Improving lives through the power of digital payments.

PhonePe empowers millions in India with safe, cashless transactions enabling digital inclusion for consumers and merchants.

Before PhonePe, paying bills for rent, utilities and groceries with cash could be challenging and time-consuming. Today, anyone in India with a phone can use PhonePe for a variety of cashless transactions in just seconds, giving valuable time back to people and businesses.

Business results

485+ million people in India use PhonePe

185+ million PhonePe transactions per day

Improved overall power efficiency with expected lowering of power usage effectiveness (PUE) from 1.6 to 1.35

Power savings of more than $3 million per year

Solutions

- Dell PowerEdge Servers
- Dell PowerVault Storage
- Dell PowerSwitch Networking
- Dell Services

“Dell has been a true partner and worked with us through the challenges that come with achieving innovation at this scale.”

Burzin Engineer,
Co-founder & Chief Reliability Officer, PhonePe
Digital India is a flagship program of the government of India with a vision to transform the country into a digitally empowered society and knowledge economy with financial digitization as one of the top government initiatives. The PhonePe digital app offers users the convenience of making all forms of payment over their phones. India is the 5th largest economy in the world today. On a daily basis, there are more than 185 million people using the app. In a month, the amount of money that flows over the PhonePe platform is in excess of $1.2 trillion.

To support these massive numbers, PhonePe needed a technology partner that could help build and maintain a data center that was sustainable, both financially and environmentally. They chose Dell PowerEdge servers powered by Intel® Xeon® Platinum processors for several reasons: data security, power efficiency, ease of operations and cloud solutions.

"For us, Dell has been a true partner. Dell and NTT have worked with PhonePe through the challenges that come with achieving innovation at this scale.” says Burzin Engineer, Co-founder and Chief Reliability Officer at PhonePe.

Scalable, powerful and efficient

The data center is 13,740 sq.ft and located in Mumbai, India. Designed with advanced alternative cooling technologies like Direct Contact Liquid Cooling (DCLC) and Liquid Immersion Cooling (LIC), the data center’s Dell PowerEdge servers provide massive scalability potential, simplified management and intelligent automation, all with substantially reduced power output.

“I chose the Dell PowerEdge server for its density and the number of cores that I get for the space that it takes—the core to space ratio, and for its power efficiency,” Mr. Engineer says. “If you look at a server from a commodity standpoint, there are thousands of providers that can give you a server. But to tie it cohesively together into an alternative cooling solution is where the Dell PowerEdge servers actually shine through. Dell PowerEdge servers are customizable to fit the specific requirements of PhonePe.”

He explains that PhonePe’s goal is to be sustainable and efficient with their resources while also improving the performance of the product. That’s why PhonePe’s partnership with Dell is a win-win. The end user’s experience is not sacrificed, they experience a cost savings and the carbon footprint has been reduced.

Driving efficiency, reducing emissions

PhonePe currently holds 50% market share by value of transaction processed on Unified Payments Interface (UPI), so they had to think about how that would impact the environment. Buying servers by the thousands requires so much electricity that figuring out a way to optimize that was absolutely necessary.

With advanced alternative technologies, PhonePe can load up their server racks with more than double the number of servers and still see a power savings of $3-4 million per year. These technologies result in an improved overall power efficiency with expected lowering of PUE from 1.6 to 1.35.

“Because if all of us do our part for sustainability, we will all be able to enjoy this place we call Earth for a much longer time,” says Mr. Engineer.

Changing millions of lives

He adds, “In fact, the standard joke today in India is that you can tell a visitor to the country by the fact that they’re carrying cash.” PhonePe is transforming the lives of millions of merchants in India by making it possible for them to accept business transactions via PhonePe. “It is humbling to know that somebody’s livelihood depends on the reliability of PhonePe,” Mr. Engineer says, “It is pressure, but it is very gratifying to be servicing over 36 million merchants and helping change the way people use money in India today.”