

CELLULAR PAYMENT SYSTEM – CPS

A SIMPLE SOLUTION TO COMPLEX PROBLEM



GEEK SQUAD

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TEAM MEMBERS



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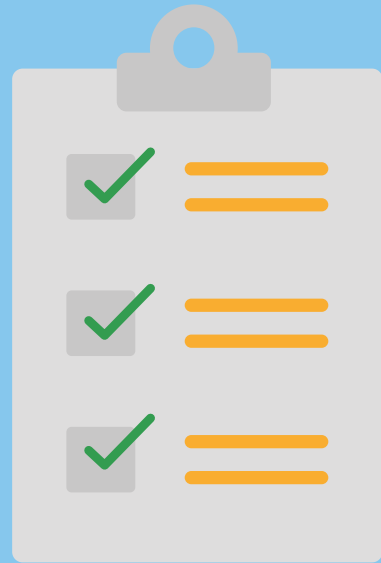
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A BRIEF OUTLINE

CPS - Cellular Payment System

- WHAT IS CPS
- IMPLEMENTING CPS
- BENIFITS OF CPS
- WELFARE SCHEMES REGULARIZATION
- BENIFITS OF REGULATION

WHAT IS CPS ?

CELLULAR PAYMENT SYSTEM IS A SOFTWARE WHICH ALLOWS US MAKE DIGITAL PAYMENTS WITHOUT INTERNET IN ANY KIND OF MOBILE PHONE.

CELLULAR PAYMENT SYSTEM ALLOWS US TO MAKE DIGITAL PAYMENTS USING PHONE CALLS WITH ALL MOBILE PHONES WHICH HAVE CALLING FACILITY.

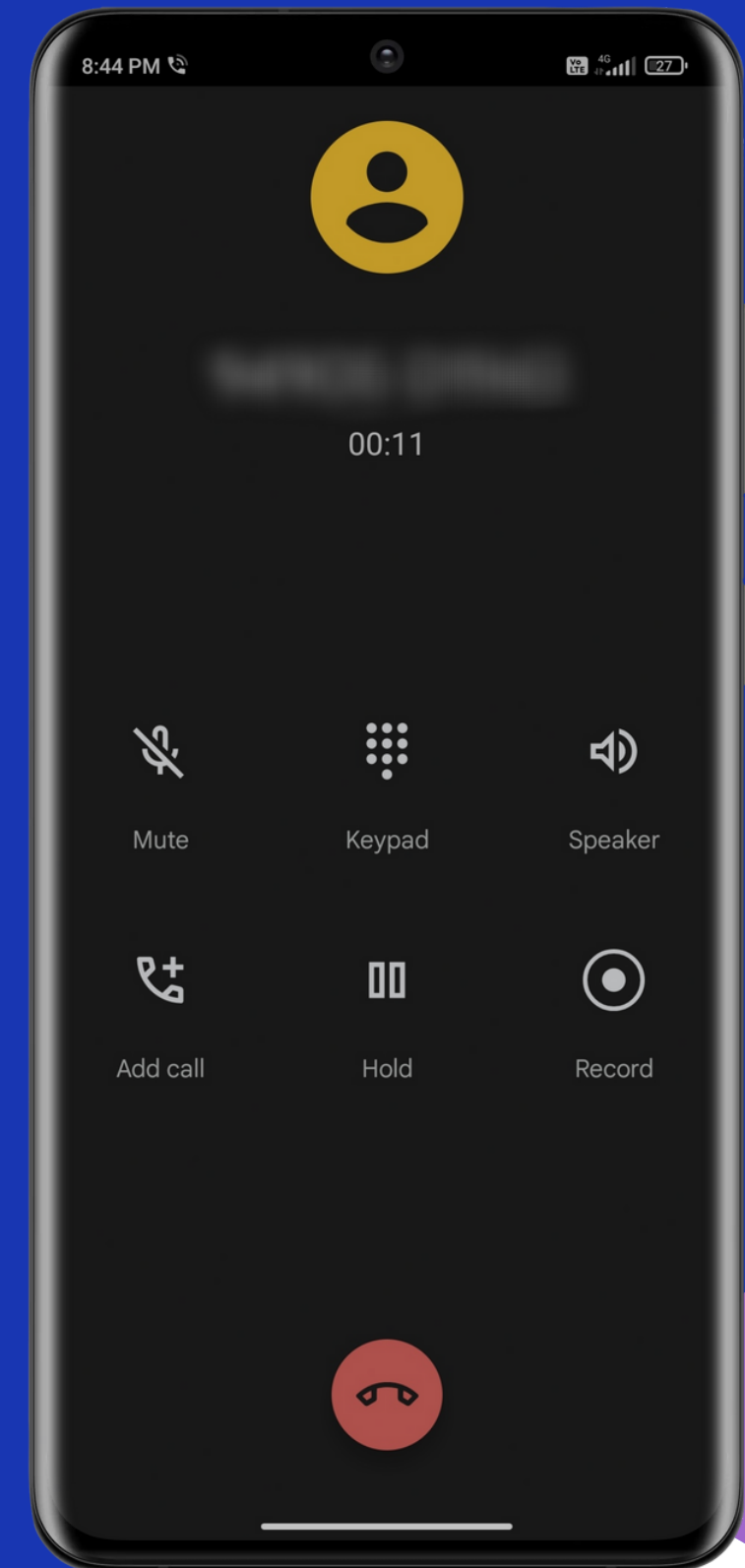
REGISTRATION TO CPS



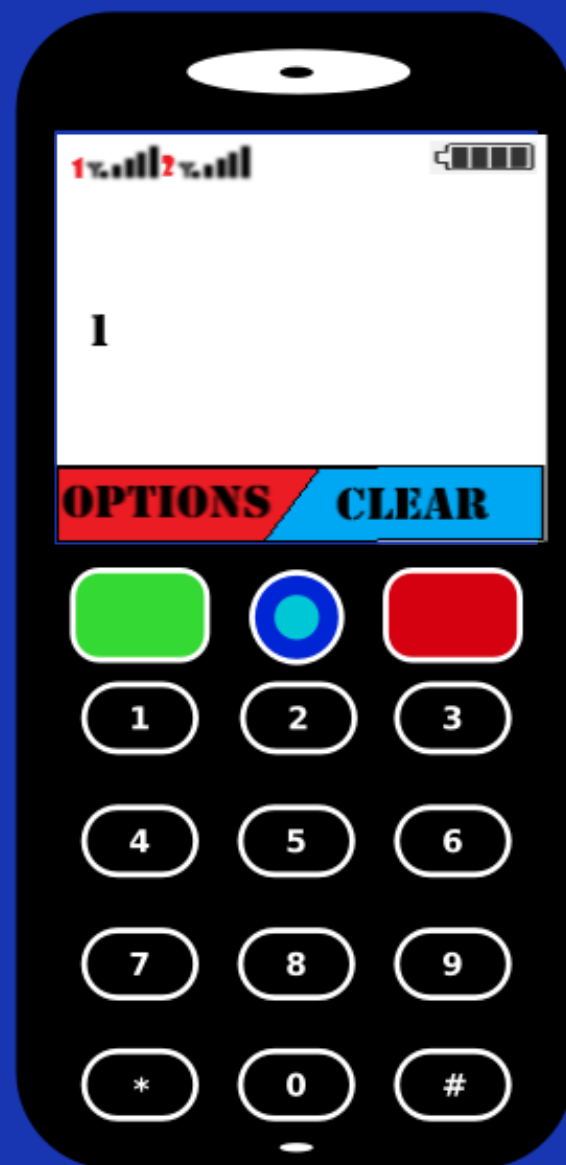
- **IN ORDER TO USE CPS USER SHOULD REGISTER HIS MOBILE WHICH IS LINKED TO THE BANK ACCOUNT**
- **REGISTRATION CAN BE DONE AT THE NEAREST BANK**
- **USER NEED TO SET A 6 DIGIT PIN**
- **THE USER NOW ONLY NEEDS TO REMEMBER TWO THINGS:**
 - 1. USER PIN (WHICH MUST BE CONFIDENTIAL)**
 - 2. THE PAYMENT TOLLFREE NUMBER**

USAGE OF CPS

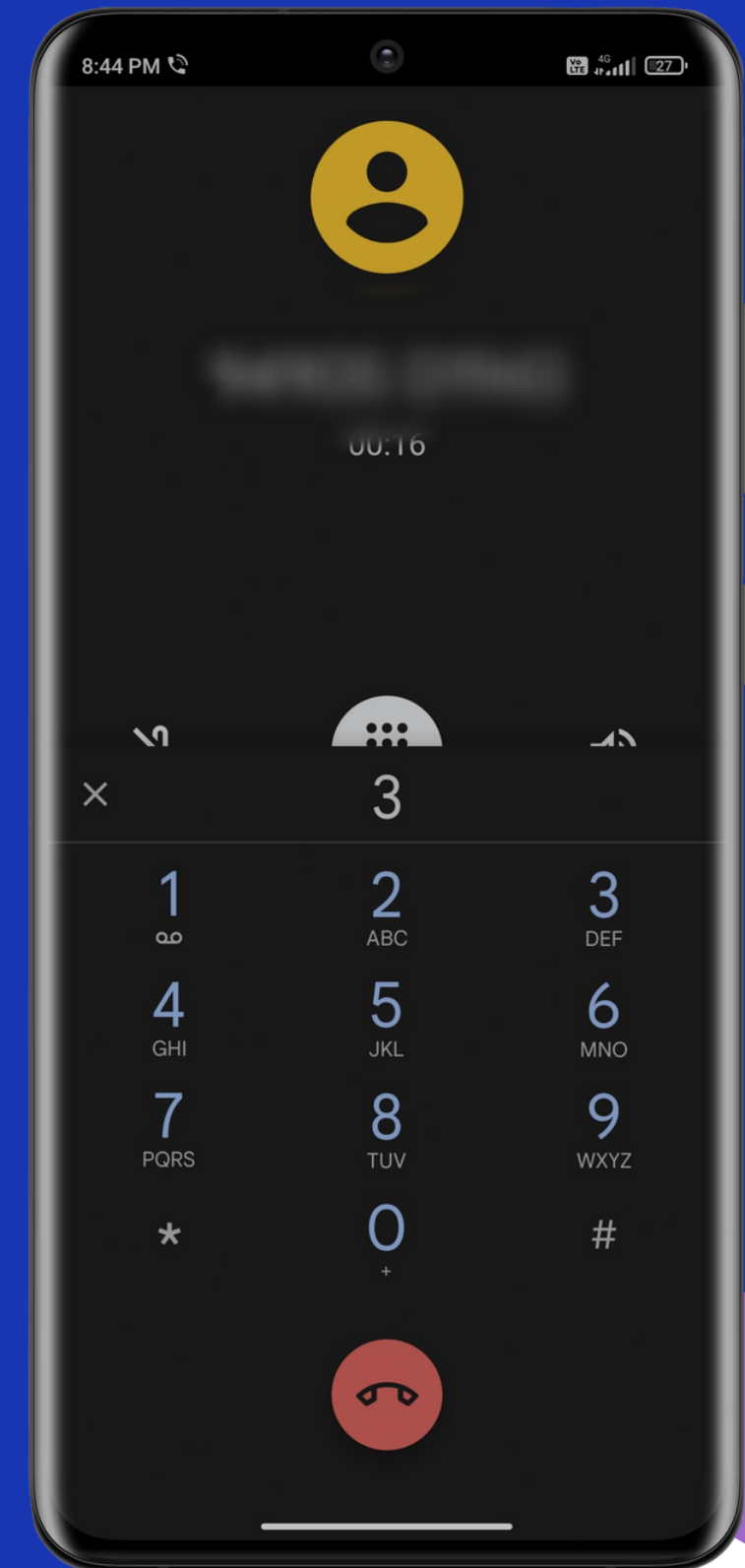
STEP 1:
THE USER NEEDS TO DIAL THE
AVAILABLE TOLL-FREE
NUMBERS TO ACCESS THE CPS



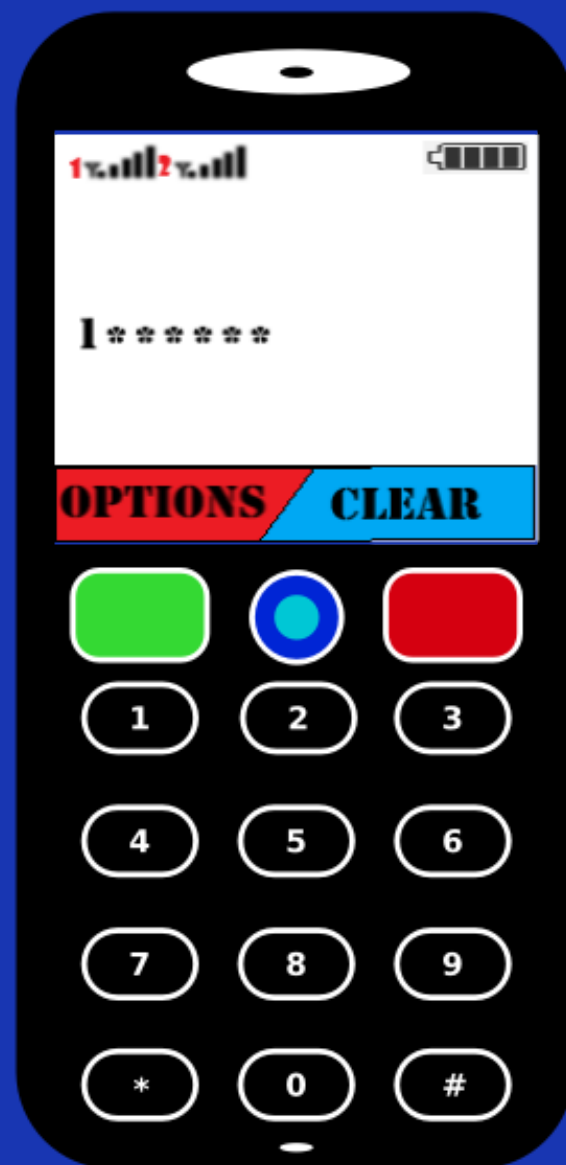
USAGE OF CPS



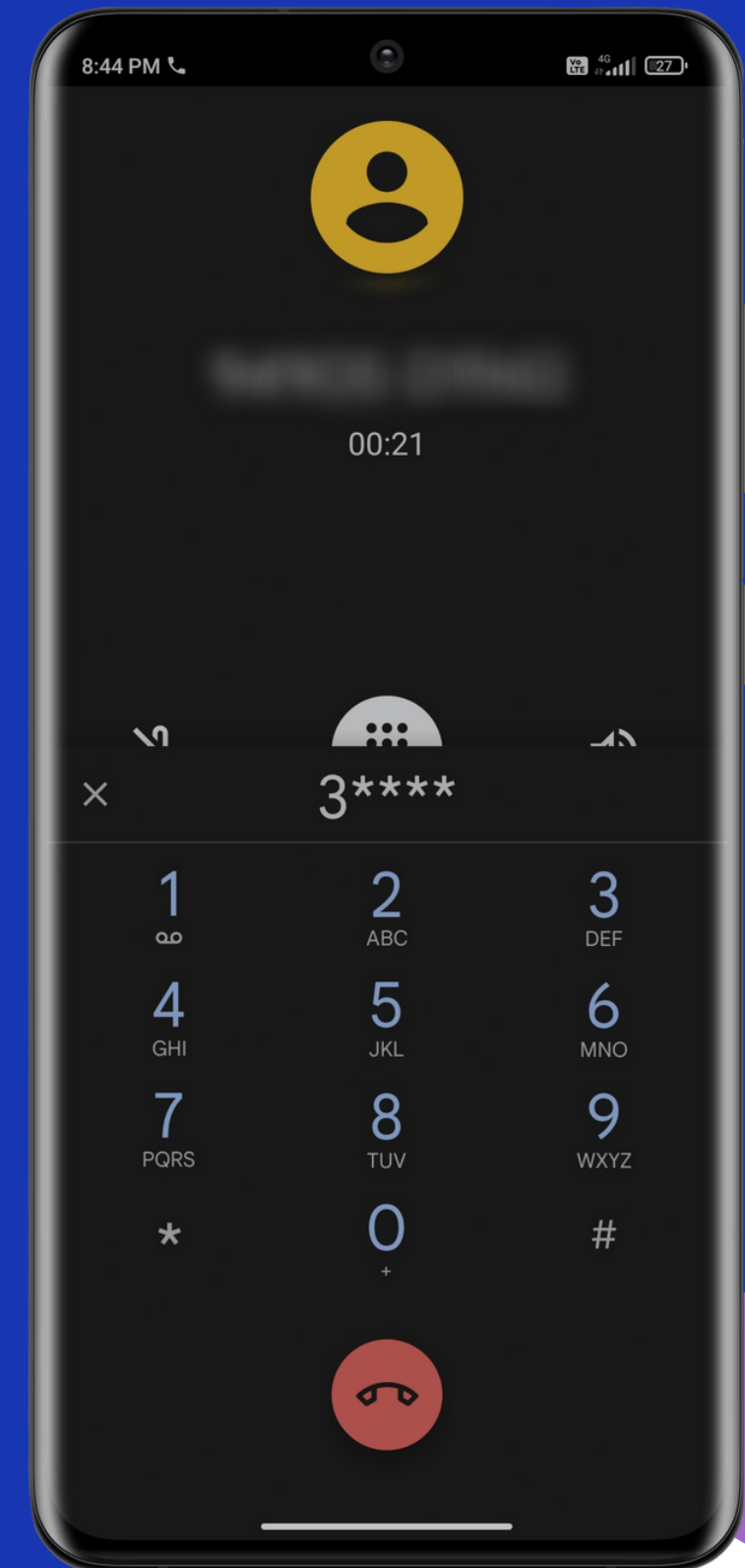
STEP 2:
THE USER WILL BE GIVEN
OPTIONS TO CHOOSE THEIR
PREFERRED LANGUAGE FOR
THE TRANSACTION. THE
CHOICES WILL BE ENGLISH,
HINDI AND VARIOUS
REGIONAL LANGUAGES



USAGE OF CPS

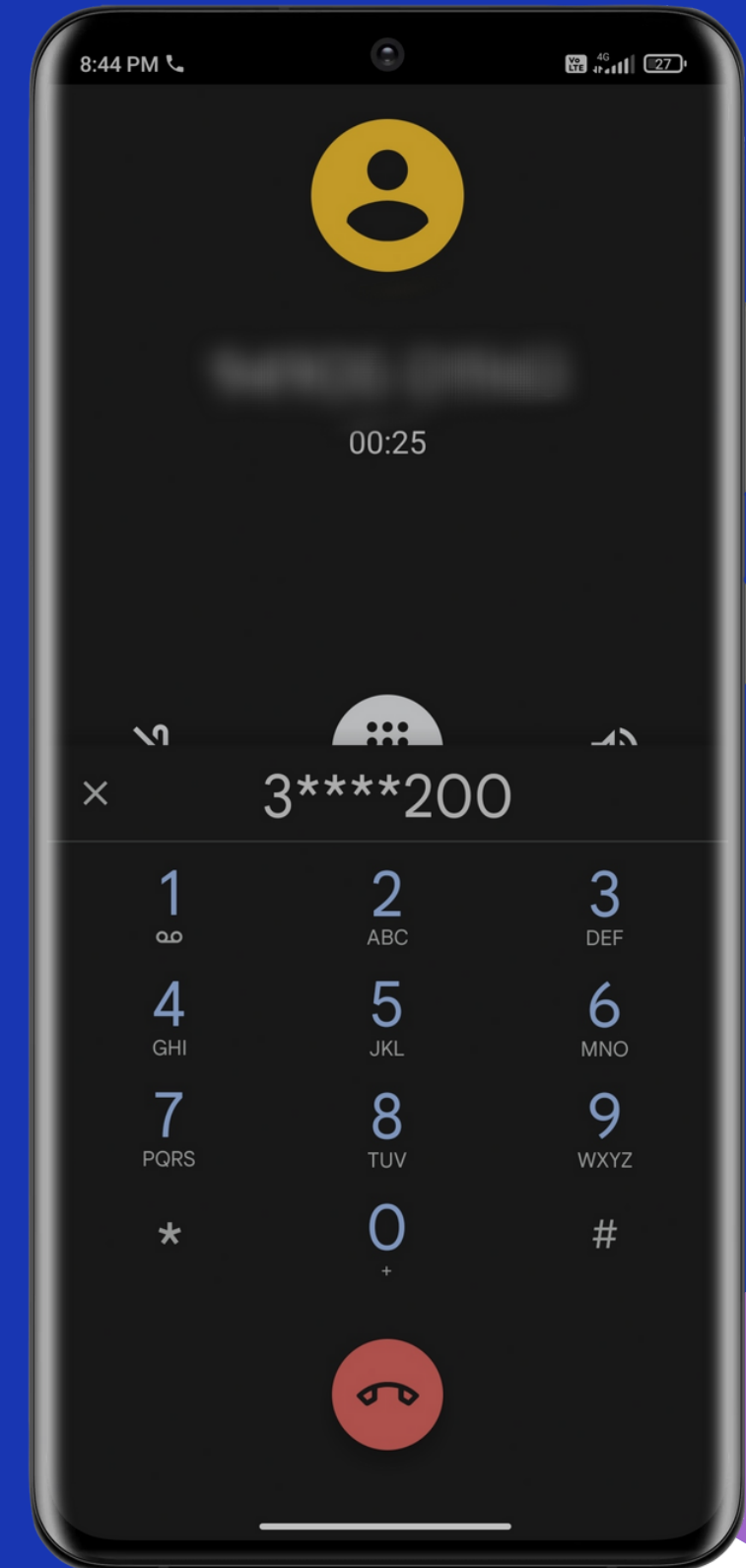
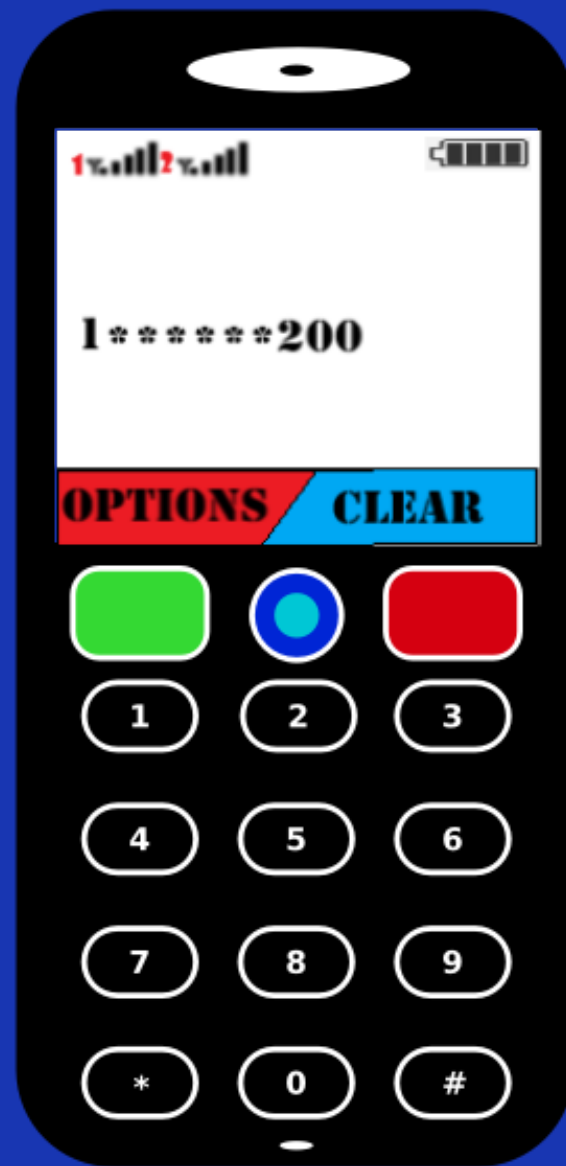


STEP 3:
THE USER IS NOW PROMPTED
TO ENTER THEIR SECURE PIN
NUMBER THROUGH THE
NUMBERPAD.

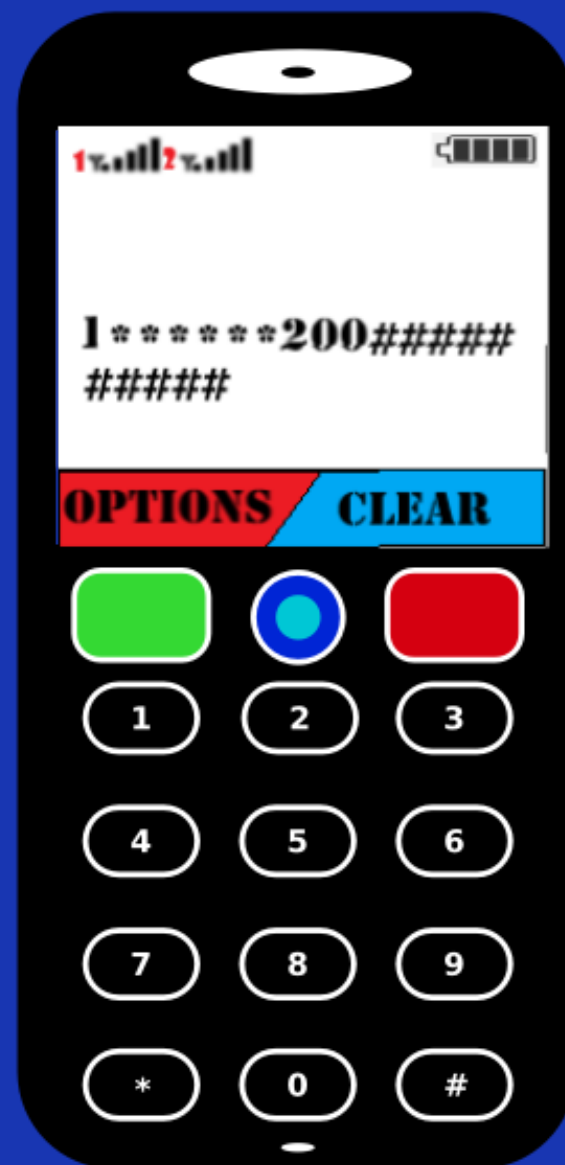


USAGE OF CPS

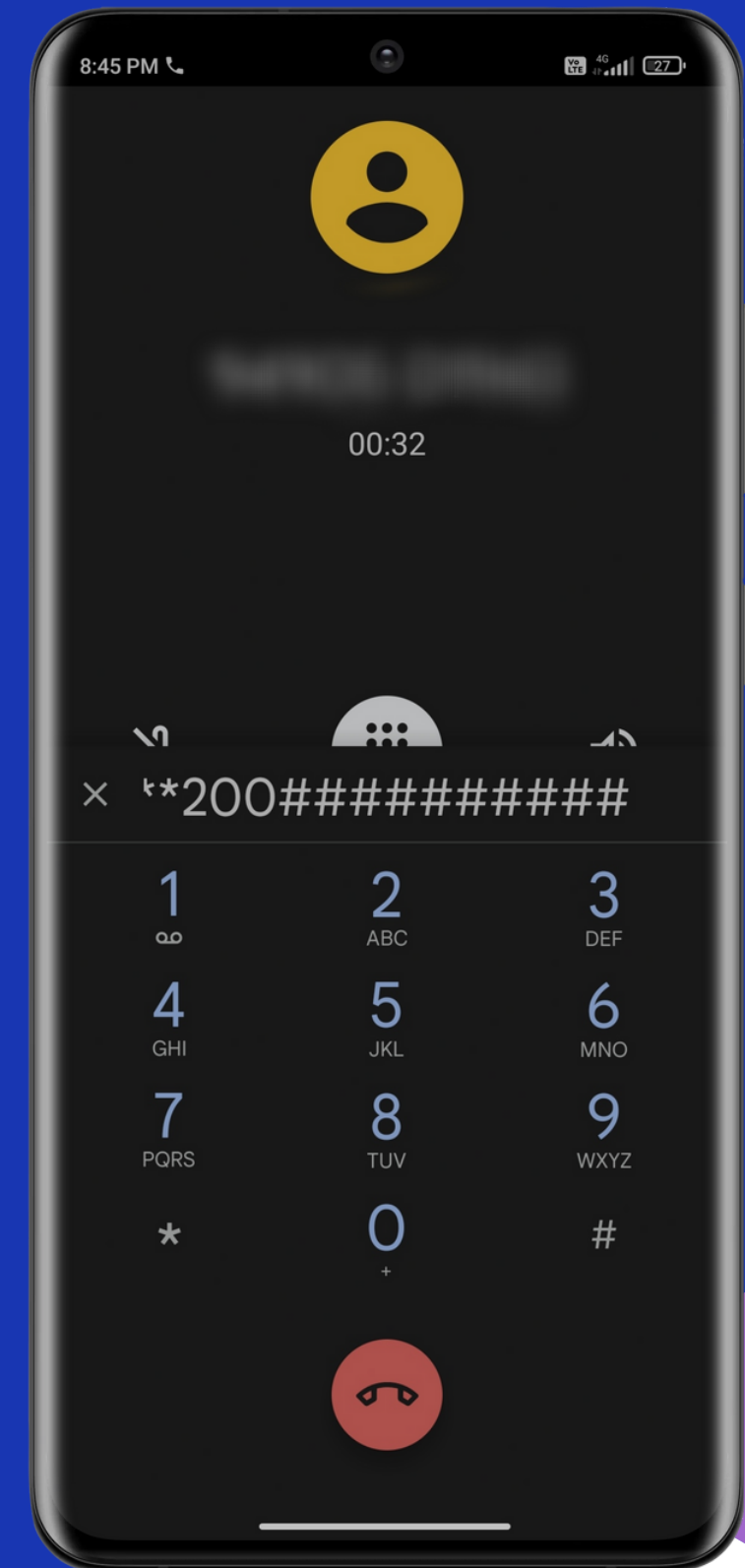
STEP 4:
**IF THE PIN IS CORRECT, THEN
THE REMAINING BALANCE IN
THE USER'S ACCOUNT WILL
BE ANNOUNCED AND THE
USER IS ASKED TO ENTER THE
AMOUNT HE WANTS TO
TRANSFER**



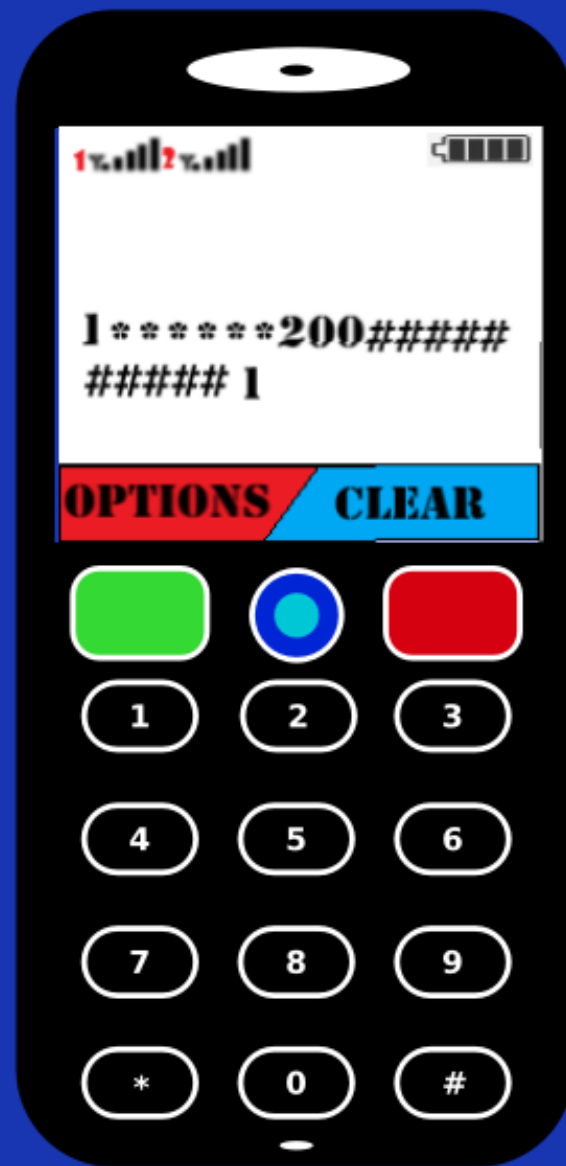
USAGE OF CPS



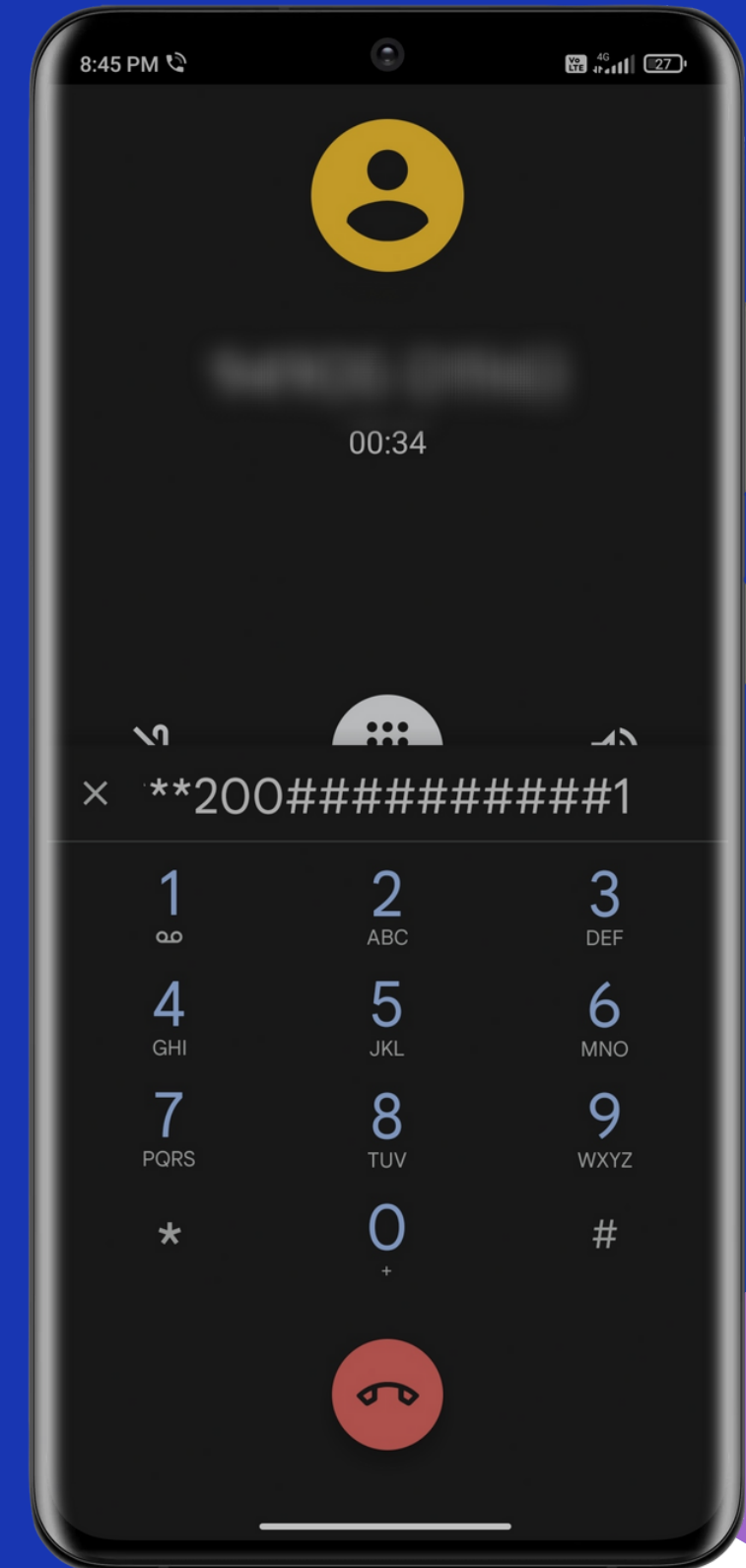
STEP 5:
NOW THE USER NEEDS TO
ENTER THE PHONE NUMBER
OF THE RECIPIENT IN THIS
TRANSACTION. A FEATURE
WHERE THE CALL BOT
ANNOUNCES THE NAME OF
THE RECIPIENT CAN BE
ADDED



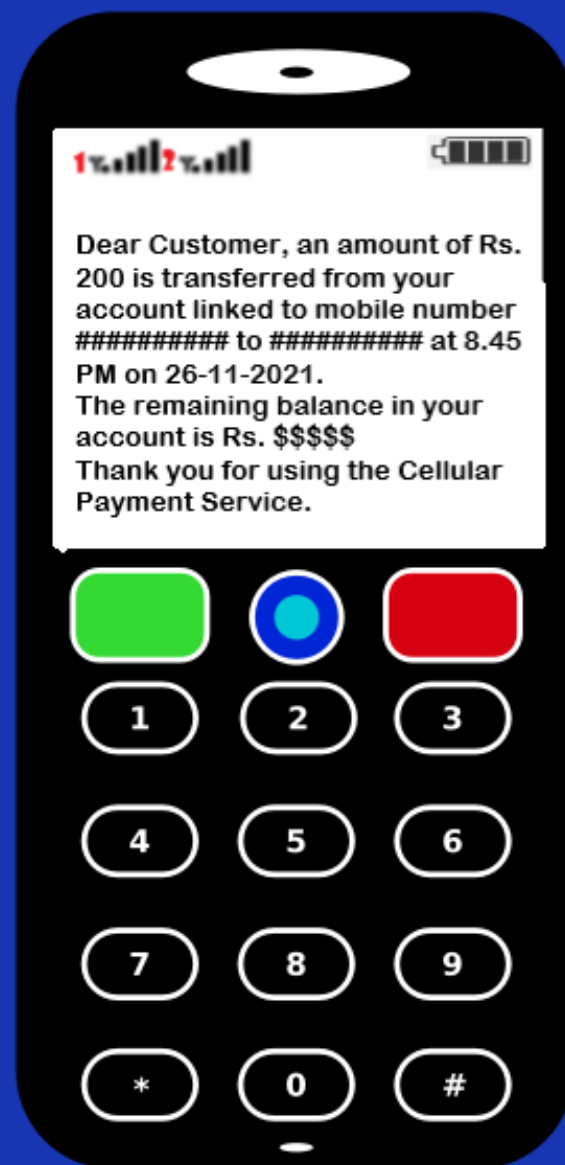
USAGE OF CPS



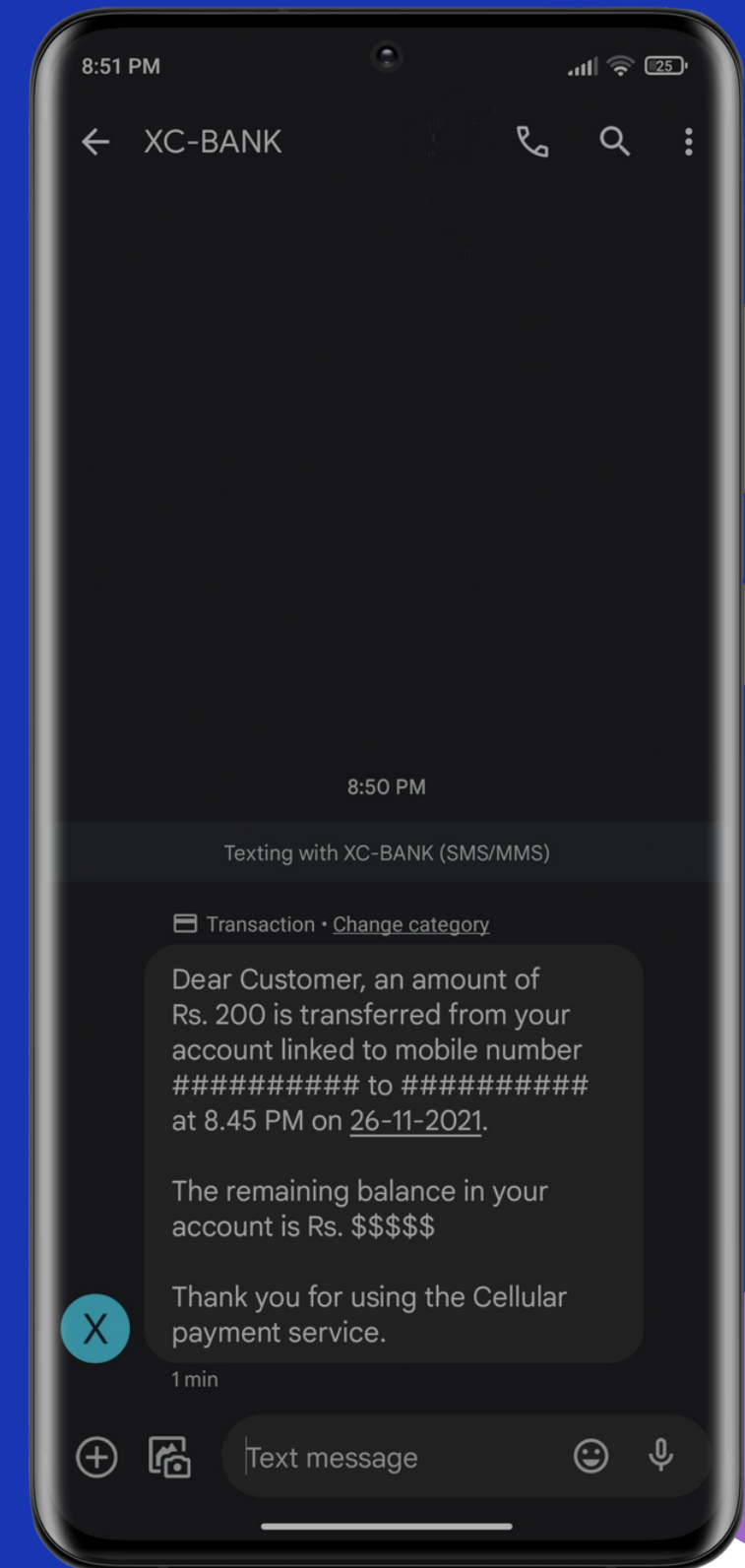
STEP 6:
NOW FINALLY, THE
TRANSACTION SUMMARY
WILL BE ANNOUNCED AND
THE USER NEEDS TO GIVE THE
FINAL CONFIRMATION (1 FOR
YES AND 2 FOR NO) TO
COMPLETE THE
TRANSACTION



USAGE OF CPS



**CONFIRMATION MESSAGE:
AFTER THE TRANSACTION IS
COMPLETED SUCCESSFULLY,
THE USER WILL GET THE
TRANSACTION SUMMARY AS
AN SMS, WHICH ALSO
INCLUDES HIS REMAINING
BANK BALANCE**



What happens in the backend?

```
User 9060##### is connected to Cellular Payment Service via Toll-Free number
...
<Announcing the Language options> : User selected Language 3
...
<Prompting the user to enter the PIN number> : *****
...
<Announcing the remaining balance in user account>
<Prompting the user to enter the amount to transfer> : Rs. 1800
...
<The user is entering the phone number of the recipient> : 9800#####
...
<Asking for final confirmation from the user>
<1 to PROCEED and 2 to CANCEL> : 1
...
Processing Transaction
...
TRANSACTION SUCCESSFUL
---Confirmation SMS sent to User---
```

Benefits of of CPS

EASIER WAY TO TRANSFER FUNDS

NO NEED OF ANY APP , WORKS ON ALL CELLULAR DEVICES

INSTANT TRANSFER OF FUNDS 24/7

QUICK PROCEDURE, WORKS WITHOUT INTERNET

DOES NOT REQUIRE ADDITIONAL SOFTWARE

ALL TRANSACTIONS ARE RECORDED

DRIVES INDIA TOWARDS DIGITAL PAYMENTS

Welfare schemes Regularization




1123.56M or 112.3 cr

PEOPLE GETTING BENEFITED
WITH WELFARE SCHEMES



18,30,395 Crores

AMOUNT SPENT ON WELFARE
SCHEMES IN INDIA PER YEAR



**IT MEANS INDIAN
GOVERNMENT IS
SPENDING AROUND
Rs. 16,300 PER YEAR
ON EACH PERSON**

Need for Welfare Schemes Regularization

- Part of money allotted for welfare schemes is being misused
- Economic survey of india 2016 stated that around 1 lakh crores is unevenly distributed to financially stable population in that year alone.
- It is happening due to corruption and by producing fake documents .
- Financially stable people are using fake certificates to get subsidies and enjoying many benifits.

What is Welfare schemes Regularization ?

- Welfare scheme regularization is a process which verifies the user who is getting benefited with the subsidies. It involves checking whether he is financially stable or financially backward.
- It does things like adding or removing the user from the central beneficiaries list

How Welfare schemes Regularization Works?

- At the end of each year, all the users' total annual expenditure is calculated and users will be classified into different categories.
- If the cumulative bank balance (or) expenditure exceeds certain amount then the software automatically removes his /her name from the beneficiaries list.

Benifits of Welfare schemes Regularization

- It is estimated that approximately 8 Crore people who are benifitting from faulty methods can be identified if India converts it's payments to Digital mode
- About 1 Lakh Crore Rupees can be saved using this method and that money can be used for many purposes like development of nation, helping individuals in skill development.
- It helps people to move away from poverty to productivity.



THANK
YOU!

Have a great day ahead.