ChampSoft
The Software Visionaries

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The Rise of Digital Payments and Cashless Societies

From tap-to-pay to QR codes: how convenience, security, privacy and inclusion shape the move towards a cashless society.



The way we pay for goods and services is changing rapidly. Not long ago, cash was essential for everyday purchases. Today, a smartphone, bank card, or digital wallet can handle everything from grocery shopping to utility bills. Mobile banking, QR-code payments, and contactless transactions have made digital payments part of daily life for millions of people. As these technologies become more common, many countries are moving toward increasingly cashless economies. However, this transition brings important questions about security, privacy, and whether everyone can participate.

01. Convenience Is Driving Adoption

Convenience is one of the strongest reasons people choose digital payments. Instead of visiting a bank or carrying large amounts of cash, customers can send money, settle bills, and make purchases in seconds. Contactless cards simplify checkout, while mobile applications allow people to manage transactions from almost anywhere. QR-code payments can also make it easier for small shops and service providers to accept electronic payments without expensive equipment. For customers, these options reduce waiting times and offer flexibility. For merchants, they can speed up service and make everyday transactions easier to manage.

02. How Businesses Benefit

Digital payments offer more than a faster checkout experience. They create electronic transaction records that help businesses track sales, reconcile accounts, and understand spending patterns. Accurate records can reduce manual bookkeeping and make it easier to review cash flow.

Small businesses may also find it simpler to accept orders remotely or serve customers who rarely carry cash. When integrated with accounting and inventory systems, payment tools can support more informed decisions. Nevertheless, businesses must consider processing fees, system reliability, and the need to protect customer data when selecting a payment solution.



03. Expanding Access to Financial Services

Digital payment platforms can strengthen financial inclusion, particularly where traditional banking services are difficult to reach. A mobile account may give users a practical way to receive payments, transfer funds, and build a transaction history. Such services can benefit small entrepreneurs, freelancers, and people living far from bank branches. Yet access to a smartphone or mobile signal does not automatically mean meaningful inclusion. Affordable connectivity, clear fees, accessible interfaces, and confidence in using technology are equally important. Payment systems should be designed for people with different levels of digital experience

> *"Access to a smartphone or mobile signal does not automatically mean meaningful inclusion."*

04. Cybersecurity and Online Fraud

As more money moves through digital channels, criminals also find new opportunities. Phishing emails, fake banking messages, fraudulent payment links, and impersonation calls can trick users into sharing passwords or one-time verification codes. Protecting digital payments therefore requires action from both service providers and customers. Financial institutions should apply strong authentication, monitor suspicious activity, and provide clear fraud-reporting channels. Users should verify payment requests, avoid unfamiliar links, enable account alerts, and never disclose confidential codes. Even a convenient system will struggle to earn public trust if its users do not feel safe.

STAY SAFE CHECKLIST

Four habits for every user

- Verify payment requests
- Avoid unfamiliar links
- Enable account alerts
- Never disclose confidential codes



05. Privacy in a Cashless World

Unlike cash, digital payments often leave detailed records of when, where, and how money is spent. These records can help detect fraud and improve financial services, but they can also reveal sensitive patterns about people's lives. Customers need to understand what information is collected, why it is needed, and who can access it. Organizations should limit unnecessary data collection, secure stored records, and communicate their privacy practices in plain language. Responsible data handling is essential to building long-term confidence in digital financial services.

06. The Risk of Leaving People Behind

A fully cashless environment can create difficulties for people who lack reliable internet access, suitable devices, or digital skills. Older adults, people in remote communities, and customers with disabilities may face additional barriers if payment systems are not accessible. Technical outages, power failures, and lost phones can also interrupt essential purchases.

These challenges show why digital progress should not depend on eliminating every alternative. Keeping practical cash options available, improving connectivity, and offering digital-literacy support can help prevent exclusion during the transition.

07. What Comes Next for Digital Payments?

The next phase of digital payments is likely to focus on faster transfers, smoother cross-border transactions, and better integration between financial services. Governments, banks, and technology companies are already exploring ways to make payment infrastructure more dependable and widely accessible. The greatest progress, however, will come from balancing innovation with public trust. Clear consumer protections, dependable infrastructure, transparent fees, and inclusive design matter just as much as speed. New features should solve real problems rather than simply replace familiar methods.

01 Clear consumer protections

02 Dependable infrastructure

03 Transparent fees

04 Inclusive design



CONCLUSION

Building an Inclusive Payment Future

Digital payments are reshaping how individuals and businesses manage money. Their advantages are significant: convenience, efficiency, useful financial records, and opportunities to reach underserved communities. At the same time, cybersecurity threats, privacy concerns, unequal access, and technical disruption cannot be ignored. A successful move toward cashless transactions should give people more choice, not fewer options. By combining secure technology with education, reliable infrastructure, and accessible alternatives, societies can create payment systems that work for everyone.





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The Engineers Who Leave the Office
Inside AI's Most Wanted Job

Picture this. A large bank in Colombo signs up for a powerful new AI system. The demo was impressive and everyone is excited. Six months later, the system is still sitting unused, because nobody can work out how to connect it to twenty years of old records, strict security rules and staff who simply do not trust it.

This story is playing out in offices all over the world. And it has created one of the most talked-about jobs in technology today: the forward deployed engineer.

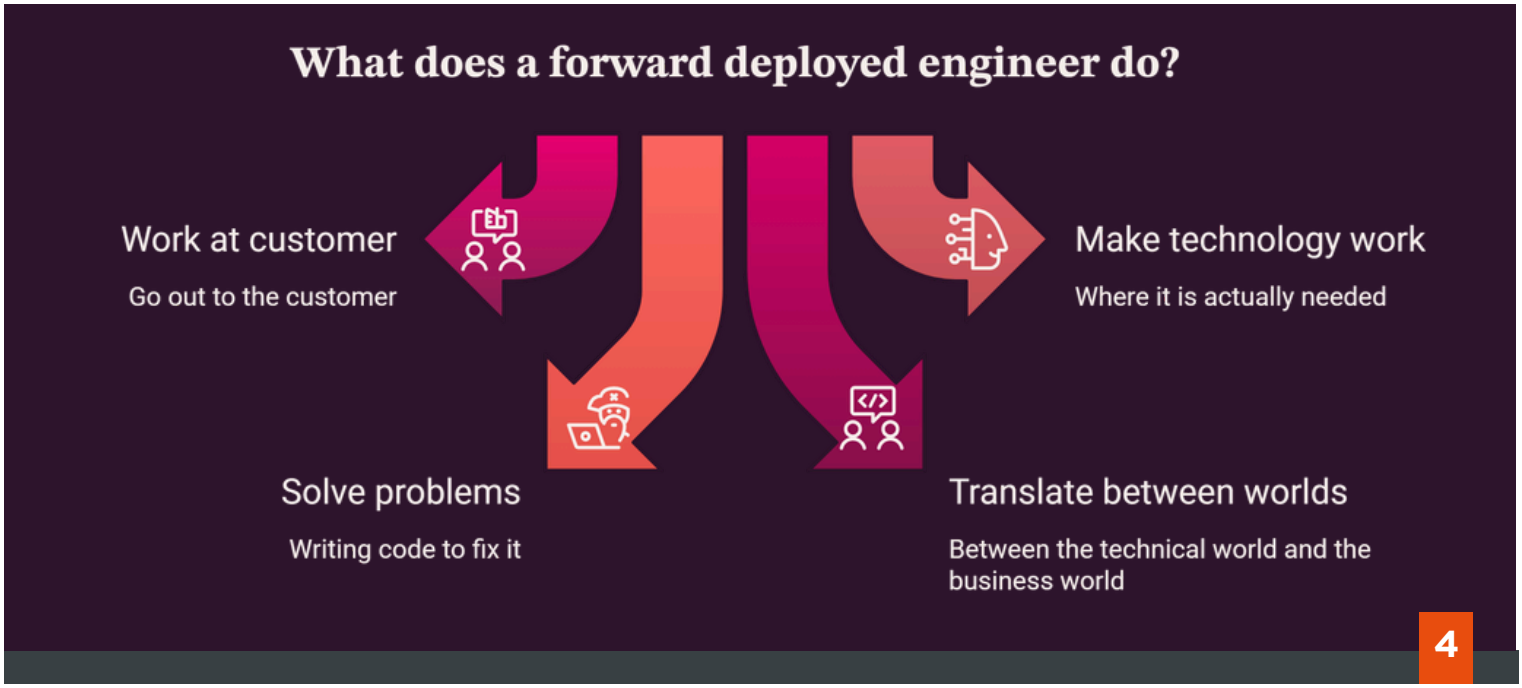
The name sounds military. A "forward deployed" soldier is stationed out in the field, close to the action, rather than back at headquarters. A forward deployed engineer, or FDE, works the same way. Instead of building software from the comfort of their own company's office, they go out to the customer and make the technology work where it is actually needed.

On a normal day, an FDE might sit with a hospital's IT team in the morning, listen to doctors complain about a slow system before lunch, and spend the afternoon writing code to fix it. They learn how the customer's business really runs, connect the AI tool to the customer's data, and stay until people are actually using it. They are part engineer, part problem-solver and part translator between the technical world and the business world.

Morning
Sits with a hospital's IT team

Before Lunch
Listens to doctors complain about a slow system

Afternoon
Writes code to fix it



Where did it all begin?

The role is not brand new. Palantir, an American data company, started sending engineers into government and defence offices more than a decade ago. For years it was seen as a Palantir quirk rather than a real career path.

Then generative AI arrived, and everything changed. Companies rushed to buy chatbots and AI tools, only to find that buying AI and using it well are two very different things. A good demo does not mean a working system. Somebody has to do the hard, unglamorous work of fitting the technology into real, everyday work.



The big AI companies noticed. Amazon, OpenAI, Anthropic and Google have all poured serious money into building teams of these engineers this year. Job adverts have exploded as a result. In the United States, they went from a couple of hundred in 2023 to several thousand in 2026. In neighbouring India, postings jumped nearly nineteen times in a single year.

What kind of person fits the job?

Here is the interesting part. Being a brilliant coder is not enough. FDEs do need strong technical skills, and these days that usually means knowing how to work with AI models, cloud systems and databases. But the people who really shine are the ones who can also talk.

They can sit across the table from an annoyed client, ask the right questions, and figure out what the client actually needs, which is often different from what they first asked for. They are comfortable with messy problems that come with no clear instructions. They do not mind travelling, and they do not mind being the person everyone turns to when something breaks.

That combination is rare, which is why the pay is so good. In the United States, experienced FDEs at top AI firms can earn several times what an ordinary software engineer makes.



Will the job last?

Every new job title invites the same question: is this just hype?

In the short term, demand looks set to stay strong. Nearly every company wants to use AI, and very few know how to do it properly. That gap will not close overnight.

But the job will not stay the same. AI tools can now write much of the routine code that FDEs used to write themselves. That does not make FDEs useless; it simply moves their value somewhere else. Machines are still poor at earning a client's trust, reading a tense meeting, or taking responsibility when things go wrong. Those very human skills are becoming the heart of the role.

it simply moves their value somewhere else. Machines are still poor at earning a client's trust, reading a tense meeting, or taking responsibility when things go wrong. Those very human skills are becoming the heart of the role.

It is also fair to admit the downsides. The work can be draining, with constant travel, demanding clients and jumping from one project to the next. If the current AI spending boom slows down, hiring could slow with it. Even the title may change, as some companies already call similar roles "applied AI engineers" or "deployment engineers".

What it means for us

For young Sri Lankan engineers, this is an opportunity worth taking seriously. Our IT industry has spent years serving overseas clients, and many of our engineers already know what it means to work closely with customers on the other side of the world. That experience is exactly what this new role values.

Those who will benefit most are the ones who keep sharpening their coding skills while also learning to communicate clearly, understand business problems and use AI tools with confidence. Universities and companies can help by giving students and junior staff more chances to work on real client problems, not just textbook exercises.

The lesson goes beyond one job title. For years, we have been told that technology is about building things. The rise of the forward deployed engineer reminds us that building is only half the work. The other half is making sure it actually helps people.



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HL7 vs. FHIR: A Plain-English Guide for Healthcare Leaders

If your technology leaders keep saying “HL7” and “FHIR” in the same breath, you are not alone in wondering which one deserves your budget. The honest answer is that it is rarely an either-or choice.



Off-the-Shelf Software Not Fitting? The Real Cost of Workarounds (and When to Go Custom)

Off-the-shelf software stops fitting when your team spends recurring hours on manual workarounds, duplicate data entry, or spreadsheet patches. The real cost is the labor,



Is Your CRM Holding Back Business Growth? Here’s What Executives Need to Know

A CRM holds back business growth when it costs more time, accuracy, and flexibility than it returns. Warning signs include low rep adoption, untrusted data, spreadsheet workarounds, and missing integrations.



Stuck With Legacy Software? Here’s Your Way Out

Legacy system modernization is the process of updating old, slow, or unsupported software so it can change safely and keep supporting the business. The safest approach captures the



Your Mobile App Might Be Costing You More Than You Think. Here’s Why.

A mobile app costs more than its build price because ongoing expenses compound after launch: OS and app store compliance updates, maintenance, technical debt, security fixes, and lost users from poor experience



How to Make Software HIPAA Compliant

Healthcare software often holds the most sensitive data an organization will ever collect: diagnoses, prescriptions, lab results, clinical notes, insurance details, and billing records. Once that data becomes protected health information (PHI), how an