

***RuPay*** 

**ON-THE-GO**

***DESIGNATHON***

A Design Challenge

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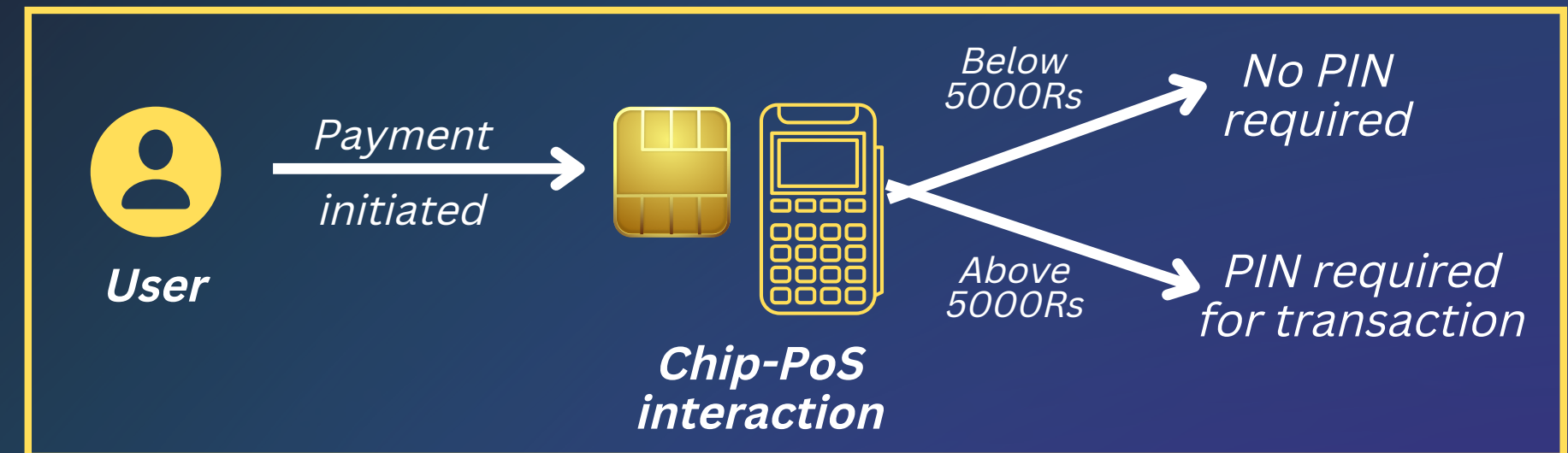
# Contents

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- Working of RuPay ON THE GO ecosystem
- Analysis of present ON THE GO products
- Expectations from form factor and User perspective
- Cellphone: The most commonly used product
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- Designs of form factor

# RuPay's ON THE GO ecosystem

- The RuPay On-the-Go is a joint venture between NPCi and Yes Bank envisioning **contactless payment** solutions through day-to-day wearables (form factor).
- Customers can use the open-loop, interoperable RuPay On-the-Go solution to pay up to Rs 5,000 at retail locations that accept RuPay and avoid **entering their PIN**.
- The **form factor** has a chipset which uses wireless connectivity technology to make contactless transactions.



## ADVANTAGES

- Form factor will cease to work if tampered.
- Can be enabled & disabled as and when needed.
- Fully self-assisted model that can be managed by the customer
- Transaction limits can be set.
- Can be disabled in case of theft.



# Present ON THE GO products



RuPay's  
Smart Watch

<u>Comfort</u>	★ ★ ★ ★ ★
<u>Utility.</u>	★ ★ ★
<u>Affordable</u>	★
<u>Theft prone</u>	★ ★ ★ ★ ★
<u>Secure</u>	★ ★ ★ ★ ★



RuPay's  
Keychain

<u>Comfort</u>	★ ★ ★
<u>Utility.</u>	★ ★ ★
<u>Affordable</u>	★ ★ ★ ★
<u>Theft prone</u>	★ ★
<u>Secure</u>	★ ★

# User perspective & expectations from form factor

## Persona Analysis



### CASE 1: Working Professionals

- Do not want to carry extra luggage
- Limited time
- Fastest possible way to pay



### CASE 2: Vulnerable sections

- Include teenagers, senior citizen, low literacy sections
- Need privacy and security
- Need affordable form factor



### CASE 3: RuPay/NPCI

- Should reach maximum people
- Cheap to manufacture
- Affordable to masses

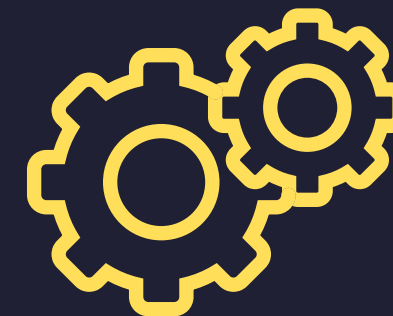
## EXPECTATIONS



Should be handy and easy to carry



Should be secure and lucid to use



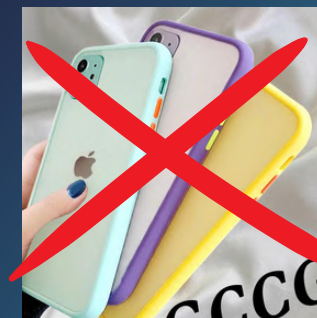
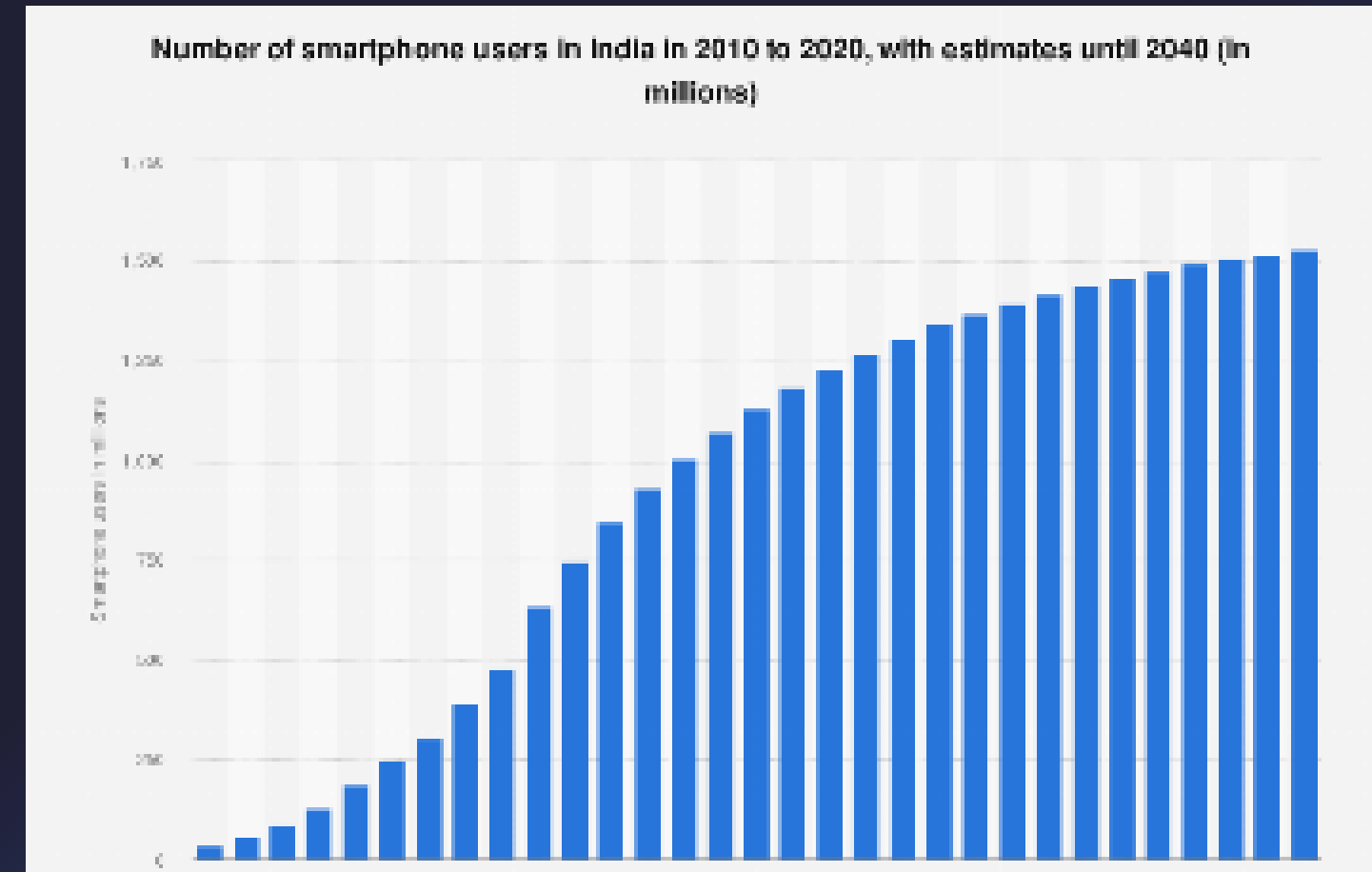
Should serve some utility otherwise it is just extra luggage



Should be affordable to majority of the masses

# Cellphone: The most commonly used article

- In India, there are 1.2 billion mobile subscribers, 750 million of whom use smartphones.
- It is the most carried everyday essential accessory (MC-EEA) in today's world.
- It is available with a large chunk of people both in urban as well as rural areas
- Hence, we have to find a form factor associated with use of smartphone.



Case?



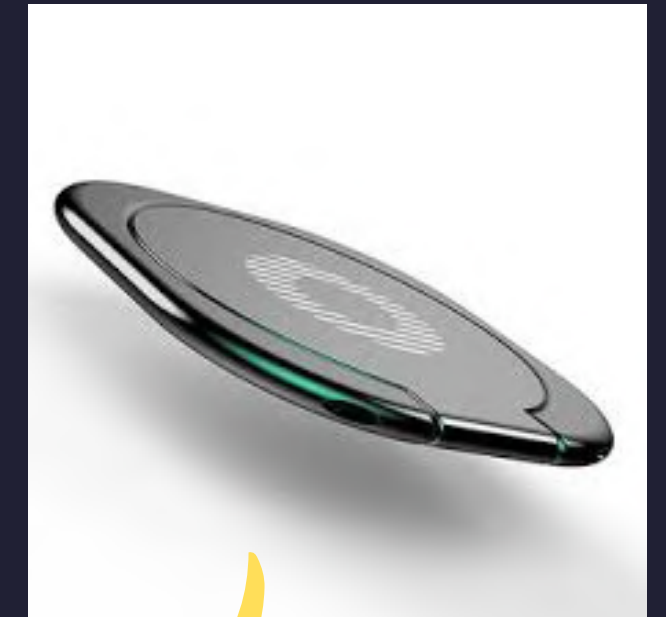
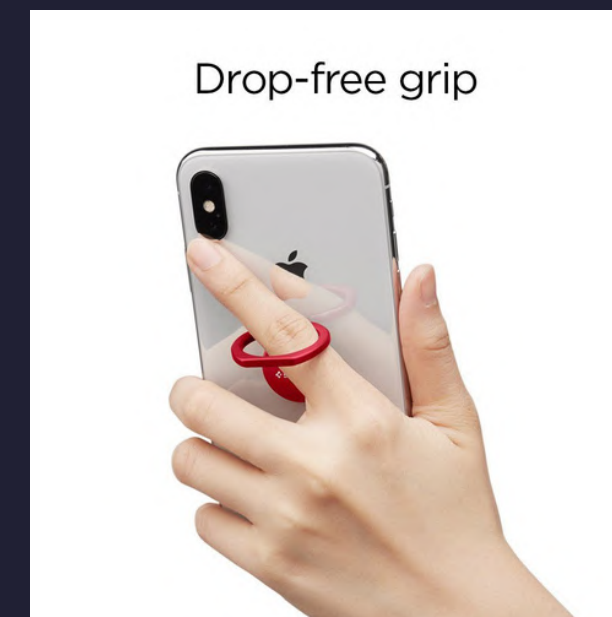
Charger?



Head/Ear-phone?



# A new form factor: Phone Grip



3mm thickness



# Analysis of its applications

## ADVANTAGES

- Most cost effective item
- Unlike Phone case, doesn't require customization
- Serves utility purpose as a phone holder
- Light weight
- Easy to carry
- No extra luggage, hence no scope of getting lost

Comfort



Utility



Affordable



Theft prone



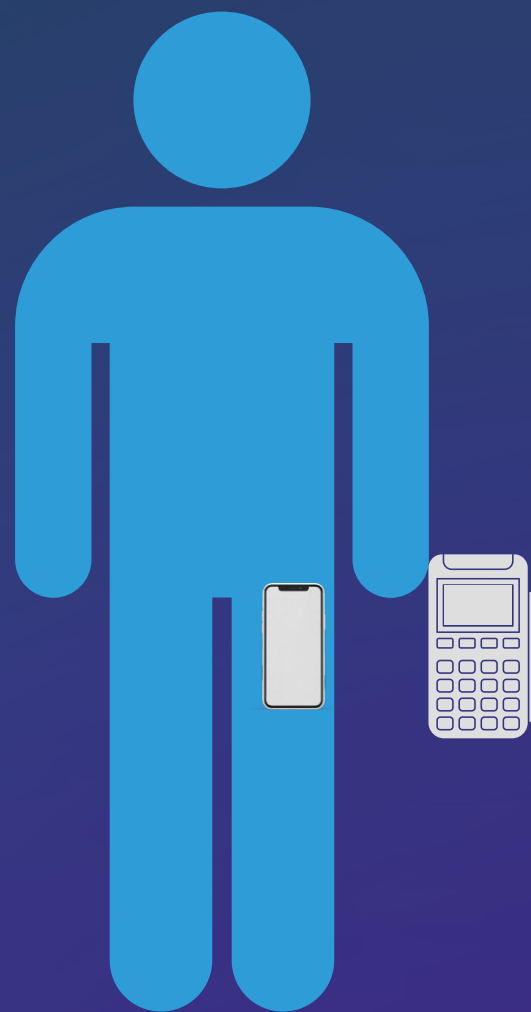
Secure



**Normal interaction  
between Phone grip  
and PoS Machine**



Interaction between  
Phone grip and PoS  
Machine when phone is  
kept in **UPPER POCKET**



Interaction between  
Phone grip and PoS  
Machine when phone is  
kept in **LOWER POCKET**



# Designs of form factor

## Design 1- Finger Grip

Design inspiration-



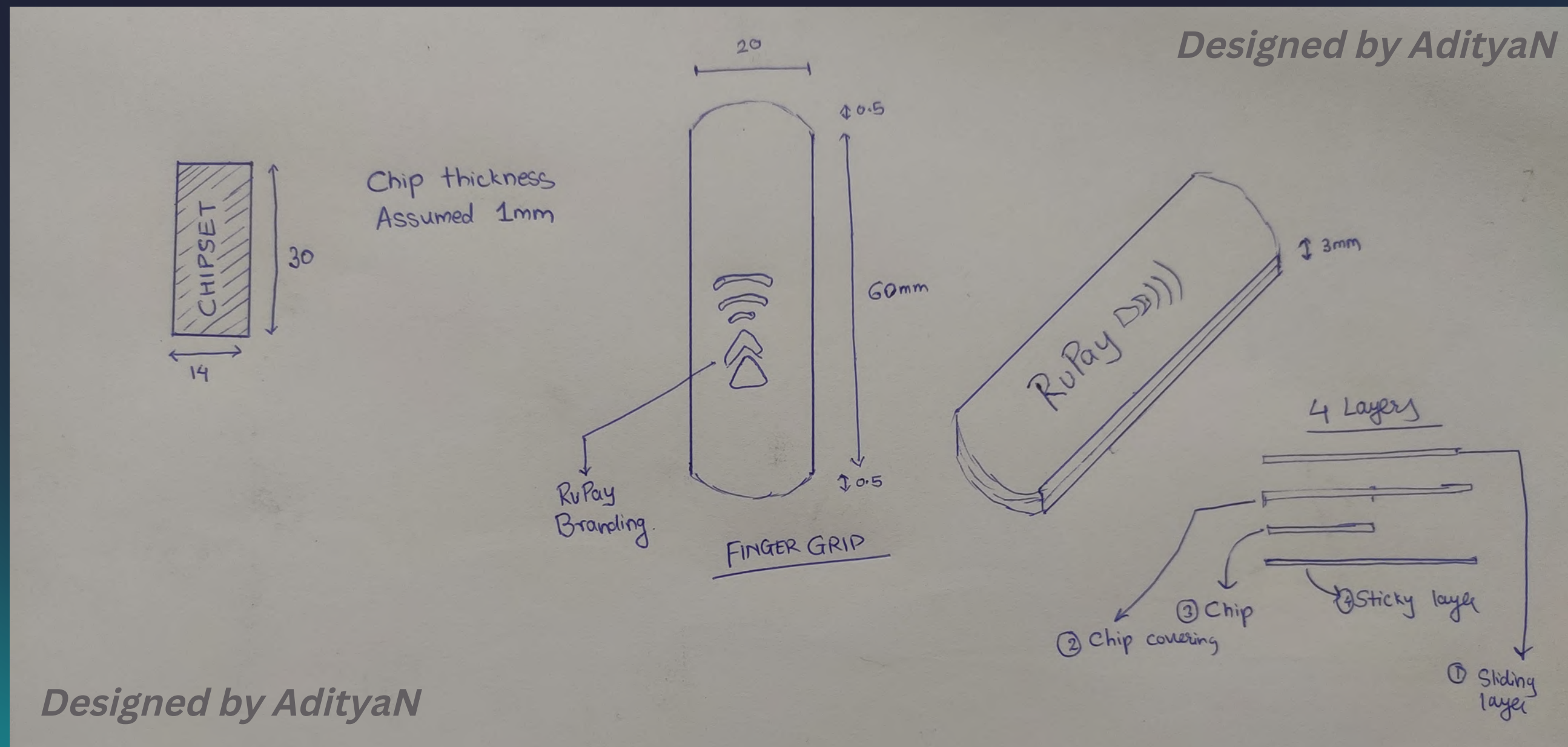
*PTO for design-->*



# Designs of form factor

## Design 1- Finger Grip

Actual Design-



**Material Used-** Silicon, Plastic, ABS, Ceramic, etc.



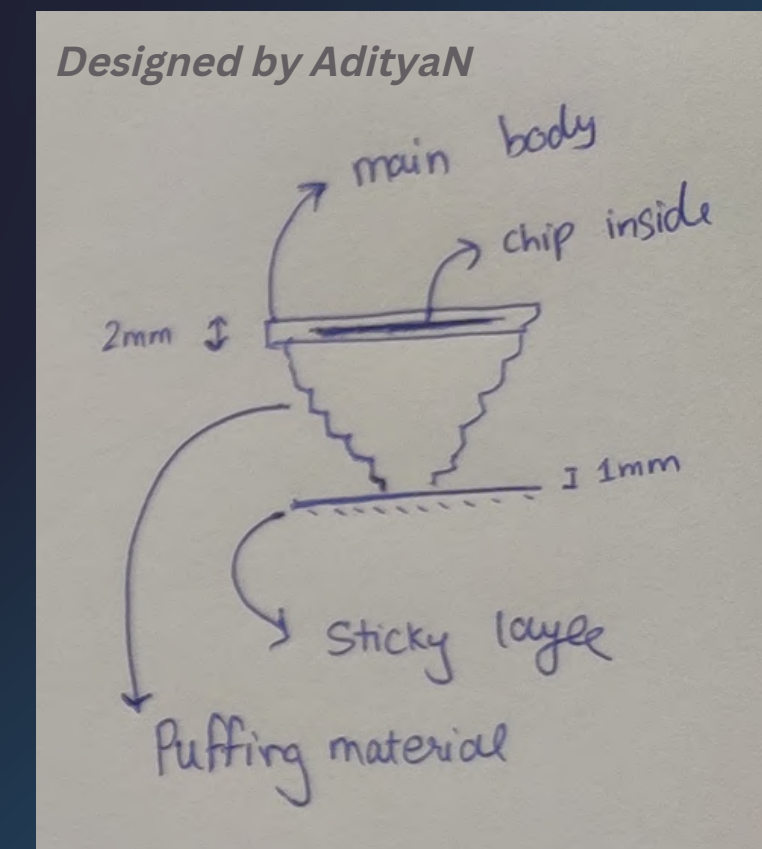
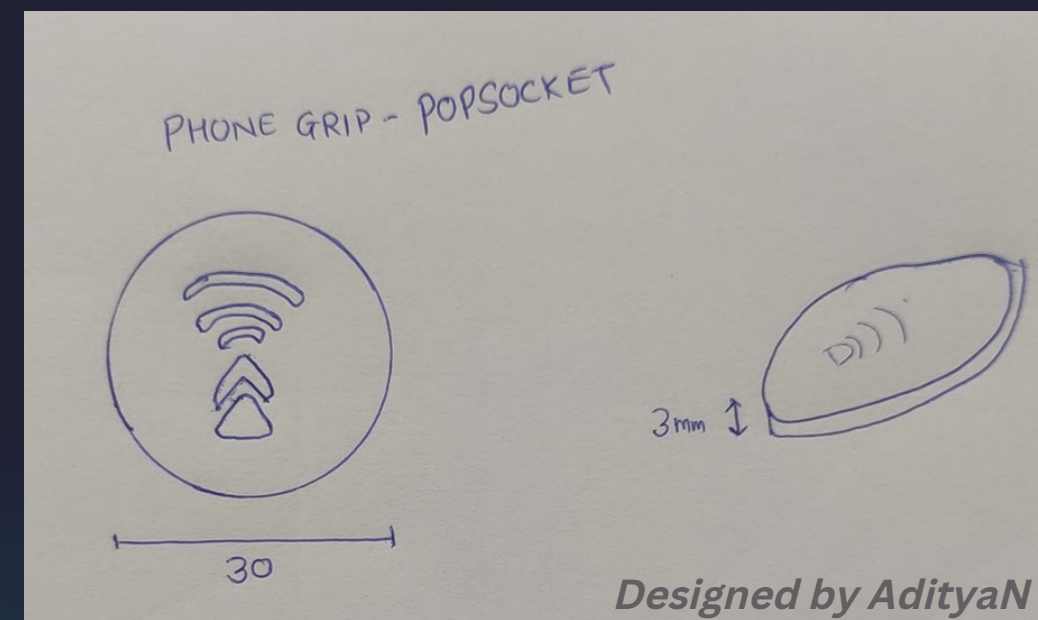
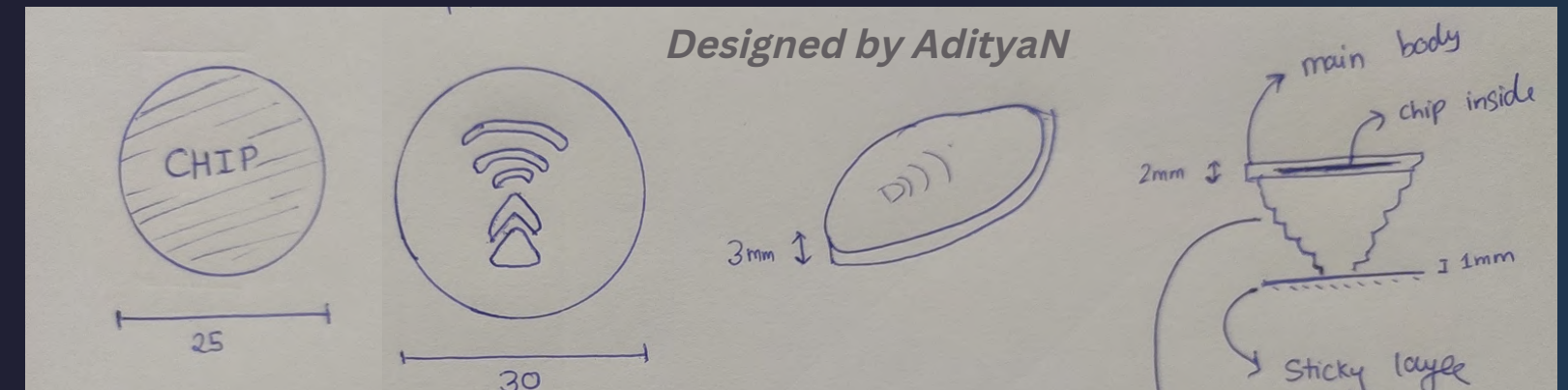
# Designs of form factor

## Design 1- Pop Socket

Design inspiration-



Actual Design-



**Material Used-** Silicon, Plastic, ABS, Ceramic, etc.





# THANK YOU

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**Submitted By: Aditya Milind Naik**

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**Access Design PDF from here:**

[https://drive.google.com/file/d/1k2JWqdVF1c\\_fS17dliMlHT5hkaV2FR\\_Y/view?usp=sharing](https://drive.google.com/file/d/1k2JWqdVF1c_fS17dliMlHT5hkaV2FR_Y/view?usp=sharing)