

We know what it  
takes to be **SMART!**



# SmartUp

A Smart Solution for StartUps

*bank at your  
fingertips*



**HDFC BANK**

We understand your world

## About us

At HDFC Bank we believe in digital transformation, it is a part of our DNA and is embedded across all our products, channels and touch points.

Our strength in providing backbone infrastructure to varied businesses including e-commerce has given us significant leverage with our online payment solutions. We are now truly a digital bank to a digital India. We have empowered the entire supply chain by enabling collections, payments and trade processes to be made digitally.

## Accolades

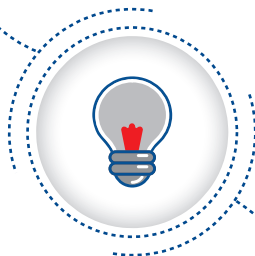
Euromoney Awards for Excellence 2017	India's Best Bank
Asiamoney Best Brands in Finance Survey 2017	Best Banking Brand in India - HDFC Bank
Dun & Bradstreet	India's Leading Banks - Private Sector
BrandZ Top 50 Most Valuable Indian Brands	Ranked India's Most Valuable Brand for 4th year in a row
Forbes' List of 5 Companies That Have Shaped Asia, And The World	HDFC Bank in Top 5 companies that have shaped Asia, and the world

## To be **smart** is to keep evolving

You have sought to change the world with that smart idea. You are faced with challenges on every front. But the real challenge is to find a smart banking solution that helps your business idea stay relevant to an ever evolving world.

## Backing the smart with **smart** solutions

Presenting HDFC Bank SmartUp - a SMART solution for your StartUp. SmartUp is here to assist you in achieving your StartUp goals with smart financial tools, smart advisory services, alliances and technology. So if you are about to begin or already moving ahead in your entrepreneurial journey, we have a smart solution for you.



# About to start your entrepreneurial journey?

Get started with

**SmartUp Alpha**

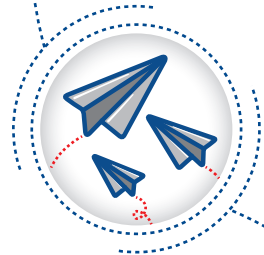
- Zero balance maintenance required in 1st Year\*
- Annual fee waiver on Debit Cards

# Already started off with seed funding?

Go places with

**SmartUp Max**

- Enjoy the privileges of Preferred Banking
- Dedicated relationship manager
- Relationship pricing on a range of products
- Exclusive lifestyle privileges
- Priority service



\*Subject to any two transactions being conducted in first 6 months

# Why SmartUp?

**Smart question! Here are your answers**

## 1 Alliances

Every business needs a set of services that form its backbone. Avail these services at special rates negotiated for HDFC Bank SmartUps

- Advisory services
- Co-working spaces
- Logistic solutions
- Public relations
- Digital marketing services
- Content writing

## 2 SmartUp Portal

A place for all smart ones, like yourself. Networking and visibility are two crucial ingredients for all companies to succeed. Meet other StartUps, customers, mentors, investors all by simply registering for the SmartUp program

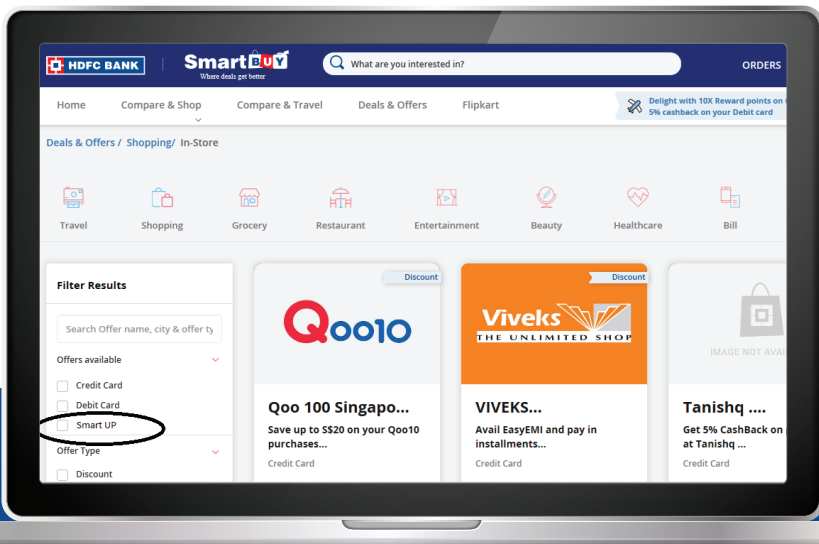
Visit us: <https://hdfcbank.com/smartup>



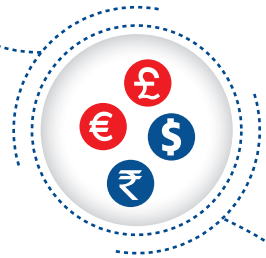
### 3 SmartBuy

Accelerate your business with the right online marketing channel at the right time. Get access to 37 million potential customers to accelerate your growth.

- 2 million visitors per month
- Around Rs 240+ cr spends per month
- More than 5300+ merchants across 1800 brands including online and offline merchants
- Dedicated offer page for StartUps on SmartBuy



Visit us: [offers.smartbuy.hdfcbank.com/smartdeals](https://offers.smartbuy.hdfcbank.com/smartdeals)



## 4 Forex for StartUps

### Foreign Funding

When you receive funding from abroad, we shall support you with getting the maximum value by offering the most competitive exchange rates and charges. What's more, we will also guide and support you in reporting all such fundings to RBI as required under FEMA, in an efficient and timely manner.

### Import and Export Transactions

We support you with all your transaction requirements related to import of machinery, equipment, raw materials etc, as well as export of your goods and services across the world. With our most competitive exchange rates and charges, you get the best value for your money.

### Foreign Exchange requirements

We can meet all your requirements of foreign exchange in the form of foreign currency cash, multi-currency forex card, foreign demand drafts or outward remittances - whether it be for foreign trips for your staff and employees, or demand drafts/remittances to be sent for services availed by the company from foreign vendors.





## 5 SmartHub

### **Payment Gateway**

HDFC Bank payment gateway enables organizations to accept secure online card payments over the Internet. It makes electronic commerce more convenient. It also offers ease and security of accepting payments on the Internet.

- **Multiple Payment Instrument options on a single page:**  
Debit Cards | Credit Cards | Multi-bank Net-Banking 40+ banks
- **Multiple-Gateway Integration for a single front-end:**  
Dynamic routing between gateways for 100% system uptime.  
'Plug-n-play' integration for merchants
- **Real-time, on-demand intelligent online analytics**
- **Retry of failed transactions:**  
Higher business volume and success rate
- **Risk Management Engine:**  
Transaction level risk monitoring with velocity checks and IP tracking





## Point of Sale (POS)

HDFC Bank POS enables merchants to accept physical cards at the outlet across Visa, Mastercard, Rupay and Diners, with value added features.

- **Offer EDC:**

PSTN, GPRS along with digitally integrated options like mPOS

- **Multi-Bank EMI:**

Using this facility, a merchant can offer EMI facility to HDFC Bank Credit Card holders as well as 11 other major banks

- **Flexi Currency DCC (Direct Currency Conversion):**

Allows a foreign national to pay by card for their goods/services in their home currency on HDFC Bank POS terminal

- **Cash @POS:**

Allows cash withdrawal at POS terminals as per RBI norms

## 6 Bulk Payments

### **e-Banking solutions (E-Net)**

Online platform for bulk remittances to both  
HDFC Bank and other banks

### **Salary and Vendor payments**

An integrated platform to make bulk payments  
to your employees and vendors

### **e-Banking solutions (E-Net)**

HDFC Bank is authorized to collect direct & indirect taxes

## 7 Nodal Accounts

If you are a market place of products/services or an aggregator,  
RBI requires you to have a nodal account.  
Hurry and ask our experts!

## 8 Collection Services

Working capital efficiency is valued by all astute investors.  
Our collection solutions help you have the right practices  
from the beginning.

### **Cash Management Services**

Highly awarded, end-to-end solution for your payment and  
collection requirements through our cash management  
services at extremely attractive rates

Cash management services are offered at over 2400 locations



## eCMS

- Tailor made product offering for electronic collections
- Ease of reconciliation for your business
- STP credit with real time notification
- Credit confirmation to the remitter
- Integrated MIS offering – secure data transmission

## Payzapp for Business

- Revolutionary invoicing solution by HDFC Bank which enables StartUps to request and receive payments on-the-go
- Ideal for all StartUps who need to collect payments on delivery, advance payments, balance payments and on-field collection
- Instant flow of cash into your account

## Chillr

- A revolutionary app, which lets merchants request money from other Chillr users using the 'Collect' feature
- A QR Code/AlphaCode is generated which the sender has to scan to complete the payment
- The merchant can also view his transaction history





## 9 Corporate Salary Account

You are smart enough to generate new employment opportunities. Offer salary accounts and specialised offerings to your internal ambassadors from the bank that manages corporate salary accounts for the likes of TCS, Accenture, IBM, JP Morgan, Oracle etc.

- No minimum criteria for number of employees
- Zero balance salary account, free payable at par cheque book
- Super premium Debit Card with higher limits for cash withdrawal at ATMs and usage at shopping outlets
- Personal accidental death cover on salary account and on the Debit Card
- Premium salary account holders can extend zero balance account to their family members too
- Microsite for your StartUp – a customised webpage highlighting our offers for employees of HDFC Bank SmartUps, dedicated perks app for corporate salary customers

## 10 Business Credit Card

FD Backed Credit Card with credit limit of 75%

FD value-wise business card eligibility	
Rs 45000 to Rs 99,999	Business Freedom/Business Bharat
Rs 1,00,000 to Rs 1,99,999	Business MoneyBack
Rs 2,00,000 to Rs 3,99,999	Business Regalia First
Rs 4,00,000 or more	Business Regalia

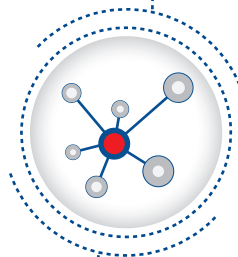
## 11 Multi-Channel Ease of Operations

Crunched for time! Let us help you with 24/7 banking access. Use NetBanking, PhoneBanking and Missed Call Banking to save time and simply focus on growing your business.

## 12 Dedicated Zone for StartUps

We now have SmartUp specialists at dedicated branches across 30 locations in the country.

Know more at [www.hdfcbank.com/smartup](http://www.hdfcbank.com/smartup)



# Make the smart choice

Particulars	SmartUp Alpha	SmartUp Max
Minimum Balance Requirement	<ul style="list-style-type: none"> <li>• Zero balance for 1st Year, subject to any 2 transactions in the first 6 months from account opening</li> <li>• Year 2 onwards Rs 25,000 Average Quarterly Balance</li> </ul>	<ul style="list-style-type: none"> <li>• Rs 5,00,000 Average Quarterly Balance</li> </ul>
Free Cheque Leaves	100 per month	500 per month
RTGS & NEFT	FREE	FREE
Local & Anywhere cheque collections/payments and fund transfer	FREE	FREE
Free Cash Deposit Limit per month across all branches	Upto 12 times the Average Monthly Balance per month or 25 transactions whichever is lower, (subject to maximum Rs 100 lakh/month)	Upto 12 times the current month Average Monthly Balance or Rs 60 lakh or 60 transactions whichever is breached first (subject to maximum Rs 200 lakh/month)
Debit Card	Platinum Debit Card <ul style="list-style-type: none"> <li>• Up to 1% CashBack on select merchant categories (Max cap 750/card/month)</li> <li>• Accelerated personal accident death insurance cover of up to Rs 10 lakh</li> <li>• Higher daily limits, shopping Rs 2.75 lakh, withdrawal Rs 1 lakh</li> <li>• Zero liability of up to Rs 4 lakh</li> <li>• International air accident death cover of Rs 1 cr for tickets booked using Platinum Debit Card</li> </ul>	Times Point Debit Card <ul style="list-style-type: none"> <li>• 2 Times Points on every Rs 150 spent, Min 10% discount on merchants across dining, lifestyle &amp; entertainment categories</li> <li>• Accelerated personal accident death insurance cover of up to Rs 10 lakh</li> <li>• Higher daily limits, shopping Rs 2.75 lakh, withdrawal Rs 1 lakh</li> <li>• Zero liability of up to Rs 4 lakh</li> <li>• International air accident death cover of Rs 1 cr for tickets booked using Times Points Debit Card</li> </ul>

**Get SmartUp. Go Places.**

 Email [smartup@hdfcbank.com](mailto:smartup@hdfcbank.com)

 Know more at <https://www.hdfcbank.com/smartup>

Terms & Conditions Apply