Cellular Payment System - CPS

A Simple solution to a complex problem

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Andhra Pradesh
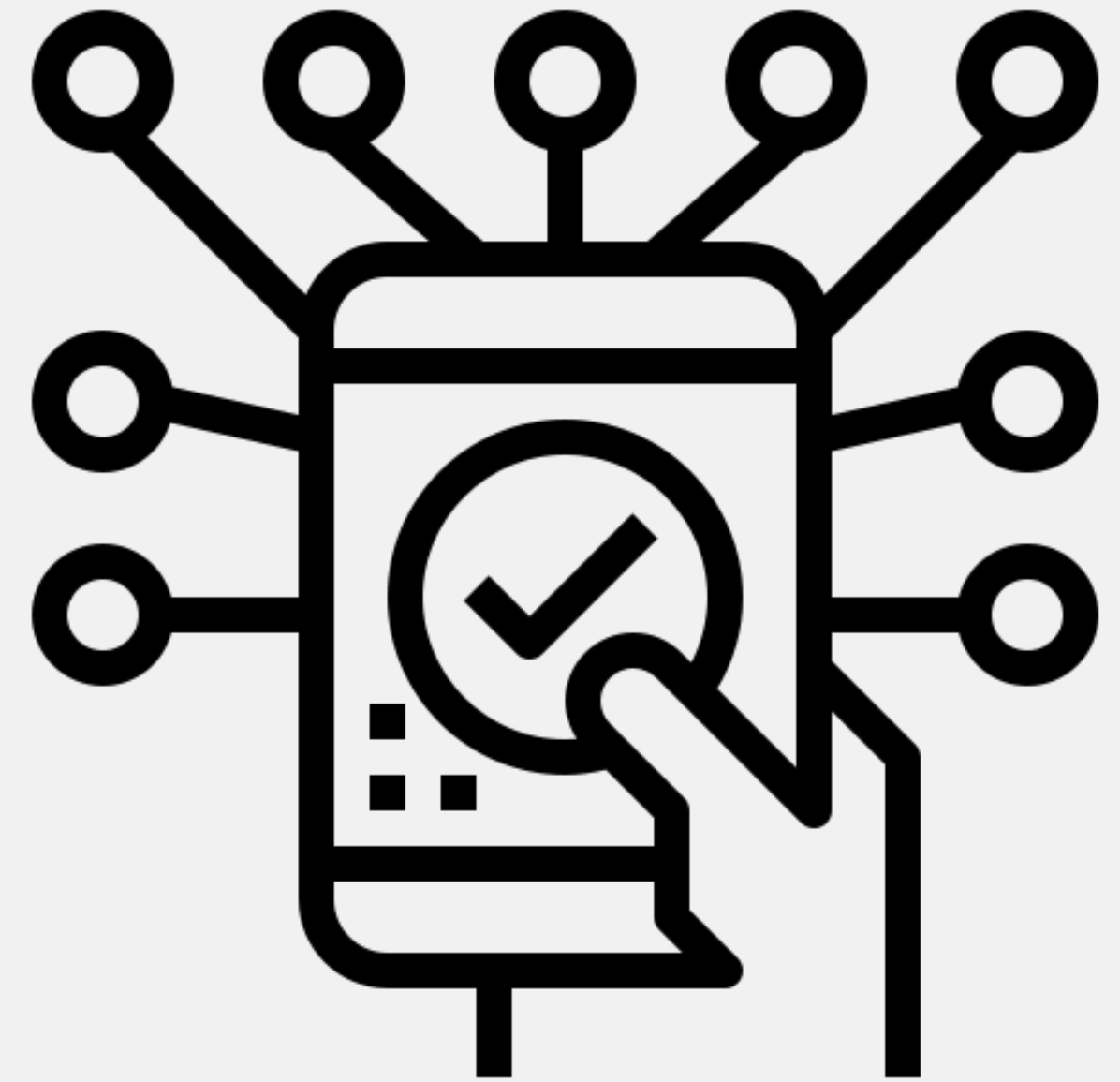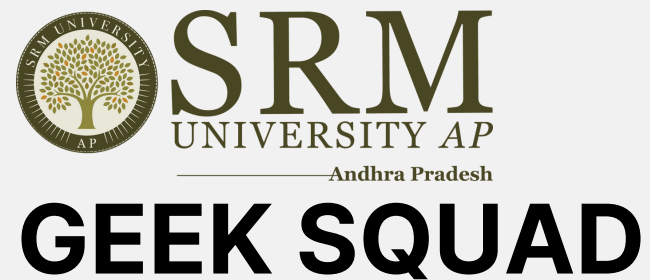
GEEK SQUAD

Geek Squad

Team Members
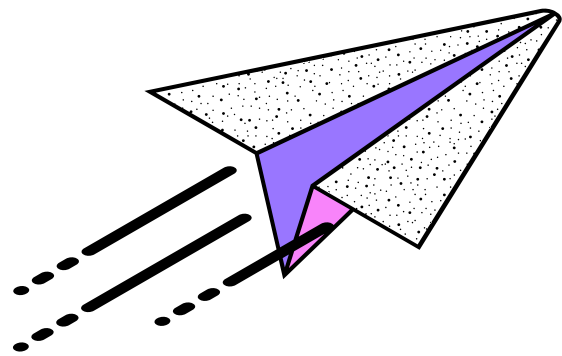
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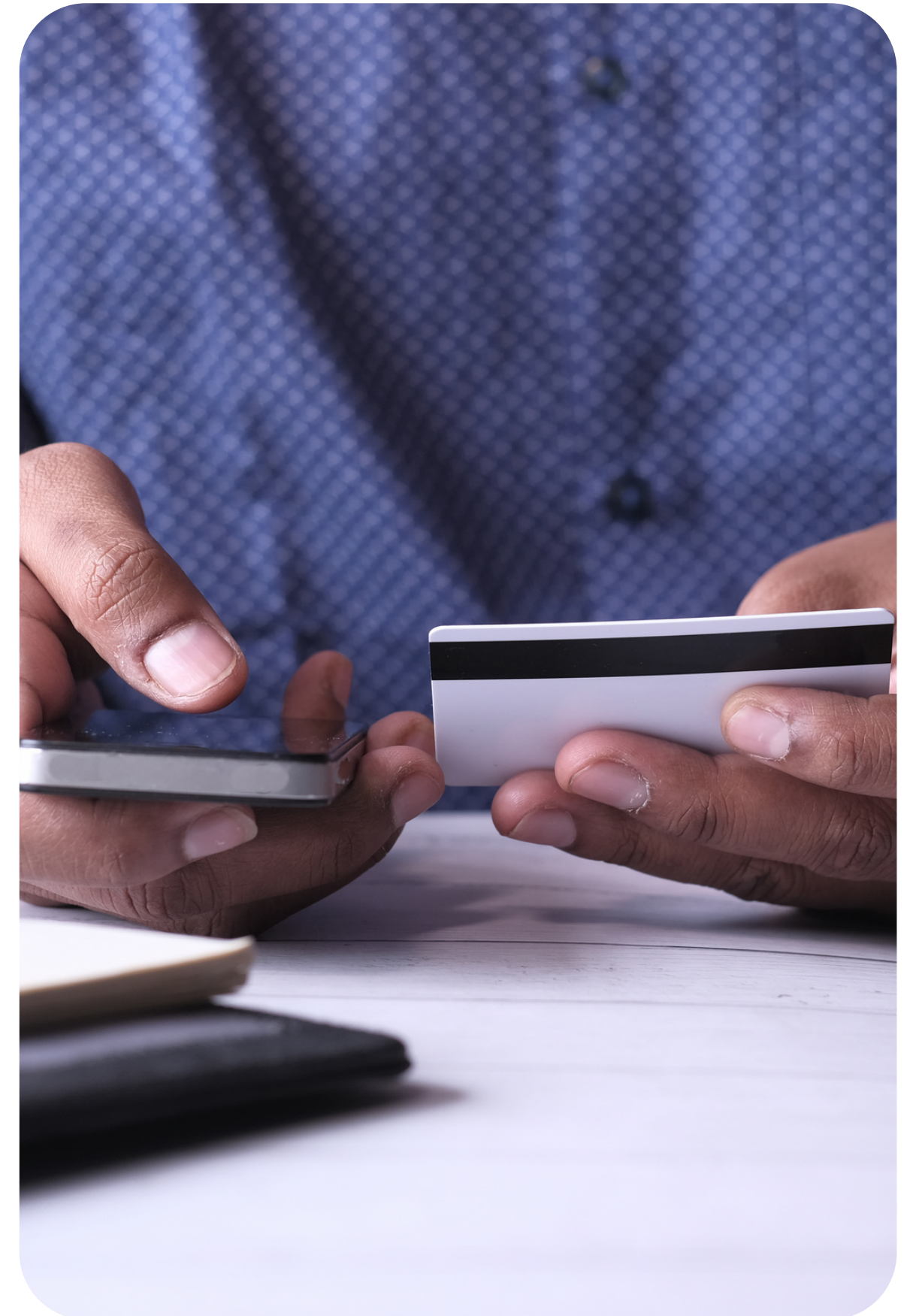
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A Brief Outline

WHAT IS CPS

IMPLEMENTING CPS

BENIFITS OF CPS

RESEARCH DATA

WEBSITE

WHAT IS CPS ?

Cellular Payment system is a software that allows us to make digital payments without the internet on any kind of mobile phone.

It implements an AI call-bot which guides the users through the payment process and processes the transaction.

Registering 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
- USERS NEED TO SET A 6 DIGIT PIN
- THE USER NOW ONLY NEEDS TO REMEMBER TWO THINGS:

1. USER PIN (WHICH MUST BE CONFIDENTIAL)
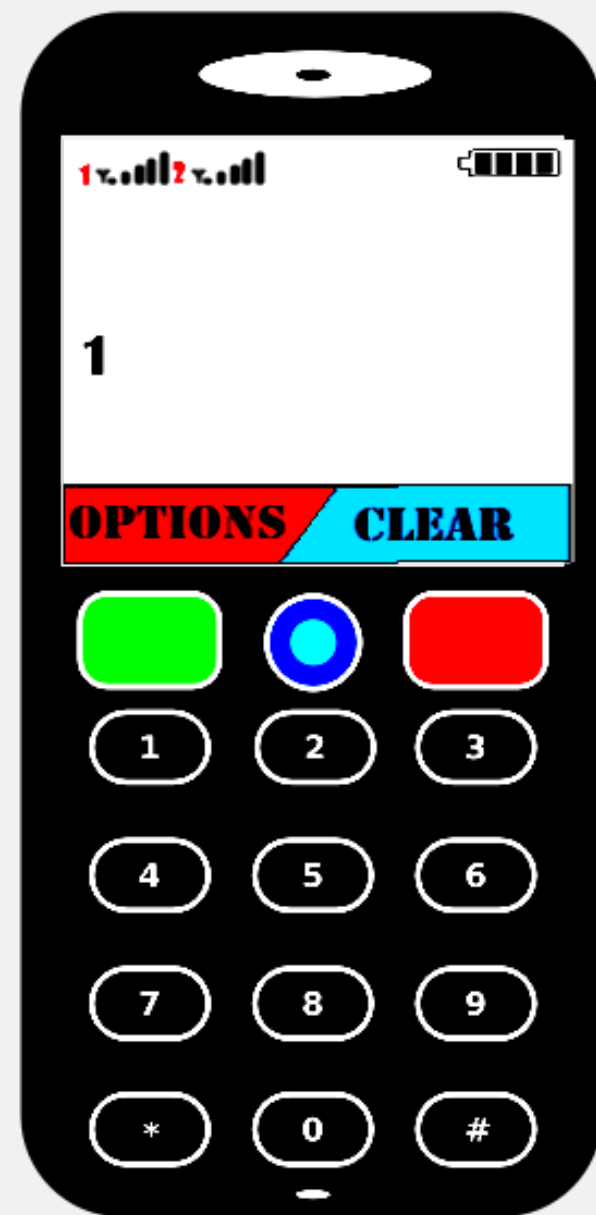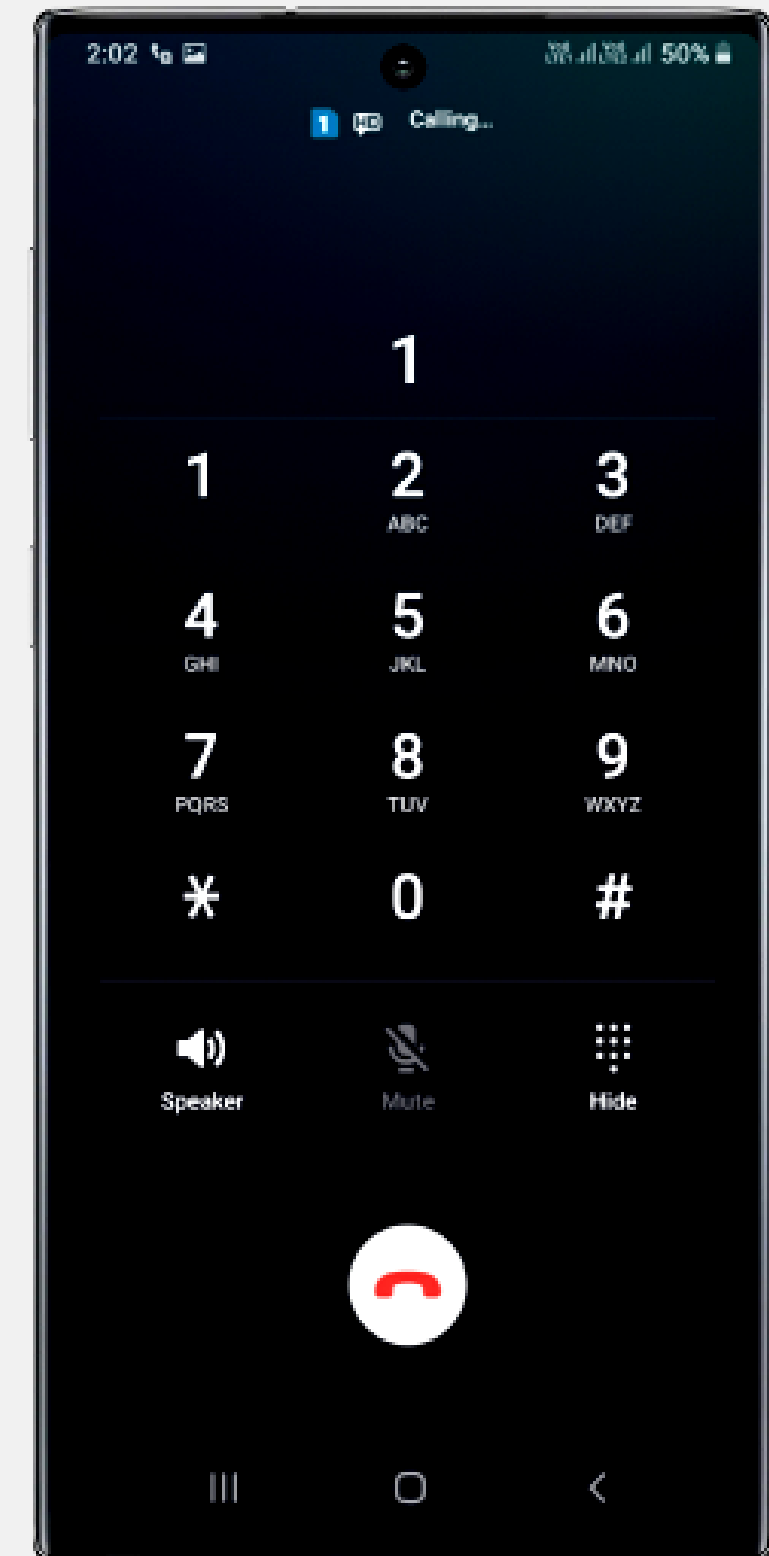2. THE PAYMENT TOLLFREE NUMBER

USAGE OF CPS

STEP 1:
THE USER NEEDS TO DIAL THE AVAILABLE TOLL-FREE NUMBERS TO ACCESS THE CPS
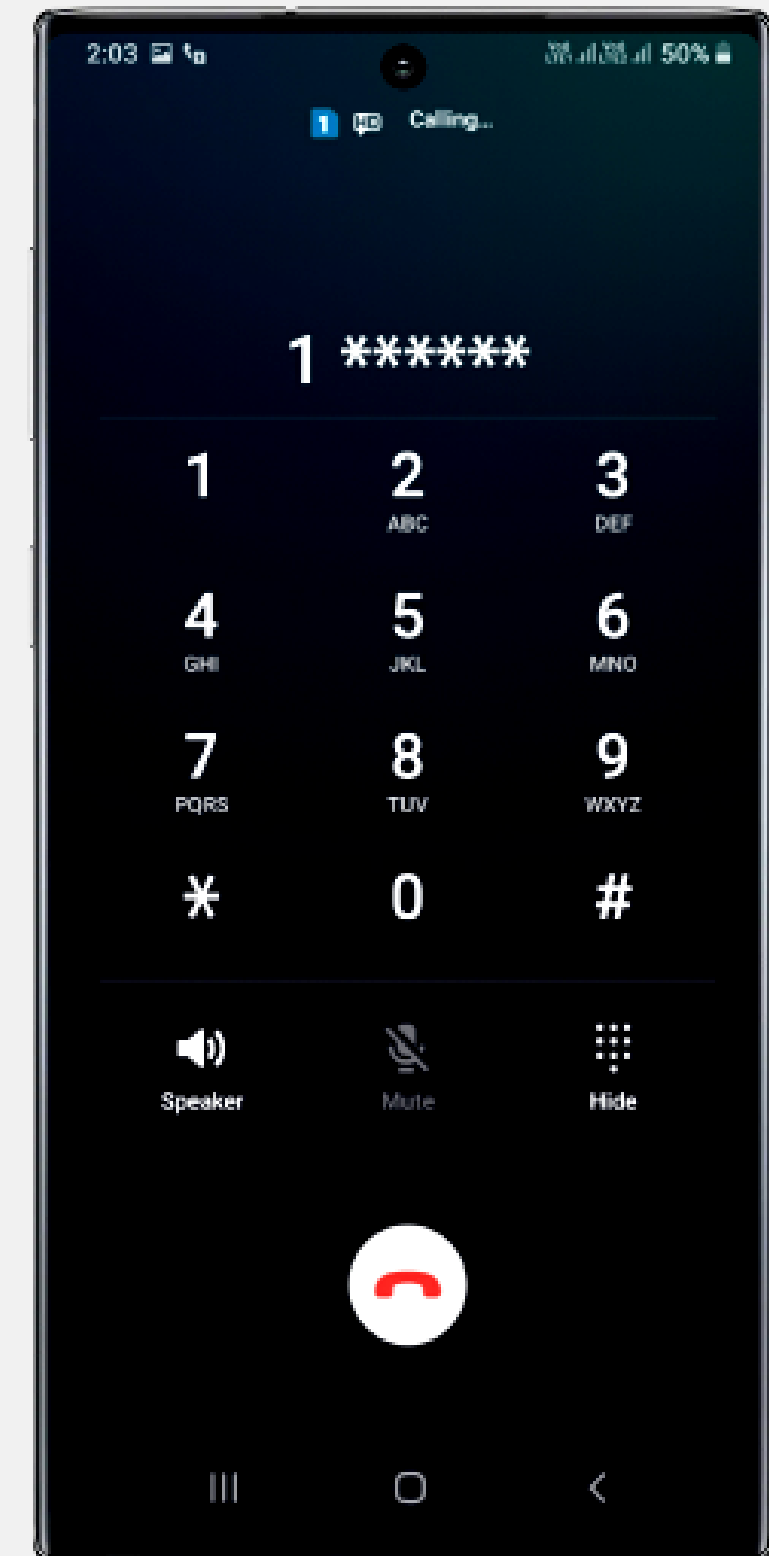
18001234567890
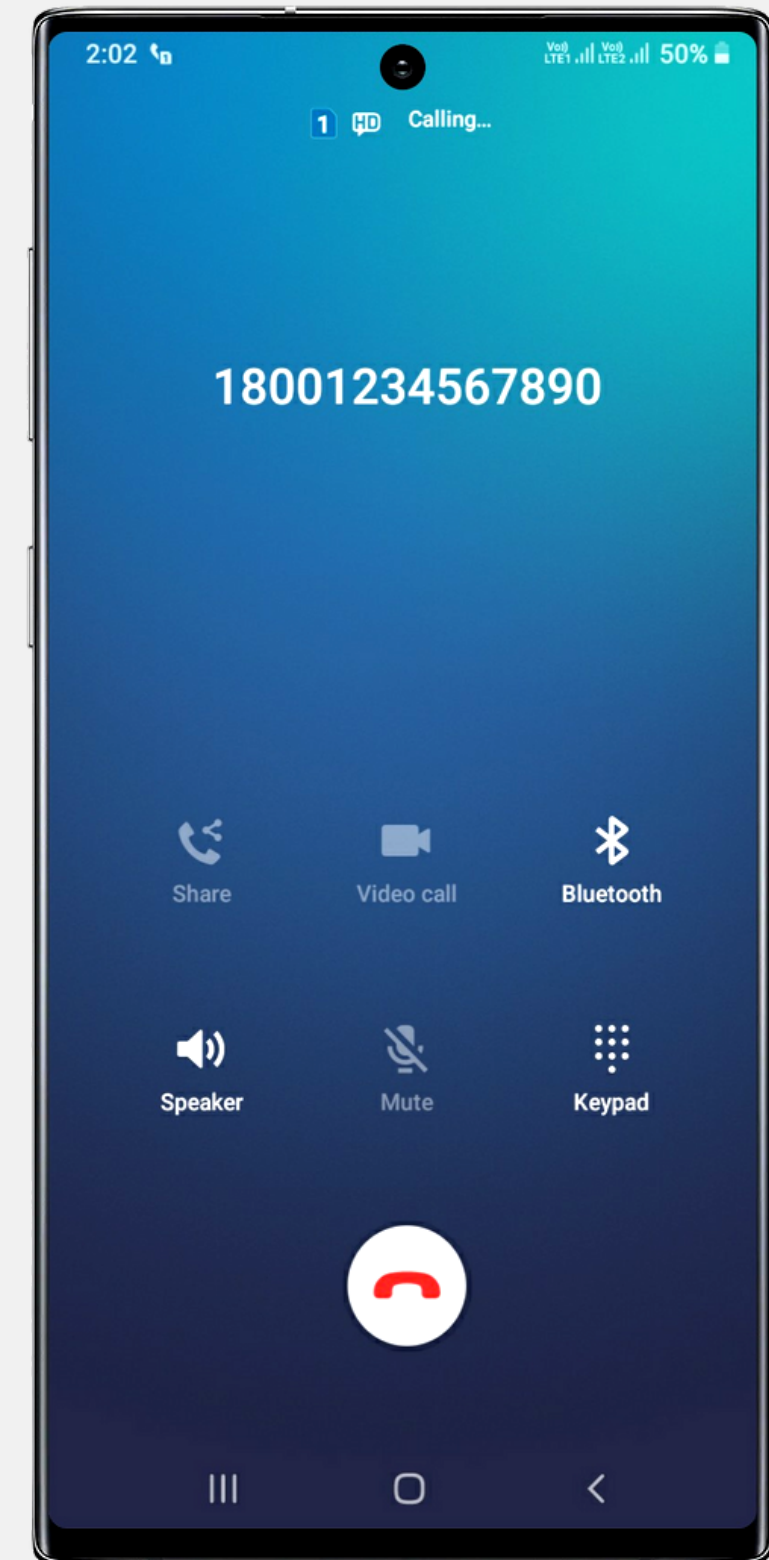
USAGE OF CPS

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
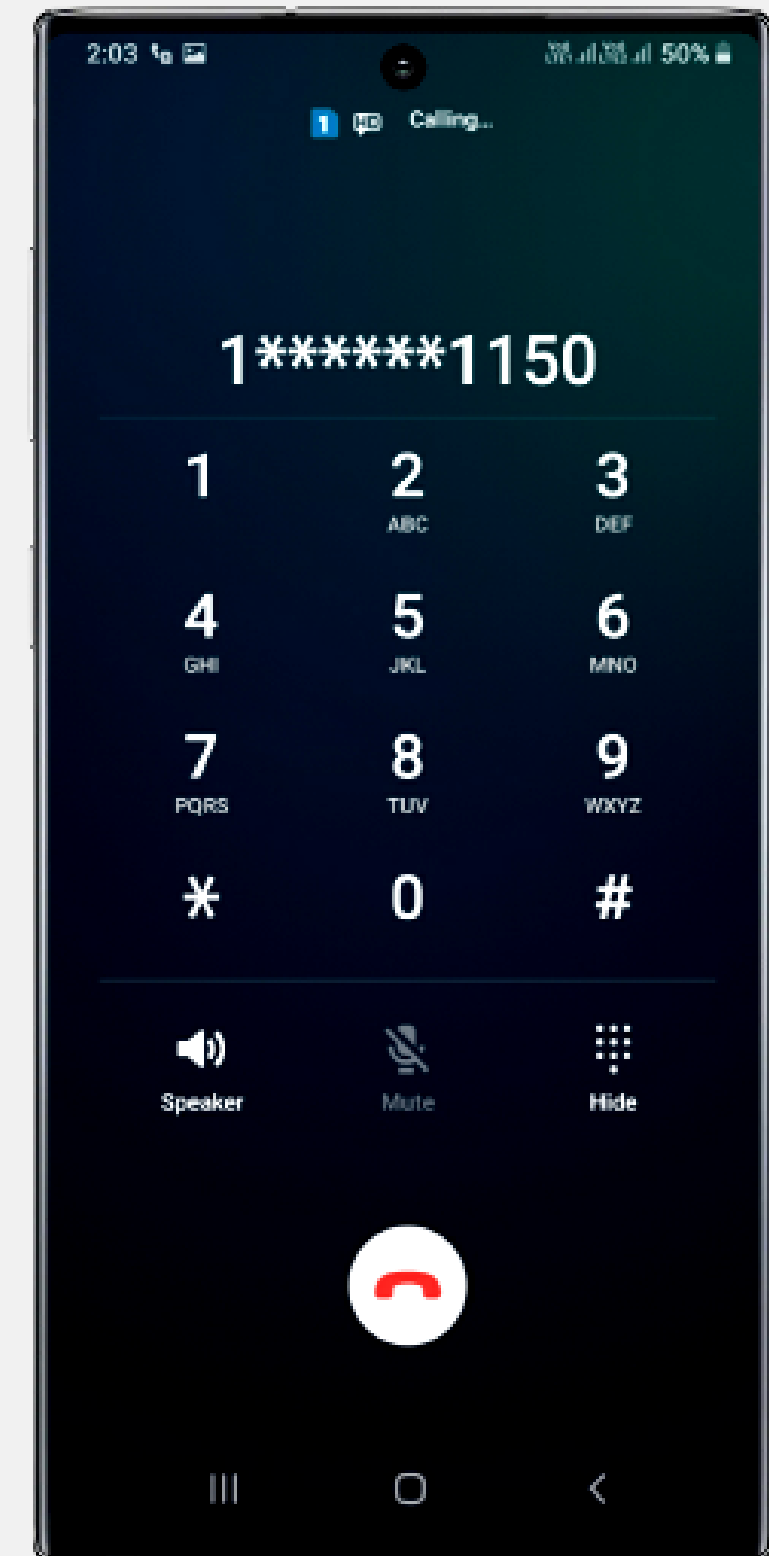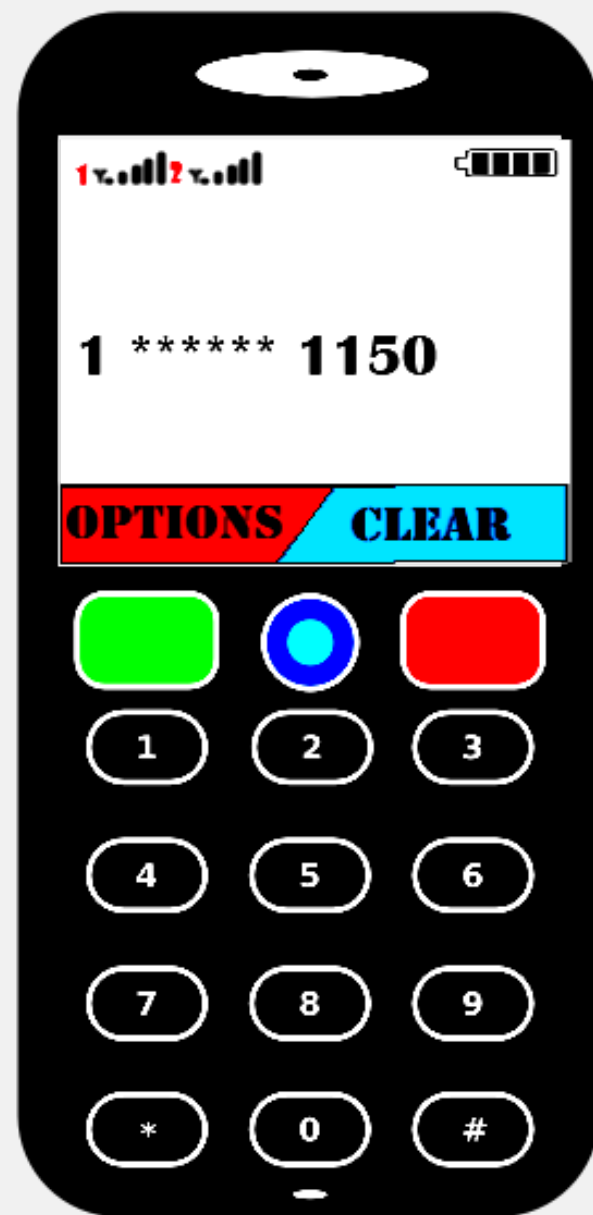
USAGE OF CPS

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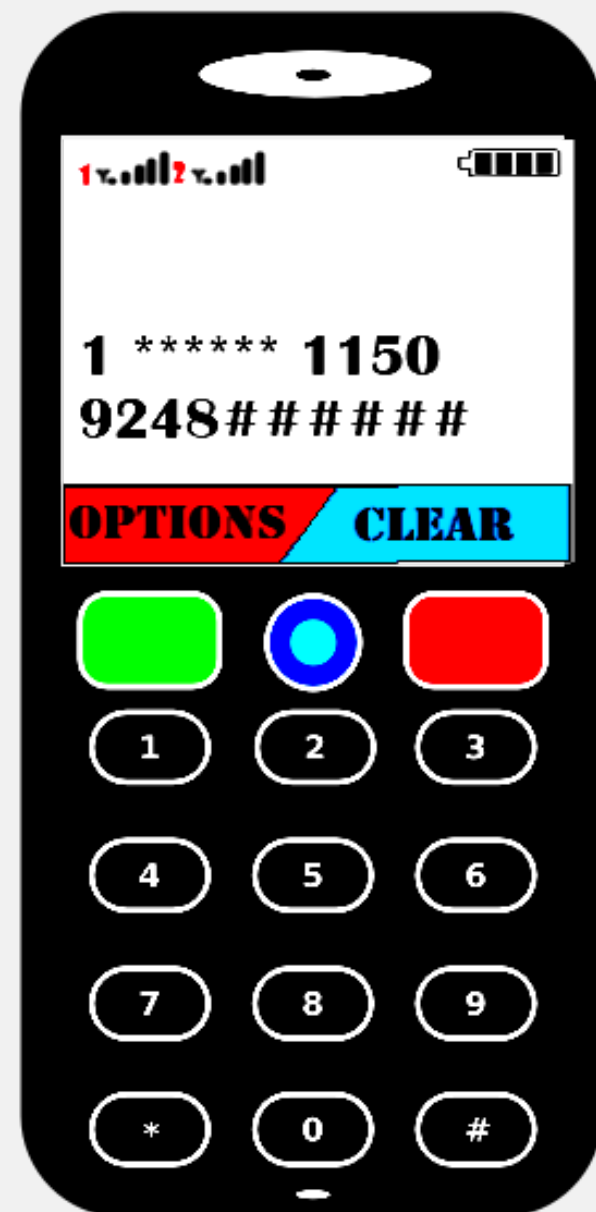
USAGE OF CPS

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
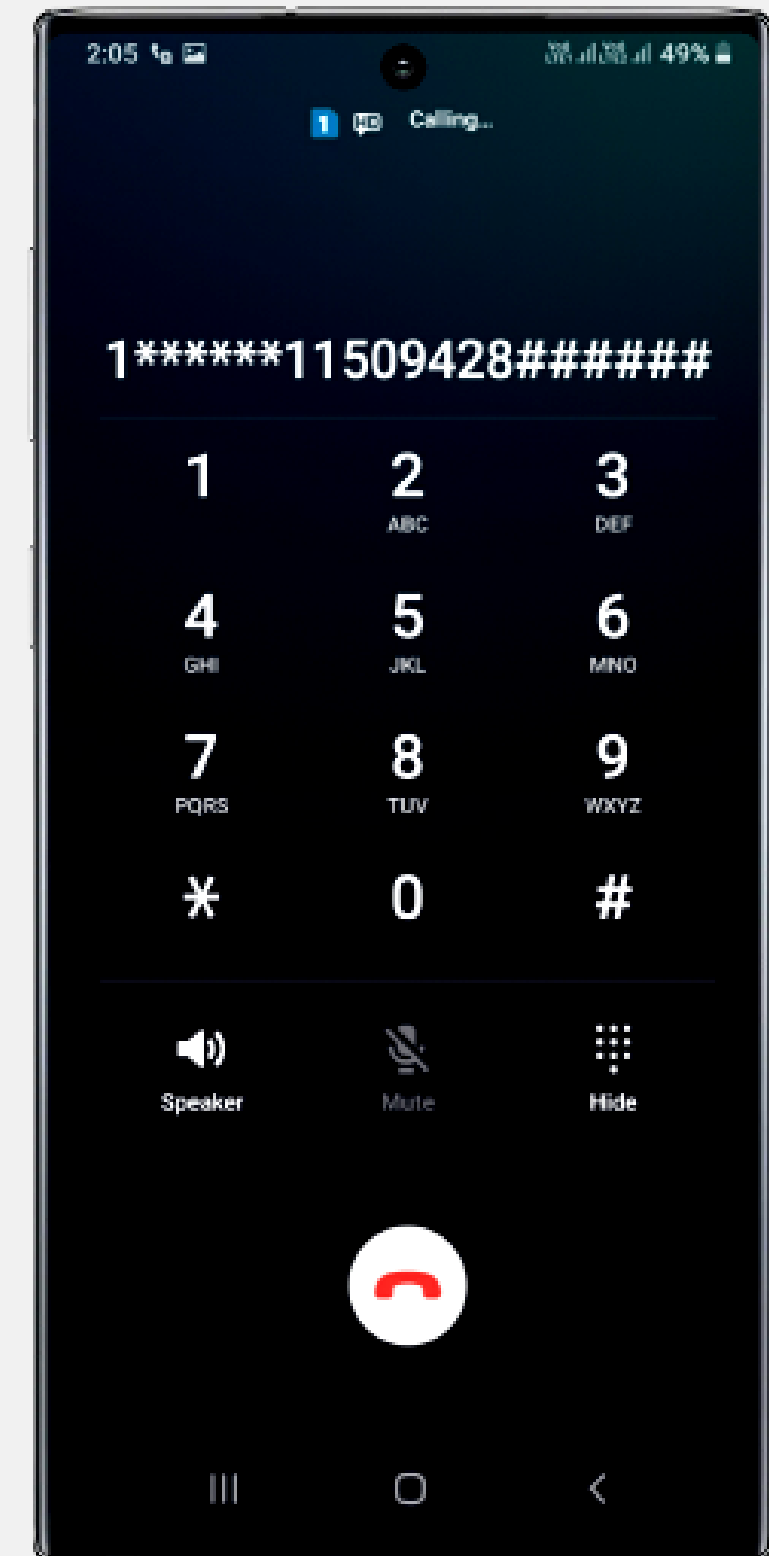
USAGE OF CPS
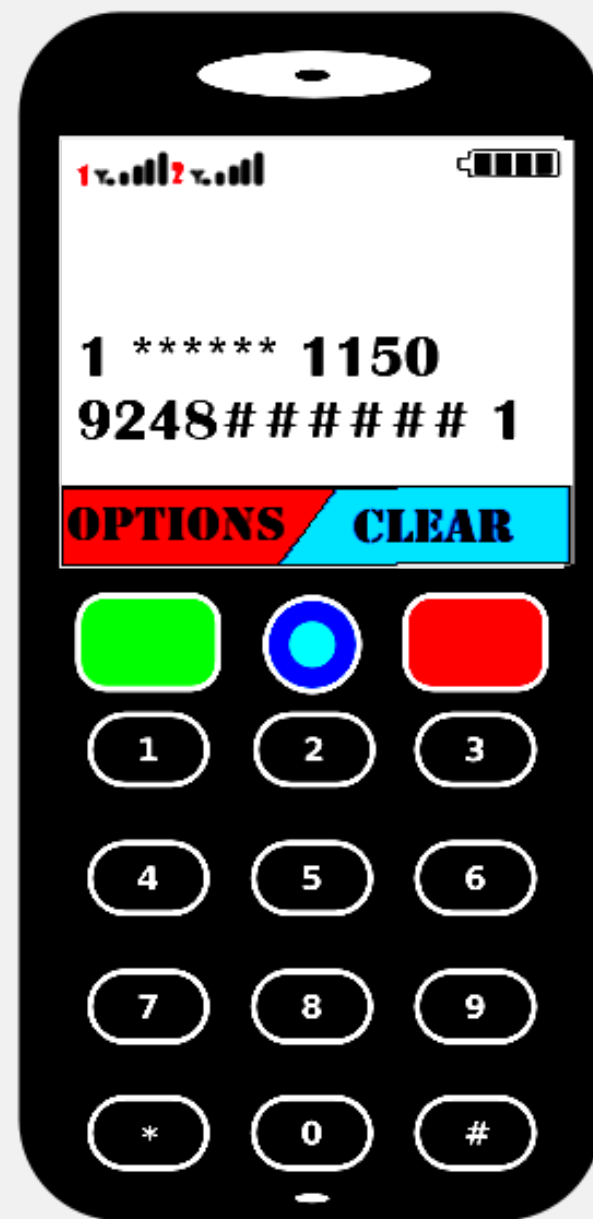
STEP 6:
NOW FINALLY, THE TRANSACTION SUMMARY WILL BE ANNOUNCED AND THE USER NEEDS TO GIVE THE FINAL CONFIRMATION (1 FOR YES AND 2 FOR NO) TO COMPLETE THE TRANSACTION
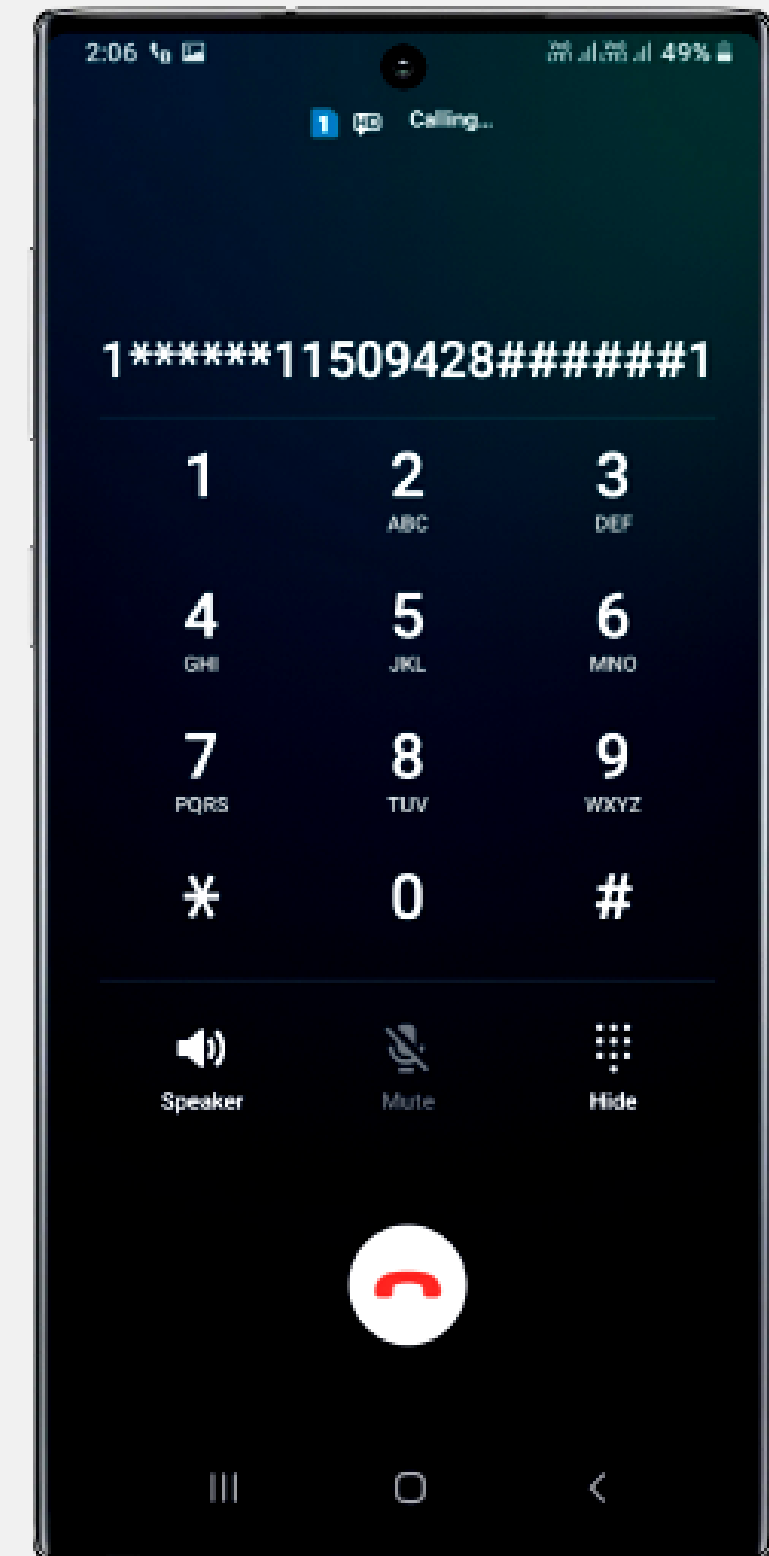
USAGE OF CPS
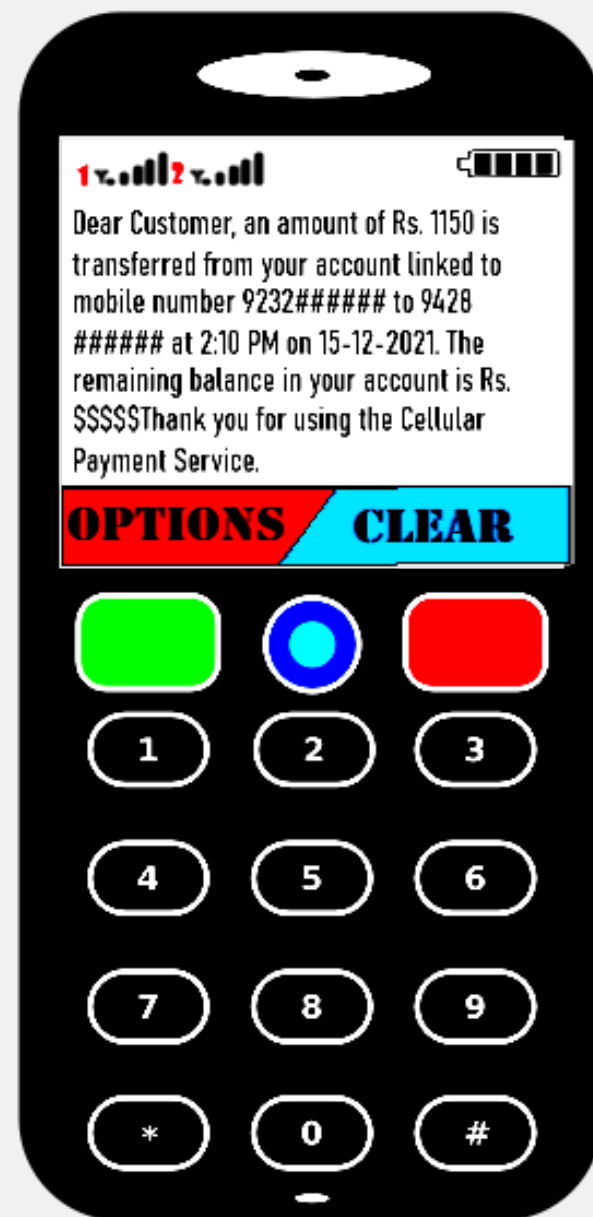
CONFIRMATION MESSAGE: AFTER THE TRANSACTION IS COMPLETED SUCCESSFULLY, THE USER WILL GET THE TRANSACTION SUMMARY AS AN SMS, WHICH ALSO INCLUDES HIS REMAINING BANK BALANCE

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---
```
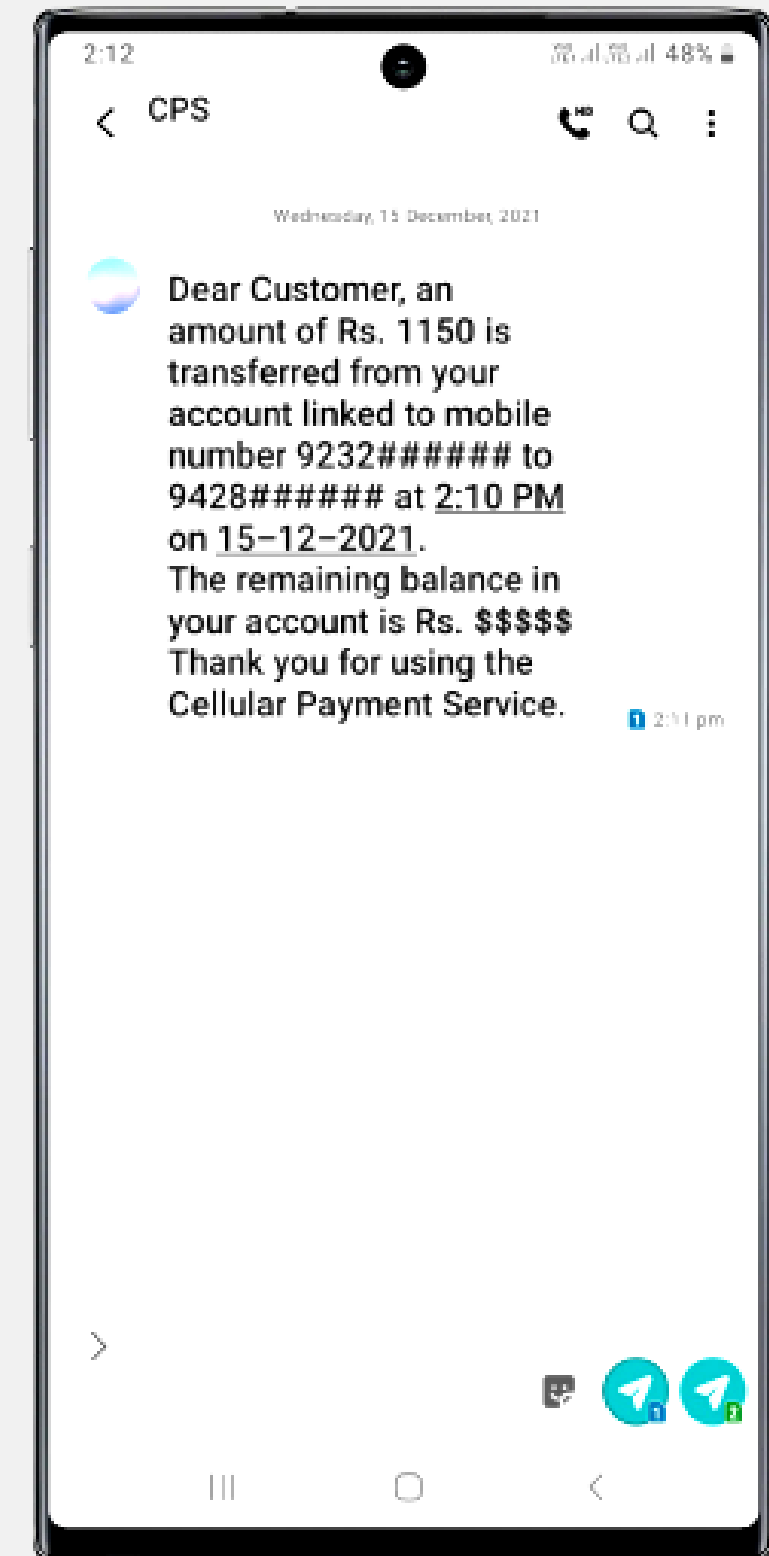
An AI call-bot handles the call and processes the transaction
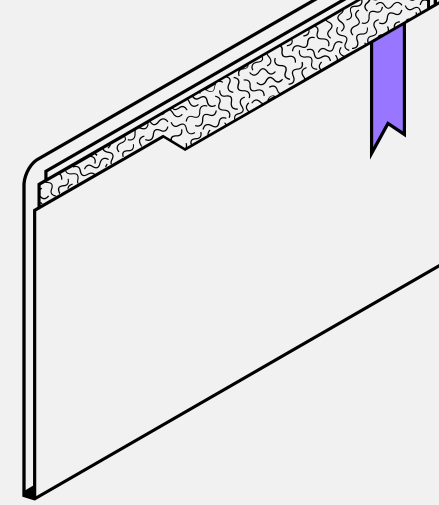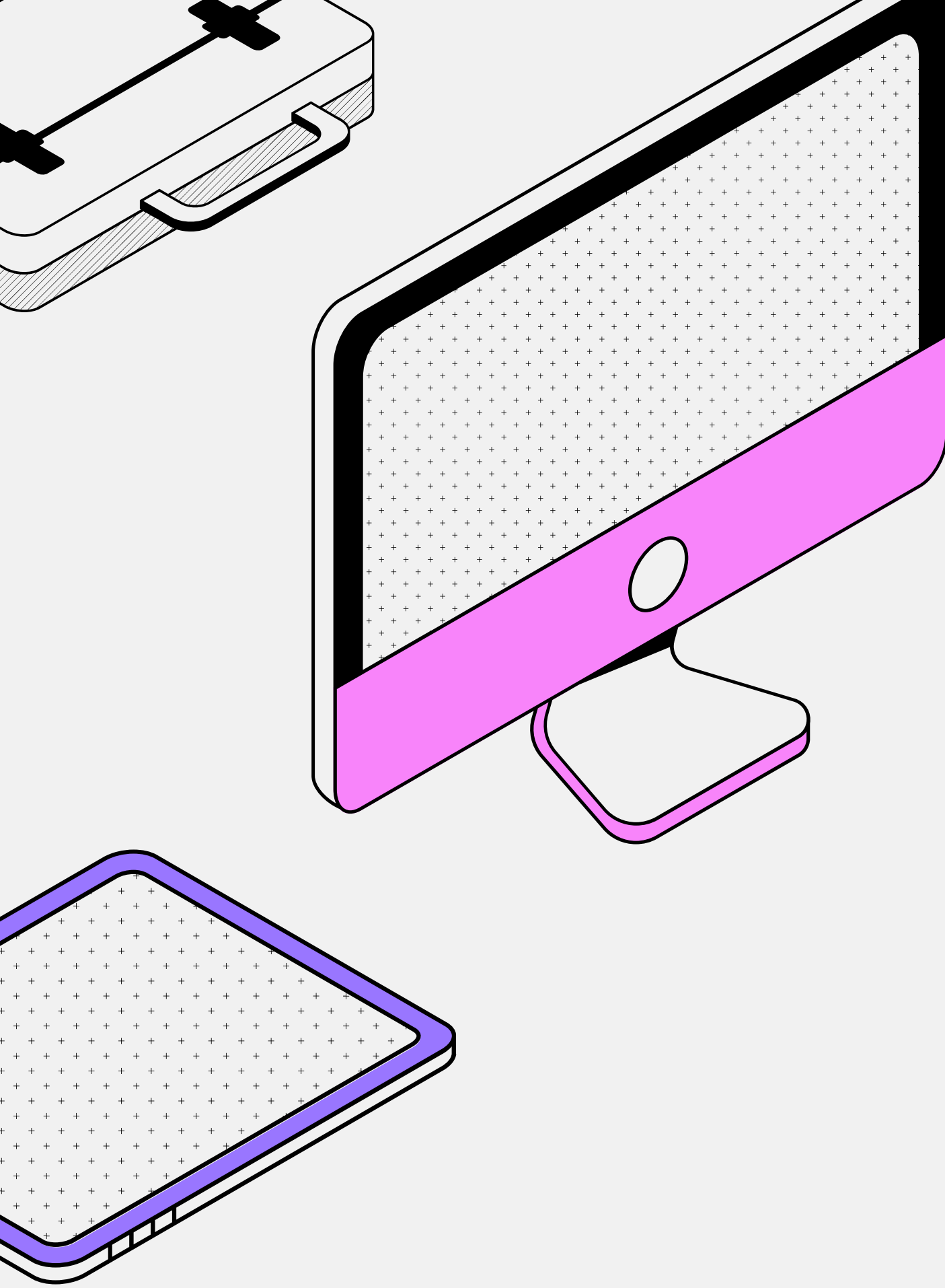
Benefits of CPS

Benefits of CPS

EASIER WAY TO TRANSFER FUNDS

Expect better security, CPS will provide you convenient payment experience for the customers. It allows customers to make day to day transactions easily with simple procedures. It will be very comfortable since the call-bot guides them to do the transaction., audio, and so much more.

DOES NOT REQUIRE ADDITIONAL SOFTWARE

All the other methods of online transactions required the internet and smartphone or some additional devices, but our system doesn't require any of such things.

Benefits of CPS

INSTANT TRANSFER OF FUNDS 24/7

In the case of online payments, we do not have any constraints on time or location.
E-payment systems have eliminated the need for going to the banks to make payments.
Now customers do not have to waste their time standing in the long lines at banks.
They can easily pay you by using an electronic payment gateway.

QUICK PROCEDURE, WORKS WITHOUT INTERNET

The chatbot helps the users to make transactions quick and easy. This procedure is very simple to use. It is user-friendly software. Since it works without the internet it can be implemented in remote areas also.
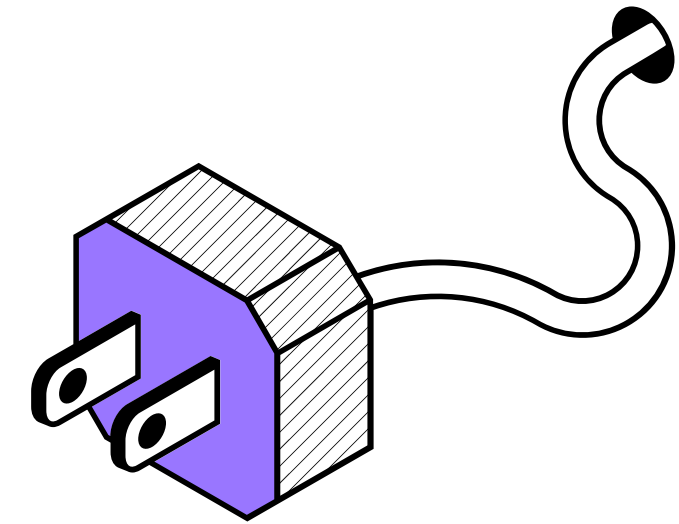
Welfare Scheme Regularization
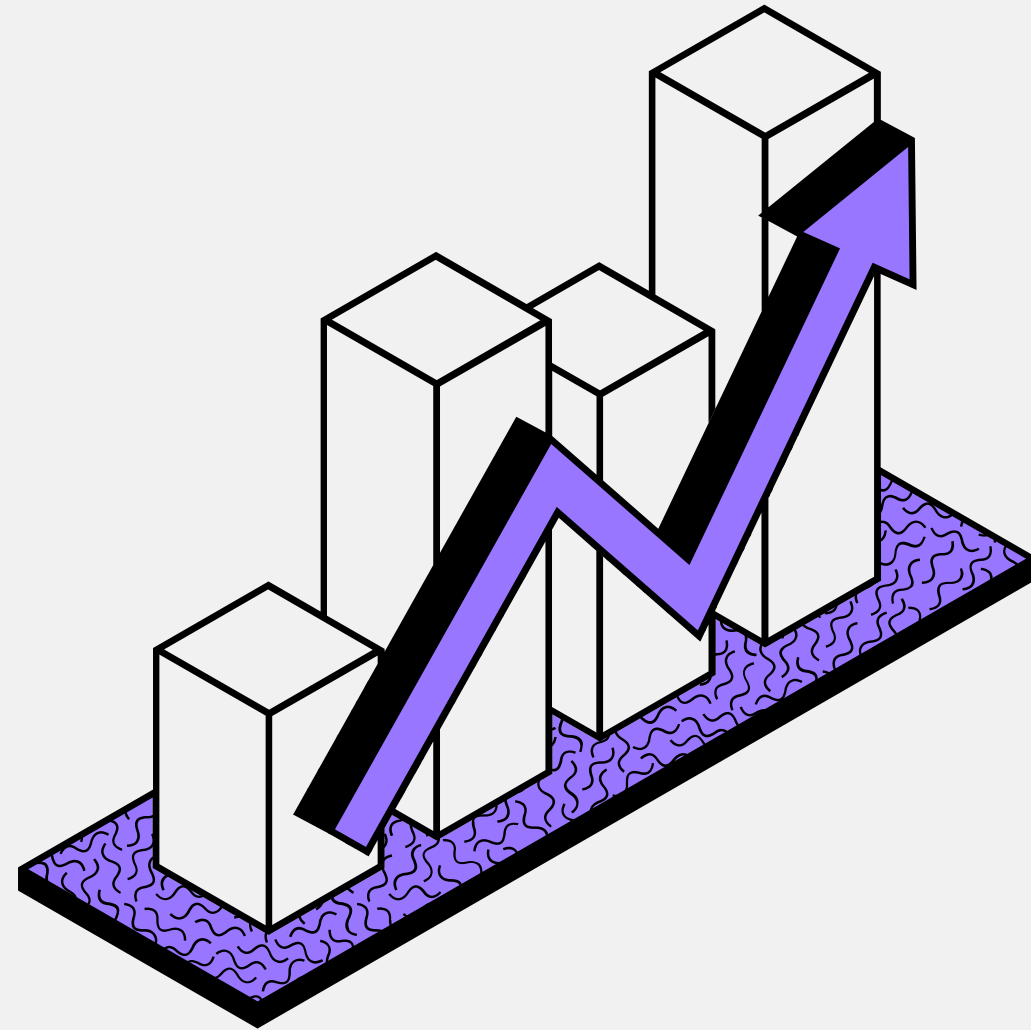
Since each transaction gets recorded it benefits in income tax and also in regulating the welfare schemes. If a user is having more transactions or balances in his bank account, then his name will be removed from the central welfare scheme index.
The money thus saved can be used for various developmental purposes.

Security of **CPS**

Despite their robust features, electronic payments systems have not become so popular among merchants. Due to this, they are missing out on the opportunity for serving more customers.

Electronic payment systems offer you multiple ways of securing your payments such as tokenization, encryption, SSL, etc.

Without CPS   With CPS

The No. of users relying on the digital transaction is approx. 15 Crore [*]

Almost 60 Crore people can enjoy the benefits of cashless transactions

Internet connection is a must for personal digital transactions

No internet connection is required, it can even run on 2G, 3G, 4G and recently 5G

To access them, user must download additional software

The end-user doesn't need to download anything on their device.

[*] - Wikipedia

Research
Data

We conducted anonymous research for outreach and to understand public opinion, and some people volunteered to share their views on our idea. Here are the results

Age Group

The Survey was primarily conducted on people of age group 18-24(Youth), and also includes some people of age groups 25-40 (Adults) and Above 50 (Senior citizens)

Their current primary mode of payment

26% - Primarily Online
32% - Primarily Offline
42% - Both Offline and Online

Their opinion on our idea

A majority of the participants are looking forward to the idea and its implementation. They also believed this would be a great commodity for people who rely on basic phones. Many are curious about how their data will be handled

Visit our website for more information
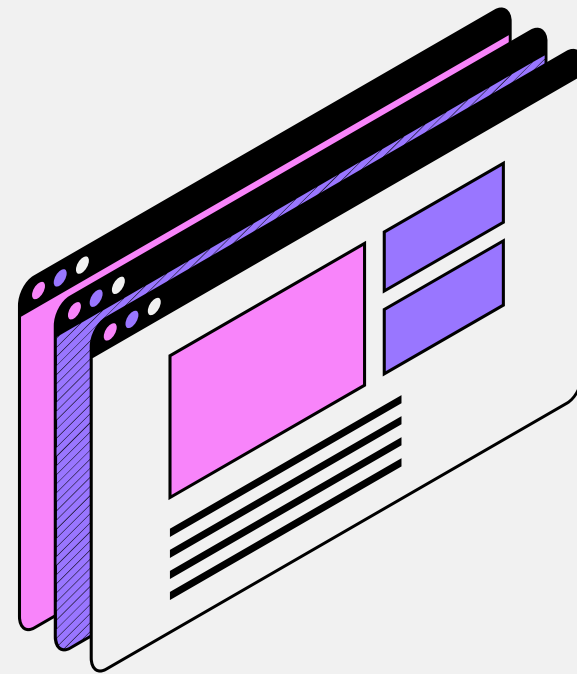
www.geeksquadcps.ml

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THANK
YOU

Have a great day ahead.