

pine labs

Pine Labs Scanr

Built for *field lending*.
Powered by *biometrics*.



Scanr is Pine Labs' all-in-one PoS terminal with an integrated biometric sensor. It enables seamless loan onboarding and secure payment collections in a single device.

Benefits:



Cut costs

Replace multi-device setups with one terminal available in both CapEx and OpEx models.

Accelerate disbursements

Reduce turnaround from weeks to days.

Simplify collections

Accept cash, card, UPI with real-time sync.

Strengthen compliance

Certified GPS intelligence for audit-ready visibility.

Certifications: STQC, PCI PTS, PCI DSS, UIDAI, GMS, EMV L1 & L2, EMV Contactless L1, CB, UPI qUICS.

Features:



Built-in biometric sensor

Real-time Aadhaar authentication, eKYC, and secure cash withdrawals via AePS.



Camera & imaging

- High-resolution rear camera for instant document scans, live-photo validation, and face-KYC.
- 5 MP front camera for agent-borrower selfie for visit proof, audits & dispute resolution.



Payments & collections

- Accept payments via cash, card, and UPI & Sync transactions in real-time with your servers.
- Provide instant receipts with the thermal printer.



Seamless integrations

Plug & play with LOS, LMS and partners like Legality, Digio, Dista, Syntizen, Setu.

Location intelligence

Geo-tagging:

Capture precise onboarding and repayment locations.

Geo-fencing:

Track agent movement live, ensure compliance within territories.

Reverse geo-coding:

Converts GPS coordinates (latitude and longitude) into precise addresses.

Rugged & reliable

- Long-lasting 6700 mAh battery for rural operations.
- Low-network support with 2G/3G/4G connectivity
- Android 11/12 with octa-core processor for speed & scalability.



Scanr *eliminates* friction on the field.



Fully digital. Built for field operations in rural and semi-urban India.

Current Setup

- Agents carrying multiple devices (tablet, biometric sensor, printer) → multiple vendors, higher costs.
- Paper receipts for repayments → no audit trail, prone to errors.
- No digital payment support → higher risk of leakages.
- Weak agent tracking → limited visibility and accountability.

With Scanr

- One device. One partner. Integrated biometric sensor, printer, camera, GPS
- Instant digital + printed receipts → automatically synced with backend systems.
- Supports multiple payment modes → UPI, cards and cash.
- Certified location intelligence → real-time, fool-proof agent tracking.

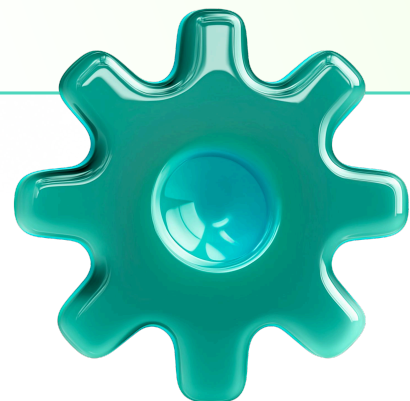
Execute the entire loan lifecycle with *one device*.

Customer onboarding

- Instantly capture & geo-tag customer photo and documents.
- Complete eKYC, eSign & eStamp with biometric authentication.

Payment collection

- Accept repayments via cash, debit card, or UPI.
- Provide instant printed receipts.
- Sync real-time transaction data with your servers.



Cash withdrawal using ***AEPS/M-ATM services.***



AePS

Enable banking access through Aadhaar authentication.

- Cash withdrawal, balance inquiry & mini statement
- Fund transfers & DBT disbursements
- Merchant payments via BHIM Aadhaar Pay



MATM

Simplify card-based services and cash management.

- Cash deposit, Cash withdrawal, cardless OTP cash, PIN change
- Utility payments & recharges

Centralised control with Terminal Management System (TMS)

**Manage all deployed terminals from
a single dashboard.**

- Remote updates & app pushes
- Device health monitoring
- Real-time geo-tracking
- Remote device locking/blocking in case of theft



Value-Added *Services*

One partner for all things lending.

With services powered by Setu, a Pine Labs company, everything is consolidated under a single partner.



Onboarding

eKYC, eSign, eStamp



Collections

UPI, BBPS, WhatsApp Collect, eNACH



Verification

PAN/DL/Voter, OCR, Aadhaar, DigiLocker



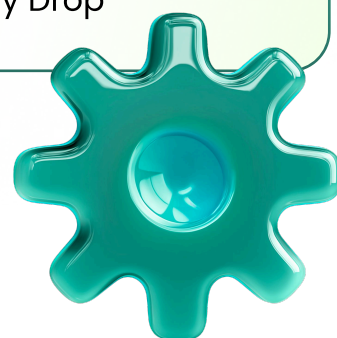
Bank validation

Penny Drop, Reverse Penny Drop



Creditworthiness

Account aggregator



Simplify field operations.
Cut costs. Stay compliant.

Contact Us:

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