Amazeonators

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Problem Statement

Build an AI-powered solution that enhances any aspect of the payments ecosystem from payment optimization and fraud detection to personalized rewards, budgeting, or innovative payment experiences. The goal is to make payments smarter, more efficient, and user-centric for individuals or businesses.

The Rural E-commerce Challenge

Why Rural India is Missing the Digital Revolution

Payment Trust Gap

- Network failures are a major cause of payment failures in rural areas.
- Fear of losing money without receiving goods
- Complex refund processes discourage future purchases

Financial Control Crisis

- No personalized budgeting leads to overspending
- Impulse purchases drain monthly budgets
- Users can't track Amazon expenditure effectively

Delivery Inefficiencies

- Multiple sellers = fragmented shipments
- Hidden costs from distant warehouses
- Coordination hassles for complementary products

SmartCoin + SmartBudget Solution

Our Dual-Pronged Approach

SmartCoin: Secure Offline Payments

- Pay offline with cryptographically signed digital coins
- **QR-based** transfer to delivery agents (no connectivity needed)
- Automatic settlement when connection restored

SmartBudget: AI-Powered Financial Assistant

- Personalized budgets via smart questionnaire
- Real-time chat guidance for purchase decisions
- Location-aware recommendations (nearest sellers)

Result: Reduction in overspending, optimized delivery

Offline Transaction Solution

1

Order Placement

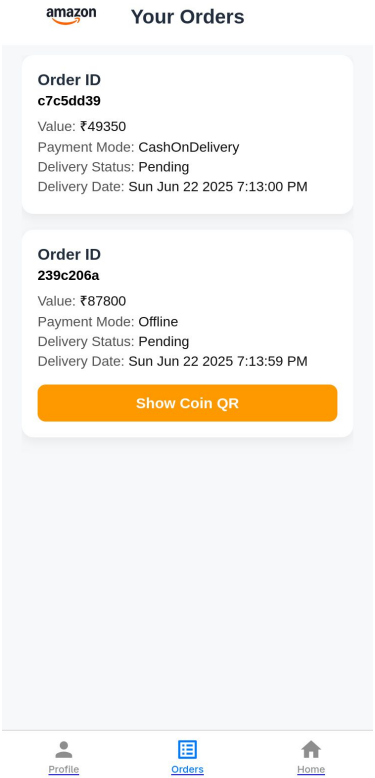
When a customer places an order, an pay amount equal to the order price is added to their wallet.

The server generates a coin and a **cryptographic key.**

The coin details are then **encrypted** using the **generated key,** along with the **orderId** and **userId**.

The server returns the order details along with the encrypted data to the client.

This encrypted data is stored locally on the customer's device.



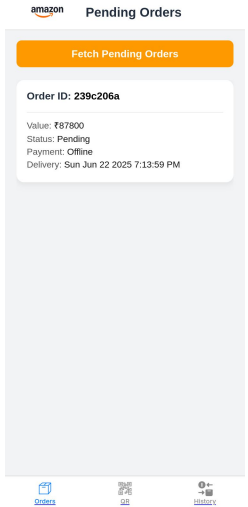
2

Data Transfer to Delivery Agent

Offline Transaction Solution

2 **Data Transfer to Delivery Agent**

Once the delivery agent gains network connectivity, the server shares the order details and the encryption key with them.



3 **At the Time of Delivery:**

The customer presents the **encrypted data via a QR code**.

The delivery agent scans and decrypts the data using the key provided earlier by the server.

Upon successful verification, the delivery agent **stores the order and verification data locally** for future synchronization.

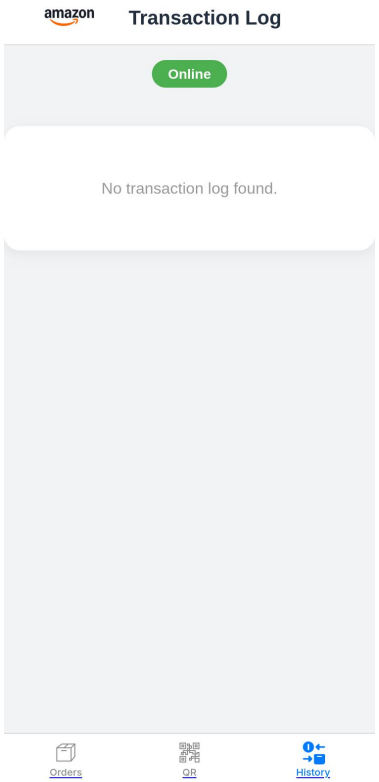
Offline Transaction Solution

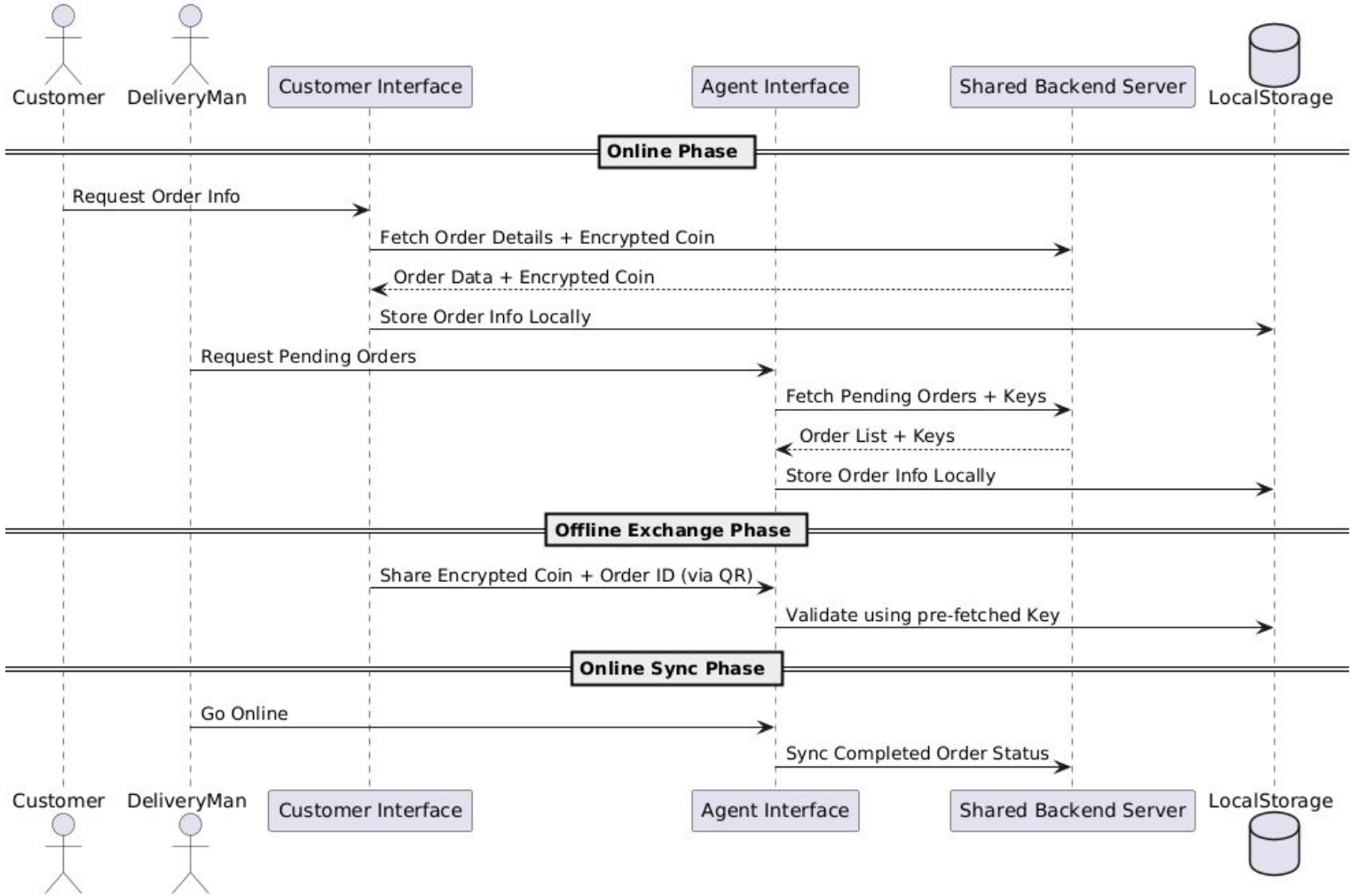
4. **Post-Delivery Sync**

When the delivery agent regains **internet access**, they **sync** the local data with the server.

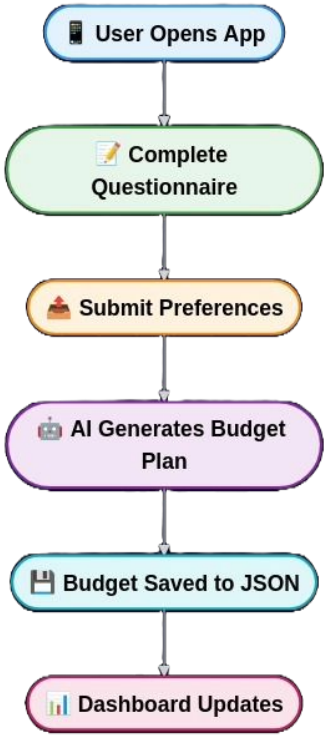
The server then:

- Marks the coin as **Inactive**.
- Updates the order status to **Delivered**.



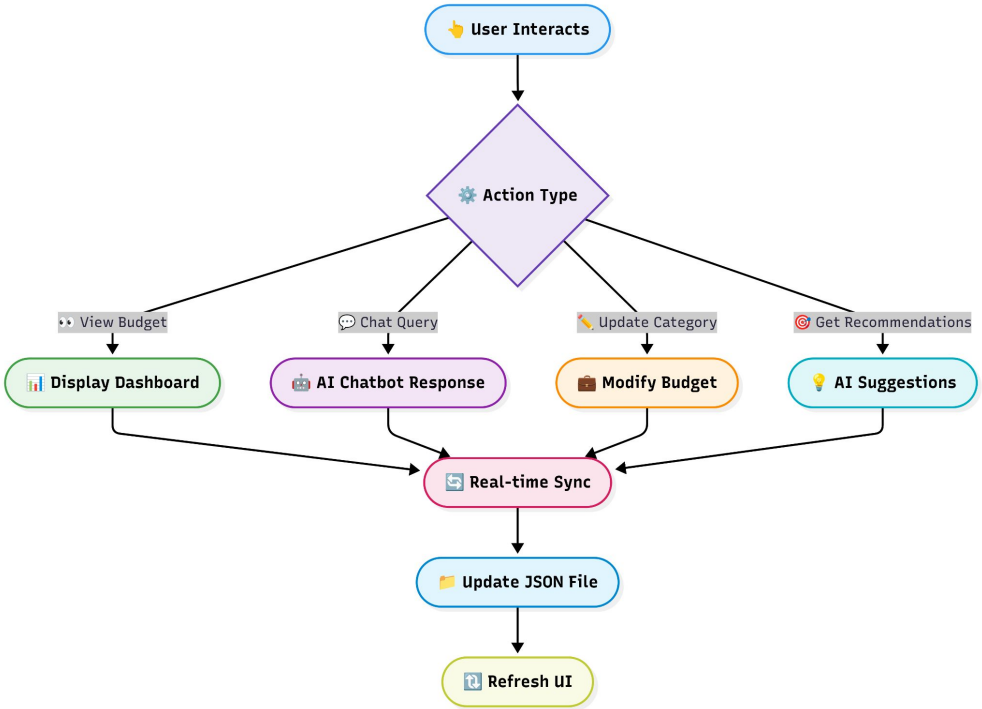

Customer
DeliveryMan
Customer Interface
Agent Interface
Shared Backend Server
LocalStorage
Online Phase
Request Order Info
Fetch Order Details + Encrypted Coin
Order Data + Encrypted Coin
Store Order Info Locally
Request Pending Orders
Fetch Pending Orders + Keys
Order List + Keys
Store Order Info Locally
Offline Exchange Phase
Share Encrypted Coin + Order ID (via QR)
Validate using pre-fetched Key
Online Sync Phase
Go Online
Sync Completed Order Status
Customer
DeliveryMan
Customer Interface
Agent Interface
Shared Backend Server
LocalStorage

SmartBudget Solution



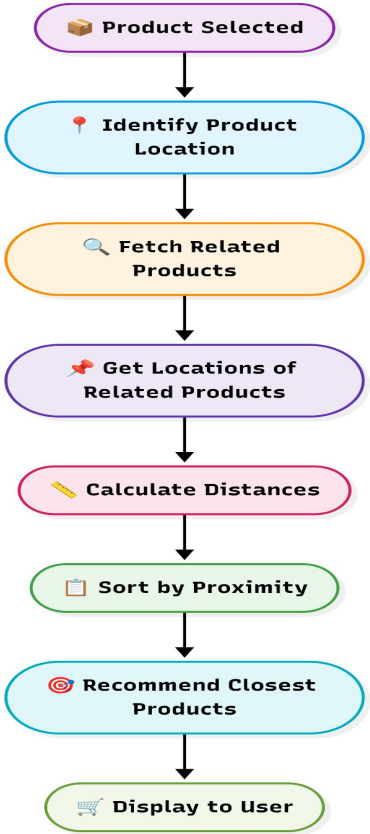
- **User Registration** → Opens budget interface
- **Questionnaire Completion** → Age, income, categories, goals
- **AI Processing** → AI analyzes preferences
- **Budget Generation** → Personalized category allocation
- **Data Persistence** → Saved to budget_plan.json

SmartBudget Solution



Traditional Budgeting	AI-Powered Smart Budgeting
Manual calculations	Automated AI allocation
Static budget plans	Dynamic adjustments
Generic recommendations	Personalized insights
Offline tracking	Real-time synchronization

SmartBudget Solution



Key Benefits:

- Faster, location-aware delivery
- Reduced shipping and packaging costs
- Smarter bundling of related products
- More sustainable logistics

Live Demo

amazon

Open for Questions

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Thank You