



In partnership with



TKonsult

Spice m Wallet

Solution and
Features Description

Technology and Research Team

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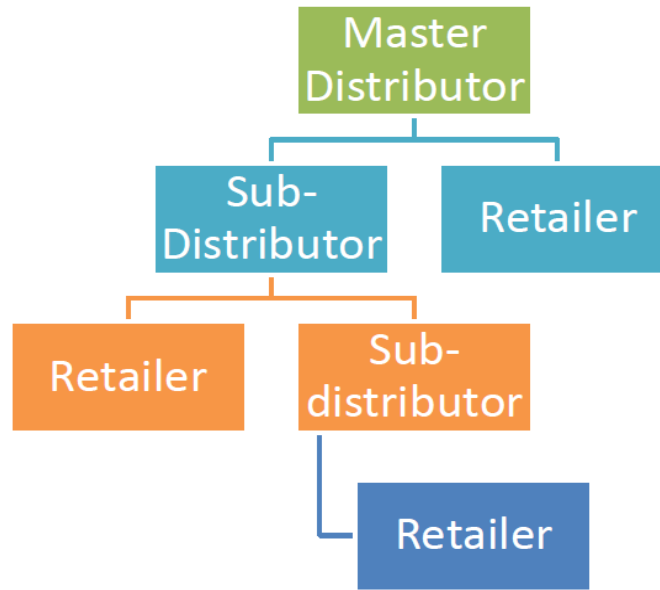
Introduction

Our objective is to simplify Agent's and Consumer needs by using the medium most widely used i.e. "MOBILE". Agents or retailers will be able to accept Prepaid Recharge, Post-paid & land Line Bill Payments, DTH Recharges, Rail bookings and much more. The aim is to provide simple, reliable secure payment channel to the consumer to initiate and close the various payment patterns that has now become a frequently used element in his life. Our wallet system is the most optimized wallet for any business needs and channel sales.

Account Types and Creation

Spice creates mWallet for distributors. This is done with the help of finance department. Once payment and agreement is closed by both parties i.e. admin and distributor, finance team will create an account for the distributor using an online portal which is specifically designed keeping agent-admin relation in mind. This is a very simple provision platform which can be easily used by finance team. Once all the details are correctly filled and verified, account for the distributor is created and the amount is credited in distributor's account.

In a similar way a provisioning portal is available for distributor also which can be used to create further retailers. Once distributor's account is credited, he/she can credit the amount to retailers who in turn interact with the customers.



Above flow depicts various hierarchy levels.

Create Account

User Type:

Contact Name:

Firm Name:

Phone No:

Email:

Login ID:

State:

City:

Address:

PAN:

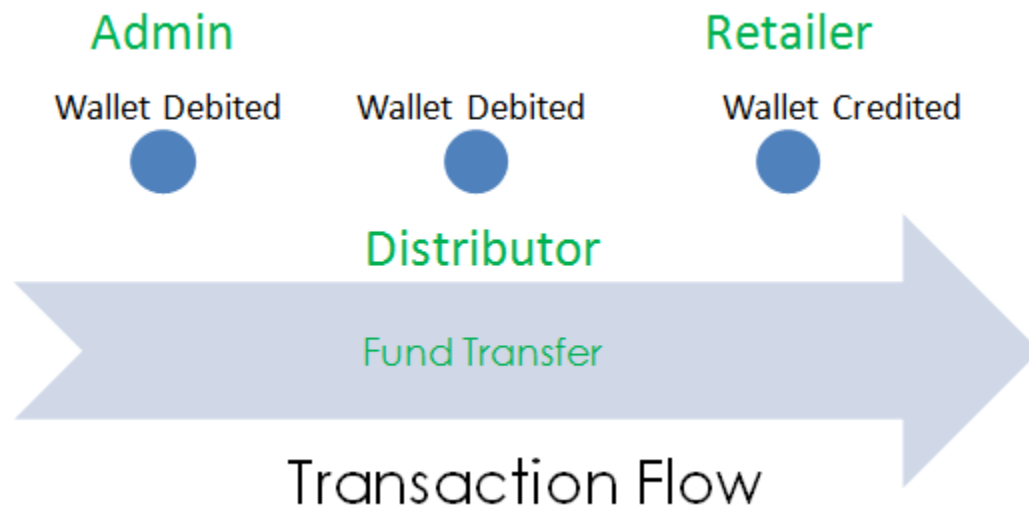
TIN:

SAPCODE:

Commission:

Above is a screen shot of the portal that is used by the finance team to enter the details of distributors or retailers. The entire process is automated. As soon an account is created, it's logged down and

the account holder gets intimation through mail and SMS. Users also get a technical –user guide which helps them to manage their account on their own.



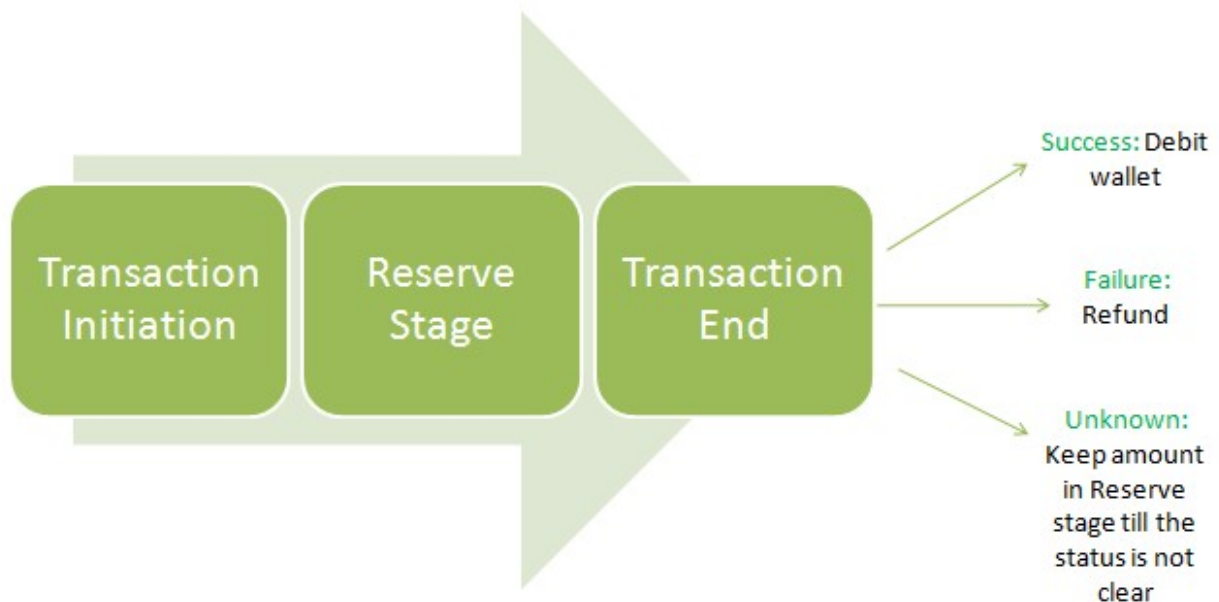
In the course of this transaction flow, following activities will take place:

- Account creation
- Wallet debit of Admin and distributor
- Credit commission management
- Debit TDS on management

We have also systems in place to track failed transactions. Actions necessary for failed transactions will be taken accordingly. We will debit accounts in case of failed transactions which will be:

- Credit wallet for transaction amount
- Commission roll back
- Credit TDS on commission

Our wallet service provides **Intelligent Reserve mechanism**. We won't allow debit or credit without status confirmation. Before confirmation each transaction is kept in a reserved status. In case of success wallet is debited, in case of failure, reserve is cleared and amount is refunded, and in case of status unknown, amount is reserved.



Account Types

Once payment is submitted to admin by a distributor or retailer, the account type of distributor needs to be defined. The account type of distributor can be of two types:

- Cut 'n' Pay Account
- Upfront Account

In cut 'n' pay accounts distributors receive value equal to the amount deposited by them. They get commission on the basis of sale they do. They will get extra commission on every purchase made by the customer. This commission can be set at the time of

account creation. E.g. Retailer makes a request by submitting Rs 1Lac to distributor's account. Distributor in turn transfers Rs 1 Lac in retailer's account. Retailer will get full value for the payment he made to the distributor. In return retailer will earn profit on every sale he/she makes with an agreed commission like 2% or 2.5% etc.

In case of upfront commission, retailer deposits Rs 1 Lac to distributor's account. Distributor in turn deposits Rs 1.2 Lac to retailer's account. This will be done after deducting TDS. No extra commission will be paid for sales.





Managing Accounts

Once retailers or distributors have their accounts, they do not need to branch their accounts for further payments. One wallet account type can be used for travel, utility bill payments, ticketing, recharge, hotel bookings etc.

Cash in Processes

Our wallet system's cash in processes are made keeping in mind the mode and method of payment processes. It's a possibility that user would like to make the payment online since he/she has an easy access to internet connectivity. Online mode is also a great utility if the distributor is not available at the moment. On the other hand there are users who may not have easy access to internet or a computer/mobile. For such users we have cash in processes using banks and other collection spots.

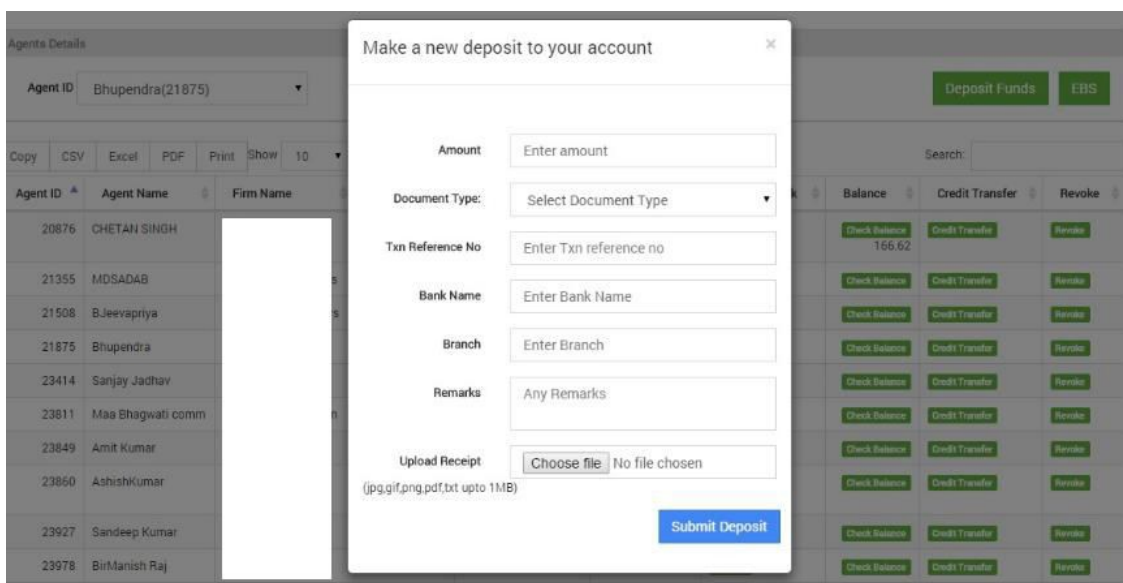
Cash in modes:

-  Fund Transfers
-  Online
-  Bank deposits
-  CME (Cash management executives)

Below are some of the screen shots of how a user can perform different types of cash in.

Bank Deposits

The process remains very simple here. The retailer who wants to deposit cash will go to nearest bank where he/she has an account. From there the retailer will deposit amount in admin account and collect a receipt for the same. This receipt will be later used to upload confirmation. Please refer below screen shot.



The screenshot shows a web interface for making a deposit. A modal window titled "Make a new deposit to your account" is open over a background page. The modal contains the following fields:

- Amount:** A text input field with the placeholder "Enter amount".
- Document Type:** A dropdown menu with "Select Document Type" as the selected option.
- Txn Reference No:** A text input field with the placeholder "Enter Txn reference no".
- Bank Name:** A text input field with the placeholder "Enter Bank Name".
- Branch:** A text input field with the placeholder "Enter Branch".
- Remarks:** A text input field with the placeholder "Any Remarks".
- Upload Receipt:** A section with a "Choose file" button and the text "No file chosen". Below this, it specifies "(jpg,gif,png,pdf,txt upto 1MB)".
- Submit Deposit:** A blue button at the bottom right of the modal.

The background page shows a table of agents on the left and a table of transactions on the right. The agents table has columns for Agent ID, Agent Name, and Firm Name. The transactions table has columns for Balance, Credit Transfer, and Revoke, with a search bar above it.

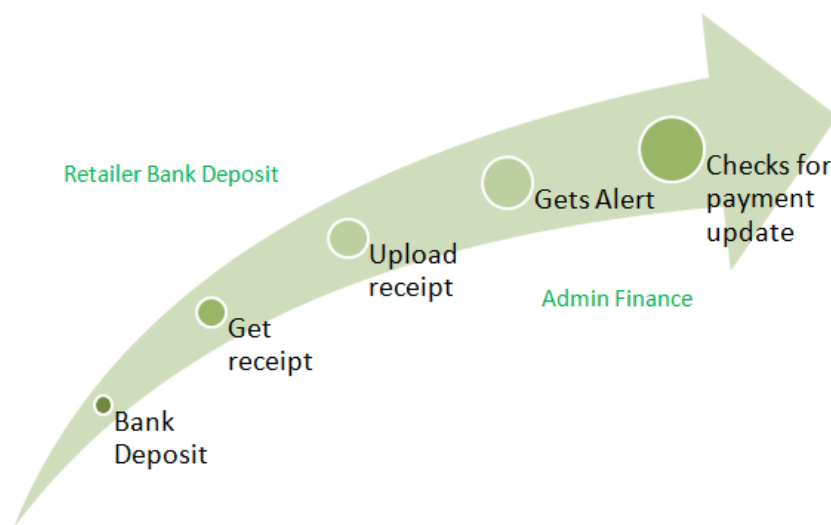
Once the receipt of this bank note is attached, finance team will receive the same on their panel. Admin finance will check this deposit and clear the same. This process is made to increase the effectiveness of the entire system. This allows finance to process all such deposits at lightning speed.

User no more needs to make repeated calls for payment update. Hassle free process which connects depositor and finance with a two way panel.

Once retailer has uploaded the receipt and required details admin will receive an alert on his/her panel. Once admin receives the alert,

he/she will keep checking their account on regular basis for payment update which might take 2-3 hours depending upon the mode of payment (1-2 days in case of cheque clearance). Once finance team of admin has found the payment update in their account they will clear the transactions. Depending upon the status of the transactions admin can either:

- 📄 Accept
- 📄 Reject
- 📄 Hold



Once admin finance team clears the payment, retailer will receive an alert on his/her mobile.

Benefits:

- 📄 No manual entry
- 📄 No register or record keeping, everything gets stored on cloud
- 📄 Complete logs available a click away
- 📄 Simple request process
- 📄 Two way communication
- 📄 TDS deduction online

[Inbox](#) | [Recharge](#) | [ADMIN](#) | [Account](#) | [Rail Tourism](#) | [Flights](#) | [Bus Ticketing](#) | [Hotels](#) | [Online Prasad](#) | [Help](#) | [Downloads](#) | [Customer Care](#)

ACCOUNT DETAILS	ACCOUNT DETAILS	TRANSACTION
→ Agent Profile	→ Commission Structure	→ Status
→ Markup Settings	→ Agent Earnings Report	→ Summary
→ PG Finance Receipt History	→ Funds Transfer History	→ Refund
→ Admin Funds Transfer History	→ Revoke History	→ Deduct
→ Process Funds	→ Ircrc Users Balance	→ IRCTC Refund
→ Create IRCTC Account	→ Account Summary	
→ Update IRCTC account	→ Change Password	
→ Finance Approval IRCTC	→ Reset Password	
→ Agent Wallet Summary		
→ Wallet Summary		
→ Check Balance		
→ Shopping Credits History		
→ IRCTC Activate Agent		
→ View Account		
→ Create Account		
→ Update Account		
→ Funds Transfer		
→ Revoke		
→ FOS Agent		

Bank Name	Bank Branch	Remarks	TAT Closure Date	Accept/Reject/Hold
dfc bank	sonikichal		01:12:14 15:20:22	<input type="radio"/> Accept <input type="radio"/> Reject <input type="radio"/> Hold

Remarks

es WithIn TAT and are on HOLD

[Inbox](#) | [Recharge](#) | [ADMIN](#) | [Account](#) | [Rail Tourism](#) | [Flights](#) | [Bus Ticketing](#) | [Hotels](#) | [Online Prasad](#) | [Help](#) | [Downloads](#) | [Customer Care](#)

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Pending Deposits 1

Client Id	Wallet Id	Client Name	Firm Name	Amount	Date Time	Wallet Type	Payment Type	Txn Ref No	Bank Name	Bank Branch	Remarks	TAT Closure Date	Accept/Reject/Hold
		Rizwan Ahm ad	RIZWAN	20000.0	01:12:14 15:20:22	Travel	Cash			sonikichal		01:12:14 15:20:22	<input type="radio"/> Accept <input type="radio"/> Reject <input type="radio"/> Hold

Remarks

Submit Deposit

*Red Background indicates Outside TAT, White Background indicates WithIn TAT, Orange Background indicates WithIn TAT and are on HOLD

Above screen shots are taken from Admin finance panel.

Fund Transfer

Fund transfer takes place between distributor and retailer. Once retailer requests for fund transfer, distributors can simply logon to their respective account, select an agent from their drop down and enter the amount which needs to be transferred.

The screenshot shows a 'Terminal Credit Transfer' dialog box. It contains the following fields and values:

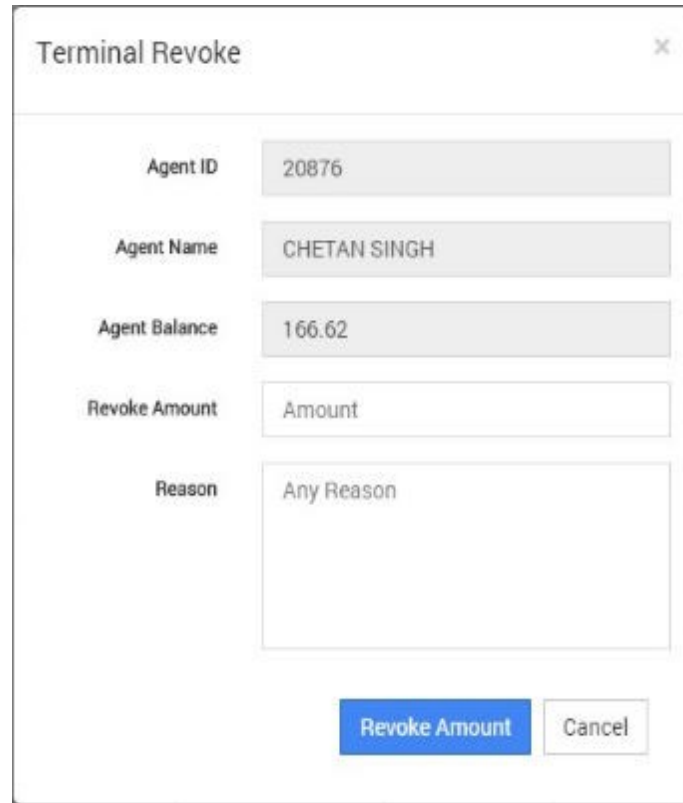
Field	Value
Agent ID	20876
Agent Name	CHETAN SINGH
Agent Balance	166.62
Transfer Amount	Amount
Reason	Any Reason

At the bottom of the form, there are two buttons: 'Transfer Amount' (highlighted in blue) and 'Cancel'.

While this transfer process takes place, one thing that needs to be kept in mind is that recharge wallets can get payments only from recharge wallets and travel wallets will recharge only travel wallets accounts.

Spice provides the flexibility of maintaining two kinds of wallets: **Recharge wallets** are used for recharging airtime, SMS packs, call packs, DTH recharge etc. Upfront payment option is only available in recharge wallets. Therefore if distributor needs to add amount to retailer's recharge wallet, it can only be done through a recharge wallet. Payment will be credited upfront as commission in this case with TDS.

Another wallet is **Travel wallet**. These wallets can be used for booking railway tickets, flight tickets, bus tickets, utility and bill payments. Commissions in this case will be credited every time a purchase is made by customer at retailer store. This model is called cut 'n' pay.



The image shows a 'Terminal Revoke' dialog box with the following fields and buttons:

Agent ID	20876
Agent Name	CHETAN SINGH
Agent Balance	166.62
Revoke Amount	Amount
Reason	Any Reason

Buttons: Revoke Amount (blue), Cancel (grey)

Online

Another mode of payment is online. It's the fastest, simplest and most secure way of cash in. Retailers or distributors who want to recharge their accounts can do that using our payment gateway.

Retailers can do this using VISA or Master Debit card or credit card. Net banking facility is also available for cash in. Once user has done the payment, the payment aggregator will recharge user's account immediately.

Admin will receive the amount through payment aggregator later. Below is the snapshot of our payment portal, from where user can recharge any amount.

Recharge Wallet ✕


Amount

Actual Through Credit/Debit Card Amount to be credited through credit c
(Processing Fee of 2%)

Actual Through NetBanking Amount to be credited through NetBan
(Processing fee of 10)

Recharge Wallet




Once details are filled, agents are taken to payment gateway.



Order Information

Pay To : Spice Digital Ltd
 Order No : 1417436017243
 Amount : Rs 11

Pay by: Credit Card Debit Card Net Banking IMPS



We Accept :   more people around the world go with Visa. 

Card Number : - - -




Expiry : Month Year

CVV : [What is this?](#)

Name on card :

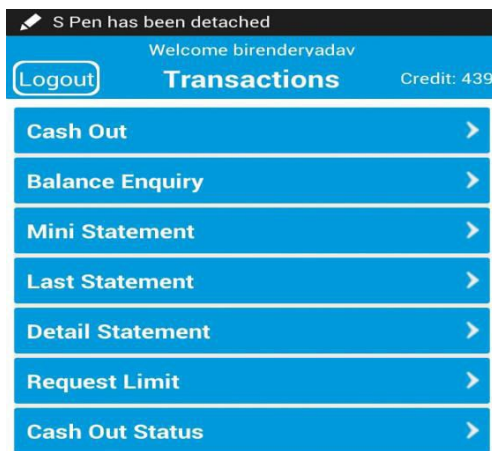
In order to protect your card from fraudulent transactions we might redirect you to a partner site, that will verify your card information, before we proceed with the payment.  

Proceed »
 Or return to spicesafar.com

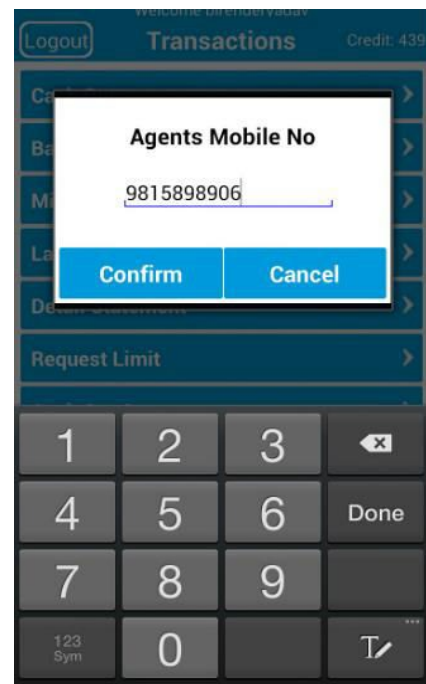
CME

CME are special executives who can be employed by admin for remote locations. CME will travel to the respective agents in their territories. CME will be equipped with mobile phones containing our application. This application will be used to enter agent's details and amount details. Once details are entered with a mere push payment will be credited to agent's account. CME get regular updates regarding their agent balance and lower limits. Once agent account balance hits a low limit CME can touch base and cash in immediately.

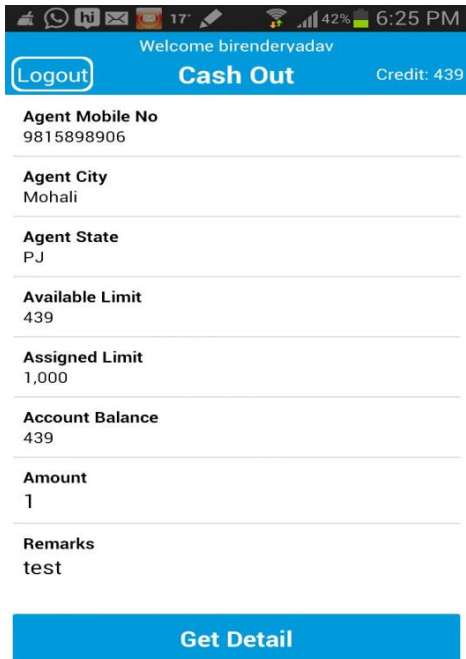


Powered by Spice Digital

Step: 1

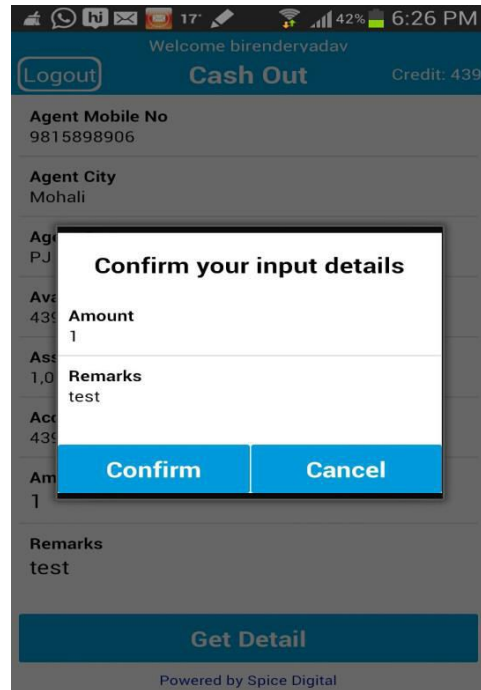


Step: 2



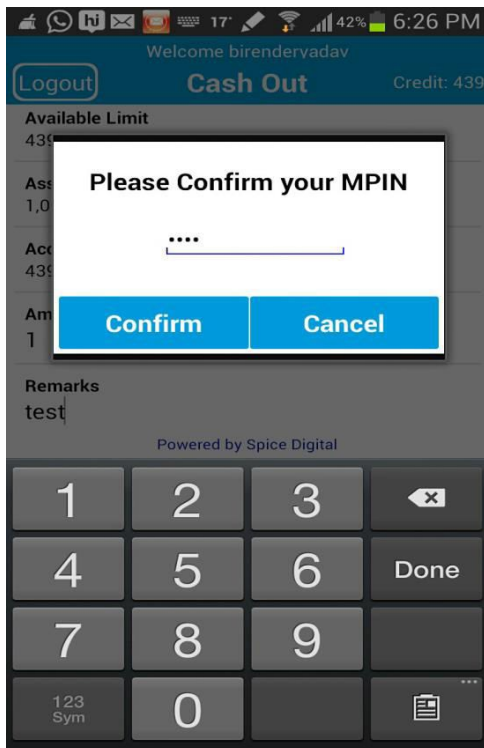
Powered by Spice Digital

Step: 3

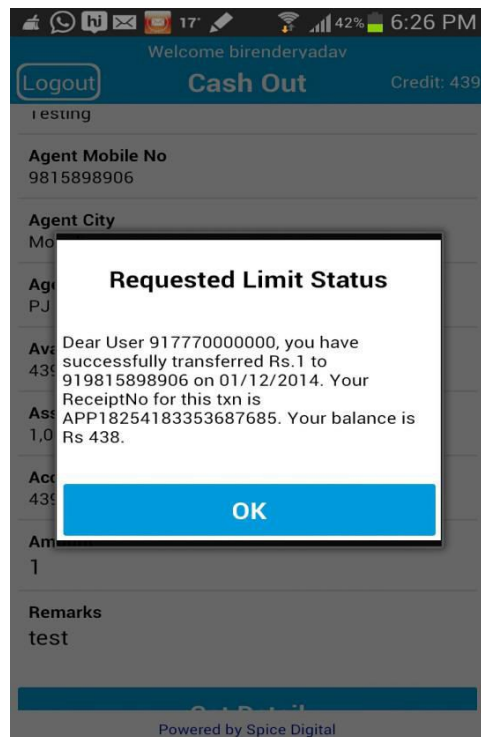


Powered by Spice Digital

Step: 4



Step: 5



Step: 6

Commissions

This section highlights one of the key strengths of our wallet system. We provide extensive range of assigning commissions. When account is being created distributor can assign commissions to retailers. These commissions can be assigned on the basis of:

- 📍 Geography
- 📍 Operators
- 📍 Aggregators
- 📍 Agent wise

All of these options are configurable and can be edited at any point of time. This allows the admin to have much more controls over the agents. Admin can select different regions to have different commissions. If admin wants to push more sales in a remote location he/she can provide higher commissions or if admin is facing a competition in a metropolitan city he/she can provide very competitive commissions as compared to any other geographical area.

Another way to handle different commissions is through operators. Admin can promote sale of particular recharge by assigning higher commissions of operator "X" as compared to operator "Y".

Above framework is for recharge payments. For utility and other bill payment we can define commissions on the basis of different tour-travel operators or source and destination combinations. E.g. Flight tickets can have different combinations on the basis of airline companies (Qatar, Emirates, Cathay Pacific) all can have different commissions. Further classifications can be done whether the travel is domestic or international, will it be one way or return etc. Similarly Bus

tickets can be differentially commissioned on the basis of different travel operators.

Apart from defining different process commissions, Spice wallet allows you to differentiate commissions at different agent level also. E.g. A distributor can set DTH recharge commission for retailer "B" to 2.2% and for retailer "C" 1.9%.

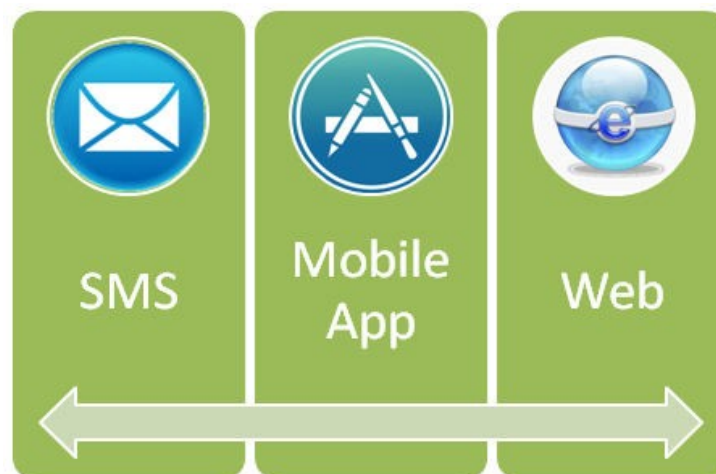
Another important feature of commissions system is **Mark Up**. This allows retailers to charge or bill Rs105 (5% over and above) on a purchase of Rs 100. Bill printed will bear a sale of Rs105; hence retailer can save 2% commissions and 5% markup. This feature is available for all our payment.

As mentioned previously we support two types of commissions:

-  Cut 'n' Pay
-  Upfront

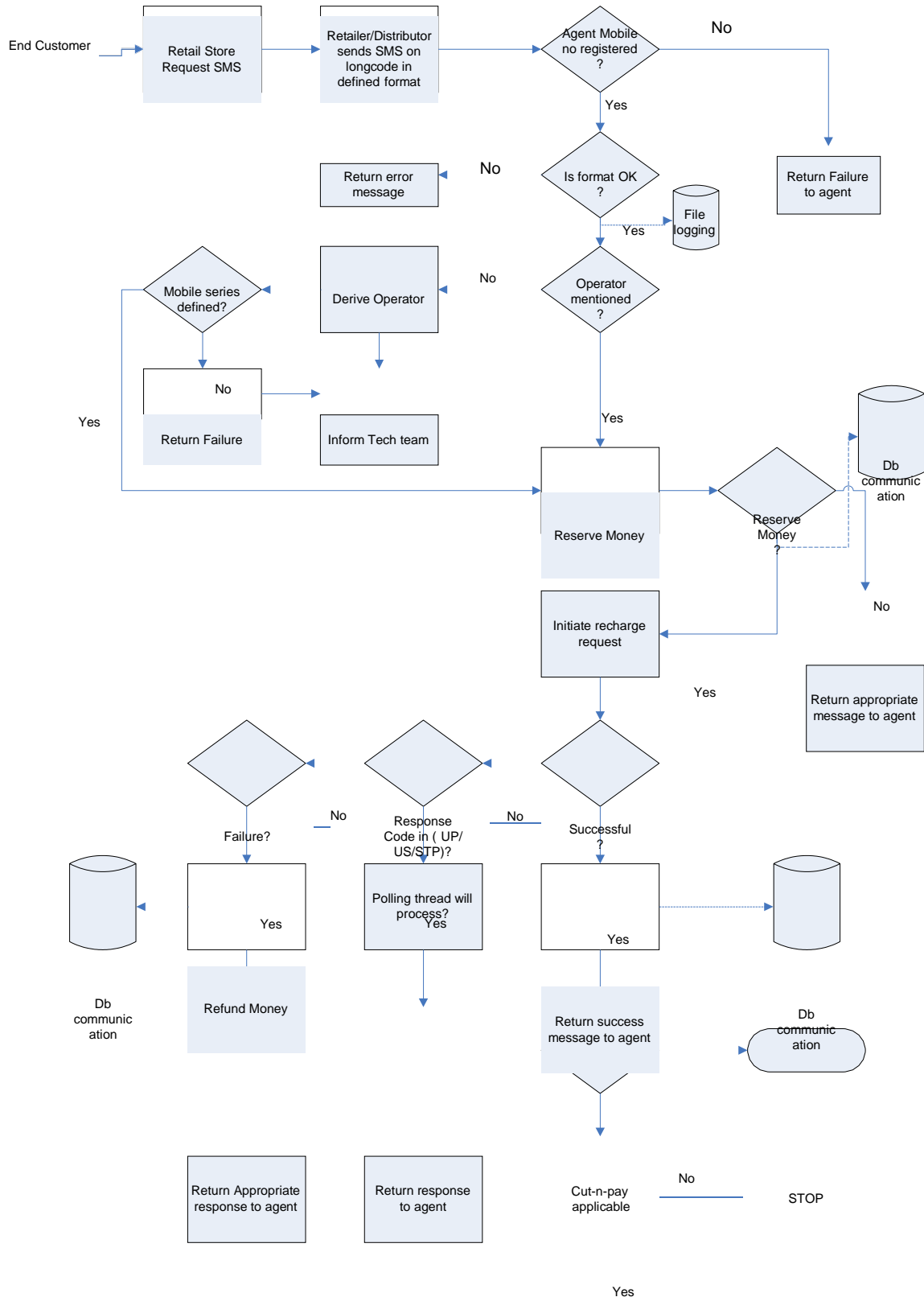
Recharges

Spice allows three modes for recharges that are done for the customer. Like all our other processes we have kept in mind the accessibility to internet and remote localities. To cover maximum user base we provide recharges over:



SMS

We support all recharges over SMS. Retailer sends an SMS in a specific format which carries customer's details; service purchased and amount for the same.



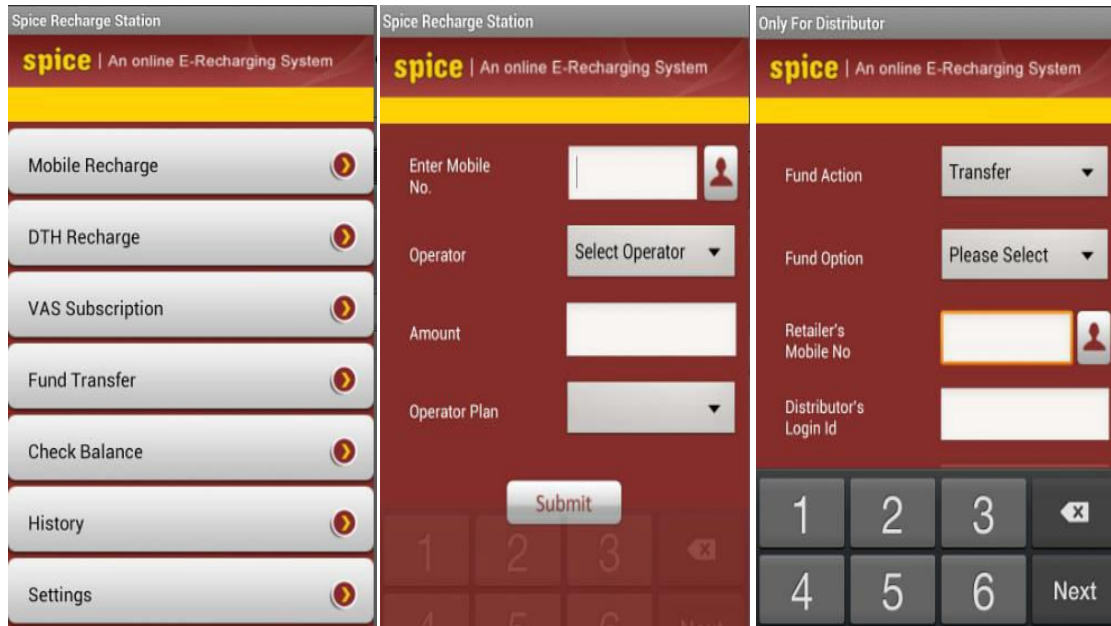
Credit defined
commission to
agent

- ✚ The SMS-User generates a SMS recharge request in a defined SMS format on the long code.
- ✚ Once the request lands on the primary server, the sender of the request is validated i.e the sender number should be registered with Spice or admin. In case the SMS request sender number is not registered with Spice Safar the request is declined
- ✚ Once the sender number is validated successfully, the request is checked for the format sent. If format is incorrect error message is returned to user.
- ✚ In case operator is not mentioned in the recharge request sent, same can derived from database. In case series is not found in database, issue should be reported to the technical team.
- ✚ Amount is reserved from agent's wallet prior from the request is forwarded to the aggregator. In case any exception while reserving amount from agent's wallet, the request is declined and error message is returned to the user.

Mobile App

In case if retailers are equipped with a smart phone, complete recharge process can be carried out using an app. This app holds all key features and is very convenient to use. It was designed especially for retailers keeping in mind their usage pattern.

We have attached some screen shots below which will guide you through various options that we provide in our mobile app. This is completely secure and safe way for transactions, as we comply with all rules and regulations.



Web recharge

The basic process flow for Web recharge users is presented in the flowchart below-

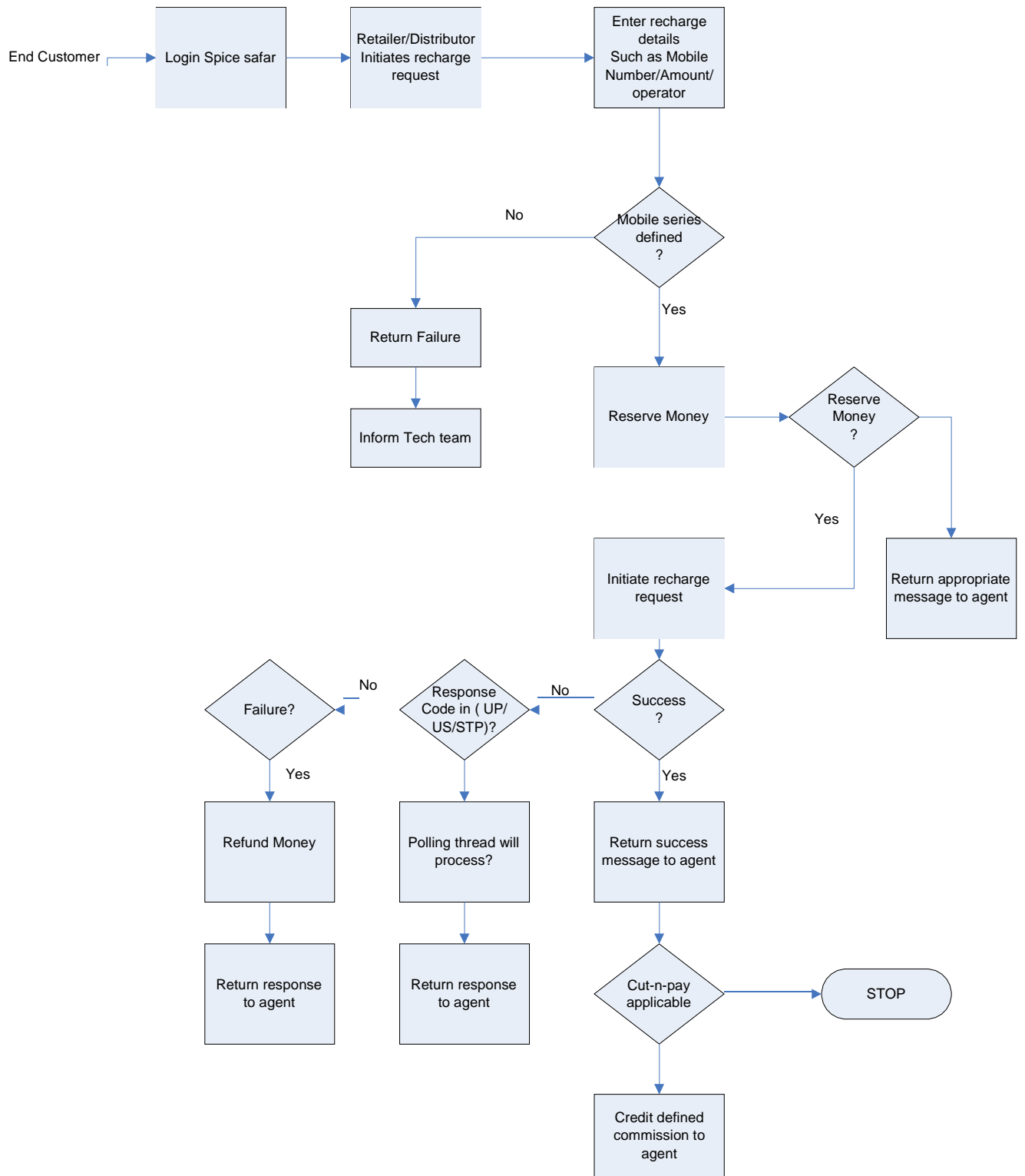
Initially the agent logs in his Spice Safar account and selects the recharge menu and select the device type under the provided categories.

When agent initiates a recharge request after entering the recharge details, the series of the number is validated with the present ones in database. In case series is not found, error message will be returned to user and same shall also be reported to tech team.

After series validation is done, the amount is reserved from agent wallet and after amount is successfully reserved, request is forwarded to corresponding aggregator for further process.

- In case response is success, the same is notified to the user and amount is also deducted for same.

- In case the transaction fails, same is notified to the user and corresponding amount is also refunded.



Enter Postpaid Number

+91

Enter Amount

Rs

Select Operator

Airtel

Pay Now

Landing page of our online recharge station

Payment of Bills & Recharges

We provide wide range of bill payment support like:

- Post-paid
- Landline bill
- Utility Bills
- Electricity

Recharges:

Prepaid Mobile recharge

Data card

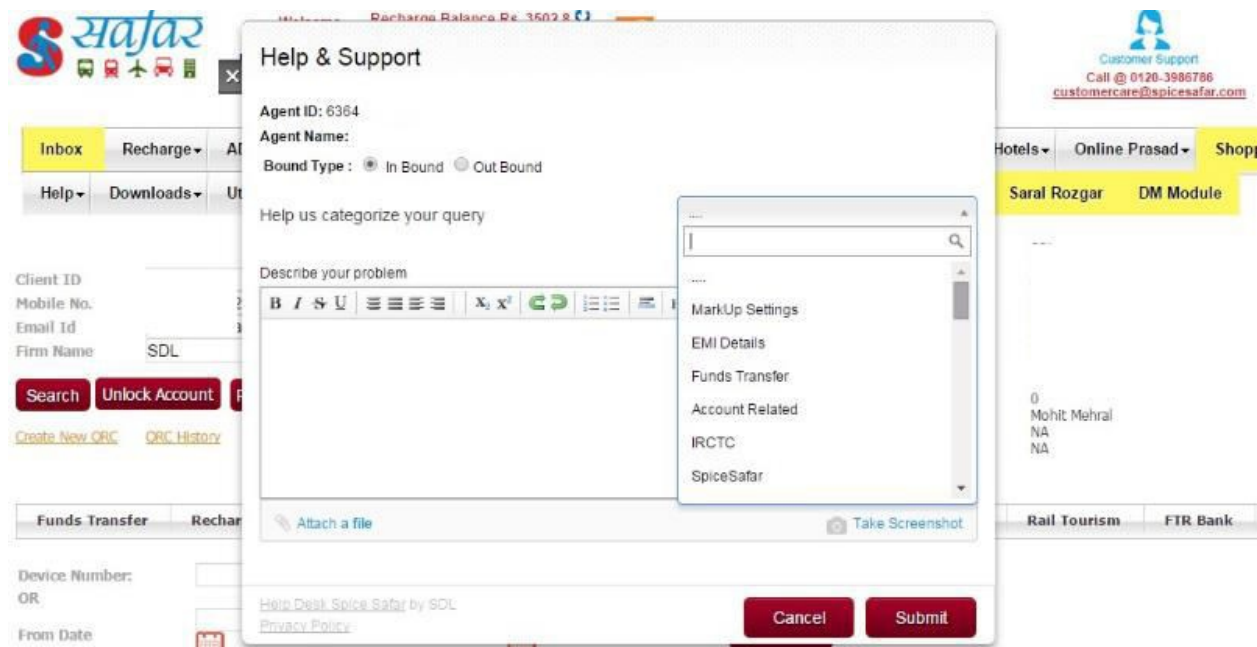
DTH

Others:

- Bus
- Railway
- Flight
- Hotel Bookings
- Bulk SMS
- Shopping
- Deals
- Tour and travel packages

Customer Care

A detailed and escalation matrix based customer care service is offered by Spice wallet services. Each online user can raise a ticket using online ticketing service embed in our portal.



Using above portal, user can raise any kind of grievance. This grievance can be tagged to make it more specific. If the user is

having a sales related query or a technical challenge etc. based upon the nature of concern, this ticket will be sent to the concerned department. Each ticket will mark with its QRC category. These tickets once rose to the concerned team it follows an escalation matrix. If the team or customer care individual fails to resolve it with in stipulated time, it's raised to next level. You can manage escalation levels and the stipulated time period.

On every escalation, customer also receives intimation. Timely alerts and notifications are sent to customer to lower his/her anxiety. This allows customer care team and customer to be in sync.

Support team views tickets in below mentioned formats:

Search By: Request ID Client ID

Please enter Request ID/Client ID

Update Record	Request Date Time	Request ID	Client ID	TAT Date Time	Problem Description	Query	Subquery	Assigned To	Status
<input type="checkbox"/>	2014-11-29 17:52:03	1417263664833	25501	2014-11-30 12:34:24	Banner and poster not received. Cont no : 8877666455	Account Related	Credentials not received.	Amit Nigam	PENDING
<input type="checkbox"/>	2014-11-30 18:09:16	1417351093651	22168	2014-12-01 12:00:00	Trasaction id- CP221681417160653664883021921684823	Refunds	Recharge status is Unknown	Mcomm Support	PENDING
<input type="checkbox"/>	2014-12-01 09:12:00	1417405242068	22110	2014-12-02 12:00:00	Trip Id:1411301202 DOB:30 nov DOB:2 dec Cancellation date:-1 dec Source:- lko Destination:-dubai	Refunds	Flights Cancellation Refund not received	Mcomm Support	PENDING

Export options: [CSV](#) | [Excel](#) | [PDF](#)

Support team can expand any ticket and have a detailed view of the same.

Update Record	Request Date Time	Request ID	Client ID	TAT Date Time	Problem Description	Query	Subquery	Assigned To	Status
<input type="checkbox"/>	2014-12-01 16:19:13	1417430769958	20882	2014-12-02 12:00:00	PNR No. 2264049906 PNR status fully waiting (should be fully WL) DOJ 30-10-14 refund not receive refund not receive yet so please do the needfull contact no:- 8765375114 Dear User, No refund has been received from irctc yet ,so please hold.Also confirm PNR is in waiting after chart preparation. Please let us know in case any further assistance required. agent is not satisfied by this resolment so please call him and give him information	Refunds	IRCTC Auto Cancellation Refund not received	Rajan Khosla	PENDING
<input type="checkbox"/>	2014-12-01 16:44:21	1417432419247	20274	2014-12-02 12:00:00	Spice Transaction In Process on mobile no 9466252901 with Rs. 159	Refunds	Recharge status is Unknown	Gaurav Sharma	PENDING
<input type="checkbox"/>	2014-12-01 16:52:42	1417432903736	24152	2014-12-02 12:00:00	mobile no:- 9420963165 operator:-bsnl amount:-10 rs transaction in process please update it	Refunds	Recharge failed refund awaited	Rajan Khosla	PENDING

To further troubleshoot, support team can even look into the transactions done by the agent.

Client ID:

Mobile No.:

Email Id:

Firm Name:

[Create New ORC](#) [ORC History](#)

Client ID: 6364

Login ID: [obscured]

Wallet ID:

Mobile No:

Email ID:

Plan code:

IRCTC Agent

Agency Name:

Address: mohali

City: NOIDA

State: UP

Client Type: DISTRIBUTOR

Firm Name: SDL

Creation Account Date: 25-MAY-12 02.22.35

Distributor Name: Geeta Adhikari

Wallet Status: Active

Account Status: Active

Travel Wallet Balance: Rs. 709 (Reserve Amount : Rs.29.0)

Main Wallet Balance: Rs.0 (Reserve Amount : Rs.0.0)

RM Name:

Referrer Name:

EMIs paid: 0

Contact Name: Mohit Mehral

Agent Category: NA

Cash Management: NA

Funds Transfer Recharge IRCTC Hotels Flights Refunds Deduct Deals Bus Prasad Rail Tourism FTR Bank PG Tranx

Device Number:

OR:

From Date: To Date:

Mobile DTH DataCard Postpaid

17 items found, displaying 1 to 10. [First/Prev] 1, 2 [Next/Last]

Recharge Date Time	Transaction ID	Medium	Recharge Type	Device No.	Operator	Opening Bal.	Amount	Closing Bal.	Status	Refu
2014-11-01 00:44:22.0	63641413954778699784861921684823	WEB	Mobile	941	BSNL	778	10	768	Transaction Successful	REFUND
2014-11-01 00:36:26.0	63641413955143094217201921684823		Mobile	985	IDEA	0	20	0	Invalid Mobile / Subscriber No	-
2014-11-01 00:36:57.0	63641413955155962457441921684823	WEB	Mobile	985	RELIANCE_GSM	788	10	778	Transaction Successful	-
2014-11-14 05:51:55.0	CP6364141591594349322963192168802		Mobile	941	BSNL	0	10	0	Failure	-
2014-11-14 03:29:05.0	6364141591594348627460192168802	SMS	Mobile	985	RELIANCE_GSM	768	10	758	Transaction Successful	-
2014-11-14 03:52:53.0	CP6364141591594348937386192168802	SMS	Mobile	941	BSNL	758	10	748	Transaction Successful	-
2014-11-14 04:01:42.0	SPF6364141591594349056702192168802	SMS	Mobile	980	VODAFONE	748	10	738	Success	-

Customer care representative can even engage in live conversation with the agent for quicker resolution.

Meanwhile agent can also check timely update and status of the raised ticket.

From Date: To Date:

Pending Resolved WIP Forwarded Rejected

Request Date Time	Request Id	Resolution Date	Problem Description	Query	Subquery	Status
2014-10-13 00:00:00	1413181442893		Agent want to make distributorship. Agent contact no.9229447251	Missing Options	Banks not visible	PENDING
2014-10-13 00:00:00	1413181442894		Agent want to make distributorship. Agent contact no.9229447251	Missing Options	Banks not visible	PENDING

Reporting

We provide one of the most exhaustive reports in the industry. Both summary and detailed reporting structures are available for the customer.

Admin or agents have quick navigation view to see the status and summary of their mapped retailers. This quick view allows them to see:

- Status
- Profile
- Balance
- Perform credit transfer
- Revoke balance etc

Agents Details

Agent ID: Reset Filter Deposit Funds EBS

Copy CSV Excel PDF Print Show 10 entries Search:

Agent ID	Agent Name	Firm Name	Agent Type	Mobile Number	Agent Status	Block/Unblock	Balance	Credit Transfer	Revoke	
20876	CHE	H	RO:	20876	919304	5 Active	166.62	Check Balance	Credit Transfer	Revoke
21355	MD:		Aja:	21355	91:	7 Active		Check Balance	Credit Transfer	Revoke
21508	BJe		Sri:	21508	91:	2 Active		Check Balance	Credit Transfer	Revoke
21875	Bhu		Bhu	21875	91:	3 Active		Check Balance	Credit Transfer	Revoke
23414	Sarj		con	23414	91:	1 Active		Check Balance	Credit Transfer	Revoke
23811	Ma	comm	Ma:	23811	91:	7 Active		Check Balance	Credit Transfer	Revoke
23849	Ami		AM	23849	91:	5 Active		Check Balance	Credit Transfer	Revoke
23860	Ash		AS	23860	91:	5 Active		Check Balance	Credit Transfer	Revoke
23927	Sarj	st	SAT	23927	91:	3 Active		Check Balance	Credit Transfer	Revoke
23978	Birj		Tra	23978	91:	4 Active		Check Balance	Credit Transfer	Revoke

Showing 1 to 10 of 35 entries

Previous 1 2 3 4 Next

Admin can perform many useful functions by just having a quick look on this dashboard. He/she can block or unblock users, check their balances, sort them, transfer and revoke money.

If an agent wants to look at the different commissions, mark ups and selling prices of different accounts, this can also be done using one of our reports.

Agent Earnings Report

Period:
 Commission Type:

Showing results: 1-11 / 11 Page 1 of 1

Date	Commission	Markup	Total
03 Nov.2014	₹ 70	₹ 0	₹ 70
05 Nov.2014	₹ 101.46	₹ 5	₹ 106.46
07 Nov.2014	₹ 25	₹ 0	₹ 25
08 Nov.2014	₹ 11.5	₹ 5	₹ 16.5
12 Nov.2014	₹ 5	₹ 0	₹ 5
13 Nov.2014	₹ 5	₹ 0	₹ 5
14 Nov.2014	₹ 25	₹ 0	₹ 25
24 Nov.2014	₹ 55.25	₹ 5	₹ 60.25
25 Nov.2014	₹ 20	₹ 0	₹ 20
26 Nov.2014	₹ 15	₹ 5	₹ 20

Below are some of the self explanatory snap shots which will explain the kind of exhaustive reports provided by us.

Agent Group Wise Sales

Agent ID: All 2014/11/01 2014/12/01

Copy CSV Excel PDF Print Show 10 entries Search:

Group Description	Type	Amount	No. of Transactions	Agent Commission	Sub Distributor Commission	TDS on Commission
DMT	DMT	4	2030	13.2	0	1.32
DMT	DMT	2	510	4.4	0	.44
DMT	DMT	22	45967	249.48	0	24.948
DMT	DMT	32	41605	263.12	0	26.312
DMT	DMT	8	11122	50.6	0	5.06
DMT	DMT	2	2030	13.2	0	1.32
DMT	DMT	56	102715	578.6	0	57.86
DMT	DMT	4	2538	16.72	0	1.672
DMT	DMT	54	63968	360.36	0	36.036
DMT	DMT	26	37415	167.2	0	16.72

Showing 1 to 10 of 34 entries

1 2 3 4 SCRM

Reports are provided group wise, commission wise, user wise, date wise, amount wise etc.

We also show the history of complete sub admin, there usage stats, recharge history, selling pattern etc. This gives the admin a complete control over the sales by controlling commission rates.

Agent ID	Agent Name	Firm Name	Distributor ID	Distributor Name	Txn # Prepaid mobile	Txn # DTH	Txn # Data Card	Txn # Postpaid Bills	Txn # Landline Bills	Txn Amount	Refund Amount	Agent Commission	TDS on Commis
20876	CH Sih	RO COI	23860	AshishKumar	1	10	20876	0	0	3541	0	70.82	
21355	MC	Aja & T	23860	AshishKumar	149	6	21355	5	0	17659	0	263.96	21
21508	BJr	a Sri swi tou	23860	AshishKumar	8	0	21508	0	0	1194	0	23.88	
23811	Ma Bhi cor	Ma Bhi Cor	23860	AshishKumar	21	36	23811	2	0	14780	0	259.84	21
23849	Amr	r AM	23860	AshishKumar	20	0	23849	0	0	1916	0	38.32	
23927	Sar Kui	SAI	23860	AshishKumar	101	0	23927	0	0	6194	40	143.08	14

Additional features also provide you an easy export to any desired format of excel or pdf or print.

Once you have a detailed view of reports, there is also a section for **summarised view of wallet**.

This mode will provide details about admin's own spending, recharge, buying history with opening and closing balance. User gets all required information through our advanced reporting structure. This reporting structure was specifically created by studying admin and retailer's user behaviour.

Self Account Statement

2014/11/21 2014/12/01

From Date :2014/11/21

To Date :2014/12/01

Copy CSV Excel PDF Print Show 10 entries Search:

Date	Time	Transaction ID	Payment Mode	Credit Amount	Debit Amount	Opening Balance	Closing Balance	Description	Entered By	Remarks
01-12-2014	09:11:54	CME1417405289855	WEB	30000	0	46500	16500	CME to Agent Transfer-Cash In	23980	CME to Agent Transfer-Cash In
01-12-2014	10:02:19	CME1417408328836	WEB	10000	0	16500	6500	CME to Agent Transfer-Cash In	24995	CME to Agent Transfer-Cash In
21-11-2014	09:26:40	CME1416542176253	WEB	76000	0	13000	89000	OverDreaft Limit ReplenishMent	23829	OverDreaft Limit ReplenishMent
21-11-2014	09:28:17	CME1416542278823	WEB	30000	0	89000	59000	CME to Agent Transfer-Cash In	24320	CME to Agent Transfer-Cash In
21-11-2014	09:29:01	CME1416542330821	WEB	50000	0	59000	9000	CME to Agent Transfer-Cash In	23811	CME to Agent Transfer-Cash In
21-11-2014	10:16:00	CME1416545147543	WEB	5000	0	9000	4000	CME to Agent Transfer-Cash In	24538	CME to Agent Transfer-Cash In

Finance and RA Reconciliation Reports

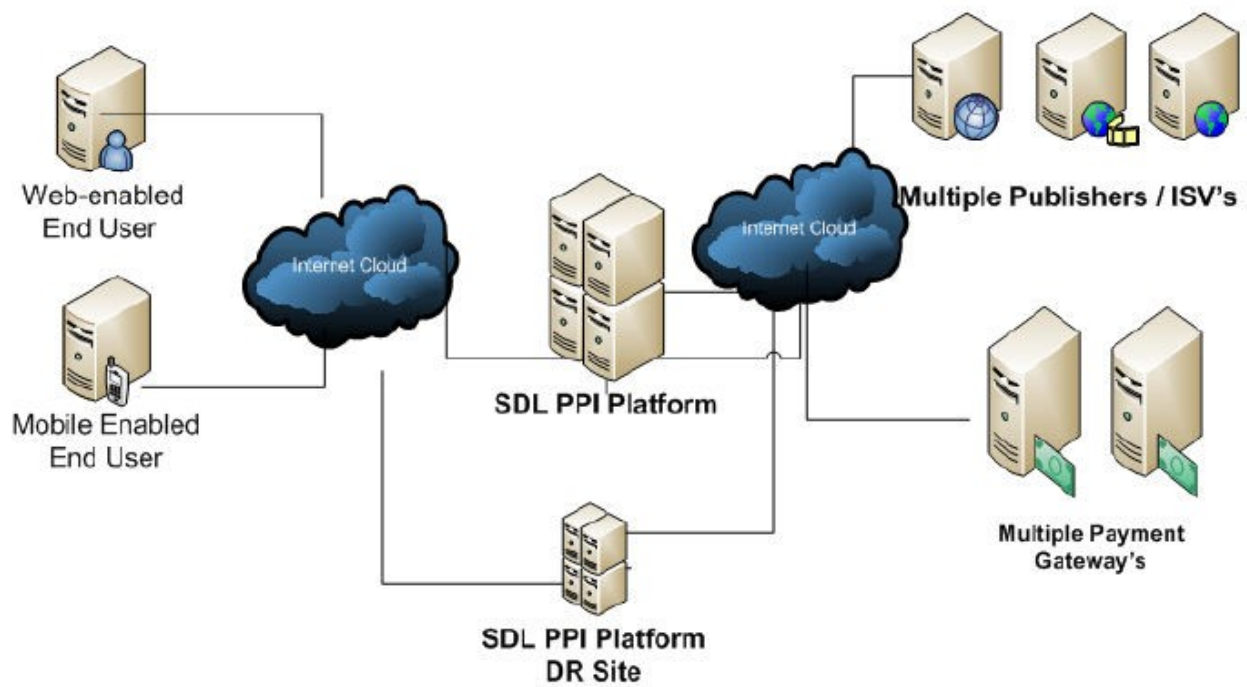
Due to security and internal policy reasons we won't be able to share exact screen shots of the same, but we are sharing the report headers that are available for the admin's finance and reconciliation teams.

Client Info
Funds Transfer
Redbus Transaction
Refund
Revoke
Transaction Info
Wallet Info
Wallet Transaction
IRCTC Transaction Detailed Logs
Deduct
Operator Summary
Mcom Overall Operator Summary
Mcomnew Overall Operator Summary
Active Agents
Wallet Detail
Wallet Recon
IRCTC EMI Details
EMI Due in next 5 days
IRCTC Wallet Mismatch
EMI Deductions
UPUS Refund
Zone Wise Performance
Operator Aggregator Wise Report
Hotel Transaction

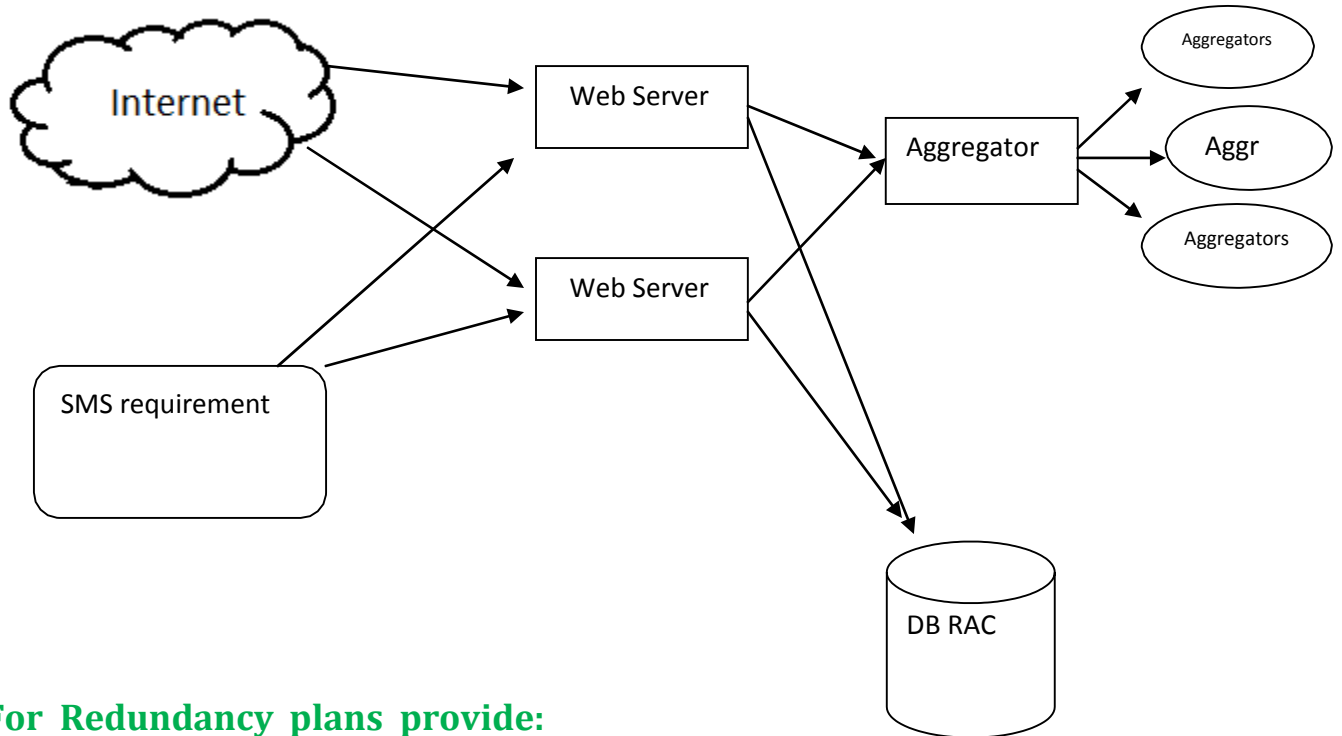
Online Prasad Transaction
Hotel Transaction Detail Logs
Online Prasad Transaction Detail Logs
Rail Tourism Transaction
Rail Tourism Detail Logs
Flights Transactions
Flights Transactions Details
Flights Layover Details
Deals Transactions
Deals Transactions Details
Flights Failed Transactions
Flights Refund Transactions
Hotel Refund Transactions
Hotel Failed Transactions
Balance Info
Redbus Transaction Detailed Logs
Ftr Revoke
WebService Balance
HDFC EBS Report
Travel Wallet Report

Payment Gateway Transaction Report
Bulk Sms Transactions
IRCTC Cancellation MIS
DMT Limit Replenishment
Cme To Agent Transfer
DMT Opening Closing Balance
Yes Bank Transactions
Funds Transfer To Cme
Master Of DMT Agents
Cme Assigned Limit
Client Certificate Details
New Ftr Revoke
Limit Replenishment By SDL
WebService Ftr Revoke
AgentWalletSummaryLedgerReport
SpiceCancelCharges
CmeFtrAllowedAgents
MonthlyCommission

Technical framework and Redundancy Plans



Architecture



For Redundancy plans provide:

- Two web servers
- DB RAC
- Redundant bandwidths

Disaster Recovery:

DR sites can be planned if need be

System Requirements:

- 2 Linux Servers (for redundancy)
- DB – RAC (for redundancy)
- SMS integration
- Aggregator systems
- TOMCAT Apache web servers

Scalability:

Handling more than 30 Lac transactions in a month currently

A chain of more than 30k retailers

System built in such a way that connectivity nodes can be increased anytime to handle load

Support:

- 📌 24*7 support provided by Ops team for all technical issues and concerns
- 📌 Fully trained customer support team for handling all types of customer concerns with ticketing system
- 📌 Monitoring team equipped with Nagios and alerts

Alerts:

Our system sends out regular alerts to concerned teams and agents to keep communication afloat and keep everyone in sync. These alerts are generally related to

- 📌 Connectivity issues
- 📌 Low transactions
- 📌 No transactions
- 📌 Errors/Exceptions
- 📌 Low balance for aggregators
- 📌 Low balance for retailers.