Government is taking big efforts on making India Cashless. Recently launched BHIM app have made it possible to make online payment from any bank and any branch. NCPI have launched UPI gateway for all banks and made online transactions as simple as swaping a card.

People want to go cashless but charges on debit cards and ATM cards are changing their minds. For few days all charged on cards were waived off. If this continues there is no doubt people will accept digital money.

We can see all small vendors have also started accepting digital money with various apps like paytm. It is very convinient for buyer and seller to make all transactions without worry of change. No need to worry about security of your physical money. In few days you can make payment only using your fingerprint or biometric devices. May not need to carry cards or your mobiles for payments.