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FreeCharge enabling P2P direct payments

By [Pratik Bhakta](#), ET Bureau | Updated: Mar 17, 2016, 06:37 PM IST

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MUMBAI: Digital payments wallet FreeCharge, has launched a new application Chat and Pay. Chat and Pay is an engaging and secure way of enabling social payments also known as Person-to-person (P2P) payments. This interface also serves to connect merchants and consumers to chat, shop and pay. FreeCharge customers can seamlessly chat and pay in a secure way to [friends](#), family and merchants in less than 5 seconds. It also enables direct buyer - seller Chat interface for merchants, small or large to accept digital payments in less than 1 minute after registering on the FreeCharge App. Going forward, merchants will also be able to upgrade their [payment](#) limits of Rs 10, 0000 with necessary KYC verification.

"Our ambition at Freecharge is to create a [Payment OS](#) for a [Digital India](#). Payments are often social; they are in fact a very human interaction. Chat N Pay brings this human emotion to payments, making them deeply engaging," said Govind Rajan, Chief Operating Officer, FreeCharge

The Chat and Pay service will make digital payments most frictionless and expand FreeCharge's digital payment [ecosystem](#) to include new users like neighbourhood small shopkeepers, taxi services and merchants from unorganised sector without any investment.

Talking about the potential of digital payments in India, Govind further added, "As we endeavour to build the Payment OS for digital India, we seek to solve the challenge of merchant acceptance. Now merchants can start accepting digital payments by just downloading our app. Importantly at Zero investment. The Merchant payments through 'Chat and Pay' service will give a boost to India's [journey](#) to a cashless economy."

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