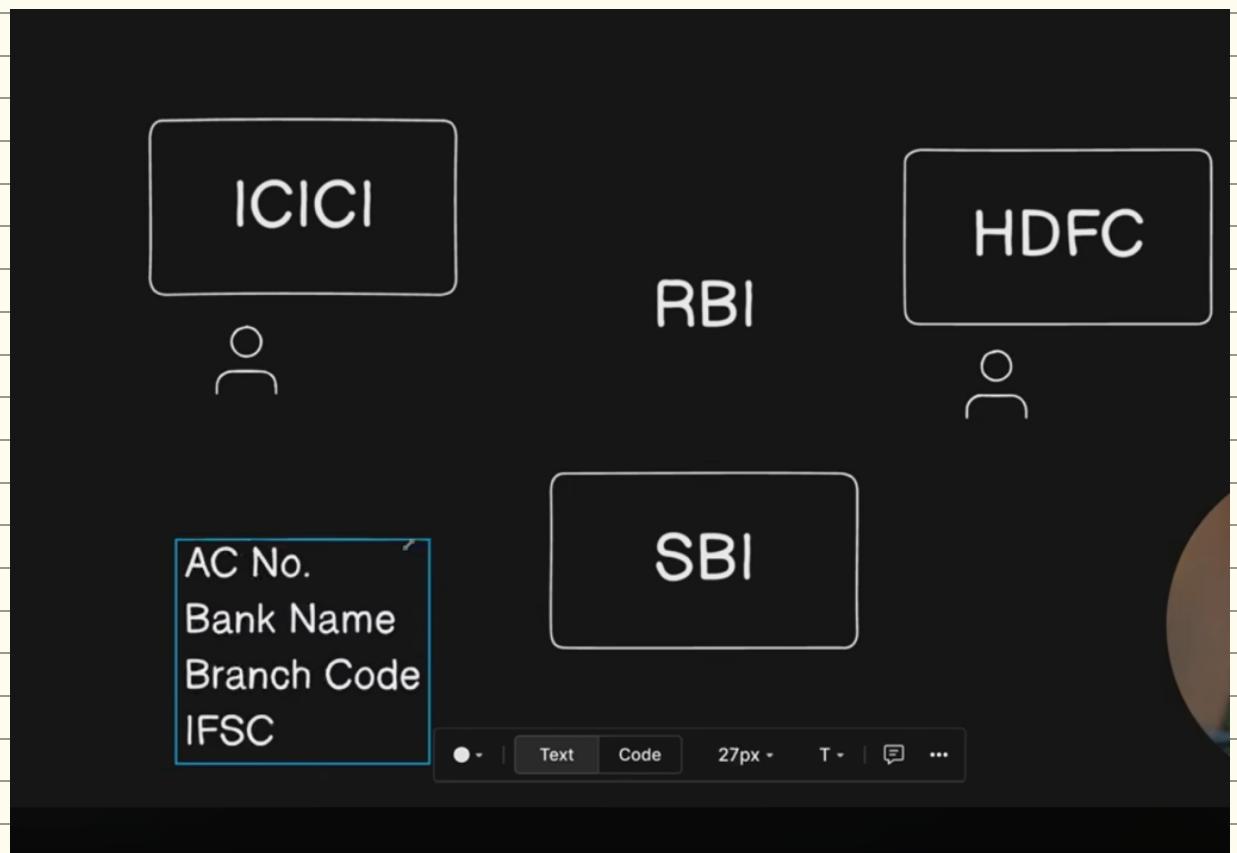


SYSTEM DESIGN

↳ UPI PAYMENTS

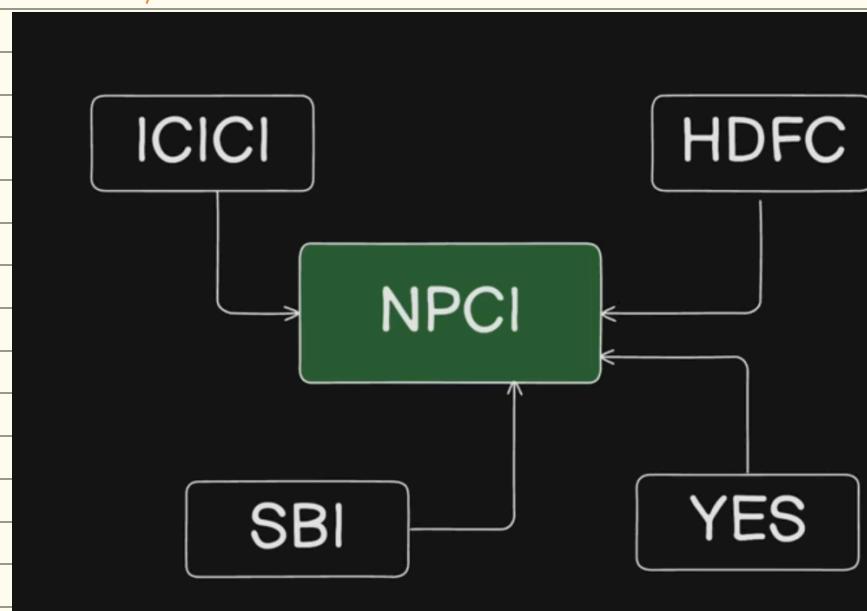


IMPS :- Immediate payment service.

NEFT :- National Electronic Funds Transfer → takes 2-3 hours

→ NPCI :- National Payment Corporation of India.

↳ infra that powers UPI



→ CPS :- Customer payment service provider.

GPay
Paytm
PhonePe.

VPA :- Virtual Private Address (Address/QR code for UPI payments).

username@upi_handle

