SafePay: Voice Safety Layer for UPI & Netbanking

Preventing Fraud. Protecting Trust.

The Alarming Rise of Digital Fraud in India

India's rapid digital payment adoption has unfortunately been accompanied by a surge in fraud. In just six months of FY25, a staggering ₹485 crore was lost to UPI frauds alone. The primary targets are often the most vulnerable:

Elderly & Digitally Inexperienced

Struggling with complex interfaces, technical jargon and an English-only predominance in the fintech world.

Low-Literacy Rural Users

Facing language barriers and unfamiliar digital concepts.

First-Time Online Banking Customers

Navigating digital finance for the very first time.

The root cause? Confusion between "**send**" and "**request**" money transactions, compounded by accidental approvals due to tiny pop-ups and unclear user interfaces.

How Victims Get Trapped - Real Story

- Shivam (name changed) got a call from someone posing as his bank. He was told his **KYC update** was pending.

- The fraudster directed him to a fake website and asked him to **initiate a UPI transaction**, assuring *"no money will be deducted."*

- The moment Shivam entered his **UPI PIN**, money was gone within seconds.

> "This is Shivam's story — and unfortunately, it's not rare. He trusted a caller claiming to be from his bank. The fraudster walked him through fake steps and tricked him into entering his UPI PIN. Within seconds, his savings disappeared. If even one simple confirmation step had told him *'₹X will be deducted from your account,'* he would have stopped immediately."

Similar stories plague the news daily: **Viral KYC Scam**, **P2P Scams**

Introducing SafePay: The Voice Confirmation Layer

SafePay integrates a **mandatory**, **multi-lingual voice confirmation layer** into UPI and Netbanking transactions. Before any money leaves the account, the user hears a clear, audible summary of the transaction in **his preferred local Indian language or English,** and is prompted to confirm verbally.

> "₹1,000 will be deducted from your account. Do you want to send it to X? Press 'Yes' to confirm or 'No' to cancel."

- Works in all major Indian local languages like Hindi, Kannada, Tamil, Telugu, Bengali.

- Creates a simple "pause and confirm" moment before funds are transferred.

- Reinforces safety/confirmation layer.

Why SafePay Works: A Multi-faceted Solution

Prevents Accidental Transfers

The explicit voice confirmation acts as a crucial last-mile check, preventing mis-taps and confusion between "send" and "request" transactions.

Protects Vulnerable Users

Provides clear, audible guidance for the elderly, low-literacy, and first-time digital users, who may struggle with complex visual UIs or English-only prompts, by having multilingual audio confirmation layers.

Builds Digital Trust

A safer digital payment environment encourages wider adoption of UPI and netbanking, expanding financial inclusion across India.

Fills a Critical Gap

For the first time, financial safety speaks every Indian's language, ensuring comprehensive protection.

SafePay's Differentiators: Beyond Basic Security

Voice + Visual Double Confirmation

Clear voice prompts combined with intuitive Red for outgoing and Green for incoming funds, providing unequivocal clarity.

AI Fraud Alerts

Real-time warnings for unusual payees, accounts flagged in scam databases, or suspicious transaction patterns.
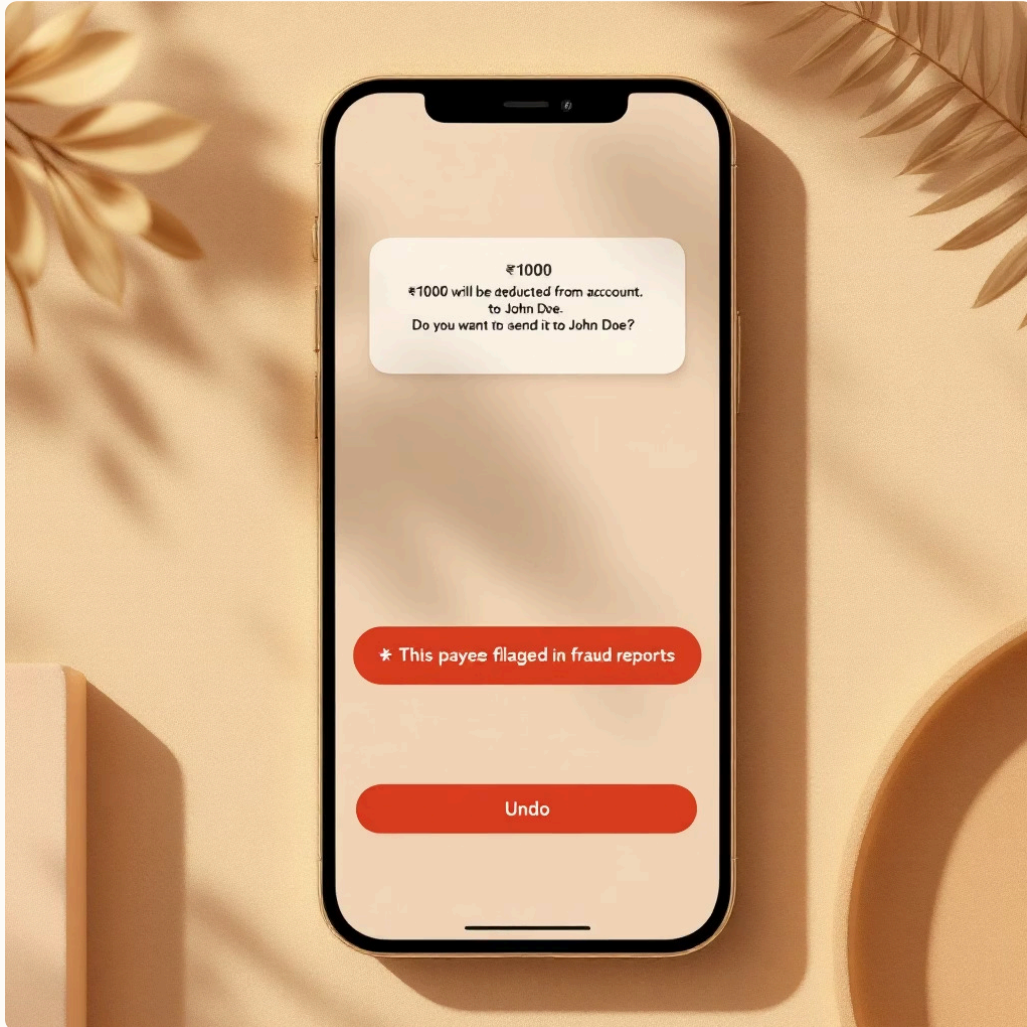
Elder-Friendly Mode

Enlarged UI elements, slower voice confirmation speed, and simplified voice-guided instructions for enhanced usability.

Undo Window

A brief, few-second window to reverse small accidental payments, offering immediate relief for common mistakes.

Prototype Concept: SafePay for UPI

- **Multilingual Support:** Available in **7 major languages** to serve a diverse user base. This ensures inclusivity and accessibility across regions.

- **Transaction Summary Before Sending:** Reads out the **amount, recipient, and purpose** before final confirmation. Reduces human error and accidental transfers.

- **Fraud & Scam Awareness Aid:** By forcing users to *hear* the payee details, it reduces the risk of falling for impersonation scams.

- **Accessibility for Elderly & Visually Impaired:** Voice guidance helps users who struggle with small text or complex screens.

- **Error Prevention & User Confidence:** Adds a psychological "pause" before money leaves the account. Boosts trust in the app by giving users a **clear second check** before committing.

Prototype Concept: SafePay for Netbanking (Web)

- **Overlay Voice Pop-up:** Before final submission on the web portal, a pop-up with a multilingual audio confirmation plays.

- **Color-Coded Transaction Screen:** Clear visual cues: Red for outgoing funds, Green for incoming.

- **Step-by-Step Wizard Mode:** Guided walkthrough for complex transactions, breaking them into simpler, confirmed steps.

- **Audio Receipt:** An optional audio file summarising transaction details for record-keeping. ("You sent ₹1,000 to X on 12/03/2025").

- **Multilingual Voice Receipt:** Supports local Indian Languages as a voice-over, adding a powerful integration between the digital and rural India.

Tangible Impact of SafePay

Financial Savings

Preventing just 20% of current UPI frauds could save India over ₹1,000 crore annually, a direct economic benefit.

User Confidence

A demonstrably safer experience will accelerate UPI and netbanking adoption, fostering greater participation in the digital economy.

Social Good & Inclusion

Protects the most vulnerable – the elderly, rural, and first-time digital users – strengthening financial inclusion and reducing digital inequality.

Ecosystem Trust

Banks and fintechs implementing SafePay gain a significant reputational boost, positioning them as secure and trustworthy platforms.

Connect with the Team

SafePay is dedicated to building a safer, more inclusive digital payment ecosystem for all of India. We believe that security should not be a luxury but a fundamental right for every digital user.

Let's work together to protect trust and empower millions through innovative, user-centric financial technology.

Team RiskRadars

1. Purnaa L
   reachpurnaa@gmail.com
   +91 9916572524

2. Prithwi Gajanan Hegde
   prithwi.online11@gmail.com
   +91 9113007394

3. Shreyas V Bhat
   udupi.shreyas.bhat@gmail.com
   +91 8867576905