Amazon Pay Feature Highlights

* Wallet: quick top-ups, gift cards, micro-transactions
* UPI: instant transfers, secure PIN, mandates
* Cards: tokenization, EMI, co-branded benefits
* Security: 2FA, risk scoring, fraud detection
* Bills & Recharges: utilities, DTH, broadband, mobile
* Rewards: cashback, scratch cards, streaks
* Merchant: QR, payment links, in-app checkout
* Alexa: voice payments and confirmations

Bill payments include electricity, water, gas, insurance premiums, loan repayments, and municipal taxes through standardized biller networks. Recharges support top operators with plan discovery and auto-reminders. Users can set autopay rules for recurring bills and choose funding sources like UPI, wallet, or cards for each transaction type.  
  
Rewards often include category-specific boosts—like extra cashback on utilities or shopping weekends—and milestone perks such as fee waivers or exclusive partner coupons. Merchant acceptance expands through QR stickers, POS integrations, and web checkout plugins. Refund SLAs are highlighted per payment rail to set clear expectations.  
  
Risk engines evaluate device posture, IP reputation, transaction patterns, and behavioral signals to minimize false declines. The platform publishes simple dashboards for spend analytics, category breakdowns, and reward tracking. With tokenized cards and UPI mandates, saved credentials can be managed, paused, or revoked at any time.  
  
Developers can embed payment buttons, deep links, and order tracking callbacks for seamless post-payment journeys. Voice and visual cues in Alexa flows reduce friction while preserving security. Accessibility features include clear contrast, readable typography, and support for assistive technologies.