

# K₹ EDILY

Making Lives Simpler, Businesses Smarter



## *ICICI Bank*

### DIRECT PAYOUTS





# WHAT IS KREDILY?

Kredily is an HR & Payroll Software. It is a product of PeopleProsper Technology Pvt Ltd, a Bangalore-based HR Tech & FinTech startup. Kredily was founded by Devendra Khandegar - IIT & IIM alumnus - in 2017.

Kredily HR & Payroll software has been trusted by 1000+ companies across industries to automate their HR & Payroll tasks in just a few clicks. With Kredily you can -

- Manage employee data & documents
- Track employee attendance
- Manage employee leaves
- Automate monthly payroll



# OUR VISION

Kredily was created to democratize HR for organizations across India.

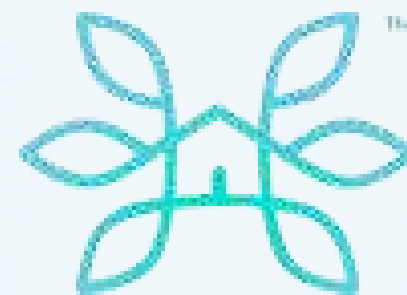
HR and Payroll teams face the brunt of overload towards the end of the month. Imagine if you could save 4 working days per month by automating mundane and repetitive tasks.

By offering Kredily's free forever plan, the platform is accessible to everyone, no matter the organization's size or industry making the lives of HR professionals, finance managers and business founders simpler.





# Trusted By 1000+ Companies



# TRADITIONAL HR

Traditionally HRs had to deal with multiple spreadsheets to track employee attendance & leaves, and print employee documents to store them in a file cabinet.



# DIGITAL HR

With a plethora of tools available, today, HRs can automate time-consuming tasks and focus on strategic tasks and help the organization achieve its goals.



Leave Request

**Pegendra Zutshi**  
ID: 23451  
Department Marketing  
Designation Manager

Leave Type

**CL** Casual Leave

**Start Date** 03 Aug 2017  
**End Date** 05 Aug 2017  
**Total Days** 03  
First Half Second Half

**Reason**  
Heavy Fever.

CANCEL

Kredily helps free up those hours spent filing applications and documents by automating your employee management process.



# Kredily - HR Software

An HR professional spends about 50% of their day on time-consuming repetitive HR tasks and answering employee queries?



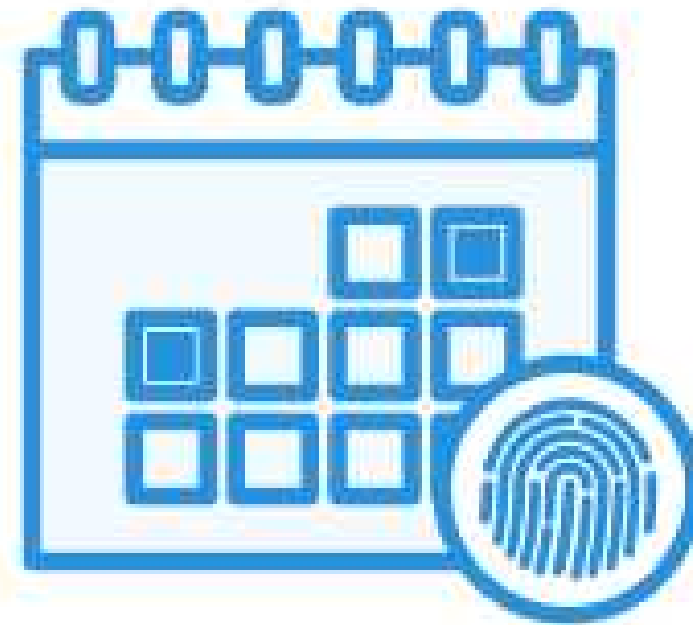


# Features



## MANAGE EMPLOYEES

Manage employee information, documents, declaration proofs, leave requests and more, at one place.



## TRACK LEAVE & ATTENDANCE

Track employee hours at-work and sign-in location using our location-based attendance tracking.



## EMPLOYEE SELF-SERVICE PORTAL

Self-service portal for employees to raise leave requests, upload documents and more.





## Kredily - Payroll Software

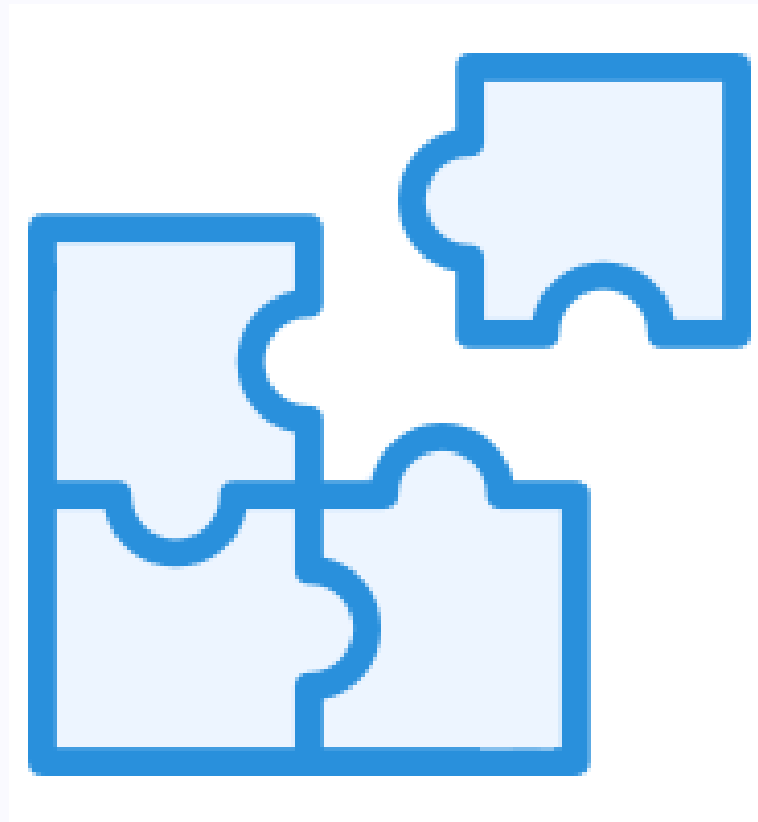
Payroll processing is one of the most critical financial activity of any organisation. A wrongly run payroll can result in unhappy employees.

Kredily automates monthly payroll which significantly reduces the risk of human errors, and drastically reduces the time required to run payroll.





# Features



## CUSTOM SALARY STRUCTURES

Define custom salary structures using base, recurring, variable and ad-hoc components.



## DECLARE INVESTMENTS

Browse tax saving investment options, declare investments and submit proofs online.

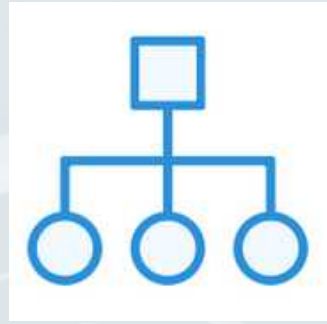


## DIRECT SALARY PAYOUT

Credit employee salaries direct from Kredily with ICICI banking integration.



# More Features



**Organization  
Chart**



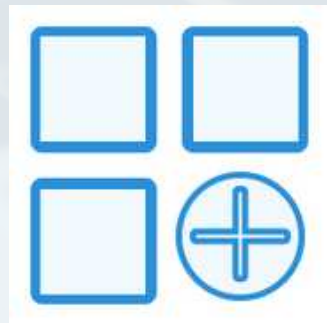
**Location Based  
Attendance**



**IP Restriction**



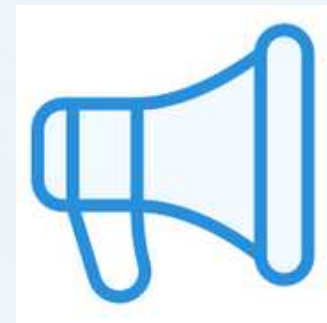
**Biometric  
Integration**



**Custom Leave &  
Attendance Rules**



**PF, ESI, PT & TDS  
Compliance**



**Company  
Announcements**



**Machax - Social  
Network**





# Direct Salary Payouts With ICICI

Hassle-free processing of employee salary with Kredily Payroll software.

Connect Kredily with your ICICI business account and credit employee salary directly from the Kredily platform.



# Benefits Of Banking Integration



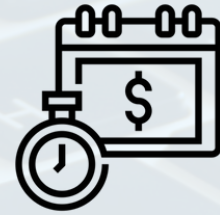
## No more payment instruction file

No more manual upload/download of payment instruction files.



## Auto-reconciliation of all payments

Automatic reconciliation off all the payments made to employees.



## Run error-free and accurate payroll

Eliminate human-errors, data mismatch and automate payroll tasks.



## Confidentiality guaranteed

All your payments history is confidential and securely stored on Kredily's servers.



## Zero-balance current account

Don't have an ICICI account? Open a zero-balance current account with Kredily.





# Introductory Offer

- Free forever for unlimited number of employees.
- Implementation fee worth INR 10,000 waived off.
- Free Kredily Professional Plan worth INR 4999/month for 2 years with features such as IP restriction, challan generation and more.
- Use code **KREDILYICICI** during signup.

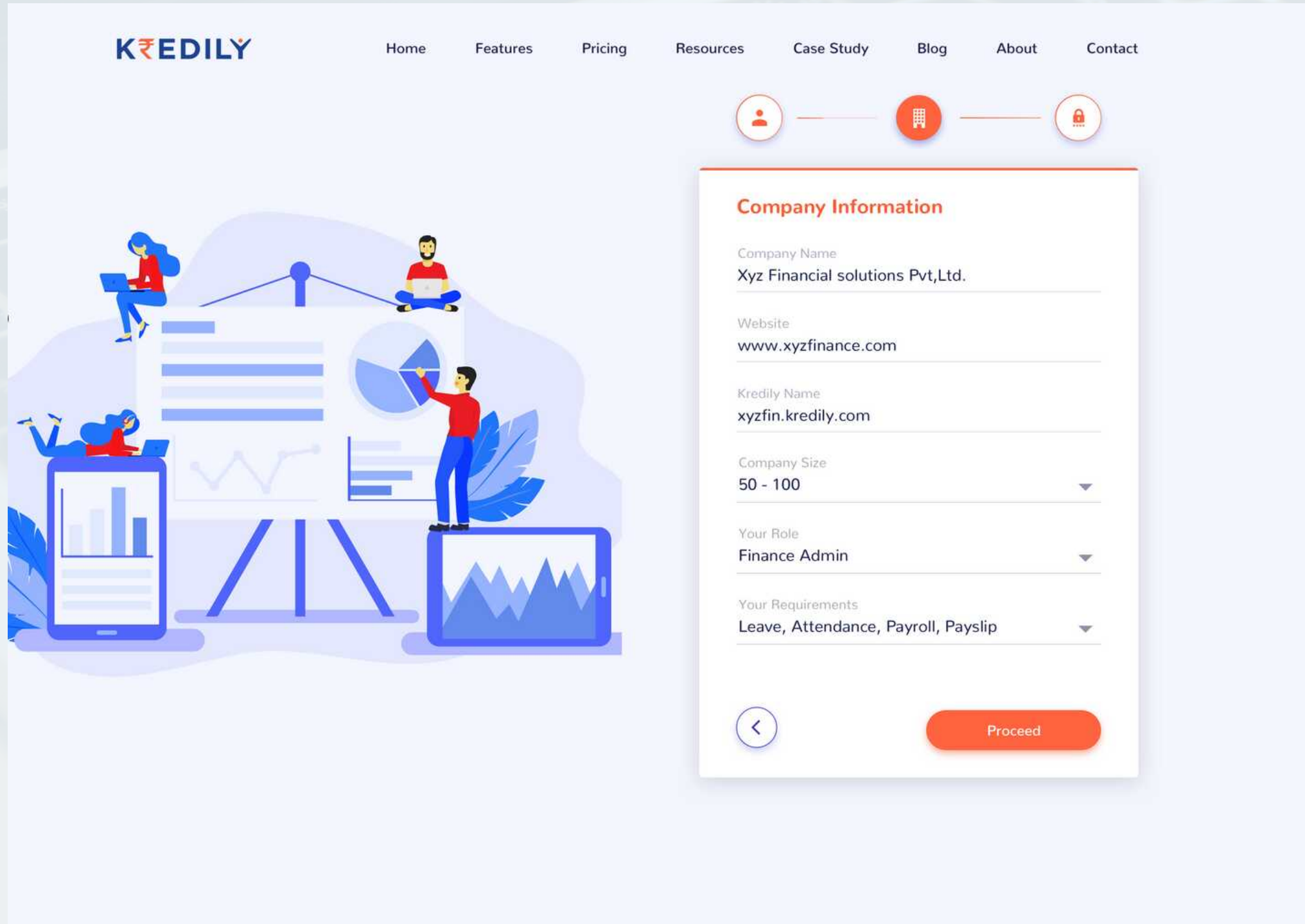


# How It Works

- 1. Create Kredily Account** ✓
2. Set up Kredily Account
3. Add Employees to Kredily Account
4. Enable Banking Integration
5. Connect ICICI Account & Verify ✓
6. Select Account For Payout ✓
7. Payout Employees Directly From Kredily
8. View Transaction Details



# Create Kredily Account



The screenshot displays the Kredily website's account creation interface. At the top left is the Kredily logo. A navigation menu includes Home, Features, Pricing, Resources, Case Study, Blog, About, and Contact. Below the menu are three circular icons: a person, a building, and a lock. The main form is titled "Company Information" and contains the following fields:

- Company Name: Xyz Financial solutions Pvt,Ltd.
- Website: www.xyzfinance.com
- Kredily Name: xyzfin.kredily.com
- Company Size: 50 - 100 (dropdown menu)
- Your Role: Finance Admin (dropdown menu)
- Your Requirements: Leave, Attendance, Payroll, Payslip (dropdown menu)

At the bottom of the form, there is a back arrow icon and a red "Proceed" button. To the left of the form is a blue illustration of people working with data charts and a laptop.

- Visit our website <https://app.kredily.com/signup/> and create your account.
- Submit basic contact details, company information and set account password.
- Complete signup and login to your Kredily account <https://app.kredily.com/login>



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# Kredily Account Setup

**COMPANY PROFILE**

**Overview** Address Department Designation Bank Details Statutory Info Admin Policies Settings

**OVERVIEW**

Registered Company Name  
ABC MERCANTILE GROUP PRIVATE LIMITED

Company Email ID  
sairambandi18@gmail.com

Domain Name  
bandisairam

Company Phone Number  
8956780123

Website  
www.bandisairam.com

**SOCIAL PROFILE**

bandisairam

- Login to Kredily account to complete the account setup.
- To setup, complete 'Company Profile' page and delete demo data.
- Use Kredily's product documentation (<https://support.kredily.com/doc/getting-started/>) to complete the setup.



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# Add Employees To Kredily Account

## Onboarding New Employee

**Personal** Work Finance

### PERSONAL INFO

First Name

Middle Name

Last Name

Official Email ID

Personal Email ID

Contact Number

Date of Birth



Select Gender



Male



Female

Transgender

× Cancel

Next →

- Add employees information to Kredily account to complete account setup.
- Add employees individually or in bulk using Kredily's excel template.
- Follow the instruction in video or use our product documentation (<https://support.kredily.com/doc/getting-started/#Step5>) to add employees.



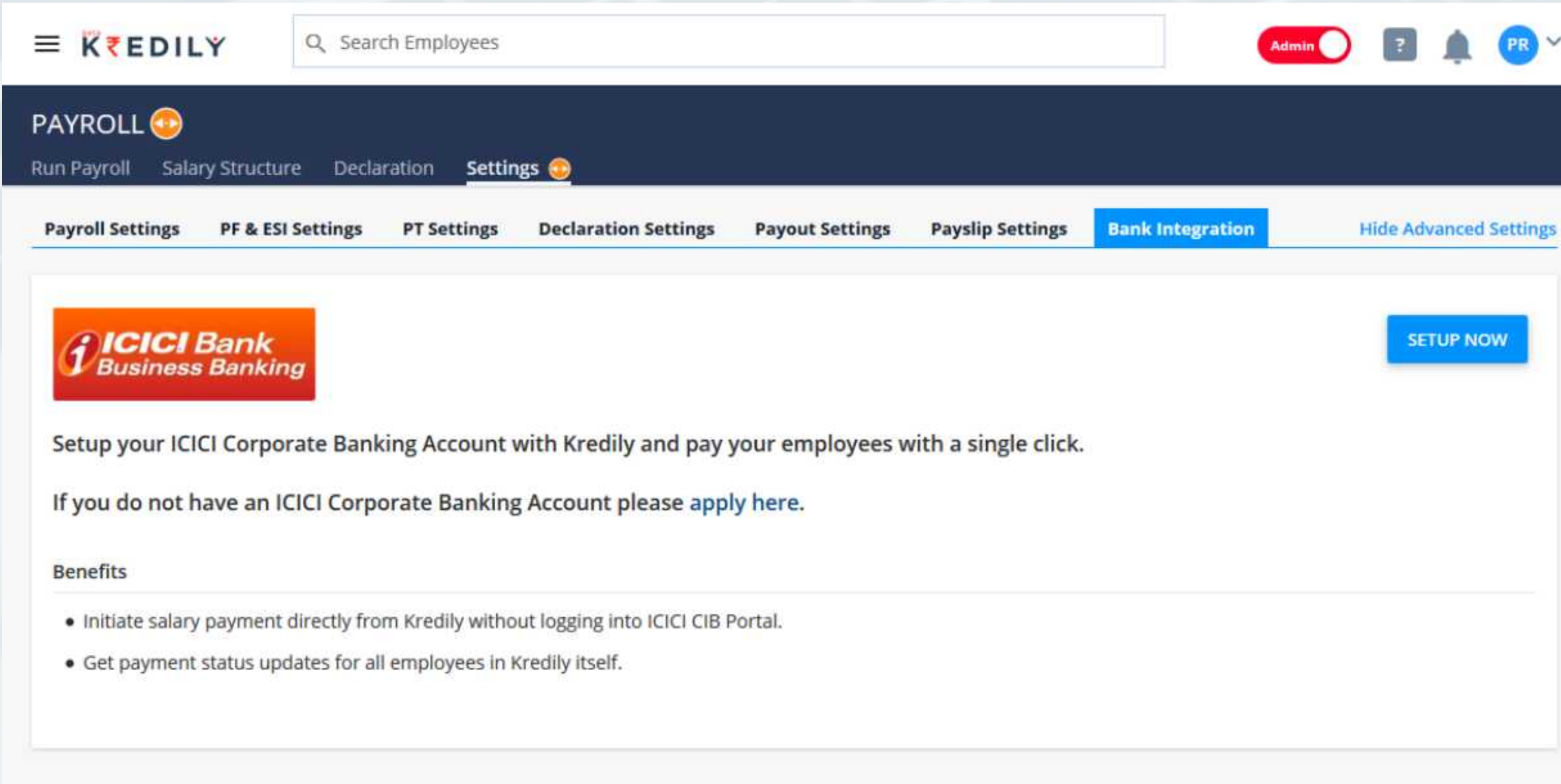
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# Enable Banking Integration



The screenshot shows the Kredily Payroll application interface. At the top, there is a search bar for employees and user profile information (Admin, PR). The main navigation bar includes 'PAYROLL' and 'Settings'. Under 'Settings', there are tabs for 'Payroll Settings', 'PF & ESI Settings', 'PT Settings', 'Declaration Settings', 'Payout Settings', 'Payslip Settings', and 'Bank Integration'. The 'Bank Integration' tab is active, displaying the ICICI Bank Business Banking logo and a 'SETUP NOW' button. Below the logo, there is a text prompt: 'Setup your ICICI Corporate Banking Account with Kredily and pay your employees with a single click. If you do not have an ICICI Corporate Banking Account please [apply here](#).' A 'Benefits' section follows, listing two points: 'Initiate salary payment directly from Kredily without logging into ICICI CIB Portal.' and 'Get payment status updates for all employees in Kredily itself.'

- Open 'Payroll' application from the dashboard.
- In the 'Payroll' application, under 'Settings' tab, click on 'Bank Integration.'
- To enable 'Bank Integration,' click on 'Setup Now.'

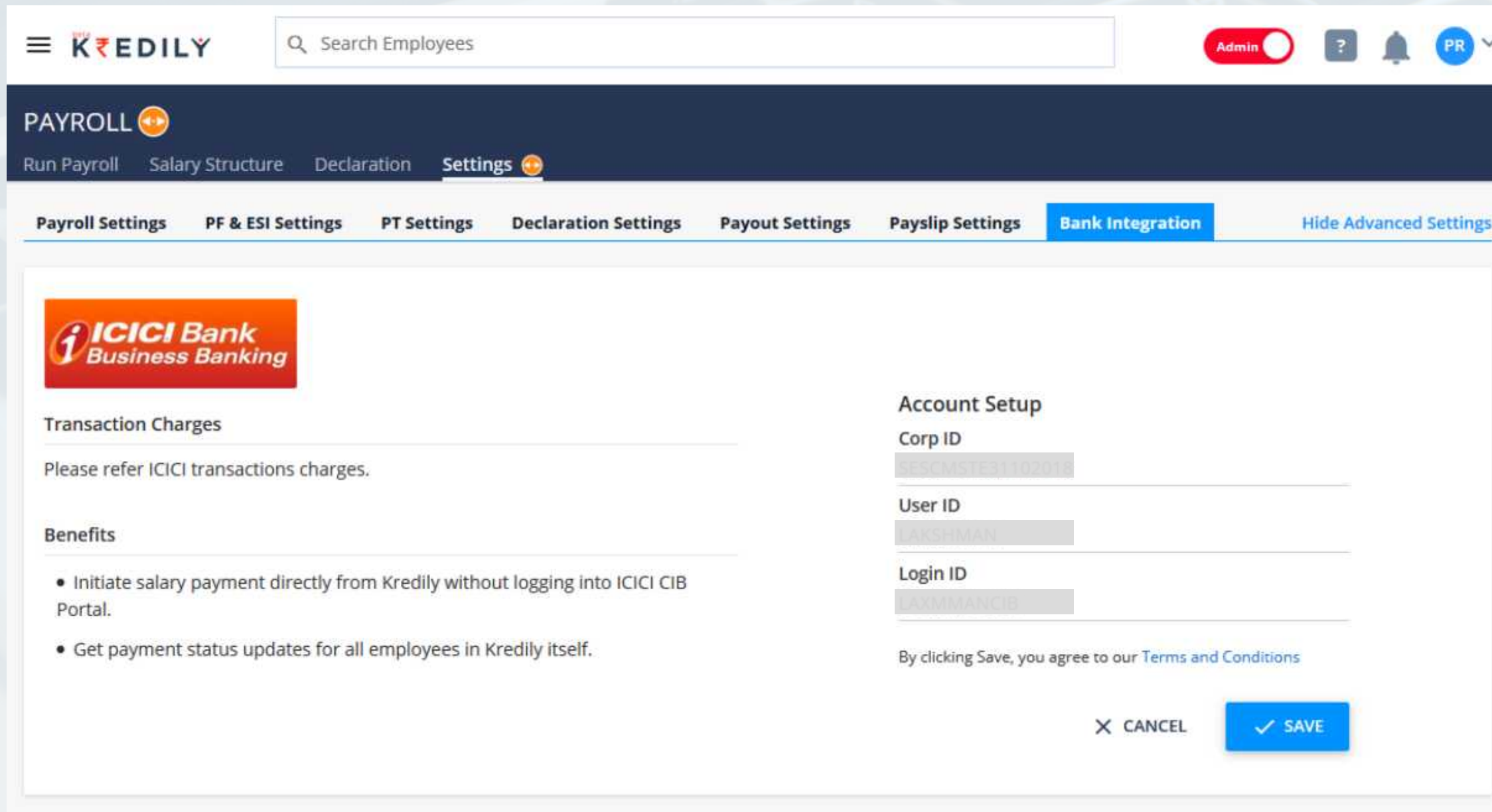


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# Connect ICICI Account & Verify



The screenshot displays the Kredily web application interface. At the top, there is a navigation bar with the Kredily logo, a search bar for employees, and user profile information (Admin, ? icon, bell icon, PR dropdown). Below the navigation bar, the 'PAYROLL' section is active, with sub-menus for Run Payroll, Salary Structure, Declaration, and Settings. The 'Settings' menu is expanded to show various configuration options: Payroll Settings, PF & ESI Settings, PT Settings, Declaration Settings, Payout Settings, Payslip Settings, Bank Integration (highlighted), and Hide Advanced Settings. The 'Bank Integration' section is open, showing the ICICI Bank Business Banking logo. On the left, there are sections for 'Transaction Charges' (with a note to refer to ICICI charges) and 'Benefits' (listing options for direct salary payment and status updates). On the right, the 'Account Setup' form is visible, with fields for 'Corp ID' (filled with 'E5CMSTE31102018'), 'User ID' (filled with 'AKSHMAN'), and 'Login ID' (filled with 'LAXMMANCB'). Below the form, a disclaimer states 'By clicking Save, you agree to our Terms and Conditions'. At the bottom right of the form, there are two buttons: 'CANCEL' and 'SAVE'.

- On clicking 'Setup Now,' an account setup form will be visible.
- Add your 'Corp ID,' 'User ID,' and 'Login ID.'
- Click on 'Save.'





# Connect ICICI Account & Verify

**KREDILY** Search Employees Admin ? PR

**PAYROLL**

Run Payroll Salary Structure Declaration **Settings**

Payroll Settings PF & ESI Settings PT Settings Declaration Settings Payout Settings Payslip Settings **Bank Integration** Hide Advanced Settings

**ICICI Bank Business Banking** REFRESH STATUS DISABLE

Setup your ICICI Account with Kredily and pay your employees with a single click.

Account Status : PENDING  
APPROVE REQUEST

Corp ID : SESC MSTE31102018

User ID : AKSHMAN

**Pending Activities**

- Approve in ICICI Corporate Banking Portal
- Select an account for making payments

- On clicking 'Save,' the submitted details will be visible with account status as 'Pending.'



# Connect ICICI Account & Verify

- Login to your ICICI corporate account.
- Open 'Connected Banking Approvals' under 'Connected Banking' module.
- Approve the request received from Kredily platform.

**AGGREGATOR APPROVAL**

Corporate Id	User Id	Aggregator name	Aggregator Id	Register Date	Status
PEOPLEPR10082017	DEVENDRA	KREDILY	AGGR0012	17/04/2019	Pending for Self Approval

Terms & Conditions:

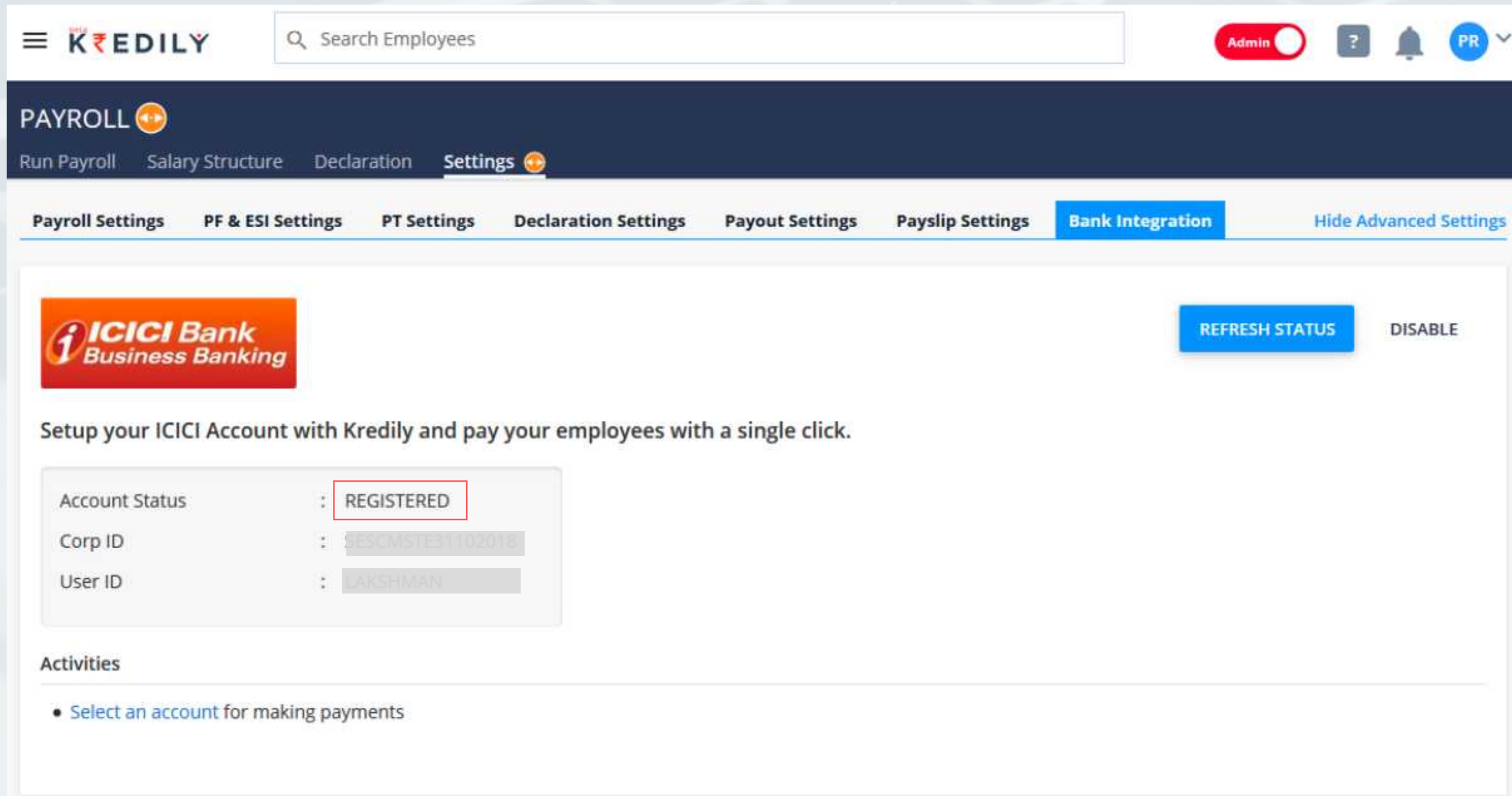
- We hereby agree to avail the Host 2 Host (H2H) Services/API Services from ICICI Bank and accept such terms, regulations, conditions, governing such services as may be hosted by ICICI Bank on www.icicibank.com from time to time for the same.
- We hereby declare confirm, and agree that the H2H Services /API Client Server shall be located at the KREDILY premises, that the Aggregator shall act as the transaction initiator under the H2H Service/API Service, that all the payment instruction files will be uploaded from Aggregator's platform to ICICI Bank's Corporate Internet Banking (CIB) platform and the acknowledgement/status shall be updated to the Aggregator as and when the transactions initiated through the Aggregator's platform are completed.
- We hereby authorize ICICI Bank to accept and act upon any and all payment instructions initiated on the Aggregator's platform and received through H2H Service/API Service as through the same were given on CIB by the authorized users in respect of the Account(s).
- We agree to hold ICICI Bank harmless and indemnify ICICI Bank against any and all suits, costs, claims, proceedings counter claims, actions, losses, damages, liabilities, demands, expenses (including, without limitation, attorney's fees and court costs) whatsoever which ICICI Bank may suffer / incur on account of it executing such instructions of the authorized users received through Aggregator's platform.
- We further authorize ICICI Bank to act on our instructions pertaining to the view account balance and fetch account statement services on the Aggregator's platform.

**APPROVE** **REJECT**





# Connect ICICI Account & Verify



The screenshot shows the Kredily web application interface. At the top, there is a navigation bar with the Kredily logo, a search bar for employees, and user profile information (Admin, ? icon, bell icon, PR dropdown). Below this is a 'PAYROLL' section with sub-tabs: Run Payroll, Salary Structure, Declaration, and Settings. Under 'Settings', there are sub-tabs for Payroll Settings, PF & ESI Settings, PT Settings, Declaration Settings, Payout Settings, Payslip Settings, and Bank Integration (which is currently selected). The 'Bank Integration' page features the ICICI Bank Business Banking logo, a 'REFRESH STATUS' button, and a 'DISABLE' button. Below the buttons, there is a message: 'Setup your ICICI Account with Kredily and pay your employees with a single click.' A table displays the account details:

Account Status	: REGISTERED
Corp ID	: SESCMSTE31102018
User ID	: LAKSHMAN

At the bottom, there is an 'Activities' section with a single item: 'Select an account for making payments'.

- On approving the request, click on 'Refresh Status' under 'Bank Integration' tab.
- The account status changes to 'Registered' from 'Pending.'





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# Select Account For Payout

The screenshot displays the KREDILY payroll management interface. The top navigation bar includes the KREDILY logo, a search bar for employees, and user profile information (Admin, PR). The main menu is under 'PAYROLL', with sub-menus for 'Run Payroll', 'Salary Structure', 'Declaration', and 'Settings'. The 'Settings' menu is expanded to show 'Payroll Settings', 'PF & ESI Settings', 'PT Settings', 'Declaration Settings', 'Payout Settings', 'Payslip Settings', and 'Bank Integration'. The 'Bank Integration' page is active, showing the ICICI Bank Business Banking logo and a 'Setup your ICICI Account' section. A pop-up window titled 'Select An Account' is open, displaying a list of 'Available Accounts' with 'Payroll account' selected. The account number '100005003818' is visible. The pop-up has 'CANCEL' and 'SAVE' buttons. The background shows the 'ICICI Bank Business Banking' logo and various settings tabs like 'Payroll Settings', 'PF & ESI Settings', 'PT Settings', 'Declaration Settings', 'Payout Settings', 'Payslip Settings', and 'Bank Integration'.

- Click on 'Select an account' under 'Activities.'
- From the pop-up window, select the account to use for salary payout.
- Click on 'Save.'



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# Payout Employees Directly From Kredily

- Under 'Payroll' application, click on 'Run Payroll' tab.
- Evaluate employees leave & attendance, salary revisions, variable pays, salary on hold and tax override. Finally, preview and run payroll.
- Open the 'Payout' tab, and click on 'Payout' button.

The screenshot displays the Kredily Payroll Payout interface. At the top, there is a search bar for employees and navigation tabs for 'Run Payroll', 'Pay Register', 'Payout', and 'Statutory Filings'. The 'Payout' tab is active. Below the tabs, there is a search bar, a 'REFRESH STATUS' button, and a 'Show 20' dropdown. The main area contains a table with the following columns: ID, Employee Name, Mode, Branch Name, IFSC Code, Account Number, Netpay, and Status. The table lists eight employees with their respective details. At the bottom, there is a 'PAYOUT' button and a 'Need H' button.

ID	Employee Name	Mode	Branch Name	IFSC Code	Account Number	Netpay	Status
T002	P2 P 2R	sfer	ICICI BANK LIMITED	ICIC0000011	000405002777	30040	UnPaid
T003	P3 P 3R	sfer	ICICI BANK LIMITED	ICIC0000011	000405002777	46700	UnPaid
T004	P4 P 4R	sfer	ICICI BANK LIMITED	ICIC0000011	000405002777	41050	UnPaid
T006	P6 P 6R	sfer	DHANALAKSHMI BANK	DLXB0000092	000405002777	28900	UnPaid
T007	P7 P 7R	sfer	DHANALAKSHMI BANK	DLXB0000092	000405002777	47021	UnPaid
T008	P8 P 8R	sfer	STATE BANK OF INDIA	SBIN0003060	000405002777	39700	UnPaid
T009	P9 P 9R	sfer	STATE BANK OF INDIA	SBIN0003060	000405002777	25400	UnPaid



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# View Transaction Details

The screenshot displays the KEDILY payroll system interface. At the top, there is a search bar for employees and user navigation options including 'Admin', a help icon, a notification bell, and a 'PR' dropdown. Below this is a header for 'PAYROLL | APR 2018' with navigation links for 'Run Payroll', 'Salary Structure', 'Declaration', and 'Settings'. The main content area is titled 'Run Payroll' and includes sub-tabs for 'Pay Register', 'Payout', and 'Statutory Filings'. A search bar and a 'REFRESH STATUS' button are located above a table of transactions. The table lists employee transactions with columns for ID, Employee Name, Mode, Branch Name, IFSC Code, Account Number, Netpay, and Status. Below the table, there are navigation buttons for 'PREVIOUS', '1', and 'NEXT', along with 'PAYOUT' and 'Need H' buttons.

ID	Employee Name	Mode	Branch Name	IFSC Code	Account Number	Netpay	Status
T002	P2 P 2R	sfer	ICICI BANK LIMITED	ICIC0000011	000405002777	30040	Paid
T003	P3 P 3R	sfer	ICICI BANK LIMITED	ICIC0000011	000405002777	46700	Initiated
T004	P4 P 4R	sfer	ICICI BANK LIMITED	ICIC0000011	000405002777	41050	Paid
T006	P6 P 6R	sfer	DHANALAKSHMI BANK	DLXB0000092	000405002777	28900	Initiated
T007	P7 P 7R	sfer	DHANALAKSHMI BANK	DLXB0000092	000405002777	47021	Paid
T008	P8 P 8R	sfer	STATE BANK OF INDIA	SBIN0003060	000405002777	39700	Initiated
T009	P9 P 9R	sfer	STATE BANK OF INDIA	SBIN0003060	000405002777	25400	Initiated

- Click on 'Refresh Status.'
- View all employee information along with payment status.





# CONTACT US

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## PHONE

08047092710

## EMAIL

[hello@kredily.com](mailto:hello@kredily.com)

## WEBSITE

[kredily.com](https://kredily.com)

## FOLLOW US ON



“

## ALWAYS REMEMBER

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Human Resource isn't just a thing we do. It's the thing that runs our business.

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STEVE WYNN