

Business Scope Overview Document

Product: Peer to Peer Payment Application for Tips/Gratuities

Application Overview: A peer to peer cashless tip/gratuity solution.

Mobile User Interface: Tipper, Employee (*Tip Recipient*) and the Employer = UI Mobile **Native iOS & Android**

Web User Interface: Administration(us), The Employer, The Tipper

NFC: App should use NFC to be able to show name and icon to Tipper of user in close proximity that they can select from icon to tip. Icon will be Favicon or image of Employee, Employee Name & Employee Member ID, once clicked tipper can select amount, they want to tip and submit payment. Transaction Fees will be shown to the tipper as separate line item and tipper has option to cover the fees which would then charge the desired tip amount plus fees would be charged or not to cover fees if they opt not to cover fees, fees will be deducted out of tip amount and the remaining less fees will be what the Employee is settled with.

Transaction Fees: Pending selected merchant (most likely Stripe I presume) fees will be 2.9% + .30 cents per transaction for merchant fees and our fee should be able to be managed in administration panel. As default to start it can be set to 8%

User Groups: *(System should create internal member ID for all users)*

- Administrator ("Us" the Company)
- The Employee (Tip Recipient)
- The Tipper (Individual Tipping/Paying the Gratuity)
- The Employer (Company Offering Our solution to their employees)

Administrators Access/Features (Web & Mobile)

- Ability to manage All users (Add, Delete, Change)
- Manage our fee – ability to adjust and set our fee that will be added to all transactions and will come to us as revenue per transaction for services.
- Access to Administrative Dashboards providing Key Application performance indicators such as but not limited to Transactional Data, Total Tips by User, Total Tips by Category, Membership Subscription counts for each user category, Revenue per Tip, Subscription Earnings
- Optional ability to Upload/Manually Add users – Including the Employee, The Tipper and the Employer
- Ability to create Companies – Company Name, Address, Phone, Email, Industry
- Grid Views of transactions – Desired captured Fields per Line entry: Tipper (Name, Email, Address, phone # if available, member ID) Employee/Recipient(Employee Name, Company of Employee name and address, Industry, Member ID, Position, Tip Amount, Date & Time of

Transaction, method used to tip(Payment type Apple Pay, Google pay, Visa, Amex , Mastercard, paypal, etc etc.) - Viewable in App or Exportable to CSV(Excel)

- Customer (Tipper Detail Reports)
 - Ability to see in grid view list of all customers that have tipped
 - Ability to see in grid view list of all customer transactions
 - Ability to see Tipper Reviews/Feedback
 - Ability to send offers/discount codes or offers to registered customers.

Employer Access (Web & Mobile) Monthly Subscription \$25USD and \$2USD per Employee

- Ability to Add users (Employees) Upload via template or input in application user admin section (Add, Delete, Change)
- Dashboard: Employees, Total Tips Earned, Average Tip Per Transaction, Graph views of total tips by Day(Monthly View) and YTD View. Ability to view historical information as well. Data Analytics Tips per Time of Day and Average Tip per Transaction
- Reports
- Grid Views of transactions – Desired captured Fields per Line entry: Tipper (Name, Email, Address, phone # if available, member ID) Employee/Recipient(Employee Name, Company of Employee name and address, Industry, Member ID, Position, Tip Amount, Date & Time of Transaction, method used to tip(Payment type Apple Pay, Google pay, Visa, Amex , Mastercard, paypal, etc etc.) Viewable in App or Exportable to CSV(Excel)
- Tips earned by Employee – Ability to view Tips earned by employee (Date Picker) in Grid view in web application and/or export to CSV/Excel
- Download my Employee QR Codes and Employee Tip Ids- this will give employer ability to download or print specific employee code Excel and PDF for QR Code
- Create Shared Tip Code – this will be a global tip QR code that a company can create and save as image to upload to Point of Sale, receipt System or copy and add to print material. When this code is used the Tipper will be prompted to Enter the Employee Tip code or select I don't have one and this will Tip a master account that is a shared Tip pool the employer manages distribution of.
- Customer (Tipper Details)
 - Ability to see in grid view list of all customers that have tipped
 - Ability to see in grid view list of all customer transactions
 - Ability to see Tipper Reviews/Feedback -Star Rating of Service 1-5 start 5 being the best
 - Ability to send offers/discount codes or offers to registered customers.

The Employee (Tip Recipient) APP fee FREE if offered by Company, if Individual Self Signup \$2.99 per month

- Signup – Options to register for app as Employee – Signup in app, Use PayPal Credentials, Use Facebook, Use LinkedIn, Use Twitter, Use Instagram
- Login
- Manage My Account – Add Picture, Manage Name, Email, Phone #, Address, Position, Company Name & View my Tip QR Code, View my Tip ID
- Show my Tip QR Code (This will show up on screen so user can show on phone and allow Tipper to Scan to make tip to that user) Also as secondary option show below QR code the Employee unique Tip ID(i.e their Member ID)
- Share my Tip Code – User can enter phone # or email to text tip code to a Tipper
- Manage My Tips (Transfer Funds to) – User here will set where my tips go to (Paypal or Bank)
- Dashboard – Todays Earnings, This Weeks Earnings, Total Earnings This Month, Total Earnings YTD, My Average Tip Amount \$, My Service Rating (Average of Start Rating feedback submissions by Tipper)
- What I plan to do with my Tips- **Feature Option** to toggle on or off, this feature will show to a tipper when they go to make a tip to that individual. The Employee in this section will have option to select one of following Options:
 - Towards Education
 - Towards my everyday Expenses
 - Towards Medical Expenses
 - Towards a Charitable Cause
 - Towards a Home
 - Towards a Car
 - Towards a Vacation
 - Other
 - Employee also has option to set a “This Months Tip Goals” Here they can set an amount they want to earn in tips, and it will show the Tipper how much of their goal they have met” **Feature Option needs to have option to toggle on or off**

The Tipper (Individual Tipping/Paying the Gratuity)

The tipper does not need to register for an account if they do not wish to by scanning the Employee Tip QR code or visiting the designated Tip URL the tipper will then be prompted to a web(Mobile Responsive) web page where they can make a tip using Apple pay, Google pay, paypal or credit card. The user will also be prompted to rate their service a quick 1-5 start rating with 5 being the best service and then a free form text box to leave feedback.

Details captured a time of tip:

- First name/Last name – **mandatory**
- Email Address - optional
- Phone #- optional

- Offer user option to use social credentials to populate top info (sign in with facebook, LinkedIn, Instagram, twitter, Paypal, Apple Pay, google pay) - optional

- **Tipper that wants to register for the APP (App cost FREE)**
 - Option to use social credentials to create an account (sign in with facebook, LinkedIn, Instagram, twitter, Paypal, Apple Pay) create at checkout on web and then send them link to download the App via email post transaction and offer on web page link to iOS app store and Google android should they want to download and signup then on the spot from there.

- **Tipper Menu items**
 - Signup
 - Login
 - Give a Tip
 - See my Tip history