

moneypal – UPI Client for Payments and More

Abstract

The app mainly focuses on making online money transfer easier by using the direct mode of peer-to-peer bank transfers interface developed by the Government of India known as Unified Payments Interface (also known as UPI). The app will feature a home screen with all the contacts of the users that also use “*MoneyPal*”. The user can pay money, request money, and also chat with them privately and securely. The user will be able to connect bank accounts to their profile and will also be able to click the profile of the contact and send the desired amount of money to them.*

Users can generate and also scan a QR code for their profile to facilitate easy transfers within the app. The app will be secured using an encrypted pin which the user will be asked for before the home screen of the app is shown at every launch of the app. The user can also pay for recharging mobile and other similar services and will also be able to quickly make payments to business accounts. Bank balance and transaction history will also be shown to the user within a dedicated screen to track expenses.

***Note:** All actions involving money transfer will be emulated and will not involve real bank accounts or real money.

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