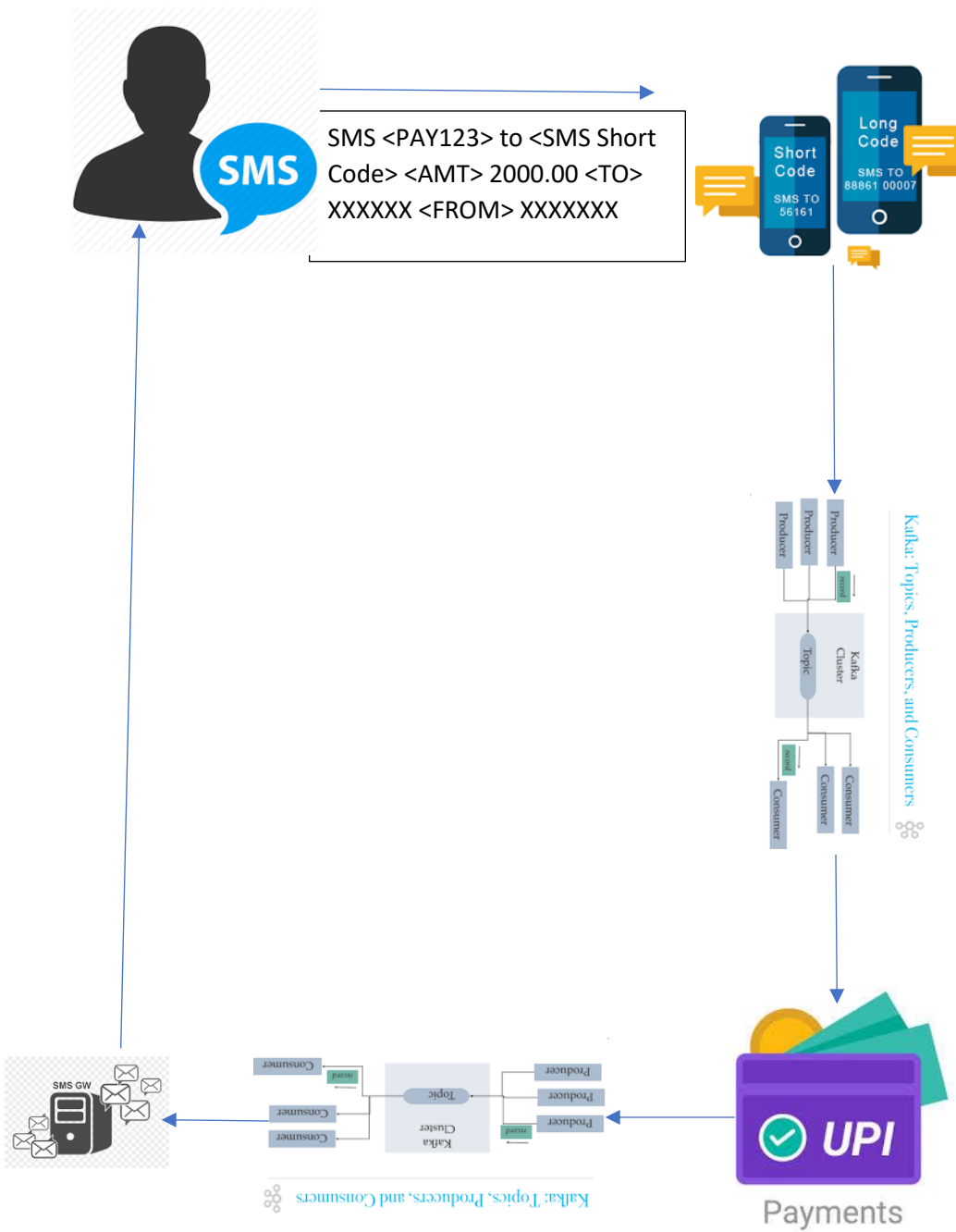


## UPI123 Overview

Step 1: Send message for payment

Step 2: Confirm Details

Step 3: Authorize by OTP



**Primary Applicant:** Vijay Shankar Jha

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**Alternate Contact Number:** 9873182528

**Country:** India

**City:** Ghaziabad

**Based out of (headquarters):** Ghaziabad

**Participant type:** Individual

**Provide the primary applicant's employer or primary affiliation:** Founder of have2change.com

**Website:** <http://have2change.com/>

**Organization Type:** Startup

**Please highlight some recent projects completed by the organization/team:**

We are founder of have2change, which has a product team task (TT) to manage and monitor any kind of project. This is a SaaS service.

**Team members' details:** Rashmi Ranjan jha

**Qualification:** M. Tech VLSI

**Designation in the organization:** Founders

**LinkedIn URL:** <https://in.linkedin.com/in/vijay-s-jha>

**Mentors and advisors:** Rashmi Ranjan Jha

Idea Title/ Solution Name: UPI123

**Briefly explain your solution in 1-2 sentences.:**

Payment in (3) three steps using feature phone or any phone

Step 1: Send message for payment

Step 2: Confirm Details

Step 3: Authorize by OTP

**Problem Statement:**

Feature phone owner and mobile user with no internet access are still not able to make payment through mobile as simply as smartphone user with internet access

**Who is impacted by this problem?**

People who can't afford smart phone or mobile user having not internet access

**Existing challenges faced by the users/ customers**

It is difficult to make payment using feature phone or phone with no internet even though there is some USSD/SMS based service in place for making payment using UPI gateway

**What solutions are available to address the problem currently, and why are they insufficient?**

There is some USSD/SMS based solution in place but people are not using it much because it is not user friendly

**Who is the target audience?**

Feature phone user and user with no internet access on mobile

**What focus is required for given segment in the audience?**

It should as simple as using windows operating system or DOS command

**Describe your idea's innovative qualities.**

It is as simple as that one need to send a SMS to a SMS Short Code with details like <From> XXXX <To> XXXX <Amt> XXXX. All complexities are handled by application to make is simple for user to use it seamlessly.

**How does your idea solve the stated problem(s)?**

User just need to give from account number or mobile number, to account number or mobile number and amount to make a payment

**What paradigms are being challenged, new concepts being tested?**

Solution is available in pieces we are just integrating them to work for our use case

**Explain how your idea proposes a new direction in payments**

Mobile would no longer require internet to make a payment

**Why hasn't your idea been tried before?**

I did not know that this kind of problem exists.

**Explain how your proposed product/service technology is impacted by current regulation.**

In my knowledge there no such regulation which prohibit use of SMS for making a payment but if there are any then our solution will comply with that.

**Describe the underlying technologies used to offer your product / service**

Java, Spring Boot, SMS Gateway and Java Messaging

**What technology stack is being used for the different components of the solution**

1. SMS Short Code service and SMS Gateway Service
2. Java and Spring Boot based messaging system (open source Apache Kafka etc.)

**Provide details of the IT infrastructure and managerial resource used for end-to-end processing**

1. Scale able and HA on-premise/cloud environment with optimum internet access
2. 24X7 support team

**Provide details how you are applying a different technology or applying the same technology in a more efficient and effective manner.**

SMS technology and messaging system are already there we are just applying them for our use case

**Integration of proposed solution with existing technology like USSD etc.**

No integration required as this solution would not use USSD at all

**Solution stage: Idea**

**If applicable, please provide evidence of Proof of Concept (PoC) including any relevant prior experiences / testing of use cases.**

Similar solution provided for a support help desk for a MNC consumer appliance organization which is operational

**Revenue generated (if any)**

Once this idea implemented we can work on revenue sharing

**Funding Raised (If any)**

Never thought of it, but it is most welcome.

**No. of active customers (if any)**

It is idea stage and not implemented

**Describe in detail the test scenarios of the experimentation along with the expected timeline and key milestones.**

1. Test with each bank supporting UPI
2. Run pilot with focus group
3. Roll out with a small amount initially
4. Roll out full fledged

**Describe the key risks associated (to both consumers and your business) with your product/service/technology and the relevant risk mitigation plan.**

1. wrong account details -- user would confirm that details are correct
2. incorrect account details -- user would get error message
3. incorrect amount --user would get error message

**Describe the safeguards in your IT systems to protect against unauthorized access, alteration, destruction, disclosure or dissemination of records and data. What additional safeguards are recommended before making the system operational.**

1. Encryption in transit using HTTPS between messaging system and payment gateway
2. Server side encryption using AES 256 BIT with salt based hardening
3. SMS side need to discuss
4. UPI OTP will be used as it is
5. Data at rest will be encrypted

**Describe the measures proposed to be taken to comply with customer privacy & data protection**

1. Encryption in transit using HTTPS between messaging system and payment gateway
2. Server side encryption using AES 256 bit with salt based hardening
3. SMS side need to discuss
4. Data at rest will be encrypted

**Describe how will you secure the storage and access of payment data of consumers**

Data at rest will be encrypted with 128/256 bit AES encryption

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