

Introducing Newest Innovation for Everyday Payments

MERCHANT CREDIT*

* Store-issued credits you can use to buy, gift, share, trade or donate.



ONESTPAY™

Better Rewards than Debit Cards

Lower Risk than Credit Cards

Spend Smarter with OnestPay™

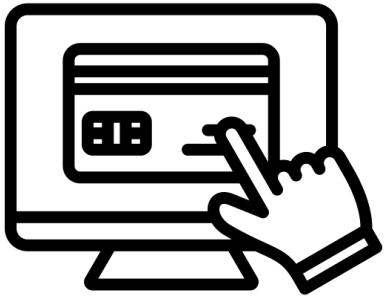


OnestPay™ transforms your everyday planned payments into real rewards, empowering you to spend wisely, and build wealth.

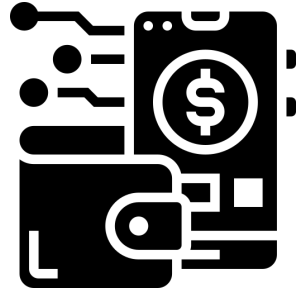
Avi Sengupta
Founder & CEO

WHAT IS ONESTPAY™?

OnestPay™ is the next generation payment platform that lets you prepay trusted merchants and receive credits to buy, gift, trade, donate, or share—plus enjoy instant rebates and discounts, both online and in-store



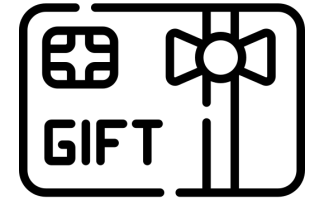
Buy store credits at a discount from trusted merchants on Onestpay platform



Load credits into your OnestPay™ Digital Wallet and Spend Card



Pay merchants online and in stores with credits



Gift, donate, trade, and share credits and earn bonus



A BETTER WAY FOR RESPONSIBLE SAVERS

At OnestPay™, we believe there's a better way—one that serves responsible savers who choose to plan ahead. These individuals prioritize thoughtful spending, valuing financial wellness over immediate consumption.

But for those willing to save in advance, the current system offers little reward: the only options available are holding cash or keeping funds in low-interest accounts. For these responsible spenders, OnestPay™ offers a smarter alternative.

REWARDING PLANNED SPENDING

OnestPay™ connects customers directly with trusted merchants, allowing you to prepay for planned purchases and earn meaningful rewards and amplify your purchasing power. Unlike credit cards or Buy Now, Pay Later options that often lead to debt and interest charges, OnestPay™ rewards your responsible choices by building value.

With every prepayment, merchants on the OnestPay™ platform reward you, effectively increasing the value of each dollar spent. This means that your planned spending doesn't just go toward a purchase—it actively grows your purchasing power, enabling you to buy more of what you need or save for future expenses.



MULTIPLE WAYS TO USE YOUR CREDITS

OnestPay™ gives you the freedom to use your rewards your way. Whether you're shopping online or in-store, you can redeem your merchant credits to pay, gift to someone special, donate to a cause, pool with friends, or even buy and sell within the platform. Your rewards are more than just perks—they're versatile, real-world value you control.

COMMUNITY-FOCUSED PLATFORM

OnestPay™ brings a social layer to everyday payments by allowing users to connect, share, and collaborate within the platform. Users can build networks, communicate in real time, gift and pool credits for shared purchases—turning transactions into interactive experiences.

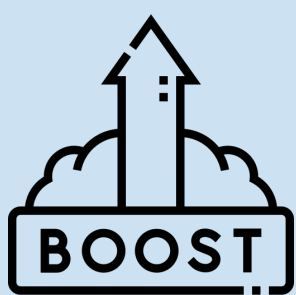
By blending payments with community-driven features, OnestPay™ transforms spending into a more engaging, flexible, and rewarding experience for both consumers and businesses. It's not just a payment tool—it's a connected social commerce platform.



OnestPay™ redefines payment systems for those who prioritize thoughtful, planned spending. By aligning with merchants who value loyal customers, OnestPay™ creates a cycle of responsible spending and meaningful rewards, giving you the power and flexibility to maximize every dollar.

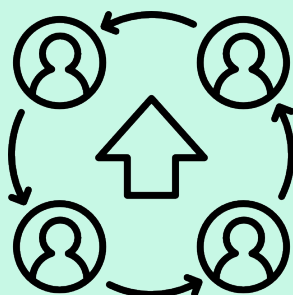
WHY PARTNER WITH ONESTPAY™?

MERCHANTS



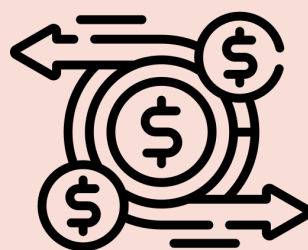
Boost Your Reach

Expand customer base while reducing marketing expenses.



Real-Time Engagement

Use targeted, geo-specific real-time promotions and, connect directly with your customers.



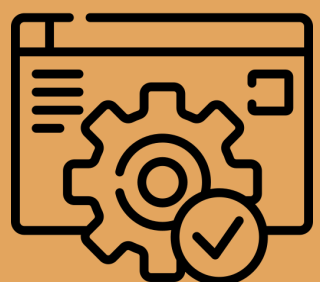
Manage Your Cashflows

Improve cashflows with upfront payment from credit sales



Smarter Insights

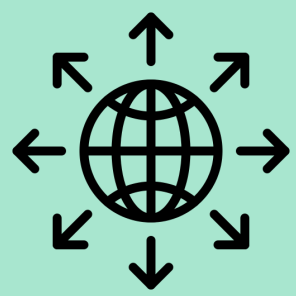
Leverage detailed analytics for smarter pricing and promotional strategies.



Cost-Efficient Setup

Implement and manage your program with minimal overhead, maximizing efficiency and profitability.

BANKS, CREDIT UNIONS, LOYALTY PROVIDERS



Expand Your Product Suite

Offer prepaid credits alongside existing banking and merchant tools—no heavy lift required.



Drive New Revenue Streams

Earn referral fees and ongoing commissions from client activity on OnestPay™.



Enhance Client Relations

Provide real value that boosts loyalty, cash flow, and engagement for your clients.



Support Local Businesses

Help local merchants grow with tools that drive retention and local spending.



Stay Ahead in Payments

Bring modern payment innovation to your customers—fast, flexible, and future-ready.



About Us

OnestPay™ is a fintech platform transforming how consumers and merchants interact through flexible, merchant-issued credits. Founded by Avi Sengupta, a former banking executive, OnestPay™ is headquartered in Eden Prairie, Minnesota, with a 20+ person development team based in Kolkata, India.

Our Mission

We believe merchant credits are an untapped asset class—and OnestPay™ is here to unlock their full potential for smarter spending, stronger loyalty, and greater value. Our mission is to unlock a smarter, more rewarding way to pay—where consumers gain flexibility, rewards, and control, and merchants boost loyalty, cash flow, and marketing impact.

Why Choose Onestpay™?

OnestPay™ is more than a payment method—it's a new way to build value, trust, and loyalty between businesses and their customers.

We make spending smarter—for both consumers and businesses.

For Consumers:

- Instant Savings – Prepay trusted merchants and receive discounts or bonus value.
- True Flexibility – Use credits online or in-store, gift them, trade them, or pool with friends.
- Debt-Free Rewards – Get the benefits of credit card rewards without the risk of debt.

For Merchants:

- Upfront Revenue – Improve cash flow by receiving payment before the sale.
- Loyalty That Works – Build lasting relationships with flexible incentives and targeted deals.
- Lower Costs – Avoid credit card fees and reduce dependency on ad spend.

Our Locations

Minneapolis :

10223 Meade Lane, Eden
Prairie, MN 55347

Texas :

11802 Warfield St., Suite
200, San Antonio,
TX 78216

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