**Big Bonus Point Requirements**

1. Intent is to develop a mobile based Loyalty application where customers can earn & burn points on every purchase. Mobile app will be developed for both Merchants & consumers.
2. It all starts with Merchant onboarding and customer signing in either by self or directly by Merchants.

Customer

Merchants

pts can be reloaded from super admin and given to customer

Award system Redemption system award pts to customer

* **Superadmins gives points to merchants and merchants award pts to customers**

**2 models**

Rental model Prepaid model

**Rental model-**

Provided monthly and yearly bases when points finished merchant receives notification about the remainders “to pay the rent or it will be disabled”

**Prepaid model**-

pts will be provided by superadmins to merchants and merchants should pay for the points

Example- 1BBP =1₹

Merchant needs to pay ₹500 for 500BBP by scanning QR code or through bank payments

**Register (First time) -same for both merchant and customer**

o Enter Email Id

o Enter Mobile number

o Enter Pwd

o Confirm pwd

o Set PIN

o Confirm PIN

o Select Security Question & Answer (send OTP)

o Enter OTP

o Submit

▪ Create Cust ID of 10 digit (Logic “BP+ 10 digit random unique number)

o Display Re-Login Screen.

**Customer Login**-

**Enter Credentials:**

* Input either **Mobile Number, Email, or Cust ID**.
* Enter **Password**, **PIN**, or **OTP**.
* If using OTP:
  + Click "Get OTP".
  + Enter OTP received via SMS.
* Click **Submit** to log in successfully.

**Post Login - Customer Dashboard**

1. **View Summary:**
   * Display of loyalty points earned across merchants.
   * Lists merchants visited, sorted by the most recent transaction.
   * Clicking on a merchant reveals complete transaction history with filters (1 month, 3 months, 6 months).
   * Option to **Download Monthly Statement**.
2. **Transfer Points to Another Merchant:**
   * Select **"From Merchant"** (shows current points and equivalent amount).
   * Select **"To Merchant"** (MID dropdown appears).
   * Enter OTP received by the **"To Merchant"**.
   * Points are transferred with the following checks:
     + Cannot transfer more than available points.
     + Merchant's top-up limit should be sufficient.
     + A confirmation SMS is sent.
3. **Redeem Points at a Merchant:**
   * Enter **Mobile Number, Cust ID, or Email**.
   * Display **Total Points & Equivalent INR**.
   * Enter **Amount to Redeem**.
   * OTP is sent to the customer.
   * Enter OTP and submit.
   * SMS confirmation: “Your BP has been redeemed for INR X. Please get your bill reduced.”
4. **Change Mobile Number:**
   * Enter new mobile number.
   * Confirm Cust ID.
   * Validate using old mobile OTP and new mobile OTP.
   * Once verified, the number is updated.
5. **View Notifications and Offers:**
   * Receive promotional offers validated by the **BPP Office**.
   * View all SMS notifications related to Bonus Points.
6. **Helpdesk Support:**
   * Raise queries and generate tickets.
   * View support responses.

* Merchants award loyalty points on each purchase which reflects immediately to customer via
* app/email and sms.
* On next visit of customer to the same Merchant, he/she can burn/redeem points to earn cash
* discounts on current purchase.

**Merchant Dashboard**

---------------------------------------------------

| Merchant Name: ABC Store |

| Location: Mumbai, Maharashtra |

---------------------------------------------------

| 🏆 Total Bonus Points Issued: 10,000 |

| 💰 Total Points Redeemed: 5,000 |

| 📅 Transactions Today: 50 |

| 🛍️ Pending Redemptions: 2 |

---------------------------------------------------

| [📊 View Reports] [🛒 Award Points] [💳 Redeem Points] |

| [📑 Payment Details] [📣 Offers] [📩 Notifications] |

| [☎️ Helpdesk] [⚙️ Settings] |

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**Merchant Login**-

* Merchant ID (MID)
* Terminal ID (TID)
* Password (for first-time login, PIN setup is required).
* Alternatively, use PIN or OTP.
* **If first-time login:**
* Change Password.
* Save login credentials (optional).

Don’t have MID, Please Contact “ XXXXXX” @ 12345678 email id “XXXX@xxxx.com (Please provide input box in Superadmin)

**2️Awarding Loyalty Points to Customers**

**When a customer makes a purchase, the merchant follows these steps:**  
1️ Click **"Award Points"**.  
2️ Enter **Customer Mobile / Email / Cust ID** (System fetches customer name).  
3️ Enter **Purchase Amount**.  
4️ System automatically **calculates loyalty points** (e.g., 10 BP per ₹100 spent).  
5️ Merchant can **add bonus points** if needed.  
6️ Click **Submit** → Loyalty points are credited to the customer.  
7️ Customer receives an **SMS notification** about the reward.

🖥 **Example Display for Awarding Points:**

------------------------------------------

| Award Loyalty Points |

------------------------------------------

| Customer ID: 9876543210 |

| Name: Rahul Sharma |

| Purchase Amount: ₹500 |

| Auto-Calculated Points: 50 BP |

| Bonus Points (optional): \_\_ |

------------------------------------------

| [Submit] |

✅ **System Response:**

* "50 BP awarded to Rahul Sharma for a ₹500 purchase at ABC Store."
* Customer receives SMS: *"Congrats! You earned 50 BP at ABC Store. Use them on your next visit!"*

**3️ Redeeming Loyalty Points (Customer Uses Points for Discounts)**

**When a customer wants to redeem points:**  
1️ Click **"Redeem Points"**.  
2️ Enter **Customer Mobile / Email / Cust ID**.  
3️ Display customer’s **Total Available Points & Equivalent ₹ Amount**.  
4️ Enter **Amount to Redeem**.  
5️ OTP is sent to the **Customer’s Mobile**.  
6️ Enter **OTP** and **Submit**.  
7️ System **deducts points** from the customer and applies a discount.  
8️ Customer receives an **SMS confirmation**.

🖥 **Example Display for Redeeming Points:**

-------------------------------------------------

| Redeem Loyalty Points |

-------------------------------------------------

| Customer ID: 9876543210 |

| Name: Rahul Sharma |

| Available Points: 500 BP (₹50) |

| Enter Redemption Amount: ₹30 |

-------------------------------------------------

| [Get OTP] [Submit] |

✅ **System Response:**

* "Rahul Sharma redeemed 300 BP (₹30) at ABC Store."
* Customer receives SMS: "Your 300 BP has been redeemed for ₹30. Pay ₹170 for your purchase."

**4 Viewing Reports & Transaction Summary**

* Merchants can track their activity by clicking **"View Reports"**:  
  1️ **Daily Summary** – Number of transactions, awarded/redeemed points.  
  2️ **Date-wise Transactions** – View purchases where loyalty points were used.  
  3️ **Bonus Points Mapping** – View total points issued & remaining balance.  
  4️ **Download Monthly Report**.
* 🖥 **Example Display for Reports:**

-------------------------------------------------

| Transactions Summary (Last 30 Days) |

-------------------------------------------------

| Date | Customer | Points | Status |

|------------|-----------------|---------|---------|

| 01-Feb-25 | Rahul Sharma | 50 BP | Awarded |

| 02-Feb-25 | Pooja Verma | 100 BP | Redeemed|

| 03-Feb-25 | Arjun Patel | 200 BP | Awarded |

-------------------------------------------------

| [Download Monthly Report] |

**Payment Details (Merchant Settlements & Balances)**

**Merchants can check:**

* Past payments received from the loyalty program.
* Account details (Bank Name, IFSC, Account Number).

🖥 **Example Display for Payment Details:**

-------------------------------------------------

| Merchant Payment Summary |

-------------------------------------------------

| Last Payment Received: ₹5000 |

| Bank Name: HDFC Bank |

| IFSC Code: HDFC0001234 |

| Next Settlement Date: 10-Feb-25 |

-------------------------------------------------

| [View All Payments] |

-------------------------------------------------

✅ **Important Note:** Merchants receive payment only via **bank transfer** (no cash transactions).

**6️ Managing Offers & Promotions**

Merchants can **send offers** to customers via the loyalty app.  
1️ Click **"Create Offer"**.  
2️ Enter offer details (max 250 characters).  
3️ Offer gets **approved by the admin**.  
4️ Customers see the offer in their app.

🖥 **Example Display for Creating Offers:**

-------------------------------------------------

| Create New Offer |

-------------------------------------------------

| Offer Title: "Buy 1 Get 1 Free" |

| Offer Description: "Applicable on all drinks."|

| Valid Until: 15-Feb-25 |

-------------------------------------------------

| [Submit for Approval] |

-------------------------------------------------

✅ **Customers receive a notification when a new offer is available!**

**7️ Notifications & Alerts**

* Merchants receive notifications for:  
  Payment reminders.  
  System updates.

Customer redemptions.

🖥 **Example Notification:**

ALERT: Your next payment settlement is due on 10-Feb-25.

**8️ Helpdesk & Support**

Merchants can **raise tickets** for support.  
1️ Click **"Helpdesk"**.  
2️ Describe the issue and submit.  
3️ Track the response from the admin.

🖥 **Example Display for Helpdesk:**

-------------------------------------------------

| Helpdesk Support |

-------------------------------------------------

| Issue: "Customer points not reflecting." |

| Status: Pending |

| Response: -- |

-------------------------------------------------

| [Submit New Ticket] |

**Superadmin login and dashboard**

-------------------------------------------------

| 🔑 Super Admin Dashboard |

-------------------------------------------------

| 🏢 Total Projects: 15 🏬 Active Merchants: 200 |

| 🔄 Points Transfers: 50K 💳 Redeemed Points: 25K |

-------------------------------------------------

| [📊 Manage Merchants] [🏢 Manage Projects] [💳 Transfer Points] |

| [📁 View Reports] [📩 Notifications] [⚙️ Settings] |

**Super Admin Login Process**

**Steps to Log in:**  
1️ Enter **Admin Username & Password**.  
2️ OTP verification (if enabled).  
3️ Redirect to the **Super Admin Dashboard**.

**Managing Merchant Accounts**

* Add/Edit merchant details (Contact Info, Store Name, MID, TID).
* Enable/Disable merchant accounts.
* Reset merchant passwords.

🖥 **Example Display for Merchant Management:**

-------------------------------------------------

| 🏬 Manage Merchants |

-------------------------------------------------

| Search Merchant: [\_\_\_\_\_\_\_\_\_\_] [🔍 Search] |

-------------------------------------------------

| MID | Merchant Name | Location | Status |

|----------|--------------|----------|---------|

| MID001 | ABC Store | Mumbai | Active |

| MID002 | XYZ Mart | Pune | Suspended |

-------------------------------------------------

| [🔄 Edit] [❌ Disable] [📩 Contact] |

-------------------------------------------------

**3️ Project Onboarding (Adding New Business Projects)**  
1️ Enter **Project Name** (e.g., "Big Retail Chain").  
2️ Assign **Contact Person, Mobile, Email**.  
3️ System auto-generates **Project ID** (e.g., "BIGR123456").  
4️ Assign **Merchant IDs (MID) to the project**.  
5️ Upload **Company Logo**.  
6️ Submit & Save.

🖥 **Example Display for Adding a Project:**

-------------------------------------------------

| 🏢 Add New Business Project |

-------------------------------------------------

| Project Name: [\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_] |

| Contact Person: [\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_] |

| Mobile: [\_\_\_\_\_\_\_\_\_\_\_\_\_] Email: [\_\_\_\_\_\_\_\_\_\_\_\_]|

| Project Abbreviation: [BIGR] (Auto) |

| Address: [\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_] |

| Upload Logo: [Choose File] |

-------------------------------------------------

| [✅ Submit] |

-------------------------------------------------

**4️ Managing Point Transfers Between Merchants & Projects**

* Customers can use **loyalty points across different merchants** (if allowed).
* Admin **sets rules for point transfers** within or across projects.

**Example Rules:**

* Allow **points transfer only within the same project**? ✅ Yes / ❌ No
* Allow **points transfer across different projects**? ✅ Yes / ❌ No
* Select projects that can exchange points.

🖥 **Example Display for Transfer Settings:**

-------------------------------------------------

| 💳 Transfer Points Settings |

-------------------------------------------------

| Allow Transfers Within Project? [✅ Yes] [❌ No] |

| Allow Transfers Across Projects? [✅ Yes] [❌ No] |

-------------------------------------------------

| Select Allowed Projects: |

| [☑️ Project A] [☑️ Project B] [⬜ Project C] |

-------------------------------------------------

| [Save Settings] |

-------------------------------------------------

**5️ Viewing Reports & System-Wide Transactions**

* View **total points issued & redeemed** across all merchants.
* Download **monthly and yearly reports**.

🖥 **Example Display for Reports:**

-------------------------------------------------

| 📊 Loyalty Points Reports |

-------------------------------------------------

| Filter by Date: [📅 Start Date] - [📅 End Date] |

-------------------------------------------------

| Merchant | Points Issued | Points Redeemed |

|------------|--------------|------------------|

| ABC Store | 10,000 BP | 5,000 BP |

| XYZ Mart | 7,500 BP | 3,000 BP |

-------------------------------------------------

| [📩 Download Report] |

-------------------------------------------------

**6️ Notifications & Alerts**

Low balance in a merchant’s account.  
Large point transfers (potential fraud alerts).  
System maintenance updates.

🖥 **Example Notification Display:**

ALERT: Merchant XYZ Mart has reached low balance (Only 500 BP left).

ALERT: ₹50,000 worth of points redeemed today across all merchants.

**7️ Managing Payment Details**

**Super Admin can update payment records:**

* Track **settlements with merchants**.
* View **merchant bank details** (non-editable).
* Send **automated reminders for pending payments**.

🖥 **Example Payment Details Display:**

-------------------------------------------------

| 🏦 Merchant Payment Summary |

-------------------------------------------------

| Last Payment Received: ₹5,00,000 |

| Next Settlement Date: 10-Feb-25 |

-------------------------------------------------

| Merchant | Bank Name | Payment Due |

|------------|-----------|--------------|

| ABC Store | HDFC Bank | ₹50,000 |

| XYZ Mart | ICICI Bank | ₹75,000 |

-------------------------------------------------

| [📩 Send Payment Reminder] |

**1. Merchant Onboarding Process (New Entry & Modification)**

1️ **Admin enters merchant details**:

* **Project ID/Name** → Corporate Business Name (e.g., "RetailMart")
* **Contact Person** → John Doe
* **Mobile Number** → 9876543210
* **Email Address** → johndoe@retailmart.com
* **Shop Name** → RetailMart Superstore
* **Legal Name** → RetailMart Pvt. Ltd.
* **Address** → 123, MG Road, Mumbai
* **Upload Logo**

2️ **On Clicking ‘Submit’:**

* **Merchant ID (MID) is auto-generated** based on project abbreviation.
* **Default Terminal ID (TID) is also generated** and displayed on-screen.

**2. MID & TID Generation Logic**

* Format: **First 4 letters of Project Abbreviation (Abrv) + 11-digit random number**
* Example:
  + Project Name: **RetailMart**
  + Abbreviation: **RETA**
  + Auto-generated MID: **RETA98765432101**

**TID (Terminal ID) Generation Logic**

* Format: **8-digit random number between 10000001 and 99999999**
* Example:
  + Randomly generated TID: **29573421**

**3. Generating Additional TIDs for a Merchant**

If a merchant **needs more terminals**, the admin follows these steps:  
1️ **Select Project ID** from dropdown → **RetailMart**  
2️ **Select Merchant ID (MID)** → **RETA98765432101**  
3️ Click **"Generate Another TID"**  
4️ A new **TID & Password** is generated and displayed.

**Example Additional TID Generated:** **76439285**

**4. Sending Merchant Credentials**

After onboarding, the system **emails login details to the merchant**:  
1️ **Admin selects Project ID (RetailMart)**  
2️ **Selects Merchant ID (MID)** → **RETA98765432101**  
3️ **Selects TID** → **76439285**  
4️ Clicks **"Send Credentials"**

✉️ **Merchant Receives Email & SMS:**

Dear John Doe,

Your Merchant Account is successfully created.

MID: RETA98765432101

TID: 29573421

Default Password: abcd@123

Please log in and change your password.

Best Regards,

Loyalty Program Admin

**5. Modifying Merchant Details**

* Admin can **search merchants by Project ID & MID**.
* Can update details like **contact information, store name, or address**.
* **MID/TID cannot be modified**, only new TIDs can be generated.

**Example Modification:**

* Update John Doe’s **email** to **john@retailmart.in**.
* Keep MID **unchanged** but add **one more TID (87564123)**.

**Mapping & Modifying Bonus Points**

This feature allows Super Admins to **set or update the bonus points conversion rate** for each merchant.

1️ **Enter Project ID** → **Project ID: RETA123456**  
2️ **Select MID** → Select a **Merchant (MID: RETA98765432101)** or choose **ALL** (to apply changes to all merchants in the project).  
3️ **System Fetches Existing Bonus Point Details:**

* If **already set**, display the values for modification.
* If **new entry**, show empty fields for admin to enter values.  
  4️ **Admin Enters Bonus Point Details:**
* **BP per ₹100** → 10 BP
* **BP Value in INR per Point** → **1 BP = ₹0.50**  
  5️ Click **Submit** to save the changes.  
  6️ System confirms **"Values saved successfully."**  
  7️ Redirects back to **Home Page**.

**Example Data Mapping:**

| **Merchant ID (MID)** | **BP per ₹100** | **1 BP Value in ₹** |
| --- | --- | --- |
| RETA98765432101 | 10 BP | ₹0.50 |
| RETA87654321098 | 5 BP | ₹0.25 |

* A customer spending ₹100 at **RetailMart** (MID: RETA98765432101) will earn **10 BP**.
* If they redeem **100 BP**, they get **₹50** discount.

**2️ Updating Merchant Top-up Limit**

This feature allows Super Admins to **update the maximum limit of loyalty points that a merchant can distribute**.

1️ **Upload Top-Up Limit File** (Bulk upload option).  
2️ **Manually update for a single merchant:**

* **Select Project ID** → **RetailMart (RETA123456)**
* **Select MID** → **RETA98765432101**
* **Enter Agreed Top-up Amount** → ₹10,000
* **Amount Paid** → ₹8,000
* **Enter Cheque Details:**
  + Cheque Number → **C12345678**
  + Cheque Date → **01-Feb-2025**
  + Cheque Clearance Date → **05-Feb-2025**
  + Transaction ID → **TXN987654**  
    3️ Click **Submit** to save.  
    4️ **Condition Check** → If **top-up balance falls below 20% of the agreed amount (₹2,000 in this case), an alert (SMS & Email) is sent** to the merchant.

**Example Top-Up Limit Updates:**

| **MID** | **Top-Up Limit (₹)** | **Current Balance (₹)** | **Alert Sent?** |
| --- | --- | --- | --- |
| RETA98765432101 | ₹10,000 | ₹8,000 | ❌ No |
| RETA87654321098 | ₹5,000 | ₹900 | ✅ Yes |

* If **RetailMart (MID: RETA87654321098) reaches ₹900**, the system sends:  
  **"Your loyalty points balance is low. Please top up immediately."**

**3️ Updating & Viewing Payment Details**

Super Admin can **view past payment records or add new entries**.

1️ **Enter Project ID / MID** → **RetailMart (RETA123456)**  
2️ Select **New Entry / View Last Entry**  
3️ Enter Payment Details:

* **Cheque Number:** **C98765432**
* **Cheque Date:** **10-Jan-2025**
* **Bank Name:** **HDFC Bank**
* **City:** **Mumbai**
* **Cheque Amount:** ₹5,000
* **Next Due Date:** **10-Jan-2026** (Auto-set for next year).  
  4️ Click **Submit** to save.

**Example Payment Record:**

| **MID** | **Cheque No.** | **Cheque Date** | **Bank Name** | **Amount (₹)** | **Next Due Date** |
| --- | --- | --- | --- | --- | --- |
| RETA98765432101 | C12345678 | 01-Feb-2025 | SBI | ₹8,000 | 01-Feb-2026 |
| RETA87654321098 | C98765432 | 10-Jan-2025 | HDFC Bank | ₹5,000 | 10-Jan-2026 |

**4️ Enabling & Disabling Merchants**

This feature allows Super Admin to **temporarily or permanently disable merchants** from awarding or redeeming points.

1️ **Enter Project ID / MID**

* **Project ID:** RETA123456
* **Merchant ID (MID):** RETA98765432101  
  2️ Select **Enable / Disable**  
  3️ Click **Submit** to confirm.  
  4️ **Disabled merchants cannot award or redeem points** until reactivated.

**Example Merchant Status Updates:**

| **MID** | **Status** | **Action Taken** |
| --- | --- | --- |
| RETA98765432101 | Active | ❌ Disabled |
| RETA87654321098 | Disabled | ✅ Enabled |

* **RetailMart (MID: RETA98765432101) is disabled** → It cannot issue or redeem loyalty points.
* If the admin enables it again, normal transactions resume.