

PROJECT TITLE

UNIFIED PAYMENT INTERFACE (UPI)

Submitted in partial fulfillment of the requirement of
PG Diploma in Advanced Computing

By

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Abstract

This Software Requirement System discusses about the study of implementation of Web Application for unified payment interface. After the demonetization there is growth in digital payments in India. Due to Digital India initiative there is tremendous growth in use of mobile phones and internet which directly help increased growth in digital payments. The use of digital payments gives more transparency in money transactions this improves the economy of India.

A cashless method can be traced easily as it leaves its footprints and hence is more transparent. UPI (Unified Payments Interface) is a mobile payment system, which allows you to do various financial transactions on your Smartphone. UPI allows you to send or receive money with the help of virtual payment address without entering the bank information of the other person.

One of the main areas of concern among online users is security. Security meaning not to reveal too much data likes banking or personal details, which could be misused by someone.

This document is complete specification and description of requirements of software that needs to be fulfilled for development of UPI system.

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Chapter 1

Introduction

The purpose of this document is to build an online system to transactions and users to ease the online transaction management. This document describes the intended purpose, requirements and nature of software.

A Unified Payment Interface (UPI) is a smartphone application that allows users to transfer money between bank accounts. It eliminates the need to enter bank details or other sensitive information each time a customer initiates a transaction.

The Unified Payment Interface is a real-time payment system. It is designed to enable peer-to-peer inter-bank transfers through a single two-click factor authentication process. It works by transferring money between two bank accounts along with a mobile platform.

The system is said to be a safe and secure method of transferring money between two parties and eliminates the need to transact with physical cash or through a bank.

1.1 Description

UPI (Unified Payment Interface) enables real-time money transfers via mobile devices 24 hours a day, 365 days a year. It gives access to multiple bank accounts through a single mobile application. It offers single-click two-factor authentication while also offering single-click payment.

The customer's virtual address offers incremental security because the customer is not required to enter details such as Card number, Account number, IFSC code, etc.

This application allows you to share bills with your friends. It is a highly useful alternative to the hassles of Cash on Delivery or running to an ATM to withdraw money for making payments. UPI can be used to pay utility bills, make online payments.

Chapter 2

Analysis Modeling

2.1 Use case diagram:



Fig 2.1

2.2 Class diagram:

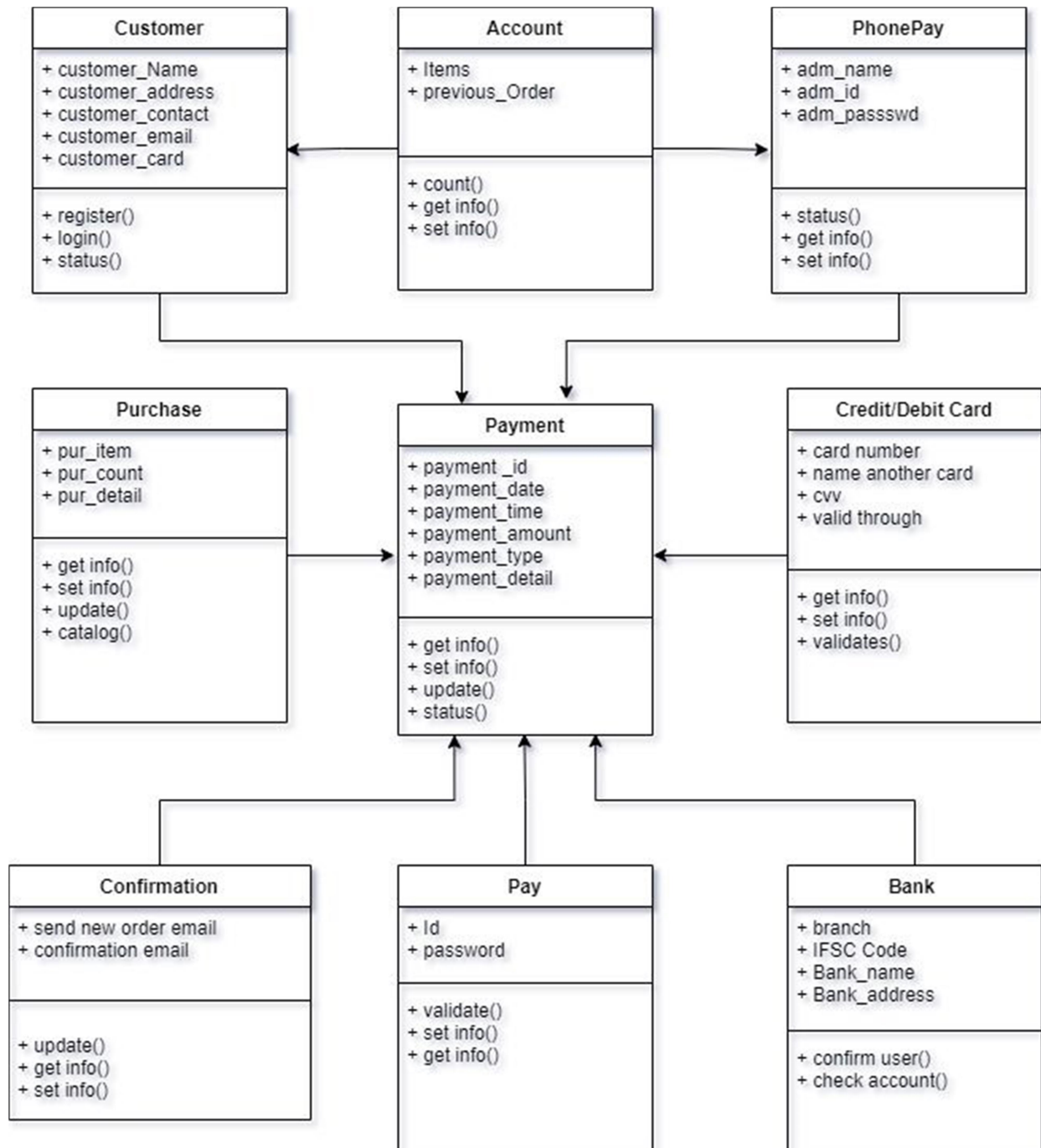


Fig 2.2

2.3 Sequence state diagram:

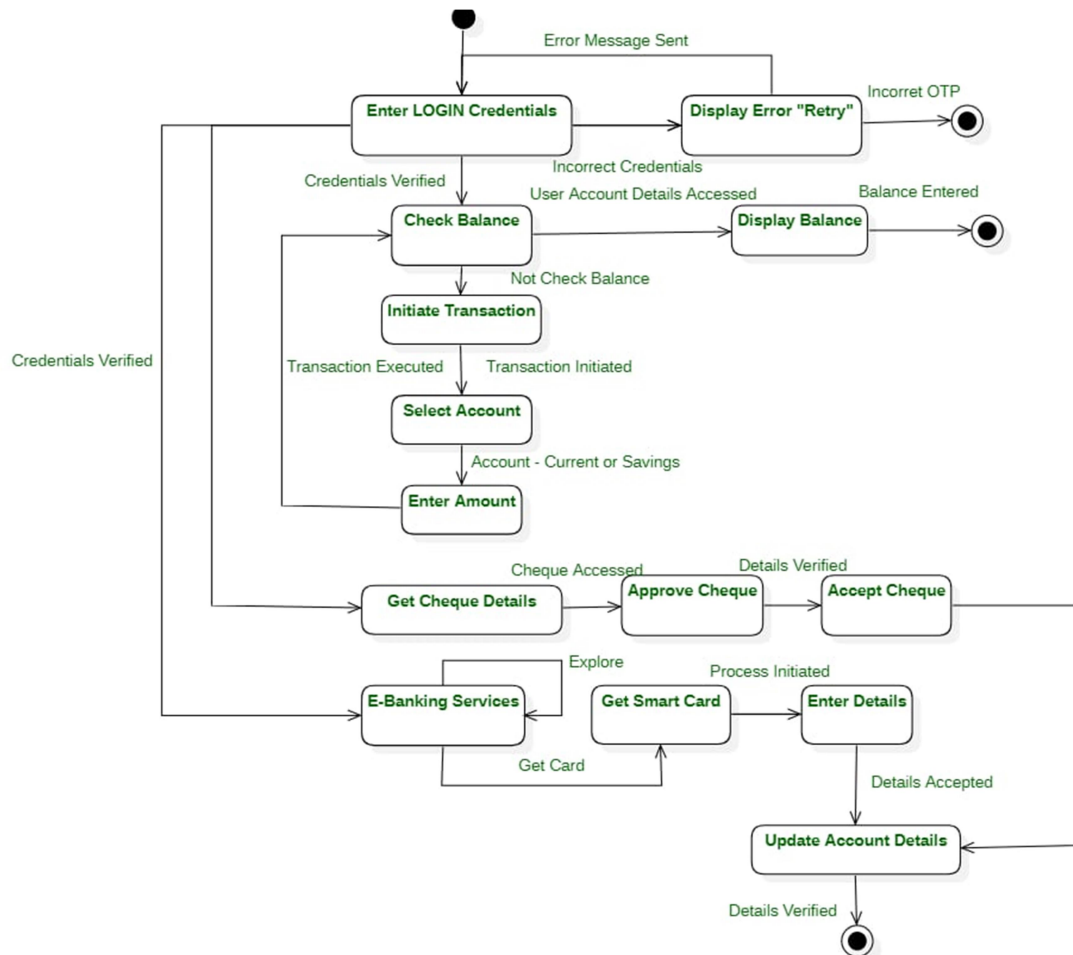


Fig 2.3

2.4 Activity diagram:

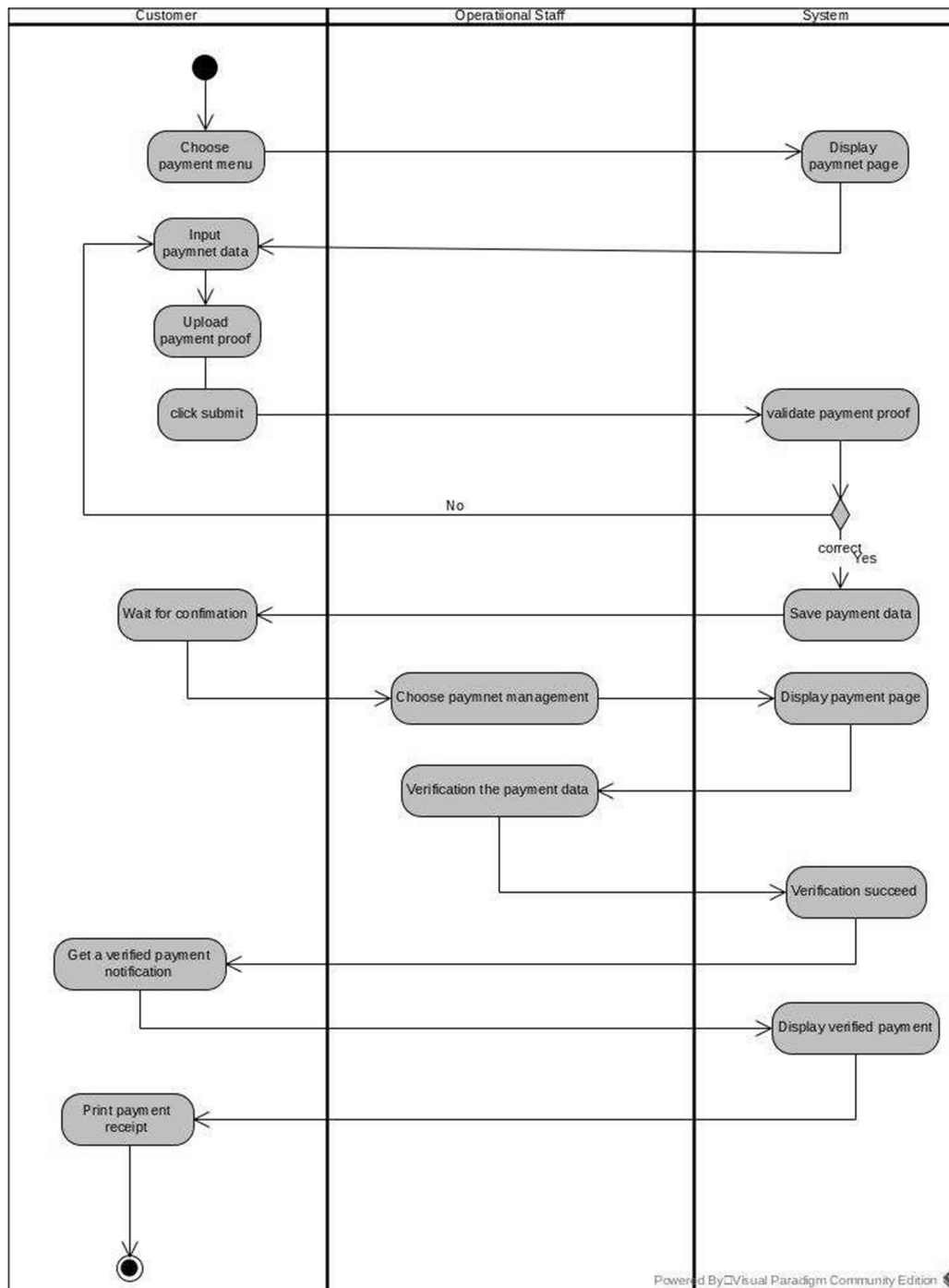


Fig 2.4

Chapter 3

Design

3.1 E-R diagram:

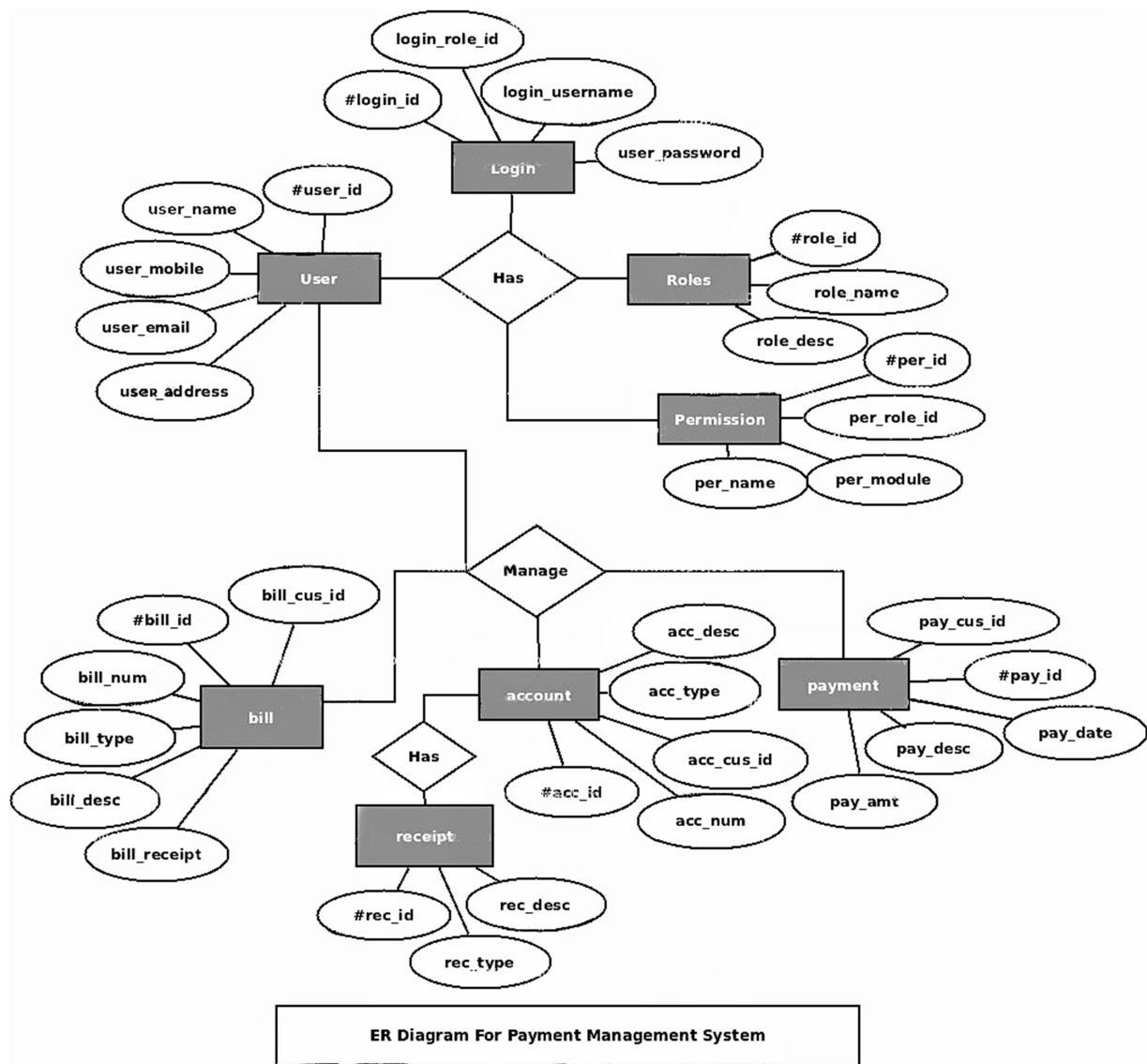


Fig 3.1