

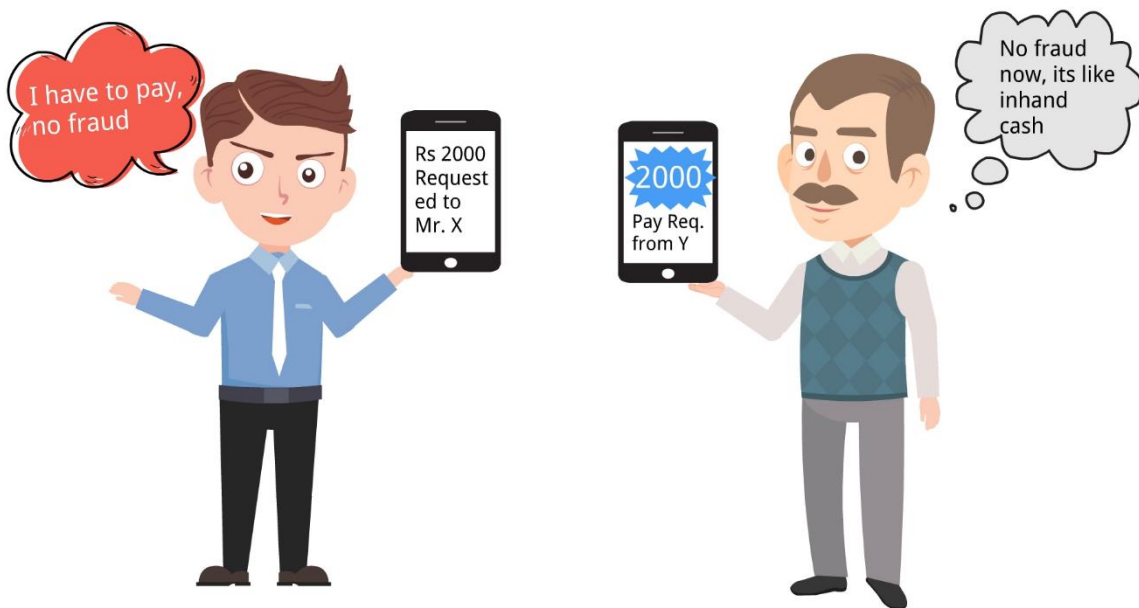
- **Team Name:** InHandCash
- **Team members details:**
  1. **Pankaj Sharma:** Back end developer, android developer
  2. **Shubham Chaudhary:** Front end developer
- **Selected theme:** Realtime Payments
- **Problem Statement:** Nowadays sellers accept payments via UPI using simple apps like BHIM, Google Pay, Paytm, etc. But as sellers do not handle SMS notifications and recent transactions details, they become vulnerable to spoof using spoof apps of UPI payment or screenshots of earlier payments. Some sellers said that in a payment of 10k they only get 9k and 1k is lost in fraud using spoof. So, there is a need of Realtime transactions without fraud.
- **Description of the desired application:** We are going to build a UPI payments app through which sellers will accept payments via UPI without glitches of fraud and spoofing.  
Apps like BHIM, Google Pay, Paytm, etc. are our competitors and our app will be able to detect any fraud because it is like real cash is given digitally which none of them do yet.
- **Solutioning and Methodology:** This app will look for the nearby devices and when the sellers virtual UPI address will be scanned by this and payment is carried out it sends a request to sellers device with users name and amount user is paying to him and when seller accept that request then payment is carried out. If seller rejects this request or something bad happens on back end, payment is rejected and shown to the seller's device in Realtime.  
How does it help in fraud detection? Sellers have an eye on each payment that is being carried out for the whole day and without their permission no payment could be successful.  
Our solution can be easily implemented as it is new version of UPI apps and much work is already done on building UPI apps. Sellers will feel more secure as they are like administrator of every Payment and we can target small sellers to use this app for daily payments because it will be 100 % safe from fraud and spoof.
- **Tech Stack:** Android app will be built on Java. As Java functions perform inside a JVM and it is considered as most secure programming language and security is the main concern in Realtime payments.

- **Visualizations:**

- 1. Doodle demonstration**



*Figure 1- Other UPI Payment Apps*



*Figure 2- Our UPI payment App*

## 2. Flowchart

