<u>Status of Applications received from Online Payment Aggregators (PAs) and Payment Aggregators- Cross Border (PAs-CB) under Payment and Settlement Systems Act, 2007 – As on 01.08.2025</u>

Table A: Existing PAs which can operate as Online Payment Aggregators

Sr No.	Name of the entity	Remarks
1.	Dreamplug Paytech Solutions Private Limited	In-Principle Authorisation Granted
2.	Mpurse Services Private Limited	In-Principle Authorisation Granted
3.	NTT DATA Payment Services India Limited	In-Principle Authorisation Granted
4.	Paymate India Private Limited	In-Principle Authorisation Granted
5.	PhonePe Private Limited	In-Principle Authorisation Granted
6.	Tapits Technologies Private Limited	In-Principle Authorisation Granted
7.	Tyche Payment Solutions Private Limited	In-Principle Authorisation Granted
8.	Unimoni Enterprise Solutions Private Limited *	In-Principle Authorisation Granted
9.	Freecharge Payment Technologies Private Limited *	Application Under Process
10.	Global Payments Asia-Pacific (India) Private Limited *	Application Under Process
11.	LivQuik Technology (India) Private Limited	Application Under Process
12.	PayTM Payments Services Limited *	Application Under Process

^{*} No new merchants to be onboarded until advised otherwise.

<u>Table B: New PAs – Applications which have been granted in-principle authorisation / applications which are currently under process – Cannot operate</u>

Sr No.	Name of the entity	Remarks
1.	Appnit Technologies Private Limited	In-Principle Authorisation Granted
2.	Aurus Paytech Private Limited	In-Principle Authorisation Granted
3.	Euronet Services India Private Limited	In-Principle Authorisation Granted
4.	First Data (India) Private Limited	In-Principle Authorisation Granted
5.	Nium India Private Limited	In-Principle Authorisation Granted
6.	I Money Pay Private Limited	In-Principle Authorisation Granted
7.	Omniware Technologies Private Limited	In-Principle Authorisation Granted
8.	PB Pay Private Limited	In-Principle Authorisation Granted
9.	Quicktouch Technologies Limited	In-Principle Authorisation Granted
10.	SBI Payment Services Private Limited	In-Principle Authorisation Granted
11.	Sodexo SVC India Private Limited	In-Principle Authorisation Granted
12.	Aditya Birla Capital Digital Limited	Application Under Process
13.	BNY Finserv Private Limited	Application Under Process
14.	Chaseout Payments Private Limited	Application Under Process
15.	Digidios Payments Services Private Limited	Application Under Process
16.	Electronic Payment and Services Private Limited	Application Under Process
17.	Findi India Private Limited	Application Under Process
18.	GoKwik Commerce Solutions Private Limited	Application Under Process
19.	Integra Micro Systems Private Limited	Application Under Process
20.	IRCTC Payments Limited	Application Under Process
21.	KGC Infotech Private Limited	Application Under Process
22.	Letzpay Solution Private Limited	Application Under Process
23.	Paygrex Technologies Private Limited	Application Under Process
24.	Smart Payment Solutions Private Limited	Application Under Process

Table C: Online PA – Applications which were returned / withdrawn / refused- Cannot operate

Existing PAs were advised to stop online payment aggregation activity and close nodal / escrow account(s) within a period of 180 days from the date of return of application.

Sr No.	Name of the entity	Whether	Remarks
		Existing PA / New PA	
1.	Aggrepay Payments Solutions Private Limited	Existing PA	Application returned on 08.02.2023
2.	Akonto Payment Solutions Private Limited	Existing PA	Application returned on 19.01.2023
3.	BrokenTusk Technologies Private Limited $^{\Omega}$	Existing PA	Application returned on 07.10.2022
4.	Dinero Payment Services Private Limited	Existing PA	Application refused on April 18, 2023
5.	Ezetap Mobile Solutions Private Limited $^{\Omega}$	Existing PA	Application returned on 10.10.2022
6.	Flexmoney Technologies Private Limited	Existing PA	Application returned on 17.10.2022
7.	fonePaisa Payment Solutions Private Limited	Existing PA	Application returned on 10.10.2022
8.	FSS Grameenpay Private Limited	Existing PA	Application returned on 02.02.2022
9.	Golden Legand Leasing and Finance Limited	Existing PA	Application returned on 20.01.2023
10.	INSOnline India Private Limited	Existing PA	Application returned on 28.02.2023
11.	Instamojo Technologies Private Limited	Existing PA	Application returned on 27.09.2023
12.	Kopayments Private Limited	Existing PA	Application returned on 29.12.2022
13.	Letzpay Solution Private Limited	Existing PA	Application returned on 08.05.2023
14.	Marg Fintech Private Limited ^Ω	Existing PA	Application returned on 29.03.2023
15.	Paygate India Private Limited	Existing PA	Application refused on April 18, 2023
16.	Paykun Payment Solutions Private Limited	Existing PA	Application returned on 02.02.2022
17.	Payswiff Solutions Private Limited	Existing PA	Application returned on 19.10.2022
18.	Senrysa Technologies Private Limited	Existing PA	Application returned on 28.02.2023
19.	Synergistic Financial Networks Private Limited $^{\Omega}$	Existing PA	Application returned on 07.10.2022
20.	Vmobo Mobile Private Limited	Existing PA	Application returned on 08.12.2021
21.	Volks Electronics Private Limited	Existing PA	Application returned on 03.12.2021

22. Worldline India Private Limited 2 Existing PA Application returned on 28.03.2022 23. Wunderbaked Technologies Private Limited 20.01.2023 24. Zenex E-Commerce Private Limited Existing PA Application returned on 03.12.2021 25. Aceware Fintech Services Private Limited 29.11.2022 26. Adhishwar Nivesh Private Limited New PA Application returned on 01.08.2025 27. Aditya Birla Capital Digital Limited New PA Application returned on 15.04.2025 28. AGDP Fintech Private Limited New PA Application returned on 15.12.2021 29. Apexpay Technologies Private Limited New PA Application returned on 07.10.2022 30. Asian Checkout Private Limited New PA Application returned on 07.10.2022 31. BeBuoy Infoservices Private Limited New PA Application returned on 20.10.2022 32. BNY Finserv Private Limited New PA Application returned on 20.10.2022 33. Bongdeal India Private Limited New PA Application returned on 06.03.2024 34. CAMS Payment Services Private New PA Application returned on 10.11.2022 34. Cams Payment Services Private New PA Application returned on 10.11.2022 35. Cash Friend Fintech Private Limited New PA Application returned on 10.11.2022 36. CGB Fintek Private Limited New PA Application returned on 10.11.2023 37. Commonwealth Inclusive Growth Services Limited New PA Application returned on 12.06.2024 38. Digidios Payments Services Private New PA Application returned on 26.03.2024 40. Dugar Finance Private Limited New PA Application returned on 26.03.2024 41. E-Meditek Global Private Limited New PA Application returned on 27.07.2020 42. FintechDaddy Solutions Private Limited New PA Application returned on 21.07.2023 43. ePaisa Services Private Limited New PA Application returned on 21.07.2023 44. Eutro Agro Products Private Limited New PA Application returned on 11.12.2021 45. Gonexa Instant Payment Private Limited New PA Application returned on 21.07.2023 46. Hindon Mercantile Limited New PA Application returned on 21.01.2023				
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10.01.2023	46.	Hindon Mercantile Limited	New PA	• •
				10.01.2023

47.	InCashMe Mobile Wallet Service	New PA	Application returned on
	Private Limited		30.05.2022
48.	Indian Railway Catering and Tourism Corporation Limited	New PA	Application returned on 26.02.2021
49.	Ippopay Technologies Private Limited	New PA	Application returned on 13.02.2023
50.	Iserveu Technology Private Limited	New PA	Application returned on 23.09.2021
51.	Kashind Financiers Limited	New PA	Application returned on 10.12.2021
52.	Kedarpay Solutions Private Limited	New PA	Application returned on 12.01.2023
53.	KGC Infotech Private Limited	New PA	Application returned on 21.11.2023
54.	Kredx Platform Private Limited	New PA	Application returned on 07.12.2022
55.	Mewt Account Private Limited	New PA	Application returned on 03.04.2025
56.	Minions Ventures Private Limited ^Ω	New PA	Application returned on 18.02.2025
57.	Mufinpay Payment Solution Private Limited	New PA	Application returned on 04.07.2025
58.	MySwadeshi Product Private Limited	New PA	Application returned on 11.12.2023
59.	Naffa Innovations Private Limited	New PA	Application returned on 13.10.2021
60.	Nearby Technologies Private Limited	New PA	Application returned on 26.07.2022
61.	Newbazaar Technologies Private Limited	New PA	Application returned on 10.10.2022
62.	Ola Financial Services Private Limited	New PA	Application returned on 28.09.2022
63.	Pay2ment Software Technologies Private Limited	New PA	Application returned on 14.01.2025
64.	Paygator Fintech Private Limited	New PA	Application returned on 30.01.2024
65.	Paygoal Business Solutions Private ^Ω	New PA	Application returned on 08.07.2024
66.	Pay Point India Network Private Limited	New PA	Application returned on 28.10.2022
67.	Paytekk India Private Limited	New PA	Application returned on 14.10.2022
68.	Paytel Financial Technologies Private Limited ^Ω	New PA	Application returned on 31.10.2023
69.	Prevxee E-commerce (India) Private Limited	New PA	Application returned on 10.11.2022
70.	Rapyd Aggregator Network India Private Limited	New PA	Application returned on 29.09.2021
71.	Rupifi Technology Solutions Private Limited	New PA	Application returned on 10.11.2022

72.	S2 Payments and Tech Solutions	New PA	Application refused on
	Private Limited		27.06.2025
73.	Safee Peee India Private Limited	New PA	Application returned on
			10.11.2022
74.	Safexpay Payments Aggregator	New PA	Application returned on
	Private Limited		22.11.2021
75.	Sambhavpay Payments Solutions	New PA	Application returned on
	Private Limited		27.04.2023
76.	Skilworth Technologies Private Limited	New PA	Application returned on
			26.09.2022
77.	Spay Fintech Private Limited	New PA	Application returned on
			14.08.2023
78.	Twid Rewards Global Private Limited	New PA	Application returned on
			07.12.2022
79.	Virtual Galaxy Infotech Private Limited	New PA	Application returned on
			28.12.2020
80.	V. Vang Solutions Private limited	New PA	Application returned on
			15.05.2024
81.	Wasfa Technology Private Limited	New PA	Application returned on
			13.09.2023
82.	Yalamanchili Software Exports Private	New PA	Application returned on
	Limited		29.08.2022
83.	Zhudao Infotech Private Limited	New PA	Application returned on
			06.01.2023

 $\boldsymbol{\Omega}$ Applications were withdrawn by these entities.

Table D: Existing PAs-CB which can operate as Payment Aggregator- Cross Border

Sr No.	Name of the entity	Remarks
1.	GoBrisk Technologies Private Limited	In-Principle Authorisation Granted
2.	PayPal Payments Private Limited	In-Principle Authorisation Granted
3.	Skydo Technologies Private Limited	In-Principle Authorisation Granted
4.	Trade Pe Tech Private Limited	In-Principle Authorisation Granted
5.	Wise Payments India Private Limited	In-Principle Authorisation Granted
6.	Airpay Payment Services Private Limited	Application under process
7.	Boku Network Services IN Private Limited	Application under process
8.	Nium India Private Limited	Application under process
9.	PayGlocal Technologies Private Limited	Application under process
10.	PayU Payments Private Limited	Application under process
11.	Razorpay Software Private Limited	Application under process

Table E: New PAs-CB - Applications which are currently under process - Cannot operate-

Sr No.	Name of the entity	Remarks
1.	Les-Amis Private Limited	In-Principle Authorisation Granted
2.	Xflow Payments India Private Limited	In-Principle Authorisation Granted
3.	Concerto Software and Systems Private Limited	Application under process
4.	Easebuzz Private Limited	Application under process
5.	KGC Infotech Private Limited	Application under process
6.	Letzpay Solution Private Limited	Application under process
7.	Paygrex Technologies Private Limited	Application under process
8.	Paymate India Private Limited	Application under process
9.	Payoneer India Private Limited	Application under process
10.	PhiCommerce Private Limited	Application under process
11.	Pine Labs Private Limited	Application under process
12.	Unlimint IN Private Limited	Application under process

Table F: PAs-CB - Applications which were returned / withdrawn / refused- Cannot operate

Sr No.	Name of the entity	Whether	Remarks
		Existing PA /	
		New PA	
1.	Adhishwar Nivesh Private Limited	New PA-CB	Application returned on
			01.08.2025
	CDsint 2 Task mala via a Dvivata Livsita d	Eviation DA CD	Application returned on
2.	6Point3 Technologies Private Limited	Existing PA-CB	Application returned on
			16.07.2024
3.	Appreciate Credit Technologies India	New PA-CB	Application returned on
	Private Limited		27.08.2024
4.	Decfin Tech Private Limited	New PA-CB	Application returned on
			28.04.2025
5.	InsOnline India Private Limited	Existing PA-CB	Application refused on
			20.03.2025
6.	In-Solutions Global Limited	New PA-CB	Application returned on
			23.05.2025
7.	NexG Payments Private Limited	New PA-CB	Application returned on
			01.08.2025
8.	NTT DATA payment services India	New PA-CB	Application returned on
	Limited		28.04.2025
9.	Pozium Ventures Private Limited	Existing PA-CB	Application returned on
			29.07.2024

10.	Quick Forex Limited	New PA-CB	Application returned on
			07.11.2024
11.	SRS Live Technologies Private Limited	New PA-CB	Application returned on
			28.04.2025
12.	Stripe India Private Limited ^Ω	New PA-CB	Application returned on
			12.07.2024

 $[\]Omega$ Applications were withdrawn by these entities.

Note:

i. List of Online Payment Aggregators and Payment Aggregators- Cross Border that have been granted Certificate of Authorisation (CoA)/ approval can be accessed at

https://rbi.org.in/web/rbi/payment-and-settlements/other-links/information-useful-to-banks-fis/payment-system-operators

- ii. While <u>existing PAs and PAs-CB</u> (that have applied for authorisation within the stipulated timelines) can continue business unless advised otherwise by the Reserve Bank of India, <u>new PAs and PAs-CB</u> cannot commence operations until they are granted 'authorisation' under Section 7 of the Payment and Settlement Systems Act, 2007.
- iii. Grant of 'in-principle' authorisation to applicant entities, shall not be construed as authorisation unless the entity is granted 'authorisation' under Section 7 of the Payment and Settlement Systems Act, 2007.