

# upi.link

UPI Payment Link Generator



# Why?

- Lots of apps!
  - X uses Phonepe, Y uses Gpay, Z uses Paytm
- Apps want to keep users on their own app, no freedom.
  - eg. Whatsapp, Google Pay collect requests
- With the link, you can set the amount without actually having to send a collect request.
  - Links are easy to share.
  - Add transaction notes which are readable.

# How?

- Relies on the UPI Deep Linking spec
  - Built for Android apps to call UPI apps via intents
  - Why not share the intent URL directly?
    - Limited iOS support, intent opens random app
    - Will not work on chat platforms
    - Can't be clicked or pasted without an HTML a tag.

# Tech?

- Links shared should have OG meta tags so that they show up properly in chat apps
  - Nuxt.js allows writing SSR apps on top of Vue.js
- Basic Authentication before sending emails
  - Golang based OAuth handlers that sign Secure Cookies which allow us to not have any details except the users email stored server side.

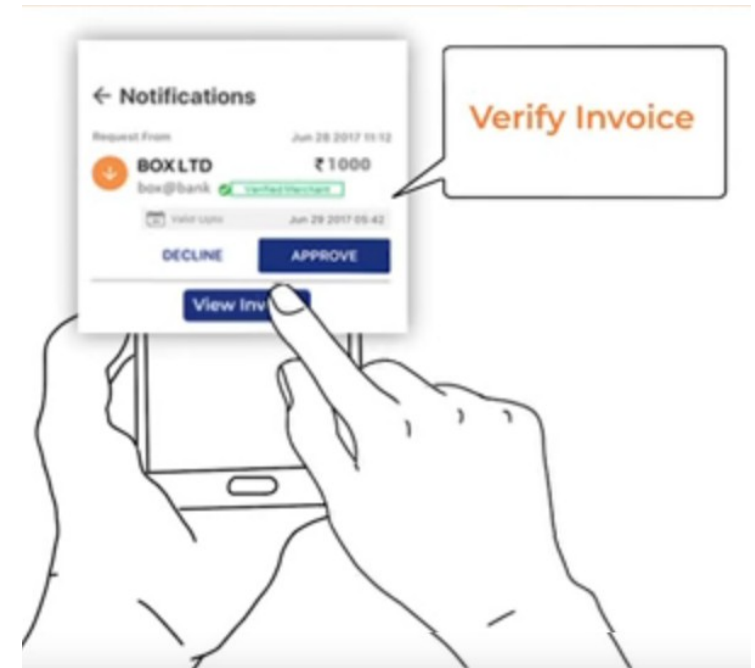
# Tech?

- Basic Authentication before sending emails
  - Golang based OAuth handlers that sign Secure Cookies which allow us to not have any details except the users email stored server side.
- Maintain data privacy by not storing links in a Database
  - Create Base64 encoded long links mapped to shortlinks in Redis with a TTL of 3 days.
  - Routed through AWS Lambda functions.
  - Nuxt.js based rerouting from short link to long links.

# Next?

- UPI 2.0 Features

- The main reason for building this was to help small businesses to create invoices.
- UPI 2.0 is mandated to launch on 31<sup>st</sup> March, all apps will be updated and required to honor the url parameter inside the intent, which should redirect to the invoice.



# Next?

- Matching Invoices with Payments
  - Since we can attach transaction notes and transaction ID to the intent, we can track payments without requiring a PSP.
    - Although, not in realtime, but should be useful for small businesses like Tiffin Services, Subscription based services etc.
  - Sample Flow:
    - User uploads Bank Statement, we process it, and mark invoices as paid.

# Demo

