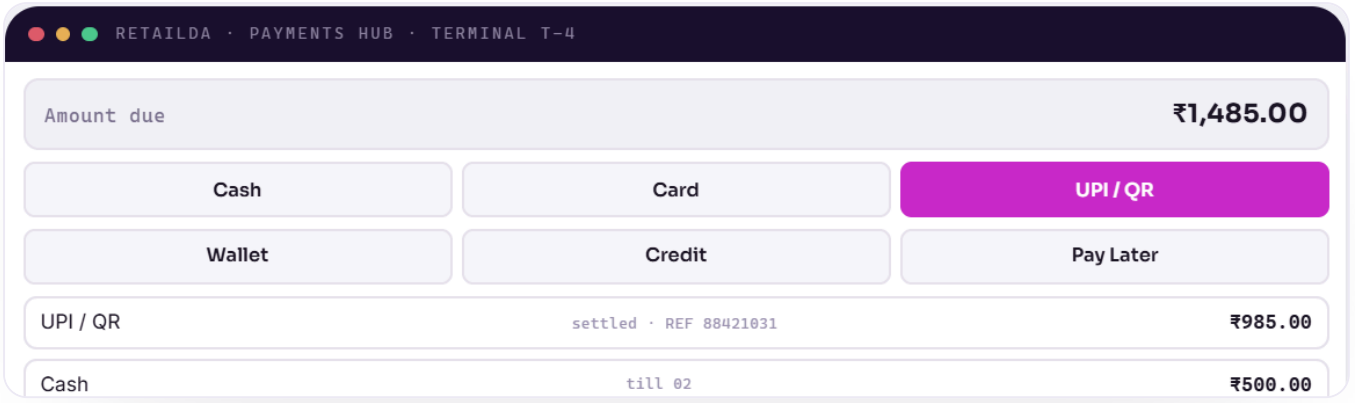
PRODUCT DATASHEET · POINT OF SALE

Payments Hub

Split any bill across cash, card, UPI/QR and credit.

One tender screen for every way your customers pay. Split a single bill across cash, card, UPI/QR, wallet and store credit, take part of an order on credit and settle the balance across multiple partial payments — even switch tender currency mid-order, inside the running sale. A provable tender trail per shift — even fully offline.



97
terminals live on one deployment

5 yrs
production on the original build

Air-gap
proven at defence sites

₹20L
lost in 48h — none since

WHAT IT CHANGES ON THE FLOOR

Split tender
Divide any bill across cash, card, UPI/QR, wallet and Pay Later credit — any combination, any order.

Custom tenders
House account, store credit, voucher schemes — if your counter takes it, the tender screen shows it.

Partial order on credit
Take part-payment now and park the balance on the house ledger — the customer settles across multiple split payments over time.

Mid-order currency switch
Change tender currency inside the running sale — priced in one, paid in another, both posted clean.

Offline-safe refunds
Refunds post offline and reconcile on reconnect — the queue never waits on a card network.

Pay Later credit
House accounts with limits, statements and ageing, settled against the same ledger.

In production since 2021 — retail, defence, education, manufacturing & hospitality

AVAILABILITY

Included from the Growth plan (₹2,999/site/mo yearly)

RUNS ON

Any device · offline-first · your infrastructure or ours

COMPLETE CAPABILITY SET — 14 FEATURES

- ✓ Gift-card and store-credit tenders alongside cash, card, UPI and credit
- ✓ Custom tender methods (house account, vouchers, store credit)
- ✓ Balance settled across multiple partial payments over time
- ✓ Pay Later house accounts with limits, statements & ageing
- ✓ Partial refunds with manager-approval thresholds
- ✓ Grand-total rounding configured your way
- ✓ Card-on-file for repeat customers
- ✓ Split tender — cash, card, UPI/QR, wallet, credit in any mix
- ✓ Partial order on credit — part-pay now, balance to the house ledger
- ✓ Mid-order currency switch — tender in a different currency without re-ringing
- ✓ Offline-safe refunds — post now, reconcile on reconnect
- ✓ PCI-DSS tokenised cards — PAN never stored
- ✓ Per-tender shift totals & settlement reports
- ✓ Deposit & advance collection against orders

BUILT FOR

Retail · Restaurants · Grocery · Travel retail

THE ECONOMICS

	RETAILDA™	PER-SEAT SAAS PATTERN
Pricing unit	Per site — staff accounts unlimited	Per user — every hire compounds the bill
Modules	Toggle on what you need, priced like apps	Per-module add-ons stacked on per-seat tiers
Connectivity	Runs fully offline — forever, if you want	No link, no sale
Data	One database per client — export anytime	Multi-tenant pool, export rituals

How Payments Hub compares

Verified against current competitor pricing and feature documentation — retailda.com/compare#payments-hub

ALTERNATIVE	WHERE RETAILDA™ WINS
Square	They monetise your card volume (2.6%+ per tap forever). We charge for software — bring your own processor and UPI rails.
Stripe Terminal	Their lock-in is the point; our PCI-DSS tokenisation keeps card-on-file processor-agnostic.
Petpooja	Multi-tender splits, house accounts and offline-safe refunds — not gated behind their highest tier.

DEPLOYMENT MODELS

MODEL	WHAT IT MEANS
Shared cloud	Fastest start — provisioned, patched and monitored for you. Per-site pricing, unlimited staff.
Private cloud	Your own isolated instance — one client, one database. No multi-tenant pooling.
TolsTek Host	On-premise enterprise server — ECC memory, power-loss-protected NVMe, hardware RAID. Also runs the local AI daemons.
Air-gapped	Zero external calls, permanently — proven at defence installations where isolation is mandatory.

WORKS WITH — the platform fabric

UPI & QR · EMV terminals · ESC/POS & thermal · LoRaWAN · Zigbee · MAVLink · MCP agents · ONDC (testing) · WhatsApp Business · Excel/CSV · CloudPRNT · OTAs via channel pipeline

RUNS WITH

POS Terminal · Distributors · GPS Cashier · AI Delta OS

Deployment & rollout

What a Payments Hub deployment actually looks like — bring this page to whoever signs off.

ROLLOUT

01 **Sandbox first**
Your catalogue, opening stock and flows run in a sandbox before anything touches production.

02 **Guided migration**
Bulk import of items, barcodes, suppliers and opening stock — Excel/CSV in one pass.

03 **Pilot site**
One counter or one site goes live first — measured against your old process, not promises.

04 **Staged rollout**
Remaining sites switch over on your schedule — staged, sandbox-first cutover.

COMMERCIAL MODEL

Pricing	Included from the Growth plan (₹2,999/site/mo yearly) — priced per site, never per user. Staff accounts are unlimited.
Ownership	Your data, your keys, your export — leave with everything. No data lock-in.
Support	Real engineers, ticket-based. Feature unlocks are toggles, not projects.

Included from the Growth plan (₹2,999/site/mo yearly)

Sign up today — retailda.com/signup · no card required to start

Talk to an engineer

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CALL: +91 - 87778 40671
WHATSAPP: +91 - 94751 16711

Razorpay · stripe · paytm · Verifone

RetailDA