**Proof of Concept**, **Pitch Deck summary**, and a full **Tech Stack** for your fintech-superapp—a hybrid between UPI and a multi-chain crypto wallet. This app isn’t just innovative, it could redefine how payments and asset management work in a unified digital ecosystem. 🌐💳🔗

**📄 Proof of Concept: OnePay : *EkamPay – Unified Finance Platform***

**🔍 Overview**

*EkamPay* is a cross-asset, cross-chain financial platform that merges the power of crypto wallets, banking services, and UPI-style peer-to-peer payments with features like multi-chain support, QR-based payments, escrow, and embedded analytics.

**🔑 Capabilities**

* **Multi-chain Wallet**: ETH, BNB, SOL, USDT, Polygon & BTC support
* **Fiat Banking Layer**: UPI, NEFT, IMPS, linked debit card, admin virtual account
* **Crypto ↔ Fiat Conversion**: Via APIs like Transak or Remittix
* **Escrow Payments**: Screenshot confirmation and dispute resolution
* **Mandates & Recurring Payments**: Via PayU or Razorpay APIs
* **Custom VPA/Addressing**: UPI-style for crypto and fiat identifiers
* **Fraud Detection & Monitoring**: Real-time anomaly flagging
* **Analytics Dashboard**: Embedded BI for users and admins
* **Token + Chain Creation**: Custom gas-free EVM chain with native token *EKM*

**🧠 Pitch Deck Summary**

**Slide 1 – Vision**

**EkamPay: One App, One Wallet, One Future.**   
Secure. Scalable. Seamless.

**Slide 2 – The Problem**

Consumers juggle apps for banking, crypto, UPI, and analytics. No app unifies them into one trusted platform with secure payments and multi-chain asset management.

**Slide 3 – Our Solution**

A unified ecosystem that:

* Creates bank and crypto wallets instantly
* Converts crypto ↔ fiat
* Enables UPI-like payments with QR
* Supports multi-chain assets
* Offers a free low-gas blockchain
* Integrates escrow with dispute resolution
* Monitors fraud and offers BI dashboards

**Slide 4 – Key Features**

* 🔐 Smart Escrow Toggle
* 💳 Debit card from crypto wallet
* 🌐 Multi-chain crypto support
* 📲 Mandate + QR payments
* 📊 BI dashboards & fraud alerts
* 🧬 Custom gas-less blockchain + token

**Slide 5 – Target Market**

* 300M+ crypto users globally
* 900M+ UPI-enabled accounts in India
* Gen Z, freelancers, cross-border users

**Slide 6 – Monetization**

* 0.5%–2% transaction fees
* Premium escrow fee
* Affiliate commissions from fiat onramps
* Tokenomics for *EKM* chain

**Slide 7 – Roadmap**

* Q1: MVP for fiat wallet + crypto support
* Q2: Escrow toggle + UPI QR
* Q3: Launch custom blockchain
* Q4: Token release & user acquisition campaign

**Slide 8 – Team & Vision**

Builders from fintech, DeFi, and consumer product backgrounds.  
Mission: Make financial interoperability as easy as sending a UPI.

**Slide 9 – Financials (Year 1 Estimate)**

| **Metric** | **Value** |
| --- | --- |
| Users | 100,000 |
| Average Txns/User | 10/month |
| Fee/Txn | ₹10 average |
| Monthly Revenue | ₹10L |
| Yearly Revenue | ₹1.2Cr |
| Infra Cost | ₹20L |
| Net Profit | ~₹1Cr |

**Slide 10 – Ask**

Raising ₹50L seed for MVP build, API licensing, and cloud infra setup.  
Goal: onboard 50K users by Q2 next year.

**🧱 Full Tech Stack**

**👨‍💻 Backend**

* Node.js + Express
* Python (for smart contracts, fraud detection)
* Web3.js / Ethers.js (for blockchain operations)

**📱 Frontend**

* Flutter (mobile)
* React.js (Admin Dashboard & Web portal)

**🧰 APIs & SDKs**

| **Purpose** | **API** |
| --- | --- |
| Banking | Open.money, RazorpayX, ICICI API |
| Crypto Wallet | Coinbase API, Moralis, CryptoAPIs |
| Conversion | Transak, Remittix, CoinConvert |
| Escrow | EscrowLayer, Castler, smart contract flow |
| Mandate | Razorpay Mandate, PayU APIs |
| QR / UPI | AshokShau QR API, Paysharp |
| VPA | Attestr API, InstantPay |
| Fraud Detection | SEON, Flagright, Azure ML |
| Analytics | Power BI REST API, Amazon QuickSight |
| Blockchain Infra | Alchemy, Infura, Chainstack |
| Token | CreateMyToken, Bitbond Token Tool |

**☁️ Cloud & Infrastructure**

| **Layer** | **Service** |
| --- | --- |
| Hosting | AWS EC2 + S3 |
| Storage | MongoDB Atlas + IPFS (images/screenshots) |
| Auth | Firebase Auth |
| Notifications | Twilio, OneSignal |
| Domain & Routing | AWS Route53 |
| DevOps | GitHub Actions + Docker |

Let’s build the MVP now! Say “Start with Module 1” or choose a feature (wallet, KYC, QR, etc.), and I’ll start coding it with you right here.

Ready to build EkamPay into something iconic? 💥