

A Study on Online Transaction and UPI Technology

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Abstract: *This paper explores the evolution and impact of online transactions, emphasizing the innovative Unified Payments Interface (UPI) technology and its transformative influence on the modern financial landscape. Online transactions have become an integral part of daily life, offering increased convenience and efficiency. UPI technology, a real-time payment system, has emerged as a powerful tool facilitating seamless fund transfers between bank accounts through a unified mobile application. This study delves into the background, key features, adoption trends, advantages, challenges, and future prospects of UPI technology, providing a comprehensive overview of its significance in the digital age.*

Keywords: Online Transactions, Digital Payments, Electronic Payments, Unified Payments Interface (UPI), Real-Time Payments, Mobile Payments