



User Story / Acceptance Criteria

Installment Website: Customer Portal Flow with Account Setup, Product Selection, Installment Calculator, Variant Adjustments, and Detailed Application Form

Project: Shaamilkar Customer Portal

Client: Shaamilkar Platform

Prepared by: Umar Mughal

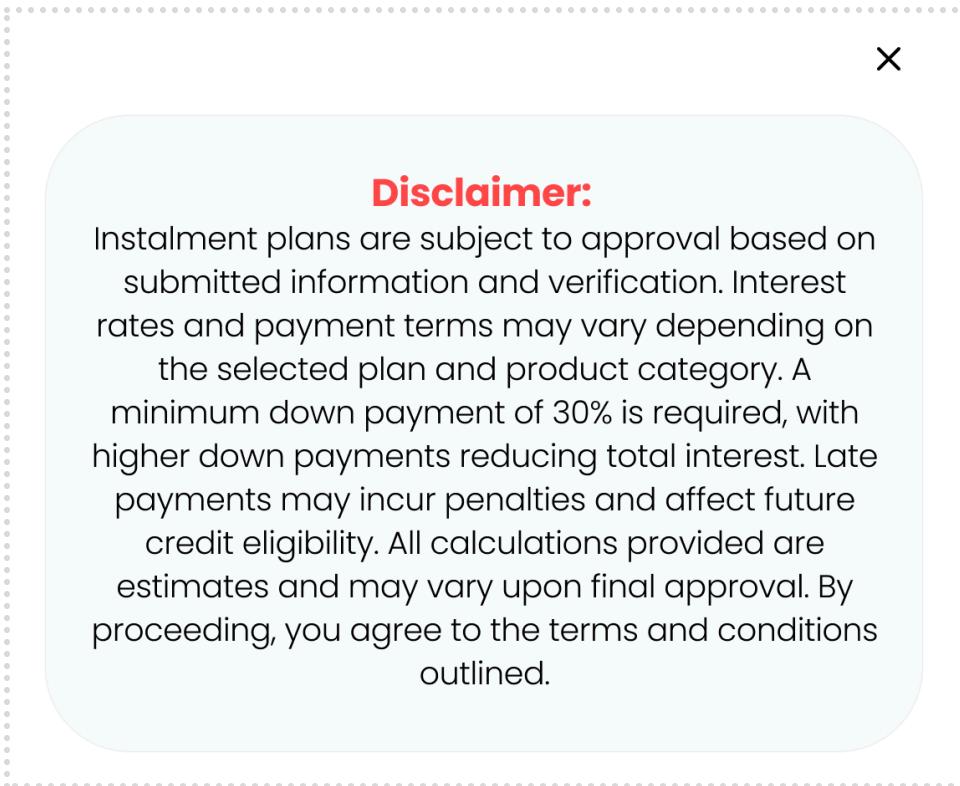
Date: 11/11/2024

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Full User Journey Flow 1

Refer to the given requirement details, which includes details on the Sign-up / Sign-in process, product selection, installment calculations, and multi-step application form sections

Precondition: As a user, customer when ever land on the Shaamilkar platform home page a “Disclaimer” popup must arrive with some details *“Data must be fetched from the Index_Values table”* and a close button on the top which will land user to the home page



Disclaimer Pop-Up

1. Sign-Up

Given: the user is new to the site, user may select any device or may directly proceed to Sign Up

When: they click on "Sign Up" and provide required information,

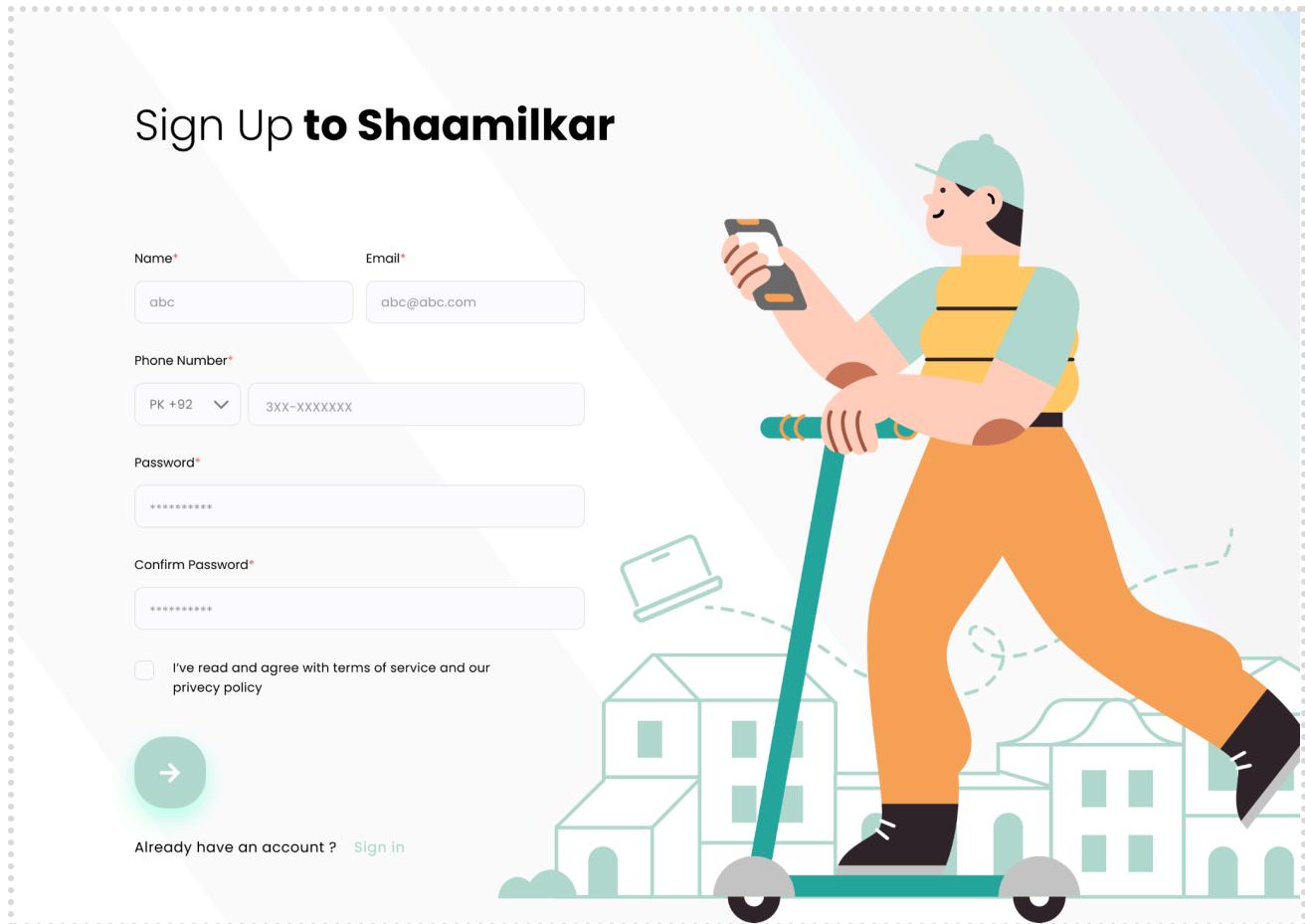
Then: the system should:

- Prompt for Name, Email, Phone Number, CNIC, and Password all will be mandatory*
- Validate Email and Phone Number uniqueness
- Hash and securely store the password
- Require CNIC format (13 digits)
- With Sign Up and Cancel buttons
- Display errors if fields are invalid or missing

It will be a pop-up as shown in **Screen 1**.

Database: `customer_signup`

- Error Handling: Validate that all mandatory fields are filled, email and CNIC are unique, and password meets complexity requirements.



Screen 1: Sign-Up Pop-Up

2. OTP Verification

Given: the customer has completed the sign-up details,

When: they submit their details,

Then: the OTP Verification **Screen 2** appears for phone or Email OTP Verification. With Resend and close buttons

And: Upon resend verification code, new code will sent for insertion, and after adding the correct OTP code popup will change to success shown in **Screen 4**

Error Handling:

- Incorrect OTP: Display “Incorrect OTP.” **Screen 3**
- Resend OTP: Available after 60 seconds

SMS-Based OTP

X

Enter the 6-digit OTP sent via SMS on your cell phone or email

Didn't receive OTP?

⟳ Resend

Screen 2: OTP Verification via SMS or Email

SMS-Based OTP

X

Enter the 6-digit OTP sent via SMS on your cell phone or email

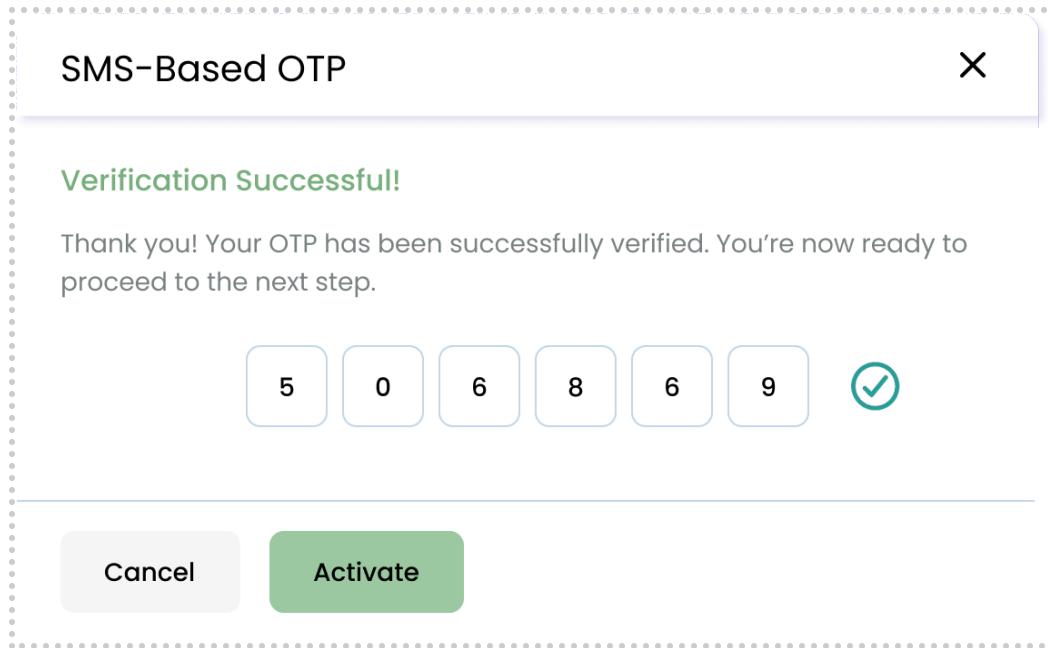
 5 0 6 8 6 9

Invalid OTP

Didn't receive OTP?

⟳ Resend

Screen 3: Incorrect OTP



Screen 4: Success Pop-Up

3. Sign-In

Precondition: A user already has an account

Given: a registered user,

When: they enter their Email or Phone Number and Password to log in, **Screen 5**

Then: the system should:

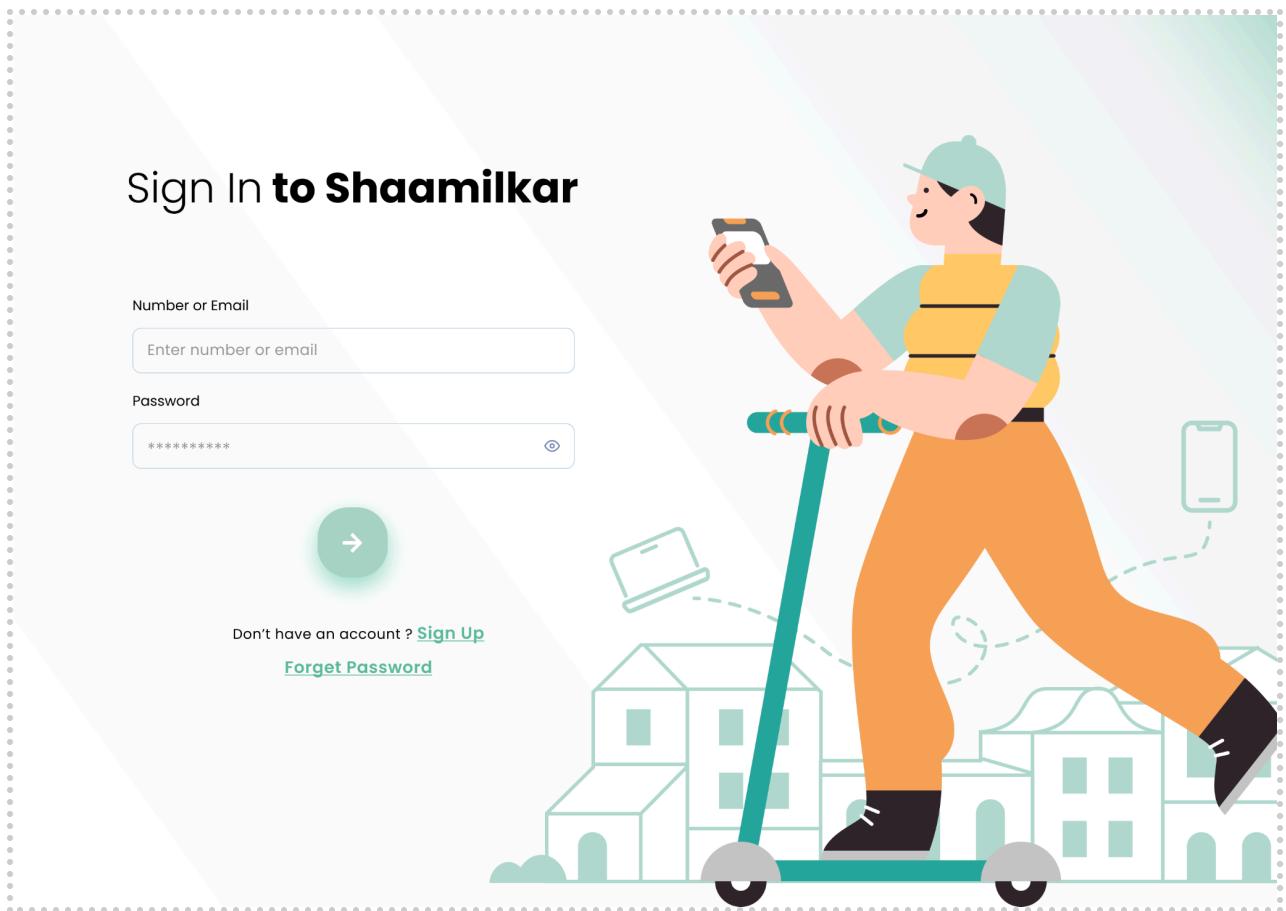
- Validate their credentials
- Create a session with a unique session token if credentials are correct
- Display an error if credentials are incorrect

And: there will be Sign-In button after entering the email or phone and correct password system will redirect to the web page **Screen 5**

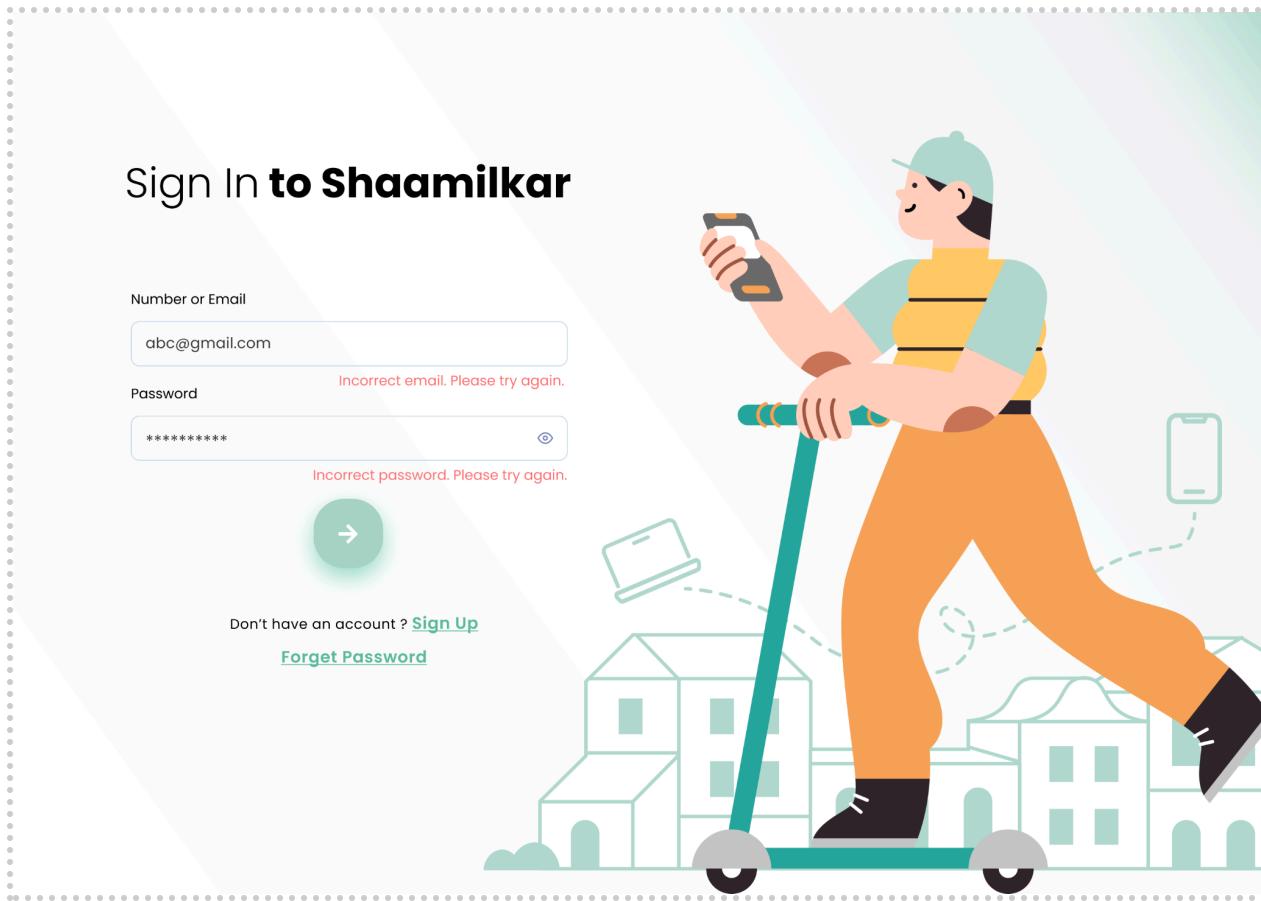
And: there will be a Sign-Up button upon clicking on it Sign-Up fields will appear **Screen 5**

Database:

- **Error Handling:** If login fails, show an error for incorrect credentials. **Screen 6**



Screen 5: Sign-In page



Screen 6: Sign-In page wrong credentials

4. Forgot Password

Precondition:

The user is on the login screen and forgets their password.

Flow:

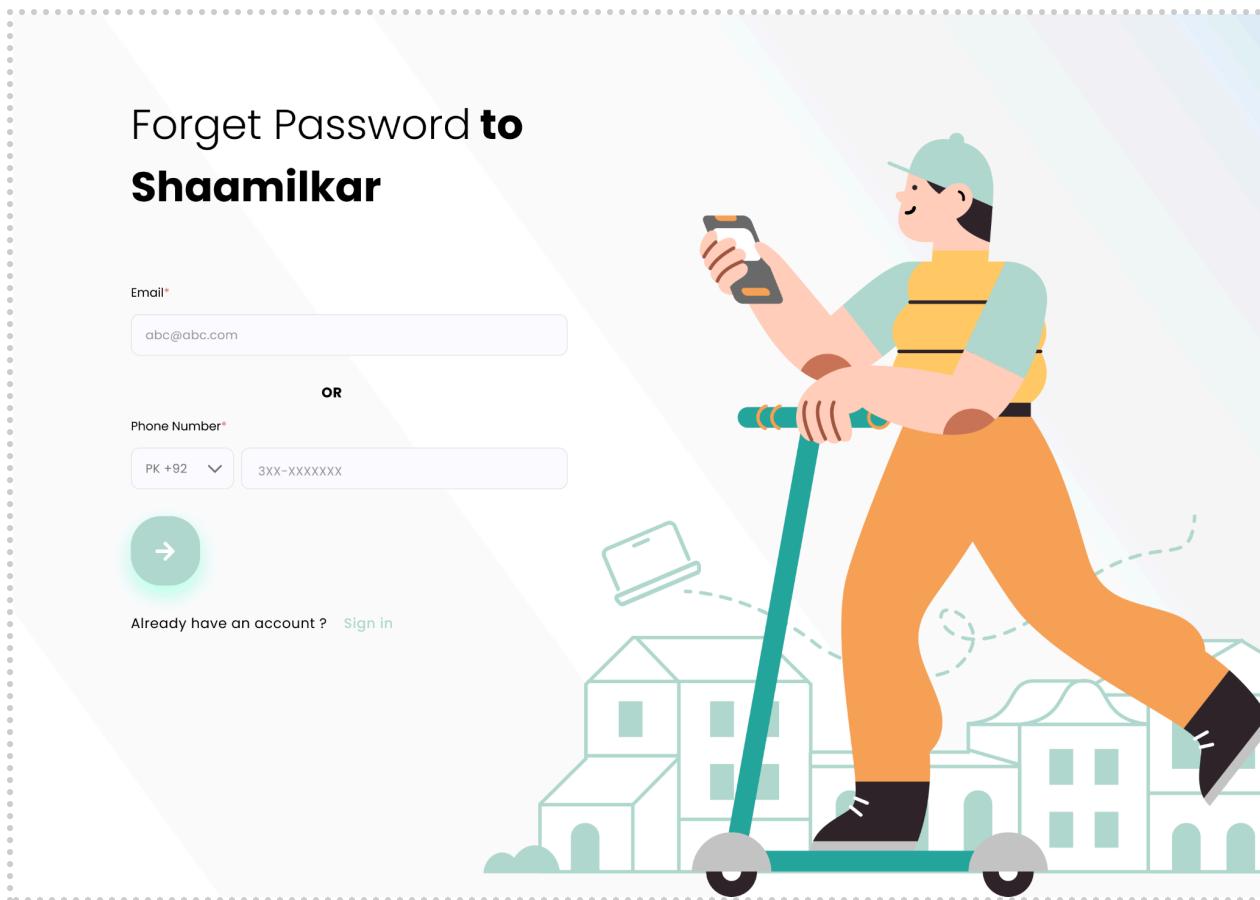
- **Given** the user clicks "Forgot Password" and enters their registered Email or Phone, **Screen 7**
- **Then** the system validates the entry, generates a reset token, and sends it by Email/SMS.
- **Database Table:** `temp_password_reset_requests`
 - Columns:
 - `customer_id`, `reset_token`, `token_expiry`, `requested_at`

Reset and Verification:

- **Given** the user enters the OTP or clicks the reset link,
- **Then** they can set a new password.
- **Database Table:** `temp_customer_signup` (password column updated with the new hash)

Error Handling:

- **Invalid/Expired Token:** If the reset token is expired or invalid, prompt the user to initiate the reset process again.
- **Failed Reset Attempts:** If there are multiple failed attempts, temporarily lock the reset option to prevent abuse.



Screen 7: Forget Password Screen

5. Product Selection, Down Payment, and Installment Plan

As a customer, I want to select a product with specific variants, choose my preferred down payment percentage, and pick an installment plan that suits my budget, so I can proceed with purchasing a product on my chosen terms.

- **Product Selection & Variant Adjustment:**
 - **Given** the customer has navigated to the product page,
 - **When** they select a product and choose specific variant options (e.g., size or color),
 - **Then** the selected variant details and adjusted base price are displayed for confirmation.
 - **Error Handling:** An error message, “Please select a product variant,” appears if no variant is chosen.
- **Down Payment Selection:**
 - **Given** the customer has selected a product and variant,
 - **When** they choose a down payment percentage (20%, 50%),
 - **Then** the payable amount is adjusted, and installment calculations are displayed.
 - **Error Handling:** If no down payment is chosen, display an error message: “Please select a valid down payment option.”
- **Installment Plan Selection:**
 - **Given** the customer has chosen a down payment percentage,
 - **When** they select an installment plan (3-month, 6-month, or 1-year options),
 - **Then** they see the monthly payment breakdown based on the down payment and total price.
 - **Error Handling:** An error message appears if an unsupported installment plan is selected, e.g., “This plan is unavailable for the selected product.”

Mahsulot narxidan 1% qaytaramiz

alif nasiya orqali muddatli to'lov
uchun 1% keshbek



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Shaamilkar

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Cart icon

User profile icon

Notebook Apple Macbook Pro 13" 2.3 2019
Intel core i5 DDR3 8GB 256 GB

Colour Space Gray

Space Gray, Rose Gold, Gold, Silver

161,428 Rs.

3 Months, 6, 12, 16, 18

Type Down Payment

Monthly Instalment: 20,000

Buy Now, Buy On Installments

Device MacPro

Product Description:

Samsung Galaxy A05, with 64GB storage and 4GB RAM, operates on Android 13 OS and OneUI. Its 6.7-inch PLS LCD screen offers a resolution of 720 x 1600 pixels. The phone is powered by the MediaTek Helio G85 chipset and Mali-G52 GPU, Samsung Galaxy ensuring smooth performance. It features a dual-camera setup with a 50MP main lens and a 2MP depth sensor, along with an 8MP front camera. With a robust 5000mAh battery, it supports 25W fast charging for extended use.

Build OS:Android 13 OS OneUI Dimensions: 16.8 x 78.2 x 8.8 mm Weight: 195 g SIM: Dual Sim, Dual Standby (Nano-SIM) Colors: Black, Silver, Light Green	Frequency 2G Bands: SIM1: GSM 850 / 900 / 1800 / 1900 SIM2: GSM 850 / 900 / 1800 / 1900 3G Bands: HSDPA 850 / 900 / 2100 4G Bands: LTE band 1(2100), 3(1800), 5(850), 7(2600), 8(900), 20(800), 38(2600), 40(2300), 41(2500)	Processor CPU: Octa-core (2 x 2.0 GHz Cortex-A75 + 6 x 1.8 GHz Cortex-A55) Chipset: Mediatek MT6769V/CZ GPU: Helio G85 (12nm) GPU Mali-G52 MC2
Display Technology: PLS LCD Capacitive Touchscreen, 16M Colors, Multitouch Size: 6.7 Inches Resolution: 720 x 1600 Pixels (~262 PPI)	Memory Built-in: 64GB Built-in, 4GB RAM Card: microSDXC	Camera Main Camera: 50 MP, f/1.8, (wide), AF + 2 MP, f/2.4, (depth), LED Flash Front Camera: 8 MP, f/2.0
Connectivity WLAN: Wi-Fi 802.11 a/b/g/n/ac, dual-band, Wi-Fi Direct, Bluetooth v5.3 with A2DP, LE/GPS Yes + A-GPS support & Glonass, BDS Radio FM Radio, USB Type-C 2.0, NFC, No Data GPRS, EDGE, 3G (HSPA 42.2/5.76 Mbps), 4G (LTE Cat4 150/50 Mbps)	Built-in Features Sensors: Accelerometer, Proximity, Audio 3.5mm Audio Jack, Speaker, Phone Browser, HTML5 Messaging: SMS (threaded view), MMS, Email, Push Mail, IM, Games Features: Built-in + Downloadable: Torch, Extra Glass front, plastic back, plastic frame, Photo/video editor, Document viewer	Battery Capacity: Li-Po Non removable, 5000 mAh – Fast charging 25W wired

Shaamilkar Product page

Tech Andaz "Shaamilkar Customer Portal flow" Document Version: 1

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6. Application Form

Precondition: User has signed up or logged-in and created an account for the first or after selecting any device and check its Installments and apply for it, and after that Signed Up then This is a multistep form with each section validating data before proceeding.

Section 1: Personal Information

Given: the customer verified their OTP,

When: they proceed to Personal Information,

Then: the form should display fields for:

1. First Name (autofilled, editable)
 2. Middle Name (autofilled, editable, Optional)
 3. Last Name (autofilled, editable)
 4. Father Name (Mandatory if Husband name is not added if added then Optional)
 5. Husband Name (Mandatory if Father name is not added if added then Optional)
 6. Gender (Male/Female dropdown)
 7. Date Of Birth
 8. Mobile Number with country code selection (autofilled, editable)
 9. CNIC (Autofilled, editable)
 10. CNIC Front Photo (Uploader)
 11. CNIC Back Photo (Uploader)
 12. Email Address (autofilled, editable)
 13. Current Address
 14. Living Since (Year from and to, Date selection)
 15. Residence Type (Owned/Rented)
 16. City (dropdown, restricted to Lahore or any given city)
- **Error Handling:** Validate all mandatory fields; city restricted to Lahore or any given city; validate CNIC format.

Section 2: Work / Employment Details

Given: the customer completes Personal Information,

When: they proceed to **Work/Employment Details**,

Then: the form should display fields for:

1. Job Description/Title (Text field)
 2. Occupation (Self Employed / Job, **Dropdown**)
 3. Occupation Status
 4. Organization Name
 5. Organization Address
 6. Working Since (Dropdown, Counter for years)
 7. Office Address
 8. Phone Office (Optional)
 9. Income Per Month
- **Error Handling:** Validate mandatory fields and number formats, Validate file type and size for upload.

Section 3: Reference Information

Given: the customer completes Additional Fields,

When: they proceed to Reference Information,

Then: the form should display fields for:

1. Reference Full Name
2. Reference Contact Number
3. Relation
4. CNIC
5. Add New (Button)

And: upon clicking on add new reference button new fields for another reference must appear below with a delete row button to delete if not needed

- **Error Handling:** All fields are mandatory; display an error if incomplete.

Section 4: Financial Information

Given: the customer completes Work/Employment Information,

When: they proceed to Financial Information,

Then: the form should display fields for:

1. 6 Month Bank Statement (Attachment)
2. Last Pay Slip (Attachment)

3. Utility Bill (Attachment)

- **Error Handling:** Validate required document types, size, and format.

The application form is divided into several sections:

- Personal Information:** Fields include First Name, Middle Name, Last Name, Father Name, Husband Name, Gender, Date of Birth, Code, Mobile Number, CNIC (with front and back photo upload fields), Current Address, City, Living Since, Residence Type, Email Address, and CNIC.
- Work/Employment Details:** Fields include Job Description/Title, Occupation, Occupation Status, Organization Name, Organization Address, Working Since, Office Address, Phone Office, and Earnings Per Month.
- Reference Information:** Fields include Reference Full Name, CNIC, Reference Contact Number, Relation, and a plus sign for adding more references.
- Financial Information:** Fields include 6 Month Bank Statement, Last Pay slip, and Utility Bill, each with a file upload section.

At the bottom right are "Cancel" and "Submit" buttons.

Screen 8: Application form

7. Final Submission and Terms & Conditions

Given: the customer has completed all sections,

When: they review and accept the Terms & Conditions pop-up,

Then: they can submit the application, finalize it for review after reading it, and check the acknowledgement checkbox will enable the **Accept** terms and conditions button to proceed. **Screen 9, 10**

And: After acceptance the success message toaster will appear, **Screen 11**

And: The data for the Terms and conditions will fetch from Table **Index_Values**

The screenshot shows a Terms and Conditions page with a light gray background. At the top, the title "Terms and Conditions" is displayed in bold black font. Below the title, a section titled "Your Agreement" is shown in blue. A note states "Last Revised: December 16, 2013". The main content area contains text about the site's purpose and legal obligations. It includes two sections: "1. YOUR AGREEMENT" and "2. PRIVACY". The "1. YOUR AGREEMENT" section states that by using the site, you agree to be bound by its terms and conditions. The "2. PRIVACY" section refers to the Privacy Policy. At the bottom of the page, there is a checkbox labeled "I confirm that I have read and accept the terms and conditions and privacy policy." To the right of the checkbox are two buttons: "Cancel" and "Accept".

Screen 9: Terms and conditions pop-up (Disabled Accept)

Terms and Conditions

Your Agreement

Last Revised: December 16, 2013

Welcome to www.lorem-ipsum.info. This site is provided as a service to our visitors and may be used for informational purposes only. Because the Terms and Conditions contain legal obligations, please read them carefully.

1. YOUR AGREEMENT

By using this Site, you agree to be bound by, and to comply with, these Terms and Conditions. If you do not agree to these Terms and Conditions, please do not use this site.

PLEASE NOTE: We reserve the right, at our sole discretion, to change, modify or otherwise alter these Terms and Conditions at any time. Unless otherwise indicated, amendments will become effective immediately. Please review these Terms and Conditions periodically. Your continued use of the Site following the posting of changes and/or modifications will constitute your acceptance of the revised Terms and Conditions and the reasonableness of these standards for notice of changes. For your information, this page was last updated as of the date at the top of these terms and conditions.

2. PRIVACY

Please review our Privacy Policy, which also governs your visit to this Site, to understand our practices.

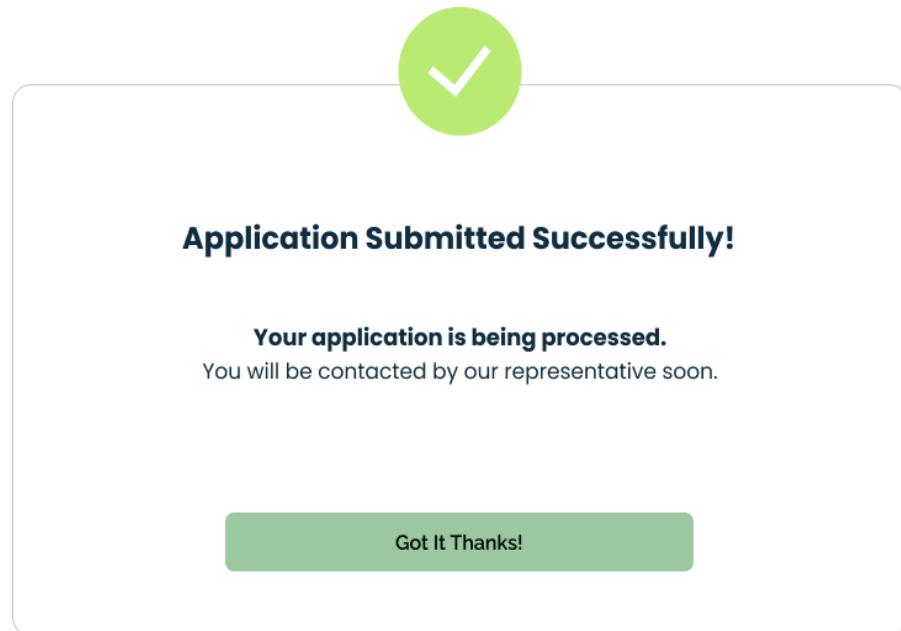
3. LINKED SITES

I confirm that I have read and accept the terms and conditions and privacy policy.

Cancel

Accept

Screen 10: Terms and conditions pop-up (Enabled Accept)



Screen 11: Terms and conditions success toaster

And: Upon successful completion and upon clicking on “Got It Thanks!” button page will redirected to the home page

8. Flow Description

1. Sign-Up and Sign-In: The customer begins with the sign-up process, filling in their information, receiving an OTP for verification, and creating an account. Afterward, the customer can log in with their credentials, which are validated through session management.
2. Product Selection, Down Payment, and Installment Plan: The customer selects a product and adjusts its variants. They then choose a down payment percentage and installment plan based on their preference, and this information is saved temporarily until the final submission.
3. Multi-Step Application Form: The customer proceeds to the multi-step application form. This includes personal, employment, reference, and financial information, all saved in temporary tables as they complete each section. After all sections are completed, the customer reviews and submits their application.
4. Post-Submission Review and Approval: Upon submission, the application data moves from temporary tables to permanent tables, and an entry is created in the `application_status` table to track the progress of each application. The admin or review team accesses this information to review and either approve or reject applications.

9. Technical Summary and Database Schema

1. Account Creation and Login

When a user creates an account, their details are stored in a secure database. This ensures they can log in with a unique email, phone number, or CNIC. Upon logging in, a session is created to maintain security during their visit.

- Table: `customer_signup` - Stores basic customer information and account details.
 - Columns:
 - `customer_id`: Unique customer identifier
 - `name, email, phone, cnic`: Basic contact and identification info
 - `password_hash`: Secure password storage
 - `created_at`: Account creation date
- Table: `customer_sessions` - Tracks user login sessions for security.

- Columns:
 - `session_id`: Unique session identifier
 - `customer_id`: Links to the customer who logged in
 - `session_token`: Temporary token for session validation
 - `created_at, expires_at`: Session time tracking
- Table: `otp_verification` - Manages OTP codes for email or phone verification.
 - Columns:
 - `otp_id`: OTP identifier
 - `customer_id`: Customer who requested OTP
 - `otp_code`: The generated OTP
 - `sent_at, expires_at`: Timestamp for OTP validity
- Table: `password_reset_requests` - Manages password reset requests securely by tracking reset tokens, expiration times, and request timestamps.
 - Columns:
 - `reset_id`: Unique identifier for each password reset request.
 - `customer_id`: Links to the specific customer requesting the password reset.
 - `reset_token`: A unique token generated for password reset verification.
 - `token_expiry`: Expiration timestamp for the reset token, ensuring timely usage.
 - `requested_at`: The date and time when the reset request was made.

2. Product Selection, Down Payment, and Installment Plan

Customers can select products, adjust product variants, choose a down payment, and set an installment plan. This information is temporarily stored as they make adjustments to complete their selections.

- Table: `temp_product_selection` - Tracks selected products and chosen variants.
 - Columns:
 - `selection_id`: Identifier for the product selection
 - `customer_id`: Customer making the selection
 - `product_id`: Selected product
 - `variant`: Product variant (e.g., size, color)
 - `base_price`: Product price adjusted by variant

- Table: `temp_down_payment_selection` - Manages the selected down payment amount.
 - Columns:
 - `payment_id`: Identifier for down payment selection
 - `selection_id`: Links to the selected product
 - `down_payment`: Chosen down payment percentage
 - `payable_amount`: Amount due after down payment
- Table: `temp_installment_plan` - Details the chosen installment plan.
 - Columns:
 - `plan_id`: Identifier for the installment plan
 - `payment_id`: Links to down payment selection
 - `plan_duration`: Installment duration (e.g., 3, 6, 12 months)
 - `monthly_payment`: Monthly payment based on plan

3. Multi-Step Application Form

After selecting products, the customer fills out a multi-step form with personal, employment, reference, and financial information. These details are stored in temporary tables during form completion.

- Table: `temp_customer_application` - Personal information section.
 - Columns:
 - `application_id`: Unique identifier for the application
 - `customer_id`: Customer completing the application
 - `full_name, father_name, husband_name`, etc.: Personal details
 - `gender, date_of_birth, mobile_number, cnic`: Additional identification
- Table: `temp_customer_employment` - Work/employment information.
 - Columns:
 - `employment_id`: Identifier for employment section
 - `application_id`: Links to the application
 - `job_title, occupation, organization_name`, etc.: Employment details
 - `monthly_earnings`: Financial background
- Table: `temp_customer_references` - Reference contacts for application.

- Columns:
 - `reference_id`: Identifier for each reference contact
 - `application_id`: Links to the application
 - `reference_name, reference_contact, relation, cnic`: Reference info
- Table: `temp_customer_financials` - Financial documents for verification.
 - Columns:
 - `financial_id`: Identifier for financial section
 - `application_id`: Links to the application
 - `bank_statement, pay_slip, utility_bill`: Document attachments

4. Post-Submission and Application Status Tracking

Once the customer submits their application, the data moves from temporary tables to permanent storage. The application status is tracked for review, approval, or rejection.

- Table: `customer_application` - Stores completed applications for review.
 - Columns:
 - `application_id`: Unique identifier for each submitted application
 - `customer_id`: Links to the applicant
 - `submitted_at`: Timestamp of submission
 - `status`: Application status (Pending, Approved, Rejected)
 - `reviewed_at, remarks`: Review details and admin comments
- Table: `application_status` - Tracks the status history of each application.
 - Columns:
 - `application_id`: Identifier for each status update ,Links to the relevant application
 - `status`: Current status of the application
 - `updated_at`: Status update timestamp
 - `comments`: Optional comments for each update

User Story 2: Customer Portal

Precondition: Customer has successfully added his query for the product after filling up the form

When: As a user Customer i am on any page of the website there will be a profile option on the top right corner when Signed In

Then: In the dropdown there will be an option named “My requests” as shown in **Screen 12**



Screen 12: Customer Profile Dropdown

And: Upon clicking on it Application Request page must appear as shown in **Screen 13** it will consist of following content

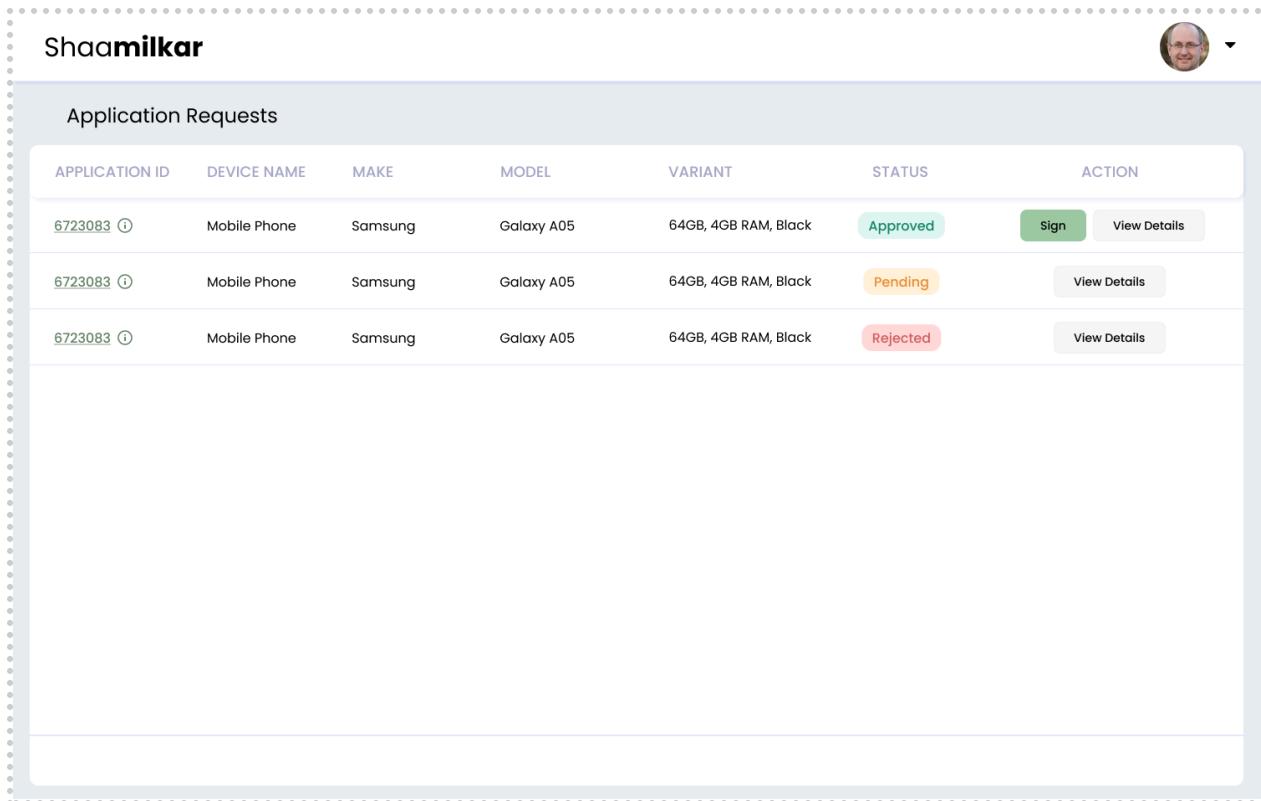
- Application ID (with info Icon)
- Device Name
- Make
- Model
- Variant
- Status
- Action (Sign, View Details) Buttons

And: Upon clicking on **Sign Button** “Sign Musamwah” pop-up must appear with details and e-signature fields and other details fields which will be non editable and upon filling it with signature or attaching any signature file, and upon clicking on submit the popup must be closed with Sign button disabledAs shown in **Screen 16**

Technical Details:

- Application Request must appear when submitted by a customer (System will check in Table **Application_Status** → **status** if **Approved** and if in column **Musamawah_Sign** if bit is set as **0** then system will show “Sign” Button beside the view detail)
- Otherwise only the “**View Details**” button will be there in case of Pending.
- Status must be pending when Request is added

- “Sign” Button will be disabled, If in Table **Application_Status** in column **Musamawah_Sign** if **bit** is set as **1**.
- Details like (Make, model, variant) data will fetch against Customer ID from table
- **Product_Selection** considering **Product ID**
- Musamawah details will get saved in table **Musamawah_Forms** with all added details and e-signature will get saved against it with related Customer ID and in Table **Application_Status** → **Musamawah_Sign** **bit** will set as **1**



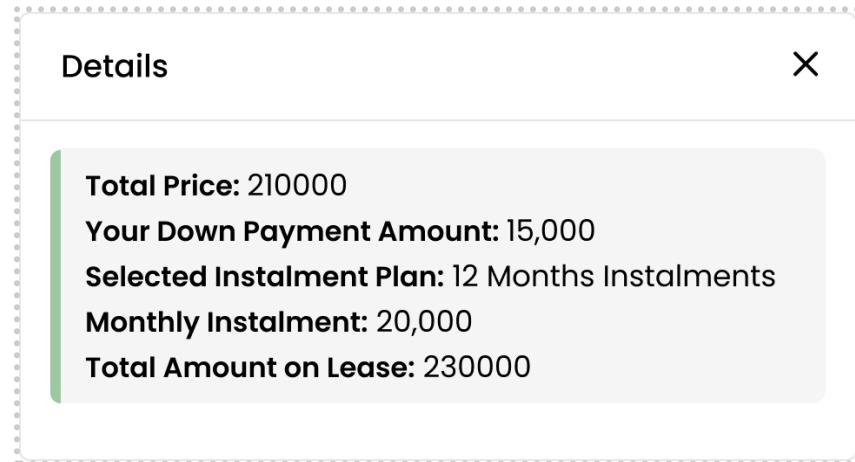
The screenshot shows a user interface for managing application requests. At the top, there's a header with the name "Shaamilkar" and a profile picture. Below the header, the title "Application Requests" is displayed. A table lists three application entries:

APPLICATION ID	DEVICE NAME	MAKE	MODEL	VARIANT	STATUS	ACTION
6723083 ⓘ	Mobile Phone	Samsung	Galaxy A05	64GB, 4GB RAM, Black	Approved	<button>Sign</button> <button>View Details</button>
6723083 ⓘ	Mobile Phone	Samsung	Galaxy A05	64GB, 4GB RAM, Black	Pending	<button>View Details</button>
6723083 ⓘ	Mobile Phone	Samsung	Galaxy A05	64GB, 4GB RAM, Black	Rejected	<button>View Details</button>

Screen 13: Customer Application Requests page

And: Upon clicking on the “Info Icon” beside the Application ID, Details pop-up must appear with as following details as shown in **Screen 14**

- Close Button on the top right corner
- Total Price
- Selected Down Payment
- Your Down Payment Amount
- Selected Installment Plan
- Monthly Installment
- Total Amount on Lease



Screen 14: Details Pop-Up

Technical Details:

- The Data in the Details popup from the info icon will fetch from Table **Application_Status**→ **Product_Selection**, **Down_Payment_Selection**, **Installment_Plan** against **Customer ID**

And: Upon clicking on “**View Details**” Button under Action following details must appear as shown in **Screen 15**

- Product Description (Details with Build, Frequency, Processor, Display, Memory, Camera, Connectivity, Built-in features, Battery if available)

And: The “**View Details**” Button will get changed to “**View Less**” and upon clicking on View Less the details will get closed

APPLICATION ID	DEVICE NAME	MAKE	MODEL	VARIANT	STATUS	ACTION
6723083 ⓘ	Mobile Phone	Samsung	Galaxy A05	64GB, 4GB RAM, Black	Approved	<button>Sign</button> <button>View Less</button>

Product Description:
Samsung Galaxy A05, with 64GB storage and 4GB RAM, operates on Android 13 OS and OneUI. Its 6.7-inch PLS LCD screen offers a resolution of 720 x 1600 pixels. The phone is powered by the MediaTek Helio G85 chipset and Mali-G52 GPU. Samsung Galaxy ensuring smooth performance. It features a dual-camera setup with a 50MP main lens and a 2MP depth sensor, along with an 8MP front camera. With a robust 5000mAh battery, it supports 25W fast charging for extended use.

Build
OS:Android 13 OS UI:OneUI
Dimensions:168.8 x 78.2 x 8.8 mm
Weight:195 g
SIM:Dual SIM, Dual Standby (Nano-SIM)
Colors:Black, Silver, Light Green

Display
Technology:PLS LCD Capacitive Touchscreen, 16M Colors, Multitouch, Size:6.7 Inches, Resolution:720 x 1600 Pixels (-262 PPI)

Connectivity
WLAN:Wi-Fi 802.11 a/b/g/n/ac, dual-band, Wi-Fi Direct, Bluetooth v5.3 with A2DP, LE GPS:Yes + A-GPS support & Glonass, BDS:RadioFM Radio, USB, USB Type-C 2.0 NFC, No Data GPRS, EDGE, 3G (HSPA 42.2/5.76 Mbps), 4G (LTE Cat4 150/50 Mbps)

Frequency
2G Bands:SIM: GSM 850 / 900 / 1800 / 1900
SIM2: GSM 850 / 900 / 1800 / 1900
Band HSDPA 850 / 900 / 2100
Band LTE band 1(2100), 3(1800), 5(850), 7(2600), 8(900), 20(800), 38(2600), 40(2300), 41(2500)

Memory
Built-in: 64GB Built-in, 4GB RAM
Card: microSDXC

Processor
CPU: Octa-core (2 x 2.0 GHz Cortex-A75 + 6 x 1.8 GHz Cortex-A55)
Chipset: MediaTek MT6769V/CZ Helio G85 (12nm) GPU: Mali-G52 MC2

Camera
Main Dual Camera: 50 MP, f/1.8, (wide), AF + 2 MP, f/2.4, (depth), LED Flash
Features: Geo-tagging, touch focus, face detection, panorama, HDR, Video (1080p@30/60fps)
Front: 8 MP, f/2.0

Battery
Capacity: Li-Po Non removable, 5000 mAh – Fast charging 25W wired

Screen 15: Product details

Technical Details:

- The Data in the Details popup from the info icon will fetch from Table **Application_Status → Product_Selection** against **Customer ID**

Article	Make	Model No.	Serial No.
Total Amount (Rs)	Down Payment (Rs)	Balance Payment (Rs)	Monthly Instalment (Rs)
Total Instalments	Instalments Due Date		

Shaamilkar Signature

Customer Signature

ACKNOWLEDGEMENT

Cancel Submit

Screen 16: Musawamah popup

- Customer data will fetch from **customer_application** against **Customer ID**
- E-signatures by the customer in Schedule will get saved in Table
Application_Status→ Customer_Signature_Schedule
- E-signatures by the customer in Acknowledgement will get saved in Table
Application_Status→ Customer_Signature_Acknowledgement

And: Upon clicking on Submit on the Musawamah Pop-Up first of all all the available data will be dumped in the **Enrolled_Customers** table against that **Customer ID** customer receipt must appear as shown in below screen “**Customer Receipt**” account details will be hardcoded, and Installments will be fetch for the first time from the table

Enrolled_Customers

Customer Receipt

Name: Muhammad Shehriyaar **Customer ID:** 00121 **Product:** Samsung Galaxy Z fold (6GB, 1TB)

Address: 52 Wall street, Near Mint, 54000, Lahore Pakistan

Instalment Schedule

Details	Date	Amount
Down Payment	12/1/2024	120,000
1st Instalment	12/2/2024	20,000
2nd Instalment	12/3/2024	20,000
3rd Instalment	12/4/2024	20,000
4th Instalment	12/5/2024	20,000
5th Instalment	12/6/2024	20,000
6th Instalment	12/7/2024	20,000

Payment Information

Your order will be dispatched as soon as your Downpayment is received. When making a payment, remember to put your **CUSTOMER ID** and process your payments at their earliest.

Easy Paisa Account No: 0300-XXXXXXX
Account Name: SHAAMILKAR FINANCIAL SERVICES
Downpayment Amount: 120,000
3% Processing Fee: 200
Total Payable: 120,200

Upload Down-payment Receipt

Choose File Upload

JPG, JPEG, PNG, IMG, PDF Max Size: 1MB

Got It Thanks!

Customer Receipt

And: There is an **Upload Down-payment** option available on the **Customer Receipt** to upload the paid Down-payment receipt from the bank and upon clicking on “**Got it Thanks**” receipt will get save in table

Enrolled_Customers→down_payment_receipt_attachment

Precondition: Customer has successfully enrolled for the Installments

When: As a user Customer i am on any page of the website there will be a profile option on the top right corner when Signed In

Then: In the dropdown there will be an option named “Installments Overview” as shown in **Screen 12**

And: Upon clicking on it Installments Overview page will appear as shown in **Screen 17** Installment Overview page option will only be available for those customers if their data is available in table **Enrolled_Customers** against their unique **Customer ID** otherwise not available in dropdown or set disabled with as following details

- Grid will contain
 - Customer ID
 - Device Name with Info Icon
 - Total Price
 - Down Payment
 - Remaining Balance
 - Installment Amount
 - Next Payment Date
 - Delivery Status
- Dropdown Arrow

And: Upon clicking on the info icon the Installment details popup must appear as shown in **Screen 18**

And: Upon clicking on dropdown arrow the product details must appear as shown in **Screen 17**

Instalment Overview							
CUSTOMER ID	DEVICE NAME	TOTAL PRICE	DOWN PAYMENT	REMAINING BALANCE	INSTALMENT AMOUNT	NEXT PAYMENT	DELIVERY STATUS
00121	Mobile Phone ⓘ	220,000	20,000	200,000	10,000	10/12/2024	Delivered
00121	Washing Machine ⓘ	220,000	20,000	200,000	10,000	10/12/2024	Pending

Product Description:
Samsung Galaxy A05, with 64GB storage and 4GB RAM, operates on Android 13 OS and OneUI. Its 6.7-inch PLS LCD screen offers a resolution of 720 x 1600 pixels. The phone is powered by the MediaTek Helio G85 chipset and Mali-G52 GPU, Samsung Galaxy ensuring smooth performance. It features a dual-camera setup with a 50MP main lens and a 2MP depth sensor, along with an 8MP front camera. With a robust 5000mAh battery, it supports 25W fast charging for extended use.

Build OSAndroid 13 OSUIOneUI Dimensions 168.8 x 78.2 x 8.8 mm Weight 195 g SIM Dual Sim, Dual Standby (Nano-SIM) Colors: Black, Silver, Light Green	Frequency 2G BandSIM: GSM 850 / 900 / 1800 / 1900 SIM2 GSM 850 / 900 / 1800 / 19003G Band HSDPA 850 / 900 / 21004G Band LTE band 1(200), 3(1800), 5(850), 7(2600), 8(900), 20(800), 38(2600), 40(2300), 41(2500)	Processor CPU Octa-core (2 x 2.0 GHz Cortex-A75 + 6 x 1.8 GHz Cortex-A55) Chipset Mediatek MT6769V/CZ Helio G85 (12nm)GPU Mali-G52 MC2
Display TechnologyPLS LCD Capacitive Touchscreen, 16M Colors, MultitouchSize6.7 Inches Resolution720 x 1600 Pixels (~262 PPI)	Memory Built-in 64GB Built-in, 4GB RAM CardmicroSDXC	Camera MainDual Camera: 50 MP, f/1.8, (wide), AF + 2 MP, f/2.4, (depth), LED Flash Features Geo-tagging, touch focus, face detection, panorama, HDR, Video (1080p@30/60fps)Front8 MP, f/2.0
Connectivity WLANWi-Fi 802.11 a/b/g/n/ac, dual-band, Wi-Fi Direct, Bluetoothv5.3 with A2DP, LEGPSYes + A-GPS support & Glonass, BDSRadioFM RadioUSB, USB Type-C 2.0NFC, NoDataGPRS, EDGE, 3G (HSPA 42.2/5.76 Mbps), 4G (LTE Cat4 150/50 Mbps)	Built-in Features Sensors Accelerometer, Proximity Audio 3.5mm Audio Jack, Speaker Phone BrowserHTML5 Messaging SMS(threaded view), MMS, Email, Push Mail, IMGGamesBuilt-in + DownloadableTorchYesExtraGlass front, plastic back, plastic frame, Photo/video editor, Document viewer	Battery Capacity(Li-Po Non removable), 5000 mAh – Fast charging 25W wired

Screen 17: Instalment Overview page

Instalment Details

X

Total Instalments: 12 Months

Instalment 1: +20,000

Instalment 2: +20,000

Instalment 3: +20,000

Instalment 4: +20,000

Instalment 5: 20,000

Instalment 6: 20,000

Instalment 7: 20,000

Instalment 8: 20,000

Instalment 9: 20,000

Instalment 10: 20,000

Instalment 11: 20,000

Instalment 12: 20,000

Last Instalment Paid on: 01/05/2023

Screen 18: Installment Pop-Up

Technical details:

- Grid data against Customer ID from table **Enrolled_Customers**
- Info Icon pop-up data will fetch from table **Installment_Payments** against **Customer ID** and **Enrollment_Customers_ID**
- The Data in the Details dropdown from the info icon will fetch from Table **Application_Status**→ **Product_Selection**,
Down_Payment_Selection, **Installment_Plan** against **Customer ID**

10. Database Schema

A). Customer Sign-Up and Session

Table: **customer_signup**

Column Name	Data Type	Description
customer_id	INT (PK)	Unique ID for each customer
name	VARCHAR	Full name of the customer
email	VARCHAR	Email address, unique
phone	VARCHAR	Phone number, unique
cnic	VARCHAR	CNIC number (13 digits), unique
password_ha sh	VARCHAR	Hashed password

<code>created_at</code>	TIMESTAMP	Timestamp of account creation
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Table: customer_sessions

Column Name	Data Type	Description
<code>session_id</code>	INT (PK)	Unique session identifier
<code>customer_id</code>	INT (FK)	Links to <code>customer_signup.customer_id</code>
<code>session_token</code>	VARCHAR	Unique session token for each session
<code>created_at</code>	TIMESTAMP	Session creation timestamp
<code>expires_at</code>	TIMESTAMP	Session expiration timestamp

Table: otp_verification

Column Name	Data Type	Description
<code>otp_id</code>	INT (PK)	Unique ID for each OTP
<code>customer_id</code>	INT (FK)	Links to <code>customer_signup.customer_id</code>
<code>otp_code</code>	VARCHAR	OTP code sent to customer
<code>sent_at</code>	TIMESTAMP	OTP sent timestamp
<code>expires_at</code>	TIMESTAMP	OTP expiration timestamp
<code>verified</code>	BOOLEAN	OTP verification status

Table: temp_password_reset_requests Manages password reset requests by securely tracking reset tokens, expiration times, and request timestamps.

Column Name	Data Type	Description
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reset_id	INT (Primary Key, Auto Increment)	Unique identifier for each password reset request.
customer_id	INT (Foreign Key, references <code>temp_customer_signup(customer_id)</code>)	Links to the customer requesting the password reset.
reset_token	VARCHAR(255)	Secure, unique token for password reset verification.
token_expiry	DATETIME	Timestamp indicating when the reset token expires.
requested_at	DATETIME	Date and time when the reset request was initiated.

B). Product Selection, Down Payment, and Installment Plan

Table: `temp_product_selection`

Column Name	Data Type	Description
<code>selection_id</code>	INT (PK)	Unique selection identifier
<code>customer_id</code>	INT (FK)	Links to <code>customer_signup.customer_id</code>
<code>product_id</code>	INT (FK)	Product chosen by the customer Links to <code>products.product_id</code>
<code>Variant_1</code>	VARCHAR	Selected product variant (e.g., RAM/ROM, color)
<code>Variant_2</code>	VARCHAR	Selected product variant (e.g., color)

Base_price	DECIMAL	Adjusted base price based on variant
product_Description	VARCHAR 1000	Product Description like build, processor etc.
created_at	TIMESTAMP	Selection timestamp

Table: `temp_down_payment_selection`

Column Name	Data Type	Description
payment_id	INT (PK)	Unique payment selection identifier
selection_id	INT (FK)	Links to <code>temp_product_selection.selection_id</code>
down_payment	DECIMAL	Selected down payment percentage
payable_amount	DECIMAL	Payable amount after down payment

Table: `temp_installment_plan`

Column Name	Data Type	Description
plan_id	INT (PK)	Unique installment plan identifier
payment_id	INT (FK)	Links to <code>temp_down_payment_selection.payment_id</code>
Plan_duration	VARCHAR	Duration of the plan (3, 6, 12 months)
Plan_Percentage	DECIMAL	Describe the percentage against the plan
monthly_payment	DECIMAL	Monthly payment based on down payment

C). Application Form Sections

Table: `temp_customer_application`

Column Name	Data Type	Description
<code>application_id</code>	INT (PK)	Unique application identifier
<code>customer_id</code>	INT (FK)	Links to <code>customer_signup.customer_id</code>
<code>first_name</code>	VARCHAR	Customer's first name as on ID card
<code>middle_name</code>	VARCHAR	Customer's middle name as on ID card (optional)
<code>last_name</code>	VARCHAR	Customer's last name as on ID card
<code>father_name</code>	VARCHAR	Customer's father's name (optional)
<code>husband_name</code>	VARCHAR	Husband's name if applicable (optional)
<code>gender</code>	VARCHAR	Gender selection (Male/Female)
<code>date_of_birth</code>	INT	Customer's Date of birth
<code>mobile_number</code>	STRING	Customer's mobile number
<code>cnic</code>	BIGINT	Customer's CNIC (editable)
<code>email</code>	VARCHAR	Customer's email
<code>current_address</code>	VARCHAR	Current residential address
<code>living_since</code>	DATE	Duration of residence
<code>residence_type</code>	VARCHAR	Type of residence (Owned/Rented)

city	VARCHAR	City selection, restricted
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Table: temp_customer_employment

Column Name	Data Type	Description
employment_id	INT (PK)	Unique employment section identifier
application_id	INT (FK)	Links to temp_customer_application.application_id
job_title	VARCHAR	Job title or description
occupation	VARCHAR	Occupation (Self Employed/Job)
organization_name	VARCHAR	Name of employer organization
organization_address	VARCHAR	Address of the organization
working_since	DATE	Duration of employment
monthly_earnings	DECIMAL	Monthly income

Table: temp_customer_references

Column Name	Data Type	Description
reference_id	INT (PK)	Unique reference identifier
application_id	INT (FK)	Links to temp_customer_application.application_id
reference_name	VARCHAR	Full name of reference
reference_contact	VARCHAR	Contact number of reference
relation	VARCHAR	Relation to the customer

CNIC	BIGINT	CNIC of reference
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Table: temp_customer_financials

Column Name	Data Type	Description
financial_id	INT (PK)	Unique financial section identifier
application_id	INT (FK)	Links to temp_customer_application.application_id
bank_statement	BLOB	Uploaded 6-month bank statement
pay_slip	BLOB	Uploaded pay slip document
utility_bill	BLOB	Uploaded utility bill document

D). Post-Submission and Status Tracking

Table: customer_application_Status

Column Name	Data Type	Description
application_Status_id	INT (PK)	Unique application identifier
Customer_id	INT (FK)	Links to customer_signup.customer_id
Application_ID	INT (FK)	Links to customer_Application.Application_id
submitted_at	TIMESTAMP	Date and time of submission
status	VARCHAR	Current status (Pending, Approved, Rejected)

<code>reviewed_at</code>	TIMESTAMP	Date and time of application review
<code>remarks</code>	TEXT	Admin remarks on the application
<code>Musamawah_sign</code>	BIT	By default Null will be set 1 when signed
<code>Musamawah_Form</code>	VARCHAR 5000	Save the musamwah form signed by the customer
<code>Customer_Signature_Schedule</code>	LONGBLOB	Save the signature by the customer
<code>Customer_Signature_Acknowledgment</code>	LONGBLOB	Save the signature by the customer
<code>comments</code>	TEXT	Optional comments regarding status change

E). Products

This **products** table stores the details of all available products for purchase on the website.

Products		
Column	Data Type	Description
<code>product_id</code>	INT (Primary Key)	Unique identifier for the product.
<code>Upload_Image</code>	BLOB	For product image
<code>Company</code>	VARCHAR	Related company (eg: Dawlance, LG, Apple)

name	VARCHAR(100)	Name of the product (e.g., Mobile, LCD).
category	VARCHAR(50)	Product category (e.g., Mobile, Appliances).
Variant_1	VARCHAR	Selected product variant (e.g., RAM/ ROM, color)
Base_price	DECIMAL	Adjusted base price based on variant
description	TEXT	Detailed description, including technical specs.
price_off	DECIMAL(10, 2)	Base price of the product. if any %OFF
stock_quantity	INT	Current available stock for the product.
Status	VARCHAR(50)	e.g, (Sold out)
created_at	TIMESTAMP	
created_by	VARCHAR	
modified_date	TIMESTAMP	
modified_by	VARCHAR	
deleted	bit	

F). Enrolled_customers

This table **enrolled_customers** links customers to their selected products and tracks installment plans.

Column	Data Type	Description
enrollment_id	INT (Primary Key)	Unique identifier for the enrollment record.
customer_id	INT (Foreign Key)	Links to the customer in the customers table.

<code>product_id</code>	INT (Foreign Key)	Links to the product in the <code>products</code> table.
<code>product_selection_Id</code>	INT (Foreign Key)	Links to the variant in the <code>product_variants</code> table.
<code>total_price</code>	DECIMAL(10, 2)	Total price of the selected product/variant.
<code>down_payment</code>	DECIMAL(10, 2)	Initial payment made by the customer.
<code>remaining_amount</code>	DECIMAL(10, 2)	Outstanding amount to be paid in installments.
<code>installment_plan</code>	VARCHAR(20)	Plan selected (e.g., 3-month, 6-month).
<code>monthly_installment</code>	DECIMAL(10, 2)	Amount due per month.
<code>next_due_date</code>	DATE	Date of the next installment payment.
<code>total_paid_amount</code>	DECIMAL(10, 2)	Total amount paid by the customer so far.
<code>remaining_installments</code>	INT	Number of payments left.
<code>last_payment_date</code>	DATE	Date of the most recent payment.
<code>Status</code>	ENUM('active', 'completed', 'defaulted')	Current status of the payment plan.
<code>Delivery_Status</code>	VARCHAR 20	For delivery status (Delivered, Pending, Out for delivery)
<code>created_at</code>	TIMESTAMP	Timestamp when the enrollment was created.

G). Installment_payments

This table **Installment_Payments** tracks individual installment payments made by customers.

Column	Data Type	Description
payment_id	INT (Primary Key)	Unique identifier for the payment record.
enrollment_id	INT (Foreign Key)	Links to the <code>enrolled_customers</code> table.
Installment_Number	INT	Installment number (1 to 12 or more, based on the plan).
payment_date	DATE	Date of the installment payment.
amount_paid	DECIMAL(10, 2)	Amount paid in the installment.
payment_method	VARCHAR(50)	Payment method (e.g., EASY PAISA).
Payment_Status	ENUM('paid', 'failed', 'pending')	Payment status.
Receipt_Attachment	LONGBLOB	To save the receipt against the Installment
notes	TEXT	Additional details or comments.
created_at	TIMESTAMP	Timestamp when the payment was recorded.