

Offline Payments

- ★ Offline payments refer to a payment when either both or one party is not connected to the internet.
- ★ Their are 2 common variants of offline payments.
- **Full Offline** - Both *sender / receiver* are *not connected to internet & on device wallet for both*.
 - On device wallet is created & loaded , transaction is authenticated via on device certificate & key
 - Debit and Credit in both offline wallets, when one of them connects balances synced online.
- **Partial Offline** - *Either one is online , & using the online member transaction is completed*.
 - Parties authorise and sign transaction using their on device certificate & private key.
 - Using the authorisation, Debit and Credit entries are updated online using the party connected to the internet.

Offline Payments

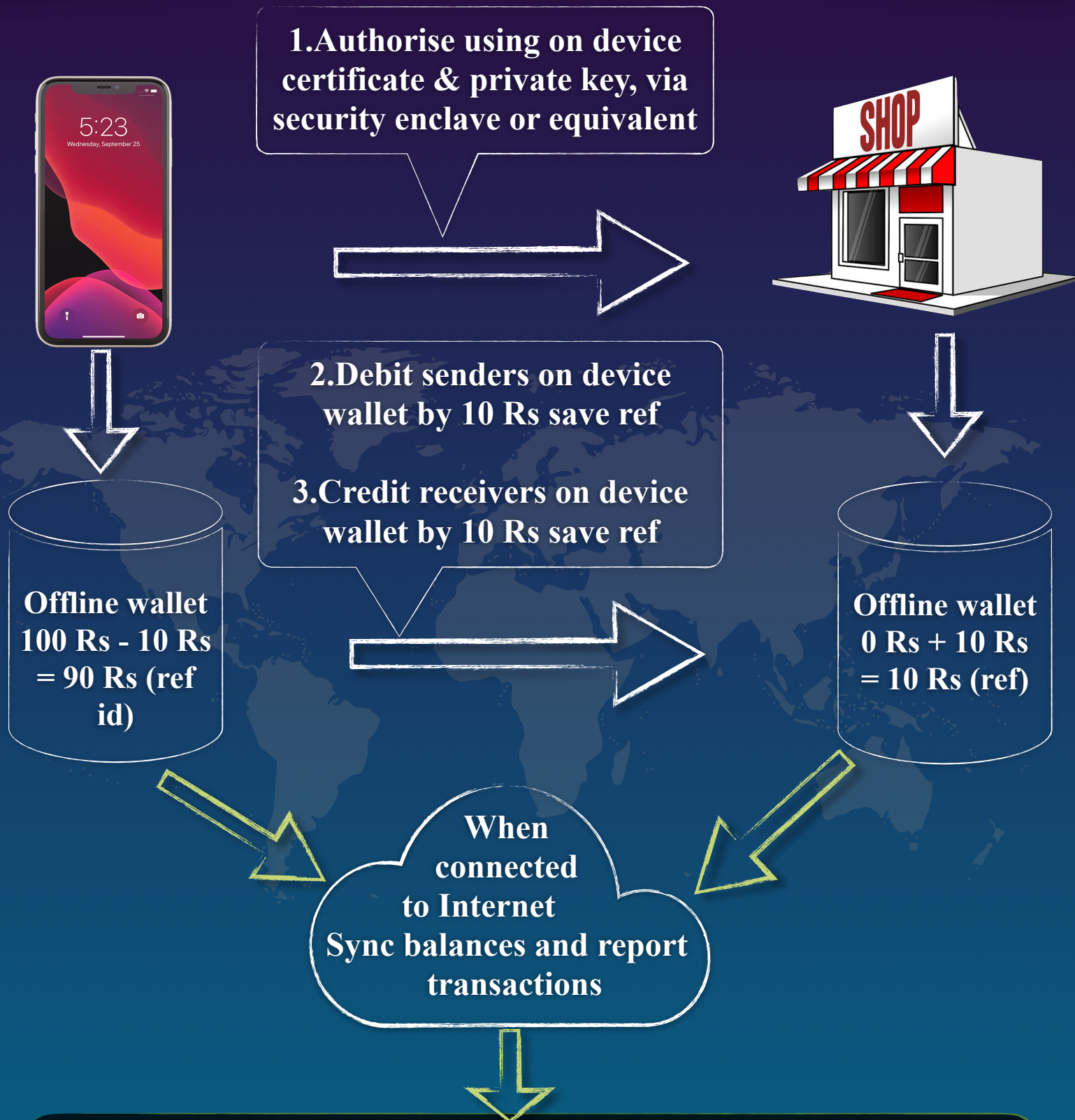
Full Offline

1. Secure wallet is created on Device, wallet is loaded.
2. When sender pays on device wallets of sender & receiver are debited/credited & entries stored.
3. When any one of devices connects to internet wallet balances online also are updated.

Partial Offline

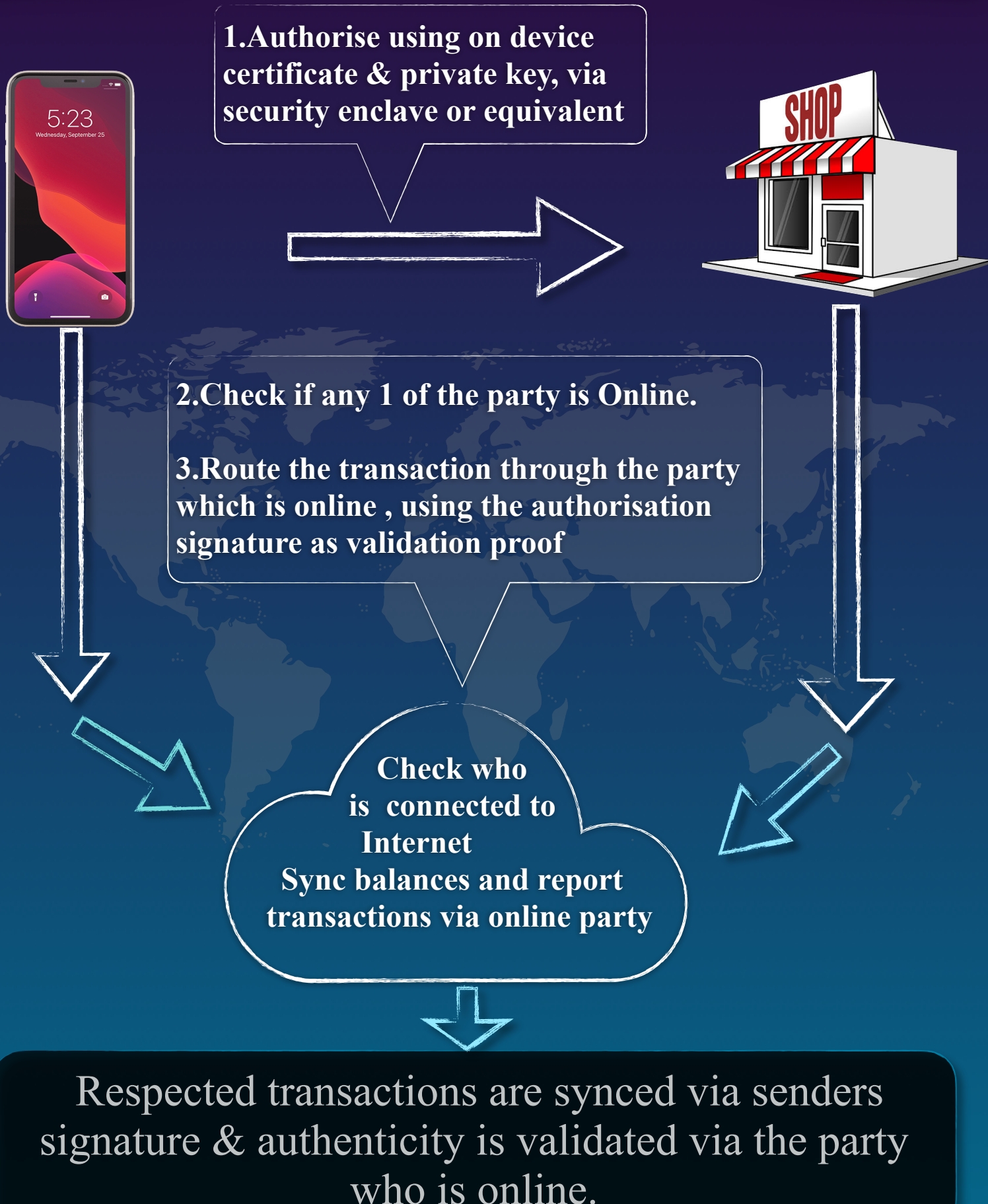
1. Either sender or receiver needs to be online, when sender authorises using certificate & his private key.
2. Transaction is updated online via the party which is connected to the internet.
3. Less risk than full offline.

Full Offline Payments



Once any 1 connects to the internet respected transactions are synced , authorisation reference and senders signature is provided to validate authenticity.

Partial Offline Payments



The End.

Please feel free to suggest & add more on it,
For more articles about payments please follow,
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Happy New year

*Warm wishes to you and your family for a happy,
healthy, and prosperous New Year 2023! May this new
year bring countless opportunities to make wonderful
memories and experiences.*