

Market Illustration

Rethinking the POS through Audio Notifications To Make User Interfaces More Inclusive

Country: India

Challenge: Consumers and merchants require a confirmation to ensure that a merchant transaction has been completed successfully, and must both be aware of this notification simultaneously in order for it to be effective.

Result: The use of soundboxes is growing and many providers are deploying this innovative technology solution into their solutions.

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Challenge

Consumers and merchants require a confirmation to ensure that a merchant transaction has been completed successfully, and must both be aware of this notification simultaneously in order for it to be effective.

Approach

In India, merchant points of sale are chiming with the sounds of successful transactions. Soundboxes are a compact, audio-assisted device designed to provide merchants (and their customers) with instant payment confirmations. Audio cues are played as an instant notification to customers and merchants, which build confidence (and fun!) into the payment experience.

By integrating a soundbox into their checkout experience, merchants address one of the critical challenges that many women face in payments – low literacy. Customers are not required to read a written receipt or notification on their phone, instead an instant, recognizable audio cue signals a successful transaction. With voiceover available in multiple local languages, women merchants and customers across the country are able to easily participate in the transaction.

Soundboxes Encourage Use for Merchants and Consumers Alike

- Recognizable, plain language audio cues work well for visually impaired and low-literacy customers and merchants.
- Audio cues make ephemeral digital transactions more real
- Instant audio cues reduce errors and fraud opportunities, encouraging merchants’ trust in accepting digital payments

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As Paytm founder Vijay Shekhar Sharma tells the story, the soundbox concept came from a frustrating experience featuring a skeptical merchant and a confused customer—himself. When he bought milk at a Mother Dairy store near his family’s house, Sharma naturally wished to pay with Paytm. But when he scanned the QR code at the register, the shopkeeper couldn’t tell that the transaction had gone through. After a bit of troubleshooting, Sharma realized that the issue stemmed from the shopkeeper’s phone memory being full, keeping him from receiving the SMS notification for the successful transaction. As a result, while he knew the transaction had been successful, the shopkeeper did not.

After helping the shopkeeper free up some space on his phone, Sharma began thinking through how Paytm might prevent similar experiences. As a result, the soundbox came to market.

Today, the Paytm Soundbox offers a set of standard and optional features:

- **Instant Audio Confirmation:** Announces successful payments aloud, allowing merchants and customers to verify transactions immediately without checking their phones.
- **Multi-Payment Compatibility:** Supports various payment methods, including Paytm Wallet and other UPI apps
- **Multilingual Support:** Provides voice alerts in eleven regional languages, allowing merchants to receive notifications in their preferred language.
- **Fraud Prevention:** Real-time alerts reduce the risk of fraudulent activities by eliminating the possibility of false payment confirmations, ensuring secure transactions.
- **Optional SIM-Based Connectivity and Battery Backup:** Equipped with a built-in SIM card, the device operates independently without relying on Wi-Fi or external internet connections, ensuring consistent performance. This represents an additional cost for merchants, who must purchase a data plan, but not for their customers.

Familiarity and Fun with PhonePe SmartSpeaker’s “Superstar Voice”

- The PhonePe Smartspeaker, a leading competitor to Paytm Soundbox, offers a similar feature set, offering audio confirmations for transactions to merchants throughout India.
- PhonePe’s novel feature, rolled out in 2024, was the addition of a celebrity voice to announce a successful payment. Hindi film superstar Amitabh Bachchan now chimes each payment confirmation.
- Aside from inspiring smiles at the point-of-sale, PhonePe reports that the feature has already motivated an uptick in customer acquisition and merchant retention.

Sources: [PhonePe](#)

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Result

The use of soundboxes is growing and many providers are deploying this innovative technology solution into their solutions. Deployed devices rose from 9 million in 2023 to 20 million by 2024, with projections to more than double by 2029. DSFPs are working to differentiate themselves to offer unique features for their merchants, including discounts, incentives, and credit offers informed by soundbox-collected cash flow data.

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Works Cited

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- “The Indian Payments Handbook - 2024-2029,” PwC India, August 2024. https://www.pwc.in/assets/pdfs/indian-payment_handbook-2024.pdf.