Perfect 👍 let’s do both:

https://chatgpt.com/share/68d83338-c780-800d-93be-d53db4e9adb3

**1. Workflows (Screens) for 2B, Tally & 3B together**

Think of this as a **flow per user type** (SME vs CA), but underlying UX is similar.

**Step 1: Data Import**

**Screen: Import Center**

* Upload **GSTR-2B JSON/Excel** (from GST portal).
* Upload **Tally Purchase Register** (Excel export or API connector).
* (Optional) Pull **GSTR-3B filed data** directly from GST portal API.

👉 UX: Simple drag-and-drop Excel, OR auto-fetch if connected.

**Step 2: Reconciliation Dashboard**

**Screen: 3-way match table**

* Table with columns:
  + Invoice No | Supplier GSTIN | Tax Value | ITC as per Tally | ITC as per 2B | ITC Claimed in 3B | Status
* Status flags:
  + ✅ Match all three
  + ⚠️ In Tally but not in 2B
  + ⚠️ In 2B but not in Tally
  + ⚠️ Claimed in 3B but not in 2B (risky)
  + 🟢 Eligible but not yet claimed

👉 UX: Color-coded mismatches, filters (by vendor, GSTIN, month).

**Step 3: Insights View**

**Screen: Summary Card**

* **Total ITC as per 2B**: ₹X
* **Total ITC as per Tally**: ₹Y
* **ITC claimed in 3B**: ₹Z
* **Safe ITC to claim this month**: min(2B, Tally) – already claimed
* **Mismatches**: # invoices, ₹ amounts
* Button: **“Generate Draft 3B”**

👉 UX: CAs love tabular detail, SME owners love 4–5 big numbers. Show both.

**Step 4: Filing Helper**

**Screen: GSTR-3B Draft**

* Pre-filled sheet with:
  + Eligible ITC to claim
  + Adjustments (blocked ITC, RCM)
  + Final Net ITC for 3B
* Option: Export to Excel/JSON OR File directly (if integrated with GSP).

👉 UX: **One-click “ready for filing”** — this is the killer value.

**2. What is GSP (GST Suvidha Provider)?**

* **GSTN** (the official GST Network) does not give APIs to everyone.
* They authorize intermediaries called **GSPs (GST Suvidha Providers)**.
* A GSP gets secure API access to:
  + Pull GSTR-2A/2B/3B,
  + File GSTR-3B, GSTR-1, etc.
* Examples: TCS, Deloitte, ClearTax, Masters India, Vayana, etc.

👉 If you want your software to directly **fetch data from GST portal or file returns**, you either:

1. **Partner with an existing GSP** (most practical), OR
2. **Apply to become a GSP** (long, expensive, regulatory-heavy).

For MVP → **just use file uploads (Excel/JSON)**.  
For scale → **partner with a GSP** → full automation.

**3. Monetization Leverage with 3B + GSP**

* Plain reconciliation: utility tool = ₹500–1500/month.
* Add **3B filing + GSP API integration**: compliance backbone = ₹2,000–5,000/month per GSTIN.
* Add **CA dashboard (multi-client)**: ₹10,000–50,000/month firm plans.

✅ In short:

* MVP → “Upload 2B + Tally → Get reconciliation + safe ITC to claim.”
* Pro → “Add 3B auto-draft.”
* Scale → “Integrate via GSP, allow one-click filing.”

Do you want me to **sketch a visual mock dashboard** (like a wireframe UI) showing how these screens could look for SMEs vs CAs?

Got it ✅ — I’ll sketch **end-to-end wireframes + workflows** for the GST reconciliation tool, and then package them into a **DECK (doc-style narrative)** so you can use it as a concept note / pitch.

# 📑 Deck: GST Reconciliation & Filing Platform

## 1. Problem Statement

* SMEs & accountants spend **hours every month** reconciling **GSTR-2B vs Tally vs GSTR-3B**.
* Manual Excel-based reconciliation → **errors, lost ITC, GST notices**.
* Existing tools = too complex (enterprise) or too costly for micro-SMEs.

## 2. Solution

A **lightweight SaaS tool** that:

1. Imports **GSTR-2B + Tally + GSTR-3B**.
2. Runs **3-way reconciliation**.
3. Suggests **safe ITC to claim**.
4. Generates **3B draft** (with optional filing via GSP).

## 3. Target Users

* **Phase 1**: Chartered Accountants & accounting firms (handle 50+ GSTINs).
* **Phase 2**: SMEs directly (self-service dashboard).
* **Phase 3**: Integration with Tally, Zoho Books, Busy → mass adoption.

## 4. Workflows + Wireframes

### ****Workflow A: Import Data****

* **User Action**: Upload GSTR-2B (Excel/JSON), Tally Input (Excel), GSTR-3B (optional).
* **Wireframe Sketch**:
  + Two upload boxes (“Drop files to upload”).
  + Side panel → instructions (“Download 2B from GST portal, export Tally purchase register”).
  + CTA: **Import → Reconcile**.

### ****Workflow B: Reconciliation Dashboard****

* **User Action**: Review invoice-wise match/mismatch.
* **Wireframe Sketch**:
  + Table: Invoice No | GSTIN | ITC (Tally) | ITC (2B) | ITC (3B) | Status.
  + Status icons: ✅ Match, ⚠️ Mismatch, 🟢 Eligible not claimed.
  + Filters: Vendor, GSTIN, Invoice Month.

### ****Workflow C: Insights View****

* **User Action**: Get executive summary.
* **Wireframe Sketch**:
  + Left = Summary cards:
    - ITC as per 2B, ITC as per Tally, ITC claimed in 3B, Safe ITC to claim.
  + Right = Chart of mismatches by vendor / category.
  + CTA: **Generate Draft 3B**.

### ****Workflow D: GSTR-3B Draft****

* **User Action**: View suggested 3B filing sheet.
* **Wireframe Sketch**:
  + Box: “Eligible ITC → ₹X”
  + Adjustments: Blocked ITC, RCM.
  + Final Net ITC → pre-fill numbers.
  + Actions: Export to Excel | File via GSP (premium).

### ****Workflow E: CA Multi-Client Dashboard****

* **User Action**: Manage multiple GSTINs.
* **Wireframe Sketch**:
  + List view: Client name | GSTIN | Last filed month | Pending mismatches | Action (Reconcile/Download).
  + Bulk action: Run reconciliation for all clients.

## 5. Roadmap

* **MVP (3 months)**: Excel upload → 2B vs Tally reconciliation report.
* **Pro (6–9 months)**: Add 3B reconciliation + draft sheet.
* **Enterprise (12+ months)**: GSP integration for one-click filing, multi-client CA dashboard, API integrations with Tally/Zoho/Busy.

## 6. Monetization

* SME plan: ₹500–1500/month per GSTIN.
* CA plan: ₹3,000–10,000/month for 50–100 clients.
* Enterprise filing (with GSP): ₹15,000–50,000/month.

## 7. Moat / Differentiation

* **Simplicity** → Excel-first onboarding.
* **Trust** → Focus on compliance-safe ITC (reduce GST notices).
* **Distribution** → Sell via CA network + Tally partners.

✅ This gives you the **end-to-end flows (user journey)** and the **screens (wireframes)** logically tied together.

Do you want me to now **draw all wireframes into a single “flow diagram” style visual** (like a product storyboard) so you can literally show how the tool works in sequence?

Nice — here’s a practical, action-oriented playbook on **partnering with GSPs** (who they are, which ones to target, how they typically charge, and concrete partnership models you can pitch). I’ll cite official / reputable pages for the key facts.

**Quick reality check**

* **GSPs are licensed API gateways to GSTN** — you need them (or a partnership with one) to pull data directly from the GST portal or to file returns programmatically. ([GSTN](https://gstn.org.in/gsp-ecosystem?utm_source=chatgpt.com))

**Who to target (recommended shortlist + why)**

Pick a mix of **mid-sized specialist GSPs** and **large/established players**. Mid-sized players are often faster to partner; big players offer scale but may want exclusivity or a bigger cut.

**Examples / targets**

* **IRIS** — experienced in tax tech and already offers reconciliation/filing tooling; good for enterprise/CA workflows. ([IRIS GST](https://irisgst.com/how-an-aspgsp-offering-can-simplify-your-gst-compliance/?utm_source=chatgpt.com))
* **MastersIndia / MasterGST** — positioned as GSPs with developer APIs and SME tools; used to integrations and resellers. Good pragmatic partner for Tally integrations. ([Masters India](https://www.mastersindia.co/?utm_source=chatgpt.com))
* **ClearTax (and other marketplace players)** — large tax platforms that both act as solutions and as distribution channels; may prefer market or OEM deals. ([ClearTax](https://cleartax.in/s/gsp-gst-suvidha-provider?utm_source=chatgpt.com" \o "GST Suvidha Provider (GSP) – An Overview))
* **Other licensed GSPs** — the full empanelled list is on GSTN/IRP pages — use it to find local/specialist providers. (GSTN maintains the official list.) ([GSTN](https://gstn.org.in/empanelled-gsps?utm_source=chatgpt.com))

Tip: prioritize 3–5 GSPs where your value is *complementary* — e.g., you bring UX/Tally connectors while they supply the API/filer plumbing.

**How GSPs typically charge / commercial models you’ll encounter**

(what you’ll see in MOUs or commercial calls)

1. **Per-API / per-call** — the GSP charges a small fee per API call (download 2B, push 3B). Common in e-invoicing/GSP integrations. ([ClearTax](https://cleartax.in/s/e-invoicing-api-integration-modes?utm_source=chatgpt.com" \o "Different Modes of API integration for e-Invoicing))
2. **Per-file / per-filing** — a fixed fee per return filed or per bulk operation (useful for small clients).
3. **Monthly subscription (flat) for API bundles** — unlimited or capped API usage per month for a fixed price.
4. **Revenue-share / referral %** — you refer customers; GSP takes a cut of filing fees or shares revenue.
5. **White-label / OEM licensing** — pay a one-time integration / setup + ongoing license fees to white-label GSP services.
6. **Marketplace model** — GSPs (or big players) list third-party apps and take a platform fee per transaction or referral.

Clearing note: GSPs are used for both e-invoicing and GST filings — integration patterns and pricing differ by use-case (e-invoice vs GSTR filings). ([ClearTax](https://cleartax.in/s/e-invoicing-api-integration-modes?utm_source=chatgpt.com" \o "Different Modes of API integration for e-Invoicing))

**Partnership models I recommend (practical, prioritized)**

Start low-friction → build trust → scale.

**1) Referral / Revenue-Share (fastest go-to-market)**

* You build the UX + Tally connectors.
* GSP files and handles GSTN authentication.
* Revenue split on filing/API fees (e.g., you keep subscription; they keep per-file API fees, or share %).
* Good first-step: minimal engineering to become a partner.

**2) White-label / OEM (medium term)**

* GSP offers an OEM integration (you pay license + per-file cost).
* You brand the whole product, sell to CAs/SMEs.
* Advantage: full product control; disadvantage: higher fixed costs.

**3) Co-sell + Integration (scale)**

* Joint GTM: they provide APIs at a volume discount; you handle product & CA distribution.
* Offer combined bundles: “Your app + GSP filing” as one SKU.
* Good for CA firms (multi-client billing).

**4) GSP as reseller of your product (rare but powerful)**

* If you solve a niche they don’t care to build (best-in-class UX for SMEs / CA workflows), GSPs may resell your product and drive API traffic to you. Negotiation: margin vs exclusivity.

**How to approach them (concrete steps)**

1. **Prepare an integration spec**: what APIs you need (pull 2B, push 3B, status, authentication). (GSPs have docs — ask for sandbox access.) ([GSTN](https://gstn.org.in/gsp-ecosystem?utm_source=chatgpt.com))
2. **Build a sandbox demo** (Excel upload flow + one API-backed file flow). Show clear ROI: time saved, errors avoided.
3. **Commercial ask**: propose a pilot (3–6 months) with N clients, rev-share or per-file pass-through. Offer to co-market to CA networks.
4. **Operational SLA**: uptime, support for notices, data retention & security (GSPs care here — gov data).
5. **Legal**: confirm data flow, who holds KYC/consent, and indemnities around filings.

**Which GSPs are most likely to partner (practical intuition + evidence)**

* **Mid-tier specialist GSPs (MastersIndia, MasterGST, IRIS)** — likely to partner because they already build adjacent tools and sell to SMEs/CAs; they value volume. ([Masters India](https://www.mastersindia.co/?utm_source=chatgpt.com))
* **Large, product-first players (ClearTax)** — they may build competing features but will partner selectively (marketplace or channel deals). ([ClearTax](https://cleartax.in/s/gsp-gst-suvidha-provider?utm_source=chatgpt.com" \o "GST Suvidha Provider (GSP) – An Overview))
* **Very large incumbents / state-owned integrators** — slower to partner; better for enterprise deals.

**Playbook: a 6–8 week pilot plan (what to deliver)**

Week 0–2: outreach & NDAs → get sandbox credentials.  
Week 2–4: build integration + demo (import 2B via API + push draft 3B) — show one-click reconcile→draft flow.  
Week 4–6: run pilot with 5 CA clients (real files) → measure time saved, mismatch reduction.  
Week 6–8: propose go-to-market: rev-share pilot extension + joint case study.

**Sample outreach subject + email (use when contacting GSP BD)**

Subject: Pilot proposal — UX-led GST reconciliation + one-click 3B drafting (partner pilot)

Body (short):

Hi <name>,  
We’re building a lightweight GST reconciliation tool focused on CAs & SMEs (Tally-first + one-click 3B draft). We’d like to run a 6-week pilot using your sandbox APIs: we’ll bring CA users, you provide API access; revenue split or pass-through per filing — you keep per-file API fees, we handle subscription & CA onboarding.  
We’ve prepared a 5-client pilot plan and a demo — can we schedule a 30-min call?  
Thanks,  
<Your name, company, contact, 1-pager link>

**Risks & mitigations**

* **Risk**: GSP clones product.
  + Mitigate: get to market fast, lock-in CA distribution & integrations (Tally connectors, CA workflows).
* **Risk**: Per-API costs eat margin.
  + Mitigate: negotiate volume discounts & prefer subscription or bundle pricing.
* **Risk**: Compliance/legal friction.
  + Mitigate: clear SLA, data governance, and partner-level indemnities.

**Final recommendation (short)**

1. **Start with 2–3 mid-sized GSPs** (IRIS, MastersIndia, MasterGST). ([IRIS GST](https://irisgst.com/irissapphire/?utm_source=chatgpt.com))
2. Run a **6-week paid pilot** with 5 CA clients (rev-share or API pass-through).
3. Use results to negotiate a larger co-sell / OEM deal.

If you want, I’ll:

* Draft the **pilot MOU** and a one-page technical spec for the APIs you’ll need (auth, endpoints, payloads).
* Or create the **2-slide partner pitch** you can use to cold-email GSP BD teams.

Which one do you want first?