



# FPI

Theme: Business Innovation

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## Goal :

Enable Finger Print based UPI solution to local neighbourhood shops.

So to come up with a App that reads customer's Fingerprint to fetch UPI / bank details and proceed with payment.

## Target Audience :

Users with no experience with UPI apps / bank apps in general who only rely on physical payments for purchases. And to the users who find Fingerprint authentication / authorization convenient.

## Solution Overview:

- Record Fingerprint, Face, Bank/UPI details for our audience, from vendor's app.
- Fetch details with Purchaser Fingerprint while purchase and approve once with Fingerprint.

## Tech Stack for POC:

ReactJS / React Native + Node.Js + Relational DB  
(AWS lambda + Amazon S3)

## Risks:

- Onboarding Fingerprint registration based on trust of Purchaser's from Vendors. **Mitigation** → minimum transaction only (say, max Rs.50). On-boarding booth from representative to explain the procedure.
- UPI not enabled customers / SmartPhone non-users.

