1) Concept and design. Similar to policystreet.com.

2) Admin dashboard: To add agents, and to check number of agents, insurers (customers), sales.

3) Admin dashboard (commission module): To check commission status and payout to agents (14 days).

4) Agent module: Agent to access motor page and send information to customers to make payment. Customer to receive email to make payment electronically.

5) Agent module: Able to know payment status of customer. Eg. How many customers do make payment? pending? collected?

6) Agent module: Quotation to customers, and invoice to customers after payment. Include local payment system.

7) Insurance module? The system needs to be flexible in-case it will expand to other insurance module.

8) For Admin / Agent on REST API: Create User, Read User, Update User, Delete User. For Admin is to create/read/update/delete Agent. For Agent is to create/read/update/delete insurers.

9) Payout scheme (commission) for Agents:

- ➤ 10%   : RM3,000 & below.
- ➤ 10.5%   : RM3,001 to RM7,000.
- ➤ 11%   : RM7,001 to RM11,000.
- ➤ 11.5%   : RM11,001 to RM16,000.
- ➤ 12%   : RM16,001 to above.

- "%" and "RM value" are variables.
- It can be replaced or changed.
- It will be tabulated monthly.
- Rate for West Malaysia agent.

- East Malaysia agent will be flat rate @ 10%.

10) Build with PHP and MySql on Azure server with good documentations.

11) Payment system will be with iPay88.

12) Staging API will be given for quote from Maybank motor insurance.

13) Exchange URL for payment (link sample):

- ➤ Direct   : https://domain.com/payment/process.php
- ➤ Indirect   : https://domain.com/payment/inprocess.php