

Unified Reward System (URS) - User Guide

The **Unified Reward System (URS)** is a **comprehensive digital payment and reward platform** designed to enhance **customer loyalty and vendor engagement**. This document provides a **detailed guide** for both **customers using the mobile app** and **vendors accessing the web portal**.

The URS ecosystem ensures:

- **Seamless UPI-based transactions** for customers.
- **A unified reward system** allowing users to **earn and redeem points across multiple vendors**.
- **Vendor analytics and transaction tracking** to enhance business insights.

This guide is divided into two main sections:

1) URS Mobile App (For Customers)

The **URS App** is a **UPI-integrated mobile application** that enables customers to:

- **Earn and redeem reward points** seamlessly while making digital payments.
- **Track transactions, monitor expenses, and create digital bills**.
- **Access exclusive vendor offers and discounts**.

2) URS Web Portal (For Vendors)

The **URS Vendor Portal** is a **web-based platform** that allows businesses to:

- **Manage customer rewards and track transactions**.
- **Analyze customer spending trends and sales performance**.
- **Handle billing operations and generate reports for business insights**.

This section details the vendor dashboard, analytics tools, billing procedures, and transaction management.

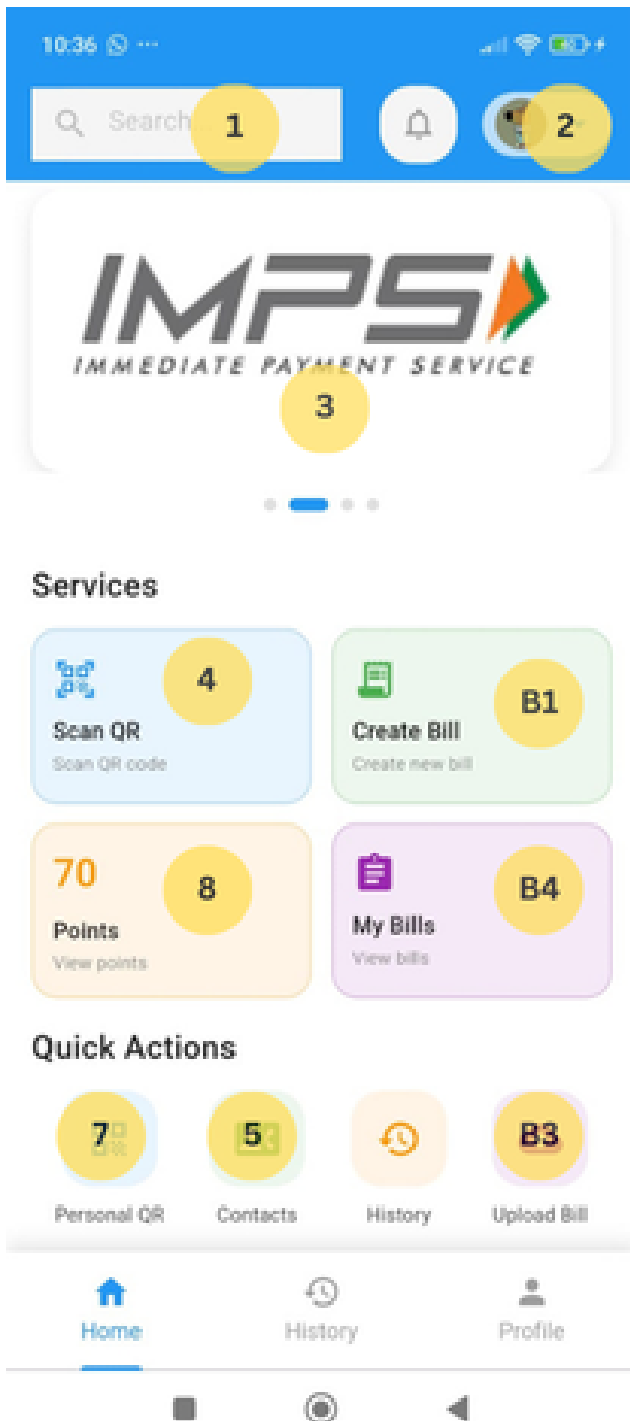


Figure 1: Top Section of the URS App

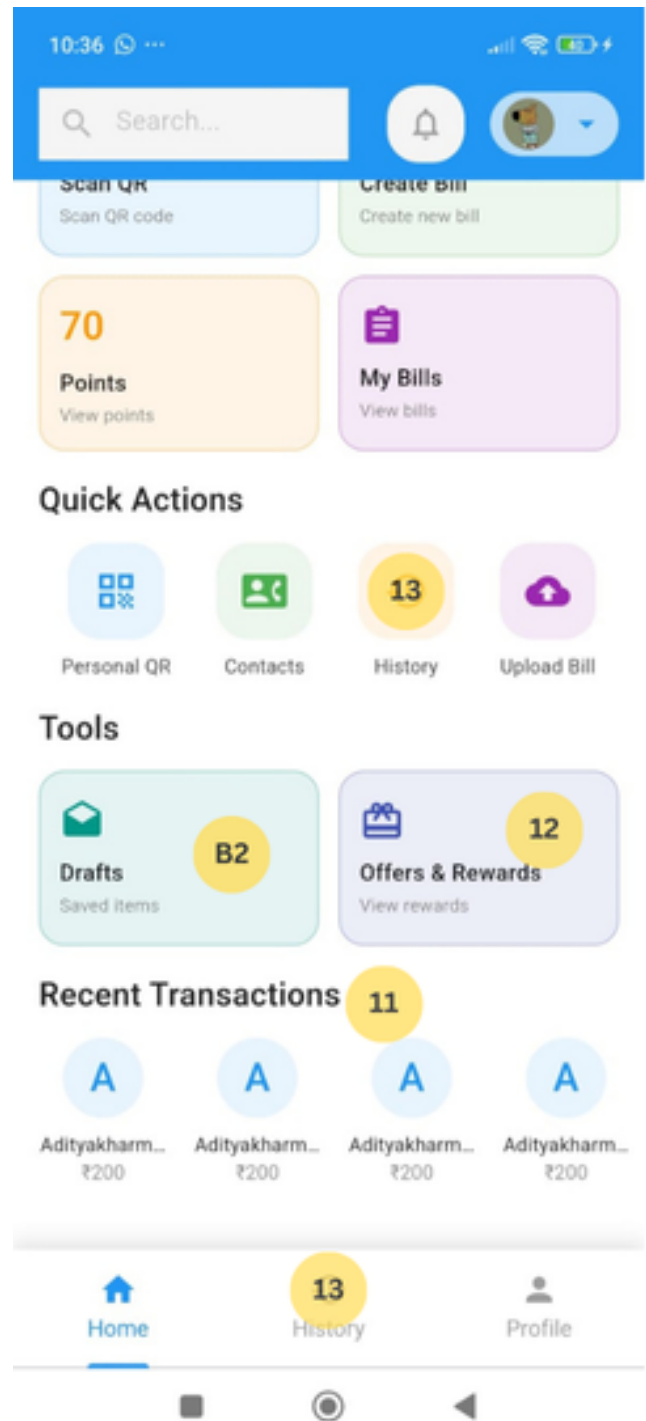


Figure 2: Bottom Section of the URS App

1) URS Mobile App (For Customers)

Home Screen Features

The URS App home screen is designed for quick navigation, seamless transactions, and reward tracking.

1) Search Bar

- A universal search bar helps users find vendors, businesses, and services instantly, similar to standard UPI apps.
- Users can type a store, restaurant, or service name to access details and initiate transactions.

2) User Profile Button

- A **profile button** leads to the **settings and account management section**.
- While profile settings exist, they are **not relevant** to the URS system and are **excluded from the demo version**.

3) Advertisement Space (Revenue Model)

- Below the search bar, a **dedicated ad space** allows **brands to display promotions, offers, and scratch cards**.
- This serves as a **key revenue model**, enabling vendors to **boost sales through sponsored deals**.
- Users can access **exclusive reward-based promotions**, driving platform engagement.

4) Scan QR Code for Payment

- Users can **scan a vendor's QR code** to initiate payment.
- After scanning, the app **notifies the user if they qualify for reward points**.
- The next steps follow the **standard UPI flow**:
 - Enter the payment amount (**reward points are displayed here**).
 - Authenticate the transaction using **UPI PIN**.
- Upon successful payment, earned **reward points are credited** to the user's account.

5) Pay from Contacts

- Users can **send money to a saved contact**, whether it's a **vendor or an individual**.
- The process remains identical to **QR-based payments**:
 - Select the recipient from the contact list.
 - Enter the payment amount (**reward points, if applicable, will be displayed**).
 - Authenticate using **UPI PIN**.
- If the transaction is eligible, **reward points are credited accordingly**.

6) Pay via Phone Number

- Allows users to **send money directly** using the recipient's **phone number**.
- Ideal for **vendors or individuals** who **don't have a QR code** but accept **UPI payments**.
- The process is **similar to QR-based and contact-based payments**:
 - Enter the recipient's phone number.
 - Enter the amount (**reward points will be displayed if applicable**).
 - Authenticate the transaction using **UPI PIN**.
- If the transaction qualifies, **reward points are credited automatically**.

7) Receive Money (Display QR Code)

- Displays the **QR code of the user's UPI ID** for easy **money requests and payments**.
- Users can:
 - **Show the QR code** to someone for instant scanning and payment.
 - **Share the QR code** via messaging apps to receive payments remotely.
- Ensures a **quick, hassle-free way to request and receive money** without sharing phone numbers.

8) Display Your Current Points

- Allows customers to **view their accumulated reward points** at any time.
- Encourages **frequent transactions** to increase points and avail better discounts.
- Helps users track **reward eligibility and redemption options**.

9) Use Points (Rewards & Deals)

- Customers can **redeem points for exclusive daily deals and offers** from participating stores and websites.
- Offers include **discounts, vouchers, and cashback rewards** on select brands.
- A crucial component of the **revenue model**, allowing brands to **promote deals in exchange for visibility**.

10) Brand Advertisement Box (Use Points Section)

- A **non-clickable** advertisement space within the **Use Points** section.
- Displays **brand logos** to enhance visibility without disrupting the user experience.
- Similar to the **top advertisement box**, reinforcing brand recognition while maintaining a **clean app interface**.

Billing System

The **Billing System** is a crucial component of the **Unified Reward System (URS)** and plays a key role in **business operations and customer experience**. This system enables customers to **create and manage bills**, especially for **small vendors** who do not have an automated billing facility. Additionally, the collected **billing data contributes to purchase insights**, which are valuable for **big vendors** to optimize their **inventory and marketing strategies**.

The Billing System consists of the following four main features:

- **B1) Create Bill**
 - After completing a **payment**, the transaction will appear in this section.
 - Customers can **add items** to the bill either by **scanning barcodes** or **entering item details manually**.
 - Bills can be **saved for future reference**, allowing customers to track their **purchase history** and spending patterns.
- **B2) Drafts**

- Customers can **save an incomplete bill as a draft**, allowing them to **add items later** before finalizing it.
- All saved drafts are stored here for **easy access and modification**.

• B3) Upload Bill

- If a **small vendor provides an invoice**, the customer can **import it directly as a CSV file**.
- This eliminates the need to manually enter details when a **pre-generated invoice** is available, saving time and effort.

• B4) My Bills

- This section contains a **complete history of all bills** created by the customer.
- It serves as a **purchase reference**, helping users **plan their future shopping lists** based on past spending.

By integrating **manual and automated billing options**, the system ensures **seamless transaction tracking** while providing **valuable data insights** for both customers and vendors.

11) Recents

- Displays a **list of recent recipients** to **speed up transactions**.
- Similar to existing **UPI apps**, it allows users to **quickly select frequently paid vendors or individuals**.
- Saves time by **reducing the need to search for contacts or enter payment details manually**.

12) Offers and Rewards

- Allows users to **choose from various reward redemption options**, including:
 - **Discount vouchers** for partnered vendors.
 - **Scratch cards** with cashback and special deals.
 - **Other promotional offers** linked to transaction history.
- Also displays **vendor-specific reward programs**, such as:
 - **Redemption rates** for different vendors.
 - **Limited-time promotional offers** available to URS users.
- Helps customers **maximize benefits from their accumulated reward points**.

Manage My Account

This section provides users with **account-related functionalities** to keep track of their **transactions and available balance**.

1) View Transaction History

- Displays a **list of all past transactions** along with details of:
 - **Amounts sent and received**.
 - **Reward points earned or redeemed** for each transaction.
- Helps users **monitor financial activity** and track **reward utilization** over time.

2) View Account Balance

- Allows users to **check their linked bank account balance** securely.
- Requires **PIN authentication** for verification.
- Ensures users have **real-time access to their financial details** without switching to another app.

2) URS Web Portal (For Vendors)

Home Page

- **Login Portal:** Vendors can enter their **registered credentials** to access their **business dashboard**.
- **Create New Account:** New vendors can register by selecting their business type (Small, Medium, Large) based on their **annual turnover**.
- The registration process includes **business verification** to ensure only authorized sellers join the platform.

Vendor Portal Access

- **New vendors** are directed to the **Registration Portal** for account setup.
- **Existing vendors** are taken directly to their **dashboard**.

Dashboard Sections

The dashboard consists of the following sections:

- **Analytics Page**
 - Displays **customer sales data and key business metrics**.
 - Vendors can track:
 - * **Total points issued and redeemed** by customers.
 - * **Customer spending trends** to optimize offers and pricing.
- **Billing Page (For Medium and Large Vendors)**
 - Vendors enter the **customer's mobile number** to retrieve their **available reward points**.
 - Upon **customer consent**, points are redeemed, and a discount is applied.
 - A **final bill** is generated, reflecting the **redeemed points and net payable amount**.
- **View Transaction History**
 - Displays **all recent transactions** in chronological order.
 - Vendors can track:
 - * **Payments received**.
 - * **Reward points deducted or issued** for each transaction.
 - Vendors can **export transaction data as a CSV file** for record-keeping.

These sections ensure vendors have **full visibility over sales, rewards, and transactions**, enabling **efficient business operations**.