# Project 3 – Competition Analysis for Payment Gateway

## Competitors Analyzed

Razorpay, Paytm, PhonePe, Instamojo, Cashfree

## Summary Table

Razorpay: Good APIs, weak support  
Paytm: Strong brand, poor UX  
PhonePe: Great UPI, weak for merchants  
Instamojo: Easy to use, limited scale  
Cashfree: Enterprise-friendly, hard to integrate

## Enhancements for Our Gateway

- Simple onboarding  
- Transparent pricing  
- Same-day settlements  
- Multi-currency support  
- 24/7 customer service

## Outcome

Increased merchant trust, better feature set, improved user acquisition.