**callPay**

Introduction:

UPI based payments have become an integral part of everyone life especially when short payments are concerned. Present day apps or services which enables those payments needs internet or mobile app. We cannot able to make a payment with out internet or mobile app. To solve this problem we introduced callPay.

About callPay:

callPay is a service for enabling UPI based payments through a toll-free number. It also enables users for making money transactions with out the need of internet. This is a chat-bot powered end point. Where an intelligent chat-bot addresses the user request.

User onboarding:

A new user can be registered to the UPI gateway by calling to the toll-free number as stated above. If he already had an UPI registration done. He can directly use the services by calling to the number.

Steps for onboarding:

Step1: User calling to toll-free number

Step2: User says “I want to register”

Step3: User receives prompts to say his details for registration.

Step4: User gets confirmation prompt after success-full registration.

Mobile app Integration:

This service can be integrated with any of the existing UPI based payments apps like GooglePay, PhonePe, BHIM etc. When a user clicks on the button, a phone call will be placed to the toll-free number. This way is more secured, As the relevant api keys are extracted from the mobile encrypted storage from the app.

Payment flow:

When a user call to the toll-free number from his registered number, the chat-bot addresses with relevant prompts for getting required details for making a payment. Then back-end system powered by aws makes an secured api call to complete the payment and acknowledgment is given to the user

Steps for payment:

Step1: User calling to toll-free number.

Step2: User says “I want to send money to phone number 9874563210

Step3: User gets the prompt to say his pin number.

Step4: For another stage of authentication, User is asked to say his last four digits of registered aadhar card number. (Important)

Step5: Once all the required details are collected the back-end engine makes the payment

Step6: User is given the acknowledgement of the payment.

Toll-free number :: +1 866-803-6498

Chat-bot :: callPay

Security :: Aws authentication

IVR system :: Aws connect

Chat-bot engine :: Aws lex

Note: Presently for the demo purpose, we use US region toll-free number. Once project goes live we use local region toll-free number.

Conclusion: We now can make a payment through a simple phone call. With this even people in rural area can be able to make payments with out liquid cash.