Research Pepper on e-paisa

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**ABSTRACT**

The e paisa methods are often used by the user, bank manager and bank teller for transactions to withdraw and deposit money or invest money through the Internet. This term describes the process required to secure and secure transactions.

e paisa has its own personal investor corner for the user who wants to invest money there and the process of investing money is very safe, also there is a chat bot to help the user if the user has any basic question.

**Keywords**: e paisa, digital transaction, online banking

1. **INTRODUCTION**

e-paisa is a subset of e-commerce transaction that involves electronic payment for the purchase and sale of goods or services offered over the Internet. We generally think that electronic payments refer to online transactions on the Internet, in fact there are many forms of electronic payments. As technology evolves, the range of devices and processes for electronic transfer continues to grow, while the percentage of cash and check transactions continues to decrease.

* e paisa was a digital system that facilitated the transfer of funds.
* A pioneer in cryptocurrency, it aimed to ensure the privacy of individuals who use the internet for micropayments.
* Electronic cash is a way of paying for something without using physical currency.
* Basically users would transfer the money in their bank account to e paisa. You can then use these funds to make electronic payments or make a peer-to-peer transaction when sharing money between friends.
* It is a fully automated facility based on the mechanism of providing IT to conventional banking users.
* products and services. It provides an online medium for conducting and providing various banking services
* services such as online bank account availability, online funds transfer facilities, online accounts
* payment facility etc. The benefits provided by the e-banking medium have led to rapid growth banking sector worldwide.
* The internet device has changed the business world in terms of business management.
* for people and for companies. Although, technological advancements are happening every day
* but not every advance has been welcomed and accommodated by the financial sector; but financial
* an industry that takes advantage of this new way of providing services has adapted electronic banking
* a phenomenon only since its introduction. It was originally used to promote online banking
* the activities of their products and services; but as the concept of e-banking has evolved, banks have
* began to enjoy its various other benefits such as reduced transaction costs, extended
* customer service, increased long-term revenue by providing "anytime, anywhere" banking.
* Advances in technology enable rapid, innovative changes in people's daily lives. Most a significant recent technological advancement that has drastically changed the entire scenario provision of services is the use of internet equipment in the provision of services. The number of people who are have adapted this technological advancement for online transactions such as online shopping is growing tremendously

1. **METHODS AND MATERIAL**

**Online notification category**

There are four main types of online promotion which they are very popular in the business world and among buyers Contemporary and Banner Ads: Banner ads consist of some text (eye-catching image or captions). Click on banner ads end up on ad sites because of hyper link. Provides relevant information customers and motivates them to buy the product. Display ads are visual ads that appear on web pages related to the content/services.

**Process Supported by e paisa**

With e paisa, you don't need to visit a bank branch to complete most basic banking transactions. You can do all this at your convenience, wherever you want - at home, at work or on the go. Online banking can be done using a browser.

transactions offered online vary by institution. E paisa generally offer basic services such as transfers fund and payments. also allow customers to open new accounts and invest money through online e paisa portals. Additional features may include notification, feedback, chat bot, or reporting a change.

Checks can be deposited online through e paisa portal. Enter the check amount, then use the app to take a picture of the front and back of the check to complete the deposit. This is only for the cashier.

**Fraud Detection**

* Various methods are used to detect fraud, but the most common include suspicious activity reporting, transaction monitoring, and data analysis.
* The Suspicious Activity Report (SAR) is one of the main ways banks detect fraud. If the banker suspects fraud, file a SAR. The SAR is then reviewed by the bank's fraud department. If our fraud department determines that there is sufficient evidence that fraud has occurred, we will take appropriate action.
* The Data analytics is also increasingly used by banks to detect fraud. By analyzing large data sets, banks can look for patterns that may indicate fraud. For example, if a customer suddenly starts running a large number of small transactions that are just below their daily limit, this could be a sign that they are trying to avoid fraud detection measures.
* The Transaction monitoring is another fraud detection tool commonly used by banks.
* Under transaction monitoring, banks flag transactions that appear unusual or unusual.

1. **RESULTS AND DISCUSSION**

**Applications of e paisa**

The banking application must support transactions between the user's own credentials and between the user and another account. To improve the convenience of the transaction, the program must provide a mechanism for creating regular payments. The user can change the password, see the details of transaction and use another services which is use for investment also application have help and support for helping the user and creating the user friendly environment.

1. **Register user**

e paisa portal only manager can register any user there are there user in e paisa portal manager, cashier, and user. Manager have access of all user details where cashier only deposit and withdrawal the money. And user have multiple access like investment, services, help support, transaction and feedback option.

1. **Personalization of Service**

Personalization is the act of providing content and services focused on individuals based on information about their needs and behavior. e paisa research related to personalization has focused primarily about digital and cashless transaction and related subjects such as collaborative filtering. an example of hyper-personalization in digital banking is the way banks predict customer needs. For example, if you have a checking account with that bank, it can recommend a savings account or credit card tailored to your specific needs.

1. **Analysis**

e paisa is a user friendly project for all the user. we try to create a easy to understand and helpful for the all users we add some basic and advanced features in this by using different technology.

Compare to other sillier banking project we have some modules like digital transaction, updates history of user, user can communicate with chat bot for basic help, user can invest there money and earn profit and also give the feedback or ask for the help.

Our purpose is to create a software where user can trust and track payment check the updated balance and see all notification and history of sending and receiving money. we have a e wallet for user where user can use wallet for limited transaction.

1. **CONCLUSION**

Cash in its physical form is the simplest, most broadly accepted and reliable form of payment, which is why many businesses only accept cash. Checks can bounce and credit cards can be declined, but cash in hand requires no extra processing.

However, it's become less common for people to carry cash with them, due to the increasing dependability and convenience of e paisa payment systems.

So our goal is to create a web with is user friendly and user can invest there money and use know about the new features of the digital word also there is a helping bot (currently learning ) who helps the user for there FAQ’s and this web provide the safe transaction as well as this portal is for bank manager and cashier also.

Conclusion of e paisa brings increased flexibility and convenience to the table.

Transactions can be entered into from anywhere in the world, at any given time, with one click of a button. It removes the hassle and tediousness involved with the physical delivery of payments.

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**Web sites**

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