

Q1) How can agents reach out to the Flights Team?

- **Pre-booking queries (Name format, Passport issues, Baggage info):** Email b2bflights@travclan.com.
- **Post-booking requests (Cancellation, Reissue, SSR Addition):** Raise requests on the Travclan Portal under "My bookings."
- **General queries:** Call the 24/7 Flight Support Helpline at 9513392714.

Q2) What is a PNR? PNR (Passenger Name Record) is a unique code for a flight reservation containing booking details.

Q3) How to retrieve a PNR on an airline's website? Use the "Manage my Booking" option with the Airline PNR and the last name/registered email ID.

Q4) What are different cancellation types?

1. **Cancellation as per fare rules:** Based on airline penalty.
2. **No Show Request:** For passengers who missed their flight (requested 24 hours post-departure).
3. **Full Refund:** When flights are modified by airlines or per DGCA policy.
4. **Void:** Applicable for same-day bookings on GDS airlines.

Q5) What is the difference between a Sector and a Leg?

- **Sector:** A segment of a flight itinerary between two points.
- **Leg:** A part of a journey; each flight in an itinerary is a leg.

Q6) What is the Reissue Penalty and Fare difference?

- **Reissue Penalty:** Fee for changing an issued ticket.
- **Fare Difference:** Additional amount paid if the new ticket has a higher fare.

Q7) How can agents optimize searches on the Flights Portal?

- **One Way:** For trips without a return flight.
- **Round Trip:** For fixed dates.
- **Multi-city:** For multiple destinations.
- Specify departure/arrival locations, dates, number of travelers, and class preferences.

Q8) What are the features of the Flights Portal?

1. **View Fare Options:** Includes baggage options.
2. **Share Flights:** Easily share via WhatsApp & Email.
3. **Customer Mode:** Set prices for customers.
4. **Scan Passport:** Auto-fill traveler details.
5. **Search Travelers:** Quickly find PAX details.
6. **Add Meal/Baggage/Seat:** Pre-booking options available.
7. **Web Check-in:** Directly check-in from TravClan Portal.

Q9) What are the different types of classes?

1. **Economy Class:** Basic, affordable seating.
2. **Business Class:** Enhanced comfort and services.
3. **First Class:** Luxurious amenities and best service.
4. **Premium Economy:** Extra comfort between Economy and Business.

Q10) What are different types of fares?

- **Published Fare:** Standard fare subject to cancellation policies.

Special Fare:

- Lower cancellation charges compared to standard fares, offering more flexibility for changes.
- **Corporate Fare.**

Coupon Fare:

- Similar to published fare, usually linked to promotional codes or vouchers.
- Follows standard cancellation policies.

SME Fare:

- A type of Special Fare with reduced cancellation charges (e.g., 50% of the normal fee), providing cost-effective flexibility for small businesses.
- GST details are mandatory.

Flexi Fare:

- Offers greater flexibility for changing travel dates or flight details.
- Allows date changes with minimal or no fees, depending on the airline.

Series Fare:

- Used for bulk bookings; completely non-refundable and non-changeable.
- Names on the airline portal are updated 1 day before departure after 7 PM.

SOTO Fares:

- Stands for "Sold Outside Ticketed Outside," covering only the seat cost, without additional services.
- Generally cheaper, but additional fees for services may apply; usually non-refundable and non-voidable.

NDC Fares:

- New Distribution Capability (NDC) is a standard developed by IATA to enhance airline product distribution, allowing richer content and personalization compared to older GDS methods.

Q11) What is Medicancel Policy? A Medicancel policy covers medical-related issues affecting flights booked through TravClan (valid for flights starting in India).

- Booking must be made at least 3 days before departure.
- Applicable for passengers aged 0-80.
- Must cancel booking before claiming the medical waiver.

Q12) When can Travclan Trust be claimed for flights?

1. **Incorrect Cancellation Charges:** Discrepancies in charges or refunds can claim INR 500.
2. **Unable to Reach Flights Team:** If the Flight Team doesn't respond within 15 minutes, INR 200 is refunded.
3. **Incorrect Baggage Issued:** Agents will receive the original baggage allowance if errors occur.
4. **Meal/Seat Not Reflected:** Raise a request under 'Meal/Baggage/Seat' on the website/app for assistance or a refund.

Q13) What to do if a booking fails? Advise travel partners to check the booking status before rebooking. If not confirmed, the amount will be refunded within 2 hours, and the team will provide insights and alternatives.

Q14) What to do for a full refund under Medical Waiver?

- Cancel the booking per fare rules.

- Raise a MediCancel request via email within 7 days of departure; refunds depend on airline discretion.

Q15) What is the Flight Hold Feature? Allows agents to hold a seat at a fare for a specified time without immediate payment, with the option to confirm later.

Q16) What happens if agents don't pay for or cancel a flight on hold? The PNR will be auto-released after the hold time limit; it's advisable to release if not proceeding.

Q17) Is the hold feature available for all flights? No, only for flights that permit holding.

Q18) How to use the flight hold feature? After entering passenger details, select "Hold the Booking" to create a hold PNR with a time limit.

Q19) How can travel partners share flight vouchers with markup? On the Search flights page, select the flight, click "Continue," enter the markup, and share quotes with customers.

Q20) How to raise requests on the TravClan Portal?

1. Go to Booking Section.
2. Select the booking.
3. Choose request type (e.g., 'Cancellation Charges').
4. Fill details and submit.
5. Confirmation will follow, and status will be updated.

Request Types Include:

- **Cancellation Charges:** Inquiry related to cancellation.
- **Cancel as Per Fare Rules:** Direct cancellation as per airline rules.
- **Reschedule Charges:** Inquiry on reissue charges.
- **Others:** Miscellaneous queries (e.g., name correction).
- **Meal/Baggage/Seat:** For adding SSR.
- **Void:** To void a booking.
- **No Show Refund:** To claim refunds for missed flights.
- **Refund Issue:** For refund-related inquiries.

Q21) What are LCC and GDS Airlines?

- **LCC (Low-Cost Carriers):** Offer lower fares with cost-saving strategies (e.g., Indigo, SpiceJet).
- **GDS Airlines:** Use Global Distribution Systems (GDS) for inventory distribution, enabling travel agents to book tickets. Major GDS providers include Amadeus, Sabre, and Travelport.

Q22) Difference between Void and DGCA?

- **Void:** Applies to international sectors and GDS airlines. Charges include INR 550 airline penalty and INR 218 per pax. Must be done on the same day of ticket issuance before 12 AM; PNR must not be a no-show.
- **DGCA:** Applies to domestic sectors and LCC airlines. Full refund can be claimed within 24 hours of booking, provided the travel date is after 7 days.

Q23) What is a No-Show Refund? A No-Show refund allows passengers to claim costs if they fail to check in and don't cancel. Claims can only be made after 24 hours of the flight's departure.

Q24) Refund TAT for:

- **No Show Refund:** 3-5 working weeks.
- **Cancellation as per Fare Rules:** 7-10 business days.
- **Full Refund:** 7-10 business days.

Q25) What does "RECONFIRM With Airlines" mean? It indicates 0kg or no baggage allowance. Travel partners should check "View Fares" for additional baggage options.

Q26) What options do airlines provide if a flight is canceled/reissued? Most airlines offer a full refund or free reissue, subject to their rules. Always advise travel partners to check with the team before confirming.

Q27) What is a Transit Visa? A transit visa allows travelers to pass through a country while en route to another destination. It's short-term, issued for temporary stops. For inquiries, travel partners should email flight itineraries and passenger details for assistance.

Q28) What is the Raise Escalation Feature? This feature allows agents to seek quicker resolutions when initial attempts fail. The team aims to provide suitable solutions through direct communication, reassuring agents that their cases are being actively addressed.

Q29) Age Definitions for Airlines:

- **Infant:** 0-2 years (no seat).
- **Child:** 2-12 years.
- **Adult:** Over 12 years. Note: Infants can be associated with adults in PNRs, but children cannot.

Q30) What is a Ticket Number? A unique alphanumeric code (13 digits) assigned to each airline ticket, used for tracking and managing bookings. Generated only for GDS airlines.

Q31) What is an Exchange Ticket Number? A new ticket number issued when an original ticket is exchanged due to changes in travel plans.

Q32) General Boarding Times:

- **Domestic Flights:** Boarding starts 30-45 minutes before departure; arrive 1.5-2 hours early.
- **International Flights:** Boarding starts 45-60 minutes before departure; arrive 2-3 hours early.

Q33) When is the Travclan service charge applied?

- For cancellations as per fare rules.
- For ticket reissues.
- For adding SSR like meals, baggage, or seats.
 - **International:** INR 218 per pax.
 - **Domestic:** INR 109 per pax.
- No service charge applies for full refunds or free reissues.

Q34)What is an Out of Sequence PNR?

When there are multiple segments in a booking and by any chance (operational reasons/etc) one of the segments gets canceled off by the airline then PNR is called as out of sequence.

Q35)What is an Open ticket?

When a passenger does not want to travel on the specified travel date, They can request for opening the ticket.

This means to remove the segments of the PNR and keep it open for future use. Generally a ticket is kept open to save no show penalty in case of reissue or cancellation.

A passenger can keep the ticket open and get it reissued in future within the validity period of the ticket.

Note: Not all airlines allow the PNR to be open, Hence always suggest agents to check with the team first.

Q36)What are different GDS terms the team uses in day to day operations?

Currently we are using Galileo

In the context of Global Distribution Systems (GDS), including Galileo (GAL), certain codes and terms are used to indicate the status of bookings, tickets, and reservations. Here's a breakdown of some of these terms:

HK (Hold Confirmed):

Definition: Indicates that the reservation has been confirmed and the hold is secured. The booking is guaranteed and confirmed.

Usage: Shows that the seat or service is reserved and confirmed by the airline or service provider.

TK (Ticketed):

Definition: Shows that the ticket has been issued for the reservation. This status confirms that payment has been processed and the booking is now fully confirmed with an issued ticket.

Usage: Indicates that the reservation is complete and the passenger is officially booked.

UN (Unable to Confirm):

Definition: Indicates that the system was unable to confirm the booking request. This status is used when there are issues such as no availability or errors in the booking request.

Usage: Used to indicate that the booking or reservation could not be processed as requested.

OK (Confirmed):

Definition: Indicates that the booking or reservation has been confirmed and is valid.

Usage: Shows that the reservation is active and has been confirmed by the airline or service provider.

HX (Canceled)

Definition: The HX code indicates that a booking or reservation has been canceled.

Usage: This code is used to show that the reservation, seat, or service that was previously held or confirmed is no longer valid. It is often used in scenarios where a booking has been canceled by the airline or the travel agency.

Timing Change (TK)

Definition: The TK code typically refers to a status update related to ticketing. When associated with "Timing Change," it generally indicates that there has been a change to the timing of the flight or itinerary.

Usage: This status is used to communicate that the scheduled departure or arrival time of the flight has been altered. It is particularly important for managing changes to travel plans and ensuring that passengers are aware of the updated timing.

Finance POCs list

POC – Point of Contact for Finance Issues

1. **KYC:** Send queries (e.g., bank detail changes, KYC corrections) to kyc@travclan.com.
L1: Ranbhir/Anuradha (TAT: 1-2 hrs), L2: Aashima (TAT: 2-4 hrs), L3: Varun (TAT: >4 hrs)
2. **Invoices:** For invoice/GST queries, email invoice@travclan.com.
L1: Laxman/Chirag (TAT: 2-4 hrs), L2: Manish (TAT: 4-12 hrs), L3: Varun (TAT: >12 hrs)
3. **Wallet:** For wallet issues, contact wallet@travclan.com.
L1: Simarpreet (TAT: 0-30 min), L2: Aashima (TAT: 30 min-1 hr), L3: Varun (TAT: >1 hr)
4. **Refunds:** For refund queries, email rnc@travclan.com.
L1: Simarpreet (flights/hotels), Simarpreet (land packages/membership), L2: Aashima, L3: Varun
5. **Payments:** For supplier/vendor payments or payout requests, contact wallet@travclan.com.
L1: Anuradha (TAT: 1-2 hrs), L2: Khusbhu/Aashima (TAT: 2-4 hrs), L3: Varun (TAT: >4 hrs)
6. **Payment Gateway:** For gateway issues, email pg@travclan.com.
L1: Simarpreet, L2: Aashima, L3: Varun
7. **Coupons:** For coupon-related queries, contact coupon@travclan.com.
L1: Simarpreet, L3: Varun
8. **Personal Bookings:** For personal bookings, email tepbr@travclan.com.
L1: Laxman, L2: Manish, L3: Varun
9. **Test Bookings:** For test bookings, email testtc@travclan.com.
L1: Manish, L3: Varun
10. **Company Expenses:** For expense queries, email coexpense@travclan.com.
L1: Laxman/Rohit Giri, L2: Manish, L3: Varun

11. **Group Events:** For group events or bookings, email groupevents@travclan.com.

L1: Rohit Giri, L2: Mayank, L3: Varun

12. **Pure Remit:** For remittance issues, contact remit@travclan.com.

L1: Anusha/Khusbhu, L2: Sahil, L3: Varun

13. **Loss Queries:** For loss-related queries, email coloss@travclan.com.

L1: Manish, L3: Varun

14. **VCC Payments:** For VCC payments, contact Anuradha (L1), Khusbhu (L2), Aashima (L3).

15. **Finance:** For finance-related queries, email finance@travclan.com.

L1: Anusha/Mayank, L2: Sahil, L3: Varun

16. **Account Receivables:** For payment collections or extensions, contact ar@travclan.com.

L1: Rohit Giri, L2: Mayank, L3: Varun

17. **Supplier Payments:** For supplier payments, contact Anusha/Gautam (L1), Sahil (L2), Varun (L3).

18. **Pending Issues:** Escalate any issue pending for more than a day to Varun.

KYC Requirements by Business Registration Type

1. Freelancer

1. Aadhar Card (Both Sides)
2. Owner PAN Card
3. Firm's PAN Card
4. Business Registration Proof
 - o Udyam Certificate
 - o Shop Establishment Certificate
 - o Any other Government Document showing Firm name & Owner Name

2. Sole Proprietor

1. Aadhar Card (Both Sides)
2. Owner PAN Card
3. Owner's PAN Card
4. Business Registration Proof
 - o Udyam Certificate
 - o Shop Establishment Certificate
 - o Any other Government Document showing Firm name & Owner Name

3. Partnerships/LLP

1. Aadhar Card (Both Sides)
2. Owner PAN Card
3. Firm's PAN Card
4. Partnership Deed
5. GST Certificate / GST Declaration
6. Business Registration Proof
 - o Udyam Certificate
 - o Shop Establishment Certificate
 - o Any other Government Document showing Firm name & Owner Name

4. Company

1. Aadhar Card (Both Sides)
2. Owner PAN Card
3. Company PAN Card
4. Certificate of Incorporation
5. GST Certificate
6. Business Registration Proof
 - o Udyam Certificate
 - o Shop Establishment Certificate
 - o Any other Government Document showing Firm name & Owner Name

Notes

- a) No Business Registration Certificate is required if GST Certificate or Incorporation Certificate or Partnership Deed is provided.
- b) If no GST Certificate is provided, GST Declaration is compulsory.

- c) The only difference between Freelancer & Sole Proprietor is the availability of GST Certificate or Business Registration Proof. If either is available, it is considered Sole Proprietorship; otherwise, it is a Freelancer.
- d) For Company and Partnership, if a GST certificate is provided, COI and Partnership Deed are not compulsory.
- e) For Sole Proprietorship, if HUF (Hindu Undivided Family) PAN is accepted.

Document Summary

- Owner's PAN Card
- Company PAN (for Private Limited & Partnership)
- Owner Aadhar / Passport / Voter ID Card / Driving License (Any Address Proof with Address)
- GST Document:
 - o If GST Registered: GST Certificate
 - o If Not Registered in GST / GST Cancelled: GST Declaration with the following template:

scss

Copy code

"That Mr. XXXXX XXXX (Name of Owner) is an authorized signatory of XXXXXX XXXXXX (Company Name) and The entity is not registered in GST. The Registered Address of the entity is"

(Declaration should come from the Registered Mail ID; if not, request an Email Change.)

- Business Registration Document:
 - o Udyam Certificate
 - o Shop Establishment Certificate
 - o Any other Government Document showing Firm Name & Owner Name
- Company (or Personal if Sole Proprietorship) Bank Account Statement / Cancelled Cheque:
 - o Containing the following details:
 - IFSC Code
 - Beneficiary Name
 - Account Number

Note: If the Agent is giving a GST declaration and Current Bank Account, please ask for Business Registration Proof.

KYC Documents for International Users (Agents or Suppliers)

- Any 1 Business Registration Document (Preferably in English)
- Passport of the Owner
- Bank Account Details - Cancelled Cheque / Bank Account Statement

Note: As of now, we are not onboarding International Agents (i.e., Agents operating business from outside India). International Suppliers are being onboarded.

Additional Documents to Make PG Live (Specifically for Agents) Private Limited Company (Compulsory)

1. Certificate of Incorporation (Verify on MCA website or Zauba Corp to ensure documents provided are from authorized directors.)
2. Memorandum of Association & Articles of Association (MoA & AoA)
3. Board Resolution (BR) from the Agent. BR Format

Partnership (Compulsory)

1. Partnership Deed

KYC Process and Timelines Collection and Verification

1. Collection of Documents:
 - o ACMs are responsible for collecting documents from Agents.
 - o Documents can be collected through uploading in BMS & KYC Verification.
2. KYC Review:
 - o Turnaround Time (TAT): Ensure documents are reviewed and KYC is checked within 3 hours.
3. KYC Approval / Rejection Mail to User:
 - o TAT: Clear communication about approval/rejection to users (agents/suppliers) to be done via Mail/WhatsApp. ACM should coordinate with the user to get KYC Approved in case of rejections.
4. User Agreement / TCS:

- o Ensure the user agreement & TCS Declaration are signed and uploaded in BMS.
- 5. Daily Metrics Tracking / Reporting:
- o Track and monitor onboarding success rate/documentation completion success rate.

Duplicate Accounts Handling

1. Identify Duplicate Accounts:
 - o Check which Org ID the website is LIVE on.
 - o Consider the Org ID with the active domain as the main organization ID.
2. Email to Users for Approval:
 - o Mail all registered email IDs of such users asking for approval to merge accounts.
 - o TAT: Ensure to receive confirmation from each email ID.
3. Post-Approval Actions:
 - o Finance will link all members to a single organization (main ID) and mark activity on both the owner page and the duplicate account.
 - o Transfer amounts from multiple wallets to a single wallet.
 - o Track mapping at a central location with date, name, and email subject.
4. Handling Challenges / Issues:
 - o Address issues such as refunds and visibility of bookings in case of account merging.

User Details Update Changing Email ID:

1. Login to Travclan.com
2. Open Edit Profile Page:
 - o Enter new email ID and verify through OTP.

Changing Phone Number:

1. Request for Mobile No Change:
 - o Mail from registered email ID or SMS from registered mobile number.
 - o Fill out the Google Form.
 - o TAT: Status updated every 24 hours.

Document Verification

1. Run KYC Verification:
 - o Use third-party KYC verification tools (e.g., Karza).
2. Verify Documents:
 - o GST Verification
 - o PAN Verification
 - o Voter ID / Passport Verification
3. Update Status in Sheets:
 - o Mark document status and update remarks if KYC is rejected.
4. Final Steps:
 - o Ensure KYC status is approved and mark the organization as verified.
 - o Send confirmation mail to the user and check if the User Agreement is signed correctly.

Important Points:

- Aadhar card and PAN card should have the same name and date of birth.
- Cancelled cheque/bank statement must include Beneficiary Name, Account Number, and IFSC Code.
- GST should be active and not expired or cancelled.
- Business proof should not expire and should match the GST or company name.

Supplier Onboarding Process: Finance Perspective

1. Initial Supplier Discussion:

- o **Business Terms:** Discuss and document business terms with the supplier.
- o **Finance Terms:** Cover the following:
 - **Payment Policy:** Outline conditions for payment to the supplier.
 - **Cancellation Policy:** Standard policy applicable to all bookings.

- **Invoicing:** A tax invoice is required at the time of booking; payment cannot proceed without it.
- **Billing Details:**
 - **Travclan Technology India Private Limited:**
 - Address: E-13/29, First Floor, Workingdom, Harsha Bhawan, Connaught Place, New Delhi, DL 110001
 - GSTIN: 07AAHCT4383P1ZL
 - **TravClan Global Services Private Limited (if applicable):**
 - Address: Jalan Sultan, #11-01 Textile Centre, Singapore 199018
 - UEN: 201920313C

2. Documentation and Communication:

- **Document Collection:** Email the supplier to confirm terms and request necessary documents, ensuring kyc@travclan.com is included.
- **One-Time KYC and Contract:** Collect, verify KYC documents, and ensure the contract is signed.

3. Document Checklist:

- Payment Policy
 - Cancellation Policy
 - Invoicing
 - Billing Details
- ## 4. Document Handling and Member Activity Tracking:
- Upload Documents: Collect the documents via email and upload KYC documents to the Organization Page.
 - Member Activity:
 - Campaign: Member/Organization KYC
 - Activity: KYC Pending
 - Remarks: Supplier Onboarding Contract
 - Important Note: Mention the Supplier Currency in the Member Activity
- ## 5. Google Form Submission:
- Supplier Details Form: Fill out the Google Form with all supplier details, including payment and cancellation terms. All responses are saved in the designated Sheet.
- ## 6. Contract Status Verification:
- BMS Check: Verify the status of the contract by accessing the Member Activity in the BMS. Do not update the Google Sheet.
- ## 7. KYC Verification Process:
- Finance & KYC Confirmation: Finance will follow the KYC verification process and send a confirmation mail to the supplier.
- ## 8. Sending Confirmation Mail:
- Reference Document: Use the document titled "Mail-to-Users" for sending confirmation mails.
 - Email Template:
 - Subject Line: Congratulations! KYC Approved | TravClan | XXXXX (Member Id)
 - **Email Body:**
Copy code
Dear Travel Partner,

Congratulations on becoming a User on TravClan's Platform. By signing the agreement, you are agreeing to our terms and conditions mentioned in the agreement and also the terms & conditions mentioned in this email below:

- Agreement Link: [Insert Link]
- Payment Terms: [Insert Details]
- Cancellation Terms: [Insert Details]
- Invoicing: Tax invoice is required at the time of booking. Payment cannot be made without a proper tax invoice.
- Billing Details: Travclan Technology India Private Limited. Address: E-13/29, First Floor, Workingdom, Harsha Bhawan, Connaught Place New Delhi, DL 110001 GSTIN: 07AAHCT4383P1ZL

We are pleased to do business with you and look forward to a successful working relationship.

Thanks and Regards,

- o Note: If the supplier is onboarded by our Singaporean Entity, use the Singapore billing details.
- 9. Handling Payment Terms Changes:
 - Post-Contract Changes: If payment terms change after signing the contract, mention the variations in the Google Form or email during onboarding.
 - Note: Any variation in payment terms for specific seasons or dates should also be noted.
- 10. KYC Alterations:
 - Field Updates: Do not update fields related to KYC/profile information (e.g., Organization Legal Name, Registration Type, GST No., Address).
 - Alteration Cases: For changes involving PAN or address to a different state, create a new Member and Organization.
 - Activity Marking:
 - o Campaign: Member/Organization KYC
 - o Activity: KYC Pending
 - o Remarks: Alteration
- 11. **Handling KYC Reverification:**
 - Reverification Process: If KYC needs to be reverified, mark the following member activity:
 - o Campaign: Member/Organization KYC
 - o Activity: KYC Pending
 - o Remarks: [Detailed Reason]
 - TAT: Ideal Turnaround Time (TAT) is 6-8 hours. For urgent cases, notify in the #kyc_rejected Slack group.
- 12. User Agreement:
 - Document Collection: Ensure the User Agreement is signed through the Documents Collection Link or sent via Dochub if rejected.
 - Activity Tracking:
 - o Approved: Upload the signed agreement to the Organization Page and mark:
 - Campaign: Member/Organization KYC
 - Activity: Contract Signed
 - Remarks: [Blank]
 - o Rejected: Send a new agreement via Dochub, update the activity:
 - Campaign: Member/Organization KYC
 - Activity: Contract Sent
 - Remarks: [Dochub Link]
- 13. **TCS Declaration:**
 - Declaration Requirement: Collect a one-time TCS declaration from agents making international bookings.
 - Flow:
 - o Automated Reminder: Sent if TCS Declaration Signed activity is not marked.
 - o Declaration Submission: Responses recorded in the TCS WA sender Sheet.
 - o Document Validation: Check validity, upload valid TCS to the Organization Page, and mark:
 - Campaign: Member/Organization KYC
 - Activity: TCS Declaration Signed
 - Remarks: [Blank]
 - o Rejected: Send manually via Dochub, update:
 - Campaign: Member/Organization KYC
 - Activity: TCS Declaration Sent
 - Remarks: [Dochub Link]
- 14. Important Notes:
 - WhatsApp Reminders: Continue sending reminders for rejected TCS declarations until the status is updated in the system.
 - KYC Without Completion: If KYC is incomplete, request necessary details from ACM and handle TCS Declaration accordingly.
- 15. **FAQs:**
 - Account Creation: If an agent needs to create a new account due to KYC alteration, use a different phone number.
 - Organization Addition: New organizations cannot be added manually due to issues with refunds and wallet amounts.

16. TAT and Urgency:

- Ideal TAT: 6-8 hours for KYC processing.
- Urgency Handling: For urgent cases, notify the Slack group with the specified format and reasons.

17. Email Templates:

- Use the provided templates for sending agreements and TCS declarations to ensure consistency and completeness.

Agent Registration and KYC Process

1. Agent Sign-Up:

- o When an agent registers on the TravClan portal using their mobile number, they must complete a one-time **KYC (Know Your Customer) process**.

- o Turn-Around Time (TAT): Immediate upon registration.

2. Document Submission:

- o Form Submission: The agent must submit the required documents based on their business type. The form can be accessed via this link: [Form Link](#).

- o Document Upload: Depending on the selected business type, specific documents are required. The agent must upload these documents to the appropriate sections.

3. Agreement to Terms:

- o After uploading the documents, the agent must agree to the terms and conditions by ticking the checkbox provided. The terms and conditions can be reviewed here: [Terms and Conditions](#).

- o Turn-Around Time (TAT): Immediate upon agreeing.

4. Submission:

- o Finally, the agent should click the "Submit" button to complete the process on their end.
- o Turn-Around Time (TAT): Immediate upon clicking submit.

5. Completion:

- o With the above steps completed, the process from the agent's end is considered finished. There is no need to manually send the User Agreement in this scenario.

Handling KYC Rejections

1. KYC Rejection:

- o If a KYC submission is rejected, the reason will be available in the remarks section of the LMS (Learning Management System). If no remarks are present, contact Ranbir.

- o Turn-Around Time (TAT): Check remarks or contact Ranbir immediately upon rejection.

2. Categorization:

- o Active Member/Organization:

If the member/organization is active but the KYC is rejected, the following steps are taken:

Email Request: An email will be sent to the agent requesting the missing documents.

- Document Upload: Upon receiving the documents, the ACM (Account/Customer Manager) will upload them into LMS and mark the activity as 'KYC Pending'.

Finance Team Review: The KYC will then be reviewed by the Finance team.

Turn-Around Time (TAT): Immediate action upon document receipt and review by Finance.

- o Inactive Member/Organization:

If the member/organization is inactive, the following steps are followed:

- Re-Submission Request: An email will be sent to the agent directing them to log in to TravClan Home and resubmit the KYC form.

Finance Team Review: The case will be reviewed by the Finance team after resubmission.

Turn-Around Time (TAT): Immediate action upon resubmission.

Changing Registration Type

1. From Sole Proprietor to Company:

- o If an agent wishes to change their registration from a sole proprietor to a company, they must create a new account with new credentials. Shifting registration type within the current account is not possible.

- o Turn-Around Time (TAT): Immediate upon account creation.

- o Note: The registration fee of Rs 2999 will not be charged again in this case.

Changing Email Address

1. Via Portal Link:
 - o The agent can change their email address by visiting Edit Profile.
 - o Turn-Around Time (TAT): Immediate upon portal update.
2. If Portal Link is Unavailable:
 - o Form Submission: Fill out the Email/Phone number Change form with all relevant details.
 - o Confirmation Email: Send an email to finance@travclan.com or kyc@travclan.com from the registered email address requesting the change.
 - o Turn-Around Time (TAT): Email address will be updated within 24 hours.

Changing Contact Details

1. Update Process:
 - o Form Submission: Complete the Email/Phone number Change form with all relevant details.
 - o Confirmation Email: Send an email to finance@travclan.com or kyc@travclan.com from the registered email address requesting the change.
 - o Turn-Around Time (TAT): Contact details will be updated within 24 hours.

Onboarding Freelancers

1. Registration Fee:
 - o No agent can be onboarded as a freelancer without paying the registration fee of INR 2999. However, in exceptional cases, Veni may provide access without payment.
 - o Turn-Around Time (TAT): Immediate upon fee payment or exception approval.

Udyog Aadhar Acceptance

1. Business Registration Proof:
 - o Udyog Aadhar is not accepted as of 31.03.2022. Instead, business registration proof such as Udyam, Shop Establishment Certificate, or any government document with firm and owner names is required.
 - o Turn-Around Time (TAT): Immediate upon submission of acceptable documents.

GST/Business Registration Proof

1. Acceptance:
 - o GST/Business registration proof not related to travel activities can be accepted if the ACM confirms that the member is a travel agent and specifies their travel-related business in LMS.
 - o Turn-Around Time (TAT): Immediate upon ACM confirmation.

Organization Mapping

1. Duplicate Accounts:
 - o When multiple accounts are created by employees or team members of the same entity, organization mapping is necessary. This allows multiple logins to access a single wallet.
 - o Form Submission: ACMs must complete the Organization Mapping Form and track the request using the Mapping Tracker.
2. Procedure by ACM:
 - o Form Completion: Fill out the Organization Mapping Form.
 - o Tracking: Monitor the mapping request using the Mapping Tracker.
3. Procedure by Finance:
 - o Identify Main Organization: Determine the main organization based on website status, membership purchase, or main wallet location.
 - o Approval Request: Send a mapping approval email to all users and Account Managers, with finance@travclan.com in CC. Approval is required from all mentioned email addresses.
 - o Turn-Around Time (TAT): Process once all approvals are received.
4. **Post-Approval Actions:**
 - o Deactivate Duplicates: Inactivate duplicate member organizations to deactivate their wallets.
 - o Update Organization IDs: Add the main organization ID to the duplicate member's page, update the active status, and ensure only the main organization's ID is active.
 - o Turn-Around Time (TAT): Immediate upon receiving approvals and executing the update.

Address Update

1. Within Same State:
 - o Address changes are only permitted within the same state and must be supported by GST/GST Declaration. No other documents will be considered.
 - o Turn-Around Time (TAT): Immediate upon receipt of valid documents.

Unlinking Secondary Accounts

1. Primary Account Owner:
 - o Only the primary account owner can request the removal of secondary accounts. Approval is needed from all accounts in cases of partners and directors.
 - o Turn-Around Time (TAT): Immediate upon receiving the request and approvals.

KYC Discrepancies

1. DOB/Spelling/Surname Mismatch:
 - o If discrepancies are found between the Aadhar and PAN details, the agent must provide an additional identity proof (Passport, Voter ID, Driver's License) to verify the correct details.
 - o Turn-Around Time (TAT): Immediate upon submission of additional proof.

Current Booking Classification in BMS:

Bookings in the Booking Management System (BMS) are classified based on the following types:

BOOKING TYPES

•**SAFE:** Agent books through a supplier with TravClan as intermediary. Payments are in INR. Applies to domestic and international bookings, with both buyer and supplier in India.

Own Supply:

Agent books directly from TravClan as the supplier. Payments are in INR to the final supplier. Unlike SAFE, TravClan directly sells to the agent.

•SAFE REMIT:

TravClan provides services and transfers funds to international suppliers in their local currency.

Example: Suhana books a Dubai package for 1000 USD, and TravClan remits 900 USD to the Dubai supplier.

•REMIT:

Agents book from international suppliers, and TravClan facilitates the fund transfer.

Example: Suhana books a Dubai package for 1000 USD, and TravClan remits the amount without providing additional services

Another Classification of Booking

• **P2A Bookings (Principal to Agent):** The supplier sells directly to the buyer, with TravClan as a facilitator, earning a commission (Safe Fee). The supplier issues the invoice.

• **P2P Bookings (Principal to Principal):** TravClan buys the package from the supplier and sells it to the agent. Profits/losses depend on the price difference between buying and selling.

Process of a Land Booking

1. Initiating the Booking:

Booking is created in BMS, either online via api_user or offline via ACM.

2. Finance Involvement:

Finance activities begin after booking creation.

3. PBO (Post Booking Operations):

PBO stands for Post Booking Operations. These are actions required after the booking is confirmed by the supplier.

Account Receivables: Track receivables, check documents, booking financials, profit/loss.

Account Payables: Manage payables.

Document Requirements:

For international bookings:

Passports (valid for 6+ months), PAN card (for remittance), TCS declaration, Flight tickets

Document Reminders:

Day of booking confirmation: Email

2 days before due: Email

1 day before due: Email/call

Due date: Ensure documents by 5 p.m.

Booking Financials:

Fill financial details within 24 hours, including commission, TDS, GST, service charge, and PNR number.

Profit and Loss Calculation:

Monitor and calculate based on booking financials.

Pending Bookings:

Bookings starting within 5 days must be marked as "Failed" or "Confirmed."

FAQs

1. Pan Card for Company-Sponsored Trips:
 - o Requirement: Collect the PAN card of the company or sponsor for bookings sponsored by a company, agent, or individual.
2. Additional Requirements for Company-Sponsored Trips:
 - o Collect the PAN card of the company and a declaration form.
 - o The company will deduct 2% TDS on service charges and share the TDS certificate after 20 days.
3. What is TCS?
 - o Definition: TCS (Tax Collected at Source) is a tax collected by the seller at the time of sale. Read more in the provided document.
4. Passports for International Pax:
 - o Policy: Bookings will not be processed if all travelers are international unless at least one traveler has a PAN card.
5. Why Are Flight Tickets Required?
 - o Purpose: Flight tickets are needed for remittance and to ensure no involvement in illegal practices such as money laundering.
6. Agent Sponsoring the Trip:
 - o Policy: If an agent provides their PAN card claiming to sponsor the trip, the booking will not be processed.

Common Terms for Booking

1. Safe Fees:
 - o Definition: A service fee charged for bookings where the supplier is directly connected with the buyer (P2A Bookings).
 - o Rate: Generally 1% of the booking amount (0.75% for gold members).
2. ROE (Rate of Exchange):
 - o Definition: The exchange rate used in international bookings, monitored via Xe.com.
 - o Daily ROE: Fixed and shared on the "1000 Confirmations" group.
3. Convenience Fee:
 - o Definition: An additional markup added to ROE while calculating the booking amount.
 - o Rate: Generally 1 INR, making the final ROE XE + 1.
4. Collect Fee:
 - o Definition: A fee charged from the supplier to ensure timely payment from the buyer.
5. Net Hold:
 - o Definition: The difference between the amount received from the buyer and the amount paid to the supplier. Indicates profit or loss.
6. Collection Tranche:
 - o Definition: Tracks the total amount to be collected from the buyer, including Safe Fees.
7. Payment Tranche:
 - o Definition: Tracks the total amount to be paid to the supplier.

Maldives Insurance Sheet Process

1. **Query Code Generation:** ACMs generate a new query code like land bookings.
2. **Document Submission:** Full payment and documents (PAN, passports, flight tickets) needed before issuance; if travel is within 48 hours, contact Varun.
3. **Uploading Documents:** Upload documents to Google Drive using the BMS ID.
4. **Filling Details:** ACMs fill details in the insurance sheet (Columns "B" to "O").
5. **Document and Payment Confirmation:** Verify full payment and documents before proceeding; insurance types: Allied Inbound, Travel Inbound.
6. **Allied Inbound Issuing:** Fill forms via the link, use Varun's card for payment, download and upload policy, copy policy number to Column "P," share link in Column "Q."
7. **Travel Inbound Issuing:** Fill forms via the link, contact Himanshu for payment link, complete payment, follow similar steps as Allied Inbound.
8. **Document Collection:** Ensure full payment before issuance; contact Himanshu for queries

TAT (Turn Around Time):

- Purpose: TAT refers to the time required to complete a process or action from start to finish.
- Usage in Document Collection: Specific TAT reminders ensure timely collection of required documents and information for bookings and insurance processes.

Certainly! Below is a detailed explanation of the provided text, broken down to explain every word, with emphasis on "Turnaround Time" (TAT) or timelines wherever time-related aspects are mentioned.

FLIGHT TRAVEL INSURANCE

Overview:

- **We:** Refers to TravClan.
- **At TravClan:** Company offering insurance.
- **Offer:** Available to agents.
- **Flight travel insurance:** Coverage for flight-related issues.
- **At Rs.99 per pax:** Cost is ₹99 per person.
- **Agents can purchase:** Option to buy during flight booking.
- **Offline booking:** Must coordinate with the flights team.
- **Insurance partner:** ICICI Lombard.
- **Tech partner:** Onarrival manages the process.

Commission:

- **TravClan earns commission:** Rebate or credit from ICICI Lombard.

Insurance Terms & Conditions:

- Refer to **Insurance_TCs.pdf** for details.

Booking Process:

- After purchase, a booking ID is generated in BMS for both flight and insurance.
- A separate ID is created in the Insurance Management System (IMS).

Post Booking Process:

- **Insurance Tracker sheet:** Auto-updates from IMS & BMS.
- Finance Team generates a CSV daily for Onarrival.

Onarrival and Policy:

- Onarrival sends the policy to TravClan and the agent via the provided email.
- Turnaround time is typically 30 minutes.

Policy Access:

- Access policy, wallet, and ledger on Onarrival Portal.

Cancellations:

- **Policy cannot be altered** once issued but can be canceled.
- Full refund if canceled within 24 hours; 20% deduction after 24 hours.
- Cancellation requests through the agent portal or by emailing b2binsurance@travclan.com.
- No online cancellation portal; email is needed for processing.

Refunds:

- Refunds initiated for canceled policies, flights, or failed bookings, credited to the agent's wallet with a 20% deduction.
- Finance team tracks cancellation requests.

Accounting Entries:

- **Sale of Insurance:** Debit Agent A/c, credit Insurance Sales.
- **Purchases A/C:** Debit Purchases Account, credit ICICI Lombard.
- **Commission Receipt:** Credit ICICI, debit Commission Account.

FLIGHT BOOKINGS:

Source:

- Two methods for booking flights through TravClan.

1. Online:

- Agent visits [TravClan Flights](#) to access the booking website, searches for flights, and completes the booking and payment online.

2. Offline:

- If online booking fails, agents contact the flight team. An ACM (Account Manager) books directly on the supplier portal, including offline group booking reissues.

Data Collection:

- Flight bookings are recorded separately in the BMS, containing all booking details and financials.

Information Fetched Through API (Online Bookings):

- **Cost:** Total ticket price.
- **Commission:** Airline discount.
- **TDS:** Tax on commission.
- **Service Charge:** Vendor fees.
- **GST:** Tax on service charge.
- **Vendor Member:** Supplier name.
- **Vendor Org:** Supplier organization.
- **PNR No.:** Unique booking number.
- **Flight Details:** Passenger and flight info.

Filling Booking Financials in BMS (Offline Bookings):

1. **Case 1** (Commission from airlines):
 - Sample Invoice:

- CP: ₹9485, Commission: ₹1738.45, TDS: ₹89.15, Service Charge: ₹0, GST: ₹0, PNR: 2H95RZ, Seller Code: IW/2223/2334586.

2. **Case 2** (Vendor service fee):

- Sample Invoice:

- CP: ₹11100, Commission: ₹0, TDS: ₹0, Service Charge: ₹1000, GST: ₹180, PNR: Z2KL7B, Seller Code: ID/2223/347681.

- **Note:** API bookings auto-fetch financial data; offline bookings need the Flight team to fill financials.

Booking Formulas:

1. **INR Amount (International Booking in FX):**

- INR Amount = (Amount in FX + Bank Charges) * (ROE + Convenience Fee).

2. **Collection Tranche:**

- INR Amount + Safe Fee.

3. **Payment Tranche:**

- INR Amount + Booking Loss.

Personal Booking (TEPBR Process):

What is Personal Booking?

- **Definition:** Bookings made by employees for themselves or their relatives, applicable to hotels and land bookings.

Steps for Personal Booking:

1. For Employees Making the Booking:

- Fill out the Internal Booking Form: Required to initiate the booking process.
- Share the response with tepbr@travclan.com: Send the completed form.
- Laxman/Manish initiates a new email with a unique code/subject line to track the booking.
- Once quotes are approved, make the payment via the website or bank transfer:
 - Website: [Payment Link](#)
 - Bank Details:
 - Name: Travclan Technology India Pvt. Ltd.
 - Account No.: 92502100028290
 - IFSC Code: DBSS0IN0811
- Revert the email with a screenshot of the payment: Confirm payment.

2. For Hotel/Land Team Making the Booking on LMS:

- Check if the Internal Booking Form is filled correctly.
- Request corrections if necessary.
- ACM creates a booking with the buyer as "TravClan TEPBR".
- Claim funds from the company wallet:
 - Verify receipt of funds in the wallet using the "Wallet Statement" tab.
 - Coordinate with Chirag Kumar/Laxman for any issues.
- Process the booking and inform the employee.

Points to Keep in Mind:

- Ensure all booking financials and supplier details are accurate.
- For international bookings, collect TCS at 5% of the booking amount and make a new entry in the "Seller Cost Component" section.
- TCS must be filled in all TEPBR bookings.

Notes:

- Adjustments for reduced booking amounts will be refunded via payout.
- Amount must be claimed within 24 hours, or it will be forfeited.

TEPBR Process for Flight Booking:

1. Fill out the Internal Booking Form and share it with tepbr@travclan.com.
2. Log in on travclan.com with provided credentials (9205988867).
3. A secret OTP will be sent to Laxman, who will share it via email.
4. Add money to the wallet and complete the booking on travclan.com.
5. Include the passenger's mobile number and email.
6. Log out after booking.

Notes:

- Always log out after booking.
- Use separate forms and OTPs for each booking.
- Handle any changes via email, maintaining continuity in the email chain.

Guidelines for Monitoring Flights:

1. **Amount Pending:** Ensure total booking amounts are collected; no pending amounts for group bookings.
2. **Tracking Failed/Pending Bookings:** Monitor daily and fill alteration/refund forms as needed.
3. **Checking Profits and Losses:** Daily monitoring required.
4. **Reconciliation:** Daily reconcile confirmed bookings with supplier portals.

Hotel Reconciliation:

- Track bookings, cash outflow, and profit/loss daily.
- Download the supplier's booking file and paste it into the Google Sheet.

BMS V2 Process:

1. ACM/PBO fills out the discount form.
2. Approvals must be completed by 6 pm.
3. Adjustments must be made and reports shared by 7 pm

BMS V1 Coupons/Discount Cases:

- Specific individuals must fill out forms for discounts.
- ACMs utilize discounts on new bookings, ensuring all adjustments are verified to prevent duplication.

Booking Process on Travclan.com:

- Travel agents can log in and book hotels similar to other platforms.
- Hotel API bookings are recorded in the BMS under a separate tab, with filters to differentiate between API and non-API bookings.
- Each booking has a unique Booking ID and Code for tracking.

Understanding Finance's Role in Hotel API Bookings

We've already covered:

1. How a travel agent books a hotel on travclan.com: A streamlined process with no human intervention.
2. Where and how booking records are maintained: Using the Booking Management System (BMS).

Finance's Responsibilities

1. **Monitoring Portal Recharges and Supplier Payments**
 - **Objective:** Ensure portal balances are maintained, and suppliers are paid promptly.
 - **TAT:** Daily checks and timely top-ups.
 - **Process:** Regular monitoring and scheduling payments as per due dates.
2. **Reviewing and Monitoring Hotel Financials & Vendor Details**
 - **Objective:** Ensure accuracy of all financial records.
 - **TAT:** Regular reviews, ideally daily.
 - **Process:** Verification of financial records against booking data.
3. **Daily Reconciliation**
 - **Objective:** Reconcile supplier charges, payable amounts, and collected amounts.
 - **TAT:** Daily.
 - **Process:** Match supplier charges with payments and collections.
4. **Monitoring Profit and Loss**
 - **Objective:** Track profit/loss for each booking and perform variance analysis.
 - **TAT:** Daily or per booking.
 - **Process:** Compare expected vs. actual profits.
5. **Refunds for Failed/Pending Bookings**
 - **Objective:** Ensure correct refunds for failed or pending bookings.
 - **TAT:** Immediate upon identifying failures.
 - **Process:** Verify refunds and adjust records to prevent overcharging.
6. **Supplier Balance Confirmation**
 - **Objective:** Regularly confirm supplier balances for discrepancies.
 - **TAT:** Monthly.
 - **Process:** Cross-check supplier balances with records.
7. **Periodic Reporting**
 - **Objective:** Report on GMV, calculate revenue, and identify associated costs.
 - **TAT:** Monthly or quarterly.
 - **Process:** Prepare detailed financial reports.

Detailed Understanding of Financial Records in BMS

1. **Booking Financials Recording**
 - **Commission Received:** Actual commission from the vendor.
 - **TDS:** Tax on the commission, generally 5%.
 - **Supplier Service Charge:** Supplier's profit excluding GST.
 - **GST on Service Charge:** Input tax credit available for Travclan.
 - **Vendor Booking Currency:** Currency quoted by the supplier.
 - **Cost in Vendor Booking Currency:** Actual hotel cost excluding supplier charges.
2. **Calculations**
 - **Net Cash Outflow:** Vendor Cost Price - Commission + TDS + Service Charge + GST.
 - **Gross Profit (GP):** Selling Price - Vendor Cost Price.
 - **Net Profit (NP):** Selling Price - Net Cost Price (Net Cost = Cost Price - Commission + Service Charge).

Note: GP is mainly for invoicing, while NP reflects actual profit/loss.

Tracking Financials

- **Daily Checks:** Ensure payable amounts match debited amounts.
- **Profit Verification:** Confirm expected vs. actual profits.
- **Net Profit Calculation:** Verify Amount Collected - Amount Payable = Net Profit + TDS + GST.

Reconciliation Method

- Use unique PNR to verify financial details.
- Track accuracy using Google Sheets and LMS data.

Booking Status Definitions

1. **Confirmed Bookings**
 - **Definition:** Full payment received, hotel confirmed.
 - **TAT:** Immediate upon confirmation.
2. **Pending Bookings**
 - **Definition:** Payment received but no confirmation.
 - **TAT:** Update status promptly after travel date.
3. **Failed Bookings**
 - **Definition:** Payment received, no confirmation.
 - **TAT:** Immediate refund to agent.
4. **Canceled Bookings**
 - **Definition:** Confirmed or pending bookings later canceled.
 - **TAT:** Refund to agent, no payment to supplier.
5. **Hold Bookings**
 - **Definition:** Rooms held but not confirmed.
 - **TAT:** Confirm or release based on agent actions.
6. **Released Bookings**
 - **Definition:** Rooms held but not paid for.
 - **TAT:** Ensure timely release.

Note: Ensure accurate categorization of bookings and timely actions.

TCS (Tax Collected at Source) for International Bookings

1. **Application of TCS**
 - **Definition:** 5% TCS applicable to international package bookings.
 - **TAT:** Add TCS to payment reminders immediately.
2. **Process Steps**
 - **Employee Action:** Pay TCS in TEPBR wallet.
 - **Verification:** Check receipt and fill required sheet.
 - **Blocking Amount:** Create Actual Payment and mention Payment Id.
 - **Remarks:** Use #TCS & Booking Id in remarks.

Note: This process is applicable until September 30, 2023. A new process will be implemented from October 1, 2023

Cozive - Company Offsites Booking Process

1. Booking Creation

- **Email:** Create bookings at groupevents@travclan.com.
- **Sub Line:** Include Query Code/Requirement Code.
- **Booking ID Sharing:** Share Booking ID with both supplier and agent.
- **Payment Policy:** Clearly state in emails for tracking dues.
- **WhatsApp Groups:** Add Mayank for offsite communication.

2. Supplier Payments

- **Full Payment Received:** Release payment as normal.
- **Partial Payment:** Obtain approval from Arun/Chirag if full amount is not received.
- **Payment Tracking:** Track pending release requests and follow up timely.

3. Additional Actions

- **Google Sheet:** Dhruv to fill in booking details, including Buyer Name, Query Code, and Component-wise Booking ID.
- **Flow of Funds:**
 - **Company:** Pay amount to TravClan for easy tracking.
 - **End Customer:** Complicated tracking.

- **Partial Payment:** Complicated tracking.
Note: Ensure accurate maintenance of all payments and records.

Detailed Process for Company Expense Bookings

- 1. Internal Booking Request:**
 - HR or the concerned individual must fill out an internal booking Google Form to capture requirement details.
- 2. Share Form Response:**
 - Email the completed Google Form response to coexpense@travclan.com.
- 3. Initiate Tracking Email:**
 - Laxman or Manish will start a new email with a unique code/subject line for tracking. This email should include:
 - The Google Form response.
 - A unique tracking code.
- 4. Approval Process:**
 - Send the email with the unique code and form response for approval to:
 - Chirag
 - Ashish T
 - Arun
 - Pronami
 - CC coexpense@travclan.com.
- 5. Service Booking:**
 - Upon approval, the supply team will book required services and confirm the booking, sharing the BMS ID via email.
- 6. Handling Pending Amounts:**
 - For newly created bookings, the amount will initially show as pending. To resolve:
 - **Create Bank Record:** Varun is responsible for creating the bank record and claiming the amount in the booking, following the SOP for Adhoc Bank Records. Mention the bank record number in column I of the Company Expense Sheet.
 - **Payment Release:** Release payment only when there's a net hold in the booking.
- 7. Important Notes:**
 - Buyer for all company expense bookings: Member ID 32267.
 - Separate forms must be filled for each component (flights, hotels, visas).
 - Ideally, submit the form and obtain approval before booking services.
 - Amount must be added to the booking within 24 hours of approval.

Action Items for Finance

- 1. Monitoring and Claiming:**
 - The PBO (Process Business Owner) will monitor these bookings like others. Ensure the amount is claimed within 24 hours of booking creation. Dhruv Jain is responsible.
- 2. Verification by Finance Team:**
 - Confirm the company expense is included in the email sent to coexpense@travclan.com.
 - Verify approval by:
 - Chirag
 - Ashish T
 - Arun
 - Pronami
 - Ensure the booking amount matches the email amount.
 - Track form responses in the sheet.
 - Finance team must fill out columns I, J, K, and L before creating the bank record.

Categories of Losses

1. Loss Related to Bookings

- **When Selling Price is Less Than Cost Price:**
This occurs when the booking price is lower than the cost price.
- **When Agent Denies Payment Due to Our Fault:**
This happens when an agent refuses payment due to errors caused by us.

2. Other Losses

- **Flight Booking Losses:**
 - Losses from mistakenly canceling multiple PNRs.
 - Losses from testing errors, such as John's booking example.
 - Loss due to calculation errors.
 - Loss from sending incorrect quotes.
 - Loss from failing to alter bookings in time.
 - Loss due to agent non-payment from our errors.

Tracking Mechanism for Losses

1. Communication

- The person sending the loss email must CC coloss@travclan.com to keep track of losses.

2. Loss Form Submission

- Any employee noticing a company loss mail (including the sender) must fill out the Company Loss Form.
- The finance team will send a unique code for tracking, approved by John and Veni if the loss amount is less than 3k.

3. Loss Record Keeping

- Finance will check and record the loss bookings and amounts.
- Post-approval, Anusha will record the loss amount in the respective booking.
- Track the loss in the Company Loss Sheet.

4. Recording Loss in BMS

- After recording responses on the Google Sheet, Anusha will update the loss amount in BMS.
- Create a new scheduled payment tranche for the loss amount.
- For losses due to non-payment, adjust BMS as follows:
 - Create a direct payment tranche for the pending amount, marked as collected with "#Loss" as the remark.
 - Record the uncollected loss amount in the loss field.
 - Create a scheduled payment tranche for the same amount.

Financial Reconciliation with Suppliers

1. Yatra (Travel Guru)

- **Steps:**
 1. Open the Yatra portal: Yatra Admin Report and enter the booking date.
 2. Ensure total bill matches net cash outflow in Google Sheets.
 3. Calculate Cost Price: Net Cash Outflow + Commission - TDS.
 4. Record the correct cost price, commission, and TDS in BMS.

2. Cleartrip

- **Steps:**
 1. Open Cleartrip: Cleartrip Transactions and download the relevant Excel sheet.

2. Match cost price in BMS to Dr. amount in Cleartrip using "Index Match."

3. Hotelbeds

- **Steps:**
 1. Open Hotelbeds: Hotelbeds Bookings and download the Excel file.
 2. Follow the same procedure as Cleartrip for reconciling financials.

4. Pending Bookings

- ACMs can edit bookings if needed.
- Significant changes require filling an alteration form; Gautam/Sahil can adjust.
- Exception: If the full amount is claimed and the booking amount is reduced, fill an RNC form.

Monitoring Hotel Bookings

1. Daily Checks

- Confirmed Bookings: Amount in INR must match the amount received.
- Canceled Bookings: Amount in INR should equal the amount received.
- Failed Bookings: Amount collected should match the amount refunded.
- Bookings older than 3 days should be marked as confirmed or failed.
- Ensure all confirmed bookings have financials and PNR filled.

2. Financial Reconciliation

- Compare financials with each portal and ensure accuracy.
- Check daily for negative profit (loss) and follow the loss approval process.

3. Hotel Reconciliation

- Reconcile daily with the supplier's ledger.
- Download and paste booking data from supplier portals into Google Sheets for comparison.

Issuing Commission Invoices

1. Invoice Issuance

- Issue commission invoices to suppliers monthly.
- Commission calculation:
 - Yatra: Provided in their portal.
 - Cleartrip: Domestic 8% of room rates; International 7% of room rates.
 - Expedia: Calculated as Gross Profit - Net Profit (not an accurate method).

2. Process

- Confirm monthly commission invoice statement from the supplier.
- Reconcile the statement with records using the index match formula.
- Issue an invoice number and total commission amount, emailing it to the supplier.

Supplier Payment Process Overview

1. Understanding Payment Terms

- Review payment terms for all suppliers in the Hotel Supplier Payments Tracker.

2. Receiving and Acknowledging Statements

- **Statement Receipt:** Statements are received via email or from the supplier's portal.
- **Acknowledge Receipt:** Reply with a specific payment date to maintain professional communication.

3. Payment Verification

- **Verification Process:**
 - Update status in the Hotel Suppliers Payment Status.
 - Reconcile discrepancies (cost differences, cancellations, failed transactions) with BMS.
 - Fetch PAN details using the PAN Fetching Sheet or coordinate with the hotel team.

4. Payment Processing

- Update status with PAN details and payment status in the Hotel Suppliers Payment Status.
- Create RR (Remittance Request) for accurate bookings.
- Prepare the LRS (Legal Remittance Statement) and coordinate with the Banking Division.
- Confirm payment and acknowledge receipt with the supplier.

5. Handling Discrepancies

- If discrepancies exist between BMS and supplier records, determine responsibility.
 - **TravClan's Mistake:** Take the loss, fill out the loss form, and discuss prevention.
 - **Supplier's Mistake:** Follow up with the supplier to update their records.

6. Pre-Payment Checks

- Ensure the requested amount matches the payable amount per BMS and the supplier portal/invoice.
- Confirm booking status is "confirmed" in BMS.
- Verify that the net hold is greater than the payable amount.
- Fill out the "Loss Field" in BMS if applicable.

Alteration Process - Finance Addition of Amount in a Booking

- **New Booking ID:** ACMS will create a new booking ID for the additional amount using the same ROE (Rate of Exchange).
- **Email Specification:** Specify both old and new booking IDs.
- **Generate Invoice:** Create a new invoice for the difference amount.

Reduction of Amount in a Booking

- Confirm reduction via email from the supply team.
- Fill RNC (Refund and Cancellation) form for the difference amount.

Action Items for Finance

Addition Case

- Ensure the addition process is followed, and the amount is claimed in the new booking per the due date.

Reduction Cases

- **Full Amount Claimed:** Fill RNC for the reduction amount and refund the excess to the agent.

- **No Amount Claimed:** Fill RNC and adjust records in BMS.
- **Partial Amount Claimed:** Handle sub-cases:
 - Amount Claimed More: Refund excess and adjust balance.
 - Amount Claimed Less: Adjust records for the reduction amount.

Example:

- **Booking ID:** tyorl
- **Query Code:** tquej
- **Original Booking Amount:** Rs. 500 / USD 500
- **Reduction Amount:** Rs. 250 / USD 250
- **Case 1:** Amount Claimed is Rs. 300 / USD 300
 - Fill RNC form for Rs. 250 / USD 250.
 - Refund Rs. 50 / USD 50 to the agent and adjust balance.
- **Case 2:** Amount Claimed is Rs. 200 / USD 200
 - Fill RNC form for Rs. 250 / USD 250.
 - Adjust records as required.

Advance Payments Process

Cases with No Net Hold

- **Advance Payments:** Payment terms to suppliers may require payment before receiving agent funds.
- **Example:** For a resort booking with a travel date of July 1, 2022, payment to the supplier is needed by June 21, while the agent pays by June 23.

Steps to Follow

- Record advance payments in the "Advance Payments" tab of the attached sheet.
- Mention vendor-wise RRN (Remittance Request Number) in the RR pending tab of the overall dashboard.
- The next payment to a vendor will only be processed if all previous pending RRs are created and closed.

TEPBR - Finance Monitoring Personal Bookings

- **Wallet Postings:** Import wallet postings from the database and use Index Match for record fetching.
- **Updates:**
 - Laxman: Update columns F & G of the Wallet Statement Sheet.
 - Supply/Ops Team: Update columns H, I & J for booking ID, amount status, and booking status.

Balance and Refunds

- **Wallet Balance:** Ideally, the balance should be zero. Update the reason if not.
- **Refund Process:** Follow the normal refund process, with refunds made directly to the bank.
- **Overseas Tours:** Collect TCS (Tax Collected at Source) at 5%.

Cozive Bookings Process

1. Booking Creation

- **Email for Bookings:** Create Cozive bookings by emailing groupevents@travclan.com. Use a clear subject line specifying the Query Code or Requirement Code (e.g., GEBR-BUYER NAME-QUERY/REQ CODE).
- **Booking ID Sharing:** Share the generated booking ID with both supplier and agent via email.
- **Payment Policy:** Clearly state the payment policy in the email to track pending dues.
- **WhatsApp Groups:** Add Mayank (9988152621)

•Payment and Booking Processes

Payment Procedures:

- **Partial Amount Received:** If the full payment isn't received before the trip, process supplier payment after approval from Arun or Chirag. Finance will provide the RRN (Remittance Reference Number) and log it in the designated sheet.
- **Pending Release Request:** After agent payment, create a release request for the amount. Aashima will track this.

Google Sheet Updates:

- **Dhruv's Responsibility:** Fill in details like Buyer Name, Query Code, and Booking IDs in the Google Sheet. Finance monitors bookings for fund management.

Flow of Funds:

- **Company Payments:** Straightforward tracking for payments made to TravClan.
- **Customer Payments:** Complex tracking for end customer payments.
- **Partial Payments:** Complicated tracking for mixed contributions from the company and customers.

Cozive Flight Bookings Process:

1. **Booking:** Handle API bookings separately and obtain quotes from TJ and TBO.
2. **Flight Booking:** Finance confirms fund receipt before offline ticket bookings.
3. **Cozive Bookings Sheet:** Update with corporate tabs and create booking IDs in BMS after all PNRs are booked.
4. **Cancellations:** Refunds processed only upon receiving refunds from the API.

TDS on Bookings:

1. **Recording TDS:** Fill out alteration forms and make necessary BMS updates. Create a dashboard tab for TDS bookings.
2. **TDS Calculation:** Verify amounts using provided formula.

Remittances via HSBC:

1. **Types:** Pure Remit for agent payments; Safe Remit for international purchases.
2. **Vendor Wise Remittance:** Track payments using the account payables sheet.
3. **Document Upload:** Include merged invoices and TCS declarations.
4. **Processing:** Notify about remittances by 11:15 AM and 6 PM.

Test Bookings Process:

1. **Booking Types:** Use organizational wallets for TravClan Portal bookings; personal accounts for individual agents.
2. **Refunds:** Processed instantly for agent bookings and automated payouts activated.

Net Hold Analysis:

1. **Definition:** Net hold is the difference between collected and paid amounts.
2. **Analysis Process:** Conduct weekly, focusing on bookings with net holds over Rs. 2000.

Payment Collection Process:

1. **Reminders:** Send multiple reminders before due dates, including booking ID and due amounts.
2. **Final Actions:** Move bookings without payments to the "Booking to be Saved" sheet.

TravClan Portal Bookings:

1. **Quote Requests:** Check prices and confirm bookings, ensuring refunds are processed.
2. **Booking Tracker:** Maintain tracker and ensure accurate financials in BMS.

Priority Payments to Suppliers:

1. **Request:** Fill out a Google form for urgent payments, with manager CC'd.
2. **Processing:** Approval by Anurag and payment processing after 10 AM submissions.

Maldives Special Discount:

1. **Eligibility:** Ensure quotes include offers and that payments are received within specified timeframes.

Remittances via Zenith Forex:

1. **Document Verification:** Check necessary documents and create release requests.
2. **Email Notification:** Send details to Zenith Forex for payment processing.

Cruise Invoice and TCS Flow

PART A: Cruise Bookings Flow Process

1. **Current Procurement Sources:** Inventory from Ark, Tirun, Yorker, and Cordelia.
2. **Booking Process:**
 - **Lead Generation:** New booking lead.
 - **Quote Sharing:** Quote provided to agent.
 - **Pending Booking Creation:** ACM creates a pending booking in BMS.
 - **Inventory Confirmation:**
 - Ark & Yorker: Confirmed from supplier.
 - Tirun: Verified online.
3. **Post-Inventory Confirmation:**
 - **Proforma Invoice:** Received and recorded in BMS for confirmation.
4. **Mandatory BMS Fields:**
 - Gross Fare, Commission Received, TDS on Commission, TCS Collected.
5. **Additional Steps:**
 - Update Google Sheet with traveler's PAN and name.
 - PBO creates collection tranche and release request.
 - Ensure tax invoices are uploaded.
 - Finance checks daily net revenue.

PART B: Financials Recording & Payment Release Process

1. **Required Data Fields:** Legal places of business, destination, currency, and foreign exchange rates.
2. **TCS Collection:** Recorded per supplier specifications.
3. **RR Creation:**
 - Calculate cruise and TCS amounts using exchange rates.
 - Document descriptions clearly in RR.

Using Approved Discounts in BMS

1. **Discount Request Process:**
 - ACM manages requests and fills out discount forms.
 - Approved discounts entered in BMS before confirmation.
2. **Booking Confirmation & Tranche Creation:** Managed by PBO; discounts not filed in BMS become invalid.
3. **Finance Monitoring:** Track bookings with net losses and discount amounts.

AP Tracker

1. **Supplier Payment Tracking:**

- Acknowledge communications from suppliers.
- Update financial trackers and resolve discrepancies swiftly.
- Create RRs for correct bookings and process remittances.

ACE-SCE Recording Criteria

- Specific rules based on destination and currency.

Recording Financials for Net Pricing (1 Trip)

- Agreement for net pricing, commission invoicing, and GST on profits.

BMS Adjustments in Different Scenarios

- Adjust for losses, discounts, and dishonored hotel bookings.

Payment Tranches Management

- Fill in details in BMS and track planned payments.

Flight Refunds Process

Why Refunds Are Needed

1. Agent cancellation, technical failures, or airline cancellations.

Batch Timings

- Two batches with specific timings for mapping, RR creation, and refunds.

Steps for Processing Refunds

1. Handle cancellation requests through the TC portal.
2. Record and track refund status in sheets.
3. Ensure proper checks before processing refunds.
4. Create RRs and release to agent's wallet.

What Mapping Means

- Capturing refunded amounts from suppliers' ledgers.

Cancellation Types

1. Full, as per fare rule, no-show, corporate fares, and partial refunds.

Difference Between Cancellation and Refund Process

- Cancellation changes booking status; refund maintains status for partially canceled bookings.

Understanding and Processing Failed Bookings

Definition: A failed booking occurs when TravClan can't confirm a package, hotel, or flight.

Steps:

1. **Marking as Failed:** The supply team updates the status and financials.

2. **Refund Process:** Refund the agent for any amount collected. Notify Flight Operations for failed flight bookings.

Tracking Failed Bookings:

- Use the "Flight Refunds 2022" sheet.
- Fill in:
 - **Column A:** Failed Booking Date
 - **Columns E-K:** Booking Details
 - **Finance Actions:** Update refund date, status, and amount deducted.

FAQs:

- **Auto vs. Manual Refunds:** Auto refunds may fail due to incomplete KYC or high amounts.
- **Refund Date:** Typically when processed or when the money reaches the agent's wallet.
- **Wallet/Bank Refunds:** Usually credited to the wallet unless specified otherwise.

Processing Refunds:

1. Enter booking ID in the "Failed Booking Refund Trigger" Google Sheet.
2. Check booking details in BMS and relevant portals.
3. Create a refund tranche and release request, updating the sheet accordingly.
4. Confirm no amount is debited from the supplier.

Hotel Refunds

Agents can submit cancellation requests via the TC portal, which are verified by the hotel operations team. After verification, a refund request form is sent to finance for processing.

- **TAT:**
 - Failed Bookings: 2 hours
 - Confirmed Bookings: 24 hours
 - Same-day processing for forms submitted by 8 PM.

Key Points

- **Types of Bookings:**
 - **Failed Booking:** Unsuccessful booking with amount collected.
 - **Confirmed Booking:** Successfully reserved room.

Important Checks:

- **Failed Bookings:** Search in BMS and verify refund status.
- **Confirmed Bookings:** Ensure no pending refunds for over 24 hours.

Refund Processing:

- **RnC Form:** Fill for partial refunds or cancellations.
- **TAT for Refunds:** 1 working day, with updates for unresolved issues.

Finance SPOC: Single point of contact for refund statuses.

Checks for Refund Processing

1. **Agent and Supplier Acknowledgment:** Confirm refund amounts with both parties.

2. **Booking Financials:** Ensure all financial details are correct in BMS.
3. **Failed Booking Checks:** Verify no money is owed to the supplier.

Case 1: All Conditions Met

- **Request by 2 PM:**
 - Create Release Request (RR) in BMS and update status.
 - Record RR number.
 - Send refund notification email to the agent.

Case 2: Conditions Not Met

- **Request on Hold:** Mark as "Pending."
 - Record reason for hold.
 - Notify the agent about the hold.
 - Resolve issues by EoD; if unresolved after two reminders, reject the form and inform the supply team.

Additional Notes

- **Amount Reduction:** Fill alteration form if no refund is needed.
- **Direct Tranche:** Process refund based on the final price.

Handling Offline Failed Bookings

1. **New Offline Booking:** Enter updated details in BMS.
2. **Adjust for Price Changes:**
 - **Increased Amount:** Create new booking and claim the difference.
 - **Decreased Amount:** Refund the difference and document it.
3. **Internal Adjustment:** Record details in the flight and hotel refunds sheets.

Finance Responsibilities

- Ensure only one confirmed booking with the correct cost.
- Refund to the agent's wallet based on the new booking ID.

Card Reversals Process

1. **Track Reversals:** Gautam/Sahil will monitor and inform the supply team.
2. **Initiate Refund Process:** Supply team fills the RnC form.
3. **Verify and Claim:** Simarpreet will verify amounts and create a bank record.

Instant Refund Process for Hotels and Flights

1. Fill the Instant Refund Form.
2. Add booking to the refund sheet.
3. Obtain approval from John/Chirag for amounts over 50k.
4. Loop in relevant finance emails.
5. Ensure supplier confirmation for future compensation.

Credit Note Process

1. **Email Looping:** Include relevant emails upon receiving a credit note.
2. **Credit Note Form:** Complete immediately after receipt.
3. **Refunds and Cancellations Form:** Fill if a refund is needed.
4. **Supplier Acknowledgment:** Confirm acceptance of credit notes for future bookings.

5. **Approval for Refunds:** If no future bookings, John must approve refunds

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Understanding Galileo Integration

This integration improves flight booking operations but poses new challenges for Operations and Finance teams in managing pending and canceled bookings.

Finance Team Steps

1. **Refund Form Verification**
 - **Action:** Ensure the refund form is correctly filled and the booking ID is accurately mapped.
 - **TAT:** Immediate upon receipt of cancellation.
2. **Booking Status Verification**
 - **Action:** Confirm booking status as failed or pending, with clear email confirmation from the flight team.
 - **TAT:** Immediate upon status change.
3. **Processing Refund**
 - **Action:** Process refund after approval from the flight team, using the specified email format.
 - **TAT:** Immediate after receiving confirmation.
4. **Reconciliation Check**
 - **Action:** Verify with Mayank after 2-3 days to ensure amounts have been credited or deducted.
 - **TAT:** 2-3 days post-refund.

Notes:

- Approval is required from the flight team's POC before processing any refunds.

Flights Team Steps

1. **Refund Form Completion**
 - **Action:** Fill out the refund form for any pending or failed Galileo booking.
 - **TAT:** Immediate upon status change.
2. **Email Revert**
 - **Action:** Respond to Finance with appropriate messaging upon receipt of approval request.
 - **TAT:** Immediate.

Ledger Checking

1. **Post-Refund Check**
 - **Action:** Contact Mayank after 24-48 hours to verify ledger status.
 - **TAT:** 48-72 hours post-refund.
2. **Update Status**
 - **Action:** Mayank updates payment status via email.
 - **TAT:** Immediate after checking.

Finance Queries Management

Issues Related to Agent's Bank Account

1. **Adding a Bank Account:** Go to 'Wallet' and update bank details.
 - **TAT:** Immediate.

2. **Verification Time:** Verify bank details within 24 hours.
 - **TAT:** Within 24 hours.
3. **Changing Bank Details:** Cancel old details and inform the agent to add new ones.
 - **TAT:** Immediate.
4. **Internal Check:** Verify bank details via the member's page.
 - **TAT:** Immediate.

Issues Related to Payment Failure

1. **IMPS/NEFT Payment Delay:** Inform the agent of possible delays and ask them to wait.
 - **TAT:** Up to 30 minutes.
2. **Payment Deducted but Not Added:** Gather details and contact relevant personnel.
 - **TAT:** Within 30 minutes.

Issues Related to Refunds

1. **Refund Not Received:** Request booking ID and check within 15 minutes.
 - **TAT:** 15 minutes.
2. **Credit Note Request:** Direct the agent to email for a credit note.
 - **TAT:** Within 24 hours.

Issues Related to Withdrawal Requests

1. **Payout Request Delay:** Check for reasons if delayed beyond 24-48 hours.
 - **TAT:** 24-48 hours.
2. **Cancel Payout Request:** Email for cancellation and process refund if applicable.
 - **TAT:** 24-48 hours.

Refund Process in BMS

For Failed/Pending Bookings

1. **Open Booking:** Access the booking in BMS.
2. **Initiate Refund Process:** Navigate to "Booking Actions," add planned payment, and save.
3. **Initiate Refund:** Mark checkbox to initiate refund.
4. **Create Release Request:** Attach proof and confirm refund.

TAT: Processed within 24-48 hours.

For Confirmed Bookings

1. **Open Booking:** Access the booking in BMS.
2. **Initiate Cancellation Process:** Navigate to "Booking Actions," save, and submit cancellation.
3. **Add Release Request:** Fill in details and confirm.
4. **Create Release Request:** Attach proof and confirm refund.

TAT: Processed within 24-48 hours.

AB Refund Tickets - How to Raise Refund Tickets in AB

1. **Access Aryabhata:**
 - Navigate to: Aryabhata → Conversation → Internal Query → Add Query.
2. **Complete the Query Form:**
 - **Issue Category:** Select "Escalation."
 - **Request Type:** Choose "Refunds."

- **Team:** Select “Holiday/Ontrip.”
 - **Tags:** Add “Destination.”
 - **Priority:** Select based on urgency.
3. **Submit the Ticket:**
- **Teams:** Add “Holiday” for pre/post-booking, and “Ontrip” for ontrip cases.
 - **Processing Time:** Teams will complete RnC (Refunds & Cancellation) and process refunds within 24-48 hours.

Internal Adjustment Process Overview

1. **Two Scenarios:**
 - **Amount Reflects in Wallet:** Automatically refunded.
 - **Amount Doesn't Reflect:** Requires internal adjustment.
2. **Internal Adjustment Steps:**
 - **New Offline Booking:** Create a new offline booking and refund the amount back to the wallet.
 - **Form Submission:** The PoC from the Hotel/Flight team manages the offline booking and claims the amount.
 - **Confirmation:** The team shares confirmation of the adjustment.

Process for HOTEL/FLIGHT PoCs

1. **Fill the Form:** Complete the Internal Adjustment Form immediately upon booking failure.
2. **Finance Team Action:**
 - **Refund Time:** Refund to the wallet within 30 minutes of form submission.
3. **New Booking:** PoC makes a new booking and collects the amount from the confirmed booking.

Handling Delays

1. **Re-Fill the Form:** If the refund isn't processed:
 - **Booking Category:** Mark as Pending/Failed.
 - **Case:** Internal Booking Adjustment - transfer amount to new booking.
2. **Finance Team Action:** Refund to the wallet and adjust in the new booking ID.

Refunds and Cancellation Cases

Case 1: Amount Recoverable by Supplier

1. **Email Supplier for Recovery:** Email supplier and tag rnc@travclan.com.
2. **Fill RnC:** Complete the RnC form.
3. **Fill Credit Note Form:** For the recovered amount.

Case 2: Amount Not Recoverable

1. **Fill RnC:** Complete the RnC form for refund.
2. **Fill Loss Form:** For the entire amount.
3. **Refund Process:** After approval, process the refund to the agent.

Case 3: In Conversation with Supplier

1. **Fill RnC:** For the refund amount.
2. **Credit Note Form:** For the amount being recovered.
3. **Track Credit Note:** Monitor until received.

Sales Overview

1. **Definition:** Sales include selling goods or services within a specific time frame.
2. **GMV vs. Revenue:** GMV is total sales volume; revenue is commission for intermediaries.

What We Sell at TravClan:

- Flights
- Hotels
- Domains
- Packages
- Insurance

Payment Gateway Entries Example

- **Package Purchase Amount:** INR 20,000
 - **Sold at INR 21,180:**
 - Agent Account: Debit INR 21,180
 - Reimbursement Account: Credit INR 20,000
 - Convenience Fee: Credit INR 1,000
 - GST: Credit INR 180
 - **Sold at INR 20,000:**
 - Agent Account: Debit INR 20,000
 - Reimbursement Account: Credit INR 20,000

Credit Note Process

1. **Check RnC Form:** Ensure it's filled.
2. **Invoice Number:** Verify from booking accounts sheet.
3. **Buyer Details:** Fill from BMS.
4. **Credit Note Details:** Confirm from supplier's credit note.
5. **Cost Price, Fees, GST:** Copy from the International sheet in Booking Accounts.
6. **Approval:** Share with Chirag for approval, then with the agent.
7. **Upload:** Save the credit note on the drive.

Refunds

1. **Verify Booking Status:** Check if refundable.
2. **Initiate Refund Process:** Follow internal procedures.
 - **TAT:** Refunds processed within 24-48 hours.

Goods and Services Tax (GST)

- **Overview:** GST is an indirect tax on the supply of goods and services in India.
- **Categories:** 0%, 5%, 12%, 18%, and 28%. Certain items like petroleum products are taxed separately.
- **Implementation:** Effective from 1 July 2017, it replaced multiple indirect taxes.
- **Dual GST Model:** Central GST (CGST) for intra-state, State GST (SGST) for state transactions, and Integrated GST (IGST) for inter-state transactions.
- **HSN Codes:** Used to classify commodities systematically for GST purposes.

Key Points on GST and Related Topics

- **Checkposts:** The abolition of checkposts has improved the free movement of goods. The integration of octroi within GST has streamlined transportation further.
- **Compensation:** The Central Government has promised compensation to states for revenue losses due to GST for five years. However, supporting laws are yet to be established.
- **e-Way Bill:**
 - An electronic permit mandatory for inter-state transport exceeding 10 kilometers or valued over INR 50,000.

- Introduced on 1 June 2018 to prevent tax evasion.
- A unique e-Way Bill Number (EBN) is generated and must match the GST invoice.
- **Intra-State e-Way Bill:**
 - Piloted in five states (Andhra Pradesh, Gujarat, Kerala, Telangana, Uttar Pradesh) and implemented in Karnataka from 1 April 2018.
 - Aims to reduce tax evasion and unify the e-way bill system nationwide.
- **Reverse Charge Mechanism (RCM):**
 - The receiver of goods/services pays tax for unregistered suppliers.
 - The receiver can claim Input Tax Credit, while the unregistered supplier cannot.
- **Goods Kept Outside GST:** Certain items, like alcohol for human consumption and petroleum products, are excluded from GST. GST will be applied to these items later.
- **Revenue Distribution:**
 - GST revenue from intra-state transactions is equally shared between the central and state governments.
 - For inter-state transactions, IGST revenue is collected by the central government and then shared with the state where goods are consumed.
- **GST Council:**
 - Comprises the Union Finance Minister, the Union Minister of State for Finance, and state finance ministers.
 - Oversees GST laws and rates.
- **Goods and Services Tax Network (GSTN):**
 - Developed by Infosys Technologies, GSTN provides IT infrastructure for GST.
 - It is a non-profit organization facilitating access to GST information for stakeholders, government, and taxpayers.
 - Initially co-owned by the central and state governments, it is now a wholly-owned government entity.

Tax Deducted at Source (TDS)

- **Introduction:** TDS collects tax directly from income sources. The deductor deducts tax and remits it to the Central Government. The deductee can claim credit via Form 26AS or a TDS certificate.
- **TDS Rates:** Defined in the relevant provisions of the Act or Finance Act. Non-residents are subject to rates under Double Taxation Avoidance Agreements (DTAAs).
- **Payment Modes:**
 - **Electronic:** Mandatory for corporate assesses and individuals under section 44AB.
 - **Physical:** Via Challan 281 at authorized bank branches.

Income Tax

- **Definition:** Imposed on individuals/entities based on income or profits, calculated by applying a tax rate.
- **Tax Rates:** Progressive rates, e.g.:
 - Up to INR 2.5 lakhs: 0%
 - INR 2.5 lakhs to 5 lakhs: 5%
 - Above INR 15 lakhs: 30%
- **Residents vs. Non-Residents:** Residents are taxed on worldwide income; non-residents are taxed only on local income. DTAAs can help avoid double taxation.
- **Defining Income:** Includes salaries, property gains, interest, dividends, etc. Deductions are allowed for business and certain personal expenses.

Provident Fund (PF)

- **Definition:** A retirement savings scheme providing a lump sum at the end of employment.
- **EPFO:** Manages India's provident fund scheme and handles contributions, pensions, and insurance.
- **Universal Account Number:** Introduced on 1 October 2014, it allows portability of provident fund accounts.

Invoicing

- **Definition:** An invoice documents transactions between buyer and seller, serving as proof.
- **Formats and Details:**

- **Invoice Number:** Unique identifier.
- **Buyer Details:** Includes name, address, GST details (via BMS ID).
- **Purchase and Purchase Returns:**
 - **Purchase:** Acquiring goods/services with details like service charges and GST.
 - **Purchase Return:** Returning goods, reversing the transaction.

Purchase

- **Definition:** The act of acquiring goods/services.
- **Items Purchased at TravClan:**
 - Flights, Hotels, Domains, Insurance, Payment Gateway Services, Packages (no Input Tax Credit for packages).

Examples

1. **Purchase Entry:**
 - Reimbursement of Package A/C Dr 20,728
 - Service Charge Paid A/C Dr 400
 - Input GST A/C Dr 36
 - TDS A/C Dr 10
 - Commission Received A/C Cr 200
 - Creditor A/C Cr 20,974
2. **Purchase Return Entry:**
 - Reimbursement of Package A/C Cr 20,728
 - Service Charge Paid A/C Cr 400
 - Input GST A/C Cr 36
 - TDS A/C Cr 10
 - Commission Received A/C Dr 200
 - Creditor A/C Dr 20,974

Payment Entry

- **Recording Payment:**
 - Creditor A/C Dr 20,974
 - To Bank A/C Cr 20,974
- **Details Needed:**
 - Supplier Name, Updated Cost, Organisation Number.

Invoice

Definition:

An invoice is a document that serves as proof of sale, detailing the transaction between a buyer and seller, including the amount due and payment terms.

Invoice Generation

- **API Bookings:** Invoices are automatically generated and emailed to agents.
- **Offline Bookings:** Manually generated using the Booking Management System (BMS) with these steps:
 1. Click "Generate Invoice" in BMS.
 2. Verify all details are correct.
 3. Download or email the invoice.

Required Details for Invoice Generation:

- Organisation Name
- Organisation Address
- GST Number

Incorrect Invoices

Invoices may be incorrect if:

- Costs change post-generation.
- KYC (Know Your Customer) issues arise.
Ensure costs remain fixed and KYC is completed to avoid errors.

Manual Invoices

- Necessary for system errors or incorrect financials. Contact Laxman or Manish for assistance.
- Invoices are only provided for confirmed bookings. Invoice will not be provided for failed,pending,released or hold bookings.

Suspense Entries

Clearing Suspense Entries:

- Must be cleared by the next working day.
- Suspense entries are temporary accounts for transactions needing further investigation.

Details of Suspense Entries by Bank:

- **Kotak Mahindra Bank:** Varun
- **DBS-2824:** Simarpreet
- **Cashfree Payments:** Simarpreet
- **Razorpay Software:** Simarpreet
- **HSBC Bank:** Khushbu
- **Karbon Card:** Manish
- **Miscellaneous:** Varun/Manish

Action for Pending Suspense Entries:

If not cleared by the next day, email Varun and cc the relevant personnel with the subject "Suspense Pending."

How to Generate Invoice on BMS

1. Go to Bookings/Flight Bookings on BMS.
2. Search using Booking ID/PNR.
3. Click "Generate Invoice."
4. Verify details and confirm correctness to generate.
5. Download the invoice.

How to Send an Invoice and Ledger to the Agent

1. Obtain the agent's email or phone number.
2. Open the LMS Portal and find the Organisation ID in the "Members" tab.
3. Copy and paste it into the Booking Ledger Generator.
4. Fill out the form to generate the ledger.
5. Email the ledger (including links for invoice downloads) to the agent.

How to Send Particular Invoices Not Available on BMS

Using Tally:

1. Log in to Tally Prime.
2. Follow D-A-L steps:

- **D:** Display more Reports
 - **A:** Accounts Statements
 - **L:** Ledgers
3. Filter invoice date (fn+F2).
 4. Search for the booking ID (Alt+fn+f12).
 5. Export the file (Ctrl+E), edit to PDF, and save.

Checking Whether TEPBR Payment Has Been Received

1. **Identify Payment Type**
 - Check for payments related to:
 - **Flights:** Flight bookings.
 - **Other:** Packages, cruises, hotels, etc.
2. **Login to Travclan.com**
 - Obtain login access from Laxman or Varun if needed.
 - **TAT:** Access promptly to avoid delays.
3. **Navigate to Wallet Section**
 - Go to the Wallet section after logging in.
 - **TAT:** Do this immediately for timely verification.
4. **Check Amount and Transactions**
 - Review the amount and transactions using:
 - **Date:** When payment was expected or received.
 - **Reference Number:** Unique transaction identifier.
 - **TAT:** Complete verification as soon as possible.
5. **Confirm Payment Status**
 - Send a confirmation email regarding payment status.
 - **TAT:** Promptly notify relevant stakeholders after checking.

Checking Whether TPBR Payment Has Been Claimed

1. **Identify Claim Type**
 - Check claim status for:
 - **Flights:** Related to flight bookings.
 - **Other:** Packages, cruises, hotels, etc.
2. **Login to Travclan.com**
 - Obtain access if necessary.
 - **TAT:** Quickly acquire access for timely claims checking.
3. **Navigate to Wallet Section**
 - Go to the Wallet section after logging in.
 - **TAT:** This should be done immediately.
4. **Check Amount and Transactions**
 - Review amounts and transactions using:
 - **Date:** When the claim was made.
 - **Reference Number:** Identifier for the claim.
 - **TAT:** Confirm claim status as soon as possible.
5. **Confirm Claim Status**
 - Send a confirmation email regarding claim status.
 - **TAT:** Promptly update all relevant parties.
6. **Handle Extra Payments**
 - If an extra payment is received, create a payout request and arrange a refund.
 - **TAT:** Handle immediately to rectify discrepancies.

Downloading the Ledger

1. **Login to Travclan.com**
 - Access the website at www.travclan.com.

2. **Navigate to Wallet Tab**
 - Go to the Wallet tab for ledger information.
3. **Select Filter or Download Option**
 - Choose the filter or download option to specify the time period.
4. **Choose Time Period**
 - Set the desired time period for the ledger download.
5. **Download CSV**
 - Click on "Download CSV" to receive the ledger file.
 - **TAT:** The file will be sent to your registered email ID..

Downloading Invoices

1. **Login to Travclan.com**
 - Access the website at www.travclan.com.
2. **Navigate to Finance Tab**
 - Go to the Finance tab on the website.
3. **Select Bookings**
 - Click on Bookings to view and download invoices.
4. **Download Invoices**
 - Follow the instructions to download invoices.
 - **TAT:** Download and review invoices promptly.

Understanding TravClan Group Entities & Inter-Company Transactions

1. **Group Entities Overview**
 - **TravClan Technology India Pvt Ltd:** Operates in India.
 - **TravClan Global Services Pte Ltd:** Parent company based in Singapore, manages transactions in SGD and USD.
 - **TravClan USA Corp:** Focuses on the American market.
2. **Operational Structure**
 - Entities positioned to minimize costs and streamline cross-border transactions.
3. **Transaction Flow Example**
 - Example: A Vietnam travel package is procured by TravClan Global Services and distributed by TravClan Technology India.
4. **Recording Methodology**
 - **Inward Transactions:** Focus on source and purpose of incoming funds.
 - **Outward Transactions:** Categorize by recipient and purpose of transfers.
5. **Journal Entries**
 - Refer to Google Sheets for detailed journal entries on inter-company transactions.

What Is a Payment Gateway?

- **Definition:** A service that processes payments from customers via credit cards, net banking, UPI, etc. It supports various payment collection methods beyond traditional options like NEFT and RTGS.
- **Functions in TravClan:**
 - **B2B Collections:** Payments between TravClan and other businesses.
 - **B2B2C Collections:** Transactions between businesses and consumers via TravClan.
- Daily activities include:
 - Managing payment gateway queries.
 - Activating payment gateways for B2B2C.
 - Daily reconciliations of transactions.
 - Handling chargebacks and disputes.

Benefits of Payment Gateways

1. **Security:** Ensures secure transactions and compliance with PCI standards.

2. **Customer Experience:** Provides a seamless, mobile-optimized payment process.
3. **Worldwide Payment Acceptance:** Supports multi-currency transactions.
4. **Merchant Onboarding:** Facilitates quick onboarding with affordable fees.
5. **Payment Options:** Offers various payment methods.

Payment Gateway Activation Process

1. **Agent Request:** Agent contacts ACM for activation.
2. **ACM Checks:** Verify documents, membership payment, and website details.
3. **Member Activity Tracking:** Mark member activity based on documentation status.
4. **Finance Actions:** Track member activity and order status.
5. **Approval/Clarification:** Send approved documents to Razorpay for activation.

Overall Timeline

- The entire PG activation process should ideally take **15 days**.

Details for Travpay Portal

1. **Login to Travpay:** Click "Add Merchant."
2. **Enter Merchant Details:** Fill in Razorpay Key ID, Secret Key, and account ID.
3. **Save Information:** Click "SAVE" to complete the process.

Handling Issues Related to Payment Gateway or TravCollect

1. **Email Finance**
 - ACM should email finance@travclan.com detailing the issue.
2. **Track Issue**
 - Finance updates the issue on the **Issue Tracking Sheet**.
 - Raise a ticket and provide updates to the agent. Issues generally resolve within **6-7 working days**.
3. **URL Change**
 - If there's a domain change and the PG is live, email finance@travclan.com to request a URL change.
 - Finance will handle tickets for URL changes and update the Travpay portal.

About Bank Records

- **Purpose:** Bank records document funds added to a user's wallet or transactions not yet posted to the agent's wallet.

Creation Process

1. **Open LMS**
 - Go to Payment Records → Bank, Payment Gateway, Cash → Click "Add Bank Record."
2. **Enter Details**
 - Input the necessary information as per instructions.
3. **Add to Wallet**
 - Select "Others" from the dropdown and check the box → Add to Wallet.

Bulk Creation of Bank Records

1. **Create a Bank Statement**
 - Prepare an Excel statement listing all transactions to record.
2. **Access LMS**
 - Navigate to Accounts → Bank Statements.
3. **Add Bank Statements**

- Click “Add Bank Statements.”

4. Upload and Save

- Upload the Excel file, fill in required fields, and save the page.

Common Cases for Creating Bank Records

1. **Gift/Sorry Cards:** Issued when bookings fail or are pending.
2. **Rejected Payout Requests (PR):** Documenting rejected requests for tracking.
3. **Kuber Payments:** Manual creation needed for payments via the Kuber portal.
4. **Kotak Statements:** Track transactions by uploading statements weekly.
5. **Campaign’s Cashback:** Recorded based on campaign policies.
6. **Miscellaneous Records:** For refunds or mapping cases.

Notes for Creating Bank Records

- **Record Numbers:** Ensure proper documentation in respective sheets for various cases.
- **Daily Tracking:** Track all miscellaneous records on the **Daily Bank Record Sheet**.

Flexi Payment Option

- **Definition:** Allows customers to pay in installments, primarily for agent plans, with a 10% extra charge.

Due Dates and Installments

- **Today:** 20% of the total amount.
- **After 3 Months:** 40%.
- **After 6 Months:** 40%.

Plans Offered

1. **Gold Plan**
2. **Bronze Plan**

Plan	1 Year	2 Years	5 Years
FLEXI	7500	12500	20000
BRONZE	20000	35000	50000
GOLD	20000	35000	50000

Flexi Fees (Including 10% Tax)

Plan	1 Year	2 Years	5 Years
FLEXI	8250	13750	22000
BRONZE	22000	38500	55000
GOLD	22000	38500	55000

Installment Breakdown

- **20% Installment:** Varies based on total cost.
- **40% Installment:** Varies based on total cost.

Steps to Follow for Flexi Payment

1. Agent Request

- ACM marks the activity with the plan and years:
 - **30-SaaS - Flexi Payment** → **43-SaaS Flexi - Registered**

2. Finance Actions

- Email the agent with the terms and conditions of the flexi plan.
- Generate the flexi payment link from the Razorpay dashboard.
- Email the agent with:
 - **Subject:** FLEXI-PAYMENT FOR MEMBERSHIP PLAN - <Member ID>
 - Include the flexi link, amount, payment schedule, and due dates.

3. Authorization

- Once authorized, mark the activity as “SaaS Flexi - Authorized.”
- **TAT:** Payment reflects in Razorpay typically within **2 working days**.

4. Marking Activities

- **First Installment Received:** Mark as “SaaS Flexi - 1st Installment Received.”
- **Payment Status:**
 - Mark as partially paid for the first installment, pending for subsequent ones.
 - Mark status as paid only on the last installment.

5. Updating Wallet

- Finance adds the amount to the agent's wallet and claims it.
- Update the activity status accordingly.

6. Handling Failures

- If an installment is not received, mark the activity as “SaaS Flexi - Installment Failed.”

Data Recording

- Record all data on the sheet:
 - **URL:** Flexi Payment Request (Responses)

Sample Email Template

Hi Team,

Greetings from TravClan!!!

You have opted for the Flexi-Pay option for subscribing to TravClan Website + CRM. By opting in for this plan, you authorize TravClan to charge the amount from your bank/debit card as mentioned in the payment schedule on the due dates below.

The invoice of the full amount (Rs. -----) will be raised by TravClan. The initial payment of Rs. ----- and any subsequent payments made by you shall be non-refundable.

****Payment Schedule:****

- ****Today:**** -----
- ****After 3 Months:**** -----
- ****After 6 Months:**** -----

Please register using the link provided below:

****Link:**** [Link to Payment]

Note: Failure to collect the amount on the mentioned dates may lead to service termination.

Thank you,
[Your Name]
Payment Gateway

Intimation of Payment Gateway Going Live

Subject: Your Payment Gateway is Live

Hi Travel Partner,

Thank you for being a valued partner and trusting our platform. We are excited to inform you that your Payment Gateway is now activated on your website (website URL).

You can now enjoy:

- Secure transactions
- Expanded customer base
- Faster transaction processing
- Added convenience

Please perform a test transaction of Rs.10 to ensure smooth operation of your Payment Gateway.

If you have any concerns, feel free to reply to this email or contact your account manager.

Thank you for your patience and cooperation.

Best regards,
[Your Name]

Risk Alert Response to Agent

Subject: Risk Alert/Chargeback on Your Account

Hi Travel Partner,

We have been notified of a Risk Alert/Chargeback on your account from our payment gateway partner, resulting in your account being placed on hold. To avoid disruption of TravClan's services, please deposit (Amount) by (Date, Time).

Deposit to the following account:

- ****Name:**** TravClan Technology India Pvt. Ltd.
- ****Account Number:**** XXXXXXXX
- ****IFSC:**** XXXXXXXX
- ****Payment Source:**** XX

****Transaction Details:****

- ****Name:**** Traviee
- ****Contact Number:**** 919084206707

- **Email ID:** travieebookings@gmail.com
- **Total Amount Collected:** Rs. 127500
- **Payment Ref No.:** 901353864
- **Order ID:** order_162432283RI243nXEo8DouE3La6hgMHFH
- **Date of Transaction:** XX

Thank you,
[Your Name]

Subject: Payment Failure Acknowledgement

Hi Travel Partner,

We sincerely apologize for the inconvenience caused. As per our payment gateway, the payment failed and wasn't received on our end. The deducted amount will be auto-refunded to you within 3 to 5 working days.

Screenshot: [Attach Screenshot of Transaction Status from PG Dashboard]

Thank you for your patience.

Best regards,
[Your Name]

Follow-Up on Refund Request (To Agent)

Subject: Follow-Up on Refund Request

Hi Team,

We are tracking this transaction with our payment gateway on priority. In the meantime, please provide your bank statement from (Date of Transaction) to today so we can investigate further.

Thank you,
[Your Name]

Follow-Up with Payment Gateway Provider

Subject: Failed Transactions || Amount Not Credited to Bank Account <> Order ID

Hi Team,

Regarding a transaction made on (Date of Transaction), the transaction (Transaction Status) is recorded on the dashboard, but the concerned party has not yet received the refund.

Order ID: [Find on PG Dashboard]

***Attached:** Bank Statement for reference*

Please advise on this matter on priority.

*Thank you,
[Your Name]*

SOP for Creating Adhoc Bank Records

Process Overview

- **Daily Bank Records:** Ensure all daily bank records are entered into the Daily Bank Record Sheet.
- **Request Details:**
 - Date of Creation
 - Org ID of the Agent
 - Name of the Agent
 - Reason for Creating Bank Record
 - Amount to be Added in the Wallet
 - Point of Contact (POC) who requested the Bank Record

Approval and Creation

1. **Review:**
 - Varun will review and approve each Bank Record.
2. **Creation:**
 - Upon approval, Varun will create the Bank Record and fill in the Bank Record Number. If there's an ongoing email chain, include the BR number in the same email.
3. **Independent Review:**
 - Post creation, the Bank Record will be independently reviewed by Laxman.

Additional Notes

- **Verification:** Varun must independently verify the details of each bank record before creation.
- **Miscellaneous Records:** Mention the BR number in any related emails.
- **Approval Deadline:** Bank Records should be approved daily by 7 PM.

Kuber Payments Overview

Kuber is used for receiving remittances from suppliers. Payments received through the Kuber portal are not automatically added to the agent's wallet; hence, Bank Records must be created manually.

Process:

1. **Capture Details:**
 - All payment details are automatically captured in the Kuber Payment Sheet.
2. **Booking ID Entry:**
 - Bharat, Swati, and Abhishek enter the booking ID in the Kuber Payment Sheet (Tab - Dashboard).
3. **Bank Record Creation:**
 - Varun creates a Bank Record for the payment and claims it against the booking mentioned by Bharat, specifying the BR Number.

Turn Around Time (TAT):

- The TAT for creating a Bank Record and claiming it in the booking is 4 hours from when Bharat enters the Booking ID.

Verification Steps:

1. **Razorpay Check:**
 - Search for the payment ID in Razorpay and verify details.
2. **Status Check:**
 - Ensure the payment status is “Captured” and update the relevant columns.
3. **Update Record:**
 - Create a Bank Record, add the amount to the respective wallet, and claim it in the booking. Update the Bank Record Number in the sheet.
4. **Queries:**
 - For further questions, contact Varun.

Understanding TravClan Wallet Money Flow

- **User Wallet:** Each user has a unique wallet on TravClan’s platform, which can be used only on the platform or withdrawn to a bank account.
- **Transactions:**
 - **B2B:** Money collected by TravClan from users.
 - **B2BC:** Money collected by users from their customers using their own website.

Adding Money to the Wallet:

1. **Payment Gateway:** Add funds through TravClan’s integrated payment gateway.
2. **NEFT/RTGS:** Transfer funds to DBS VAN Account via NEFT/RTGS.
3. **User’s Website:** Funds are added through the user’s website payment gateway.
4. **Manual Addition:** Manually add money to the wallet if deposited into TravClan’s bank accounts or through a manual PG link.

Utilizing Money / Withdrawal:

- **Withdraw to Bank Account:** Users can withdraw funds to their bank account.
- **Travel Booking:** Use funds for travel bookings through TravClan’s platform.
- **Payment for Services:** Pay for TravClan’s services such as SaaS Tools or webinars.

Internal Queries Management Among Team Members

Procedure for Handling Wallet, Payment Gateway, or TravCollect Issues:

1. **Initial Steps:**
 - If an agent encounters an issue related to the Wallet, Payment Gateway, or TravCollect, the Account and Client Manager (ACM) should reach out to Simarpreet. Providing an image or video demonstrating the issue is helpful.
2. **Tracking and Updates:**
 - If the issue is not resolved immediately, Simarpreet will document it in the Issue Tracking Sheet.
 - ACMs can track their issue and get updates directly from the sheet.
3. **Payment Gateway Issues:**
 - For issues specifically related to the payment gateway, please redirect the email to pg@travclan.com.

Coordinating with Payment Gateways (PGs) to Resolve Queries

A. Cashfree

1. **Mail Coordination:**
 - Create a new email thread for each issue.
 - Direct emails to:

- care@cashfree.com
- bryan.m@cashfree.com
- arjun.patel@cashfree.com (cc)

2. Additional Recipients:

- cc:
 - Anurag
 - Varun
 - wallet@travclan.com

3. Reference Number:

- Include a unique reference number from the PG Issues sheet for tracking.

B. Razorpay

1. Contact Points:

- Payout-related queries: x.support@razorpay.com
- Payment Gateway and Smart Collect: support.enterprise@razorpay.com
- Tech-related issues: enterprise-tech@razorpay.com
- Settlement-related queries: support.enterprise@razorpay.com

2. Points of Contact (POCs):

- client-success-partner@razorpay.com (to)
- akansha.rajput@razorpay.com (to)
- ripul.goel@razorpay.com (cc)

C. PayU

1. Contact Points:

- Refunds/transaction status: care@payu.in
- Technical issues: production.support@payu.in
- Chargeback queries: payu-chargeback@payu.in
- Integration issues: integration@payu.in

2. Points of Contact (POCs):

- mohammad.iman@payu.in (to)
- shivam.shukla@payu.in (cc)

D. Razorpay Partner

1. Check Payment Status:

- Razorpay Support - Refund Status
- For existing clients, login to Razorpay dashboard for help.
- For other assistance: Razorpay Support Request

2. Points of Contact (POCs):

- mohit.dua@razorpay.com (to)
- akshay.seth@razorpay.com (cc, if required)

E. NTT/ATOM

1. Points of Contact (POCs):

- ndps.helpdesk@nttdata.com (to)
- Shahid11.Ahmad@nttdata.com (cc)
- Additional contacts as needed.

F. Zaakpay

1. Points of Contact (POCs):

- pg.support@mobikwik.com (to)
- inder.singh@zaakpay.com (to)

G. Pinelabs

1. Points of Contact (POCs):

- pgsupport@pinelabs.com (to)
- raushan.kumar02@pinelabs.com (to)

Email Communication for Payment Gateway Intimation

Subject: Your Payment Gateway is Live

Hi Travel Partner,

Thank you for being a valued partner. We are excited to inform you that your Payment Gateway is activated on your website (website URL).

You can now enjoy:

- *Secure transactions*
- *Expanded customer base*
- *Faster transaction processing*
- *Added convenience*

Please perform a test transaction of Rs.10 to ensure smooth operation.

If you have any concerns, feel free to reply to this email or contact your account manager.

Thank you for your patience.

Best,

[Your Name]

Understanding Chargebacks

Risk Alert Mail to Agent

Subject: Risk Alert/Chargeback Notification

Hi Travel Partner,

We have received a Risk Alert/Chargeback from your account by our payment gateway, which has put your account on hold. To avoid disruption of TravClan's services, please deposit (Amount) by (Date, Time).

Deposit to:

- ****Name:** TravClan Technology India Pvt. Ltd.**
- ****Account Number:** XXXXXXXX**
- ****IFSC:** DBSS0IN0811**

****Payment Source:** XX**

****Transaction Details:****

- ****Name:** Traviee**
- ****Contact Number:** 919084206707**

- **Email ID:** travieebookings@gmail.com
- **Total Amount Collected:** Rs. 127500
- **Payment Ref No.:** 901353864
- **Order ID:** order_162432283RI243nXEo8DouE3La6hgMHFH
- **Date of Transaction:** XX

Thank you,
[Your Name]

Standard Operating Procedure (SOP) for Chargebacks

- Action on Emails:**
 - Check and act on all emails related to disputes as a priority (Assigned to Anusha).
- Update Google Sheet:**
 - Identify the agent and update details; forward info to:
 - Fastaction@travclan.com (agent-related)
 - dispute-check@travclan.com (PG-related)
- Fill Out Form:**
 - Complete the form linked (Assigned to Anusha).
- Inform Team:**
 - Notify team via Slack, email, and in person (Assigned to Anusha).
- Block Agent:**
 - Block the agent and update LMS (Assigned to Simarpreet).
- Check Transactions and Agent History:**
 - Review transactions and agent history (Assigned to Anusha).
- Assess Future Chargebacks:**
 - Evaluate potential for more chargebacks based on transactions and credit cards (Assigned to Anusha).
- Request Deposit:**
 - Request deposit from the agent and update LMS (Assigned to Simarpreet).
- Send Mail:**
 - Email the agent with fastaction@travclan.com in cc (Assigned to Simarpreet).
- Handle Deposits:**
 - If deposited, unblock the account; if not, threaten to cancel bookings (Assigned to Simarpreet).
- Take Action if No Deposit:**
 - Cancel bookings if deposit is not made (Shared responsibility among Simarpreet, Varun, and Arun).
- Additional Points:**
 - Block payouts, refunds, and payments on the website as needed.

Understanding DBS Bank Account Flow & Tracking Failed Payments

- Bank Account Management:**
 - Users/agents add money via IMPS or NEFT; each has a unique Virtual Bank Account linked to their Org ID.
- Checking Payments:**
 - Payments are not routed through TravPay; confirmations sent to Chirag and forwarded to wallet@travclan.com.
- Handling Urgent Scenarios:**
 - Add urgent amounts to the wallet, follow the Adhoc Bank Record Addition Process, and notify the agent.
- Bank Communication:**
 - If amounts are delayed beyond 30-45 minutes, email DBS with details and follow up with Tarush.

Payouts from Wallet

- Wallet Utilization:**
 - Unique wallets are maintained for agents; amounts can be used for claims, withdrawal requests, or actual payments.

2. **Monitoring and Claims:**
 - Monitor manually created Payment Requests (PRs) and ensure no random PRs are made.
3. **Specific Cases:**
 - Handle excess refunds and revenue claims appropriately.

Bank Records for Payments Collected through Non-PG / Non-DBS VAN Overview

1. **Kotak Bank Account:**
 - TAT: Processed weekly, every Friday.
2. **Refunds Against International Payments (HSBC):**
 - TAT: Processed bi-weekly on Tuesday and Friday.
3. **Refunds in Credit Cards:**
 - TAT: Same as above.
4. **OCBC Bank Account (Singapore):**
 - TAT: Monthly on the 2nd day of the month for the previous month.

Robinhood - Internal Tracking of PG/Wallet Queries

1. **Creating and Maintaining Tickets:**
 - Track unresolved queries in Robinhood by creating tickets.
2. **Examples of Queries to Record:**
 - Failed transactions or amounts not added to the wallet.
3. **Process to Create a Ticket:**
 - Open Robinhood > Open Close Requests > Add Request > Submit.
4. **Maintaining/Monitoring Tickets:**
 - Monitor and update every 2 days; provide internal remarks.

International Payment Gateway Overview

1. **Procedure:**
 - Upon request, Finance updates the tracker and sends a questionnaire to the agent. Apply for the gateway and communicate activation once live.

Daily Reconciliations Overview

1. **Things to Ensure:**
 - Amounts collected are credited correctly to wallets and bank accounts.
2. **Example of Reconciliation:**
 - Ensure accuracy in financial entries, highlighting revenue, costs, and tax implications.

Understanding PG Transaction Flow

- Ensure amounts E and F are credited correctly to the bank account and wallet.
- Verify net cash implications, accounting for any gains or losses.

Daily PG Accountability Overview

- All Payment Gateway (PG) reconciliation sheets are tracked via a master sheet.
- No sheet should contain data older than one month; static backup data should be stored in Drive or shared via email.

Types of Payments

1. **Supplier Payments:**

- **Domestic Payments:**
 - **Vendor Payment:** Payments to a single vendor for a trip.
 - **DMC Payments:** Payments to multiple vendors for a single trip.
 - **International Payments:**
 - Remittances to international suppliers processed in two batches (morning and evening) using SWIFT, cards, or platforms like Nium, Taazapay.
2. **Portal Recharges:**
 - Recharges for various portals to prevent booking failures, processed alongside domestic payments.
 3. **Agent Refunds/Payouts:**
 - Processed in the evening batch.

Payment Process Overview

1. **Supplier Payments:**
 - Step 1: Supply Team finalizes the amount and requests release on BMS.
 - Step 2: ACMS select the booking, enter the amount, and choose 'Transfer to BANK ACCOUNT.'
 - Step 3: Finance verifies booking/refund info and checks Supplier Payment Policy.
 - Step 4: Finance creates the CMS sheet, verifies bank details, and uploads the payment on the bank portal.
 - Step 5: After authorization, close release requests with payment proofs.

FX Remittance and Process Overview

Remittance:

- Payments to international suppliers in USD, accounting for exchange rates and required documents.

Documents Required:

- **Pre-Remittance:** Merged invoices, 15CA + A2 form, TCS Declaration.
- **Post-Remittance:** Swift Copy, Payment Advice, GST Advice.

Process:

- Create a release request and upload payment documents to the bank portal.
- Send proofs to the bank and supplier.
- Close the release request after receiving post-remittance documents.

Processing Payments in TravClan Overview

To process payments, a Release Request (RR) must be created. Discuss exceptions with Khushbu and Aashima.

Checks Before Creating an RR:

1. RR on LMS for the vendor/supplier.
2. RR must reflect the payment amount.
3. Based on Supplier Payment terms in the Supplier Agreement.
4. Invoice must be attached in BMS.
5. Cost in BMS should match the seller invoice.
6. Correct bank account details must be filled in the Org Page.

Payment cannot occur without an RR.

Payment Timing

Domestic Payments Schedule:

- **Morning Batch:**
 - RR Creation: Up to 10:00 AM
 - Payment Initiation: 10:30 AM - 11:00 AM
 - Payment Approval: 11:00 AM - 11:15 AM
- **International Payments:**
 - RR Creation: Up to 10:30 AM
 - Payment Initiation: 11:00 AM - 12:00 PM
 - Payment Approval: 11:30 AM - 12:30 PM
- **VCC + Cards:**
 - RR Creation: Up to 11:00 AM
 - Payment Initiation: 12:15 PM - 1:00 PM
 - Payment Approval: 1:00 PM - 2:00 PM
- **Evening Batch:**
 - RR Creation: Up to 4:30 PM
 - Payment Initiation: 5:00 PM - 6:00 PM
 - Payment Approval: 6:30 PM - 7:00 PM

Withdrawal Requests/Payouts:

- RR Creation: Up to 6:30 PM
- Payment Initiation: 6:00 PM - 7:00 PM
- Payment Approval: 7:00 PM - 8:00 PM

RR/PR (Payment Request) Closure

- **Morning Closure:** Till 12:30 PM (Anuradha)
- **Evening Closure:**
 - Till 3:00 PM for NIUM
 - Till 8:00 PM for Tazapay (Khushbu)
 - Till 7:30 PM (Anuradha)

Vendor Communication

- **Morning Batch:** Auto Mailer / Person Creating RR
- **Evening Batch:** Auto Mailer / Remit Team / Person Creating RR
- **NIUM / Tazapay:** Gautam / Person Creating RR (Domestic Payments)

Release Request Descriptions

Use the following descriptions when creating Release Requests (RRs). Incorrectly created RRs will be rejected.

Currency	Mode of Payment	Description
IDR	International Payments (Local Transfer)	#vcc and supplier name
VND	International Payments (Local Transfer)	#vcc and supplier name
THB	International Payments (Local Transfer)	#vcc and supplier name
SGD	Remit	Remit to - supplier name
USD	Remit	Remit to - supplier name
AED	Remit	Remit to - supplier name

INR	Domestic Bank Transfer	Pay to - Supplier name
AED/SGD/USD	Card/Link Payment	#vcc and supplier name
Virtual Card RRs	Already Paid	#card Paid to - supplier name
Portals	Portal Balance Used	#Portal - Name of the portal
Hotel API Payments	Remit/Bank Transfer	Hotel API - Supplier name

Domestic Payment Process

- The Supply Team creates an RR on LMS for the vendor/supplier to whom payment is due that day, based on the Supplier Payment terms in the Supplier Agreement.

Checks While Initiating Payment:

1. **Invoice:** Must be uploaded in BMS as a PDF, issued in the name of TravClan with full address and GST.
2. **Supplier Payment Terms**
3. **Cost:** Must match the invoice in BMS.
4. **Net Hold**
5. **Date of Travel:** Applicable for international payments.

Remittances for International Suppliers:

- Invoices must be issued in the name of TravClan and include full billing details.
- Required beneficiary details:
 - Beneficiary Name and Address
 - Account No. / IBAN No.
 - Swift Code
- Verify the total of invoices and other documents from the designated folder.

Checks While Approving Payments (Domestic):

- **Cost**
- **Date of Travel**
- **Email:** Required for direct hotels.
- **Bank Details (International):** RR total must match the billed amount, and beneficiary details must align with the invoice.

FAQ

- **Release Request (RR):** No payment can be made from the bank without an RR.
- **Friday Remittance:** Processed in the morning batch ONLY.
- **Saturday Remittance:** Processed in one batch, to be prepared by 2:30 PM.

Ideal Flow for Automated Payouts

1. **Withdraw Requests:**
 - Agents/users initiate withdrawal requests on TravClan.com, which are automatically processed to their bank accounts using RazorpayX.
2. **Bank Account Validation:**
 - **Submission:** Users/agents provide their bank details via email or directly on the site.
 - **Validation:** Bank account details are validated for correctness and activity.
 - **Activation:** Validated accounts are marked "Active for Payouts." Mohsin will communicate when new accounts need activation.
3. **Payout Request (PR) Processing:**

- Agents create PRs that are processed to their bank accounts.
 - **If Rejected:** Amounts are returned to the agent's wallet, and a manual PR is created. Agents are informed of rejection due to technical issues, with a TAT of 1-2 working days (Khushbu handles communication).
 - **Documentation:** Reference documents must be reviewed for pending payouts.
4. **Daily Reconciliation:**
- **Tasks for Simarpreet:**
 - Ensure amounts deducted from RazorpayX match automated PRs.
 - Verify debit counts in RazorpayX against automated PRs.
 - Calculate daily reconciliation based on validated bank accounts (multiplied by 3.54).
 - **Reconciliation Table:** Track daily debits and credits, including opening balance, deductions, and closing balance.
 - **Variance:** Investigate discrepancies between Razorpay statements and reconciliation tables.
 - **SOPs:** Monitor RazorpayX balance; notify when it falls below Rs. 3 lakh. Record recharges in the Payout Reconciliation Sheet.

Validation of Bank Accounts on TC.com

1. **Submission and Status:**
 - Agent submissions are fetched from the "New Bank Account Data" sheet every half hour, with a default status of "pending" (verification may take up to 24 hours).
2. **Validation Steps:**
 - **Create Fund:** Bank details are sent to Razorpay.
 - **Validate Fund:** Razorpay performs a penny drop (one rupee) to verify account authenticity.
 - **Check Status:** Simarpreet compares Razorpay's penny drop name with provided KYC documents.
3. **Approval Criteria:**
 - **Approved:** If names match KYC documents.
 - **Rejected:** If details do not align.
4. **Rejection Reasons:**
 - Update status on the Change Bank Account Page and notify agents via email of reasons for rejection (e.g., KYC pending, incorrect bank details).
5. **International Accounts:**
 - Penny drop validation does not apply; classify these cases in the "Error Cases" tab as per FAQs.

Flow When PRs Are Rejected

1. **Monitoring:**
 - Khushbu and Aashima monitor rejected or pending payout requests daily.
2. **Verification and Communication:**
 - **Check Razorpay:** Verify if the amount has been deducted.
 - **Notify Agent:** If not deducted, email the agent about the pending status and specify that the request will be processed by EOD (TAT).
3. **Manual Processing:**
 - **Bank Record Creation:** Create a manual bank record post-rejection and update the sheet.
 - **PR Re-Processing:** Khushbu/Aashima will create a new PR and update the status.
4. **Update Reconciliation Sheet:**
 - Update payment dates and new PR statuses.

Reconciliation of Card Payments

1. **Daily Reconciliation:**
 - Ensure current card balances match those recorded in the card sheet daily.
2. **Statement Management:**
 - Download and resolve discrepancies in card statements daily. If unable to reconcile, contact your manager or Varun.

Cash Rebate

1. **Rebate Slabs:**
 - Cash rebates from ICICI are received every 15 days based on specified slabs (e.g., Air India: 0.75% rebate + GST).

Release Requests Closing SOP

1. **Closing Remittances and Hotel Payments:**
 - **Remittances:** Close on the same day with a cut-off time of 4 p.m.
 - **Hotel Payments:** Close release requests within 24 hours.
2. **Report Creation:**
 - Create a report for pending release requests, categorized by age.
3. **TAT for Closing RRs:**
 - **Pure Remit:** Next Day by 4 p.m.
 - **Card Payments:** Immediately.
 - **Hotel Payments:** By Next Day evening.
 - **All Other:** Immediately Post Payment.

Validation of Bank Accounts - Manual Entry

1. **Manual Entry:**
 - Validate manually entered bank account details similarly to online submissions.
2. **International Accounts:**
 - Validation involves comparing with the supplier's invoice during remittance.
3. **No Agent Communication:**
 - If rejected, no direct communication is made to the agent; inform the ACM instead.

Agent Requests to Update Bank Account Details

1. **Instructions for Submission:**
 - Instruct agents to update bank details on TravClan.com.
2. **Verification:**
 - Bank details will be verified within 24 hours (TAT), and status updates will be reflected on the portal.

Card Payments

1. **Transaction Monitoring:**
 - Record all card transactions chronologically and ensure details are filled in the card payment sheet before payments.
2. **Closure and RRN Generation:**
 - Ensure RRs are closed the same day; non-compliance generates an RRN number with a reason.

Virtual Credit Card Payments

Overview: VCC payments for international hotel suppliers (e.g., in Thailand, Bali, Indonesia).

1. **Sharing Card Details Over Email:**
 - Share VCC details via email, treating it as a regular card payment.
2. **Credit Card Authorization Form:**
 - Complete the form with card information and email it to the supplier.
3. **Payment Link:**
 - Use a supplier-provided payment link for payments.

Steps of Processing the Payment (OPS)

1. **Upload Invoice(s):**
 - Upload invoices in BMS.
2. **Fill in Cost Price:**
 - Enter cost price in the booking financials field.
3. **Loop in VCC Payment Email:**
 - Include vccpayment@travclan.com in the email chain.
4. **Create Release Request (RR):**
 - Create RR for the payable amount, mentioning #VCC in the description (add #URGENT for urgent cases).
5. **Batch Payments:**
 - **Morning Batch-1:** For RRs created by 11:30 AM, payments by 12:30 PM (Dubai link only).
 - **Morning Batch-2:** For RRs created by 12:30 PM, payments by 4:30 PM (via Tazapay).
 - **Evening Batch:** For RRs created by 5:00 PM, payments by 7:00 PM (Dubai link only).

Steps of Processing the Payment (Finance)

1. **Verify Invoice Upload:**
 - Ensure invoices are uploaded in BMS.
2. **Verify Cost Price:**
 - Check that the cost price matches totals in the International-PBO sheet.
3. **Verify Payment Conditions:**
 - Confirm no pending amounts and sufficient net hold.
4. **Verify Release Request:**
 - Ensure the release request amount matches the due amount adjusted for exchange rates.
5. **Update Karbon Payments Sheet:**
 - Fill in all required details.
6. **Close RRs:**
 - Post-payment, close RRs within 24 hours. If not closed, finance will fill the loss form.

Atlys Visa Payment Process

Overview: Visa payments through Atlys portal.

1. **Maintain Balance:**
 - Finance must maintain a minimum balance of 1 Lakh in the Atlys portal each morning.
2. **Confirm Booking in BMS:**
 - Anushree/John or the processing team must confirm bookings in BMS.
3. **Daily Reconciliation:**
 - Perform daily reconciliation and resolve discrepancies the same day.
4. **Upload Invoices:**
 - Upload invoices in BMS post-processing.
5. **Avoid Multiple Booking IDs:**
 - Do not mention multiple booking IDs in Atlys portal descriptions.

Process for Flight Group Bookings Payment

First Payments:

1. **Claim Amount:**
 - Claim the amount and create an RR with accurate details (e.g., Release payment to Air Asia INR 50,000).
2. **Card Payments Form:**
 - Complete the form for card payments.

Subsequent Payments:

1. **Claim Amount:**
 - Claim the amount and create an RR at least one day before the payment date.

2. **Card Payments Form:**
 - Complete the form at least one day prior.
3. **Finance Balance:**
 - Finance adds total amounts for subsequent payments based on form details.
4. **Reconciliation:**
 - Reconcile daily and resolve discrepancies by the next day.
5. **Form Details:**
 - Ensure correct details to avoid rejection..

Supplier Payments (INR) - Supply Team

Timings:

- **Morning Batch:** RRs by 11:30 AM, closed by 2:30 PM.
- **Evening Batch:** RRs by 4:30 PM, closed by 7:30 PM.

Process:

1. **RR Description:** Clearly state payment details (e.g., "Pay INR to ABC").
2. **Forward Emails:** Send supplier emails to payments@travclan.com without looping in others.
3. **Unregistered Suppliers Checklist:**
 - Verify cost breakdown.
 - Forward emails and ensure bank details are updated.
 - Follow payment policy (e.g., 50% upfront, 50% 2-3 days before check-in).
4. **Registered Suppliers Checklist:**
 - Ensure cost and invoices match in BMS.
 - Attach valid tax invoices and update bank details.
5. **On-Hold RRs:** Update "Payments on Hold" tab; remarks must be updated before the next batch.

Approvals Required:

1. **Personal Account Payments:** Requires Chirag's approval.
2. **Payment Policy Deviations:** Adhere to policies or use Priority Payments process.
3. **Invoice Requirements:** Collect invoices for transport vendor payments; hotels post-travel.
4. **KYC and Contract Compliance:** Payments to hotels require KYC compliance.

PBO Responsibilities:

1. **Registered Supplier RRs:** Ensure correct invoices are attached; incorrect or missing invoices will lead to rejection within 24 hours.
2. **NQA Claims:** Claim NQA amounts from the agent's wallet and create the RR.
3. **Discounts:** Fill discount forms and obtain approvals before releasing the RR.

Forex Currency Booking - Using FxEvolve

1. Offline Booking / Non-Market Hours

- **Process:** Requires email approval from Arun or Anurag. Otherwise, it rolls over to the next day.

2. Immediate Booking Criteria

- **Process:** Book forex immediately if:
 - Average Rate of Exchange (RoE) is positive compared to HSBC Evolve rates.
 - Difference between Interbank Rate (IBR) and FxEvolve price is within agreed markup.
 - Buy-sell rate difference on FxEvolve is close to twice the agreed IBR markup.

3. Handling Forex Loss

- **Process:**
 - **Suggestion:** Consult MyForexeye.
 - **Approval:** For losses exceeding ₹10,000 or 0.3% of the remittance, get Arun's approval via email.
 - **TAT:** If loss is within 0.3%, proceed with booking.

4. Mailing Instructions

- **Process:** Include Varun in CC for points 1 and 3.2.

Remittance Payment Steps

1. Daily Updates

- **Process:** Update remittance check sheet by 10:45 AM in "Daily Track" tab.

2. Document Upload

- **Process:** Upload necessary documents (invoices, TCS Declaration, 15 CA's) by 10:45 AM.

3. Release Requests (RRs)

- **Process:** Ensure all RRs are submitted by 10:45 AM. For over 10 remittances, provide transaction updates.

4. Approval and Updates

- **Process:** Remittances must be approved by 12:00 PM. Aashima/Kushbu will update status by 3:30 PM.

5. Discrepancy Resolution

- **Process:** Resolve discrepancies by 4:00 PM.

6. Forex Booking

- **Process:** Book forex after checking all remittances.
-

Bank Account Validation Remarks

1. **KYC Discrepancy:** Complete and resubmit KYC.
2. **Company Account Required:** Update with business account details.
3. **Sole Proprietor Issues:** Provide proof of business registration or update personal details.
4. **International Account Missing:** Submit details for processing.
5. **Blank Account Details:** Fill in required bank account information.
6. **Validation Result Null:** Ensure correct details are provided.

CCM Cases - Credit Card Misuse

1. **Handling Misuse:** Payout processing TAT is 24-48 hours.
2. **Instant Payout Facility:** If not provided, TAT is 24-48 hours; if provided, it's activated.

Urgent Payments & Payments Without RR

1. Urgent Payments

- **Process:**
 - Fill out the urgent payment form and select "Urgent" or "Without RR Payment."
 - Processing time is within 2 hours of form submission.

2. Payments Without RR

- **Use Case:** Fill out the form for issues preventing RR creation.

Payment Types

1. **Remittances:**
 - **Morning:** RRs by 10:45 AM, payments 10:50 AM - 12:15 PM.
 - **Evening:** RRs by 6:00 PM, payments 6:15 PM - 7:00 PM.
 2. **Domestic Payments:**
 - **Morning:** RRs by 11:30 AM, payments 12:15 PM - 1:00 PM.
 - **Evening:** RRs by 4:45 PM, payments 5:00 PM - 6:00 PM.
 3. **Card Payments:**
 - **RR Creation:** By 11:30 AM, payments from 12:15 PM - 1:00 PM.
-

HSBC Virtual Credit Card Process

1. **Card Request:** Fill out the Card Request Form for approval.
 2. **Payment Responsibility:** Fill out the Booking Finance Form for payments.
 3. **Daily Reconciliation:** Ensure discrepancies are cleared within 24 hours.
-

Supplier Portal Payment Mechanism

1. **Initial Setup:** Add ad hoc amount and create RR for wallet addition.
 2. **RR Check and Closure:** Timely closure and reconciliation.
-

Finance Internal Payment Timings

Domestic Payments & Remittances

- **Morning Batch:** RRs by 10:00 AM, payments 10:30 AM - 11:00 AM.
- **Evening Batch:** RRs by 4:30 PM, payments 5:00 PM - 6:00 PM.

International Payments

- **Morning Batch:** RRs by 11:00 AM, payments 12:15 PM - 1:00 PM.
 - **Evening Batch:** RRs by 6:00 PM, payments 7:00 PM - 8:00 PM.
-

FAQ

- **No Payment Without RR:** Payments require an RR.
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Booking Status Categorization

1. **Pending Bookings:** Must convert to confirmed or failed within 3 days.
2. **Confirmed Bookings:** Update financials and send confirmation emails.
3. **Failed Bookings:** Mark as failed within 3 days.
4. **Cancelled Bookings:** Refund and ensure no payments to suppliers.
5. **Hold Bookings:** Convert to confirmed or released promptly.
6. **Released Bookings:** Update status and resolve financial adjustments.

Frequently Asked Questions (FAQs)

1. Failed Flight Bookings:

- **Refund Process:** Refund to agent's wallet; auto-refund doesn't apply.
- **Offline Tickets:** Create new booking for offline tickets, claim amount, then issue ticket.
- **TAT:** Prompt handling of refunds and ticket issuance.

Commission Tracker

Objective: Reduce email volume in Finance.

Process:

- **SPOCs:**
 - **First Level:** Primary responses.
 - **Second Level:** Monitor First Level for missed responses.
- **TAT:** Timely email response and closure to enhance CX.

Email Filters Configuration

Steps:

1. **Download & Upload XML File:** Follow link to download; upload via "Settings > Filters".
 2. **Edit Labels:** Change to specific names, create additional filters.
- **TAT:** Configure filters immediately for organized management.

Finance SoPs Overview

Vision: Finance as a strategic partner, not just support.

Short-Medium Term Goals:

- Track financials, support operations, ensure compliance, maintain stakeholder experience.

Importance of Process-Driven Approach:

- **Structure & Consistency:** Clear framework and standardized tasks.
- **Transparency & Risk Management:** Open processes and risk mitigation.

Documentation Timelines:

- Update processes regularly; document all changes on Wiki for reference.

Using Wiki

Purpose: Central resource for finance processes.

Procedure:

1. **Check Wiki First:** Provide existing info; create new pages if needed.
2. **Wiki Structure:** Organized into shelves, books, chapters, and pages.

Finance - Google Sheets

Purpose: Centralized tracking of financial sheets.

Procedure:

1. **Create New Sheets:** Archive older versions for reference.
2. **Finance Sheet Tracker:** Use for quick access; update regularly.

Finance Queries Management

Objective: Efficient query handling.

Procedure:

1. **POC Responsibilities:** L1 handles initial queries; escalate if unresolved.
2. **Timeliness:** Resolve queries within 4 hours.

Process Improvements & Task Management

Objective: Document improvements effectively.

Procedure:

1. **Finance Tickets:** Log challenges and feedback in Daily Finance Tracker.
2. **Creating Tickets:** Document issues for visibility.

Daily Finance Tracker

Purpose: Manage tasks efficiently.

Procedure:

1. **Daily Planning:** Plan next day's tasks at day's end.
2. **Tabs in Tracker:** Use designated tabs for recurring and adhoc tasks.

Tips for Effective Planning:

- Clear emails and Slack messages, prioritize tasks, seek help if needed.

Finance - Document Storage & Management

Objective: Centralize financial document storage.

Procedure:

1. **Folder Structure:**
 - Select financial year for documents.
 - Organize under appropriate categories.
 - Create monthly folders (e.g., "April" to "March").
 - Use file naming format DDMMYYYY-"Name" for consistency.

Ownership: Designate individuals for managing bank and PG statements.

Data Requirement Process

Objective: Ensure accurate data tracking by the analytics team.

Procedure:

1. **Submitting Data Requirements:**
 - Complete the Data Requirement Form.
2. **Coordination:**
 - Contact Aayushi for queries.
 - Monitor requests via the Data Request Status Sheet.

TAT: Varies based on complexity and workload.

Finance Support

Objective: Enhance customer experience through quick responses.

Procedure:

1. **Contact Information:** Call finance support at 9513392762.
2. **Tracking Calls:** Use the Call Tracking Sheet.
3. **Dashboard Reports:** Access Looker Studio Report and Data Studio Report.
4. **Support Calls Handling:** Maintain availability; return missed calls promptly.
5. **Updating Reports:** Keep finance support report accurate; log interactions in the “Exotel” tab.

TAT: Aim to respond to calls within 4 hours.

FAQs for Finance Queries

1. **Bank Account Verification:** Guide on updating details.
2. **KYC:** Required documents sent to kyc@travclan.com.
3. **Refunds:**
 - Flight: 2 hours for failures, 24-48 hours for cancellations.
 - Hotel: 2-3 hours for failures, 24 hours for cancellations.
 - Package: 3 business days for cancellations.
4. **Withdrawal Requests:**
 - Instant payout: Up to Rs. 50,000 processed within 10-20 minutes.
 - Over Rs. 50,000: 24 hours.
5. **Payment Issues:** Email screenshots to wallet@travclan.com.
6. **Invoices:** Download from portal or request via invoice@travclan.com.
7. **GST Invoice:** 18% GST on service charges applies.
8. **TCS:** Additional tax for overseas packages.

Dochub - Document Signing Process

Objective: Streamline document signing using Dochub.

Procedure:

1. **Form Submission:** Specify signatory name and document purpose.
2. **Email Notification:** Aashima sends email to signatories; approval required from the requester.
3. **Signature Process:** No signing without email request.
4. **Single & Multiple Signatory Requests:** Follow specified protocols for clarity.

TAT: Signing completed within 1-2 business days after email request.

Reimbursement Form Completion

Objective: Ensure accurate filling of the reimbursement form.

Procedure:

1. Form Details:

- **Employee Name:** Full name (e.g., Laxman Gupta).
- **Staff Code:** Unique staff code (e.g., 100292).
- **Designation:** Specify designation (e.g., Finance Associate).
- **Serial Number:** Format as required (e.g., 1., 1)).
- **Date:** Use DD/MM/YY format for travel/expense date.
- **Particulars:** List category (e.g., Food, Cab).
- **Amount:** State amount numerically.
- **Remarks:** Provide detailed reimbursement reasons, including specifics.
- **Submission:** Send the form in PDF with all proofs.

2. Additional Notes:

- **Formulas:** Do not remove formulas.
- **File Naming:** Rename zip file with employee code.
- **Late Night Cab & Food:** Include punch-out details.
- **Buddy/Manager Connect:** Use a separate form provided by Prachi/Pronami.

TAT: Submit promptly and follow up for timely processing.

Finance Function Overview

Objective: Understand finance function roles at TravClan.

Responsibilities:

1. **Data Architecture:** Build visibility into financial data.
2. **Banking Operations:** Assist with payments and transaction inquiries.
3. **Performance Analysis:** Ensure reliable month-end close processes.
4. **Proactive Planning:** Engage in financial planning with forecasts.

TAT: Maintain records accurately and timely.

Resources: Explore finance tabs in the Daily Finance Tracker.

Tax Invoice Updates

Objective: Timely updates to commission invoices.

Procedure:

1. **Update Frequency:** At month-end or upon invoice generation.
2. **Dashboard:** Access and update the Commission Dashboard.

TAT: Update promptly.

Credit & Debit Notes

Objective: Ensure timely processing of credit and debit notes related to taxable transactions.

Membership Refund Policy

Objective: Handle membership fee refunds on exceptional basis.

Procedure:

1. **Request Initiation:** Email finance@travclan.com with the refund reason.
2. **Approval:** Arun or Chirag to review and approve.
3. **Processing:** Prefer wallet refunds; bank transfers require a PR.
4. **Validation:** Varun to validate orders and document all details.

TAT: Refunds processed within 1-2 business days after approval.

Order Claim Process

Objective: Track and claim orders in BMS efficiently.

Procedure:

1. **Tracking Orders:** Daily tracking via “WSD 2.0.”
2. **Claiming Payment:** Enter details in “Add Actual Payment” and mark as paid.
3. **Daily Process:** Track and resolve issues daily.

TAT: Track and claim within the same day.

Event Registration Fee Refund

Objective: Refund registration fees to attending agents.

Procedure:

1. **Email Submission:** Ritu emails finance with registration details.
2. **Processing:** Varun obtains Org IDs and creates bank records.
3. **Notification:** Ritu informs agents about cashback.

TAT: Complete cashback processing within 1-2 weeks of the event.

Membership Discount Vouchers

Objective: Process membership plan discount vouchers.

Procedure:

1. **Email Submission:** ACMs email with voucher details.
2. **Full Purchase Required:** Agent purchases at full price.
3. **Wallet Credit:** Varun credits Rs 1000 to the agent's wallet within 24-48 hours.

TAT: Process credit within 24-48 hours of approval.

Manual Order Claims

Objective: Manage exceptional manual order claims.

Procedure:

1. **Order Tracking:** Daily tracking and approval from Ashish.
2. **Claiming:** Validate cashback and add to wallet post-approval.

TAT: Process claims within 1-2 business days after approval.

KYC Verification Fee Management

Objective: Manage Rs 500 KYC verification fee.

Procedure:

1. **Fee Collection:** Payment via Instamojo.
2. **Reconciliation:** Weekly reconciliation of credits and mapping IDs.
3. **Refunds:** Validate and process refunds with documentation.

TAT: Refunds processed within 1 day.

Membership Shifting Policy

Objective: Process membership shifts between accounts.

Policy: Generally not allowed; follow proper procedures if requested.

Non-Booking Revenue Management

Objective: Monitor non-booking service revenue.

Revenue Types:

1. **Membership Revenue:** From Bronze and Gold plans.
2. **Payment Gateway Revenue:** B2B and B2B2C payments.
3. **Marketing Revenue:** Partnerships and supplier events.

Finance Monitoring:

- **Revenue Tracking:** Ensure timely recording in BMS.

Procedure:

1. **Actual Payment:** Claim and mark orders as “paid” for pending revenue..