

FanCode: UPI 1.0 Executive Intelligence Report

CATEGORY: UPI 1.0 ONE-TIME PAYMENTS

Full-Month September 2026 Audit • Instant Checkouts, Dynamic QR & Ticket Tiers

Merchant: FanCode (Dream Sports)
Merchant ID: 01JZ36EH4AF6W8R9N6FKHBVWQE
Period: Sep 1 – Sep 30, 2026 (IST)
Hub: Mission SR – Setu Intelligence Hub

TOTAL CHECKOUT ATTEMPTS 1,311,949 Across Web, QR & App Intent	SUCCESSFUL TRANSACTIONS 1,075,444 81.97% Overall SR	COLLECTED REVENUE ₹9.80 Cr Realized GMV in Sep 2026	UNCOLLECTED GMV ₹3.70 Cr 236,497 Failed Checkouts
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1. CHANNEL DISPARITY: NATIVE APP INTENT VS. DYNAMIC QR

Key Finding: Mobile App Intent achieves a stellar **92.10% SR**. In contrast, Dynamic QR / Web Push collapses by nearly 2,000 bps to **72.57% SR**, accounting for **178,750 dropped orders (75.6% of all failures)** and locking up **₹2.72 Crore**.

Initiation Mode	Attempts	% Share	Successes	Failures	SR (%)	Lost GMV
App Intent (Mode 04 - Native Deep-Link)	569,507	43.4%	524,534	44,973	92.10%	₹57.6 L
Dynamic QR / Web Push (Mode 11)	652,246	49.7%	473,496	178,750	72.57%	₹2.72 Cr
Web Collect / Fallback	90,196	6.9%	77,414	12,774	85.83%	₹40.5 L

2. TICKET SIZE ECONOMICS (SPORTS DIGITAL PASSES)

Pass Tier & Range	Attempts	Successes	Failures	SR (%)	Realized GMV	Lost GMV
Micro Pass (₹1 – ₹29)	19,410	18,225	1,185	93.89%	₹4.3 L	₹0.3 L
Match Pass (₹30 – ₹49)	24,180	21,832	2,348	90.29%	₹9.6 L	₹1.0 L
Tour Pass (₹50 – ₹99)	18,920	17,399	1,521	91.96%	₹14.8 L	₹1.3 L
Monthly Pass (₹100 – ₹199)	397,450	238,154	159,296	59.92%	₹3.81 Cr	₹2.77 Cr
Quarterly Pass (₹200 – ₹499)	512,890	471,859	41,031	92.00%	₹14.15 Cr	₹1.23 Cr
Annual Pass (₹500+)	339,099	307,975	31,116	90.82%	₹21.56 Cr	₹2.18 Cr

3. QUANTIFIED COMMERCIAL IMPACT STORIES & INTERVENTIONS

Story 1: Dynamic QR vs. Intent Conversion Disparity Desktop and TV web checkouts relying on Dynamic QR suffer from 178,750 dropped transactions (72.57% SR vs. 92.10% on Intent). Users face camera scanning friction and session expiry during the frantic 5 minutes before live match broadcast. Setu Intervention: Enable Setu 1-Tap Intent bottom sheets on responsive web viewports, add 60-second grace countdowns to dynamic QR, and trigger auto-refresh for expired QR sessions.	₹2.72 Cr Opportunity
Story 2: Monthly Pass (₹100–₹199) Conversion Cliff Micro and match passes convert above 90%, but the monthly ₹149 subscription plunges to 59.92% SR. Users balk at the 3-digit price tag mid-checkout when prompted for their MPIN. FanCode Intervention: Introduce "Upgrade Later" funnel: let hesitant users purchase a single match pass at ₹49 with a 24-hour guarantee to apply that ₹49 towards a full monthly pass.	159,296 Abandoned Carts
Story 3: Yes Bank Switch Drag (43.2% of All Failures) Yes Bank handles process 439k attempts with an SR of only 76.74%, lagging behind SBI (87.87%) and HDFC (86.87%). Concurrency bottlenecks during weekend cricket matches cause cascading switch timeouts. Setu Intervention: Deploy intelligent dynamic routing to divert high-concurrency traffic during Yes Bank latency degradation to alternative terminal rail partners.	102,168 Failures

Story 4: Match Kickoff MPIN Panic (ZM & Z6 Declines)

7,414 Fans Locked Out

5,992 users failed with ZM (Invalid MPIN) and 1,422 with Z6 (Pin Limit Exceeded) right as live matches started, locking out high-intent fans and losing ₹43.5 Lakh in instant revenue.

Setu Intervention: Prompt users with 1-click fallback to UPI Lite or biometric-enabled payment methods when incorrect PIN errors are detected.

Story 5: B3 Terminal Ineligible Account Blocks

2,812 Blocked Accounts

2,812 transactions were rejected under B3 ("Transaction Not Permitted to Cardholder") due to youth/minor account limits and corporate debit card restrictions (84.4% on PhonePe & Paytm).

Setu Intervention: Catch B3 error immediately and guide the user: "This bank account has digital purchase restrictions. Please select a personal savings account or another UPI app."