# Business Plan Model

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| S.No. | Topic | Description |
| 1 | Pay Society Company Structure & Business Purposes | A description of the P.S. corporate structure having 3 or more standalone companies and relation between them. A well-defined tax structure ( which must not look to be tax evasive) |
| 2 | Network Company Server hosting location | A reasoned purpose of such decision. Where it is to be located has to be decided. Whether or not outside OpCo.’s country of operations. |
| 3 | Network Company | 1. Relation between Network Company and OpCo. 2. IT systems incorporated, Software Development Lifecycles, System, products 3. Licenses and Approvals - Information Security Management System (ISO/ IEC 27001) certification 4. KYC compliances as required by a KYC service outsourcing company   Note - (These explanations are specifically needed for OpCo. Where KYC and AML is being outsourced. OpCo. Must prove that the compliance measures of such company are as good as OpCo. Itself.) |
| 4 | P.S. Banking Network | 1. Status of relationship between P.S. and its banking network. Whether P.S. would open bank accounts as an MSB or as a business entity or through individuals.- this is d (Importantly, if the Banks know that P.S. is an MSB, it must be specifically mentioned in the proposed plans) 2. Requirement to maintain two separate bank account network – keeping minimum capital of company separate from customer’s money |
| 5 | KYC/ AML Compliance | A summary of procedures on Op.Co.’s new and existing customers and transactions |
| 6 | Licenses | 1. Registrations and money licenses obtained from Financial Regulatory Authorities 2. Projected capital requirements 3. Projected requirements to maintain minimum capital balance. |
| 7 | Intellectual property assets | 1. Registered trademarks 2. Copyright protections 3. Licenses to be obtained 4. License Agreements |
| 8 | Customer Data Management & Privacy | 1. Personal Data protection and encryption plans. 2. Customer Privacy |
| 9 | International Accounting Model | Settling accounts between OpCo.’s subsidiaries in different countries |
| 10 | Target Marketing/ Data Selling Plans | This part in the Business Plan in the first stage may lead to more complexities with regulators’ |