

SR.NO	Positive Scenario	Negative Scenario		
1	users can send and receive money instantly without needing additional apps.	not available in all countries,restricting its usability.		
2	easy to use within the whatsapp chat interface without switching apps.	verify users may fall victim to phishing scams or fraudsters pretending to be business.		
3	end to end encryption and upi- based security ensure safe payements.	sometimes transaction fail due to server issues or bank-related problem.		
4	small business can receive payements directly from customers in chat.	unlike banks or dedicated payment apps,whatsapp has limited support for failed transations.		
		some users may worry about sharing financial data on a messaging platform.		
5	most transation do not have extra fees,making it cost-effective.	whatsapp payements is primarily domestic transations and may not support international payements.		
6	users can track payements directly within whatsapp for better finacial management.	not all banks may be supported,restricting some users from using the service.		

7	if a payment fails money is automatically refunded, ensuring a hassle-free experience.	if a user's phone is hacked or lost unauthorized transactions could occur.		
8	users can track payment history directly within the app for better financial management.	fraudsters may use whatsapp to trick users into sending money through fake messages.		
9	friends can easily split bills by sending money within a	sharing payments details over whatsapp might raise privacy concerns among some users.		a whatsapp group chat
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10	local businesses can receive payments directly through whatsapp, improving sales and customer convenience.	payments may fail due to server issues, slow internet, or banking system downtime.		