WIN-SCAN Project

Group 5

Ankur Sharma, 2016225
Manan Gupta, 2017372
Rohan Chhokra, 2016080
Vaibhav Goel, 2016111

1.Introduction

Win-Scan project is a multi-faceted application that aims to offer the user two main features. One is focused on Payments and the second one is focused on Rewards.

1.1 Payments

Any average mobile user in India uses multiple UPI applications. The UPI system offers an easy way to do everyday transactions straight from our bank accounts. There are multiple applications for this - Google Pay, BHIM UPI, PhonePe etc. The philosophy of the payments feature of our application would be to unify all of these applications under one hood. This would offer an ease of choosing between different applications if needed. Additional methods of transferring money like - straight from the bank account and through phone numbers are offered in applications like ScanPay - these are of interest to us on top of the UPI unification explained above.

1.2 Rewards

In an Indian consumer economy, it's really important to gain traction through incentives. Rewards are one such type of incentive. Applications like CRED offer dynamic rewards for different users. The users 'claim' rewards and can use those rewards for shopping on certain sites. It is also seen in sections like "Switch" on PhonePe. It has an extremely user-friendly UI which banks on the in-app web-view. The scope of the reward mechanism is a matter of discussion with Embereon and within our team and thus will unfold as we go forward with the project.

1.3 Scope

There are multiple payment methods available with niche features which add convenience for the user. For example, offering a field "Phone number" in the "Pay" section and it finds the bank account associated with this account. This application acts as an interface that combines the ability to pay using multiple payment clients into one application. Win-Scan doesn't aim to offer it's own wallet, it merely wants to exist as the middle application between payment apps and the user.

1.4 Overview

Thus, Win-Scan aims to offer an ecosystem to unify existing payment apps under one hood. Moreover, to offer a rewards section where new rewards can be added dynamically and claimed. How the rewards would be added(either through a scan of a specific QR code or from a server directly) is a matter of discretion of our team and Embereon.

2. Feature Requirements

2.1 Payments

2.1.1 Stimulus

This feature will be triggered when a user opens up the application and clicks on the "Pay" button. Payment would be done either by scanning a QR code or taking a UPI ID as an input. This information will be bundled along with other necessary information like amount, and passed to payment apps of the user's choice.

2.1.2 Functional Requirements

a. The panel shall offer input fields for information regarding the intended transaction(money to be sent,UPI ID,QR Scan,Bank Account No.,Phone No.).

b. On successfully receiving (a.), the application shall trigger a new panel which will offer the user to select payment applications available on their phone.

c. To achieve (b.), the application shall scan through the user's phone to look for payment applications automatically, when our application is installed.

d. The information received in (a.) will be sent to the application selected in (c.) and the selected application will be triggered to move forward with the payment.

e. A successful transaction flag shall be received from the selected application, if the payment succeeds or fails - the user will be notified accordingly

2.2 Rewards

2.2.1 Stimulus
This feature can be triggered in two ways:
1. When the user performs a transaction using our application, a coupon code can be generated from the backend of the server, which can be used to claim the reward.
2. When a user scans a QR code. This QR code acts as a code that will enable the user to claim the reward using our application.

2.2.2 Functional Requirements
a. The application shall provide an interface to claim the rewards using one of the ways mentioned in section 2.2.1
b. On successfully receiving coupon code from (a.), the user shall get the reward in one of the following ways:
    i. The reward is stored in the application as credits and can be used with the partner clients for transactions.
    ii. The reward acts as a coupon for the partner clients directly. For example, the user gets a coupon of Rs. 39/- off on zomato, then our application shall allow the user to open zomato in webview and use the coupon to get a discount in their order.

c. Once the user successfully or unsuccessfully claims the reward, they will be notified accordingly.

Criticism:
We have condensed the usage of third party applications to support our application into a single point. According to our sponsor, each application would have functionalities and therefore, different requirements. So they should have been mentioned as separate aspects of the application.
Since the third party applications will be used in the initial phase of the application, therefore we do not know preemptively about them.
Apart from the above mentioned criticism, the document achieved completeness in regards to the application.