

VERSION 1.0
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QR MONEY

ANDROID APPLICATION

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QR MONEY

CONCEPT

In our day to day lives, money is a commodity which is continuously on rotation i.e. movement in some form or the other. People used all forms of money like cash, credit/debit cards etc. to make transactions. This application has been made to simplify the process by aiming to provide a simple yet secure way of transferring money from one user to another.

Agreed, there are many similar wallet applications which aim to be your online container for currency. However, this is where the simplicity comes in. Registration with our service means only providing your mobile number. After which you are free to transact with other users using the service using a unique QR Code generated by the app itself. This QR Code helps us recognize and verify the user that would be receiving your money. Once this is done, just press "Send", and voila! Transaction complete.

One can argue that currently a lot of wireless payment options like Android and Apple Pay or even Samsung Pay are available. But there are issues with these:

1. They are not available in India.
2. They require specialized H/W like NFC Terminals.
3. NFC is not present in a big majority of phones sold in India. So even if some merchant does deploy NFC Terminals, it wouldn't be cost effective since not a lot of people would be able to use them.

Our service doesn't require anything apart from an Android Device and an Internet Connection. Transfer of money from one person to another is also made simpler by applying the same concept. That in turn could be used to pay for public transport too.

THE INSPIRATION

In the recent years, various services have been able to beat their counterparts by increasing the simplicity in their application itself. For example, WhatsApp became popular only because of its simplicity in use as compared to otherwise popular counterparts like Yahoo Messenger etc. Simplicity in payments while maintain security would be a big plus. Hence the service.

GOALS

Aim to make this a fully usable service which can be used as a substitute for wireless payment services like Android Pay, Apple Pay etc. at almost every place. Easy and secure payment options can be a big boon for a developing country like India where new technology is being adopted rapidly.

LIBRARIES AND TECHNOLOGIES USED

QR Code Technology is being used for user identification.

Parse Server is used for backend storage.

Following are the libraries used:

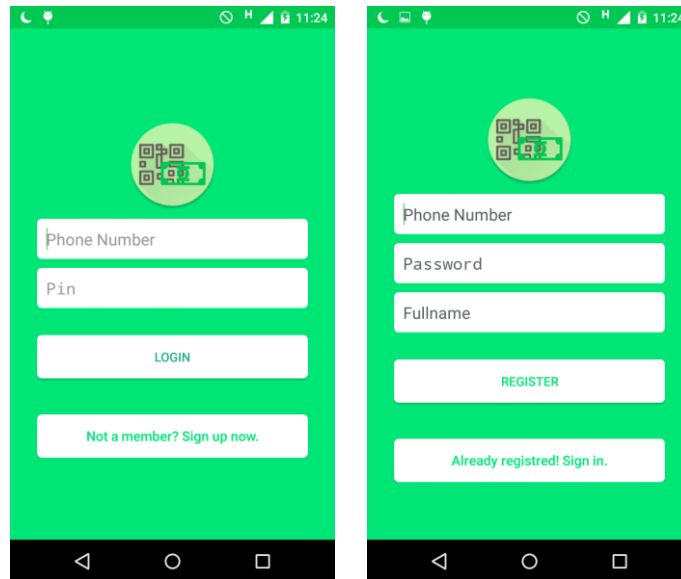
- ZXing to generate QR Codes (<https://github.com/zxing/zxing>)
- ZBar Scanner Library to scan QR Codes (<https://github.com/dm77/ZBarScanner>)
- Parse SDK
- Various Android UI Elements like RecyclerView and CardView.

CURRENT ISSUES

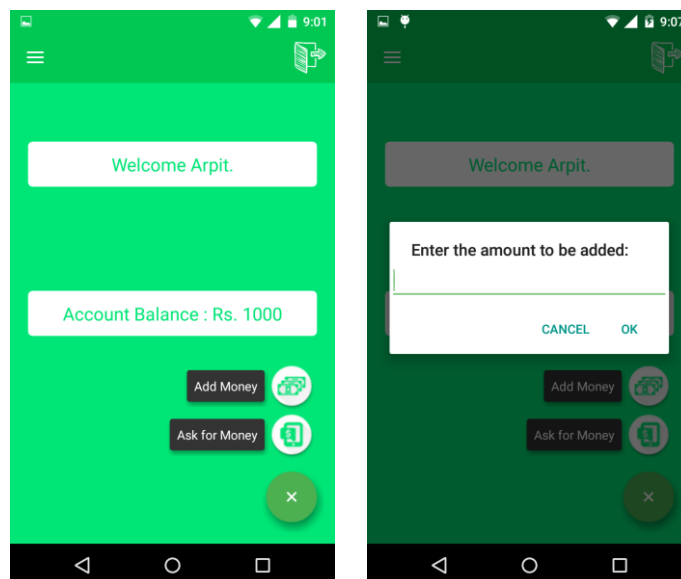
1. "Ask for Money" is currently not enabled.

HOW TO USE

1. Register using you mobile number (10 digits only), name and a PIN/password of your choice.

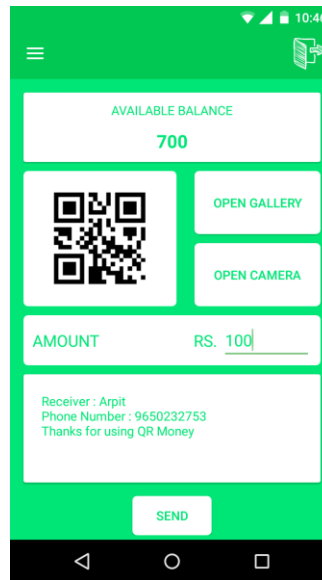


2. Once registered, you will be asked to login, the next time you launch the app. Enter your phone number and PIN/password to authenticate.
3. The following screen will be shown. You can add money (default initial balance is RS. 1000) or ask a friend for money. Enter the amount to be added and it will reflect immediately in the balance.

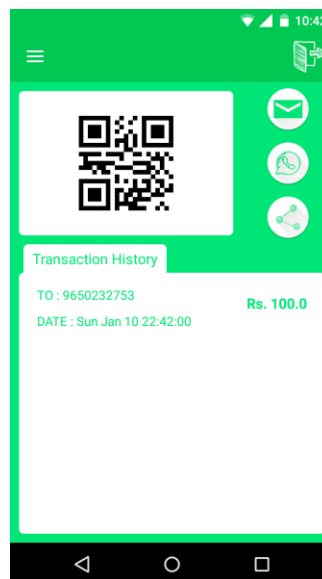


4. After adding some amount, open the navigation drawer and click on "Send Money".

5. Please input an amount to transfer.
6. Next you will be asked to either open the camera or pick an existing QR Code from the gallery. This will be the QR of the receiver. The app will load up the details of that user from the database.
7. All you have to do now is click "SEND". Transaction Complete!!!



8. Open the navigation drawer and select "My Account". Here you can view and share your QR with other users. You can also view your transaction history.



9. To logout at anytime, press the top right button.