



Static QR Code Payment System

Bank, SoundBox, Terminal Management System (TMS), MQTT Server Communication Flow.

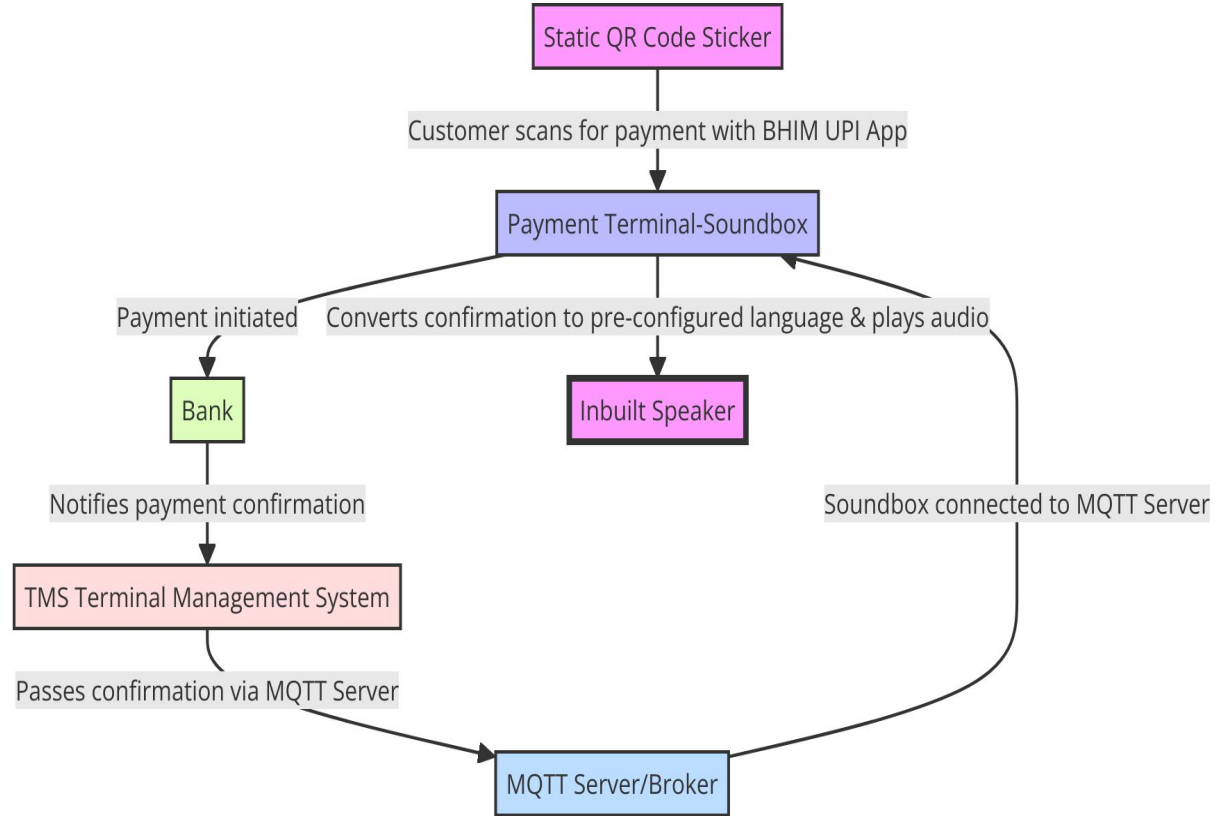
<https://www.bonrix.co.in/fintech-qr-payment-terminal-management-platform-with-cloud-mqtt-server.html>



Overview

Fintech QR code payment system featuring a Payment Terminal-Soundbox with a Static QR Code, the transaction begins when a customer scans the QR code using their BHIM UPI app to initiate a payment. Upon successful transaction processing by the bank, a payment confirmation is sent to the Terminal Management System (TMS), which then forwards this confirmation to the specific Payment Terminal-Soundbox via an MQTT Server, ensuring a real-time, efficient communication link. The Soundbox, always connected to the MQTT Server, receives this payment confirmation and converts it into pre-configured language audio feedback, which is played through its inbuilt speaker, providing immediate and understandable auditory confirmation of the payment's success or failure to both customer and merchant. This process showcases a streamlined, secure, and customer-friendly payment mechanism, capitalizing on the MQTT protocol's efficiency and the intuitive feedback provided by the Soundbox.

Block Diagram





Description

- A customer scans the Static QR Code Sticker on the Payment Terminal-Soundbox for payment using the BHIM UPI App.
- The Bank notifies the TMS (Terminal Management System) of the payment confirmation after processing.
- The TMS passes this confirmation to the particular Payment Terminal-Soundbox via the MQTT Server/Broker.
- The Soundbox, always connected to the MQTT Server, receives this confirmation.
- Finally, the Soundbox converts this confirmation into a pre-configured language and plays the audio through its Inbuilt Speaker to provide auditory feedback to the customer.




First Level Questionnaire

Requirement Gathering for Static QR Code Payment System

First Level Questionnaire: Requirement Gathering for Static QR Code Payment System

This questionnaire is designed to gather essential information from banks, cooperative banks, payment gateways, and fintech service providers regarding their current capabilities and requirements for implementing or enhancing a Static QR Code Payment System. The information collected will help in assessing the readiness and identifying the needs for the successful deployment of the system.

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- **Merchant Onboarding System:** Do you currently have a merchant onboarding system in place? Please describe the process briefly.
 - **BHIM UPI Static QR Codes:** Are unique BHIM UPI Static QR Codes assigned to each merchant under your system? How are these QR codes generated and distributed?
 - **Payment Confirmation Mechanism:** How do you receive payment confirmations for transactions made via these static QR codes? Is this confirmation received directly from NPCI, banks, or through a payment gateway?
 - **Terminal Management System (TMS):** Do you have a Terminal Management System (TMS) ready? Can you provide details on its functionalities and how it integrates with your payment processing workflow?
 - **TMS Compatibility with Third-party MQTT Servers:** Is your Terminal Management System configurable to operate with third-party MQTT Servers? What specific configurations or integrations are required?
 - **MQTT Server and Security Protocols:** If you have your own MQTT Server, what authentication methods are supported for connecting to it? Additionally, could you provide details on your MQTT message format and the structure of the JSON payload used for communication?

Contact

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Payment terminal Flow

BIM UPTI

Payment system

