Chilar application.

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Abstract— **Many a times while paying money to someone like auto rickshaws, street food vendors, college canteen etc. we face the problem of paying the exact change that is fractional money, resulting we ask the person to keep the change. Considering the population of our country even if half the people fail to pay the exact change we waste more than 5 million rupees on average per day. To encounter this problem we introduce the CHILLAR app. This app will help you to pay the remaining change u need to pay to the vendor offline. Chillar app will help you to pay the remaining change to the vendor offline. Basically what you have to do is create an account in chillar application and then you have to transfer your money to that chillar wallet via your debit card or from any other wallet. Once this process is completed now the money is in your chillar wallet you can save some amount of that money offline which can help you when you don't have internet. Whenever you need to pay the fractional amount you can transfer up to rupees 9 in the CHILLAR offline account of that vendor. Any user can take this offline money back to the bank account.**

Keywords— *Equations, Optical Character Recognition, image processing*

I.1NTRODUCTION

Have you ever thought of transferring money offline from your digital wallet to others? Well the first thing arising in your mind will be security as nobody would like to know that money is stolen. No need to worry about this as we introduce you the chillar application where in you can transfer money offline without any threat to your digital wallet.

Many applications are available that allow you to transfer money online, but what if you don't have internet access at the moment.Here is where chillar application comes into picture that will allow you to transfer money offline safely.

to understand the offline wallet we have to first understand "what exactly wallet is"

- **Online wallet:-** An online wallet is a program or web service that allows users to store and control their online shopping information, like login,passwords, shipping address and credit card details, in one central place. It also provides a convenient and technologically quick method for consumers to purchase products from any person or store across the globe.

Generally, the payment process is:

First payment:

- ❏ User registers, inputs their phone number, and the provider sends them an SMS with a PIN

- ❏ User enters the received PIN, authenticating the number

- ❏ User inputs their credit card info or another payment method if necessary (not necessary if the account has already been added) and validates payment

Subsequent payments:

- ● The user reenters their PIN to authenticate and validates payment

Requesting a PIN is known to lower the success rate (conversion) for payments. These systems can be integrated with directly or can be combined with operator and credit card payments through a unified mobile web payment platform.

- ● **Payment Process**

1. Typically every website that allows you to make purchases, have an online shopping cart to place your desired items. Locate the "Shopping Cart" and click the "Check Out" (usually located at the top right of the webpage) to complete the buying and check out process.

2. At this point - if not already completed - most websites require a "Customer Login". If you are not already a member/subscriber of the website it is recommended to click the "Login/ Register" button to register as a user of the site.Your security and privacy is very important. It is advisable to check whether you are on a secured server before entering any information. Most websites will use a Secured Server in order to protect your information.Check Security for more general information about security and privacy.

3. After entering selected items into the cart, now comes address information. Once prompted, type in your shipping address and billing

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address. All your orders will be shipped right to your door or whoever you wish to send it to. Some places ship worldwide and in most cases websites ship even if the billing and shipping addresses do not match exactly

4. Select the shipping method and a payment method. Payment methods include Credit Card, PayPal Payment, Telegraphic Transfer, or any plethora of payment options.the faster the shipping the more expensive it costs

5. Type in your credit card information and go to the Payment Gateway

6. Confirm the payment. Verify that the entered information is accurate to optimize satisfaction. Make the online payment at a secured payment gateway. Some reliable examples are WorldPay or PayPal

7. The order should be complete. You should receive a web page confirming that your order has been placed. Usually you should be prompted to check your e-mail as a copy of an electronic receipt has been sent.

●   **Example:-**

    PayPal

❏   It is a fast way to pay and get paid online. Paypal allows people to send money without sharing financial information. People also have the flexibility to pay using their account balances, bank accounts, and credit cards.

❏   As of 2014, there are over 143 million active paypal accounts, in 193 markets, and 26 currencies worldwide.

❏   Paypal allows for global commerce, through which it processes over 9 million payments each day.

❏   Paypal, which was bought by eBay for $1.3 billion in late 2002, had contributed to 41 percent of eBay's revenues in 2013.

❏   It is nationally headquartered in San Jose, California, and internationally headquartered in Singapore.

❏   PayPal is now looking to make changes which will allow their customers to change their payment

method after they make their purchase. If a person first chooses to make a payment on their Visa, they can later log into their account to change their payment to their Discover card, without paying an additional fee. While the merchant will be paid immediately, the customer has the option to make several payments.

II. **Proposed System:-**

We all are living in 20th century where all the things can be done by few clicks. Day by day the companies are launching new mobile applications to solve our many real life problem and many people are addictive to these mobile applications i.e BookMyShow, zomato and many more.

But still there are many problems which can be solved using these simple mobile applications. Chillar is one of them. Chillar app helps you in following situation.

Different features we are providing :-

❏   we provide offline transaction.

❏   user don't need any bank account for chillar wallet (bank account is required only to take some money offline).

❏   user can pay the money anytime anywhere don't need to meet the person to transfer.

Architecture
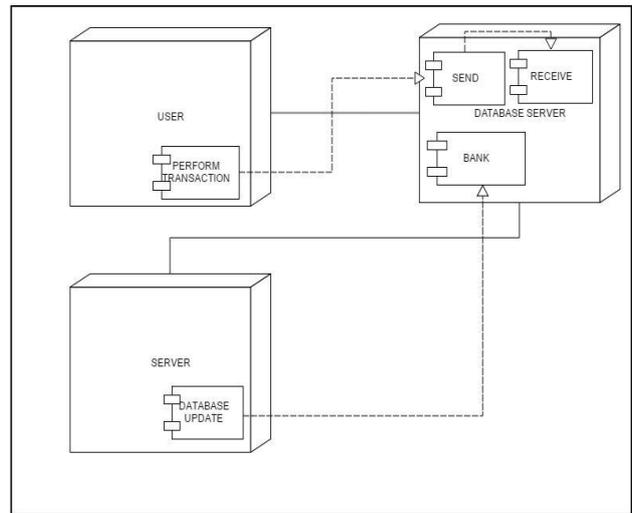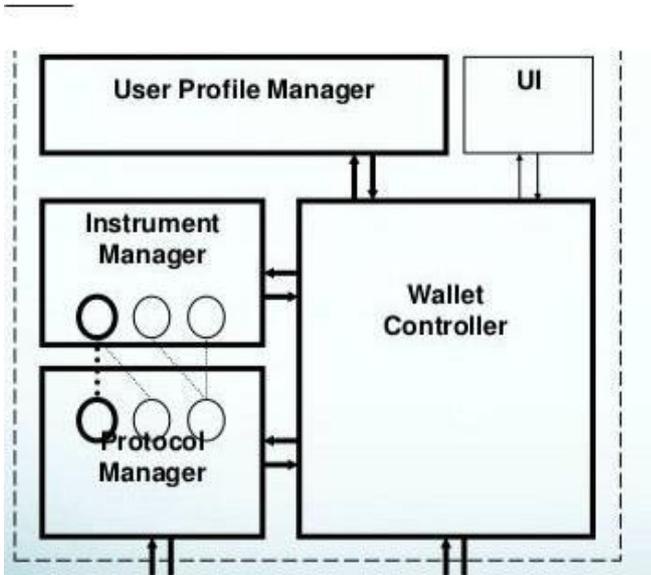
III. LITERATURE SURVEY

Techniques studied

Saving money offline using internal storage of users carries lots of security issues so it's very challenging to do offline transaction but we are not saving the money in internal storage. All these transaction will be performed from server only. To do offline transaction we are using SMS Technology that means the communication process between server and client will be through SMS.

In all these process user will be unaware of what happens he/she will just use the application and that application will handle all communication.

Sms charges will be paid by chillar app that is because of toll free sms services.

following are the technologies will be used:-

Detailed Design:-

1. **Android App Development**

- Android is an open source and Linux-based Operating System for mobile devices such as smartphones and tablet computers. Android was developed by the Open Handset Alliance, led by Google, and other companies. Android offers a unified approach to application development for mobile devices which means developers need only develop for Android, and their applications should be able to run on different devices powered by Android. The first beta version of the Android Software Development Kit (SDK) was released by Google in 2007 where as the first commercial version, Android 1.0, was released in September 2008. On June 27, 2012, at the Google I/O conference, Google announced the next Android version, 4.1 Jelly Bean. Jelly
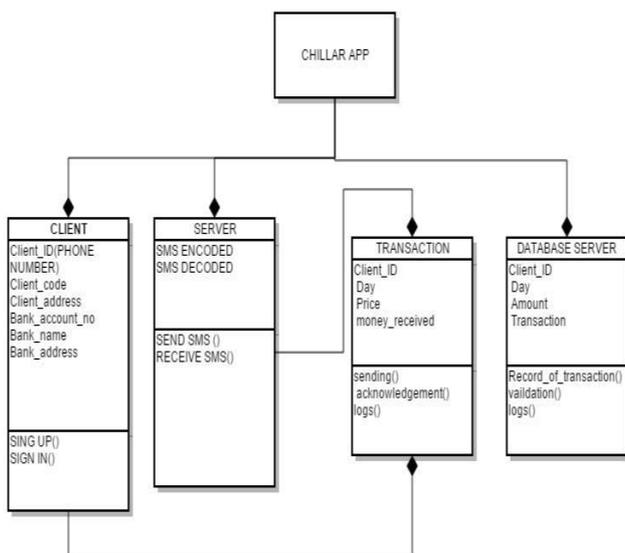
Bean is an incremental update, with the primary aim of improving the user interface, both in terms of functionality and performance. The source code for Android is available under free and open source software licenses. Google publishes most of the code under the Apache License version 2.0 and the rest, Linux kernel changes, under the GNU General Public License version 2.

2.   SMS API

- 2 Way Messaging enables you to start an interactive section with your client through SMS and widely used for many value-added services

- 2 Way Messaging basically works with Keyword, keyword is a unique word which is assigned to the long code number, when you or your customers send an SMS from any mobile with a specific keyword given by you, they will get an automatic reply which is set by you. In addition to automatic reply, by enabling URL forwarding you can customize the reply and information's also can be fetched from your remote database too based on the Keyword & Sub keywords. URL Forwarding works with GET & POST method.

- Example : If your keyword is xxx on 9xxxx xxx xxx and when you or your customer sends an SMS with keyword ABC Your message to 9xxx xxx xxx then the keyword, message, phone number, sent time will be tracked on the basis of the keyword and update details to the particular customer control panel or push the information to customer database real-time if URL forwarding is enabled by you.

  - Product/Service Customer Feed backs

  - Voting & Polling

- Automated Lead Generation

- Online Subscriptions/Verifications

- Exam Results

- Media & Entertainment Sectors

- Product Registrations/Verifications

- Vehicle Tracking Using GPS

- Luck Draw, SMS Based Quiz Programs

- SMS Based Recharging

Features:-

- We have combined all the available cutting edge technology together for your success, below are the features of our 2 Way Messaging

- All our packages are loaded with all the features which are currently available in the industry. You cannot find all such features together at an affordable price anywhere else.

- Easy-to-use Control Panel (Powered by HTML5, JQUERY & AJAX)

- Detailed View of Incoming Traffic with Operator & Circle

- Details Traffic View on Chart and Google Maps

- Add Keywords

- Unlimited Sub-keywords
  Option to Define Handle Types (SMS, URL Forwarding, Voice Calls)

- Configure Auto Response as SMS or Voice Calls

- API to forward all traffic to your website (URL Forwarding)

IV. References

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V. Conclusion

Thus we have successfully built an application for offline payment using SMS API's which will help people to transfer fractional amount through their offline wallet.