Hybrid Dashboard – Spend Analytics +   
Save + Hyperface

|  |
| --- |
| **Overview** |
| Zaggle wishes to combine the offerings of their existing employee benefits card () with a credit card so that the end user can have a single mode of payment for all his personal/business expenses. The benefits given to employees are usually across 3 verticals - meal, fuel and telecom.  Employees can use a certain sum of money against the above-mentioned categories every month to which they are eligible for getting the tax benefit at the end of the F.Y.  The benefit for each category is posted on a monthly basis. The leftover benefit (if any) can get carried forward to the next month.  Employees can also choose to spend above the monthly limit for a given category (given he/she has the available credit limit to do so), the additional expense for a given category can be set off once the new month’s benefit is credited in the next month.  In addition to this, the user will also be able to claim certain expenses made from the card as business expenses and can get reimbursed for the same directly in their bank account or as a credit in their card.  To manage and orchestrate the flexi benefit component of this program a separate platform-based solution is getting developed through hyperface.  The hyperface functionality need to stitch with our Save platform for executing the operational activities of loading and providing a dashboard to the corporate, which is similar to today’s practice of prepaid cards. |

|  |
| --- |
| **Objective** |
| Hybrid Credit card combines the offerings of the existing employee benefits card () with a credit card so that the end user can have a single mode of payment for all his personal/business expenses.  To manage and orchestrate the flexi benefit component of this program a separate platform-based solution is getting developed through hyperface. |

|  |
| --- |
| **Detailed Requirement** |
| 4 role needs to be defined for enabling Hybrid Card orchestration inhouse as well as for Corporates self-servicing portal.  The Scope of Work consist of below modules to be created for end to end Hybrid backend orchestration and management.   1. Product Manager Module 2. Operations Module / Zaggle Admin Module 3. Corporate Module 4. Reports Module 5. Bank Module (will we share any such option to bank for viewing program level details)  |  |  | | --- | --- | | **Modules** | **Functionalities** | | Product Manager | 1. Corporate Program - creation, maintenance, enabling/ disabling. 2. Wallet Configuration. Wallet configuration will consist of parameters like – allow Negative balance, allow partial set-off, MCC/MID inclusion or exclusion criteria, etc 3. Wallet IDs creation 4. Wallet linkage with Corporate Program 5. Wallet linkage with respective Credit Cards 6. Wallet maintenance, enabling and/or disabling, linking and/or delinking of wallets – from corporate program as well as from individual credit cards | | Operations Module / Zaggle Admin Module | Similar to Save existing Admin module, Hybrid Admin Module to be created with below list of features.   1. All above functionalities of Program manager with below incremental functionalities 2. Confirmation of fund received and/or debited 3. Corporate Budget allocation – Ledger balance and statement, transfer logs, corporate wise mapped e-collection account details 4. Maker checker option for each of the transactions or actions performed 5. Individual and/or bulk upload modules for all activities 6. Activities to be performed:    1. Loading of wallets    2. Unloading of wallets / Debiting of wallet balance    3. Pause and/or unpause wallet    4. Freeze and/or unfreeze wallet    5. Wallet linking / delinking request    6. Card temp blocking - bulk or individual    7. Card closure on employee exit / absconded or any other scenario    8. Extract annual or periodic card wise summary (wallet wise and cumulative summary) and share it with corporates    9. Error cases handling – debit card balance due to erroneous loading, FY end request for blocking of cards, loading of correct funds, etc    10. Card Activation request - bulk or individual    11. Any Other requests 7. Corporate wise summary with card/employee listings    1. List of all employees whom card has been issued    2. Employee wise CC, CC a/c and wallet mapping    3. Cumulative Available Balance and wallet wise balance breakup    4. Wallet Status - active / pause, loading freeze, set-off freeze, etc    5. CTA for change of wallet status    6. View Card transactions (Prepaid as well as Credit Card)    7. Request Card Statement (Prepaid as well as Credit Card)    8. Monthly loading summary - prepaid card    9. Card Controls quick access 8. Various reports -    1. Monthly loading summary - prepaid card    2. All employee listing with credit card details, linked wallet details and wallet balances as on date, Total loaded, total spent, Cumulative wallet balane as on date    3. Card Balance report *(of all employees and employee wise)* - monthly and as on date (employee details, CC details, Opening Balance, Amount loaded, Usage in the month, Cr. Adjustments, Dr. Adjustments, closing balance)    4. Budget Allocation report - Op. Balance, Amount Added, Amount utilised, Refund / reversals, Cl. balance    5. Onboarding & wallet creation report - Employee details, CC creation date, wallets created/linked, wallet creation / linking date, KYC completion date,    6. Loading Report with success and failure, mapped against loading file processed with date and time stamp    7. BAU activities performed | | Corporate Module | * This will be Corporate Self Servicing tool and to be accessed by Corporates (similar to existing Save Platform) * Zatix platform will be customised to accommodate the Hybrid product scope and enablers for corporate self-servicing portal. * Features and functionalities required in Corporate module is listed in the next table. * To build the incremental functionalities in Zatix :  1. Existing Save functions and APIs will be used 2. Functionalities developed by Hyperface will be used through API or decided approach 3. Existing Zatix functionalities will be used. | | Reports Module | - All employee listing with credit card details, linked wallet details and wallet balances as on date, Total loaded, total spent, Cumulative wallet balance as on date - Card Balance report *(of all employees and employee wise)* - monthly and as on date (employee details, CC details, Opening Balance, Amount loaded, Usage in the month, Cr. Adjustments, Dr. Adjustments, closing balance) - Budget Allocation report - Op. Balance, Amount Added, Amount utilised, Refund / reversals, Cl. balance   - Onboarding & wallet creation report - Employee details, CC creation date, wallets created/linked, wallet creation / linking date, KYC completion date,   - Loading Report with success and failure, mapped against loading file processed with date and time stamp  - BAU activities performed |  |  |  |  |  | | --- | --- | --- | --- | | **Hybrid Dashboard for Corporates** | | **Spend Analytics** | **Save Dashboard** | | **Sections** | **Features/ Requirements** | | Homepage | - View Budget allocated for loading  - Spend Analytics like summary page  - Any other corporate details | Not Available | Available | | Employees / Card Listing | - List of all employees whom card has been issued  - Employee wise CC, CC a/c and wallet mapping  - Cumulative Available Balance and wallet wise balance breakup  - Wallet Status - active / pause, loading freeze, set-off freeze, etc  - CTA for change of wallet status   - View Card transactions (Prepaid as well as Credit Card)  - Request Card Statement (Prepaid as well as Credit Card)  - Monthly loading summary - prepaid card  - Card Controls quick access | Partially Available | Available | | Fund Transfer request | - E-collection account details page  - Previous transfer logs or list with approver & other details. Transfer logs to have fields – Date & time of trnxs, Trnxs Description / narration, Trnx Amount, Dr. / Cr., UTR number, Received from A/c, Corporate budget before transfer, Corporate budget balance after transfer | Not Available | Available | | Loading request / Transfer | - Individual load processing - select or enter cardholder and place request directly  - Bulk loading with readymade template with card & wallet mapping  - Transfer logs – each loading request details and summary – Load File name, Requested load amount, No of Cards, Successful loaded amount, Rejected / Unprocessed Amount, Corporate budget before loading, Corporate budget balance after loading.  Checks to be done –   1. Total amount in the upload file cannot exceed the available budget amount 2. File name cannot be repeated. | Not Available | Available | | New Card issuance | - New card issuance through individual data entry or bulk file upload  - Application Status section | Available | Not Available | | Wallet / Prepaid Card Services | - Card balance debit request - erroneous loading, FY end request, employee exit or absconding. Suggest to be drop-on the floor request capturing  - Card closure for flexi benefits - employee exit or absconding or any other scenario  - Wallet creation request - new wallets to be created and attached to some or all employees  - Wallet linking / delinking request   - Card Controls and limit setting  - Card temp blocking - bulk or individual   - Change of wallet status (pause / unpause)  - View Card transactions   - Request Card Statement   - Monthly loading summary - prepaid card  - Card Activation request - bulk or individual  - Other requests | Partially Available | Not Available | | Credit Card Service | - Card Controls  - Card Temp blocking  - Card Permanent blocking   - Card replacement  - Card Cancellation request  - View Card transactions   - Request Card Statement   - Monthly loading summary - prepaid card  - Card Activation request - bulk or individual  - Transaction Failure issue  - OTP related issues  - Raise Chargeback / dispute  - Change Billing cycle | Available | Not Available | | Corporate Relationship Management | - Limit change request  - Payment Apportionment  - Other requests  - Lien Marking / Removal  - Change Billing cycle (CC -CL case)  - Refund request from corporate budget | Available | Not Available | | Management Reports | - All employee listing with credit card details, linked wallet details and wallet balances as on date, Total loaded, total spent, Cumulative wallet balance as on date  - Card Balance report *(of all employees and employee wise)* - monthly and as on date (employee details, CC details, Opening Balance, Amount loaded, Usage in the month, Cr. Adjustments, Dr. Adjustments, closing balance)  - Budget Allocation report - Op. Balance, Amount Added, Amount utilised, Refund / reversals, Cl. balance   - Onboarding & wallet creation report - Employee details, CC creation date, wallets created/linked, wallet creation / linking date, KYC completion date,   - Loading Report with success and failure, mapped against loading file processed with date and time stamp  - BAU activities performed | Not Available | Partially Available | | Analytical Reports | - Spend Analysis report with 27+ variables  - Wallet wise loading Summary across all cards  - Custom reports creation | Available | Not Available |   **Corporate Program Setup and Wallet Setup:**   1. Corporate details will be passed by Zaggle/Bank to Hyperface for Corporate Program creation. As per the agreed program construct and corporate policies wallets will be configured and linked with the corporate program. 2. Hyperface system will be used for creation and configuration of wallets 3. Wallet configuration will consist of parameters like – allow Negative balance, allow partial set-off, MCC/MID inclusion or exclusion criteria, etc 4. All the cards issued under the Corporate to be linked under the corporate Program. 5. Corporate will share the details of card wise wallets to be linked against each card and accordingly Hyperface to create wallets and link with the respective credit cards. 6. Corporate Summary will show all the card’s mapped under the Corporate Program with respective wallets linked against each card   \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Extract of functionalities from the Save modules for Hybrid Credit Card program construct by integrating with Hyperface system.  Below is the mapping of the existing Save Platform features currently available and same to be taken ahead for Hybrid product.   |  |  |  | | --- | --- | --- | | **Section** | **Current Save Process** | **Hybrid Cards Process** | | **Onboarding of Corporate** | - Sales team secures the mandate  - Corporate in onboarded in the Zaggle system  - Admin users profile is created | Existing process to be followed | | **Admin user creation** | - Corporate shares admin users list  - User credentials are ingested in Zaggle System  - User Access are created and roles are defined  - | Existing process will be followed | | **Individual Onboarding + KYC** | - Corporate can input single or bulk details through Save Portal  - Save platform will push these leads to onboarding system *(Bank or Perfios or any other)*  *-* Further leg of onboarding + KYC will be outside of Save scope and done by decided onboarding system | - Corporate can input single or bulk details through Save Portal  - Save platform will push these leads to onboarding system *(Bank or Perfios or any other)* | | **Successful Carded cases** | - Onboarding and KYC is completed by customers.  - For successful completed cases card number gets generated in CMS  - Bank/ CMS will share the successful carded cases with Zaggle (irrespective of onboarding done through Zaggle or not)  - Zaggle will ingest this data in their system and push it ahead to Hyperface, Save and other partner platforms.  - Zaggle will also share card wise wallet mapping with Hyperface  - Hyperface will ingest this data, create wallet and link with the cards. | - For successful application completed cases card number gets generated in CMS  - Bank/ CMS will share the successful carded cases with Zaggle (irrespective of onboarding done through Zaggle or not)  - Zaggle will ingest this data in their system and push it ahead to Hyperface, Save and other partner platforms.  - Zaggle will also share card wise wallet mapping with Hyperface  - Hyperface will ingest this data, create wallet and link with the cards. | | **Fund Flow** | - Detailed fund flow has been discussed with stakeholders and same will be followed  - Once fund is receipt in nodal / pool account, intimation to Zaggle to be shared, confirming receipt of funds  - Basis of funds confirmation, budget gets allocated on corporate dashboard and accordingly further loading process to be followed | - Existing process to be followed  - Save platform – budget dashboard to be linked with the new nodal/pool accounts to be created | | **Loading Process** | - Corporate funds the pool e-collection account  - Finance confirms the receipt of funds  - Budget gets allocated to corporate dashboard  - Loading file is executed by either corporate through self-loading portal or shared with Zaggle OPS for processing  - Loading file checks are run and eligible cases gets executed for loading of card and respective wallets  - Amount loaded successfully is deducted from the allocated budget  - Rejected cases are cured and repushed for processing  - Funds against which unable to process loading is refunded back to the corporate basis corporate request | - Hyperface integration is needed for execution of loading.  - Save existing screens and loading rails to be used  - Loading process will be combination of Save features and Hyperface API.  - Detailed process is elaborated through a document as attached ahead. |   Mapping of current Save platform features and functionality.  Using the same for Hybrid Card product proposition and integrations required with Hyperface.   |  |  |  |  | | --- | --- | --- | --- | | **Front end Screen** | **Sub Sections** | **Current Functionalities** | **Hybrid - Save Dashboard Scope** | | **Dashboard** | Homepage | - Budget Allocated – Overall & wallet wise level  - Summary – No of Employees, Total Claim Amount, No of claims, Approved / unapproved claim values  - Recent claim history | - Critical and all features to be present  - Customisable - claims section as per corporates opted for without EMS | | **Transfers** | Quick Load | - Card listing with wallets mapped  - Cardholder details with demog details, limit assigned, available balance, on/off feature,  - Individual upload feature for each card wise | - Critical and all features to be present  - Hyperface integration - process loading activities with appropriate checks; to be stitched with Hyperface interface to process further instructions  - Appropriate checks to be put up at each stage - loading amount, credit card eligibility, wallet eligibility | | Bulk Transfer | - Bulk loading process option  - Ready loading templates with card no, wallets and employee mapping  - Initiate transfer request option for pooling funds from corporate budget | | Other options | - Pull back  - Transfer Logs  - Transfer Report | | **Employees** | Employee with Cards | Employee wise details - Employee ID, Name, Card ending 4 digits, Total Loaded, Available Balance, Wallet wise balances, Wallet Block / Unblock, Export to excel option | - Critical and all features to be present  - Customisable to accommodate correct mapping of employee - credit card - wallets  - Hyperface integration   - for showcasing balances & other details as well as extracting reports.   - Hyperface APIs or data to be used for showcasing credit card mapping  - Combine processing for bulk upload options | | Manage users | Id No, Name, Email Id, Designation, Role, etc  Delete User, Status update, Manage | | Documents | Id No, Name, Email ID, Status, Upload KYC, Manage Documents, KYC Type and KYC Status | | Bulk Upload | - Add Bulk user  - Add Bulk users with Card  - Block users in Bulk  - Deleted users in Bulk  - Update users in Bulk  - Invite users in bulk  - Bulk Employee Exit / Inactive.  Download any of above template, fill details and upload the file for processing | | **Claims** |  | - Lis to claims raised  - Status of claims raised  - Action on claims - Approve, Reject, Reimburse | - Critical and all features to be present  - Customised option - To be shown only to customers opted for EMS solution as well. | | **Reimbursements** |  | - List of claims in process or raised  - Push cases to processing quee  - Marking cases as reimbursed | - Critical and all features to be present  - Customised option - To be shown only to customers opted for EMS solution as well. | | **Process Approval** |  | Listing of earlier loading processed with remarks as approved or rejected | - Critical and all features to be present  - Customised option - To be shown only to customers opted for EMS solution as well. | | **Management Reports** | MIS Reports | Multiple report options:  - Employee Benefits Reimbursement Report  - Employee Card Loading Report  - Employee Card Usage Report  - Year-end Reconciliation Report  - Claims  - Car Log Report  - Reimbursement Limits and Balances Report | - Critical and all features to be present  - Customised option as per the corporate arrangement opted for with / without EMS   - Hyperface integration - for showcasing balances & other details as well as extracting reports. | | Analytics | Readily available analytical reports with option to customise it | | Exports | Option to search earlier downloaded reports | | **Account** | Load Money | Master Pool Account -   - View Budget available  - View Pool a/c details *(where funds to be transferred for loading)  -* Creation of wallet pool accounts   - Transfer funds to wallet pool accounts | - Critical and all features to be present  - Existing integration/process to be used for checking funds receipt, budget allocation and execute the loading instruction  - The loading instruction to use Hyperface integration for processing | | Account Transactions | History of previous transactions done with search option of date range and transaction | | **Admin** |  | Multiple options and features available at corporate level to manage | ok to keep as applicable | |

|  |
| --- |
| **Hyperface Scope of work in a nutshell is as below *(for reference)*:** |
| 1. Corporate Credit Card + Multi wallet into one form factor 2. Configurability of different types of wallets aligned with corporate policy 3. For each corporate, employee mapped below them to get the corporate credit card with pre-defined wallets linked onto the card. 4. Enable monthly or periodic load value on each of the wallets / wallet types for all employees, through -    1. File upload (for bulk cases)    2. Individual case to case basis 5. Interface to manage, view, edit the load value with different user access roles & rights defined. Interface required - front end for customers as well as frontend/backend for non-customers (like operations, sales, product teams, etc). 6. Maker checker access rights for processing loading and maintenance of the wallet balances 7. Posting of credit balances on corporate credit card in bank CMS basis of load value of wallets for respective cards at A/c level. 8. Now customer can use the card upto the extent of available limit directly through the banks authorisation pipeline. & Zaggle does not participate in the transaction authorisation flow. 9. Available limit on the credit card to be shown real time or through refresh button on screen, using API (bank CMS), whenever customer logs in the PWA. Wallet balances will be fetched from Hyperface system. 10. Consume daily settlement file from bank on real time or file sharing basis. 11. Basis settlement data manage debit of wallet balances (for both debit transactions and refund/reversed transactions). Payments to be excluded for wallet adjustments. 12. Enable claim process for business transactions with reversal of wallet balance consumed for original transaction. SSO enabled redirection to Zaggle EMS system for raising claim, viewing status, etc 13. For users where there is no EMS available, allow user to tag a transaction on a standalone basis such that the same can be viewed later & able to download these details. Date range criteria to be available for viewing and tagging transactions. 14. Allow customer to select more than 1 transaction to raise claim. Period for selecting transactions can be as per transactions listing or date range filter to be provided for customer to search the transaction 15. For a FY, maintain customer wise wallets balance loaded, wallets balance consumed and residual wallets balance with summary (over 12-month FY range) 16. Pass the summary to corporates/ corporate spoke; employee wise wallets & wallet balances mapped; for corporate to revise the tax computation for the employee 17. Allow manual/automated adjustment of unutilised wallet balances against the transactions on the card for last 12 months (FY) period; on ongoing basis (excluding the transactions claimed as business expenses); Adjustment to be done basis of trnxs MCCs for card transactions 18. Provide customer an option on front end to choose between wallets for transaction set-off. For eg: If a customer has a reward as well as expense/reimbursement wallet, he/she should be able to set hierarchy such that adjustments are done through reward wallet (if chosen by the customer) instead of expense/reimbursement wallet. If no user input received, then a default hierarchy should be followed for setting off 19. Similarly, a user should be able to block/pause and unblock the wallets for set-off adjustments. 20. Temp blocking of wallets for a specific period at end of FY or interim. 21. A cardholder should be able to view multiple cards in combinations – Credit Card + Multi wallet, credit card 1 + multi wallet, credit card 2 + multi wallet, credit card only. 22. Functionality for delink wallets from card, in case of employee exit. Functionality can be accessed by Zaggle Ops/ Corporate Admin through an interface. Once the delinking is done, all future loading should be suspended. Further option to relink wallets to tackle erroneous delinking cases and then reloading should be allowed. 23. Adjustment for split bill transactions while setting off against multiple wallets. Eg: Meal transaction done of 3,000 is set off by debiting 2,500 from Meal wallet and 500 from Expense wallet 24. Adhoc or case to case basis debit/credit entry in wallet balances. 25. In case of merchant reversals or refunds, the appropriate reversal of set-off balance to be done against wallet balances   **More checks and requirements to be built:**   1. All the wallets which are configured for a program need not be automatically created for every CC Account in that program. Wallet creation will be done via file upload and it is possible that only few of the total allowed wallets create created for a given CC Account 2. In the Eligibility Criteria for the wallets - we need to support both AND OR conditions combinations. For example - we may configure a wallet which supports something like this – 3. IF (MCC Include (<mcc list 1) AND MID exclude (<mid list 1>)) OR (mid include <mid list 2>)) 4. If during loading, certain wallet label does not exist for a given CC Account then we should reject entire load for that account and throw error in the file 5. For every transaction done on the wallet - load, unload, purchase, purchase reversal, etc we need to define a default nomenclature for the narration which will also be used in the f/e to display the transaction. 6. We need to introduce a few extra fields in the transaction table so that while posting certain transactions like load/unload, etc, an additional remark can be added by the ops team for reference and recon later on. We should also allow all special characters to be added in this field. 7. Refer [this](https://docs.google.com/spreadsheets/d/1TLLxnCETy2DHQ2-pdqMIJK7Ktnj5fe-Ga2y4Uv0vLgM/edit#gid=0) for file upload formats. More detailed discussion on call to be done with the tech team on feasibility. 8. List of validation checks which are required to be done on any file upload operation will be provided by Zaggle and will be implemented later on once Zaggle gives it to HF. 9. The file which is being uploaded should not be repetitive hence we need a validation that exact same file name can’t be used for upload again for the same operation for the same program 10. The sample file which will be hosted and downloadable from the dashboard should follow a specific nomenclature. Zaggle will provide the same. 11. If no labels are passed in the reset operation then do not reset all wallets by default. |