**Customer Portal - Requirements**

**Login Page:**

* Login Page for Clix Capital Customers to Login- <Https://my.Clix.Capital>
* Customer will land on Login page and enter his Mobile Number or Email ID which will be verified through OTP
  + Condition #1
    - In case entered Number/Email is registered Mobile Number/Email, Customer should get an OTP on mobile or email and post verification of OTP customer should be able to login.
  + Condition #2
    - In case entered number/Email is not registered:
      * Customer should get message “ The Mobile Number/Email you have entered in not registered”;
      * Option to enter his PAN Number should be visible now. Once customer provide his PAN, We need to hit the Same API with PAN to get the customer info
      * Customer info fetch through API basis PAN to Show mobile number & Email against entered PAN in Encrypted format (i.e 99XXXXXX77 & suxxxx.xxxxxx@xxxx.com). And Retry Login option to be available for customer to go back and retry login using correct number (9971833477) or email ID followed by OTP authentication process in Condition #1

API to fetch Customer details from Pennant basis Mobile Number or Email or PAN: **getCustBasicInfo.txt** (some changes are in progress to add CIF in response)

**Keys for OTP & DMS APIs:**

key: clix-dev-kyfhzu1nsZTx4y7kZH1H3IOmX2jwMJyI8sX6WsuW

secret: ZpT5X51vUH0zQnc4zfTP26PRlFTU3rq6d25tjolB

API to send OTP over SMS:

curl --location --request POST 'https://ms-uat.clix.capital/otp/v1/send' \  
--header 'Content-Type: application/json' \  
--header 'x-api-key: clix-epik-cXrqDJ3h5M5HEnFCpemdsB6vMYVvZEe2' \  
--header 'x-api-secret: eGExnMpRvZbFxas2yvDbU3Gt3UKwQuq24De45peA' \  
--header 'Cookie: AWSALB=Ee+STyQ6vJs07CeLcvhtn12mINai9f5ZXFHLFHtwBMT+1aOP3pLkHtAGyPFcjLOSaQ7OzFYtnMfbMwK3Z4BVKHHgVT/p4v4AYcdA5IrD4nH6HomXVFWtWd4+bJ9X; AWSALBCORS=Ee+STyQ6vJs07CeLcvhtn12mINai9f5ZXFHLFHtwBMT+1aOP3pLkHtAGyPFcjLOSaQ7OzFYtnMfbMwK3Z4BVKHHgVT/p4v4AYcdA5IrD4nH6HomXVFWtWd4+bJ9X' \  
--data-raw '{  
    "mobile": "9730616819",  
    "cuid": ""  
}'

API to send OTP over Email:

curl --location --request POST 'https://ms-uat.clix.capital/otp/v1/send/email' \  
--header 'Content-Type: application/json' \  
--header 'x-api-key: clix-epik-cXrqDJ3h5M5HEnFCpemdsB6vMYVvZEe2' \  
--header 'x-api-secret: eGExnMpRvZbFxas2yvDbU3Gt3UKwQuq24De45peA' \  
--header 'Cookie: AWSALB=Ee+STyQ6vJs07CeLcvhtn12mINai9f5ZXFHLFHtwBMT+1aOP3pLkHtAGyPFcjLOSaQ7OzFYtnMfbMwK3Z4BVKHHgVT/p4v4AYcdA5IrD4nH6HomXVFWtWd4+bJ9X; AWSALBCORS=Ee+STyQ6vJs07CeLcvhtn12mINai9f5ZXFHLFHtwBMT+1aOP3pLkHtAGyPFcjLOSaQ7OzFYtnMfbMwK3Z4BVKHHgVT/p4v4AYcdA5IrD4nH6HomXVFWtWd4+bJ9X' \  
--data-raw '{  
    "emailid": "kamlesh.haswani@clix.capital"  
}'

API to Verify SMS OTP:

curl --location --request POST 'https://ms-uat.clix.capital/otp/v1/validate' \  
--header 'Content-Type: application/json' \  
--header 'x-api-key: d2c-pl-sBNmdv3dRradXwzr2UK5SaMGEfoaw7S38y7NNN3o' \  
--header 'x-api-secret: 5WAeshxhk626v27dnePRanA6OUICo2thZqWG4wPz' \  
--header 'Cookie: AWSALB=Ee+STyQ6vJs07CeLcvhtn12mINai9f5ZXFHLFHtwBMT+1aOP3pLkHtAGyPFcjLOSaQ7OzFYtnMfbMwK3Z4BVKHHgVT/p4v4AYcdA5IrD4nH6HomXVFWtWd4+bJ9X; AWSALBCORS=Ee+STyQ6vJs07CeLcvhtn12mINai9f5ZXFHLFHtwBMT+1aOP3pLkHtAGyPFcjLOSaQ7OzFYtnMfbMwK3Z4BVKHHgVT/p4v4AYcdA5IrD4nH6HomXVFWtWd4+bJ9X' \  
--data-raw '{  
    "request\_id":"50386494567",  
    "otp\_code":"1886"  
}'

API to Verify EMAIL OTP:

curl --location --request POST 'https://ms-uat.clix.capital/otp/v1/validate/email' \  
--header 'Content-Type: application/json' \  
--header 'x-api-key: clix' \  
--header 'x-api-secret: 12345' \  
--header 'Cookie: AWSALB=Ee+STyQ6vJs07CeLcvhtn12mINai9f5ZXFHLFHtwBMT+1aOP3pLkHtAGyPFcjLOSaQ7OzFYtnMfbMwK3Z4BVKHHgVT/p4v4AYcdA5IrD4nH6HomXVFWtWd4+bJ9X; AWSALBCORS=Ee+STyQ6vJs07CeLcvhtn12mINai9f5ZXFHLFHtwBMT+1aOP3pLkHtAGyPFcjLOSaQ7OzFYtnMfbMwK3Z4BVKHHgVT/p4v4AYcdA5IrD4nH6HomXVFWtWd4+bJ9X' \  
--data-raw '{  
    "request\_id":"86ac7ce08b99bef13409ef2446989bb0",  
    "otp\_code":"4676"  
}'

All other required information will be fetched through API to reflect on Landing Page. API details shared further

**Landing Page:**

* On main page, All the loans should be visible (In case more than one loan against customer id) with respective information against each loan received through API. Below is the list of information to reflect:
  + Loan Sections:
    - Loan Type
    - Loan Account Number
    - Loan Amount
    - Tenure
    - EMI
    - Next EMI due Date
  + Personal Details
    - Customer ID
    - First Name
    - Last Name
    - PAN number
    - Mobile number
    - DOB
    - E-Mail id

API to fetch Loan Info and Personal Info of customer through Customer ID: **getLoanInfo.txt**

**Landing Page: Additional Details**

* On Selecting the loan customer should be able to See following details:

|  |  |
| --- | --- |
| **Loan Details**   * Loan Account Number * Interest Rate * EMI Cycle * Loan Category (Corporate, SME, Equipment Finance, HFS etc.) * Loan start date * Loan end date * Status (Closed or Live) * Gross or Net * RPS Download * Account Statement download * NOC download option as current scenario in case loan is closed along with SMS trigger ( PL & Individual BL: Non TDS case) * E-Agreement/Loan Agreement * Welcome Letter * Interest certificate : Should be available for selected Quarter/Year * Upload TDS Certificate Button | **Repayment Details**   * Total Loan Amount * Total Amount due – Pay Link * Total Outstanding – Pay Link * Penal Amount * Loan Maturity Date * Remaining Loan Amount * Next Payment Due Date * Next EMI Amount – Pay Link |

**Loan Category Master:** Through API we will get the fincategory and o frontend we need to show the values of Loan Type as given in below grid

|  |  |
| --- | --- |
| **fincategory** | **Loan Type** |
| BUSINESS | Business Loan |
| K12 | K12 Loan |
| PL | Personal Loan |
| HFS | HealthCare Equipment Finance |
| HLMORTG | Home Loan |
| CD | Consumer Durable |
| CARLOAN | Car Loan |
| TW | Two Wheeler Loan |
| SUPCHAIN | Supply Chain Finance |
| MICROLAP | Micro Loan Against Property |
| DEBT | Debt Finance |
| LAEP | Loan Against Electronic Payment |
| CAG | Corporate Loans |
| CAG1 | Corporate Loans |
| DL | Doctor Loan |

**ALL APIs given below:**

Loan and Repayment information fetch - **getLoanInfo.txt**

Get Documents: **getRepayScheduleReport.txt, getSOA.txt, getNocReport.txt, getInterestCertificate.txt**

Razorpay Payment Link Generation: For any clarification, Discussion with Razorpay is required.

curl --location 'https://api.razorpay.com/v1/payment\_links' \

--header 'Host: api.razorpay.com' \

--header 'Authorization: Basic cnpwX2xpdmVfTHdyQ0xQUllvWTlnd2s6d3hKOHBramhDRmRJd0Y5cnZ0ZHprQnFo' \

--header 'Content-type: application/json' \

--data '{

"customer":

{

"name": "BANWAY PROJECTS AND HOSPITALITY",

"email": "",

"contact": "9810215905"

},

"amount": 2213000,

"currency": "INR",

"description": "Payment Link for this purpose - Business Loan",

"accept\_partial": false,

"reference\_id": "SDEBUSI000003640+1679660918746",

"expire\_by": 1692098060,

"notify": {

"sms": false,

"email": false

},

"reminder\_enable": false,

"notes": {

"sender": "919810215905",

"source": "whatsapp",

"transactionId": "8b86a88a-7cac-4aff-a3c8-97c234343d3d"

}

}'

API Keys to be used through Razorpay Key Master shared separately.

DMS API to fetch and show Welcome Letter/Loan Agreement:

**API to Fetch List of Documents with DMS IDs for a LAN:**

curl --location '[https://msapi-uat.clix.capital/dms/fetch'](https://msapi-uat.clix.capital/dms/fetch%27) \  
--header 'x-api-key: clix-dev-kyfhzu1nsZTx4y7kZH1H3IOmX2jwMJyI8sX6WsuW' \  
--header 'x-api-secret: ZpT5X51vUH0zQnc4zfTP26PRlFTU3rq6d25tjolB' \  
--header 'Content-Type: application/json' \  
--data '{  
    "documentDetails": [  
        {  
            "lanId": "SBLK120000071885"  
        }  
    ]  
}'

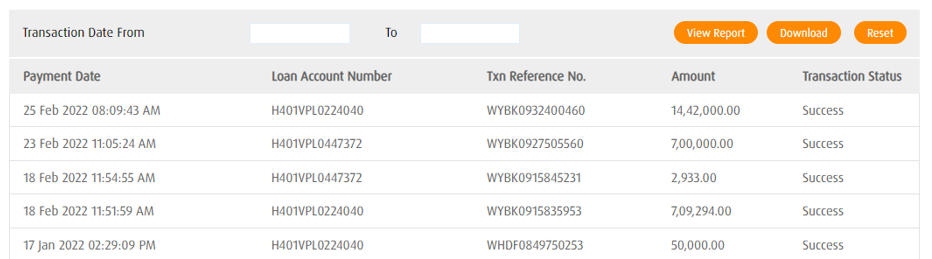
**API to fetch Document using DMS ID:**

curl --location '[https://msapi-uat.clix.capital/dms/download'](https://msapi-uat.clix.capital/dms/download%27) \  
--header 'x-api-key: clix-dev-kyfhzu1nsZTx4y7kZH1H3IOmX2jwMJyI8sX6WsuW' \  
--header 'x-api-secret: ZpT5X51vUH0zQnc4zfTP26PRlFTU3rq6d25tjolB' \  
--header 'Content-Type: application/json' \  
--data '{  
    "documentId": [  
        "DA20230620184202852533"  
    ]  
}'

**Landing Page: Payment details**

* New Tab, which will have payment summary details for selected loan. It should have following fields
  + Payment Date
  + Transaction Reference number
  + Transaction Type
  + Amount
  + Transaction Status

Basis Transaction Date selection the values to fetch through API and reflect on screen.

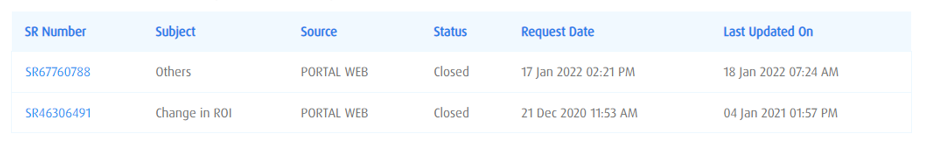


API to fetch Payment info - **getPaymentDetails.txt**

**Landing Page: Raise a Query**

* New Tab, which will enable customer to raise a query/issue, which will be directly registered in CRM. Also there should be provision to see result of previously raised queries from CRM. Refer to Query Type in appendix for details.

In below screen user should be able to see the logged tickets with current status. On top of it we need to provide the refresh option to fetch the current status of all tickets and Add new option to Raise new query and get ticket ID.



Below are the API parameters and their treatment of what all need to show on Raise a Query Screen. Last Column shows what all need to reflect on Screen for user to

|  |  |  |  |
| --- | --- | --- | --- |
| **Fields** | **Status** | **Solution** | **Frontend Form** |
| Case Title | Mandatory | <CaseType value> - <Case Sub Type Value> | Auto populate basis section of Case type and Sub Type – Non Editable |
| Customer Name | Mandatory | Through API | Yes – Non Editable |
| App No/MLA | Non-Mandatory | Blank | No |
| Product | Mandatory | Through API | Yes – Non editable |
| Account No (LAN) | Mandatory | Dropdown | Yes - Selection |
| Region | Non-Mandatory | Blank | No |
| Case Category | Mandatory | Request(Default Value) | No |
| Case Type | Mandatory | Dropdown values shared separately | Yes - Selection |
| Case Sub Type | Mandatory | Dropdown values shared separately | Yes - Selection |
| Origin | Mandatory | Website(Default Value) | No |
| Caller No | Mandatory | Free text with 10 digit validation of Number starting from 9 or 8 or 7 or 6 | Yes |
| Email Address | Mandatory | Through API | No |
| Priority | Mandatory | Normal (Default Value) | No |
| Sensitivity | Mandatory | Normal (Default Value) | No |
| Description | Mandatory | <CaseType value> - <Case Sub Type Value> for LanID <LANID> and Mobile <Mobilenumber> | Yes – Editable with Predefined info to be appended while hitting API as given in Solution Column |
| Mobile Number | Mandatory | Through API | No |

**Case Create API:**

URL - <https://crmapi.clix.capital/api/Case/InsertCase>

Method: POST

Authorization Headers - Bearer token (API for same will be shared separately)

Input json request:

{

                'CaseTitle':'Testing Product',

                'MobileNumber':'9910377955',

                'CustomerName':'Nikhil Niranjan',

                'ApplicationNumber':'',

                'Region':'Hyderabad',

                'ProductName':'Business Loan',

                'AccountNumber':'',

                'CaseType' : 'Swipe Machine',

                'CaseSubType' : 'Machine Issue',

                'CaseCategory':'Query',

                'CaseOrigin':'IVR',

                'Priority':'Normal',

                'Email':'abc@test.com',

                'CaseSensitivity':'Normal',

                'Description':'CIBER Testing',

                'CallerNumber':'7530848432'

     }

**Case Status API:**

URL - <https://crmapi.clix.capital/api/case/getcasestatus?ticketid=CLCPLN414980>

Method: GET

Authorization Headers - Bearer token

Input json request:

{

}

Master for Case Type and Case Sub Type – To be reviewed and confirmed by Sukant

|  |  |
| --- | --- |
| **Case Type** | **Corresponding Case Sub Type** |
| CIBIL | Cibil Updation |
| Document Required | GST Invoice |
| Document Required | Insurance copy |
| Document Required | Interest Certificate |
| Document Required | LOD |
| Document Required | NOC |
| Document Required | Property Papers |
| Document Required | Sanction Letter |
| Other | Other |
| Foreclosure | Foreclosure Statement |
| Foreclosure | Foreclosure Status |
| Foreclosure | Foreclosure NOC |
| Foreclosure | Part Payment |
| Settlement | Financial Constraint |
| Insurance Refund | Insurance Refund |
| EMI | EMI Info |
| EMI | EMI Payment Confirmation |
| EMI | Nach Swap |
| EMI | Nach Registration Status |
| EMI | Nach Cancellation Request |
| EMI | Wrong EMI debited |
| EMI | Emi not Debited |
| TDS Refund | TDS Refund |

**TDS certificate upload option:**

New Tab for TDS Certificate Submission, This should be enabled for All Loans. Below screen to reflect on selecting **TDS Certificate Upload**

**TDS Dashboard:** In below screen user will be able to see the logged TDS Requests. New Request to reflect as option to upload new TDS Certificate. Once Certificate uploaded for a certain period, we need to add a check that same certificate number for same period can’t be uploaded until value (TDS Amount Deducted as per Certificate) is different. If Reject by Clix, User should be able to upload the document again in same Request number and resubmit the case.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **S.No** | **Request Number** | **TDS Certificate Number** | **Assessment Year** | **Quarter** | **Status** | **Submission Date** |
| 1 | CX21Q1\_1000001 | ABCD132677 | 2021-22 | Q1 | Admin Passed | 10-Jul-22 |
| 2 | CX21Q1\_1000002 | ABCD198646 | 2021-22 | Q2 | Admin Rejected | 20-Dec-22 |
| 3 | CX21Q1\_1000003 | ABCD166786 | 2021-22 | Q1 | In-Progress | 04-Apr-23 |
| 4 | CX21Q1\_1000004 | ABCD183212 | 2021-22 | Q4 | Refund Issued | 12-Aug-21 |
| 5 | CX21Q1\_1000005 | BCDP100844 | 2021-22 | Q3 | Rejected by CLIX | 19-Jan-21 |

**TDS certificate upload screen:**

On Clicking Upload TDS Certificate Button in Loan Details Section, below form to reflect on Screen:

* LAN 🡺 this should have an option to capture all the LAN if the customer has more than one LAN. Dropdown of LANs from Loan Details screen. (both open and closed loans)
* TAN of Deductor (Customer)
* PAN of Tax Payer (Customer)
* PAN of Clix Entity 🡺 AAACC0642F for Clix capital and AAACG0239L for Clix finance add Dropdown.
* Clix Entity  to be decided based on “PAN of Clix Entity” field value. Only viewable, not editable.
* TDS Certificate Number
* Financial Year (2019-20)
* Assessment Year (2020-21)
* Quarter (Dropdown with values QI, QII, QIII, QIV), only one can be selected, mandatory.
* TDS Amount Deducted as per Certificate (number field with 2 decimals)
* TDS Certificate signed  DSC/Manually/Not signed.  Dropdown with these 3 options. If “Not signed” then do not accept, and populate message for uploading of signed certificate, Disclaimer: “Either DSC or manually signed is ok. If not signed, refund will not get processed”.
* TDS certificate document upload  only one PDF document can be uploaded.
* If a customer has more than one LAN, customer will be requested to submit also working of LAN wise TDS deposit.
* Other documents - Upload additional documents if any  max 5 files, configurable and Max Size – 2 MB (configurable)
* Submission Date  to be defaulted to current date time.
* Request number should get generated for successfully uploaded TDS certificate. e.g. CX<<Financial\_Year>><<Quarter>>\_10001.
* Through API call ticket will get created in CRM with all the required

**Case Create:**

{

                'CaseTitle':'TDS Refund',

                'MobileNumber':'9910377955', Respective Customer Mobile Number as per records

                'CustomerName':'Nikhil Niranjan', Respective Customer Name as per records

                'ApplicationNumber':'',

                'Region':'',

                'ProductName':'Business Loan', Respective Product as per records

                'AccountNumber':'', LAN ID as per Records

                'CaseType' : 'TDS Refund',

                'CaseSubType' : 'TDS Refund',

                'CaseCategory':'Query',

                'CaseOrigin':'Website',

                'Priority':'Normal',

                'Email':'abc@test.com', Respective Customer Email as per records

                'CaseSensitivity':'Normal',

                'Description':'CIBER Testing', All Information captured on frontend with request ID and Document ID with all respective label and values to be passed to CRM.

                'CallerNumber':'7530848432' Respective Customer Mobile Number as per records

}

**Document Upload:**

curl --location '[https://msapi-uat.clix.capital/dms/upload'](https://msapi-uat.clix.capital/dms/upload%27) \  
--header 'x-api-key: **dms-uat-myaccount**-gs6M8y8rPDh7xYuDyL21xuP9S68ZuS' \  
--header 'x-api-secret: QdcAVJ$m6cKJwX5s9k4o&jaK9PLnqW!s3%pQkS' \  
--header 'Content-Type: application/json' \  
--data-raw '{  
    "customerName": "full name",  
    "customerMobile": "9907000000",  
    "email": "example@gamil.com",  
    "product": "PL",  
    "partner": "",  
    "applicantType": "BORROWER",  
    "applicationId": "20221117541",  
    "pan": "AAAAA0000A",  
    "lanId": "LAN1000327951029",  
    "customerId": "28010915802114",  
    "objType": "",  
    "documentName": "Bank statement 2022",  
    "documentClass": "Financial Documents",  
    "documentType": "TDS-CERTIFICATE",  
    "sourceSystem": "WEB",  
    "mimeType": "application/pdf",  
    "extensionType": "pdf",  
    "fileAttributes": {  
        "isDocumentActive": true,  
        "isPasswordProtected": false,  
        "filePassword": ""  
    }  
}'

**Note**:

* All fields are mandatory.
* Validations for duplicate TDS certificate numbers.
* Field labels should be as per TDS certificate. (*Sample TDS certificate to be provided by CLIX*)
* TDS certificate documents to be Uploaded on DMS having a unique no. which can be identified basis some logic
* Admin has to take a decision based on manual checks and move the case ahead for further processing.

Admin Portal for TDS to be handled separately and not in scope of this project.

* There may be 10% of changes required while testing the flow of application while QA/UAT.

**FAQ Option:**

* This option will redirect the Customer to New Page of FAQ on Clix website (<https://www.clix.capital/wp-content/uploads/2022/07/FAQs.pdf>). Given Link is dummy and the revised link will be shared later

**Change Contact Details:**

* In Personal Details section the Mobile Number and Email to show Edit option in front of them. On click of same Popup to open with fields as Existing Number (Non-Editable) and New Number.
* Once customer enter the new Number (Validation of mobile umber applies) and click on Submit button, OTP will get triggered to both the Numbers and option to enter the OTP against Existing and New Number to reflect.
* Customer will submit both OTP and Click on Verify. On Successful verification API need to be called to update the Mobile number in Pennant.

Above Process will remain same in case of Email change as well. Pennant API will be shared soon.

**Refresh KYC:**

KYC Refresh option to reflect on Customer Portal post Login to Customers who’s KYC Refresh is due. Data for KYC Refresh Due will be uploaded in backend table with a flag basis which KYC Refresh option will be visible to respective customers.

On Clicking of KYC Refresh Option Customer will get directed to new page which will show fields to update the address:

Address Type – (Current Address by default)

House/Building Number

Flat Number

Street

Landmark

Locality

District

City – Auto populate basis Pincode Selection non editable

State - Auto populate basis Pincode Selection non editable

Country - Auto populate basis Pincode Selection non editable

PIN Code – Auto Suggestive field basis 3 char entered

KYC Document Type – Dropdown with Values like Aadhaar, Driving License, Electricity Bill etc. (Final list will be shared later)

Option to upload the document

On submission, above data with Document will get saved in DB. Further action on this data will be taken by ops team on Internal Ops portal which will be done internally by Engineering Team. API to fetch information or DB details to be provided by Project Team to Engineering team.

**Activity Report:**

We need an Activity Report where complete activity of customer can be recorded.

Login Timestamp, Specific Document Download timestamp, Payment initiation timestamp, Payment completion timestamp, KYC Refresh Timestamp, TDS Certificate initiation/submission timestamp, Raise a query with timestamp, Payment Details access with timestamp etc.

All above information to be saved against a customer and to be available as a report.

**Error Scenarios:** All Error scenarios as and when appear at the time of implementation to be discussed with Stakeholders and respective handling to be agreed for implementation.