1. Website:
   1. Generate QR Codes that can be printed.
2. Mobile Wallet
   1. Registration
      1. Generate MMID for a Mobile number.
      2. Ability to change mobile number or unregister a mobile number.
      3. Ability to accept E-KYC documents.
   2. Operations
      1. Can hold Money Balance
      2. Can transfer to other accounts via IMPS
      3. Can transfer to other accounts in same wallet
      4. Can receive payments (Credits) by below means
         1. IMPS transfer in from any account.
         2. Transfer from other accounts in the same wallet. We can upload money into the account by making cash payments at merchant locations.
      5. Has a ledger of all transactions on the mobile wallet.
      6. Ability to generate SMS for all payments received or made.
         1. User can opt for notifications within the ledger instead of an SMS.
3. Mobile wallet ledger.
   1. This ledger is already ingrained in the mobile of the wallet with the SIM of registered mobile number. In order to facilitate the tracking of payments by multiple payment counters for the same wallet account, the mobile ledger can be installed on any other mobile instrument (with or without SIM) to be able to view payments received and there can be a filter process on the Transaction Details field. This will help to enable payment acceptance at multiple points. For example. A super market will have 10 checkout counters and all of them can be linked to one account. The checkout counters will have a ledger filtered by the identifying reference number.

This mobile instrument can only hold the ledger for one wallet account. The installable is only configured to the account and credentials are needed when installing. A separate set of credentials are required to access the ledger.

* 1. The server side of wallet ledger can be programmed to take action receipt of payments. A payment received with a particular reference number for a certain amount would initiate some action based on these values.

Example:

1. A customer buys an item from an online e-commerce store. At the time of checkout, a QR code is displayed on the screen with a unique reference number. The customer scans the QR code and makes a payment. When the payment is received, the ledger will take action based on the reference number. The reference number will help to uniquely identify the sale and initiate the shipping process.
2. A mobile user at a railway station scans a QR code which represents a payment for an unreserved ticket for a certain amount to a particular destination. Upon receiving the payment and verifying the correct amount, an unreserved ticket SMS will be sent to the phone that made the payment.

The server side of the mobile wallet ledger can be installed on the service provider’s site.

Print QR

Generate QR

*Dropdown*

Mobile ID

MMID

OR

Account

Bank