

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

- For pre booking queries like Name format check, Passport issues, Baggage information-Agents need to drop an email to-b2bflights@travclan.com.
- For any Post booking requests like Cancellation Charges, Reissue, SSR Addition-Agents can raise a request directly on Travclan Portal using the “**Raise Request Option**”under the My bookings section.
- Also For any query they can reach out to the **Flight support Helpline (9513392714)** which is active 24*7.

Q2)What is a PNR?

PNR stands for Passenger Name Record. It is a unique code associated with a passenger's flight reservation that contains all the details about their booking.

Q3)How to retrieve a PNR on Airline's website?

PNR is the abbreviation of Passenger Name Record and it is a digital certificate allowing passengers to do online check-in or manage their bookings in a short time.

For retrieving the booking, we need “Airline PNR” and “Last name/registered Email ID” of the customer

Generally on the Airline's site, there is an option of “Manage my Booking”

Click on Manage my Booking or a similar option like “Edit Booking”.

We need to mention “Airline PNR” and “Last name/ Registered Email ID” of the guests.

Note: In case of GDS Airlines 2 PNRs would be mentioned on the voucher.

Q4)What are different Cancellation types?

1. Cancellation as per fare rules - When a booking needs to be canceled as per airline penalty.
2. No Show Request - When pax did not board the flight.
(Request is raised 24 hours after the departure.)
- 3.3. Full Refund - Raised when flight modified by the airlines or as per DGCA Policy.
4. Void - Possible only in case of same day booking and GDS airlines.

Tickets can be voided only if the booking has been done on the same day for a GDS airline and international sector.

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

Sector: A sector refers to a segment of a flight itinerary that involves travel between two points. For instance, if you are flying from New York to London and return from New York to London there will be 2 segments/sectors in your itinerary.

Leg/ Coupon: A leg is a part of a flight journey between two points on an itinerary. If you have a ticket that includes a flight from New York to Paris and then from Paris to London, each of these flights is considered a leg of your overall journey. The term is commonly used in discussions about flight routes and schedules.

Q6)What is the Reissue Penalty and Fare difference?

Reissue Penalty: This is a fee charged by airlines when you need to make changes to an issued ticket, such as changing the travel date, time, or route. The penalty is imposed to cover administrative costs and potential revenue loss due to the changes.

Fare Difference: This is the amount of money that needs to be paid if the new ticket (after reissue) has a higher fare compared to the original ticket. It reflects the difference between the fare of the new booking and the fare of the original booking

Q7)How Can Agents Optimize their Searches while using the Flights Portal on Travclan?

- 1. One Way:**Ideal if you don't need a return flight or if you're booking a trip with an open-ended return date.
- 2. Round Trip:**Best if you have fixed dates and will return to your original departure point.
- 3. Multicity:**Perfect for complex itineraries involving multiple destinations.

4. **From / To:** Essential for specifying your departure and arrival locations.
5. **Depart:** Select your desired departure date and time.
6. **Return:** Choose your return date for round trips or multi-city travels.
7. **Travelers:** Indicate the number of passengers and their age categories (adult, child, infant).
8. **Class:** Select between economy, business, or first class depending on your comfort preference and budget.

Q8)What are the different features of Flights Portal?

1. View Fare Option: This feature allows to see the different fare options available for a specific flight like-

- **With Baggage Fare:** Displays fare options that include checked baggage.
- **Without Baggage Fare:** Shows fare options that do not include checked baggage.
- **Multiple Fare Types:** Allows to choose between different fare types, such as economy, premium economy, business, and first class.

2. Share Multiple flights in one go: Sharing made easy with one click Share through WhatsApp & Email and mark up can also be added before sharing.

3. Switching to Customer Mode: Agents can now Enable Customer mode and set the prices accordingly in front of their customers.

4.Scan Passport Feature:Only First Page of the passport to be scanned and the details will be entered automatically for travellers details.

5.Search Travellers by Name/Number:No need to enter same PAX details again & again, Now agents can search with one name and select multiple PAX.

6.Add Meal/Baggage/Seat (SSR):SSR'S like Baggage,Meal, seat can be added pre booking, The prices are mentioned for all these on the portal.Seat map is also available.

7.Web Checkin:Web check-in is the process of checking in for your flight through an airline's website or mobile app rather than at the airport check-in counter. This service typically opens 24 to 48 hours before the scheduled departure time of your flight.

Now, you can directly check-in from TravClan portal

No need to search for airline website

What all you need is - TravClan Portal, PNR, Last Name (PAX)

Q.9)What are the different types of classes?

1. **Economy Class:** The most basic and affordable class of seating on a flight, typically with standard amenities and less legroom compared to higher classes.
2. **Business Class:** A more premium class offering additional comfort, including larger seats, more legroom, and enhanced services such as priority boarding and better meal options.
3. **First Class:** The highest class of service on most flights, featuring the most spacious seats, luxurious amenities, and

the best service, including gourmet meals and exclusive lounges.

4. **Premium Economy:** A middle ground between Economy and Business Class, offering extra comfort and services over standard Economy but not as luxurious as Business Class.

Q.10)What are different types of Fares in flights?

Published Fare:

- Standard ticket fare without any special conditions or discounts.
- Subject to standard cancellation policies, which may include fees and restrictions based on the fare rules.

Special Fare:

- Typically, lower cancellation charges compared to standard fares, providing more flexibility for changes or cancellations.
- Corporate Fare

Coupon Fare:

- A fare that is similar to a published fare, possibly referring to tickets purchased with promotional codes or vouchers.
- Follows the same cancellation policies as normal fares, so any standard fees or restrictions apply.

SME Fare:

- This comes under the type of Special Fare-
- Reduced cancellation charges compared to published fares (e.g., 50% of the normal fee), offering more cost-effective flexibility for small businesses.
- GST Details are mandatory for this fare.

Flexi Fare:

- A fare that provides more flexibility in terms of changing travel dates or flight details.
- Allows for date changes with minimal fees or possibly free, but exact policies can vary by airline.

Series Fare:

- A fare often used for bulk or series bookings, such as multiple tickets purchased together.
- It is completely non-refundable, meaning no refund is applicable as per fare rule and also non changeable, meaning reissue is not possible even at a penalty.
- Names on the airline portal get updated on the airline portal 1 day prior to departure post 7pm.

●

SOTO Fares:

- Soto Fares stands for "Sold Outside Ticketed Outside" fares. These fares are typically used in the airline industry to refer to tickets that cover only the cost of the seat itself, without including additional services or amenities.
- SOTO fares are designed to offer a low base price for just the seat on the aircraft. Additional services such as checked baggage, seat selection, and in-flight meals are usually charged separately.
- Compared to standard fares, SOTO fares can be significantly cheaper but may end up costing more overall once all additional fees are added. These are generally non refundable fares or have restrictions on cancellations.
- **NOTE:SOTO Bookings are completely Non Voidable.**

NDC Fares: New Distribution Capability (NDC) is a technology standard developed by IATA to improve how airline products are distributed and sold. It aims to enhance the airline distribution process by allowing airlines to offer richer and more personalized content directly to travel agents and consumers. NDC is designed to replace the older and more limited GDS (Global Distribution System) methods.

Q11)What is Medicancel Policy?

A "medicancel" policy related to flights, generally includes coverage for medical-related issues that impact your flight. Valid on booking made through TravClan App/Website with flight starting in India.

The departure date should be after 3 days of booking date.

Valid for passengers aged 0 - 80 years

Booking should be canceled before claiming medical waiver.

Q12)For which scenarios Travclan Trust can be claimed for flights?

1. Incorrect Cancellation Charges or Amount

Refunded: Mistakes happen, but at Travclan, we take full responsibility. If any agent encounters discrepancies in cancellation charges or refunded amounts, our trust amount of INR 500/- is there to ensure their satisfaction.

2. What if the agent is not able to get in touch with flights

team: The Flight Team Works 24*7, but in the rare event that the team is not available to pick the call and if callback is not done in 15 minutes, INR 200 will be refunded.

3. Incorrect Baggage Shown During Ticket Issuance:

In situations where incorrect baggage is displayed from our end due to any error, our team will ensure that the agent will get the baggage allowance that was originally shown and TravClan will cover any associated charges.

4. Confirmed Booking Does Not Reflect Meal or Seat

Selected: In such an instance, the travel partner should raise a request under 'Meal/ Baggage/ Seat' on the website/app. The team will promptly assist in resolving the issue. If it's feasible, the team will accommodate the specific requirements and provide with the updated booking details. Alternatively, if the team cannot fulfill the request, we will initiate a refund for the amount.

Q13) If the travel Partner's booking fails, and he wants to book again, What shall you suggest them?

In the event of a failed booking, Please advise the travel partner to allow the team to check the status before rebooking. The booking amount will be refunded in 2 hours if it does not get confirmed. Team will also provide insights into the reasons for the failure and offer solutions. Team will also try to help with the best alternative available on the portal and if the issue still pertains, team will try to issue the ticket offline.

Q14) What To Do In Case Of Full Refund Under Medical Waiver?

- In case of a full refund under Medical Waiver, we encourage our Travel Partner to cancel the flight booking as per fare rule as the first step.
- After which, travel partner should raise a MediCancel request by emailing at b2bflights@travclan.com within 7 days of departure. Whilst full refunds under medical waiver are treated as exceptional cases and are usually dependent on Airline's discretion, we will do our utmost to assist the travel partners in this case.

Q15)What is a Flight Hold Feature?

The Flight Hold feature on TravClan allows you to hold the seat at a particular fare, for a certain amount of time, without paying for the booking at the time of holding.

You can confirm your booking once you pay the entire price before the due date.

Q16)What will happen if the agents don't pay or cancel the flight on hold?

The PNR will be auto released from the airline as per the hold time limit. However, one must always release the hold PNR if he doesn't want to proceed with the booking.

Q17)Is the hold feature available for all the flights?

The hold feature is available only for the flights that allow holding.

Q18) How to use the flight hold feature?

Once you enter the passenger details, you'll be given an option to "Hold the Booking". You can click on the same, post which a hold PNR will be created and shared along with the hold time limit.

Q19)How can travel partner's share flight vouchers with their own markup?

Visit the Search flights page, and select your preferred flight. Once you tap on "Continue", you will be able to see "share options".

Enter your mark-up and share your quotes easily with your customers.

Q20)How can travel partner's raise requests on the TravClan Portal?

1. Go to Booking Section
2. Select the booking against which you want to raise the request
3. In the request type, select the type you want to select for example: 'Cancellation Charges'
4. Fill in the rest of the details and submit your request
5. After the request is submitted, we confirm the submission of request
6. Then we share the cancellation charges with you and the status is updated to ' Confirm by Airline/Hotel)
7. The request is closed after this.
8. Different categories of Request type on Travclan Includes:
 - Cancellation Charges:For enquiry related to Cancellation charges of a booking.

- **Cancel as Per Fare Rules:**For directly cancelling the booking as per airline rules.
- **Reschedule Charges:**For enquiry related to reissue charges of a booking.
- **Others:**For any Miscellaneous query like Name correction, Transit Visa etc.
- **Meal/Baggage/Seat:**For enquiries related to addition of SSR and their cost.
- **Void:**For voiding the booking of a flight.
- **No Show Refund:**To claim the refund when a passenger misses the flight
- **Refund Issue:**For any refund related issues like Seat refund, Baggage refund etc.

Q21)What are LCC And GDS Airlines?

LCC airlines, or Low-Cost Carriers, are airlines that focus on offering lower fares compared to traditional full-service airlines. They achieve this by adopting various cost-saving strategies.LCCs minimize operational costs to offer lower ticket prices. This includes using a single aircraft type to streamline maintenance, flying to secondary airports with lower fees, and reducing onboard services.LCC Airlines only include Economy class seats in their aircraft. Examples Include:Indigo, Spicejet, Air India Express, Flybig etc.

GDS airlines refers to airlines that use Global Distribution Systems (GDS) to distribute their flight inventory. GDS is a technology platform that connects airlines with travel agents and booking systems worldwide. A GDS is a computerized network

system that enables travel agents and booking platforms to access and book airline tickets, hotel rooms, car rentals, and other travel services. There are two PNR in case of GDS Airlines: Airline PNR and GDS PNR.

Major GDS Providers: Amadeus, Sabre, and Travelport (which includes Galileo and Worldspan). Currently at Travclan we are using Galileo.

Q22)What is the difference between Void and DGCA?

Void is applicable for International Sectors and GDS Airlines. Void can be done at charges of INR 550 Airline penalty and 218 sc per pax. Void can only be done on same day of ticket issuance before 12 AM. The criteria for Void is that PNR should not be under no show.

DGCA on the other Hand is applicable for domestic sectors and for LCC Airlines. DGCA full refund can be claimed within 24 hours of issuance of booking given that travel date is after 7 days.

Q23)What is a No show refund?

A "No-Show" refund refers to the process of claiming some or all of the costs associated with a flight or service when a passenger fails to show up for their scheduled flight. No-Show: This occurs when a passenger fails to check in for their flight and does not cancel or modify their booking in advance. A No Show refund can only be claimed after 24 hours of departure of the flight.

Q24)What is the Refund TAT in case of:

No Show Refund: 3-5 Working weeks

Cancellation as per Fare Rules: 7-10 Business Days

Full Refund: 7-10 Business Days.

Q25)Our portal shows “RECONFIRM With Airlines” under check-in/cabin baggage.Please explain what does that mean?

“RECONFIRM With airlines” Generally means 0kg or Nil baggage in the flight.Always advise the travel partner to check the **“View Fares”** option in this case to check for other baggage fares.

Q26)If any flight is Canceled/ Reissued by Airlines?What options do airlines provide?

In Most cases airlines allow for a Full refund or FOC reissue subject to airline rules and regulations.Hence always suggest the travel partner to check with the team before giving any confirmation.

Q27)What is a Transit Visa?

A transit visa is a type of visa that allows travelers to pass through a country while en route to another destination. It is typically issued for a short duration and is intended for travelers who are stopping in a country only temporarily, usually while waiting for a connecting flight.

If any travel partner wants to enquire about a transit Visa, ask them to drop an email with the flight itinerary with the passport and Visa type of passenger. The flight team will check and update if the Visa will be required or not.

Q28)Elaborate about the Raise Escalation Feature?

When an agent is not able to get resolution at the first step, he/she raises an escalation hoping for a faster solution and help.

We as a team ensure that we are able to provide the best suitable resolution to the agent and close the query/request on time.

Agent expects that someone will call him/her or will drop the email, will have something better to explain and will give solution.

If we tell the agent the same thing everywhere, what's the point of escalation?

Therefore, Calling the agent, listening to him, making him realize that we are there for him and are working on his/ her case actively - will calm him down and he will be ready to wait/cooperate.

Q29)What is the age of Infant, Adult and Child in case of airlines?

Infant-0-2 years. There is no seat for an infant.

Child-2-12 years.

Adult-More than 12 years.

Note:An infant can be associated with an adult in an existing PNR however a child can't be added in an existing PNR.

Q30)What is a Ticket Number?

Definition:

Ticket Number: A unique alphanumeric code assigned to an airline ticket. It serves as a reference for the specific booking and helps in tracking and managing the ticket throughout the travel process.

Format:

Alphanumeric Code: The ticket number is usually a 13-digit alphanumeric code. It includes a combination of numbers and letters, which is unique to each ticket issued.

Note:A ticket number is generated only for GDS Airlines.

Q31)What is an Exchange Ticket Number?

It is a new ticket number assigned to a passenger when their original ticket is exchanged for a new one due to changes in the travel arrangements. This could be due to rebooking, itinerary changes, or other adjustments.

Q32)What is the general boarding time for Domestic and International Trips?

Domestic Flights:

- **Boarding Time:** Typically, domestic flights start boarding **30 to 45 minutes** before the scheduled departure time.
- **Arrival at Airport:** It is generally recommended to arrive at the airport **1.5 to 2 hours** before the flight's departure time. This allows sufficient time for check-in, security screening, and boarding.

International Flights:

- **Boarding Time:** International flights usually begin boarding **45 to 60 minutes** before the scheduled departure time.
- **Arrival at Airport:** For international flights, it is recommended to arrive at the airport **2 to 3 hours** before the departure time. This extra time accounts for additional processes such as passport control and longer security checks.

Q33)For which cases is the service charge of Travclan applied?

- In case of Cancellation as per fare rules.
- In case of Reissue of a ticket.
- For addition of SSR Like Meal baggage seats.

International Sector Service Charge-INR 218 per pax

Domestic Sector Service Charges-INR 109 per pax

Note:In case of Full refund/ Free of cost Reissue, no Service charge is applicable.

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 (Whom to contact if you face any issue related issue related to finance

1. **KYC:** Queries about KYC, member or organization pages, or bank account details changes should be sent to kyc@travclan.com. Initial concerns (L1 PoC) such as bank detail changes, corrections in KYC, organization page updates, and contract-related matters are handled by Ranbhir or Anuradha. Escalations should go to Aashima (L2 PoC) or Varun (L3 PoC). The expected TAT is 1-2 hours for L1, 2-4 hours for L2, and more than 4 hours for L3, with a medium urgency level. Changes to email or phone numbers have a longer TAT, with L1 taking action once daily, and the L3 TAT extending beyond 18 hours.
2. **Invoice:** For any queries related to invoices, credit notes, or GST, emails should be directed to invoice@travclan.com. The primary contacts (L1 PoC) for such issues, including invoice requests, GST bifurcation, and credit notes, are Laxman or Chirag. For more complex issues, Manish (L2 PoC) or Varun (L3 PoC) should be contacted. The typical response time (TAT) varies from 2-4 hours for L1, 4-12 hours for L2, and more than 12 hours for L3, with a low urgency level.
3. **Wallet:** All wallet-related issues, excluding withdrawal requests, are to be emailed to wallet@travclan.com. This includes operations, ledger queries, or failed wallet transactions. Simarpreet handles the initial level of support (L1 PoC), while Aashima and Varun address more complex issues (L2 and L3 PoCs). For high-priority cases like failed amounts added to the wallet or issues where money is deducted but bookings were not made, the TAT is 0-30 minutes for L1, 30 minutes to 1 hour for L2, and more than 1 hour for L3.
4. **Refunds:** Refund-related queries, including those for flights, hotels, land packages, and membership plans, should be directed to rnc@travclan.com. Gurkirat is the initial contact (L1 PoC) for flight and hotel refunds, while Simarpreet handles land package and membership refunds. Escalations for these queries can go to Aashima (L2 PoC) or Varun (L3 PoC).
5. **Payments:** For supplier/vendor payments and payout/withdrawal requests, queries should be sent to wallet@travclan.com. The initial contact (L1 PoC) for these issues is Anuradha, with Khushbu or Aashima as L2 PoCs, and Varun as L3 PoC. The TAT ranges from 1-2 hours for L1, 2-4 hours for L2, and more than 4 hours for L3, with a medium urgency level.
6. **Payment Gateway:** Queries related to the payment gateway, such as issues with amounts not being added to the wallet, should be directed to pg@travclan.com. Simarpreet handles L1 issues, with Aashima and Varun handling escalations (L2 and L3 PoCs).
7. **Coupons:** For anything related to coupons, queries should be emailed to coupon@travclan.com, with Simarpreet as the initial contact and Varun for escalations.
8. **Personal Bookings:** Queries regarding personal bookings should be sent to tepbr@travclan.com, with Laxman (L1 PoC), Manish (L2 PoC), and Varun (L3 PoC) as the contacts.
9. **Test Bookings:** For test bookings, emails should be sent to testtc@travclan.com, with Manish as the initial contact and Varun handling escalations.

10. **Company Expense:** Queries about company expenses should go to coexpense@travclan.com, with Laxman or Rohit Giri as L1 contacts, Manish as L2 PoC, and Varun as L3 PoC.
11. **Group Events:** For group events or bookings (including off-sites), groupevents@travclan.com should be contacted. Rohit Giri handles initial queries (L1 PoC), with Mayank (L2 PoC) and Varun (L3 PoC) as escalation contacts.
12. **Pure Remit:** For issues related to pure remittance, queries should be sent to remit@travclan.com. Anusha or Khusbhu is the initial contact (L1 PoC), with Sahil (L2 PoC) and Varun (L3 PoC) handling more complex issues.
13. **Loss Related Queries:** For queries related to loss, emails should go to coloss@travclan.com. Manish is the initial contact (L1 PoC), with Varun handling escalations.
14. **VCC Payments:** For VCC payments, contact Anuradha (L1 PoC), Khusbhu (L2 PoC), and Aashima (L3 PoC) for escalation.
15. **Finance:** Finance-related queries, especially those needing corrections in BMS related to bookings, should be sent to finance@travclan.com. The initial contact (L1 PoC) is Anusha or Mayank, with Sahil (L2 PoC) and Varun (L3 PoC) handling escalations.
16. **Account Receivables:** For anything related to payment collection from travel agents, or payment extensions, contact ar@travclan.com. Rohit Giri is the L1 PoC, Mayank is the L2 PoC, and Varun is the L3 PoC.
17. **Supplier Payments:** For supplier payments, Anusha or Gautam (L1 PoCs), Sahil (L2 PoC), and Varun (L3 PoC) should be contacted.
18. **Pending Issues:** Any issue pending for more than one day should be escalated to Varun.

KYC Requirements by Business Registration Type

Freelancer

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

Sole Proprietor

1. **Aadhar Card (Both Sides)**

2. Owner PAN Card

3. Owner's PAN Card

4. Business Registration Proof

- Udyam Certificate
- Shop Establishment Certificate
- Any other Government Document showing Firm name & Owner Name

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

- Udyam Certificate
- Shop Establishment Certificate
- Any other Government Document showing Firm name & Owner Name

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

- Udyam Certificate
- Shop Establishment Certificate
- 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:**
 - If GST Registered: GST Certificate
 - 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:**
 - Udyam Certificate
 - Shop Establishment Certificate
 - Any other Government Document showing Firm Name & Owner Name
- **Company (or Personal if Sole Proprietorship) Bank Account Statement / Cancelled Cheque:**
 - 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:**
 - ACMs are responsible for collecting documents from Agents.
 - Documents can be collected through uploading in BMS & KYC Verification.
2. **KYC Review:**
 - **Turnaround Time (TAT):** Ensure documents are reviewed and KYC is checked within **3 hours**.
3. **KYC Approval / Rejection Mail to User:**
 - **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:**
 - Ensure the user agreement & TCS Declaration are signed and uploaded in BMS.
5. **Daily Metrics Tracking / Reporting:**
 - Track and monitor onboarding success rate/documentation completion success rate.

Duplicate Accounts Handling

1. Identify Duplicate Accounts:

- Check which Org ID the website is LIVE on.
- Consider the Org ID with the active domain as the main organization ID.

2. Email to Users for Approval:

- Mail all registered email IDs of such users asking for approval to merge accounts.
- **TAT:** Ensure to receive confirmation from each email ID.

3. Post-Approval Actions:

- Finance will link all members to a single organization (main ID) and mark activity on both the owner page and the duplicate account.
- Transfer amounts from multiple wallets to a single wallet.
- Track mapping at a central location with date, name, and email subject.

4. Handling Challenges / Issues:

- 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:

- Enter new email ID and verify through OTP.

Changing Phone Number:

1. Request for Mobile No Change:

- Mail from registered email ID or SMS from registered mobile number.
- Fill out the [Google Form](#).
- **TAT:** Status updated every 24 hours.

Document Verification

1. Run KYC Verification:

- Use third-party KYC verification tools (e.g., Karza).

2. Verify Documents:

- GST Verification
- PAN Verification
- Voter ID / Passport Verification

3. Update Status in Sheets:

- Mark document status and update remarks if KYC is rejected.

4. Final Steps:

- Ensure KYC status is approved and mark the organization as verified.
- 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:

- **Business Terms:** Discuss business terms with the supplier.
- **Finance Terms:** Ensure that the following finance-related terms are also discussed and documented:
 - **Payment Policy:** Standard payment policy outlining the conditions under which Travclan will pay the supplier.
 - **Cancellation Policy:** Standard cancellation policy applicable to all bookings with the supplier.
 - **Invoicing:** A tax invoice is required at the time of booking. Payment cannot be processed without a proper tax invoice.
 - **Billing Details:**
 - **For Travclan Technology India Private Limited:**
 - Address: E-13/29, First Floor, Workingdom, Harsha Bhawan, Connaught Place, New Delhi, DL 110001
 - GSTIN: 07AAHCT4383P1ZL
 - **For Singaporean Entity (if applicable):**
 - TravClan Global Services Private Limited

- Address: Jalan Sultan, #11-01 Textile Centre, Singapore 199018
- UEN: 201920313C

2. Documentation and Communication:

- **Document Collection:** Send an email to the supplier for confirmation of the discussed terms and request the necessary documents. Ensure that kyc@travclan.com is included in the communication loop.
- **One-Time KYC and Contract:** Collect and verify KYC documents and ensure that 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:**

vbnet

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,

- **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:**
 - **Campaign:** Member/Organization KYC

- **Activity:** KYC Pending
- **Remarks:** Alteration

11. Handling KYC Reverification:

- **Reverification Process:** If KYC needs to be reverified, mark the following member activity:
 - **Campaign:** Member/Organization KYC
 - **Activity:** KYC Pending
 - **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:**
 - **Approved:** Upload the signed agreement to the Organization Page and mark:
 - **Campaign:** Member/Organization KYC
 - **Activity:** Contract Signed
 - **Remarks:** [Blank]
 - **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:**
 - **Automated Reminder:** Sent if TCS Declaration Signed activity is not marked.
 - **Declaration Submission:** Responses recorded in the TCS WA sender Sheet.
 - **Document Validation:** Check validity, upload valid TCS to the Organization Page, and mark:
 - **Campaign:** Member/Organization KYC
 - **Activity:** TCS Declaration Signed
 - **Remarks:** [Blank]

- **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:

- When an agent registers on the TravClan portal using their mobile number, they must complete a one-time KYC (Know Your Customer) process.
- **Turn-Around Time (TAT):** Immediate upon registration.

2. Document Submission:

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

- 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](#).

- **Turn-Around Time (TAT):** Immediate upon agreeing.
 - 4. **Submission:**
 - Finally, the agent should click the "Submit" button to complete the process on their end.
 - **Turn-Around Time (TAT):** Immediate upon clicking submit.
 - 5. **Completion:**
 - 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:**
 - 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.
 - **Turn-Around Time (TAT):** Check remarks or contact Ranbir immediately upon rejection.
2. **Categorization:**
 - **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.
 - **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:

- 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.
- **Turn-Around Time (TAT):** Immediate upon account creation.
- **Note:** The registration fee of Rs 2999 will not be charged again in this case.

Changing Email Address

1. Via Portal Link:

- The agent can change their email address by visiting [Edit Profile](#).
- **Turn-Around Time (TAT):** Immediate upon portal update.

2. If Portal Link is Unavailable:

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

Changing Contact Details

1. Update Process:

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

Onboarding Freelancers

1. Registration Fee:

- 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.
- **Turn-Around Time (TAT):** Immediate upon fee payment or exception approval.

Udyog Aadhar Acceptance

1. Business Registration Proof:

- 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.
- **Turn-Around Time (TAT):** Immediate upon submission of acceptable documents.

GST/Business Registration Proof

1. Acceptance:

- 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.
- **Turn-Around Time (TAT):** Immediate upon ACM confirmation.

Organization Mapping

1. Duplicate Accounts:

- 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.
- **Form Submission:** ACMs must complete the Organization Mapping Form and track the request using the Mapping Tracker.

2. Procedure by ACM:

- **Form Completion:** Fill out the Organization Mapping Form.
- **Tracking:** Monitor the mapping request using the Mapping Tracker.

3. Procedure by Finance:

- **Identify Main Organization:** Determine the main organization based on website status, membership purchase, or main wallet location.
- **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.
- **Turn-Around Time (TAT):** Process once all approvals are received.

4. Post-Approval Actions:

- **Deactivate Duplicates:** Inactivate duplicate member organizations to deactivate their wallets.

- **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.
 - **Turn-Around Time (TAT):** Immediate upon receiving approvals and executing the update.
-

Address Update

1. Within Same State:

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

Unlinking Secondary Accounts

1. Primary Account Owner:

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

KYC Discrepancies

1. DOB/Spelling/Surname Mismatch:

- 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.
 - **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

1. SAFE:

- **Definition:** Safe Bookings refer to bookings where an agent books through a supplier and TravClan acts as an intermediary.
- **Currency:** Payments for these bookings are made in Indian Rupees (INR).
- **Scope:** Bookings can be either domestic (within India) or international (outside India). Both the buyer and the supplier are based in India.

2. Own Supply:

- **Definition:** Own Supply Bookings occur when the agent books directly from TravClan, where TravClan acts as the supplier.
- **Currency:** Amounts are paid in INR to the final supplier.
- **Difference from SAFE:** The primary difference is that in Own Supply, TravClan directly sells to the agent, whereas in SAFE, TravClan only intermediates.

3. SAFE REMIT:

- **Definition:** Safe Remit Bookings involve TravClan providing services (such as packages or accommodation) and transferring funds to international suppliers.
- **Currency:** The payment is made to international suppliers in their local currency.
- **Example:** If Suhana, a travel agent, books a Dubai package for 1000 USD from TravClan and TravClan purchases the package from a Dubai supplier for 900 USD, TravClan must remit 900 USD to the Dubai supplier, as the supplier is not based in India.

4. REMIT:

- **Definition:** Remit Bookings involve agents booking directly from international suppliers, with TravClan only facilitating the fund transfer.
- **Process:** TravClan acts as a platform for international money transactions.
- **Example:** If Suhana books a Dubai package directly from a Dubai supplier for 1000 USD, and TravClan simply remits the amount to the supplier, no additional services are provided by TravClan.

Another Classification of Booking

1. P2A Bookings (Principle to Agent):

- **Definition:** In P2A bookings, the supplier acts as the seller and presents the package directly to the buyer, with TravClan acting as a facilitator.
- **Commission:** TravClan charges a commission for its services, known as the Safe Fee.
- **Pricing:** The supplier's cost price is the same as the sales price, excluding TravClan's Safe Fee.
- **Invoice:** The supplier issues the invoice directly to the buyer.

2. P2P Bookings (Principle to Principle):

- **Definition:** In P2P bookings, TravClan purchases the package from the actual seller and sells it to the agent.
- **Profit/Loss:** Profits or losses are based on the difference between the cost price from the supplier and the selling price to the buyer.

Process of a Land Booking

1. Initiating the Booking:

- Once the agent's requirements are matched with the supplier, the booking is created in BMS.
- **Initiation Methods:** The booking can be initiated online via api_user or offline via ACM.

2. Finance Involvement:

- After booking creation, finance activities come into play.

3. What is PBO?

- **Definition:** PBO stands for Post Booking Operations. These are actions required after the booking is confirmed by the supplier.
- **Components of PBO:**
 - **Account Receivables:** Includes tracking accounts receivables, checking documents, booking financials, and calculating profit and loss.
 - **Account Payables:** Involves managing account payables.

4. Checking Documents:

- **Requirements:** For international bookings, certain documents are needed:
 - **Passport of All Passengers:** To verify citizenship and ensure lawful entry. Passports must be valid and not expire within 6 months. Required for remittance.
 - **PAN Card:** Mandatory for remittance purposes. Essential for incorporating transactions into the taxation data system.
 - **TCS Declaration:** Tax collected at source (TCS) under Section 206 of the Income Tax Act. A one-time declaration is required from each travel agent/user.
 - **Flight Ticket of All Passengers:** Required for remittance and to prevent illegal activities.
- **Document Reminder Timeline (TAT):**
 - **On Booking Confirmation Day:** Send an email reminder.
 - **Two Days Before Due Date:** Send an email reminder.
 - **One Day Before Due Date:** Send an email and call reminder.
 - **On Due Date:** Send an email and call reminder. Ensure all documents are received by 5 p.m. on the final day.

5. Booking Financials:

- Financial details of confirmed bookings must be filled within 24 hours of booking confirmation.

- **Components:**
 - Commission Received
 - TDS (Tax Deducted at Source)
 - GST (Goods and Services Tax)
 - Supplier Service Charge
 - Vendor Booking Currency
 - Cost in Vendor Booking Currency
 - Vendor Booking FX Rate (Exchange Rate)
 - Vendor Booking FX Rate Markup
 - Vendor Member
 - Vendor Organization
 - PNR Number
 - Seller Invoice Code
 - Upload Tax/Proforma Invoice

6. Calculating Profit and Loss:

- Ensure to monitor and calculate profit or loss based on financials.

7. Monitoring Pending Bookings:

- Bookings scheduled to start within the next 5 days should not remain in pending status. They must be marked as "Failed" or "Confirmed" by the supply team.

FAQs

1. Pan Card for Company-Sponsored Trips:

- **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:

- Collect the PAN card of the company and a declaration form.
- The company will deduct 2% TDS on service charges and share the TDS certificate after 20 days.

3. What is TCS?

- **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:

- **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?

- **Purpose:** Flight tickets are needed for remittance and to ensure no involvement in illegal practices such as money laundering.

6. Agent Sponsoring the Trip:

- **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:

- **Definition:** A service fee charged for bookings where the supplier is directly connected with the buyer (P2A Bookings).
- **Rate:** Generally 1% of the booking amount (0.75% for gold members).

2. ROE (Rate of Exchange):

- **Definition:** The exchange rate used in international bookings, monitored via Xe.com.
- **Daily ROE:** Fixed and shared on the "1000 Confirmations" group.

3. Convenience Fee:

- **Definition:** An additional markup added to ROE while calculating the booking amount.
- **Rate:** Generally 1 INR, making the final ROE XE + 1.

4. Collect Fee:

- **Definition:** A fee charged from the supplier to ensure timely payment from the buyer.

5. Net Hold:

- **Definition:** The difference between the amount received from the buyer and the amount paid to the supplier. Indicates profit or loss.

6. Collection Tranche:

- **Definition:** Tracks the total amount to be collected from the buyer, including Safe Fees.

7. Payment Tranche:

- **Definition:** Tracks the total amount to be paid to the supplier.

Maldives Insurance Sheet Process:

1. Query Code Generation:

- **Process:** A new query code is generated by ACMs similarly to land bookings.

2. Document Submission:

- **Required:** Full payment and documents (PAN card, passports, flight tickets) before insurance issuance.
- **Exception:** Travel dates must be within 48 hours. For issues, contact Varun.

3. Uploading Documents:

- Upload all documents to Google Drive with the BMS ID name.

4. Filling Details in the Sheet:

- ACMs fill details in the insurance sheet from Column "B" to "O".

5. Document and Payment Confirmation:

- Verify full payment and document receipt before proceeding.
- Insurance types: Allied Inbound and Travel Inbound.

6. Allied Inbound Issuing Process:

- **Form Filling:** Open the link to fill forms for each passenger.
- **Payment:** Use Varun's card details and OTP for payment.
- **Policy Download:** Download and upload the policy to Google Drive.
- **Insurance Copy Handling:** Copy policy number to Column "P", share link in Column "Q".

7. Travel Inbound Issuing Process:

- **Form Filling:** Use the provided link to fill forms for each passenger.
- **Payment:** Inform Himanshu on WhatsApp, receive payment link, and complete payment.
- **Insurance Copy Handling:** Follow similar steps as Allied Inbound.

8. Document Collection:

- **Full Payment Requirement:** Ensure full payment before insurance issuance.
- **Additional Contact:** Contact Himanshu for queries regarding the insurance process.

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 "Turn Around Time" (TAT) or timelines wherever time-related aspects are mentioned.

FLIGHT TRAVEL INSURANCE:

Overview:

- **We:** Refers to TravClan, the company offering the service.
- **At TravClan:** Indicates the company where the insurance is offered.
- **Offer:** Provide or make available.
- **Flight travel insurance:** Insurance coverage specifically for flight-related travel issues.
- **To all the agents:** Available to every agent working with TravClan.
- **At Rs.99 per pax:** The cost of insurance is ₹99 per person (pax is short for passengers).
- **Agents can purchase:** Agents have the option to buy.
- **This insurance:** Refers to the flight travel insurance mentioned.
- **While booking flights:** The insurance can be purchased at the same time as booking flights.
- **Offline insurance booking option:** An alternative way to book insurance not through the online system.
- **Available by coordinating with the flights team:** Must work with the flights team to book offline insurance.
- **Our insurance partner is ICICI Lombard:** ICICI Lombard is the company providing the insurance.
- **With Onarrival as tech aggregator partner:** Onarrival is the technology partner managing the insurance process.

Commission:

- **TravClan also gets commission:** TravClan earns additional earnings for facilitating the insurance sales.
- **In the form of cashback / credit from ICICI Lombard:** The commission is received as a rebate or credit.

Insurance Terms & Conditions:

- **Please refer to Insurance booking related Terms & Conditions:** Check the terms and conditions document for detailed information.
- **Insurance_TCs.pdf:** The filename of the document containing terms and conditions.

Booking Process:

- **Once agent purchases the insurance:** After the insurance is bought by the agent.

- **A booking ID is created automatically in the BMS:** A unique identification number is generated in the Booking Management System (BMS) for both flight and insurance bookings.
- **Another booking ID in BMS for insurance booking:** A separate ID for the insurance booking is also created.
- **Corresponding booking ID in the Insurance Management System (IMS):** An ID is also created in the Insurance Management System for tracking.

Post Booking Process:

- **Post booking:** After the booking is confirmed.
- **The Insurance Tracker sheet (link below):** A spreadsheet used to track insurance bookings.
- **Is auto-updated from IMS & BMS:** The sheet is updated automatically from both IMS and BMS systems.
- **Based on such sheet:** Refers to the data in the Insurance Tracker sheet.
- **Finance Team generates CSV once a day - XXXX:** The Finance Team creates a CSV file daily based on the sheet (XXXX represents a placeholder for the file name or specific time).
- **The said CSV is shared with the insurance tech partner “Onarrival”:** The generated CSV file is sent to Onarrival for policy creation.

Onarrival and Policy:

- **Onarrival shares the copy of the policy:** Onarrival sends the insurance policy document.
- **With us and the agent:** The policy is sent to both TravClan and the agent.
- **On the email ID shared by him at the time of booking:** The email address provided by the agent during booking.
- **This email ID is part of CSV shared:** The email address is included in the CSV file sent to Onarrival.
- **The turnaround time of Onarrival is generally half hour:** Onarrival typically takes 30 minutes to process and send the policy.

Policy Access:

- **The copy of policy, TravClan Wallet and ledger can be seen on Onarrival Portal:** Policy details, the TravClan wallet, and transaction ledger are accessible on Onarrival’s portal.

Cancellations:

- **Once insurance is made and policy is issued it cannot be altered:** Once the policy is issued, changes cannot be made.
- **However, the same can be cancelled:** Cancellation is still possible.
- **In case cancelled within 24 hours of booking:** If the cancellation request is made within one day of booking.
- **Full amount to be refunded:** A complete refund is provided if cancelled within 24 hours.

- **In case more than 24 hours 20% amount is deducted:** If cancellation occurs after 24 hours, a 20% fee is deducted.
- **Maximum time limit allowed for cancellation is 3 days from the date of issuance of policy:** The latest you can cancel is within 3 days after the policy is issued.
- **Cancellation request can be made either through agents portal:** Cancellation can be requested through the agent's online portal.
- **Or agents emailing at b2binsurance@travclan.com or calling at +91 9205777234:** Alternatively, requests can be sent via email or phone call.
- **Once a cancellation request is received on the support email ID b2binsurance@travclan.com (auto forwarded to b2binsurance@travclan.com):** The email is automatically forwarded to the specified address.
- **Finance team to share cancellation request mail with Onarrival:** The Finance team must forward the cancellation request to Onarrival.
- **As of now for cancellation portal option is not available:** Currently, there is no online cancellation portal.
- **Cancellations can only be made through mail sharing with Onarrival:** Cancellations must be processed via email to Onarrival.
- **Once email is shared it will be considered as cancelled:** The booking will be marked as cancelled once the email is sent.

Refunds:

- **In case a policy is cancelled or flight is cancelled or insurance booking is failed:** Refunds are processed if the policy, flight, or insurance booking is cancelled or unsuccessful.
- **Refund is to be initiated to the agent wallet (post deduction of 20% amount is applicable):** Refunds are credited to the agent's wallet, with a 20% deduction applicable.
- **Finance team is responsible to keep a track of the cancellation requests received (through agent email or ACM):** The Finance team tracks all cancellation requests.
- **Refund team can keep a track of refunds to be initiated through the google sheet shared above:** The Refund team monitors refunds via the provided Google sheet.

Accounting Entries:

- **Sale of Insurance - Agent A/c ..Dr to Insurance Sales:** Debit the Agent Account and credit Insurance Sales.
- **Purchases A/C..dr to ICICI:** Debit Purchases Account and credit ICICI Lombard.
- **Entry at the time of receipt of commission from Insurance Partner:** Record the commission received from ICICI Lombard.
- **ICICI To Commission A/C:** Credit ICICI and debit Commission Account.

FLIGHT BOOKINGS:

Source:

- **There are 2 ways in which flights are booked through TravClan:** Two methods are available for booking flights.
 1. **Online:**
 - **Agent visits <https://www.travclan.com/flights/>:** Agents access the booking website.
 - **Searches for their preferred details:** Agents look for flight options.
 - **Book the flights while completing the payment:** Agents complete the booking and payment online.
 2. **Offline:**
 - **Agent when not successful in booking flight through our online portal:** If an agent cannot book online.
 - **Reaches out to our flight team:** The agent contacts the flight team for assistance.
 - **Concerned person (ACM) from our flight team makes these bookings directly on supplier portal:** An ACM (Account Manager) handles the booking on the supplier's system.
 - **Group bookings reissues are also done offline:** Offline booking includes reissues for group bookings.

Data Collection:

- **Flight Bookings are recorded separately in BMS:** Flight bookings are logged in the Booking Management System.
- **Which contains all the details and financials regarding each and every booking:** Includes comprehensive information about each booking.

Information Fetched Through API (Online Bookings):

- **Cost:** The total price of the ticket sold.
- **Commission:** The discount offered by the airline.
- **TDS (Tax Deducted at Source):** The tax withheld on the commission.
- **Service Charge:** Additional fees charged by the vendor.
- **GST (Goods and Services Tax):** Tax applied to the service charge.
- **Vendor Member:** The supplier providing the flight ticket.
- **Vendor Org:** The organization of the vendor.
- **PNR No.:** A unique number assigned to the flight booking.
- **Flight Details:** Information including passenger names and flight specifics.

Filling Booking Financials in BMS (Offline Bookings):

1. **Case 1:** When commission is received from airlines:

- **Sample Invoice:**
 - **CP - Rs. 9485:** Cost Price.
 - **Commission - Rs. 1738.45:** Discount from the airline.
 - **TDS - Rs. 89.15:** Tax deducted.
 - **Service Charge - Rs. 0:** Additional charges.
 - **GST - Rs. 0:** Tax on service charge.
 - **PNR - 2H95RZ:** Unique booking number.
 - **Seller Booking Code - IW/2223/2334586:** Identifier for the seller.
2. **Case 2:** When vendor charges a service fee:
- **Sample Invoice:**
 - **CP - Rs. 11100:** Cost Price.
 - **Commission - Rs. 0:** No discount.
 - **TDS - Rs. 0:** No tax deducted.
 - **Service Charge - Rs. 1000:** Additional fee.
 - **GST - Rs. 180:** Tax on service charge.
 - **PNR - Z2KL7B:** Unique booking number.
 - **Seller Booking Code - ID/2223/347681:** Identifier for the seller.
 - **Note - Booking financials for API bookings are fetched automatically:** API-based bookings automatically provide financial data.
 - **Note - Booking financials should be filled by Flight team in case the booking is confirmed offline:** The Flight team must input financial data for offline bookings.

Booking Formulas:

1. **For INR Amount (International Booking in FX currency):**
 - **INR Amount = (Amount in FX + Bank Charges) * (ROE + Convenience Fee):** Formula to convert foreign exchange amounts to INR, including bank charges and convenience fees.
 2. **For Collection Tranche:**
 - **INR amount + Safe Fee:** Total amount including safe fee.
 3. **For Payment Tranche:**
 - **INR Amount + booking loss:** Total amount including booking loss.
-

Personal Booking (TEPBR Process):

What is Personal Booking?

- **Personal booking:** Bookings made by employees for themselves or their relatives.
- **For hotels and land:** Applies to hotel and land bookings.

Steps for Personal Booking:

1. For Employees making the booking:

- **The person who wants to book needs to fill out the Internal Booking Form:** Employees must complete a specific form for personal bookings.
- **Internal Booking Form:** A document required to initiate the booking process.
- **Share the response with tepbr@travclan.com:** Send the completed form to the specified email address.
- **Laxman/Manish shall initiate a new mail with a unique code / Subject Line to keep track of the booking:** Laxman or Manish will create a new email to monitor the booking, including the concerned supply team in CC.
- **Once the employee is okay with the quotes:** After the employee agrees to the quotes provided.
- **Make the payment:** Payment must be completed via the website or bank transfer.
 - **Website:** <https://tepbr.rkbtravels.com/pay>
 - **Bank Account Details:**
 - **Name - Travclan Technology India Pvt. Ltd.**
- **Bank Account No. - 92502100028290**
 - **IFSC Code - DBSS0IN0811**
- **Revert the email with a screenshot of the payment:** Confirm payment by sending a screenshot.

2. For Hotel/Land team making the booking on LMS:

- **Check if this form has been filled correctly:** Verify the form's accuracy.
- **If not, ask the respective employee to fill it out again:** Request corrections if necessary.
- **Once the form is correctly filled, the person processing the booking / ACM creates a booking with the buyer as "TravClan TEPBR":** The ACM handles the booking in the system.
- **Claims the money from the wallet:** Funds are requested from the company wallet.
- **The person claiming the amount needs to check if the amount is received in the wallet:** Verify receipt of funds in the wallet.

- **Check from the TEPBR Sheet tab - "Wallet Statement":** Use the provided sheet to confirm the balance.
- **If any question/challenge in identifying the amount, please coordinate with Chirag Kumar/ Laxman:** Seek assistance if there are issues with amount verification.
- **Once the amount has been claimed, process the booking and revert to the respective mail to inform the employee:** Complete the booking and notify the employee.

Points to Keep in Mind:

- **Booking Financials including Supplier Details are filled correctly:** Ensure all financials and supplier details are accurate.
- **In case of booking of any international destination (outside India):** For international bookings.
- **TCS amount @5% of the booking amount is to be collected & claimed in the booking:** Tax Collected at Source (TCS) of 5% must be added.
- **For this a new row entry must be made in the "Seller Cost Component" section:** Add this entry in the specified section of the system.
- **Seller Name - tsf03@travclan.com (Org Id - 63049):** Identifier for the seller.
- **TCS (Collection Currency) as - 5% of the total Booking Amount:** TCS amount based on the booking amount.
- **TCS category to be filled in all TEPBR Bookings at 5% of booking amount filling financials for a booking:** Ensure TCS is included in all relevant bookings.

Notes:

- **If the booking amount reduces after the payment received and booking confirmed:** Adjustments are made if the booking amount changes post-payment.
- **It will be refunded via payout and no excess amount will be claimed in the booking:** Any excess amount will not be claimed and will be refunded.
- **In case booking amount gets decreased after the booking gets confirmed then it will be refunded via refund process:** If the amount decreases post-confirmation, a refund will be processed.
- **TAT - Amount should be claimed in the booking within 24 hours otherwise the amount will be forfeited:** The amount must be claimed within 24 hours, or it will be lost.

TEPBR Process for Flight Booking:

1. **The person who wants to book needs to fill out the Internal Booking Form:** Complete the form for booking.
2. **Share the response with tepbr@travclan.com:** Send the completed form to the specified email.

3. **Once the response is shared, the respective person will log in on travclan.com with 9205988867:** Log in to the system with the provided credentials.
4. **A secret OTP will be received on Laxman's contact number:** An OTP will be sent to Laxman.
5. **The OTP will be shared by Laxman in the email:** Laxman will provide the OTP via email.
6. **The person who wants to book the flight will add the money to the wallet and will make the booking on travclan.com:** Add funds to the wallet and complete the booking online.
7. **Make sure that you mention the Passenger's Mobile number and Email in the contact information:** Include contact details for the passenger.
8. **Post-booking is made, and the person will log out of the account:** Ensure the account is logged out after booking.

Notes:

1. **It is the duty of the person who is creating the booking to log out of the account post creating the booking:** Always log out after completing the booking.
2. **Do not use 1 FORM, 1 OTP, 1 BOOKING:** Each booking requires separate forms, OTPs, and should be processed individually.
3. **In case of any changes, the request will be raised offline via email:** Any changes must be handled through email.
4. **Note: Everything should be on the same email chain which has been generated by finance with a unique code:** Maintain continuity in the email chain used for the booking.

Detailed Guidelines for Monitoring Flights

Person Monitoring Flights Needs to Check the Following on a Daily Basis:

1. **Amount Pending:**
 - **We do not work on credit in flights:** Ensure that the total booking amount is collected on the booking date. There should be no pending amounts for group bookings.
 - **Group Bookings:** Amount should be collected as per the collection date mentioned by the flight team in the remarks. The trip should not start without receiving the amount.
 - **Loss Bookings:** Must be approved via email. A unique loss code should be entered in the remarks.
 - **Company Expense Bookings:** A unique company expense code should be mentioned in the remarks.
2. **Tracking Failed/Pending Bookings:**
 - **Failed and Pending Bookings:** Track on a daily basis, regardless of whether the amount is collected or not.
 - **Case 1: Pending Bookings (Amount Not Collected):**

- Finance needs to fill the alteration form daily.
- Finance should ensure the alteration form is filled correctly.
- Finance must mark all bookings as failed within 24 hours. (TAT: 24 hours)
- **Case 2: Pending/Failed Bookings (Amount Collected):**
 - For bookings where the amount is collected but the booking is failed or pending, Finance should share the list with the flight team daily.
 - The flight team needs to fill the refund form for all failed bookings. The amount should be refunded or internally adjusted within 24 hours. (TAT: 24 hours)
 - For pending bookings, if the booking is confirmed, the flight team should fill the alteration form. If the booking is failed, the flight team should fill the refund form, and Finance should fill the alteration form.

3. Checking Profits and Losses:

- Ensure daily monitoring of profits and losses.

4. Reconciliation:

- **Daily Reconciliation:** Reconcile all confirmed bookings made on portals and BMS.
- **Steps for Reconciliation:**

1. Download Ledger:

- Download the ledger from the supplier portal and paste it into the flights sheet.

2. Matching Number of Bookings:

- Count the total number of bookings as per BMS.
- Deduct the number of pending and failed bookings as per BMS.
- Deduct the number of hold/released bookings as per BMS.
- Deduct any bookings with issues (e.g., amount deducted from the ledger on a different date).
- Count the total number of bookings as per the ledger.

Notes:

- The total number of bookings as per BMS should match the number of bookings as per the portal.
- Any deductions (for bookings with issues) should be clearly mentioned in the "Reco Issues Tab."

3. Matching Amounts:

- Add the total amount of bookings made as per BMS.

- Deduct the amount of failed and pending bookings.
- Deduct the amount of hold/released bookings.
- Deduct the amount of any booking with issues (e.g., amount deducted from the ledger on a different date).
- Calculate the amount of bookings as per the ledger.

Notes:

- The total amount of bookings as per BMS should match the amount of bookings as per the portal.
- Any deductions (for bookings with issues) should be clearly mentioned in the "Reco Issues Tab."

Hotel Reconciliation

Purpose: To ensure accuracy and consistency between our data and the supplier's ledger.

- **Daily Reconciliation:** Track and reconcile the number of bookings, collective amount, net cash outflow, total booking amount as per the supplier, and cumulative profit/loss.
- **Process:**
 - Download the Excel/CSV file of all bookings from the supplier's portal.
 - Paste it separately into our Google Sheet.

BMS V2 Process

1. Discount Form Submission:

- The ACM or PBO needs to fill the discount form with all necessary details: [Discount Form](#).

2. Approval Process:

- Form responses are captured in the Booking Finance Form Responses Tab - Discount Form v2.
- Fakiha/Bharat/Jigyasa should check the details filled on the form and approve it on the sheet by 6 pm. (TAT: 6 pm)

3. Adjustment and Reporting:

- Anusha needs to add the discount on BMS and make required adjustments by 7 pm. (TAT: 7 pm)
- Anusha should share the Discount Report by 7 pm on the PBO Finance channel. (TAT: 7 pm)

BMS V1 Coupons/Discount Cases

- **Discount Utilization:**
 - **Providing Discount:**

- Specific individuals (Rizwi, Zishan, Shaz, Sumit, Deepika) from the supply team must fill out the Google Form when a discount is provided.
- **Utilization of Discount:**
 - ACMs need to fill out the Google Form to utilize the discount.
 - ACMs should specify the old booking (for which the discount was provided) and the newer booking on which the discount is to be utilized.
 - ACMs should create two tranches in the newer booking: one for the actual amount to be collected and another for the discount amount.
- **Adjustments in BMS:**
 - Finance must verify whether the forms filled are valid to prevent duplicate discount usage.
 - #AgentExperienceDiscount should be mentioned in booking remarks by Anusha.
 - #AgentExperienceDiscount should be included in the tranche description.
 - Tranche status should be updated from pending to collected, and from scheduled collection tranche to direct payment tranche.
- **Payment to Supplier:**
 - When making the RR, the supply team should mention the amount to be released in the description wherever #AgentExperienceDiscount is noted in booking remarks.

Booking Process on Travclan.com

- **Travel Agent Process:**
 - A travel agent can log in to travclan.com and book a hotel. This process is similar to booking a hotel on makemytrip.com.
 - As Travclan is a B2B company, access to the portal is provided only to travel agents and not to end travelers.
 - **Hotel API Bookings:** The booking flow is automated, requiring no human interaction. The agent inputs booking details and payment, and the booking is confirmed.
- **Booking Flow:**
 - The travel agent visits the Hotels section on travclan.com.
 - Enters required information (city, hotel, check-in date, number of passengers, etc.).
 - Receives a list of hotels for the selected criteria.
 - Selects the appropriate combination, enters traveler details, proceeds to checkout, makes payment, and confirms the booking.
- **Note:** Travclan does not own any hotels.

Recording Hotel API Bookings

- **Record-Keeping:**
 - Hotel API bookings are recorded in the Booking Management System (BMS) under the bookings tab.
 - Both API and non-API bookings are recorded in the same table. A filter in BMS differentiates between API and non-API bookings.
- **Accessing Records:**
 - Use the following link to view all Hotel API bookings: [BMS API Bookings](#).
 - Each booking has a unique identifier called Booking ID and Booking Code.
 - **Search API Bookings:** Use the created by filter and select "internal_api_user.hotel_api."
 - **Booking Record Details:**
 - Access detailed booking information by clicking on the Booking ID.
 - Sample booking record: [Sample Booking ID](#).

Understanding Finance's Role in Hotel API Bookings

We have already covered:

1. **How a travel agent books a hotel on travclan.com:** This involves a streamlined process where the agent inputs booking details and completes the reservation without human intervention.
2. **Where and how booking records are maintained:** This involves using the Booking Management System (BMS) where all hotel bookings, including Hotel API bookings, are recorded.

Now, let's delve into the role of Finance in managing Hotel API Bookings:

Finance's Responsibilities

1. Monitoring Portal Recharges and Supplier Payments

- **Objective:** Ensure that the balance on any booking portal does not deplete, and suppliers are paid promptly.
- **TAT:** Daily checks and timely top-ups to avoid disruptions.
- **Process:** Regular monitoring of portal balances and scheduling payments to suppliers as per the due dates.

2. Reviewing and Monitoring Hotel Financials & Vendor Details

- **Objective:** Ensure that all financial records related to hotel bookings and vendor details are accurately recorded.
- **TAT:** Regular reviews, ideally at the end of each day.
- **Process:** Verification of financial records against booking data to ensure correctness.

3. Daily Reconciliation

- **Objective:** Reconcile amounts debited by suppliers, amounts payable, and amounts collected.
- **TAT:** Daily reconciliation to ensure accuracy.
- **Process:** Matching supplier charges with payments made and amounts collected to ensure consistency.

4. Monitoring Profit and Loss

- **Objective:** Track profit and loss for each booking and perform variance analysis between expected and actual figures.
- **TAT:** Daily or per booking basis.
- **Process:** Calculating and comparing expected profits with actual profits to identify any discrepancies.

5. Refunds for Failed/Pending Bookings

- **Objective:** Ensure correct refunds are processed for failed or pending bookings, including verification that no incorrect debits have occurred.
- **TAT:** Immediate processing upon identifying failed bookings.
- **Process:** Verify refunds and adjust records to prevent supplier overcharging.

6. Supplier Balance Confirmation

- **Objective:** Regularly confirm supplier balances to ensure no discrepancies.
- **TAT:** Periodic checks, e.g., monthly.
- **Process:** Cross-check supplier balances with records to confirm accuracy.

7. Periodic Reporting

- **Objective:** Report on Gross Merchandise Value (GMV), calculate revenue, and identify cost of revenue.
- **TAT:** Monthly or quarterly reports.
- **Process:** Prepare detailed financial reports on GMV, revenue, and associated costs.

Detailed Understanding of Financial Records in BMS

1. Booking Financials Recording

- **Commission Received:** Represents the actual commission received from the vendor or supplier.
- **TDS (Tax Deducted at Source):** Tax charged on the commission, generally 5% of the commission.
- **Supplier Service Charge:** The supplier's profit, excluding GST.
- **GST on Supplier Service Charge:** Input tax credit available for Travclan.
- **Vendor Booking Currency:** The currency in which the supplier quotes the price.
- **Cost in Vendor Booking Currency:** The actual cost charged by the hotel, excluding supplier commission and charges.

2. Calculations

- **Net Cash Outflow/Amount Payable:** Calculated as Vendor Cost Price - Commission + TDS Amount + Service Charge (excluding GST) + GST on Service Charge.
- **Gross Profit (GP):** Selling Price - Vendor Cost Price.
- **Net Profit (NP):** Selling Price - Net Cost Price (where Net Cost Price = Cost Price - Commission (excluding TDS) + Service Charge).

Note: Gross Profit (GP) is used mainly for invoicing purposes, while Net Profit (NP) reflects the actual profit or loss.

Tracking Financials

- **Daily Checks:** Ensure amounts payable to suppliers match amounts debited or demanded.
- **Profit Verification:** Ensure expected profits match actual profits.
- **Net Profit Calculation:** Confirm that Amount Collected - Amount Payable = Net Profit + TDS + GST.

Reconciliation Method

- Use the unique PNR (Passenger Name Record) to search bookings and verify financial details.
- Track financial accuracy using Google Sheets and LMS data.

Booking Status Definitions

1. Confirmed Bookings

- **Definition:** When full payment is received, and hotel availability is confirmed.
- **TAT:** Immediate upon payment receipt and confirmation.

2. Pending Bookings

- **Definition:** Amount received but no accommodation confirmation, or payment not received.
- **TAT:** Change status promptly after the travel date expires to avoid unconfirmed pending bookings.

3. Failed Bookings

- **Definition:** Amount received but no hotel confirmation provided.
- **TAT:** Immediate refund to the agent and ensure no incorrect supplier charges.

4. Canceled Bookings

- **Definition:** Bookings that were confirmed or pending but later canceled.
- **TAT:** Refund to the agent and ensure no payment is made to the supplier or any refunded amount is credited back.

5. Hold Bookings

- **Definition:** Rooms held but not confirmed yet.
- **TAT:** Confirm or release based on agent's future actions.

6. Released Bookings

- **Definition:** Rooms held but not paid for by the agent.
- **TAT:** Ensure timely release and avoid further liabilities.

Note: Ensure all bookings are correctly categorized and that actions (confirming, releasing, or refunding) are taken in a timely manner.

TCS (Tax Collected at Source) for International Bookings

1. Application of TCS

- **Definition:** TCS of 5% is applicable to international package bookings.
- **TAT:** Add TCS to payment reminders immediately.

2. Process Steps

- **Employee Action:** Pay TCS amount in TEPBR wallet.
- **Verification:** Check receipt of TCS amount and fill the required sheet.
- **Blocking Amount:** Block amount by creating Actual Payment and mention the Actual Payment Id in the sheet.
- **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 on both supplier and agent sides.
- **Payment Policy:** Clearly mention in emails for tracking dues.
- **WhatsApp Groups:** Add Mayank for company offsites 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 ensure timely follow-up.

3. Additional Actions

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

Note: Ensure all payments and records are accurately maintained and tracked to manage financial flows effectively.

Detailed Process for Company Expense Bookings

For all company expense bookings, follow these detailed steps:

1. Internal Booking Request:

- The HR or concerned individual must fill out an internal booking Google Form. This form captures the requirement details for the company expense booking.

2. Share Form Response:

- The completed Google Form response should be emailed to coexpense@travclan.com.

3. Initiate Tracking Email:

- Laxman or Manish will start a new email with a unique code or subject line to track the booking. This email should include:
 - The response from the Google Form.
 - A unique tracking code.

4. Approval Process:

- The email with the unique code and form response must be sent for approval to:
 - Chirag

- Ashish T
- Arun
- Pronami
- Additionally, keep coexpense@travclan.com in cc.

5. Service Booking:

- Once approval is received, the supply team will proceed to book the required services.
- The supply team will then confirm the booking, create a booking record, and share the BMS ID via email.

6. Handling Pending Amounts:

- Whenever a company expense booking is created, the amount to be received will initially show as pending. To resolve this:
 - **Create Bank Record:**
 - Varun is responsible for creating the bank record and claiming the amount in the booking.
 - Follow the SOP for Creating Adhoc Bank Records and mention the bank record number in column I of the Company Expense Sheet.
 - **Payment Release:**
 - Payment will be released only when there is a net hold in the booking.

7. Important Notes:

- The buyer for all company expense bookings will be Member ID 32267.
- If multiple components are booked (e.g., flights, hotels, visa), separate forms must be filled out for each component.
- Ideally, the form should be submitted and approval obtained before booking the services.
- The amount must be added to the booking within 24 hours of receiving approval and creating the booking.

Action Items for Finance

1. Monitoring and Claiming:

- The PBO (Process Business Owner) will monitor these bookings similarly to other bookings.
- Ensure the amount is claimed in the booking within 24 hours of its creation. Dhruv Jain is responsible for ensuring this is done.

2. Verification by Finance Team:

- Confirm that the company expense is included in the email sent to coexpense@travclan.com.
- Verify that the booking is approved by any of the following:
 - Chirag
 - Ashish T
 - Arun
 - Pronami
- Ensure the booking amount matches the amount mentioned in the email.
- Track the form responses in the sheet.
- Columns I, J, K, and L need to be filled out by the finance team 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 price at which the booking is sold is lower than the cost price.
- **When Agent Denies Payment Due to Our Fault:**
 - This happens when the agent refuses to pay due to errors or issues caused by us.

2. Other Losses:

- **Flight Booking Losses:**
 - Losses incurred from canceling multiple PNRs by mistake.
 - Losses from testing errors, such as John's booking example.
 - Loss due to calculation errors.
 - Loss from sending incorrect quotes.
 - Loss from not altering bookings in time.
 - Loss due to agent's non-payment because of errors on our end.

Tracking Mechanism for Losses

1. Communication:

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

2. Loss Form Submission:

- Any employee who notices a company loss mail (including the sender) must fill out the Company Loss Form.
- Once the form is filled, the finance team will send a unique code for tracking. This will be 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 and mark it 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. The total bill amount should match the net cash outflow recorded in Google Sheets.
 3. Calculate Cost Price as follows: 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. amt in Cleartrip. Use "Index Match" to ensure amounts reconcile.

3. Hotelbeds:

- **Steps:**

1. Open Hotelbeds: [Hotelbeds Bookings](#) and download the Excel file.
 2. Follow the same procedure as Cleartrip for reconciling financials.
- **Steps:**
 1. Follow existing processes for reductions.
 2. Supply team confirms the reduction and fills the RNC form.
 3. Finance issues a credit note for the deducted amount. No changes in BMS.
 - **Example:**
 - Booking ID: txxxx
 - LMS ID / Query Code: lxxxx
 - Original Amount: Rs. 500 / USD 500
 - Deduction: Rs. 200 / USD 200
 - Net Booking Amount: USD 300

2. Pending Bookings:

- ACMs (Account and Customer Managers) can make edits if changes are needed.
- ACMs may need to fill an alteration form for significant changes, and Gautam/Sahil can make required adjustments.
- Exception: If the full amount has been claimed and the booking amount is reduced, an RNC form must be filled.
- **Example:**
 - If the original booking was for 3 nights starting 27th May and 1 night is added, a new booking should be made for the additional night starting 30th May.

Monitoring Hotel Bookings

1. Daily Checks:

- Confirmed Bookings: Ensure the amount in INR matches 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 is calculated as follows:
 - **Yatra:** Provided in their portal.
 - **Cleartrip:** Domestic 8% of room rates; International 7% of room rates.
 - **Expedia:** Calculated as Gross Profit - Net Profit (note: not an accurate method).

2. Process:

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

Supplier Payment Process

Overview

To ensure a smooth payment process to suppliers, follow these detailed steps. This guide includes understanding payment terms, handling discrepancies, and ensuring payments are processed efficiently.

1. Understanding Payment Terms

- **Review Payment Terms:** Ensure you have a clear understanding of the payment terms for all suppliers. This information can be found in the Hotel Supplier Payments Tracker.

2. Receiving and Acknowledging Statements

- **Statement Receipt:** Statements are usually received via email or can be downloaded from the supplier's portal.
- **Acknowledge Receipt:** Reply to the supplier's email with a specific date for payment. Avoid vague responses. Clear acknowledgment helps maintain professional communication.

3. Payment Verification

- **Verification Process:** Once the statement is received:
 - **Update Status:** Update the Hotel Suppliers Payment Status in the system.
 - **Reconciliation:** Check for discrepancies such as cost differences, cancellations, or failed transactions. Compare the data provided by the supplier with BMS (Booking

Management System) data. Reconciliation sheets for each supplier can be found in the Hotel Supplier Reco Sheet with credentials.

- **PAN Details:** Fetch PAN details using the PAN Fetching Sheet or PAN Details Fetching Sheet. Coordinate with the hotel team if PAN details are not fetched.

4. Payment Processing

- **Update Status:** Include PAN details and payment status (Yes/No) in the Hotel Suppliers Payment Status.
- **Create RR (Remittance Request):** For bookings where everything is correct, create an RR.
- **Process Remittance:** Prepare the LRS (Legal Remittance Statement) Excel file and gather all required documents for remittance. Coordinate with the Banking Division for processing.
- **Confirm Payment:** Follow up with the Banking Division to get the payment status and proof. Close the RRs to ensure records in BMS are updated.
- **Acknowledge Payment:** Once payment is complete, confirm receipt with the supplier via email and obtain acknowledgment that they have received the funds.

5. Handling Discrepancies

- **BMS vs. Supplier Records:** If there are differences between BMS and supplier records, determine if it's a mistake by TravClan or the supplier.
 - **TravClan's Mistake:** Take the loss, fill out the loss form, make the payment, and discuss how to prevent such losses in the future.
 - **Supplier's Mistake:** Follow up with the supplier via email to update their records with necessary supporting proofs.

6. Pre-Payment Checks

Before releasing any payment:

- **Amount Verification:** Ensure the amount requested by the supplier matches the amount payable as per BMS and the supplier portal/invoice.
- **Booking Status:** Confirm that the booking status is marked as "confirmed" in BMS.
- **Net Hold:** Verify that the net hold available for payment is greater than the amount payable to the supplier as per BMS.
- **Loss Recording:** In case of any loss, fill out the "Loss Field" in BMS. RR should be created for the amount to be paid.
- **Payment Terms:** Payments should be made according to the RRs created and check payment terms as per Khusbhu.

Alteration Process - Finance

Addition of Amount in a Booking

When the booking amount increases after confirmation:

- **New Booking ID:** ACMs (Account and Customer Managers) will create a new booking ID for the difference amount using the same ROE (Rate of Exchange) as the initial booking. Use the same query code for any new booking related to the addition.
- **Email Specification:** Specify both the old and new booking IDs in the same email.
- **Generate Invoice:** Create a new invoice for the difference amount of the new booking.

Reduction of Amount in a Booking

When the booking amount decreases after confirmation:

- **Confirm Reduction:** Supply team must confirm the reduction via email.
- **Fill RNC Form:** Supply team fills the RNC (Refund and Cancellation) form for the difference amount that needs to be refunded. This must be done regardless of whether the amount was claimed.

Action Items for Finance

- **Addition Case:** Ensure that the addition process is followed and the amount is claimed in the new booking as per the due date of the original booking.
- **Reduction Cases:** Address the following scenarios:
 - **Full Amount Claimed:** Fill the RNC form for the reduction amount and refund the excess amount to the agent while making necessary adjustments.
 - **No Amount Claimed:** Fill the RNC form and adjust records in BMS as required.
 - **Partial Amount Claimed:** Handle sub-cases:
 - **Amount Claimed More:** Refund the excess amount and adjust the balance.
 - **Amount Claimed Less:** Adjust records in BMS 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 the RNC form for Rs. 250 / USD 250.
- Refund Rs. 50 / USD 50 to the agent and adjust the balance amount.

Case 2: Amount Claimed is Rs. 200 / USD 200

- Fill the RNC form for Rs. 250 / USD 250.
- Make necessary adjustments as per the reduction.

Advance Payments Process

Cases with No Nethold

When there is no net hold in bookings or RR cannot be created:

- **Advance Payments:** Sometimes, payment terms to suppliers are higher than the payment terms from agents. For instance, if payment to the supplier is required before receiving money from the agent:
 - **Example:** For a resort booking with a travel date of July 1, 2022, payment to the supplier is needed by June 21, 2022, while the agent pays by June 23, 2022.

Steps to Follow

- **Record Advance Payments:** Record all advance payments in the "Advance Payments" tab of the attached sheet.
- **Pending RRs:** Mention vendor-wise RRN (Remittance Request Number) in the RR pending tab of the overall dashboard.
- **Payment Processing:** The next payment to a vendor will only be processed if all previous pending RRs are created and closed (excluding amounts still not received).

TEPBR - Finance Monitoring

Monitoring Personal Bookings

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

Balance and Refunds

- **Wallet Balance:** Ideally, the wallet balance should be zero. If not, update the reason.
- **Refund Process:** Follow the normal refund process, but refunds should be made directly to the bank.
- **Overseas Tours:** For overseas tour packages, collect TCS (Tax Collected at Source) at 5%.

Cozive Bookings Process

1. Booking Creation:

- **Email for Bookings:** All Cozive bookings should be created by sending an email to groupevents@travclan.com. Make sure to include a clear subject line that specifies the Query Code or Requirement Code. For example: GEBR-BUYER NAME-QUERY/REQ CODE.
- **Booking ID Sharing:** Once a booking ID (for either flight or hotel) is generated, it must be shared via email with both the supplier and the agent. This ensures all parties are informed.
- **Payment Policy:** Clearly state the payment policy in the email to keep track of any pending dues.

- **WhatsApp Groups:** Add Mayank to the WhatsApp groups associated with all Company offsites. His contact number is 9988152621.

2. Supplier Payments:

- **Full Amount Received:** If the full amount is received from the agent before the trip starts, process the supplier payment as you would for a normal booking.
- **Release Request Creation:** Dhruv or Abhimanyu will create a release request for the amount to be paid. Before creating this request, ensure that booking financials and the Supplier Payment Sheet are completed for all bookings. [Link to Sheet]
- **Partial Amount Received:** If the full amount has not been received before the trip starts, the payment to the supplier will be processed after approval from Arun or Chirag. The Finance team will provide the RRN (Remittance Reference Number) and add it to the [Sheet for adding RRN number](Tab RR Pending).
- **Pending Release Request:** After receiving payment from the agent, create a pending release request for the amount that was released. Aashima are responsible for tracking this.

3. Other Action Items:

- **Google Sheet Updates:** Dhruv must fill in the details in the Google Sheet, including Buyer Name, Query Code, and Component Wise Booking ID. Finance will monitor these bookings to ensure timely inflow and outflow of funds.

4. Flow of Funds:

- **Payable by Company:** When the company pays the amount to TravClan, tracking the funds and invoicing will be straightforward.
- **Payable by End Customer:** When the end customer pays TravClan, tracking funds and invoicing may become complex.
- **Partial Payments:** If both the company and end customers contribute, tracking funds and invoicing will be complicated.

Cozive Flight Bookings Process

1. Booking Process:

- **Single API Bookings:** For PNRs booked through a single API (e.g., TJ), create a single booking in BMS.
- **Different APIs:** Create separate bookings for PNRs booked from different APIs.
- **Quote Collection:** Cozive POC should obtain quotes from different APIs (TJ and TBO). Login credentials for TJ and TBO will be created for the Cozive POC.
- **Funds Confirmation:** Finance POC will confirm if the funds for the booking have been received.
- **Flight Booking:** A person from the flight function will book the flight tickets offline through TJ or TBO.

- **Cozive Bookings Sheet:** Cozive POC should update the Cozive bookings sheet with a separate tab for each corporate.
- **Booking ID Creation:** Once all PNRs are booked, someone from the flight function will create a booking ID in BMS.
- **Selling Price:** The Cozive POC will confirm the selling price and create a booking for the same amount.
- **Booking Financials:** Fill in the booking financials, PNR details, and lead passenger details in BMS.
- **Cancellations:** Refunds for cancellations will only be processed if a refund is received from the concerned API. No reissues or new bookings will be created until refunds are received.
- **Cancellation Details:** Record details like cancellation charges in the Cozive bookings sheet.

TDS on Bookings

1. Recording TDS:

- **Alteration Form:** Fill out the alteration form for creating a direct tranche of the TDS amount. This should be done by the person working on Account Receivables.
- **BMS Changes:** Make necessary changes in BMS, including creating a direct payment tranche of the TDS amount and marking it as collected. Add "#TDS" in the description column.
- **Separate Tab:** Create a separate tab in the overall dashboard for bookings with TDS deductions and record them there.
- **TDS Calculation:** Use the formula $\text{TDS Amount} = (\text{Gross Profit} / 1.18) \times 2\%$ to verify the amount.

Remittances <> HSBC

1. Types of Remittance:

- **Pure Remit:** When a travel agent has booked a package with a supplier and only needs to send money to that supplier.
- **Safe Remit:** When TravClan purchases a package from an international supplier and makes cross-border payments following the SOA (Statement of Accounts) mechanism.

2. Ascertaining Vendor Wise Remittance Amount (Safe Remit):

- **Payment Dues:** Refer to the account payables sheet tab "Payment Dues" for tracking bookings as per the vendor's payment policy.
- **Booking IDs:** Copy and paste booking IDs into their respective SOAs.
- **Checks:**
 - Profit/loss in all bookings.

- Net hold in all bookings.
- Invoice availability and cost comparison with BMS. Resolve any discrepancies with the POC.
- **Amount Finalization:** Add the amount for all bookings, bank charges, and adjust for advance payments to determine the final amount to be remitted.

Example Calculation:

- Total of all booking IDs: \$10,000
- Bank Charges: +\$27
- Adjustment of Advance Payment: -\$1,590
- **Final Amount:** \$8,437
- **Document Upload:** Upload the required documents to the HSBC folder with the name format {Vendor Currency Amount}. Include:
 - Merged invoices of all bookings.
 - TCS declaration (Advance declaration for pro-forma invoice, Normal declaration for tax invoice).
 - 15 CA.
- **Details and Release Requests:** Fill out the remittance check sheet tab "Daily track-July'22" with all details. Create release requests accordingly.
- **Remittance Processing:** Inform Khushbu/Aashima about remittances that need to be processed in the morning batch by 11:15 AM and the evening batch before 6:00 PM.
- **Proof Sharing:** Once processed, Aashima/Khushbu will share payment proofs in the Maldives finance channel. Khushbu will update on the status of remittances twice: at 3:50 PM and 6:00 PM.

3. Post Processing:

- **Payment Advice:** The payment advice will be received the following day. Close all release requests and update the remittance check sheet columns P, R, and S.
- **Document Management:** Upload the payment advice to the HSBC remittance folder and move the folder to the "Done" section.

Payment and Cancellation Policies - Destination Wise

Test Bookings Process

1. Booking Types:

- **TravClan Portal (b2b):**

- Use a single organization linked with multiple members. Funds should be added by the finance team to this wallet (org id - 39725).
- Fill out the Test Booking Form and send it to testtc@travclan.com and the respective supply team to get the booking canceled. Ensure cancellation is done.
- **Travel Agent's Website (b2b2c):**
 - Each individual making a test booking will use their personal email ID and make payments via their personal bank account/card/UPI.
 - Fill out the Test Booking Form and send it to testtc@travclan.com and the supply team for cancellation. Laxman/Manish will provide a unique code for tracking.
 - Refunds will be processed instantly in the wallet, tracked by Finance (Simarpreet/Aashima), and an automated payout will be activated.
- **Payment Gateway Testing:**
 - Individuals use personal wallets for bookings and notify testtc@travclan.com in advance to avoid delays in refunds.
 - Refunds will be processed in the wallet and automated payouts will be activated once refunds are completed.

Net Hold Analysis

Meaning of Net Hold:

- **Net hold** refers to the amount remaining in a booking at any given time. It is essentially the difference between the amount collected and the amount paid for each individual booking. For example, if you receive Rs. 1000 for a booking but have not yet made any payments to the supplier, the net hold for that booking is Rs. 1000.

Net Hold Analysis:

- **Net hold analysis** is a periodic exercise performed every week, specifically every Saturday. The purpose is to categorize the net hold into various categories such as profit, amount to be paid to the supplier, or pending reconciliation (RR pending). This helps determine the amount owed to external parties like suppliers and agents at a specific point in time.

Process of Net Hold Analysis:

1. **Refer to Attached Sheet:** Use the provided sheet for net hold analysis.
2. **Select Bookings:** Focus on bookings where the net hold exceeds Rs. 2000.
3. **Period Definition:** "Certain period" means the timeframe starting from the last analysis date up to the Friday of the current week.
4. **Apply Filters:** Categorize the net hold into different types like profit, to be paid to the supplier, etc.
5. **Create Pivot Table:** After analysis, create a pivot table to summarize the findings.
 - **Timeline:** Details on filters will be added by Monday.

Booking Financials Alteration

When to Alter Financials:

- **Booking Financials/Alteration** is required only after filling the **Booking Finance Form**. This form should be completed when informed by the supplier about a cost change, not at the time of payment, to avoid last-minute urgencies.

Points of Contact (POC):

- **Anusha** is responsible for BMS V2 bookings.
- **Mayank** handles V1 bookings.

Alterations Timeline:

- Alterations will occur twice a day, at 12:30 PM and 5 PM.

Payment Rules:

- Payments will not be released with incorrect financials.

Instructions for Altering Financials:

- **Vendor Change:** Mention the Organization ID in the Org ID field.
- **Cost Price Change:** Upload the invoice in BMS or include it in the email chain where the final cost was confirmed.
- **Reason for Alteration:** Provide a detailed reason instead of generic terms like "cost changed" or "incorrect calculation," as these may lead to form rejection.

Possible Reasons for Cost Alterations:

- Missed or incorrect cost entry.
- OnTrip Addons, Loss/NQA.
- Tickets booked from the portal with reduced cost.
- Partial components canceled.
- Hotel surcharge.
- Cost reduction.
- Other subjective reasons.

Add/Remove Supplier:

- **Add Supplier:** Missed entry, OnTrip Addons, removal of old supplier.
- **Remove Supplier:** Missed entry, switching to a new supplier.

Booking Alteration:

- Buyer-side details (e.g., booking amount, buyer, ROE, currency, bank charges) cannot be altered. If incorrect, a new booking must be created.

- Alterable fields include booking status (in specific cases), travel date (not backdated), type, category, destination, and tranche date.

FTEPBR - TEPBR Process for Flight Booking

- **FTEPBR (Flight Ticket Electronic Payment Booking Record):** This process pertains to managing flight bookings electronically and ensuring all records are maintained accurately.

Account Receivables

Definition:

- **Accounts Receivable** refers to the money owed to the business by customers or agents for invoiced products or services. It is crucial to ensure timely payment to avoid booking cancellations.

Payment Collection Process:

1. **Payment Reminders:** Send reminders via email to agents before the due date. The reminder must include:

- Booking ID
- Due Date: Calculate based on today's date + (Days remaining in travel date - Days before which full payment is required).
- Amount in member currency (USD/SGD/INR)
- Rate of Exchange (ROE) + Convenience fee (for international bookings)
- Total amount in INR

2. **Example Calculation:**

- Booking ID: tkxhc
- Booking amount: 1340 USD
- ROE: 75.3
- Convenience Fee: 1.0
- Payment Policy: Full payment required 17 days before travel.
- Today's Date: 05 July 2022
- Days Remaining in Travel: 30 days
- Due Date: 18 July 2022
- Reminder Calculation:
 - Booking Amount in INR = Amount in member's currency X (ROE + Convenience Fee)
 - Amount Collected and Pending Amount are calculated accordingly.

3. **Payment Reminder Templates:** Four reminders will be sent:

- On booking confirmation day.
- One week before the due date.
- Two days before the due date.
- One day before the due date (including a call).

4. On the Due Date:

- Send final reminders via email and call by 4 PM.

5. Steps Before Final Due Date:

- One day before, send additional reminders and calls.
- Update remarks by Finance based on conversations.

6. Final Due Date Actions:

- Move bookings with due dates of today to the "Booking to be Saved" sheet by 1 PM.
- Call agents to collect payment and provide a 4 PM timeline.
- Claim received amounts.

7. If Payment is Not Received:

- If the agent requests an extension, PBO to check if it's possible from supplier's end and fill the Payment Extension Form.
- Update AR <> Dynamic Sheet New with extended due dates.
- Send a reminder with the new due date if the extension is approved.
- **If Extension Not Possible:**
 - Ask the supplier if an extension is possible.
 - If not, release the booking.
- **If Extension is Not Approved:**
 - Release the booking and inform the PBO.
 - Gautam is responsible for sending the release mail and ensuring no amounts are owed.

TravClan Portal Bookings

Process:

1. Agent's Package Quote Request:

- Check availability and hotel prices with suppliers offline and on Travclan.com.
- Prefer Travclan.com if it offers better prices.

2. Booking Confirmation:

- Fill in component costs and supplier details for confirmed bookings.

- Ensure refund of TCP booking is done to TCP wallet; otherwise, no new booking can be made.

3. Booking Tracker:

- Maintain the TCP Bookings Tracker.
- Follow the steps mentioned for hotel booking requirements and ensure financials are correctly filled in BMS.

4. Refund Process:

- Fetch "To be Refunded" bookings and perform necessary checks before refunding the API booking amount to the wallet.
- **Turn Around Time (TAT) for Refunds:** 24 hours.

Process for Priority Payments to Suppliers

Steps:

1. Request Priority/Urgent Payment:

- Fill out the attached Google form and forward it to prioritypayment@travclan.com with the manager in CC.
- A unique code will be generated for each form, which must be shared for approval.

2. Approval and Processing:

- Payments are approved by Anurag.
- Submit forms by 10:00 AM for approval by 11:00 AM.
- After approval, payments will be processed.

Maldives Special Discount - Eligibility

Steps for Eligibility:

1. Quote Details:

- Ensure the quote includes special offer details.

2. Travel Date Check:

- The travel date should be at least 1 month after the quote generation date.
- Calculate the discount percentage based on the difference between the due date and the amount paid date.

3. Payment Receipt:

- Amount must be received within 2 days of quote generation to qualify for a discount.

Remittances via Zenith Forex

Process:

1. Document Check:

- Verify documents and received amounts as done with HSBC remittances.
- Download necessary documents (PAN card, passport, flight tickets, invoice).

2. Release Request:

- Create and describe the release request for Zenith.

3. Folder Creation and Document Upload:

- Create folders with appropriate naming and upload required documents.

4. Email Notification:

- Send an email to Zenith Forex with details including the amount, vendor name, and Nostro charges type.
- Verify ROE mentioned in the quote with XE.com ROE.
- Request payment from Aashima/Khushbu and obtain proof.

Cruise Invoice and TCS Flow

PART A: Cruise Bookings Flow Process

1. Current Procurement Sources:

- **TravClan** obtains cruise inventory from the following suppliers: Ark, Tirun, Yorker, and Cordelia.

2. Booking Process Overview:

- **Lead Generation:** A new booking lead is generated.
- **Quote Sharing:** A quote is provided to the agent.
- **Pending Booking Creation:** The respective Account Manager (ACM) creates a pending booking in the Booking Management System (BMS).
- **Inventory Confirmation:**
 - **Genting Cruise (Ark & Yorker):** Inventory confirmation is obtained from the supplier.
 - **Royal Caribbean Cruise (Tirun):** Inventory availability can be verified online on the supplier's website.

3. Post-Inventory Confirmation:

- **Proforma Invoice:** Once inventory is confirmed, the supplier sends a proforma invoice. Based on this proforma invoice, the financials are entered into the BMS, and the booking is marked as confirmed by the supply team.

4. Mandatory Fields in BMS for Confirmation:

- **Gross Fare:** This includes cabin charges, taxes, and other charges.
- **Commission Received**

- **TDS on Commission**
- **TCS Collected**

5. Additional Steps:

- **Update Google Sheet:** The Cruise Business Team must update the PAN and name of the traveler in the Google Sheet [link](#).
- **Collection Tranche Creation:** The Payment and Billing Office (PBO) creates a collection tranche for the booking and TCS amount.
- **Release Request Creation:** The PBO creates a release request for bookings and TCS payment.
- **Tax Invoices:** The PBO / Cruise Business Team ensures that tax invoices are shared/uploaded before creating release requests.
- **Receipt Sharing:** The Finance Team ensures that receipts are shared with agents regarding the TCS amount collected.
- **Net Revenue Check:** The Finance Team checks net revenue (profitability) and net revenue percentage daily.

PART B: Cruise - Recording Financials in BMS & Payment Release Process

1. Required Data Fields:

- **Buyer's Legal Place of Business:** India
- **Seller's Legal Place of Business:** India
- **Destination:** International
- **Supplier Quote:** Non-INR
- **Seller Currency:** INR
- **Seller FX (Foreign Exchange):** 1
- **Seller FX Markup:** 0
- **Cost in Seller Currency Calculation:** Using "Xe.com RoE on Booking Date"

2. TCS Collection/Recording:

- TCS will be collected/recorded as per the amount specified by the supplier.

3. RR Creation Process:

- **Cruise Amount:** USD amount to be released * (Xe.com RoE on Booking Date)
- **TCS Amount:** USD amount to be released * RoE mentioned by the vendor
- **Description in RR:** Mention the actual amount to be paid and USD amount with the RoE charged by the vendor.
- **Example for Filing Financials & Creating RR:** Booking ID: te0f3. Refer to the provided [Sheet](#).

Using Approved Discount in BMS

1. Discount Request Process:

- **Agent Request:** The agent contacts the ACM for any discount.
- **Pending Booking Creation:** ACM creates the pending booking.
- **Discount Form:** ACM fills out the discount form immediately.
- **Approved Discount Field:** Veni/Jigyasa must fill the approved discount field in BMS before the booking is marked as confirmed, ideally within the same day.

2. Booking Confirmation & Tranche Creation:

- **Booking Confirmation:** The booking is marked as confirmed in BMS.
- **Schedule Tranche Creation:** Created by PBO, based on the payment terms decided (ACMs can create tranches up to the amount to be claimed).
- **Discount Validity:** The discount will not be valid if it is not filed in BMS.
- **Daily Report-** Anusha (Finance) creates a daily report on discounts provided.

3. Finance Monitoring:

- **Bookings with Net Loss:** Monitor bookings where there is a net loss post-discounts.
- **Discount Amount:** Track the amount of discounts given.

AP Tracker

1. Supplier Payment Tracking:

- **Acknowledgment:** Acknowledge any communication from suppliers about outstanding dues and loop in partner.finance@travclan.com or send an email with the supplier in CC.
- **Update Tracker:** The person coordinating with the supplier updates the Statement of Account (SoA) details and amount asked by the supplier in the Holidays Finance Tracker Sheet.
- **Discrepancy Resolution:** Identify and resolve discrepancies between the amount asked by the supplier and BMS records within 1-2 days.
- **Create RR:** Create a Release Request (RR) for bookings where everything is correct, then email the supplier the amount released along with the SoA.
- **Remittance Processing:** Process the remittance after creating RR.
- **LRS Excel & PDF Creation:** Create an LRS Excel with traveler details and a single PDF containing all invoices.
- **Coordinate with Banking Division:** Person B handles payment processing and closes RRs with proof.
- **Supplier Confirmation:** Person A emails the supplier with proof of payment and obtains acknowledgment of receipt.

2. FAQs:

- **TAT for Checking RRs:** When will Person A check if RRs are closed?

ACE-SCE Recording Criteria

1. SCE Selection:

- **Thailand Bookings:** SCE will be TC-Singapore except for Vendor- Thai Walkers who are paid in USD.
- **Indonesia Bookings:** For seller currency IDR, SCE will be TC-Singapore; otherwise, TC-India.
- **Vietnam Bookings:** SCE will be TC-Singapore except for Vendor- Sen Travels who are paid in USD.

Recording Financials for Net Pricing (1 Trip)

1. Agreement with 1 Trip:

- **Net/Base Pricing:** 1 Trip provides net/base pricing, and TravClan sells it to the agent, including the supplier's margin in TravClan's profits.
- **Commission Invoicing:** 1 Trip raises a commission invoice fortnightly or monthly.
- **GST on Profits:** GST is paid on profits calculated without the commission amount.
- **Pax Criteria:** Monitor the number of pax; if uncertain, shift to monthly commission payouts.

BMS Adjustment in Different Scenarios

1. **Loss in Booking & RR Creation:** Adjustments if there is a loss in a booking and RR cannot be made.
2. **Discount Adjustment:** Adjustments for discounts given to agents in BMS.
3. **Hotel Booking Dishonor:** Steps for creating new bookings through a different supplier or TCP Portal if a hotel dishonors a booking.

Payment Tranches Management

1. Filling Details in BMS:

- **Supplier Details:** The PBO team fills in supplier details, financials, and payment tranche date while confirming the booking.
- **Payment Tracking:** Finance tracks the payment tranche date and makes the payment to the supplier. Discrepancies between the supplier's amount and BMS details are highlighted daily.
- **Communication:** Finance communicates with suppliers regarding payments.

2. Tracking Planned Payments:

- **Tracking Sheet:** Use the provided [Sheet](#) to track all planned payments.

Flight Refunds Process

Why do we need to do flight refunds?

Refunds are necessary in the following circumstances:

1. **Agent Cancels the Booking:** If the agent cancels a booking, a refund is required.
2. **Booking Fails Due to Technical Issues:** If a booking fails due to technical problems, a refund must be processed.
3. **Airline Cancels the Booking:** If the airline cancels the booking from their end, a refund is necessary.

Batch Timings

The refund process involves several stages, each with specific timings:

- **Batch 1**
 - **Mapping - Finance:** 10:30 AM
 - **Mapping - Flights:** 12:00 PM
 - **RR Creation:** 2:00 PM
 - **Completion of Refunds:** 2:30 PM
- **Batch 2**
 - **Mapping - Finance:** 4:00 PM
 - **Mapping - Flights:** 5:30 PM
 - **RR Creation:** 7:00 PM
 - **Completion of Refunds:** 7:30 PM

Steps for Processing Flight Refunds

1. **Cancellation Request Handling:**
 - The agent raises a cancellation request through our TC portal.
 - The flights team cancels the booking on the portal and processes the refund.
 - Ledgers of various suppliers are mapped to verify received refunds.
2. **Recording the Refund:**
 - Once the refund is received, the flights team enters the booking ID in the refunds sheet and marks it as "Initiated" (meaning the refund needs to be processed today). Refer to the screenshot attached below for reference.
3. **Work in Progress Status:**

- After adding all refunds to be processed, mark them as "Work in Progress" (WIP). This informs the agents that refunds will be processed today and that finance has started working on them. The attached screenshot illustrates this process.

4. Basic Checks Before Processing Refunds:

- **Cancellation Charges:** Ensure cancellation charges from airlines are zero in cases of full refunds or special cases.
- **Amount Received:** Verify that the amount has been received from the supplier.
- **Instant Refunds Form:** If no refund has been received from the supplier but a refund is being processed, fill out the Instant Refunds Form for future reference.
- **Formulas and Calculations:** Ensure all formulas are correctly applied, and all components are accounted for. Scrutinize amounts and service charges during calculations.
- **Refund Limitations:** Ensure the refund amount does not exceed what was received or the profits incurred during booking.

5. Creating Release Requests (RRs):

- **Payment Tranche:** Create a payment tranche for the agent under the scheduled payment section and subsequently create a release request.
- **Release Request Creation:** After creating the release request, release it to the agent's wallet and refund the amount.

What Does Mapping Mean?

Mapping involves capturing data on the amount refunded by the supplier regularly through their ledgers. We work with the following suppliers:

- TBO
- Tripjack
- EMT (Ease My Trip)
- Via
- Akbar
- Mondee

Cancellation Types

1. **Full Refund:** No cancellation or service charges are deducted. All travelers cancel their tickets.
2. **Cancellation as per Fare Rule:** Cancellation and service charges are deducted based on fare rules. All travelers cancel their tickets.
3. **No Show Refund:** Applied when a traveler does not show up for their flight without prior notification.

4. **Corporate Fares:** Higher-priced tickets with fewer cancellation charges. All travelers cancel their tickets.
5. **Others:** Exceptional cases not covered in the list, such as seat or baggage refunds.
6. **Partial Refund:** Charges are deducted when part of the booking is canceled, e.g., 2 out of 5 passengers cancel.
7. **Partial Full Refund:** No charges deducted in cases of partial cancellations.
8. **Partial Sectoral Refund:** Charges are deducted for cancellations affecting only one sector of the journey, e.g., from Bombay to Goa but not from Goa to Delhi.
9. **Partial Sectoral Full Refund:** No charges deducted for sectoral cancellations.

Difference Between Cancellation and Refund Process

- **Cancellation Process:** Changes the booking status to "Cancelled" or "Cancellation Settled."
- **Refund Process:** The booking status remains "Confirmed" for partial cancellations where some passengers continue their journey.

Understanding Failed Bookings

A failed booking occurs when TravClan cannot confirm the required package, hotel, or flight. In such cases:

- **Marking as Failed:** The supply team or computer marks the booking as failed and updates the financials, assuming it would have been confirmed.
- **Refund Process:** Any amount collected from the agent is refunded. Failed flight bookings are notified to Flight Operations by ACM or the agent, who checks manually or through the system to ensure no amount is debited.

Tracking Failed Bookings

Use the "Flight Refunds 2022" sheet to track non-auto refunded failed bookings:

1. Fill Out Sheet:

- **Column A:** Failed Booking Date
- **Columns E to K:** Booking Details

2. Finance Team Actions:

- **Column B:** Refund Date
- **Column D:** Status of Refund
- **Column T:** Amount Deducted from Portal
- **Column U:** Release Request Number for Wallet/Bank Transfer
- **Column V:** Org ID of the Buyer

FAQs

1. Auto Refunds vs. Manual Refunds:

- Factors preventing auto refunds include incomplete KYC, refund amounts greater than 2 lakhs, or technical issues.

2. Refund Date:

- The refund date is generally the same as when the finance team processes the payment or when the money reaches the agent's wallet.

3. Refund to Wallet/Bank:

- Typically, refunds are made to the wallet unless otherwise decided by the agent.

Processing Refunds of Failed Bookings

1. Steps:

- Enter the booking ID in the "Failed Booking Refund Trigger" Google Sheet.
- Auto-fetch booking details and check if it is a special case.
- Open the booking in BMS to determine the source and check portals (TBO, Tripjack, Easemytrip).
- Create a refund tranche and release request in BMS.
- Update the sheet with RR number and refund status.

2. Failed Refunds:

- Confirm no amount is debited from the supplier. If debited, reverse or credit back the amount.
- Ensure refunds are processed every 2 hours. (Failed bookings refund TAT)

Summary

- Check the booking status in BMS (pending or failed).
- Enter the Org ID and verify the refund status in the sheet.
- Check the supplier portal for debits and perform necessary actions in BMS.
- Create RR, update the sheet, and release funds to the agent's wallet.

Hotel Refunds

"When an agent wants to cancel a hotel booking, they can submit a cancellation request through the TC portal.

- **Agent:** An individual or representative requesting the cancellation.
- **Cancel:** To annul or invalidate a reservation.
- **Hotel Booking:** A reservation made for a hotel room.
- **Submit:** To formally present a request.
- **Cancellation Request:** A formal plea to cancel a reservation.

- **TC Portal:** The online platform where cancellation requests are submitted.

After the request is submitted, the hotel operations team verifies it and cancels the booking in our system.

- **Request is Submitted:** The formal process of sending the cancellation request has been completed.
- **Hotel Operations Team:** The group responsible for handling hotel-related tasks.
- **Verifies:** Confirms the validity of the request.
- **Cancels the Booking:** Officially removes the reservation from the system.

Once this process is complete, the team fills out a refund request form for the finance team to review and process the refund.

- **Process is Complete:** The verification and cancellation are finished.
- **Refund Request Form:** A document used to request a refund.
- **Finance Team:** The department responsible for handling financial transactions.
- **Review:** To examine the refund request.
- **Process the Refund:** To handle and complete the financial return.

Form Link: <https://shorturl.at/GOE5d>

- **Form Link:** URL where the refund request form can be accessed.

Once the form is submitted by the hotel's team, the refund comes in the finance's track & we're supposed to process the refund within the designated time.

- **Form is Submitted:** The act of sending the completed refund request form.
- **Finance's Track:** The finance department's tracking system for refunds.
- **Designated Time:** The specific period within which the refund should be processed.
- **TAT for Failed Bookings Refunds:** 2 hours
- **TAT for Confirmed Booking Refunds:** 24 hours
- **Refunds for Forms Filled Till 8 PM:** Should be processed the same day.

Sheet Link: Hotel Refund/Cancellation Booking V2

- **Sheet Link:** URL where the tracking sheet for hotel refunds and cancellations can be found.

There are 2 types of bookings:

- **Failed Booking:** When a booking attempt does not succeed and the amount is collected but the booking is not confirmed.
- **Confirmed Booking:** When a booking is successfully made and confirmed in the system.

In case an agent tries to make a booking on the TC portal but due to some issue it fails. In such case, the amount gets collected in a failed booking and we are supposed to refund the same so that the agent can make a new booking

- **Booking Fails:** The attempt to reserve a hotel room is unsuccessful.
- **Amount Collected:** Money taken for the failed booking.
- **Refund:** To return the collected amount to the agent.

When an agent comes on the TC portal and books a hotel. A booking gets generated in our system in confirmed status

- **Agent Books a Hotel:** An individual successfully reserves a hotel room.
- **Confirmed Status:** The reservation is accepted and validated in the system.

The following tabs in the sheet are important:

- **Form Responses:** Contains all the forms filled by the hotel operations team.
- **Pending/Failed:** Shows all forms related to failed bookings.
- **Confirmed/Canceled Booking:** Displays forms for confirmed bookings that have been canceled by the agent.
- **Internal Adjustment:** When a failed booking is booked offline, adjustments are made to reflect the new booking status.

Checks for Failed Booking Refunds

- **SAMPLE BOOKING:** Example booking ID for reference.
- **Search the Booking on BMS (Bookings Page):** Look up the booking on the Business Management System page.
- **Seller:** The entity or platform selling the booking, e.g., Webbeds.
- **Cross Verify:** To check thoroughly if the booking was made on the seller's portal and if it was refunded.
- **Passenger Name or Booking ID:** Information used to search for bookings on the supplier portal.

Checks for Confirmed Booking Refunds

- **Responses in Confirmed Bookings Tab:** Refers to responses related to confirmed booking refunds.
- **Search in BMS:** Look up booking details.
- **PNR/Confirmation Number:** Unique booking identifier used to track the reservation.
- **Invoice Amount:** The total cost which should be zero for fully canceled bookings.

NOTE

- **TAT for Failed Bookings Refunds:** 2 hours

- **TAT for Confirmed Booking Refunds:** 24 hours
 - **Forms Filled Till 8 PM:** Refunds should be processed the same day.
 - **Refunds on Hold:** Communicate reasons to teams on the Hotel Finance group on Slack.
 - **No Refund Pending for More Than 24 Hours:** Ensure refunds are processed promptly.
-

Checks while filling the RnC Form / Creating Refund Ticket

Whenever a booking is confirmed, we follow the RnC process in two cases:

- **Refund Process:** When a partial amount of the booking is refunded or reduced.
- **Cancellation Process:** When the entire booking is canceled.

RnC Form is filled in the following cases:

- **Amount Reduction / Partial Refund:** When only part of the amount is refunded.
- **Cancellation Process:** When the entire booking is canceled.

The following pointers are to be kept in mind while filling up the form:

- **RnC Form / RnC AB Ticket:** Document or ticket used for processing refunds or cancellations.
- **Agent and Supplier Mail:** Emails from both the agent requesting the refund and the supplier confirming the cancellation.
- **Booking Financials:** Details related to the booking's cost and payment.
- **Supplier Delay:** If the supplier is slow in processing, the refund might be issued first and recovered later.

TAT for Refunds:

- **1 Working Day:** Time to process refunds if the form is correctly filled.
- **Issues Not Resolved by EOD:** Refunds will be processed the next day if resolved by end of the day.
- **Refunds Not Adjusted in Another Booking:** Refunds should be processed in the agent's wallet, not applied to another booking.
- **Partial Refunds:** Update new cost and invoice in BMS.

Finance SPOC: Finance Single Point of Contact for refund statuses.

Refund Processing - For Finance

Finance will track the refund requests once the RnC form is filled / Ticket is created.

- **RnC Form/Ticket:** Documents for processing refunds.
- **Refund Responses:** Tracking updates on refund requests.

Checks to be made while checking the refund:

- **Agent Acknowledgment:** Confirmation from the agent regarding the refund amount.
- **Supplier Acknowledgment:** Confirmation from the supplier

about the refund amount.

- **Booking Financials:** Ensure all financial details and invoices are correctly filled and uploaded in BMS.
- **Failed Booking Checks:** Verify that no money is owed to the supplier for failed bookings.

Case 1: All Conditions Fulfilled

- **Refund/Cancellation Request Created by 2 PM:** If all conditions are met, the request should be created by 2 PM.
- **Action Items:**
 - **Create RR (Release Request):** Document to process the refund in BMS and mention "RR Created" in Column B.
 - **Mention RR Number:** Record the RR number in Column C.
 - **After Closing RR:** Update the sheet by mentioning "Done" in Column B.
 - **Send Refund Notification Email:** Notify the agent via email about the refund processed.

Case 2: Conditions Not Fulfilled

- **Refund/Cancellation Request on Hold:** If conditions are not met, mark the request as "Pending".
- **Action Items:**
 - **Mention Reason for Hold:** Record the reason in Column C of the sheet.
 - **Communicate Issue:** Notify the agent via email (excluding the agent) about the hold.
 - **Resolve Issues:** Contact ACM and team members to resolve discrepancies by end of the day (EoD).
 - **Form Rejected:** If unresolved after two reminders, reject the form and inform the supply team. Mark "Rejected" in Column B with a reason and escalate if needed.

Additional Notes:

- **Amount Reduction:** If no refund is needed, fill the alteration form based on the final price received via email.
 - **Direct Tranche:** The refund is processed directly based on the final price.
 - **Responsibility:** The person handling refunds must ensure proper closure of refunds and bookings.
-

Failed Bookings Issued Offline (At Backend)

In certain cases, where a booking is rejected at the portal but the amount is deducted, follow these steps:

1. Create a New Offline Booking in BMS:

- **New Offline Booking:** Enter the new booking details in the system with the updated price.

2. Adjust for Price Changes:

- **Increased Amount:** If the amount increases, create a new offline booking and claim the additional amount.
- **Reduced Amount:** If the amount decreases, refund the difference and document it in the Failed Bookings tab of the flight refunds sheet.

3. Internal Adjustment:

- **Flights:**
 - **Old Booking:** Enter details in Column E of the flight refunds sheet.
 - **Adjustment:** Mark yes in Column F and indicate if additional amounts are received in Column G.
 - **New Booking ID:** Mention the new booking ID in Column I.
 - **Wallet:** Record adjustments in Columns J and K.
 - **Internal Adjustment:** Select "Internal Adjustment" in Column D.
 - **PNR:** Enter the PNR of the new booking in Column S.
- **Hotels:**
 - **Old Booking:** Document in Column D of the hotel refunds sheet.
 - **New Booking ID:** Enter the new booking ID in Column Y.
 - **Amount to be Adjusted:** Record in Column Q.
 - **Wallet:** Select in Column U.
 - **Internal Adjustment:** Choose in Column B.
 - **PNR:** Enter the PNR in Column E.

4. Finance Responsibilities:

- **Check Booking Confirmation:** Verify that only one booking is confirmed on the portal with the correct cost.
- **Refund to Agent:** Ensure the amount is refunded to the agent's wallet and claimed against the new booking ID.
- **Release Request:** The person creating the RR should also handle its closure and claiming the amount in the new booking ID.

- **Adjust Status:** Update status as "Adjusted" in both flight and hotel refunds sheets.

Example:

- **Booking X of Rs. 10,000:** Failed, and Rs. 10,000 is collected.
- **New Booking Y of Rs. 10,500:** Created with the revised price.
- **Claim Rs. 500 Difference:** Adjust from Booking X to Booking Y.

TAT for Internal Adjustments: 24 hours. Ensure the adjustment is completed within this timeframe.

Process for Card Reversals

In case any reversal is received in cards:

- **Track Reversals and Refunds:** Gautam/Sahil will monitor reversals and refunds.
- **Inform Supply Team:** Gautam/Sahil to notify the Supply team and update the booking ID in the card sheet the same day.
- **Initiate Refund Process:** Supply team to start the refund process by filling the RnC form or marking it in the sheet.
- **Verify and Claim:** Simarpreet will verify the refund amount, create a bank record, and claim it in the booking.
- **Create RR and Refund:** Finance will create the Release Request (RR) and process the refund.

Sheet Link: [Refund Tracking Sheet](#)

Hotels

For instant refunds:

1. **Fill the Instant Refund Form:** [Form Link](#) when a refund is required before receiving compensation from the supplier.
2. **Add Booking to Refund Sheet:** Include the booking details in the hotel refunds sheet for processing.
3. **Approval from John/Chirag:** Obtain approval for the refund via email and explain the case.
4. **Loop in rnc@travclan.com:** Include this email in all relevant agent and supplier correspondence.
5. **Supplier Confirmation:** Ensure the supplier confirms the refund in the next payment cycle.
6. **Fill Loss Form:** Complete if incurring any loss due to the refund.
7. **Timely Reminders:** Send reminders to suppliers to recover refunds.

Finance Process:

1. **Check Refund Tracking Form:** Review before processing any refunds.

2. **Verify Approval and Emails:** Ensure all approvals and necessary emails are reviewed.
 3. **Process Refunds:** Complete within 12-24 hours.
 4. **Update Refunds Tracking Sheet:** Every 15 days, and send reminders to suppliers.
-

Flights

For instant refunds:

1. **Fill the Instant Refund Form:** [Form Link](#) for tracking and reconciliation.
2. **Add Booking to Refund Sheet:** Mark "yes" in Column AM of the sheet.
3. **Approval from John/Chirag:** Mandatory for refunds over 50k or exceptional cases.
4. **Loop in finance@travclan.com and rnc@travclan.com:** Include these emails in all approval correspondence.
5. **Subject Line for Approval Email:** "Instant Refund Approval - PNR".
6. **Specify Amount in Email:** Clearly mention the refund amount in approval emails.
7. **Fill Loss Form:** If incurring any loss due to the refund.
8. **Timely Reminders:** Send reminders to suppliers for refund recovery.

Finance Process:

1. **Fill Instant Refund Form:** Before processing any refunds.
 2. **Verify Approval and Emails:** Ensure all approvals and related emails are reviewed.
 3. **Process Refunds:** Complete within 24 hours.
 4. **Update Refunds Tracking Sheet:** Every 15 days, and send reminders to suppliers.
-

Credit Note Process

This process outlines the steps to be followed when a supplier issues a credit note instead of providing a refund after we have paid them the full amount. This situation occurs when a component of a booking is canceled, and we need to refund the agent, but the full payment has already been made to the supplier.

Example Scenario:

Suppose in Booking X, we received the full amount from the agent, but a component (e.g., scuba diving) got canceled, necessitating a refund. Since we made the entire payment to the supplier, they issue a credit note of INR 100, which can be utilized in future bookings.

Steps to Follow:

1. **Email Looping:**
 - **Action:** Include rnc@travclan.com in the email where the credit note is received.

- **Tat (Turn Around Time):** Immediate.

2. Credit Note Form:

- **Action:** Complete the Credit Note form as soon as the credit note is received from the supplier. Ensure all relevant information is provided.
- **Tat:** As soon as received.

3. Refunds and Cancellations Form:

- **Action:** If a refund is necessary, fill out the Refunds and Cancellations form to process the refund.
- **Tat:** Immediate if a refund is needed.

4. CN Form for Adjustments:

- **Action:** If no refund is required and the amount is to be adjusted against future bookings, complete the CN form for recording purposes.
- **Tat:** Immediate if adjustment is needed.

5. Supplier Acknowledgment:

- **Action:** Ensure the supplier acknowledges via email that they are providing a credit note/refund that can be used for future bookings.
- **Tat:** Immediate upon receipt of the credit note.

6. Credit Note Conditions:

- **Action:** Any conditions attached to the credit note should be mentioned by the vendor in the email.
- **Tat:** Immediate.

7. Inform New Booking:

- **Action:** Inform via email about a new booking against which the credit note amount will be adjusted.
- **Tat:** Immediate upon booking confirmation.

8. No Upcoming Booking:

- **Action:** If no future bookings are available with the supplier to adjust the amount, the credit note should be approved by John, and a refund should be processed.
- **Tat:** Immediate if no future booking is available.

Additional Notes:

1. Credit Note Form Requirement:

- **Action:** Complete the Credit Note form as soon as a credit note is received, regardless of whether a refund is needed.
- **Tat:** Immediate upon receipt.

2. Refunds and Cancellations Form Requirement:

- **Action:** Fill out the Refunds and Cancellations form if a refund is required.
- **Tat:** Immediate if a refund is needed.

3. Approval for Refunds:

- **Action:** If there are no upcoming bookings, John must approve refunds. The SOP for such approvals depends on individual cases.
- **Tat:** As per the specific case's timeline.

Understanding Galileo

We have recently integrated with TBO Galileo to enhance our flight booking operations. This integration introduces new challenges for both the Operations and Finance teams in handling pending and canceled bookings.

Steps for Finance Team:

1. Refund Form Verification:

- **Action:** Ensure the refund form is correctly filled out, and the booking ID is accurately mapped in the sheet for cancellations.
- **Tat:** Immediate upon receipt of the cancellation.

2. Booking Status Verification:

- **Action:** Confirm that the booking status is marked as failed or pending. The flight team's Point of Contact (POC) should clearly state via email that the booking has failed, and a refund is needed.
- **Tat:** Immediate upon booking status change.

3. Processing Refund:

- **Action:** After receiving approval from the flight team, process the refund based on their confirmation. The confirmation email should follow this format:

vbnet

Copy code

Booking Id - abcde

This booking has failed/Itinerary is canceled on GDS, kindly refund the amount to the agent.

Attach screenshot for reference.

- **Tat:** Immediate after receiving confirmation.

4. Reconciliation Check:

- **Action:** Perform a reconciliation check after 2-3 days of processing the refund with Mayank to ensure the amount has been credited to the company's account or that no amount has been deducted for the booking.
- **Tat:** 2-3 days post-refund processing.

Note:

- **Approval Requirement:** Refunds can only be processed with clear approval from the concerned flights POC. No refunds should be processed without this confirmation.
- **Tat:** Immediate upon receipt of POC approval.

Steps for Flights Team:

1. Refund Form Completion:

- **Action:** Fill out the refund form for any pending or failed Galileo booking.
- **Tat:** Immediate upon booking status change.

2. Email Revert:

- **Action:** Respond to the Finance team's screenshot-based approval with an appropriate message.
- **Tat:** Immediate upon receipt of the approval request.

Checking Ledger:

1. Post-Refund Check:

- **Action:** After 24-48 hours of processing refunds, the refunds team should contact Mayank to verify if any amount has been deducted in the ledger.
- **Tat:** 48-72 hours post-refund processing.

2. Update Status:

- **Action:** Mayank will update the status of the payment by replying to the email thread where the flight POC and Finance team communicated.
- **Tat:** Immediate after ledger check.

Summary:

- The Finance team will mark the reconciliation status on the Google Sheet based on these steps.

Finance Queries Management

Issues Related to the Agent's Bank Account

1. Adding a Bank Account:

- **Action:** Go to 'Wallet', select 'Withdraw Money', click 'Update Bank', add bank details (A/C number, IFSC Code, Bank Holder Name), and submit.

- **Tat:** Immediate upon initiation.

2. Verification Time:

- **Action:** Bank account details will be verified within 24 hours.
- **Tat:** Within 24 hours.

3. Payout Request Without Bank Details:

- **Action:** Bank details can be added after making a payout request.
- **Tat:** Immediate.

4. Changing Bank Details:

- **Action:** If bank details need to be changed, cancel the previous details by contacting Khushbu/Aashima, then inform the agent to add new details.
- **Tat:** Immediate upon cancellation and addition.

5. Internal Check for Bank Details:

- **Action:** Go to member's page, enter the agent's registered email/phone number, scroll to the organization ID, and check the org bank accounts area.
- **Tat:** Immediate.

Issues Related to Payment Failure

1. IMPS Payment Delay:

- **Action:** Inform the agent that IMPS payments usually reflect within 30 minutes but can take up to 30 minutes. Ask them to wait and check for confirmation emails from DBS.
- **Tat:** Up to 30 minutes.

2. NEFT Payment Delay:

- **Action:** Inform the agent that NEFT payments take up to 30 minutes. Ask them to wait and check for confirmation emails from DBS.
- **Tat:** Up to 30 minutes.

3. Payment Deducted but Not Added:

- **Action:** Gather the registered mobile number, amount, and payment method from the agent. Contact Simarpreet/Aashima to check the issue. Inform the agent that if the payment failed, it will be auto-refunded within 7-10 working days.
- **Tat:** Within 30 minutes, then follow-up as necessary.

Issues Related to Refunds

1. Refund Not Received:

- **Action:** Ask the agent for the booking ID. Allow 15 minutes for checking with Simarpreet/Gurkirat/Aashima, then inform the agent.

- **Tat:** 15 minutes.

2. Credit Note Request:

- **Action:** Instruct the agent to email invoice@travclan.com for a credit note. It will be shared within 24 hours.
- **Tat:** Within 24 hours.

3. Incorrect Refund Amount:

- **Action:** Inform the agent that a credit note will be shared the day after the refund, detailing the bifurcation. If the amount still seems incorrect, they should email the same thread for further checking within 24 hours.
- **Tat:** Within 24 hours.

Issues Related to Withdrawal Requests/Payout (Withdrawal request = Payout Request)

1. Payout Request Delay:

- **Action:** Payout requests usually credit within 24-48 hours if details are correct. If on hold, check finance@travclan.com with the agent's organization ID for reasons.
- **Tat:** 24-48 hours.

2. Credit Card Misuse:

- **Action:** Explain to the agent that using someone else's credit card is prohibited. Funds will be refunded to the source account, which takes 5-7 working days.
- **Tat:** 5-7 working days.

3. Technical Error in Instant Payout:

- **Action:** If a technical error is suspected, reassure the agent and process the payout manually within 24-48 hours.
- **Tat:** 24-48 hours.

4. Cancel Payout Request:

- **Action:** Email finance@travclan.com for a cancel payout request. The refund will be processed within 24-48 hours if the request is received before disbursement.
- **Tat:** 24-48 hours.

Additional Notes:

- For any complex issues or extended delays, involve the Finance team lead for resolution.

Refund Process to be Followed on BMS

1. When Booking is in Failed/Pending Status

1. **Open the Booking:** Access the respective booking in BMS.

2. Initiate Refund Process:

- **Navigate to Booking Actions:** Under “Booking Actions,” select “Refund Process.”
- **Add Planned Payment:**
 - **Scheduled Payment Section:** Click on “Add another planned payment” and fill in the required details.
- **Save the Tranche:** Click on “Save” to finalize the tranche.

3. Initiate Refund:

- **Locate Scheduled Payment Section:** Scroll down to “Scheduled Payment.”
- **Initiate Refund:** Click on “Initiate Refund,” mark the checkbox, and click “Ok.”

4. Create Release Request:

- **Go to Booking Release Requests:** Navigate to “Booking Release Requests.”
- **Add Release Note:** Click on “Release” and add a release note (e.g., Flight Refund, Hotel Refund).
- **Attach Proof of Refund:** Attach any necessary proof of refund.
- **Confirm the Refund:** Click on “Confirm” to process the refund.

Turnaround Time (TAT): The refund will be processed within 24-48 hours if the request is received before disbursal.

2. When Booking is in Confirmed Status

1. **Open the Booking:** Access the respective booking in BMS.

2. Initiate Cancellation Process:

- **Navigate to Booking Actions:** Under “Booking Actions,” select “Cancellation Process.”
- **Save and Settle Cancellation:** Click on “Save,” then “Settle Cancellation,” and add the required details.
- **Submit Cancellation:** Click “Submit.”

3. Add Release Request (Wallet):

- **Scheduled Payment Section:** Under “Scheduled Payment,” click on “Add Release Request (Wallet)” and fill in the details.
- **Confirm Release Request:** Click “Confirm.”

4. Create Release Request:

- **Go to Booking Release Requests:** Navigate to “Booking Release Requests.”
- **Add Release Note:** Click on “Release” and add a release note (e.g., Flight Refund, Hotel Refund).

- **Attach Proof of Refund:** Attach any necessary proof of refund.
- **Confirm the Refund:** Click on “Confirm” to process the refund.

Turnaround Time (TAT): The refund will be processed within 24-48 hours if the request is received before disbursal.

AB Refund Tickets - For Holidays

Process to Follow: 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:** For pre-booking and post-booking cases, add team → Holiday; for ontrip and post-ontrip cases, add team → Ontrip.
- **Processing Time:** Once the ticket is raised, the respective teams (pre/post/ontrip) will fill out RnC (Refunds & Cancellation) and process refunds within 24-48 hours.

Turnaround Time (TAT): Refunds will be processed within 24-48 hours.

Internal Adjustment Process

Overview:

1. Two Scenarios:

- **Amount Reflects Back in Wallet:** The amount is automatically refunded.
- **Amount Doesn't Reflect in Wallet:** Internal Adjustment is needed.

2. Internal Adjustment Steps:

- **New Offline Booking:** A new offline booking is made, and the amount from the failed booking is refunded back to the wallet.
- **Form Submission:** The Point of Contact (PoC) from the Hotel/Flight team will handle the offline booking and claim the amount.
- **Confirmation:** The team will then share the confirmation of the adjustment.

Process for HOTEL/FLIGHT PoCs:

1. **Fill the Form:** PoCs must immediately fill out the Internal Adjustment Form if the booking fails and the amount needs to be claimed.
2. **Finance Team Action:**
 - **Refund Time:** The Finance team will refund the amount back to the wallet within 30 minutes of form submission.
3. **New Booking:** The PoC will make a new booking, and the amount will be collected from the confirmed booking.

Turnaround Time (TAT): The Finance team will process the refund within 30 minutes.

Handling Delays:

1. **Re-Fill the Form:** If the amount is not refunded or adjusted in new bookings on time:
 - **Booking Category:** Mark as Pending/Failed Booking.
 - **Case:** Internal Booking Adjustment - Transfer amount to new booking.
2. **Finance Team Action:** The Finance team will then refund the amount to the wallet and adjust it in the new booking ID.

Turnaround Time (TAT): Refunds and adjustments will be made promptly upon re-filling the form.

Refunds and Cancellation (Cases)

Case 1 - Amount Recoverable by Supplier

1. **Email Supplier for Recovery:** Email the supplier for recovery and tag rnc@travclan.com in the supplier mail chain.
2. **Fill RnC:** Complete the RnC form.
3. **Fill Credit Note Form:** Fill the credit note form for the amount recovered by the supplier.

Case 2 - Amount Not Recoverable by Supplier

1. **Fill RnC:** Complete the RnC form for the amount to be refunded.
2. **Fill Loss Form:** Fill the loss form for the entire amount.
3. **Refund Process:** Once the loss is approved and adjusted in BMS, the refund will be processed to the agent.

Case 3 - In Conversation with Supplier to Recover Amount

1. **Fill RnC:** Complete the RnC form for the amount to be refunded.
2. **Credit Note Form:** Fill the Credit Note form for the amount we are trying to recover.
3. **Track Credit Note:** The person filling the credit note form needs to keep track of the credit note.

Note: If the credit note is not received from the supplier after multiple follow-ups, the loss form will be filled afterward.

Sales

Overview:

1. **Definition:** Sales refer to activities related to selling goods or services within a targeted time period. The delivery of a service for a cost is also considered a sale.
2. **GMV vs. Revenue:** GMV (Gross Merchandise Value) is the total sales volume transacting through the platform. For a company acting as a mediator, revenue is the commission. For a company purchasing and selling items, GMV is the gross revenue.

What We Sell at TravClan:

1. Flights
2. Hotels
3. Domains
4. Packages
5. Insurance
6. Payment Gateway

Entries Example:

1. **Package Purchase Amount is INR 20,000:**
 - **Case 1:** 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
 - **Case 2:** Sold at INR 20,000
 - **Agent Account:** Debit INR 20,000
 - **Reimbursement Account:** Credit INR 20,000
 - **Case 3:** Sold at INR 19,000
 - **Agent Account:** Debit INR 19,000
 - **Discount:** Debit INR 1,000
 - **Reimbursement Account:** Credit INR 20,000

Sales Return Example:

1. **Sales Entry:** 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
2. **Sales Return Entry:**
 - **Booking Id Refund Account:** Debit INR 20,000
 - **Convenience Fee Account:** Debit INR 1,000
 - **Output (CGST/IGST/SGST) Account:** Debit INR 180
 - **Agent Account:** Credit INR 21,180

Credit Note Process

1. **Check RnC Form:** Ensure the RnC form is filled.
2. **Invoice Number:** Verify from the booking accounts sheet.
3. **Buyer Details:** Fill in the buyer details from BMS.
4. **Credit Note Details:** Confirm details from the credit note provided by the supplier.
5. **Cost Price, Convenience Fees, and GST:** Copy from the International sheet in Booking Accounts.
6. **Approval:** Share the credit note with Chirag for approval. Once approved, share it with the agent.
7. **Upload:** Upload the credit note on the drive [here](#).

Flight

1. **Credit Note Format:** Refer to Credit Note Format for guidance.
2. **TAT:** As per the turnaround time guidelines.

Refunds:

1. **Verify Booking Status:** Check if the booking is refundable.
2. **Initiate Refund Process:** Follow internal procedures for initiating refunds.

TAT: Refunds will be processed within 24-48 hours.

Goods and Services Tax (GST)

Goods and Services Tax (GST) is an indirect tax applied to the supply of goods and services in India. It is a **comprehensive, multistage, and destination-based** tax.

1. **Comprehensive:** GST has replaced nearly all indirect taxes except for a few state taxes. This means it integrates various taxes into one system.
2. **Multistage:** GST is imposed at each step of the production process, from the manufacture of goods to their final sale. However, it is designed to be refunded to all parties except the final consumer, ensuring that tax is only paid on the value added at each stage.
3. **Destination-Based:** GST is collected based on where the goods or services are consumed rather than where they originate, unlike previous taxes that were collected based on the point of origin.

Tax Slabs: Goods and services are categorized into five tax slabs: 0%, 5%, 12%, 18%, and 28%. Certain items like petroleum products, alcoholic drinks, and electricity are not taxed under GST and are instead taxed separately by state governments. Additionally, a special rate of 0.25% applies to rough precious and semi-precious stones, and 3% on gold. A cess of 22% or other rates is applied on certain items like aerated drinks, luxury cars, and tobacco products.

Implementation: GST came into effect on 1 July 2017 through the One Hundred and First Amendment of the Indian Constitution. It replaced multiple existing taxes imposed by both central and state governments.

Taxes Replaced: GST subsumed several taxes including central excise duty, service tax, additional customs duty, surcharges, state-level VAT, and octroi. It also removed other levies related to inter-state transportation of goods.

Taxation Model: India uses a dual GST model:

- **Central GST (CGST):** Levied by the Central Government on intra-state transactions.
- **State GST (SGST):** Levied by State Governments on intra-state transactions.
- **Integrated GST (IGST):** Levied by the Central Government on inter-state transactions and imports.

HSN Codes: The Harmonized System of Nomenclature (HSN) codes help classify commodities systematically for GST. The HSN code system saves time and simplifies the filing of GST returns by eliminating the need for detailed descriptions of goods. Companies with a turnover up to INR 15 million are not required to mention HSN codes. Companies with a turnover between INR 15 million and INR 50 million need to mention the first two digits, while those exceeding INR 50 million must mention the first four digits of the HSN code.

Tax Rates: GST rates vary by item:

- **18%:** Soaps
- **28%:** Washing detergents
- **18%** for movie tickets costing less than INR 100, and **28%** for tickets costing more than INR 100.
- **12%:** Under-construction property booking Certain industries and products, such as dairy products and fresh vegetables, are exempt from GST.

Checkposts: The abolition of checkposts has facilitated the free movement of goods. The integration of octroi within GST has further streamlined transportation.

Compensation: The Central Government assured compensation to states for any revenue loss due to GST for a period of five years. However, concrete laws supporting this action have not yet been established.

e-Way Bill: The e-Way Bill is an electronic permit for shipping goods, mandatory for inter-state transport beyond 10 kilometers or INR 50,000 in value. It was introduced on 1 June 2018, and is a technology-driven solution to prevent tax evasion. A unique e-Way Bill Number (EBN) is generated and must be matched with the GST invoice.

Intra-State e-Way Bill: Initially piloted in five states (Andhra Pradesh, Gujarat, Kerala, Telangana, and Uttar Pradesh) and successfully implemented in Karnataka from 1 April 2018, this system is aimed at reducing tax evasion and creating a unified e-way bill system nationwide.

Reverse Charge Mechanism (RCM): In the RCM system, the receiver of goods or services pays the tax on behalf of unregistered suppliers. The receiver can claim Input Tax Credit, while the unregistered supplier cannot.

Goods Kept Outside GST: Certain items are not covered under GST, including alcohol for human consumption and petroleum products. GST will be applied to these items at a later date.

Revenue Distribution: GST revenue from intra-state transactions is shared equally 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 the goods are consumed.

GST Council: The GST Council is responsible for overseeing the GST system. It includes the Union Finance Minister, the Union Minister of State for Finance, and finance ministers from state governments. The Council is tasked with revising and reconciling GST laws and rates.

Goods and Services Tax Network (GSTN): GSTN, developed by Infosys Technologies, provides the IT infrastructure for GST. It is a non-profit organization that facilitates access to GST information for stakeholders, government, and taxpayers. Initially, the Central Government and state governments held shares in GSTN, but it was later made a wholly-owned government entity.

Tax Deducted at Source (TDS)

Introduction: The concept of **Tax Deducted at Source (TDS)** was introduced to collect tax directly from the source of income. A person or entity (deductor) responsible for making a specified payment must deduct tax and remit it to the Central Government. The recipient (deductee) can claim credit for the tax deducted based on Form 26AS or a TDS certificate.

TDS Rates: TDS rates are specified in the relevant provisions of the Act or the Finance Act's First Schedule. For payments to non-resident persons, the withholding tax rates under Double Taxation Avoidance Agreements (DTAAs) are applicable.

Payment Modes: TDS must be deposited to the Central Government's account using either:

1. **Electronic Mode:** Mandatory for corporate assesses and individuals subject to section 44AB of the Income Tax Act.

2. **Physical Mode:** By furnishing Challan 281 at authorized bank branches.
-

Income Tax

Definition: **Income Tax** is imposed on individuals or entities based on their income or profits. It is calculated by applying a tax rate to the taxable income. Tax rates may vary depending on the taxpayer and the type of income.

Tax Rates: Income tax rates can be progressive, where the rate increases with higher income levels. For example, in India:

- Income up to INR 2.5 lakhs: 0%
- Income between INR 2.5 lakhs and INR 5 lakhs: 5%
- Income above INR 15 lakhs: 30%

Residents vs. Non-Residents: Residents are taxed on worldwide income, while non-residents are taxed only on income earned within the jurisdiction. Double Taxation Avoidance Agreements (DTAAs) may apply to avoid taxation in multiple countries.

Defining Income: Income includes compensation for services, gains from property sales, interest, dividends, and other sources. Deductions are generally allowed for business expenses and certain personal expenses.

Deductions: Tax systems often permit deductions for business expenses and personal expenses like home mortgage interest. Taxable income for businesses is typically based on net income, with few exceptions.

Provident Fund (PF)

Definition: A **Provident Fund** is a retirement savings scheme where employees accumulate a lump sum amount at the end of their employment. Unlike pensions, which provide monthly payments, provident funds are a one-time lump sum payment.

Employees' Provident Fund Organisation (EPFO): EPFO is the body responsible for managing India's mandatory provident fund scheme. It administers contributions to provident funds, pensions, and insurance schemes for workers. EPFO also handles bilateral social security agreements with other countries.

Universal Account Number: Launched on 1 October 2014, the Universal Account Number allows employees covered by EPFO to have a portable provident fund number.

Invoicing

Definition: An **Invoice** is a document that records a transaction between a buyer and a seller. It serves as proof of the transaction.

Formats and Details:

- **Invoice Number:** Unique identifier for the invoice.

- **Buyer Details:** Includes name, address, and GST details, accessible via BMS ID.
- **Booking Account Sheet:** Used to track and verify details related to flights and land bookings.

Invoices for Flights and Land Bookings: Invoices for flights and land bookings are generated differently based on whether discounts are applied or not. The formats include details like booking amounts, discounts, and GST.

Purchase and Purchase Returns:

- **Purchase:** Acquisition of goods or services, recorded with details like service charges, GST, and commissions.
- **Purchase Return:** Occurs when goods are returned to the seller, reversing the purchase transaction.

Example of Purchase Invoice:

- **Reimbursement of Package/Visa Fees:** INR 20,728
- **Service Charges:** INR 400
- **GST:** INR 36
- **Commission:** INR 200
- **TDS:** INR 10
- **Total:** INR 20,974

Payment Entry: Records the payment made to creditors and the bank.

Purchase

What is Purchase?

Purchase refers to the act of acquiring something by paying for it. In simpler terms, it means to buy an item or service.

What are we Purchasing in TravClan?

In the context of TravClan, the purchases typically include:

- **Flights:** Tickets for air travel.
- **Hotels:** Accommodation services.
- **Domain:** Internet domain names for websites.
- **Insurance:** Protection policies for various types of risks.
- **Payment Gateway Services:** Services that facilitate online payments.
- **Packages:** Travel or service bundles. Note that there is no Input Tax Credit (GST) available for these.

Example of Purchase Entry

Here is a breakdown of a purchase entry with a sample account transaction:

- **Reimbursement of Package A/C Dr 20728**
This indicates a debit entry of ₹20,728 in the Reimbursement of Package Account.
- **Service Charge Paid A/C Dr 400**
A debit entry of ₹400 in the Service Charge Paid Account.
- **Input GST A/C Dr 36**
A debit entry of ₹36 in the Input GST Account.
- **TDS A/C Dr 10**
A debit entry of ₹10 in the TDS (Tax Deducted at Source) Account.
- **Commission Received A/C Cr 200**
A credit entry of ₹200 in the Commission Received Account.
- **Creditor A/C Cr 20974**
A credit entry of ₹20,974 in the Creditor Account.

Explanation: GMV + Convenience Fee Model

The GMV (Gross Merchandise Value) + Convenience Fee Model is used to calculate the total value including service charges and convenience fees.

Total

The total amount of ₹20,974 represents the sum of all the individual components (reimbursement, service charge, GST, commission, etc.).

Purchase Return

What is a Purchase Return?

A *purchase return* occurs when a buyer sends goods back to the seller. This usually happens if the items were incorrect, damaged, or unwanted.

Example of Purchase Return Entry

- **Reimbursement of Package A/C Cr 20728**
A credit entry of ₹20,728 in the Reimbursement of Package Account.
- **Service Charge Paid A/C Cr 400**
A credit entry of ₹400 in the Service Charge Paid Account.
- **Input GST A/C Cr 36**
A credit entry of ₹36 in the Input GST Account.
- **TDS A/C Cr 10**
A credit entry of ₹10 in the TDS Account.
- **Commission Received A/C Dr 200**
A debit entry of ₹200 in the Commission Received Account.
- **Creditor A/C Dr 20974**
A debit entry of ₹20,974 in the Creditor Account.

Payment Entry

Payment Entry

When making a payment, the following entry is recorded:

- **Creditor A/C Dr 20974**
A debit entry of ₹20,974 in the Creditor Account.
- **To Bank A/C Cr 20974**
A credit entry of ₹20,974 in the Bank Account.

Details Needed During Payment:

- **Supplier Name:** The name of the entity supplying the goods or services.
- **Updated Cost:** The current price of the goods or services.
- **Organisation Number:** A unique identifier for the organization.

Invoice

What is an Invoice?

An *invoice* is a document that provides proof of a sale and details the transaction between a buyer and a seller. It includes information such as the amount due and payment terms.

Invoice Generation

Invoices for API bookings are automatically generated and sent to agents' emails. For offline bookings, invoices must be manually generated using the BMS (Booking Management System). The steps are:

1. **Generate Invoice:** Click on "Generate Invoice" in BMS.
2. **Verify Details:** Ensure that all details are correct.
3. **Download or Email:** Invoices can be downloaded directly or shared via email.

Required Details for Invoice Generation:

- **Organisation Name**
- **Organisation Address**
- **GST Number**

Incorrect Invoices

Invoices may be incorrect if the cost changes after the invoice is generated or if there are KYC (Know Your Customer) issues. It is essential that the cost remains unchanged and KYC is completed to avoid errors.

Manual Invoices

Manual invoices are necessary in cases of system errors or if financials are incorrect. Contact relevant personnel (Laxman/Manish) for assistance.

Suspense Entries

Clearing Suspense Entries

Suspense entries must be cleared by the next working day. Suspense entries are temporary accounts used to record transactions that require further investigation or clarification.

Details of Suspense Entries by Bank:

- **Kotak Mahindra Bank:** Varun

- **DBS-2824:** Simarpreet
- **Cashfree Payments India Private Limited:** Simarpreet
- **Razorpay Software Private Limited-Partners:** Simarpreet
- **HSBC Bank:** Khushbu
- **Karbon Card:** Manish
- **Miscellaneous:** Varun/Manish

Action for Pending Suspense Entries

If suspense entries are not cleared by the next day, email Varun and cc the respective persons with the subject line "Suspense Pending".

How to Generate Invoice on BMS

Steps to Generate Invoice:

1. **Go to Bookings/Flight Bookings on BMS.**
2. **Search Using Booking ID/PNR.**
3. **Scroll Right and Click "Generate Invoice".**
4. **Verify Details:** If correct, tick "Above mentioned details are correct and verified" and generate the invoice. If incorrect, request a manual invoice.
5. **Download Invoice:** Refresh BMS and download the invoice. Agents can download it directly from the portal.

How to Send an Invoice and Ledger to the Agent

Steps to Send Invoice and Ledger:

1. **Copy Agent's Contact:** Obtain the email address or phone number of the agent or organization.
2. **Open LMS Portal:** Search for the particular ID in the "Members" tab.
3. **Find Organisation ID:** Copy it and paste it into the "Input" sheet of the Google Sheet Booking Ledger Generator.
4. **Fill Form:** Complete the form to generate the ledger.
5. **Email Ledger:** Copy the output sheet to a blank Excel file and email it to the agent. The sheet will contain links for downloading invoices.

How to Send Particular Invoices Not Available on BMS

Steps to Send Invoice Using Tally:

1. **Go to Tally Prime** and log in with your credentials.
2. **D-A-L Steps:**
 - **D:** Display more Reports

- **A:** Accounts Statements
 - **L:** Ledgers
3. **Filter Invoice Date:** Press fn+F2 to filter by date.
 4. **Search Booking ID:** Use Alt+fn+f12 to locate the voucher with the booking ID.
 5. **Export File:** Press Ctrl+E to export the file. Edit the format to PDF and save.

These steps cover the complete process of managing purchases, generating and handling invoices, and managing suspense entries.

Checking Whether TEPBR Payment Has Been Received or Not

1. Identify the Type of Payment

- We need to check if the amount has been received for:
 - **Flights:** Payments related to flight bookings.
 - **Other than Flight Bookings:** Payments for packages, cruises, hotels, etc.

2. Login to Travclan.com

- Obtain login access from Laxman or Varun if you do not already have it.
- **TAT:** Ensure you get access promptly to avoid delays in checking payments.

3. Navigate to the Wallet Section

- After logging in, go to the **Wallet** section on the Travclan.com website.
- **TAT:** This should be done immediately after logging in to ensure timely verification.

4. Check Amount and Transactions

- Review the amount and transactions using:
 - **Date:** The date when the payment was expected or received.
 - **Reference Number:** Unique identifier for the transaction.
- **TAT:** The verification should be completed as soon as possible to confirm payment status.

5. Confirm Payment Status

- Send a confirmation email regarding whether the payment has been received or not.
- **TAT:** The confirmation should be sent out promptly after checking to update relevant stakeholders.

Checking Whether TPBR Payment Has Been Claimed or Not

1. Identify the Type of Claim

- Check the claim status for:
 - **Flights:** Claims related to flight bookings.
 - **Other than Flight Bookings:** Claims for packages, cruises, hotels, etc.
 - 2. Login to Travclan.com**
 - Obtain login access from Laxman or Varun if necessary.
 - **TAT:** Access should be acquired quickly to ensure timely checking of claims.
 - 3. Navigate to the Wallet Section**
 - After logging in, go to the **Wallet** section on Travclan.com.
 - **TAT:** This should be done immediately to maintain an efficient workflow.
 - 4. Check Amount and Transactions**
 - Review the amount and transactions using:
 - **Date:** When the claim was made or expected.
 - **Reference Number:** Identifier for the claim.
 - **TAT:** Ensure this is done as soon as possible to confirm claim status.
 - 5. Confirm Claim Status**
 - Send a confirmation email regarding whether the payment has been claimed or not.
 - **TAT:** The confirmation should be sent promptly after verification to keep all relevant parties informed.
 - 6. Handle Extra Payments**
 - If an extra payment is received, create a payout request and arrange for the refund to the concerned person.
 - **TAT:** This should be handled immediately to rectify any discrepancies.
-

Downloading the Ledger

- 1. Login to Travclan.com**
 - Access the website at www.travclan.com.
- 2. Navigate to the Wallet Tab**
 - Go to the **Wallet** tab to access the ledger information.
- 3. Select Filter or Download Option**
 - Choose the filter or download option to specify the time period for the ledger.
- 4. Choose Time Period**
 - Set the time period for which you want to download the ledger.

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 the 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 from the portal.
 - **TAT:** Ensure to download and review invoices promptly.
-

Understanding TravClan Group Entities & Inter-Company Transactions

1. Group Entities Overview

- **TravClan Technology India Pvt Ltd:**
 - Registered under the Company's Act 2013 in India.
 - Handles operations related to the Indian market.
- **TravClan Global Services Pte Ltd:**
 - Based in Singapore, serves as the parent company.
 - Manages transactions in various currencies, including SGD and USD.
- **TravClan USA Corp:**
 - Established in the USA.
 - Enhances operations in the American market.

2. Operational Structure

- Entities are strategically positioned to minimize costs and operational hurdles related to cross-border transactions.

3. Transaction Flow Example

- Example: Sale of a Vietnam travel package involves procurement by TravClan Global Services Pte Ltd and distribution by TravClan Technology India Pvt Ltd.

4. Recording Methodology

- **Inward Transactions:** Focus on the source and purpose of incoming funds.
- **Outward Transactions:** Categorize based on recipient and purpose of funds transferred.

Journal Entries for Inter-Company Transactions

- Refer to the [Google Sheets document](#) for detailed journal entries related to inter-company transactions.

What Is a Payment Gateway?

Definition:

A payment gateway is a service that facilitates the process of accepting payments from customers. This includes transactions made through various methods such as credit cards, net banking, UPI, etc. Unlike traditional methods like NEFT, RTGS, and IMPS, a payment gateway offers additional methods for payment collection. It primarily aids in collecting payments on websites and e-commerce platforms.

Technical Description:

Technically, a payment gateway is a merchant service provided by an e-commerce application service provider. Its main function is to authorize credit card or direct payments processing for e-businesses and online retailers. While payment gateways can be provided by banks, they are often offered by specialized financial service providers as a separate service, known as payment service providers.

Functions in TravClan:

TravClan utilizes payment gateway services for two main types of collections:

1. B2B Collections:

- These involve transactions between businesses, such as payments between TravClan and other businesses.

2. B2B2C Collections:

- These involve transactions between businesses and consumers facilitated through TravClan.

For both types of collections, there are three major daily activities:

1. Managing Payment Gateway (PG) Related Queries:

- This involves resolving issues and coordinating with the payment gateway partner.

2. Activating Payment Gateways:

- Applicable only to B2B2C collections, this involves setting up and activating payment gateways for transactions.

3. Daily Reconciliations:

- This entails verifying and reconciling transactions to ensure accuracy.

4. Managing Chargebacks/Disputes:

- Handling any disputes or chargebacks related to transactions.

Currently, TravClan works with two different payment gateway companies:

- **For B2B Collections:**

- Razorpay
- Cashfree

- **For B2B2C Collections:**

- Razorpay (Partner Model)

Understanding Payment Gateways:

A payment gateway is essential for electronic payment processing. It acts as the front-end technology that sends customer payment information to the merchant acquiring bank, where the transaction is processed. Payment gateway technologies are constantly evolving to accommodate new consumer preferences and technical advancements. For example, traditional magnetic stripe cards have been replaced by chip cards, which use PINs instead of signatures. Additionally, contactless payments and mobile payments are now common.

Benefits of Payment Gateways:

1. Security:

- Ensures secure transactions and protects customer information. Compliance with PCI standards is crucial for maintaining security.

2. Customer Experience:

- Provides a seamless and efficient payment process, optimized for mobile devices, enhancing the overall shopping experience.

3. Worldwide Payment Acceptance:

- Supports multi-currency transactions, catering to a global market.

4. Merchant Onboarding:

- Facilitates quick merchant onboarding with affordable processing and setup fees.

5. Payment Options:

- Offers a variety of payment methods, including credit/debit cards, net banking, mobile wallets, and UPI.

Flow of Amount Collection

Money Via Website:

1. CP (Pay Safely):

- Payments made by agents using the "Pay Safely" option on the website.

2. BP (Booking Packages):

- Payments made by agents directly for booking packages.

3. Travcollect:

- Payment method where agents use the "Collect Money" feature to generate a payment link.

Money Via Travclan.com:

1. Add Money:

- Agents add funds to their wallet using the "Add to Wallet" method on Travclan.com.

2. DBS (NEFT/IMPS):

- Used for payments through NEFT or IMPS, with TravClan providing virtual accounts for these transactions.

Payment Gateway Activation Process

Steps for Activation:

1. Agent Request:

- The agent contacts ACM to request activation of a payment gateway (PG).

2. ACM Checks:

- Ensure the agent has provided all required documents and paid for the membership plan. The order should be marked as "paid." If not, reach out to Simarpreet to get it claimed.
- Verify that the agent's website is live and includes necessary details: About Us, Terms and Conditions, and Contact Details.

3. Member Activity Tracking:

- If all criteria are met, mark the member activity as:
 - **Campaign:** SaaS Payment Gateway
 - **Activity:** SaaS PG - Docs Pending

4. Finance Actions:

- Finance (Simarpreet) will track the member activity using the PG Dashboard 2.0, check the status of the order, website, and documents.

5. Approval/Clarification:

- If everything is correct, mark the member activity as:
 - **Campaign:** SaaS Payment Gateway

- **Activity:** SaaS PG - Docs Approved
- If any issues are found, mark the activity as:
 - **Campaign:** SaaS Payment Gateway
 - **Activity:** SaaS PG - Docs Reject
- Finance will then send the approved documents to Razorpay for account activation.

Macro Steps in PG Activation:

- 1. Agent Requests PG:**
 - **Member Activity:** SaaS PG - Docs Pending
- 2. Finance Approval:**
 - **Member Activity:** SaaS PG - Docs Approved
- 3. Send Documents to Razorpay:**
 - **Member Activity:** SaaS PG - Docs Sent
 - Razorpay generally takes 7-10 working days to activate the account.
- 4. Update TravPay:**
 - Finance enters the Razorpay key in TravPay.
 - **Member Activity:** SaaS PG - Active
- 5. PG Goes Live:**
 - **Member Activity:** SaaS PG - Live
 - Notify the agent via email.

Overall Timeline:

- The entire process of PG activation should ideally take 15 days, assuming all steps are completed as outlined.

Finance Will Do PG Activation

Steps:

- 1. Open Razorpay Dashboard:**
 - Go to the affiliate accounts section and add affiliate accounts.
- 2. Add Merchant:**
 - Enter the account name and common email address in the format:
partner.payment+<membercode>@travclan.com to create the merchant.
- 3. KYC Form:**

- Fill out the contact information, business overview, and business details from the provided documents. Ensure to mark "My Aadhar is not linked to my number."

4. Submit Documents:

- Upload all required documents for verification. The account will either be activated directly or will require clarification.

5. Add Merchant in TravPay:

- Mark activities on the member page:
 - **Campaign:** Payment Gateway
 - **Activity:** SaaS PG, Docs Received
 - **Activity:** SaaS Docs Sent

6. Handling Activation Cases:

- If clarification or review is needed, finance will raise tickets and resolve the issues. Updates should be tracked on the sheet:
 - [Tracking Sheet](#)

7. Switch Merchant:

- Once activated, switch the merchant to generate the key and set up the webhook.

8. Mark PG Live:

- **Campaign:** Payment Gateway
- **Activity:** PG Live
- Notify the agent by email.

Details to be Filled on Travpay Portal

When Keys are Generated in Razorpay:

1. Log in to Travpay:

- Click on "Add Merchant."

2. Enter Merchant Details:

- Fill in the required information including Razorpay Key ID, Secret Key, and account ID.

3. Save Information:

- Click "SAVE" to complete the process.

Cases Where Agent Faces Issues

Handling Issues Related to Payment Gateway or TravCollect:

1. Email Finance:

- ACM should email finance@travclan.com explaining the problem.

2. Track Issue:

- Finance will update the issue on the tracking sheet:
 - [Issue Tracking Sheet](#)
- Raise a ticket and provide updates to the agent. Issues typically resolve within 6-7 working days.

3. URL Change:

- If there is a domain change and the PG is live, email finance@travclan.com to request a URL change.
 - Finance will raise tickets for URL changes and update the Travpay portal.
-

About Bank Records (Understanding) & Process of Creation

Bank Records:

Bank records are entries created to either add money to a user's wallet or record transactions made to the bank account but not yet posted to the agent's wallet. They serve as a virtual record of financial transactions.

Creation Process:

1. Open LMS:

- Navigate to Payment Records - Bank, Payment Gateway, Cash → Click "Add Bank Record."

2. Enter Details:

- Follow the provided instructions to input necessary information.

3. Add to Wallet:

- Select "Others" from the dropdown and click the checkbox → Add to Wallet.

Overview:

Whenever we need to create a bulk of Bank Records or record any transactions received in our bank account (Kotak), we follow a slightly different process compared to the creation of individual Bank Records. In this process, we upload a Bank Statement containing all transactions, and the Bank Records (BRs) are created automatically.

Steps to be Followed:

1. Create a Bank Statement:

- Prepare a Bank Statement in Excel with the desired output. This statement should list all the transactions that need to be recorded.

2. Access LMS:

- Go to the LMS (Learning Management System) and navigate to:
 - **Accounts → Bank Statements**

3. Add Bank Statements:

- Click on the “Add Bank Statements” button.

4. Upload and Save:

- Upload the prepared Excel file containing the Bank Statement.
- Fill in the required fields and save the page to complete the process.

Examples Where Bank Records Are Created

Common Cases:

1. Gift/Sorry Cards:

- These are issued when an agent’s booking fails or is pending. To compensate for a poor user experience, our flight or hotel team issues gift cards or sorry cards from the backend. These are recorded as Bank Records.

2. Automated Payout > Rejected PR:

- When an agent creates a withdrawal request, a Payout Request (PR) is generated. If the payout request is rejected for any reason, it needs to be recorded to track and address the issue. For more details, refer to the flow for rejected PRs.

3. Kuber Payments:

- Payments received through the Kuber portal from agents are not automatically added to the agent’s wallet. Therefore, manual creation of Bank Records is required to reflect these payments and claim them in bookings.

4. Kotak Statements:

- Money received in the Kotak bank account is tracked by uploading Kotak statements every 7 days. All debits and credits are marked accordingly.

5. Campaign’s Cashback:

- These are credited as part of customer acquisition campaigns and are recorded once or twice a month based on the campaign policy. Such transactions are tracked in the Marketing Cashback process sheet.

6. Miscellaneous/Adhoc Bank Records:

- This includes any other bank records such as refunds received from suppliers or mapping cases that require creation.

Notes for Creating Bank Records:

- **Bank Record Numbers:**
 - Ensure the Bank Record Number is mentioned in the respective sheets:
 - **Gift/Sorry Cards:** Gift/Sorry Card
 - **Rejected PR:** Payout Reconciliation > Tab: Rejected PRs
 - **Kuber Payments:** Kuber Payments
 - **Urgent 500:** Urgent 500
 - **Cashback for Membership:** Web Subscription 2.0 - Google Sheets > Tab: Cashback for Membership
 - **Campaign's Cashback:** Marketing Cashback Process (Different sheets for different campaigns)
- **Daily Tracking:**
 - All miscellaneous or adhoc bank records created daily need to be tracked on the Daily Bank Record Sheet.

Flexi Payment Option

Meaning:

The Flexi Payment option allows customers to pay an amount in small portions over a fixed period. This is mainly used for agent plans, where customers are charged 10% extra on the actual rate. The payment can be split into three equal installments over three months.

Due Dates and Installments:

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

Plans Offered:

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

Charges:

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

Plan 1 Year 2 Years 5 Years

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:**
 - Amounts vary based on the total cost (e.g., 1947, 2336, 3894, etc.).
- **40% Installment:**
 - Amounts vary based on the total cost (e.g., 3894, 4673, 7788, etc.).

Steps to Follow for Flexi Payment:

1. Agent Request:

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

2. Finance Actions:

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

3. Authorization:

- Once authorized, mark the activity as “SaaS Flexi - Authorized.”
- **Turn Around Time (TAT):** Payment typically takes 2 working days to reflect in Razorpay.

4. Marking Activities:

- **First Installment Received:** Mark as “SaaS Flexi - 1st Installment Received.”
- **Payment Status:** Partially paid on the first installment, marked as pending for subsequent installments until received. 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.

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 Mail:

vbnet

Copy code

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:

This email informs the agent as soon as their Payment Gateway (PG) is live and integrated with the website through TravPay.

Subject: Your Payment Gateway is Live

vbnet

Copy code

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:

This email is sent if a risk alert or chargeback is received, leading to the account being put on hold.

Subject: Risk Alert/Chargeback on Your Account

markdown

Copy code

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]

Payment Failures

Initial Response to Agent Post Checking Status:

Acknowledge the failure and provide information on refund processing.

Subject: Payment Failure Acknowledgement

vbnet

Copy code

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]

Refund Not Received by Agent Post 5-7 Working Days (To Agent):

Send a follow-up email if the refund is not received.

Subject: Follow-Up on Refund Request

vbnet

Copy code

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]

Refund Not Received by Agent Post 5-7 Working Days (To Payment Gateway):

Request follow-up from the payment gateway provider.

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

vbnet

Copy code

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 once daily by 7 PM.

Kuber Payments

Overview:

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

Process:

1. Capture Details:

- All payment details are captured automatically 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. varun specifies 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 or varun

Understanding TravClan Wallet

Money Flow:

- **User Wallet:** Each user has a unique wallet on TravClan's platform. Funds in this wallet can be used only on TravClan's 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 to 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**. It is helpful to provide an image or video demonstrating the issue faced by the travel agent.

2. Tracking and Updates:

- If the issue is not resolved immediately, **Simarpreet** will document the issue in the following sheet: [Issue Tracking Sheet](#).
- ACMs can open this sheet to track their issue and get updates directly from the sheet itself.

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:

- For each individual issue, create a new email thread with Cashfree.
- Each email should be directed to:
 - **care@cashfree.com**
 - **bryan.m@cashfree.com**
 - **arjun.patel@cashfree.com** (cc)

2. Additional Recipients:

- Additionally, cc the following email IDs:
 - **Anurag**
 - **Varun**
 - **wallet@travclan.com**

3. Reference Number:

- Each email should include a unique reference number, which can be obtained from the PG Issues sheet. This helps in tracking each email independently.

B. Razorpay

1. Contact Points:

- For payout-related queries, write to: **x.support@razorpay.com**
- For Payment Gateway and Smart Collect related queries, write to: **support.enterprise@razorpay.com**
- For Payment Gateway and Smart Collect tech-related issues, write to: **enterprise-tech@razorpay.com**
- For settlement-related queries, write to: **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:

- For refunds, transaction status, settlements, and other non-technical issues, contact: **care@payu.in**

- For technical issues, contact: **production.support@payu.in**
- For chargeback-related queries, contact: **payu-chargeback@payu.in**
- For integration issues, contact: **integration@payu.in**

2. Points of Contact (POCs):

- **mohammad.iman@payu.in** (to)
- **shivam.shukla@payu.in** (cc)
- **prashanto.ghosh@payu.in** (no longer handling TravClan)

D. Razorpay Partner

1. Check Payment Status:

- Visit: [Razorpay Support - Refund Status](#)
- For existing clients, login to the Razorpay dashboard and use the Help & Support section: [Razorpay Dashboard](#)
- For other assistance, visit: [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)
- **Vivek.Taneja@nttdata.com** (if required)
- **suyog.lokhande@nttdata.com** (if required)
- **kalpesh.bhalia@nttdata.com** (if required)

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 of Payment Gateway Going Live

Subject: Your Payment Gateway is Live

vbnet

Copy code

Hi Travel Partner,

Thank you for being a valued partner and trusting our platform over time. 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 the smooth functioning of your Payment Gateway.

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

We appreciate your patience and cooperation.

Thank you,

[Your Name]

Understanding Chargebacks

Risk Alert Mail to Agent

Subject: Risk Alert/Chargeback Notification

markdown

Copy code

Hi Travel Partner,

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

Please deposit the amount into the following bank account:

- **Name:** TravClan Technology India Pvt. Ltd.
- **Account Number:** XXXXXXX
- **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

1. Action on Emails:

- Check and act on all emails related to disputes as a priority. This task is assigned to **Anusha**.

2. Update Google Sheet:

- Identify the agent and update the details on the Google Sheet. Forward the information to the common email group:
 - **Fastaction@travclan.com** (For agent-related issues)
 - **dispute-check@travclan.com** (For PG-related issues)

3. Fill Out Form:

- Complete the form available at the provided link. This task is assigned to **Anusha**.

4. Inform Team:

- Inform everyone in the channel through Slack, email, and personally regarding each case. This is the responsibility of **Anusha**.

5. Block Agent:

- Once the case is received, block the agent and update the LMS:
 - **Campaign:** 37-Chargeback Request
 - **Activity:** 72-Chargeback Request - Received
- This task is assigned to **Simarpreet**.

6. Check Transactions and Agent History:

- Review the nature of transactions and agent history. This is the responsibility of **Anusha**.

7. Assess Future Chargebacks:

- Check the potential for receiving more chargeback requests from the agent by evaluating the number of transactions and unique credit cards used. This task is assigned to **Anusha**.

8. Request Deposit:

- Reach out to the agent to request a deposit and update the LMS. This is the responsibility of **Simarpreet**.

9. Send Mail:

- Send an email to the agent with **fastaction@travclan.com** in cc. This task is assigned to **Simarpreet**.

10. Handle Deposits:

- If the agent deposits the amount, unblock the account. If the deposit is not made, threaten to cancel flight bookings. This task is assigned to **Simarpreet**.

11. Take Action if No Deposit:

- If the deposit is not made, take a subjective call and cancel bookings. This task is shared among **Simarpreet**, **Varun**, and **Arun**.

12. Additional Points:

- Ensure no payout requests are processed, all refunds are blocked, and payments on the website are blocked.
- Define the flow for blocking and releasing amounts.
- Be swift in actions to protect all losses and stay aware of the status of all specific cases.

Understanding DBS Bank Account Flow & Tracking Failed Payments

1. Bank Account Management:

- Users and agents can add money to their wallet through IMPS or NEFT. Each user/travel agent is assigned a unique Virtual Bank Account Number linked to their unique organization ID in the BMS.
- For example, Account Number 92502000003049 is linked with Org ID 3049. The initial digits of the bank account are consistent for each virtual account number, helping DBS identify the money as belonging to TravClan.

2. Checking Payments:

- Payments are not routed through TravPay.
- When an amount is received in DBS, an email is sent to **Chirag**, who auto-forwards it to **wallet@travclan.com**. This email serves as preliminary proof that the amount has been received.
- Contact **Simarpreet** or **Aashima** to verify whether the amount has been received in the bank.

3. Handling Urgent Scenarios:

- If the amount is urgent (e.g., for a flight or hotel booking), add the amount to the wallet and monitor to ensure it is not added twice.
- Follow the Adhoc Bank Record Addition Process.
- Inform the agent via email and phone call that the amount has been added to their wallet. Notify them that if it is added twice, the duplicate amount will be blocked from their wallet.

4. Bank Communication:

- If the amount is received in the bank but not added to the wallet after 30-45 minutes, or if proof of payment is provided but not reflecting after 2-3 hours, send an email to DBS with the screenshot and bank account details. Contact **Tarush** (+919811500930, tarushmehra@dbs.com) to follow up with the bank.

Payouts from Wallet

1. Wallet Utilization:

- A unique wallet is maintained for all travel agents. Amounts from an agent's wallet can be used for:
 - Claims in bookings (by Agent or Internal Team Member)
 - Creation of withdrawal requests
 - Claiming amounts using actual payments or orders

2. Monitoring and Claims:

- Monitor all Payment Requests (PRs) created manually.
- For cases other than organization mapping, no PRs should be created manually.

- Ensure no random PRs are created.

3. Specific Cases:

- **Case 1:** If excess amount is refunded to the agent's wallet, claim the excess amount in the existing booking.
- **Case 2:** For revenue-related claims, create an Actual Payment.
- **Case 3:** Block TCS from TEBPR wallet as needed. Refer to the [TCS Collection Wiki](#) for details.

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

Overview:

Payments collected through non-payment gateways or non-DBS virtual accounts are processed according to specific timelines and procedures:

1. Kotak Bank Account:

- **Turn Around Time (TAT):** Bank Records (BRs) will be processed weekly, every Friday.

2. Refunds Against International Payments (HSBC):

- **TAT:** Bank Records (BRs) will be processed bi-weekly, on Tuesday and Friday.

3. Refunds in Credit Cards:

- **TAT:** Bank Records (BRs) will be processed bi-weekly, on Tuesday and Friday.

4. OCBC Bank Account (Singapore):

- **TAT:** Bank Records (BRs) will be processed monthly, on the 2nd day of every month for the previous month.

Robinhood - Internal Tracking of PG/Wallet Queries through Ticketing

Overview:

All wallet/payment gateway (PG) related issues are tracked internally using Robinhood. The following process ensures that tickets are created and maintained effectively:

1. Creating and Maintaining Tickets:

- **Immediate Tracking:** Any payment gateway or wallet query that cannot be resolved immediately should be tracked on Robinhood by creating a new ticket.

2. Examples of Queries to Record:

- Amount failed at the payment gateway but deducted from the customer's bank account.
- Transaction not found on the payment gateway dashboard or Travpay.
- Amount successfully processed at the payment gateway but not added to the wallet, and 'push to wallet' option is not available.

3. Process to Create a Ticket:

- **Step 1:** Open Robinhood.
- **Step 2:** Click on 'Open Close Requests.'
- **Step 3:** Click on 'Add Request.'
- **Step 4:** Add the details and submit the form.

4. Maintaining/Monitoring Tickets:

- **Frequency:** All tickets must be monitored and updated every 2 days.
- **Internal Remarks:** Update remarks in the Internal Remarks section to provide the latest updates on a particular query.

International Payment Gateway

Overview:

To accept international payments, agents can enable an international payment gateway on their website. The process includes:

1. Procedure:

- **Step 1:** Upon receiving an internal payment gateway request from an agent (via email or call), Finance updates the tracker.
- **Step 2:** Send the questionnaire (find template here) to the agent via email.
- **Step 3:** Once the agent responds, Finance applies for the International Payment Gateway on the Razorpay Partner's merchant dashboard:
 - Navigate to 'Settings' in the left panel, go to 'Payment Methods,' then 'International Payments,' and click on 'Request.'
- **Step 4:** Share the application details with Stephen for quick action.
- **Step 5:** Update the tracker and take regular follow-ups from the payment gateway provider.
- **Step 6:** Communicate the activation to the agent via email once the gateway is live.

Daily Reconciliations

Overview:

Daily reconciliation ensures that the amount collected is correctly credited to the bank account and wallet.

1. Things to Ensure:

- Amount collected is correctly added to the user's wallet, net of Travclan service charges.
- All payment gateways settle collected amounts to the bank account, net of their respective charges.

2. Example of Reconciliation:

Particulars	Amount (in Rs)	Group	P&L or B/S item
Customer wants to pay (A)	100.00		
Add: Travclan Service Charges (B)	1.50		
Amount Paid by Customer (C) = (A+B)	101.50		
Amount Collected by PG (C)	101.50		
Less: PG Charges (D) @ (1.7% + Tax)	2.04		
Amount PG Settles to TravClan (E) = (C)-(D)	99.46	Asset	B/S
Amount Credited to Bank Account (E)	99.46	Asset	B/S
Amount Added to User's Wallet (F) = (C) - (B)	100.00	Liability	B/S
Travclan's Revenue	1.27	Sales	P&L
Travclan's Cost	1.73	Cost of Service	
Profit/Loss	-0.45	Reserve & Surplus	B/S
Travclan's Output GST Liability (18% on Revenue)	0.23	Current Liability	B/S
Travclan's Input Tax Benefit (18% on Cost)	0.31	Current Asset	B/S
Net Tax Liability i.e. Benefit (Net Savings)	-0.08	Current Asset	B/S
Net Cash Implications	-0.45		Matched with Loss

3. Understanding PG Transaction Flow:

- Ensure that the amount E and F are correctly credited to the bank account and wallet, respectively.
- Verify the net cash implications and account for any loss or gain on the transaction.

Daily PG Accountability

Overview:

All Payment Gateway (PG) reconciliation sheets are tracked from a master reconciliation sheet. No sheet should contain data older than 1 month. Every month, static backup data should be taken and shared via email or stored in Drive.

Types of Payments

Overview:

Payments are categorized as follows:

1. Supplier Payments:

- **Domestic Payments:**
 - Vendor Payment: Payments made to a single vendor/supplier for a particular trip.
 - DMC Payments: Payments made to multiple vendors/suppliers for a single trip (e.g., multiple hotels or services).
- **International Payments:**
 - Remittances to international suppliers, done in 2 batches (morning and evening).
 - Can be processed using SWIFT, cards, or other platforms (e.g., Nium, Taazapay).

2. Portal Recharges:

- Recharges for various portals to prevent booking failures, processed in 2 batches along with domestic payments.

3. Agent Refunds/Payouts:

- Refunds/payouts to agents processed in the evening batch.

Note: Detailed payment timings are specified on the next page.

Payment Process

Overview:

1. Supplier Payments:

- **Step 1:** The Supply Team finalizes the amount and makes a release request on BMS.
- **Step 2:** ACMs select the booking, enter the amount, and select 'Transfer to BANK ACCOUNT.'
- **Step 3:** Finance verifies the overall booking/refund information and checks the Supplier Payment Policy.
- **Step 4:** Finance creates the CMS sheet and verifies bank account details. Upload the payment sheet/direct payment on the bank's portal.
- **Step 5:** After payment authorization, close the release requests with payment proofs.

FX Remittance and Process

Overview:

Remittance:

- Payments to international suppliers in USD, considering exchange rates, release requests, and required documents.

Documents Required:

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

Process:

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

Processing Payments in TravClan

Overview:

To Get the Payments Done, One needs to Create RR of the Same. Discuss the exceptions with Khushbu and Aashima

The following checks are to be Done before Creating an RR.

A RR shall be rejected, if the following checks are Not Done. Rejection of RR means - payment Not being Done

- 1. Release Request (RR) on LMS for the particular vendor/ supplier to whom payment has to be made on that day.**
- 2. RR should be created of the amount for which the payment is Made**
- 3. The Release Request is created based on the Supplier Payment terms as agreed upon in the Supplier Agreement.**
- 4. Invoice should be attached in the BMS. No payments shall be made if the invoice is not attached on BMS**
- 5. Cost in BMS should be Matched with Seller Invoice**
- 6. Correct Bank Account Details should be filled in the Org Page of the Vendor of whom the RR is Created**

No Payment can be made from bank without RR

1. Payment timing -Generally Payments are done in 2 batches

Domestic Payments Schedule:

Morning Batch:

- **Remittance Request (RR) Creation:**
 - **Upto 10:00 AM**
- **Payment Initiation:**
 - **10:30 AM - 11:00 AM**
- **Payment Approval:**
 - **11:00 AM - 11:15 AM**

International Payments:

- **Remittance Request (RR) Creation:**
 - **Upto 10:30 AM**
- **Payment Initiation:**
 - **11:00 AM - 12:00 Noon**
- **Payment Approval:**
 - **11:30 AM - 12:30 PM**

VCC + Cards:

- **Remittance Request (RR) Creation:**
 - **Upto 11:00 AM**
- **Payment Initiation:**
 - **12:15 PM - 1:00 PM**
- **Payment Approval:**
 - **1:00 PM - 2:00 PM**

Evening Batch:

- **Remittance Request (RR) Creation:**
 - **Upto 4:30 PM**
- **Payment Initiation:**
 - **5:00 PM - 6:00 PM**
- **Payment Approval:**
 - **6:30 PM - 7:00 PM**

Withdrawal Requests / Payouts:

- **Remittance Request (RR) Creation:**
 - **Upto 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).**

The following descriptions are to be used while creating release requests. If any RR is not created correctly, the same shall be rejected.

Description while Creating a Release Request

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

- The Supply team creates Release Request (RR) on LMS for the particular vendor/ supplier to whom payment has to be made on that day. The Release Request is created based on the Supplier Payment terms as agreed upon in the Supplier Agreement.
- The following things are checked while initiating the payment
 1. Invoice (Invoice should be uploaded in BMS, in pdf, issued on the name of TravClan with full address and GST)
 2. Supplier Payment Terms
 3. Cost updated in BMS should match with the invoice
 4. Net Hold
 5. Date of travel

International

- Remittances are done to the suppliers who are internationally based.
- Invoice should be in the name of Travclan and full billing details should be mentioned.
- The following beneficiary details should be mentioned.

- Beni Name and Address

- A/c No. / IBAN No.

- Swift Code

- The total of the invoices and other documents can be checked from the [folder](#).

Checks while approving the payments

Domestic

- Cost
- Date of Travel
- Email in case of direct hotels.
- Bank Details

International

- RR total should match with the dialed amount.
- Bank Details and beneficiary address should match with the invoice.

FAQ

No Payment can be made from bank without RR.

On Friday, remittance is processed in the morning batch ONLY

On Saturday, remittance is processed in one batch & is supposed to be prepared by 2:30 PM.

Ideal Flow Automated Payouts

1. Agents / User Create Withdraw Requests:

- Agents or users initiate withdrawal requests on Travclan.com. These requests are automatically processed to the bank account associated with the user. The payouts are managed using RazorpayX, a tool that facilitates payout processing via API.

2. Bank Account Validation:

- **User / Agent Submission:**
 - The user or agent provides their bank account details either offline via email or directly on Travclan.com.
- **Validation Process:**
 - The submitted bank account details must be validated. This involves verifying that the bank account is correct and active.
- **Account Activation:**
 - Once validated, the account is marked as "Active for Payouts." For now, Mohsin will communicate when additional accounts need to be activated.

3. Payout Request (PR) Processing:

- The agent creates a Payout Request (PR), which is automatically processed to the agent's bank account.
- **If PR is Rejected:**
 - If a PR is rejected, the amount is returned to the agent's wallet, and a manual PR is created and processed to the agent's bank account. The agent must be informed that their PR was rejected due to a technical issue and will be reprocessed within 1-2 working days (TAT). Khushbu is responsible for this communication.

- **Documentation:**
 - For pending payout requests, a reference document must be reviewed.

4. Daily Reconciliation:

- **Tasks Assigned to Simarpreet:**
 - Ensure that the amount deducted from RazorpayX matches the automated PRs created and released daily, and vice versa.
 - Verify that the number of debits in RazorpayX matches the number of automated and released PRs.
 - Reconcile charges daily: Calculate based on the number of validated bank accounts multiplied by 3.54.
- **Reconciliation Table:**
 - Track and bifurcate the amounts debited and credited on a daily basis. The table includes columns for the opening balance, deductions, credits, and closing balance.
- **Variance:**
 - Identify any discrepancies between the Razorpay statement and the reconciliation table. Variance should be noted and investigated.
- **SOPs:**
 - Simarpreet is responsible for monitoring the RazorpayX balance. Notifications are required when the balance falls below Rs. 3 lakh (TAT). Simarpreet should record recharges in the Payout Reconciliation Sheet and process them accordingly.

Validation of Bank Accounts - Submitted on TC.com

1. Submission and Status:

- When an agent submits bank account details on TravClan.com, these requests are fetched from the "New Bank Account Data" sheet every half hour. The default status is "pending," and the remark is that verification may take up to 24 hours (TAT).

2. Validation Steps:

- **Create Fund:**
 - Bank details are sent to Razorpay.
- **Validate Fund:**
 - Razorpay performs a penny drop, sending a nominal amount (one rupee) to verify the bank account's authenticity.
- **Check Status:**

- Simarpreet compares the name from Razorpay's penny drop with the KYC documents provided.

3. Approval Criteria:

- **Approved:**
 - The bank account is approved if the fetched name matches the KYC documents.
- **Rejected:**
 - The account is rejected if the details do not align with the KYC documents.

4. Rejection Reasons:

- If a bank account is rejected, update the status on the Change Bank Account Page and communicate the reason to the agent via email. Reasons may include KYC pending, incorrect bank details, or other issues.

5. International Accounts:

- For international accounts, the penny drop will not work. Such cases should be classified as per the FAQs and maintained in a separate tab "Error Cases."

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 from the Razorpay account.
- **Notify Agent:**
 - If no amount has been deducted, email the agent about the failure/pending status. Include a template for communication and specify that the request will be processed by EOD (End of Day) (TAT).

3. Manual Processing:

- **Bank Record Creation:**
 - Post-rejection, create a manual bank record and update the sheet accordingly.
- **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 in the sheet.

Reconciliation of Card Payments

1. Daily Reconciliation:

- **Balance Matching:**

- Ensure that the current balance of each card matches the balance recorded in the card sheet. This reconciliation should be done daily.

2. Statement Management:

- Download and obtain card statements daily. Resolve any discrepancies on the same day. If unable to perform reconciliation, contact your manager or Varun.

Cash Rebate

1. Rebate Slabs:

- **ICICI Rebate Schedule:**

- Cash rebates are received from ICICI every 15 days, based on specified slabs for various airlines and consolidators.
- Example: Air India receives a 0.75% rebate + GST.

Release Requests Closing SOP

1. Closing Remittances and Hotel Payments:

- **Remittances:**

- Close all remittances on the same day advice is received, with a cut-off time of 4 p.m.

- **Hotel Payments:**

- Close hotel payment release requests within 24 hours of payment.

2. Report Creation:

- **Pending RRs Report:**

- Create a report for pending release requests, categorizing them by age (older than 2 days, last 2 days, today).

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 - Entered Manually by Internal Team Member

1. Manual Entry:

- When bank account details are manually entered, the process involves validating these details similarly to the online submission process.

2. International Accounts:

- For international accounts, the validation involves comparing with the invoice provided by the supplier during remittance.

3. No Agent Communication:

- No direct communication is made to the agent if the account is rejected; the ACM is informed instead.
-

Agent Asks to Update Bank Account Details via Mail

1. Instructions for Submission:

- If agents request updates via email, instruct them to update their bank details on Travclan.com using a specific process outlined in the response template.

2. Verification:

- Bank details will be verified within 24 hours (TAT), and status updates will be reflected in the portal.
-

Card Payments

1. Transaction Monitoring:

- Record all card transactions in chronological order and ensure the details are filled in the card payment sheet before making payments.

2. Closure and RRN Generation:

- Ensure that RRs are closed the same day and any non-compliance generates an RRN number with a clear reason.

Virtual Credit Card Payments

Overview: Virtual Credit Card (VCC) payments are used to process payments to international hotel suppliers (primarily in Thailand, Bali, Indonesia, etc.). Different methods are available for making these payments, outlined as follows:

1. Sharing of Card Details Over Email:

- **Process:**
 - Share the VCC details with the hotel supplier via email.

- **Format:**

yaml

Copy code

Hi Team,

PFB the details of the card:

Card No : XXXX XXXX XXXX XXXX

Valid thru : XX/XX

Name : Travclan Technology

- **Instruction:** Treat this as a regular card payment and follow the card payment procedures.

2. Credit Card Authorization Form:

- **Process:**
 - Complete a credit card authorization form with necessary details like card information, guest name, and stay dates.
 - Obtain the cardholder's signature and email the completed form to the supplier.

3. Payment Link:

- **Process:**
 - Make the payment using a payment link provided by the supplier.
 - Click the link, enter card details, and complete the payment.

Steps of Processing the Payment (OPS):

1. Upload Invoice(s):

- Upload the invoice(s) in the Booking Management System (BMS).

2. Fill in Cost Price:

- Enter the cost price in the booking financials field in BMS.

3. Loop in VCC Payment Email:

- Include vccpayment@travclan.com in the email chain with the supplier.

4. Create Release Request (RR):

- Create a release request for the payable amount.
- **Note:** Mention #VCC in the description. If urgent, add #URGENT as well.
- For Dubai link payments, include #VCC and #Dubai in the description.

5. Batch Payments:

- **Morning Batch-1:** For RRs created by 11:30 AM, payments are made by 12:30 PM (Dubai link payments only).
- **Morning Batch-2:** For RRs created by 12:30 PM, payments are made by 4:30 PM (Payments routed through Tazapay).
- **Evening Batch:** For RRs created by 5:00 PM, payments are made by 7:00 PM (Dubai link payments 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 the total in the International-PBO sheet.
- Verify vendor cost matches the amount in the International-PBO sheet.

3. Verify Payment Conditions:

- Confirm no pending amounts from the agent and sufficient net hold for payment.
- Check for booking loss.
- Ensure payment follows agreed terms.

4. Verify Release Request:

- Confirm the release request is for the correct amount by multiplying the due amount by the rate of exchange (ROE) mentioned in the booking.

5. Update Karbon Payments Sheet:

- Fill in all required details (Columns A - M).

6. Close RRs:

- Post payment processing, RRs should be closed within 24 hours.
- If not closed within the timeline, finance will fill the loss form and allocate it to the person handling virtual cards.

Atlys Visa Payment Process

Overview: Visa payments are processed using the Atlys portal, and the following steps should be followed:

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 mark the booking as confirmed in BMS and fill in the booking financials.

3. Daily Reconciliation:

- Finance needs to perform daily reconciliation and resolve any discrepancies between processed visas and booking status the same day.

4. Upload Invoices:

- Post processing, upload the invoices in BMS.

5. Avoid Multiple Booking IDs:

- Do not mention multiple booking IDs in the Atlys portal description to avoid reconciliation issues.

Process for Flight Group Bookings Payment

First Payments:

1. Claim Amount:

- Claim the amount in the booking and create an RR with accurate details and description (e.g., Release payment to Air Asia INR 50,000 via Khushbu's card).

2. Card Payments Form:

- Complete the required form for card payments.

Subsequent Payments:

1. Claim Amount:

- Claim the amount in the booking and create an RR with accurate details at least one day before the payment date.

2. Card Payments Form:

- Complete the form at least one day before the payment date.

3. Finance Balance:

- Finance will add the total amount required for subsequent payments based on the form details. This amount can only be used for future payments.

4. Reconciliation:

- Reconcile daily and resolve discrepancies by the next day.

5. Form Details:

- Enter correct details in the form to avoid rejection.

Supplier Payments (INR) - Supply Team

Timings:**1. Morning Batch:**

- RR shall be made by 11:30 AM and closed by 2:30 PM.

2. Evening Batch:

- RR shall be made by 4:30 PM and closed by 7:30 PM.

Process:**1. RR Description:**

- Include the payment description (e.g., Pay INR___ to ABC).

2. Forward Emails:

- Forward supplier emails to payments@travclan.com rather than looping in.

3. Checklist for Unregistered Suppliers:

- Verify cost bifurcation, forward supplier emails, and ensure bank details are updated.
- Follow payment policy (e.g., 50% at confirmation, 50% 2-3 days before check-in).

4. Checklist for Registered Suppliers:

- Ensure cost and invoices match in BMS.
- Attach proper tax invoices.
- Update bank details and follow payment policies.

5. On-Hold RRs:

- Update on the "Payments on Hold" tab in the Domestic-Post Booking Ops sheet.
- Ensure remarks are updated by the next batch or the RR will be rejected.

Approvals Required:**1. Personal Account Payments:**

- No payments to personal accounts without Chirag's approval.

2. Payment Policy Deviations:

- Follow payment policies or use Priority Payments process as applicable.

3. Invoice Requirements:

- Collect invoices for payments to transport vendors. For hotels, invoices are collected post-travel.

4. KYC and Contract:

- Payments to hotels can be made without KYC but ensure compliance with policies.

PBO Responsibilities:

1. Registered Supplier RRs:

- Ensure correct invoices are attached; incorrect or missing invoices will be rejected in 24 hours.

2. NQA Claims:

- Claim NQA amounts from the agent's wallet and create the RR.

3. Discounts:

- Ensure discount forms are filled and approvals are obtained before releasing the RR.

Monitoring Pending Withdrawal Requests

Types of Payouts:

- 1. Manual Payouts**
- 2. Automated Payouts (Processed within 15 minutes, up to 2 Lakhs)**
- 3. Quick Payouts (Up to 2 Lakhs, processed manually)**

Timings:

1. Evening Batch:

- **Upload Time:** 4:00 PM
- **Approval Time:** 5:00 PM
- **Closing Time:** 6:30 PM

Exceptions and Follow-Ups:

1. Pending Withdrawal Requests:

- Track pending requests in the "PR Rejected dashboard" sheet.
- Call and email agents on Day 2 for pendencies.
- Rejections will be recorded in the sheet after three days of non-response.

2. Suspicious Transactions:

- Remove 'YES' from Column X for suspicious transactions.
- Khushbu to verify, request documents, and process refunds if necessary.

3. Bank Details Rejected:

- Varun to send remarks; Khushbu to follow up with reminders.
- PR will be rejected after three days if bank details are not updated.

4. KYC Pending:

- Mark activity in BMS and follow up with reminders.

- Reject PR if KYC is not completed within three days.

CCM Cases

Credit Card Misuse:

1. Case Handling:

- Contact agents for proof of card ownership.
- If not the cardholder, refund to source with convenience fee.

2. Agent Claims Card Ownership:

- Request a screenshot of the card statement with the cardholder's name and transaction details.

3. Refunds:

- Process refunds within 12 hours for confirmed cases.
- Notify agents of the refund with a proof attachment.

4. Adding Amount Back to Wallet:

- If the card is not the agent's, refund to the source account.
- If the card is the agent's, verify and add amount back to the wallet within 12 hours.

VCC Payments Process

Using Tazapay:

1. For UAE Payments:

- Create a release request for VCC payments.
- Update VCC details in the payment email.

2. For India Payments:

- **Step 1:** Verify invoice details.
- **Step 2:** Update payment details in the system.
- **Step 3:** Ensure VCC payment form is correctly filled.

3. Batch Payments:

- **Morning Batch:** Process payments made before 12:30 PM.
- **Evening Batch:** Process payments made after 12:30 PM.

4. Reporting Issues:

- Report issues to the finance team with details of the problem and relevant documentation.

VCC Payments Process

Overview: Tazapay is a payment aggregator used for processing payments in Vietnam, Indonesia, and Thailand. The process for handling VCC payments via Tazapay involves the following detailed steps:

1. Batch Processing:

- Payments will be processed in a single batch from Monday to Friday.
- **TAT:** All release requests must be created by the destination-wise Point of Contact (POC) by 11:00 AM. Any release request created after this time will not be processed for payment.

2. Initial Checks by Vikas:

- Vikas will review all release requests and initiate payments after verifying the following:
 - **Vendor Level Cost:** Ensure the vendor cost matches the cost in the DMC (Destination Management Company) Sheet.
 - **Total of DMC Sheet:** Verify that the total in the DMC sheet matches the cost filled in the Booking Management System (BMS).
 - **Release Request (RR) Amount:** Confirm that the RR is created for the correct amount.
 - **Invoice Accuracy:** Ensure the invoice amount is correct and that it is uploaded in BMS. Check that the billing address is correctly filled.
 - **Supplier Payment Policy Compliance:** Verify adherence to the supplier payment policy.
 - **Amount Received:** Ensure that the amount has been completely received from the agent and that there is sufficient net hold in the booking.

3. Updating Payment Details:

- Once all checks are completed, Khushbu/Anuradha will add the payment details to the following tabs in the sheet:
 - **Nium Payments:** For payments to be processed via Nium.
 - **Tazapay Payments & Tazapay Payment Analysis:** For VCC payouts.

4. Approval by POC from Payments:

- The POC from payments will review and approve these payments by re-checking all the aforementioned details.
- **TAT:** If all details are correct, they will approve the payments.

5. Processing and Closing Release Requests:

- Tazapay/Nium will process the payouts on their end and provide payment proofs.
- Once proofs are received, Khushbu/Anuradha will close all release requests.

- **TAT:** After closing release requests, the destination-wise POC from PBO can download the proofs and share them with the suppliers.
-

Payout Requests FAQs

1. Adding Amount Back to Wallet:

- **Question:** Can we add back the amount to the wallet that was added via a client's card?
- **Solution:** No, it is strictly prohibited to use any third-party card directly on the Travclan portal. Instead of forfeiting the amount, it will be refunded back to the source.

2. Booking for the Respective Client:

- **Question:** What if the agent wants to make a booking for the client whose card was used?
- **Solution:** We will need the following documents from the agent:
 - **Client Confirmation:** Confirmation from the client to add the amount back to the Travclan wallet.
 - **Transaction Proof:** Proof of the transaction and card details (last 4 digits and beneficiary details).
 - **Consequences:** There will be consequences if the booking is not made under the same client whose card was used.

3. Refund Processing Time:

- **Question:** How many days does it take for a refund to reflect in the source account?
- **Solution:** Typically, it takes 5-7 working days for a refund to reflect in the source account.

4. TAT for Automated Rejected Payouts:

- **Question:** What is the turnaround time for automated rejected payouts?
- **Solution:** Automated payouts that are rejected will be processed within 24 hours if they do not fall under CCM (Credit Card Misuse) cases.

5. Following CCM Protocol:

- **Question:** Why do we follow the CCM protocol?
- **Solution:** According to RBI (Reserve Bank of India) guidelines, credit cards should only be used to avail services for the cardholder. If extra amounts are collected or refunds are needed where the booking was made via credit card, the amount will be refunded back to the cardholder. If an agent claims to have used their card (whose KYC documents are submitted), they need to provide the credit card image or statement showing the last 4 digits and beneficiary name. If it is a customer's or a relative's card, the amount will be refunded back to the source account. For

customer services with the amount added via credit card, agents can withdraw if they provide the following documents:

- **Email from Customer:** An email to finance@travclan.com with credit card details allowing the agent to withdraw.
 - **Invoice:** Invoice shared with the customer.
 - **Order Confirmation:** Order confirmation email sent to the customer.
 - **Booking Status Proof:** Proof showing the current status of the booking.
 - **Communication:** Email/Whatsapp conversation with the customer.
-

Booking Forex Currency - Using FxEvolve

Overview: Follow the below procedures when booking forex:

1. Offline Booking / Non-Market Hours:

- **Process:** Offline booking of rates or booking during non-market hours requires email approval from Arun or Anurag. Otherwise, it will be carried over to the next day.

2. Immediate Booking Criteria:

- **Process:** Book forex immediately if:
 - The average Rate of Exchange (RoE) of booking (excluding convenience fees) is positive compared to the forex available at HSBC Evolve.
 - The difference between the Interbank Rate (IBR) and the price on FxEvolve is not more than the agreed markup.
 - Alternatively, if the difference between the buy and sell rate on FxEvolve is close to twice the agreed IBR markup.

3. Handling Forex Loss:

- **Process:** If there is a loss at the time of booking forex, follow these steps:
 - **Suggestion:** Ask MyForexeye for their suggestion.
 - **Approval:** For any remittance where the forex loss exceeds ₹10,000 or 0.3% of the amount being remitted (whichever is higher), obtain Arun's approval and inform Arun via email. Provide a reason for the forex loss.
 - **TAT:** If the loss is within 0.3%, proceed with booking forex.

4. Mailing Instructions:

- **Process:** For mails to be sent on 1 and 3.2, ensure Varun is included in CC.
-

Remittance Payment Steps

Overview: To process remittances on time, follow these steps:

1. Daily Updates:

- **Process:** Update the remittance check sheet with the list of remittances to be processed on that day by 10:45 AM. All details should be updated in the tab named "Daily Track" from 17th May'23 onwards in the remittance check sheet.

2. Document Upload:

- **Process:** Upload all necessary documents, including invoices, TCS Declaration, and 15 CA's, in the HSBC Folder by 10:45 AM.

3. Release Requests (RRs):

- **Process:** Ensure all RRs are made by 10:45 AM to be processed and added to the sheet. If there are more than 10 remittances, provide an update about the complete transactions by the mentioned time in the group and handle others side by side.

4. Approval and Updates:

- **Process:** Remittances must be approved before 12:00 PM, and documents must be uploaded by the same time.
- **TAT:** Aashima / Khushbu needs to update the status of remittances by 3:30 PM in the HSBC remittances on Slack. If remittances are not checked by that time, the update needs to be shared again.

5. Discrepancy Resolution:

- **Process:** Resolve any discrepancies before 4:00 PM by the person who prepared the particular remittance.

6. Forex Booking:

- **Process:** After all remittances are checked, book forex as per the cut-off timings of currency.
- **Contact:** Khushbu will liaise directly with the banks to ensure timely processing of remittances.

Bank Account Validation Remarks

Situations and Actions:

1. KYC Discrepancy:

- **Situation:** KYC is incomplete or incorrect.
- **Action:** Please complete your KYC and resubmit your bank account details.

2. Company/Partnership Account Required:

- **Situation:** Current bank account details are not for a registered company or partnership.
- **Action:** Update with the current bank account details of the business.

3. Sole Proprietor with Firm Account Details:

- **Situation:** Marked as a sole proprietor but bank account details are of a firm.
- **Action:** Provide business registration proof or update personal bank account details.

4. International Bank Account:

- **Situation:** International bank account details are missing.
- **Action:** Please provide the bank account details for timely processing of withdrawal requests.

5. Blank Bank Account Details:

- **Situation:** Bank account details are missing.
- **Action:** Fill in the bank account details to ensure timely processing of withdrawal requests.

6. Validation Result Null:

- **Situation:** The bank account validation result is "null."
- **Action:** Fill in correct bank account details for timely processing of withdrawal requests.

CCM Cases

Credit Card Misuse:

1. Handling Misuse:

- **Payout Processing TAT:** 24-48 business hours for CCM cases.

2. Instant Payout Facility:

- **If Not Provided:** Payout processing TAT is 24-48 business hours.
- **If Provided:** Instant payout activated.

This detailed explanation includes every aspect of the processes and timelines to ensure clarity and adherence to each step. If you need further details or adjustments, let me know!

Urgent Payments & Payments Without RR

Overview: This process is used for two specific purposes:

1. **Urgent Payments:** Payments that need to be processed outside of the regular batch timings.
2. **Payments Where RR Cannot Be Made:** Situations where a Release Request (RR) cannot be created.

Process:

1. Urgent Payments:

- **Timelines:** For urgent payments, if you notify via Slack or email, there's a possibility that your message might be missed. Therefore, for any urgent payment, the following steps must be followed:
 - **Form Submission:** Fill out the urgent payment form available at [Urgent Payment Form](#). Select the form type as "Urgent" or "Without RR Payment."
 - **Form Responses:** Responses will be visible in the Google Sheet at [Urgent / Without RR Payment](#) under the tab "Urgent / Without RR Payment."
 - **Processing Time:** Urgent payments will be processed within 2 hours of the form being filed.
 - **Batch Payments:** All other payments will follow the usual batch process.
 - **Responsibilities:** Anuradha and Khushbu will handle the urgent payments from the finance team.
- **Important Note:** If the form is not filled out properly, it will be rejected, and the payment will be delayed.

2. Payments Without RR:

- **Use Case:** This form should also be used when there is an issue in creating an RR for the full amount. Partial RR amounts will not be entertained. Examples include:
 - **Less Net Hold:** When the available net hold is insufficient.
 - **Technical Issue:** Technical difficulties prevent RR creation.
 - **Seller Not Updated:** Seller information not updated in the system.
- **Action Required:** In such cases, please fill out the form to ensure proper processing. All recharges should also be routed through this process.
- **Contact:** Reach out to Khushbu and Varun if you have any doubts or challenges regarding this process.

Payment Types

1. Remittances: Money sent outside India.

- **Morning RRs:** RRs must be created and all documents completed by 10:45 AM. Payments are processed from 10:50 AM to 12:15 PM.
- **Evening RRs:** RRs must be created and all documents completed by 6:00 PM. Payments are processed from 6:15 PM to 7:00 PM.

2. Domestic Payments: Money sent to suppliers based in India.

- **Morning RRs:** RRs must be created and all checks completed by 11:30 AM. Payments are processed from 12:15 PM to 1:00 PM.

- **Evening RRs:** RRs must be created and all documents completed by 4:45 PM. Payments are processed from 5:00 PM to 6:00 PM.

3. Card Payments:

- **RR Creation:** RRs must be created by 11:30 AM. Payments are processed from 12:15 PM to 1:00 PM.
- **Recharges:** During domestic payment timings.

HSBC Virtual Credit Card Process

Overview: Follow the process outlined below carefully:

1. Card Request:

- **Form Submission:** The person requiring the card will fill out the Card Request Form.
- **Approval:** Arun or Chirag will approve the Card Request Form.
- **Card Issuance:**
 - **Timelines:** Simarpreet will issue the card on the same day if approval is received by 6:00 PM.
 - **Card Limit:** Rs 2 lakhs with 99 transactions allowed.
- **Details Sharing:** Share card details via email and update the Card Database Sheet.
- **OTP Functionality:** Simarpreet will activate OTP functionality by coordinating with Eisha. Use the official mobile number and email for OTP. For any alternative OTP or email, approval from Arun or Chirag is required.

2. Payment Responsibility:

- **Booking Finance Form:** The person using the card must fill out the Booking Finance Form - Card Payments Form.
 - **RR Creation:** It is the responsibility of the person making the payment to create the RR.
 - **Daily Reconciliation:** Simarpreet must ensure daily reconciliation of each card payment and close the RR on a daily basis.
 - **Issue Resolution:** Any discrepancy in reconciliation must be cleared by the cardholder within 24 hours. Simarpreet will send any discrepancies via email.
 - **Responsibility Note:** If any payment is made using the card and information about any transaction is not provided, you will be solely responsible for that amount.
 - **CORP ID:** TRAV123
 - **Employee ID:** XXXXXX
-

Supplier Portal Payment Mechanism and Tracking

Process:

1. Initial Setup:

- **Ad Hoc Amount:** An ad hoc amount will be added to the portal/app to start business with a particular supplier.
- **RR Creation:** Before making any booking from the portal/app, an RR needs to be created for adding to the wallet. Use the description: "Booking Done from Portal/App Name."

2. RR Check and Closure:

- **Timelines:** Anusha will check and close the RR within 1 day of its creation.
 - **Daily Reconciliation:** This process ensures daily reconciliation of payments. During the next top-up, amounts can be added to the portal by creating a withdrawal request from the wallet balance.
-

Payment Timings / Maker-Checker Concept - Finance Internal

Payment Timings:

1. Domestic Payments and Remittances:

- **Morning Batch:**
 - **RR Creation:** Complete all RRs and forms by 10:00 AM.
 - **Payments Initiate:** Payments initiated from 10:30 AM to 11:00 AM.
 - **Payments Approval:** Payments approved from 11:00 AM to 11:15 AM.
 - **RR Closure:** RRs closed by 12:00 PM (Anusha).
- **Evening Batch:**
 - **RR Creation:** Complete all RRs and forms by 4:30 PM.
 - **Payments Initiate:** Payments initiated from 5:00 PM to 6:00 PM.
 - **Payments Approval:** Payments approved from 6:30 PM to 7:00 PM.
 - **RR Closure:** RRs closed by 8:00 PM (Khushbu).

2. International Payments and Card Payments:

- **Morning Batch:**
 - **RR Creation:** Complete all RRs and forms by 11:00 AM.
 - **Payments Initiate:** Payments initiated from 12:15 PM to 1:00 PM.
 - **Payments Approval:** Payments approved from 1:00 PM to 1:30 PM.

- **RR Closure:** RRs closed by 2:00 PM for NIUM and by 5:00 PM for Tazapay (Khushbu).
- **Evening Batch:**
 - **RR Creation:** Complete all RRs and forms by 6:00 PM.
 - **Payments Initiate:** Payments initiated from 7:00 PM to 8:00 PM.
 - **Payments Approval:** Payments approved from 7:00 PM to 8:00 PM.
 - **RR Closure:** RRs closed by 8:00 PM (Khushbu).

Maker-Checker Concept:

- **Authorization Levels:**
 - **Maker:** Initiates the payments by uploading them.
 - **Checker:** Authorizes and approves the payments.
- **Checks While Initiating Payments:**
 - **Domestic Payments:**
 - **Invoice:** Invoice should be uploaded in BMS in PDF format, issued to TravClan with full address and GST.
 - **Supplier Payment Terms:** Verify terms as agreed in the Supplier Agreement.
 - **Cost Matching:** Ensure cost in BMS matches the invoice.
 - **Net Hold:** Check available net hold.
 - **Date of Travel:** Confirm travel date.
 - **International Payments:**
 - **Invoice:** Invoice should be in the name of TravClan with full billing details.
 - **Beneficiary Details:** Include beneficiary name, address, account number/IBAN, and SWIFT code.
 - **Total Check:** Ensure total invoices match the amount to be remitted.
- **Checks While Approving Payments:**
 - **Domestic Payments:**
 - **Cost and Date of Travel:** Verify against the invoice.
 - **Bank Details:** Check if bank details match the invoice.
 - **International Payments:**
 - **RR Total:** Ensure RR total matches the dialed amount.
 - **Document Updates:** Ensure all three documents are updated.
 - **Bank Details and Beneficiary Address:** Confirm they match the invoice.

FAQ:

- **No Payment Without RR:** No payments can be made from the bank without an RR.
-

Bank Account Details - Suppliers / Vendors / Internal Bank Accounts

- **Bank Account Details:** Check the bank account details of suppliers using the following sheet: [Supplier Bank Account Details](#).

Different Types of Bookings - Categorization as per Status

Overview: A travel agent reaches out to an Account Manager (ACM) or visits travclan.com to get a booking confirmed. The following flow of creation of booking must be followed:

1. Pending Bookings

Description: When the agent provides confirmation to book a package, hotel, flight, etc., all such bookings are initially made in the Pending Stage. Bookings in Pending Stage can be made either directly by the agent (by visiting travclan.com) or by the respective ACM in the Booking Management System (BMS) on the agent's behalf.

Process:

1. Initial Booking:

- **Pending Status:** This is the first stage of the booking process.
- **Forwarding:** All pending bookings are forwarded to the Supply Team either for booking confirmation or to mark them as failed due to non-availability or inability to provide confirmation.

2. Action Required:

- **Claim Amount:** If an amount needs to be claimed before providing confirmation, it is the responsibility of the Supply Team to ensure that the amount is claimed.
- **Conversion:** All pending bookings should be converted to confirmed or failed within **3 days**.

TAT: Convert pending bookings to confirmed or failed within **3 days**.

2. Confirmed Bookings

Description: A booking is marked as confirmed when we receive confirmation from the supplier, irrespective of the amount received. In such cases, the full amount is collected or due to be collected, and the net payable amount is paid or due to be paid to the supplier.

Process:

1. Action Required:

- **Update Financials:** The Supply Team shall make necessary changes to the Sales Amount (i.e., amount in booking currency), update the booking financials, and mark the booking as confirmed.
- **Invoice Collection:** Ideally, invoices must be requested from the supplier on the date of confirmation itself. Track invoices received on a daily basis post booking confirmation.

2. Confirmation Mail:

- **Details to Include:** Send a confirmation email with the following details:
 - Total Amount
 - Due Date
 - Payment Policy
 - Cancellation Policy
 - Other Information (if required)

3. Passing to PBO:

- **Action:** After sending the confirmation mail, the booking is passed to Post Booking Operations (PBO) for payment and cancellation monitoring.
- **Cost Changes:** If there are changes in the booking and sales price, update the financials accordingly.

TAT: Ensure that invoices are tracked and confirmation emails are sent immediately after marking the booking as confirmed.

3. Failed Bookings

Description: A booking is marked as failed where TravClan is unable to provide confirmation of the required package, hotel, flight, etc.

Process:

1. Action Required:

- **Mark as Failed:** The Supply Team shall mark the booking as failed and update the prospective booking financials assuming that the booking would get confirmed.
- **Refund:** If any amount has been collected from the agent, it shall be refunded back to the agent.

TAT: Ensure the booking is marked as failed within **3 days** if no confirmation is received.

4. Cancelled Bookings

Description: A booking that was confirmed earlier and later gets cancelled is to be marked as a cancelled booking.

Process:

1. Refund Process:

- **Amount to Agent:** Finance shall need to refund the amount back to the agent, net of the TC cancellation fee (if any).
- **Supplier Payment:** Ensure that no amount is deducted or paid to the supplier/vendor. If any amount was already paid to the supplier/vendor, it should be received or credited back to TravClan, net of the cancellation fee.

2. Additional Information:

- **Refund Book:** Refer to the "Refunds" book for better understanding of the refunds process.

TAT: Refund amount to the agent promptly and ensure the supplier's amount is credited back if applicable.

5. Hold Bookings

Description: A booking is marked as on hold when the agent shows willingness to confirm the package, hotel, or flight but has not confirmed it and instead kept it on hold for a defined period.

Process:

1. Action Required:

- **Mark as Confirmed:** If the agent provides confirmation and expresses willingness to pay.
- **Mark as Released:** If the agent withdraws their willingness to confirm or does not respond during the defined period.

TAT: Ensure that hold bookings are converted to confirmed or released as soon as the defined time period elapses.

6. Released Bookings

Description: A booking is marked as released when the package, hotel, flight (booking) was kept on hold, but the agent denied providing confirmation or withdrew their willingness to confirm.

Process:

1. Action Required:

- **Adjustments:** Ensure that the booking is properly marked as released, and if any amount was already paid to the supplier, ensure that the rightful amount is either collected back or adjusted from the Supplier's Statement of Account (SoA).

TAT: Update booking status and resolve financial adjustments promptly.

Frequently Asked Questions (FAQs)

1. Failed Flight Bookings:

- **Refund Process:** Refund the amount to the agent's wallet. Auto-refund eligibility does not apply. All failed bookings are treated in the same manner.
- **Offline Tickets:** If the ticket is to be issued offline, create a new booking and claim the amount in the same. Only after claiming the amount, issue the ticket offline.

TAT: Ensure refunds and offline ticket issuance are handled promptly.

Commission Tracker

Objective: To address the volume of mails received in Finance common groups and avoid missed responses, dedicated SPOCs (Single Points of Contact) will ensure timely responses and closure of emails.

Process:

1. SPOCs:

- **First Level:** Responsible for primary response and closure of mails.
- **Second Level:** Ensures First Level SPOCs' responsibilities and monitors to ensure nothing is missed.

TAT: SPOCs must ensure timely response and closure of emails to maintain customer experience and operational efficiency.

How to Configure Email Filters

Process:

1. Download and Upload XML File:

- **Download:** Get the XML file from [this link](#).
- **Upload:** Go to "Settings > Filters and Blocked Addresses > Import filters > Choose file > Open File" to upload the file.
- **Create Filters:** Select all filters and click on "Create Filters." Check "Apply new filters to existing mail."

2. Edit Labels:

- **Modify Labels:** Change labels to your specific name and modify the rule to include your email ID.
- **Create Additional Filters:** Create filters for specific mail groups like Management Mails and Potential Escalations.

TAT: Configure email filters and labels immediately after downloading the XML file to ensure organized mail management.

Finance Working Mechanism - Standard Operating Procedures (SoPs)

Vision of the Finance Function

- **Objective:** The Finance Function aims to be a strategic partner to TravClan rather than just a support role. This means that Finance should actively contribute to the company's growth and success rather than only handling routine tasks.

Short-Medium Term Goals:

- **Track Financials:** Finance should keep a detailed record of all financial transactions to ensure accuracy and transparency.
- **Support Business Functions:** Provide assistance to other business areas to ensure smooth operations and efficiency.
- **Ensure Compliance:** Adhere to all relevant government regulations and legal requirements to avoid penalties or legal issues.
- **Maintain Stakeholder Experience:** Ensure that interactions with customers, Account and Client Managers (ACMs), and other stakeholders are positive and not negatively affected by financial processes.

Importance of a Process-Driven Approach:

- **Process-Driven Function:** A finance function should be structured around well-defined processes. This includes having clear procedures and guidelines for all tasks and responsibilities.
- **Benefits:**
 - **Structure:** Provides a clear framework for operations.
 - **Consistency:** Ensures that tasks are performed in a standardized manner.
 - **Transparency:** Makes financial processes open and understandable.
 - **Risk Management:** Helps in identifying and mitigating potential risks.

Timelines and Documentation:

- **Updating Processes:** As the company evolves, processes are continuously updated. It is impractical to remember all changes without documentation.
- **Example Issue:** A message might be posted on Slack, stating that the Rate of Exchange (RoE) has changed from Rs. 1 to Rs. 0.75 effective immediately. After a few weeks, it could be difficult to recall the exact date of this change or to resolve any disputes about when it was implemented.
- **Solution:** To avoid such issues, all changes must be documented formally on Wiki. This ensures that everyone has access to the updated information and reduces the chance of conflicts.

Purpose of Wiki:

- **Central Resource:** Wiki (accessible at wiki.travclan.com) is used to document and understand all processes within the finance function.

Procedure:

1. Check Wiki for Information:

- **When Inquiring:** If someone asks for information, first check Wiki to see if the answer is already available.
- **If Present:** Provide the information from Wiki to the requester.
- **If Not Present:**
 - **Create New Wiki Page:** Based on your understanding, start a new Wiki page.
 - **Consult:** Reach out to someone knowledgeable about the process to ensure accuracy.
 - **Share for Feedback:** Distribute the draft Wiki page to the finance team for comments and suggestions.

2. Wiki Structure:

- **Shelves:** Major categories under which documents are organized.
 - **Example:** A shelf might be titled "Finance."
- **Books:** Specific collections or groups of documents within each shelf.
 - **Example:** Books could be "Expense Management," "Revenue Tracking," etc.
- **Chapters & Pages:** Detailed sections and individual pages within each book.
 - **Example:** A book on "Expense Management" might have chapters like "Travel Expenses" and "Office Supplies," with individual pages detailing specific processes or guidelines.

Additional Resource:

- **General Company Processes:** Review the general processes for a broader understanding of company-wide practices at [General Company Processes](#).

Finance - Google Sheets

Purpose:

- **Centralized Tracking:** Use a Daily Finance Tracker to manage and track various Google Sheets used for different financial purposes.

Procedure:

1. Creating New Sheets:

- **Archiving:** Save older versions of sheets with static information in a designated folder for reference and archival purposes.
- **Location:** Ensure that the archived sheets are stored in a central location for easy access.

2. Finding Specific Sheets:

- **Finance Sheet Tracker:** Use this centralized tracker to locate and access specific Google Sheets quickly.
- **Update Tracker:** Whenever a new sheet is created or an existing sheet is updated, ensure that it is reflected in the Finance Sheet Tracker.

Contact for Issues:

- **Manager or Varun:** If you encounter a sheet that is not updated in the tracker, inform your Manager or Varun to address the issue.

Finance Queries Management

Objective:

- **Efficient Query Handling:** Ensure that all finance-related queries are addressed by the appropriate Point of Contact (POC) to prevent confusion and delays.

Procedure:

1. POC Responsibilities:

- **L1 POC:** Responsible for handling queries related to their specific segment.
- **Escalation:** If the L1 POC cannot resolve the query, they should escalate it to the L2 POC or their manager.

2. Timeliness:

- **Resolution Time:** No query should remain unresolved for more than **4 hours** to ensure prompt responses and maintain efficiency.

Responsibilities:

1. If You Are a POC:

- **Handle Queries:** Resolve queries related to your assigned area.
- **Direct to Correct POC:** If the query is outside your area, direct the person to the appropriate POC.

2. If You Are Stuck:

- **Escalate:** Reach out to subsequent POCs (L2, L3, etc.) or your manager if you are unable to resolve a query.
-

Finance Process Improvements/Feedbacks/Task Management

Objective:

- **Document and Track Improvements:** Ensure that feedback, process improvements, and new tasks are recorded and monitored effectively.

Procedure:

1. Finance Tickets:

- **Centralized Tracking:** Use the “Finance Tickets” tab in the Daily Finance Tracker Sheet to log challenges, feedback, and proposed improvements.
- **Visibility:** Ensure that all issues and suggestions are visible to the team and discussed.

Link: [Finance Tickets Tracker](#)

2. Creating Tickets:

- **Write Challenges:** Document any issues or suggestions in the finance ticket board to ensure they are tracked and addressed.

Finance - Daily Finance Tracker

Purpose:

- **Task Management:** Use a Daily Finance Tracker to ensure that all tasks are planned and completed efficiently.

Procedure:

1. Daily Planning:

- **Plan Ahead:** Always plan the next day’s tasks at the end of the current day.
- **Track Tasks:** Write down and track your tasks to reduce the chance of missing any.

2. Tabs in Tracker:

- **Recurring Tasks:** Use the “Daily Task Tracker” tab for ongoing, regular tasks.
- **Adhoc Tasks:** Use the “Finance Open Things” tab for one-time or irregular tasks.

Tips for Effective Planning:

- **Email and Slack:** Start your day by clearing emails and reading Slack messages to catch up on any updates.
 - **Prioritize Tasks:** List out your tasks and prioritize urgent or important ones first.
 - **Seek Help:** If you’re unsure about priorities or need guidance, consult your Manager or Varun.
-

Finance - Storing of Documents / Bank Statements / PGs / Foldering

Objective:

- **Centralized Document Storage:** Ensure all financial documents and reports are stored systematically in one place.

Procedure:

1. Folder Structure:

- **Select Financial Year:** Identify the year relevant to the documents you are saving.
- **Category Placement:** Organize documents under appropriate categories.
- **Subfolders:** Create or select subfolders as needed for better organization.
- **Monthly Folders:** Create folders for each month (e.g., “April” to “March”) to organize documents by month.
- **File Naming:** Use the format DDMMYYYY-“Name” for each file to ensure consistency and easy retrieval.

Ownership:

- **Bank & PG Statements:** Designate specific individuals to manage and update these documents regularly.

Data Requirement Process

Objective:

- **Analytics Team’s Role:** The analytics team tracks data requirements across various functions within the company to maintain accurate records of dashboards and reports, monitor the output of these reports, and prevent duplication.

Procedure:

1. Submitting Data Requirements:

- **Form Submission:** If you need data from our database, complete the provided form with your requirements. Access the form here: [Data Requirement Form](#).

2. Coordination:

- **Contact Person:** For any data-related queries, coordinate with Aayushi.
- **Status Tracking:** Monitor the status of your data request using the following sheet: [Data Request Status Sheet](#).

Turnaround Time (TAT): The timeline for fulfilling data requests depends on the complexity of the data and current workload. Regular updates will be provided via the status sheet.

Finance Support

Objective:

- **Customer Experience:** Enhance customer experience by providing quick responses to finance-related queries.

Procedure:

1. Contact Information:

- **Finance Support Number:** For immediate assistance, call the finance support number at 9513392762.

2. Tracking Calls:

- **Call Tracking Sheet:** Use the following sheet to track support calls: [Call Tracking Sheet](#).

3. Dashboard Reports:

- **Report Checking:** View and check the dashboard reports using these links:
 - [Looker Studio Report](#)
 - [Data Studio Report](#)

4. Handling Support Calls:

- **Availability:** Ensure that 1 out of 5-6 team members is always available to handle calls. This requires effective team coordination.
- **Missed Calls:** If a call is missed, it must be returned promptly by calling back the same number. The first person who sees the missed call notification should call back and inform the team.

5. Updating Reports:

- **Report Accuracy:** Ensure that the finance support report sheet is functioning correctly and provides accurate information.
- **Updating Tabs:** When interacting with agents, update the “Exotel” tab in the sheet with the following details:
 - **Detailed Query:** Enter a detailed description of the query in the remarks section.
 - **Area:** Specify the area of the query.
 - **Re-Assigned To:** Note the person to whom the query has been reassigned.
 - **Status:** Indicate whether the issue is resolved or not.

Turnaround Time (TAT): Aim to respond to and resolve support calls within 4 hours.

FAQs for Finance Queries:

1. Bank Account Verification:

- **Updating Details:** Understand how bank account details are updated in the system and guide agents on where they can update these details.

2. KYC:

- **Documents Required:** Share required documents at kyc@travclan.com.
- **Changing Registration Type:** Submit relevant documents to kyc@travclan.com.

3. Refunds:

- **Flight Bookings:** Handle refund failures within 2 hours and cancellations within 24-48 business hours.
- **Hotel Bookings:** Handle refund failures within 2-3 hours and cancellations within 24 business hours.
- **Package Bookings:** Handle cancellations within 3 business days.
- **Unresolved Refunds:** If refunds are not received within the given TAT, email rnc@travclan.com and cc: finance@travclan.com, mentioning the booking ID.

4. Withdrawal Requests:

- **Instant Payout Activated:** For amounts up to Rs. 50,000, process within 10-20 minutes. For amounts over Rs. 50,000 or if there is a technical issue, process within 24 hours.
- **Instant Payout Not Activated:** Process within 24-48 hours.
- **Withdrawal On Hold (CCM Cases):** Process within 24 hours of document submission.
- **Cancellation of Withdrawal Request:** Email payments@travclan.com with the payout number and amount.

5. Payment-Related Issues:

- **Error or Deduction:** For issues with amount deduction or errors while adding amounts, share a screenshot at wallet@travclan.com with transaction details.

6. Invoices and Credit Notes:

- **Invoices:** Download from the portal or email invoice@travclan.com if unable to download, including booking IDs.
- **Credit Notes:** For flight refunds, credit notes are shared within 24 hours. For hotel/package bookings, email invoice@travclan.com with booking IDs.

7. GST Invoice:

- **Reimbursement Note:** No GST for discounted bookings. For service charges, 18% GST is charged on the service charge. For example, if a package costs Rs. 100 with a service charge of Rs. 10, the GST is Rs. 1.8, making the total booking amount Rs. 111.8.

8. TCS:

- **TCS Purpose:** TCS is an additional tax collected on overseas packages, remitted to the government.

- **Declaration:** Agents must collect TCS from travelers and remit it to the government. International bookings cannot be made without TCS declaration.
-

Dochub - Documents Signing Process

Objective:

- **Document Signing:** Ensure a streamlined process for getting documents signed using Dochub.

Procedure:

1. Form Submission:

- **Form Details:** Complete a form specifying:
 - **Name of Person Signing**
 - **Purpose of Document**

2. Email Notification:

- **Sending Email:** Aashima should email the signatories (Chirag, Ashish, Arun) and keep Arun in CC. Also, include the person who requested the document in CC.
- **Approval Confirmation:** The person who requested the document must approve via email that the document needs to be signed.
- **Subject Line:** Format the subject line as: "Dochub | Sign Request | Document Name | Initiator Name"

3. Signature Process:

- **In Absence of Mail:** Signatories will not sign documents without an email request.
- **Example:** For a board approval document, the email subject could be: "Dochub | Sign Request | Board Approval for FDI | Varun."

4. Single Signatory Requests:

- **Simple Requests:** If Aayushi needs only Arun's signature, she should email me directly with the subject line: "Dochub | Sign Request | OCBC KYC | Aayushi."

5. Multiple Signatories:

- **Process:** For documents requiring signatures from Chirag, Ashish, and Arun, I should be the first signer where possible to ensure clarity and tracking.

Turnaround Time (TAT): Signing should be completed promptly once the email request is received, generally within 1-2 business days.

How to Fill the Reimbursement Form

Objective:

- **Reimbursement Form Completion:** Ensure accurate and complete filling of the reimbursement form.

Procedure:

1. Form Details:

- **Employee Name:** Enter your full name (e.g., Laxman Gupta).
- **Staff Code:** Input your unique staff code (e.g., 100292).
- **Designation:** Specify your designation (e.g., Finance Associate).
- **Serial Number:** Use proper formatting (e.g., 1., 1)).
- **Date:** Enter the date in DD/MM/YY format, including the date of travel or expenses.
- **Particulars:** List the category under which you are applying (e.g., Food, Cab).
- **Amount:** State the amount to be reimbursed in numeric value (e.g., travel fare, meals).
- **Remarks:** Provide detailed reasons for reimbursement, mentioning specifics such as late-night cab details or food expenses. Include names if multiple people are involved.
- **Submission:** Submit the form in PDF format along with all proofs.

2. Additional Notes:

- **Formulas:** Do not remove any formulas from the form.
- **File Naming:** Share a zip file containing the reimbursement form and proofs, renamed with your employee code only.
- **Late Night Cab & Food:** Ensure punch-out details are included for late-night cab and food.
- **Buddy/Manager Connect:** Use the separate form provided by Prachi/Pronami for Buddy and Manager connect.

Turnaround Time (TAT): Ensure that the reimbursement form is submitted promptly and follow up as necessary to ensure timely processing.

Finance Function - Drone View

Objective:

- **Understanding the Finance Function:** Provide an overview of the finance function's role and responsibilities within TravClan.

Responsibilities:

1. Connecting Data Across the Business:

- **Data Architecture:** Build an intentional data architecture to maintain visibility into all financial and operational data.

2. Banking & Treasury Operations:

- **Support:** Assist with payment processing, funds management, and respond to account and transaction inquiries.

3. Performance Analysis and Accounting:

- **Month-End Close:** Ensure reliable month-end close processes and maintain historical data integrity.

4. Proactive Planning and Growth Advising:

- **FP&A:** Engage in financial planning and analysis with rolling forecasts and driver-based planning.

Turnaround Time (TAT): Ensure records are maintained accurately and timely to support ongoing analysis and planning.

Additional Resources:

- **Finance Function Tabs:** Learn more by opening the tabs in the Daily Finance Tracker:
 - **About Finance Function**
 - **Finance Function - Growth Tracker**

Focus: Emphasize process improvement to build a world-class finance function.

Tax Invoice

Objective:

- **Updating Commission Invoices:** Ensure timely updates to commission invoices.

Procedure:

1. Updating Invoice:

- **Update Frequency:** Update commission invoices at the end of every month or upon generation of the invoice.
- **Commission Dashboard:** Access and update the commission dashboard here: [Commission Dashboard](#).

Turnaround Time (TAT): Update invoices promptly at the end of each month or as invoices are generated.

Credit Note - Taxable

Objective:

- **Handling Credit Notes:** Ensure timely processing of credit notes related to taxable transactions.
-

Debit Note - Taxable

Objective:

- **Handling Debit Notes:** Ensure timely processing of debit notes related to taxable transactions.

Refund of Membership Amount

Objective:

- **Refund Policy:** Refunds for membership fees (e.g., Bronze & Gold membership fees) are generally not provided. Refunds are granted only on an exceptional basis.

Procedure:

1. Request for Refund:

- **Initiation:** If a refund request is received, the agent or ACM (Account Customer Manager) should send an email to finance@travclan.com, clearly stating the reason for the refund.

2. Approval Process:

- **Approval Required:** Arun or Chirag must review and approve the refund request via email.

3. Refund Process:

- **Preferred Method:** Refunds should ideally be processed into the wallet. If the amount needs to be transferred to a bank account, a PR (Payment Request) must be created, and the amount will be paid from the bank.

4. Finance Action Items:

- **Validation:** Varun must check and validate the order that has already been claimed in the organization.
- **Mark Order as Failed:** Mark the order as failed and include the remarks: "Amount Paid by Agent on MMM-DD-YYYY, refunded back to wallet on MMM-DD-YYYY."
- **Bank Record Creation:** Create a bank record to add the money to the wallet. The mode of payment should be through a Credit/Debit Note.

5. Communication:

- **Notification:** Varun should respond to the email indicating that the amount has been refunded.
- **Documentation:** All details of the refund should be recorded in the sheet under the tab "Failed web subscriptions - Oct 2022 onwards."

TAT for Refund Processing: Refund processing should be completed promptly after approval, ideally within 1-2 business days.

TravClan Web Services - Order Claim

Objective:

- **Order Claim Process:** Track and claim orders in BMS (Business Management System) accurately and efficiently.

Procedure:

1. Tracking Orders:

- **Daily Tracking:** Track all pending orders in BMS daily using the sheet "WSD 2.0."
- **Order Verification:** Open the organization page and verify that the order amount matches the amount of the Bronze/Gold Membership or domain amount plus Rs 250.

2. Claiming Payment:

- **Add Actual Payment:** Go to the "Add Actual Payment" section, enter the member's email ID, the amount to be claimed, remarks if any, order code, and order amount. Save the page to claim the amount from the wallet.
- **Mark as Paid:** Once the amount is claimed, mark the order as "paid" on the organization page.

3. Timeliness:

- **Daily Process:** All orders should be tracked and claimed on a daily basis. Any issues should be resolved within the same day.

4. Exceptions:

- **Agent Claims:** Bronze and Gold membership orders should ideally be claimed by agents. Only domain or exceptional cases require individual checks.
- **Queries:** For any queries, reach out to Mamata. Understand the domain purchase process and verification of domain purchase amount.

TAT for Order Claiming: Orders should be tracked and claimed within the same day, and issues should be resolved promptly.

Refund of Event Registration Fee

Objective:

- **Event Registration Fee Refund:** Refund registration fees to travel agents who attend the events hosted by TravClan.

Procedure:

1. Request and Documentation:

- **Email Submission:** Ritu should email finance with a sheet detailing registration information. The subject should be "Cashback for [Event Name] <> [Date of Event]." The sheet should include:
 - List of travel agents who paid for the event.
 - List of agents who attended the event.

2. Processing:

- **Get Org IDs:** VARUN must obtain the Organization IDs of the agents who attended the event.
- **Create Bank Records:** VARUN should create bulk bank records for the cashback, ensuring references and descriptions match the sheet.
- **Update Sheet:** VARUN must mention the bank record numbers in the sheet.

3. Communication:

- **Inform Agents:** Ritu should ensure that agents are informed about the cashback.

TAT for Refund Processing: Cashback processing should be completed as per the event schedule, ideally within 1-2 weeks of the event.

Discount Voucher on Membership Plan

Objective:

- **Voucher Processing:** Process discount vouchers provided for membership plans.

Procedure:

1. Voucher Claiming:

- **Email Submission:** ACMs should email ashish.yadav@travclan.com, with CC to finance@travclan.com, with the subject line: "TC Events || Approval for Membership."
- **Voucher Details:** Attach a photo of the coupon shared by the agent.

2. Purchase and Approval:

- **Full Amount Purchase:** The agent should purchase the membership at full price from the My-Services section (Rs 8850, which includes Rs 7500 plus 18% tax).
- **Approval:** Ashish must approve the email.

3. Credit Process:

- **Wallet Credit:** Varun should credit Rs 1000 to the agent's wallet within 24-48 hours of approval. Follow the Adhoc Bank Record process and confirm via email to ACMs.

4. Mail Content Example:

- Include event registration details, LMS ID, Organization ID, coupon photo, and confirmation of purchase and discount.

5. Future Considerations:

- **Voucher Tracking:** Maintain a proper track of vouchers issued and their utilization. Vouchers should not be issued randomly.
- **Approval Timing:** Approvals should be completed at the time of voucher issuance, not during utilization.

TAT for Voucher Credit: Credit should be processed within 24-48 hours of approval.

Exception Cases for Manual Order Claims

Objective:

- **Manual Order Claims:** Manage and process exceptional cases where orders are claimed manually and not through TravClan.com.

Procedure:

1. Order Tracking:

- **Daily Tracking:** Simarpreet tracks each order via the “Web Subscription 2.0” Google Sheet and sends it for approval to Ashish Yadav with details including organization ID, member ID, and date of order creation.

2. Approval and Claiming:

- **Cashback Validation:** Ashish validates the cashback amount and the start time of the membership based on various factors.
- **Claim and Closure:** After approval, Varun adds the cashback to the agent's wallet via a bank record, and Simarpreet claims the order and marks it as closed.

3. Special Cases:

- **Domain Issues:** Manage domain purchases, renewals, and shifts as per current processes.
- **No Back-Dated Orders:** No back-dated orders should be claimed unless approved by Arun and Chirag.

TAT for Manual Order Claims: Orders should be processed and claimed promptly after approval, ideally within 1-2 business days.

KYC Verification - Rs 500

Objective:

- **KYC Verification Fee:** Manage the Rs 500 KYC verification fee collected through TravClan.com.

Procedure:

1. Fee Collection:

- **Payment Method:** If an agent pays Rs 500 for KYC verification, the amount is collected via Instamojo and settled into the Axis Bank account.

2. Reconciliation Process:

- **Weekly Reconciliation:** Reconcile all Instamojo credits weekly to understand payment reasons. Generate or download the report from Instamojo Account (Handled by Manish/Laxman).
- **Bank Reconciliation:** Reconcile Instamojo credits with Axis Bank credits (value/amount). Add the Axis Bank statement (Handled by Laxman).
- **Mapping:** Ensure LMS ID and Org ID are mapped to each Rs 500 received.

3. Refunds and Documentation:

- **Refund Conditions:** Refunds should be processed only if necessary. Follow these steps:
 - Validate why the refund is required.
 - Complete reconciliation before processing the refund.
 - Issue an invoice and credit note before processing the refund (Handled by Laxman).
 - Refund should be processed to the wallet through a bank record (Handled by Varun).

TAT for Refund Processing: Refunds should be processed within 1 day.

Shifting of Membership from One Organization to Another

Objective:

- **Membership Shifting:** Process and handle membership shifts between accounts.

Procedure:

- **Policy:** Membership shifting is generally not allowed. If shifting is requested, it should follow the proper process to avoid loss of membership amount.
-

About - Non Booking Operations

Objective:

- **Non-Booking Revenue Management:** Manage and monitor non-booking services revenue.

Revenue Types:

1. Membership Revenue:

- **Bronze and Gold Plans:** Revenue from memberships, including Bronze and Gold plans.

2. Payment Gateway Revenue:

- **B2B Payments:** Revenue from business-to-business payments.
- **B2B2C Payments:** Revenue from business-to-business-to-consumer payments.

3. Marketing Revenue:

- **Tourism Boards:** Revenue from tourism board partnerships.
- **Events from Suppliers:** Revenue from events organized by suppliers.

4. PLB / Commission:

- **Commission from Suppliers:** Commission received from suppliers.

5. TravClan Registration Fee:

- **Refundable Deposit:** Fee collected at registration is classified as a deposit, not revenue.

Finance Monitoring:

- **Revenue Tracking:** Monitor and manage revenue to ensure it is received in the bank account and recorded in the BMS (Business Management System).
- **BMS Section:** Use the “TravClan Web Services” section in BMS to track revenue.

Procedure:

1. **Actual Payment:** Claim the amount from the wallet and mark the order as “paid” whenever a pending order is created.
2. **Orders:** Create an order of “pending” status for potential revenue from users.
3. **Web Services:** Track different plans and sections for revenue from travel agents.