Goal:

To make d-app (similar to existing UPIs like Gpay/amazon Pay etc) with two key features:

1) efficient for micropayments.
2) able to pay with cryptocurrencies.

parties involved:

1) buyer
2) seller
3) crypto exchange
4) bank (in case of fiat currency)

Product:
mobile app on Android/iOS

desktop app for windows/mac/Linux

problem with current system:
micro payments are too costly (i.e., fee paid to payment provider would be higher than money received by actual service provider).

no smooth way to execute payments without passing lengthy and complex processes.

micropayments increase the volume of transactions to proceed.

creates huge data of transaction record.

product feature includes:

ability to execute small amounts.

ability to handle large volumes.

has low transaction fees.

instant payments.

secure & scalable.

easy to use for end users.

24*7 available

maintaining privacy of involved parties.

Proposed solution

1) creating micropayment channel (it's crypto specific tech. that allows for aggregation of many small transactions into single transactions, turning many fees into single fee.)
2) writing/testing/deploying smart contracts (which includes business logic) on blockchain network (bitcoin/Ethereum etc.)
3) creating front end app (to interact with smart contract and call backend using web3.js or other)