products and \$1T services).

How is ONDC reinventing Digital Commerce?



Unbundling

Decoupling platforms, breaking down digital barriers

In ONDC, unbundling separates key operations - buyer and seller sides, logistics, payments, reconciliation, and customer service (IGM) — as independent apps, empowering enterprises with unmatched flexibility and tailored solutions. Also allowing operators to specialize.



Interoperability

Seamless Integrations for Unmatched Scalability

ONDC's interoperability harmonizes unbundled technologies, forming a collaborative ecosystem where specialized functions thrive through seamless integration, providing unmatched flexibility and scalability for enterprises.



Reinventing Commerce

Empowering Enterprises: A Tech Revolution

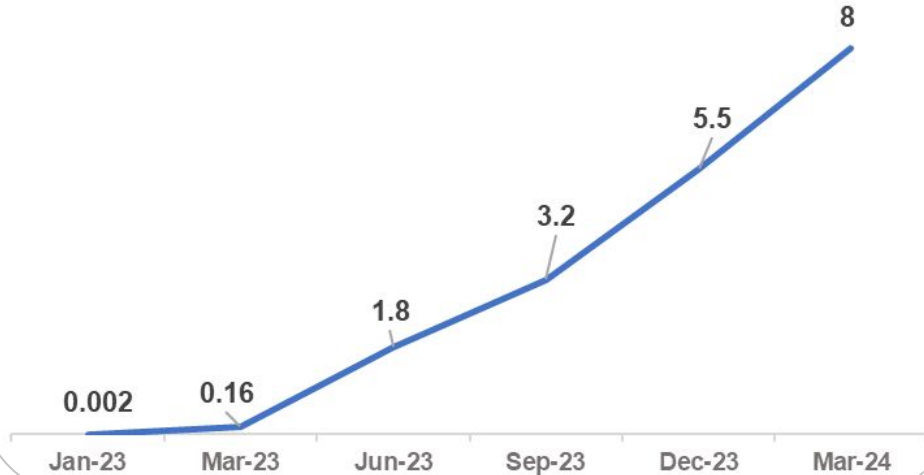
ONDC's unbundling and interoperability free businesses from monolithic platforms, enabling a tailored tech ecosystem for unmatched flexibility and scalability. It positions enterprises at the forefront of a tech revolution, where specialization and collaboration redefine digital norms.

ONDC Growth Trajectory



Network facilitated 7.1 Million Orders in the month of February 2024;
244K Orders per Day in February 2024 (+46% Growth vs January 2024)

Orders on the ONDC Network (in millions)



**4000x Growth
since Jan 2023**

03



Adya

About Adya

ATMA : Adya's all-in-one- solution as a TSP



Seller App

- Sellers create and manage online stores, catalogues, process orders and manage customer relations.
- Available for Retail, Financial Services, Logistics and Mobility
- Standalone or PWA
- Separate Admin portal for seller admins and sellers
- Bundled with LSP, IGM and RSP



Buyer App

- Buyers browse catalogues and purchase products on ONDC.
- Available for Retail, Financial Services, Logistics and Mobility
- Standalone or PWA
- Separate Admin portal for seller admins and sellers
- Bundled with LSP, IGM and RSP



Logistics Buyer App

- Streamlines logistics mgt, connecting buyers, sellers and administrators
- Standalone app, or built-in the seller and buyer apps.
- Standalone app can be used as a shipping aggregator app



IGM App

- Streamlines issue capturing, tracking and resolution enhancing customer satisfaction
- Customizable rule management to set cascading allocation of tickets.
- Integrated with RSP to allow grievances



RSP App

- Features automated GST, TDS/TCS calculations for all parties
- Integrates with multiple banks & PGs
- Offers grievance mgt for financial discrepancies, automated issue identification & payouts

Apps as plugins (PWA/SDK) so that any native app can be converted into an ONDC compliant app -or - can sit within existing tech stacks

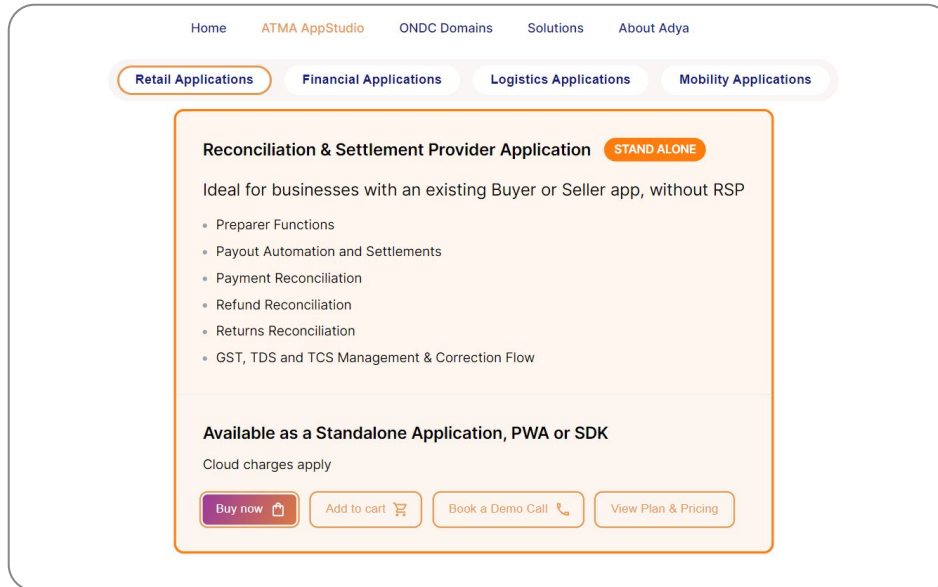
We're working on more exciting Protocols to guarantee our extensive coverage of Open Networks



**ONEST Seeker &
Provider App**
(for Education, Skilling &
Employment)

ATMA: Aatmanirbhar Technology Marketplace by Adya – Automating ONDC App Creation and Deployment

A self-serve DIY AppStudio uniquely tailored for rapid ONDC App deployment



The screenshot displays the ATMA AppStudio interface. At the top, there is a navigation bar with links for Home, ATMA AppStudio, ONDC Domains, Solutions, and About Adya. Below the navigation bar, there are four tabs: Retail Applications, Financial Applications, Logistics Applications, and Mobility Applications. The main content area features a product card for 'Reconciliation & Settlement Provider Application' with a 'STAND ALONE' badge. The card includes a description: 'Ideal for businesses with an existing Buyer or Seller app, without RSP', a list of features, and a note that it is available as a Standalone Application, PWA, or SDK. At the bottom of the card, there are four buttons: 'Buy now', 'Add to cart', 'Book a Demo Call', and 'View Plan & Pricing'.

Home ATMA AppStudio ONDC Domains Solutions About Adya

Retail Applications Financial Applications Logistics Applications Mobility Applications

Reconciliation & Settlement Provider Application **STAND ALONE**

Ideal for businesses with an existing Buyer or Seller app, without RSP

- Preparer Functions
- Payout Automation and Settlements
- Payment Reconciliation
- Refund Reconciliation
- Returns Reconciliation
- GST, TDS and TCS Management & Correction Flow

Available as a Standalone Application, PWA or SDK

Cloud charges apply

[Buy now](#) [Add to cart](#) [Book a Demo Call](#) [View Plan & Pricing](#)

5 Apps



4 Domains



Introducing VANIJ: Revolutionizing Smart Apps



01

Innovative AI-Driven Applications

We developed ATMA, India's operating system, by leveraging generative and predictive AI, rather than relying on static applications, enhancing usability and adaptability

02

Advanced Language Model

Our proprietary fine-tuned LLM, trained on 1.5 million SKUs, efficiently handles core commerce functions like search, cataloging, grievance management, and operations.

03

Seamless Integration

Our unique architecture lets enterprises integrate their preferred LLMs for searches, conversational fillers, and translations, while our LLM manages complex tasks.

04

Multimodal Communication

By integrating open-source APIs for voice, text, and image recognition, our model supports communication in multiple modes and Indian languages, enhancing accessibility and interaction.

05

Flexible Implementation

Our AI solutions are available through both WhatsApp and custom apps, allowing enterprises to customize their interfaces, services, and integrations





In less than 12 months, Adya has onboarded 15+ customers



We are a TSP of choice for Large Enterprises

We are building ONDC ecosystems for lighthouse companies in each domain

of Retail Apps



17

of Credit Apps



2

of ONEST Apps



2

of Investment Apps



1

* Note: ONEST - Open Network for Education Skilling Transaction





Our Partners





OUR TEAM | 35+ Member Team of Subject Matter Experts



SHAYAK MAZUMDER
Co-founder, CEO



ARCHANA SHAH
Co-founder, COO



ANGAD AHLUWALIA
Co-founder, CBO



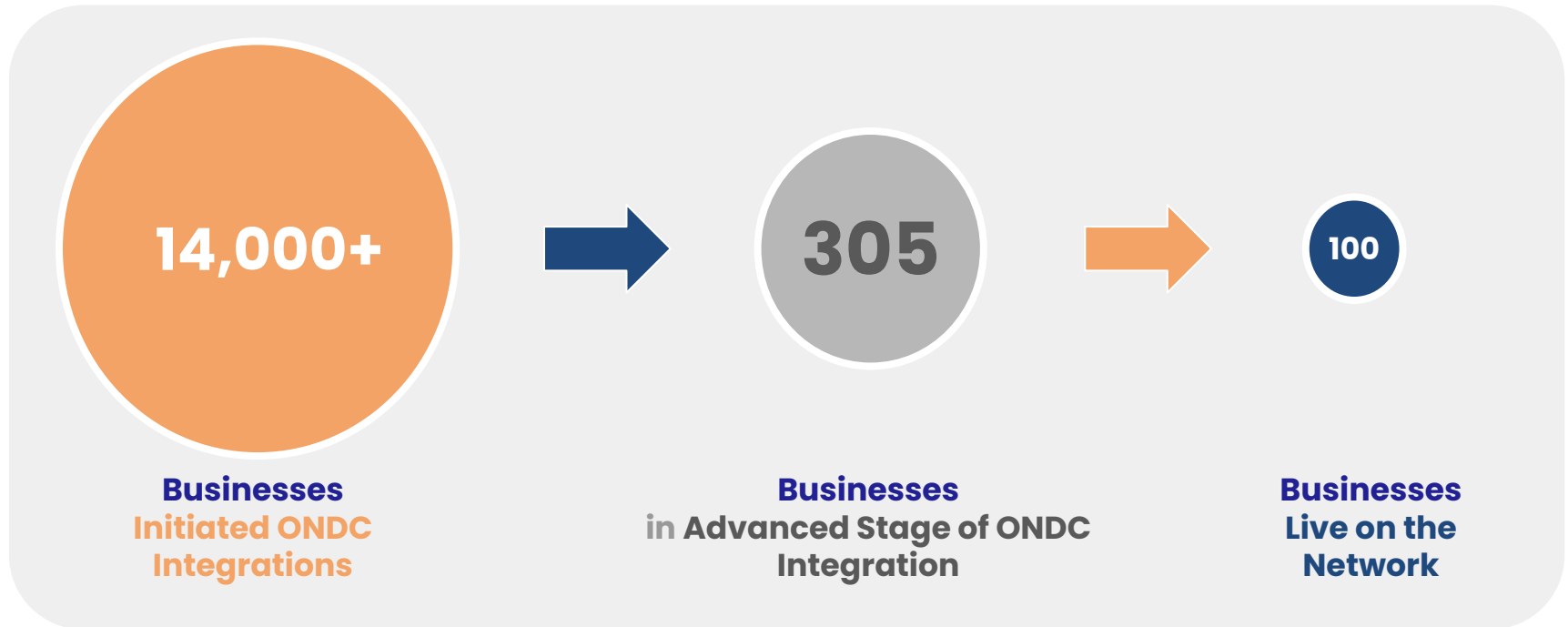
04



**Adya:
Your ultimate
TSP**



ONDC Adoption: Challenges



Why Adya as your Technology Service Provider



Build Yourself

ONDC is diverse and expansive, featuring multiple networks, version upgrades, varied consumer flows, and detailed schemas.

Takes **9-12 months** to build
ONDC certification can take **2-3 months**
Takes **20 - 30** dedicated tech team
Estimated build cost > **Rs. 50 L**



Build from Adya

We have created a fully customisable, DIY/automated platform to help enterprises create their own apps in ONDC with a readily customisable UI/UX

Adya enables Enterprises on ONDC within just **5 days** while ensuring tech compliance. We **save** the Enterprises significant **time, resources** and **crores of expenses**

**GO-LIVE in just 5 days
using ATMA - Adya's
DIY AppStudio**



**THANK
YOU**

Do you have any questions?

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