

# SPI – Solana Payment Interface

## 🔥 What It's About

Solana Pay is great — super fast and powerful. But using Solana Pay in a merchant dashboard or gateway right now feels like plain salt — just a simple transaction between two people, nothing more.

My project SPI adds the spice to this. It's like Solana Pay but with more flavor — we give merchants an SDK to build their own payment interface, tweak it how they want, and add loyalty programs + prime memberships right into it.

**Basically, Solana Pay + personalization + retention = SPI.**

## ☁️ Why We Built It

Today's merchants don't just need payments. They need ways to keep users coming back — loyalty systems, prime perks, and better user engagement.

Solana Pay right now is just "send and done." So we thought: why not add more on top of that?

## 🚀 What SPI Offers

SPI gives merchants:

- A ready-to-use SDK to build their own Solana Pay-based interface.
- Easy to customize or brand however they want.
- Built-in loyalty rewards and prime memberships.
- And also things like push notifications for offers and new deals.

So basically — Solana Pay, but smarter and more fun.

## 📱 User Experience

From the user's side, it's all simple:

They just see a QR code to scan and pay.

They can use any mobile wallet, or they can open our SPI mobile dApp.

In the dApp, the user can:

- See their Prime membership profile and benefits.
- Check the coupons or rewards they've earned.
- Even cancel their Prime plan anytime.

And merchants can push offers or updates directly to them.

So from a boring transaction, it turns into a full interactive flow.

## 💎 Loyalty Program

We give users SPI tokens whenever they make transactions. These tokens have value — but only inside this ecosystem (to make sure they're used for real merchant activity).

- Prime users get more SPI tokens.
- Non-prime users get fewer, decided by an algorithm.

It's all about giving people a reason to stay and spend again.

## 👑 Prime Membership

Prime membership adds extra layers:

- From SPI's side → more SPI tokens as rewards.
- From the merchant's side → things like faster delivery, priority service, exclusive discounts, etc.

We also use Merkle Tree to confirm if a user is really Prime or not — this keeps things secure and verifiable.

Each user has an ASA (Associated Subscription Account) which holds:

- Their user details
- Merkle proof showing they're a Prime member

## 🧩 Dynamic Prime NFT (pNFT)

When someone joins Prime, we mint a dynamic pNFT for them. The NFT's image and metadata change every time the user makes a transaction.

So, it's like a visual tracker of your loyalty — your NFT evolves as you interact more.

## 🌍 The Goal

We want to bring UPI-like convenience to Solana — but with more features. Something that's simple to use, fast, and rewarding.

So instead of just a "send money and forget" payment, SPI makes it:

**"Send, earn, engage, repeat."**

We want more people to join Solana's network, not just for payments but for the whole experience.

## 💬 Final Words

SPI – Solana Payment Interface takes Solana Pay beyond simple transfers. It's about making payments engaging, helping merchants retain customers, and giving users reasons to stay.

