

FINANCE SUPPORT

ISSUES RELATED TO THE AGENT'S BANK ACCOUNT

1. How can I add my bank account on the TC portal?

- Step 1: Go to 'Wallet'
- Step 2: Select 'Withdraw Money'
- Step 3: Click on 'Update Bank'
- Step 4: Add your bank details (A/C number, IFSC Code, Bank Holder Name) & Submit

2. When will you verify my bank account?

- The bank account details shall be verified within 24 hours

3 I have made a payout request without adding my bank details. What should I do?

- -You can add your bank details even after making a payout request by following the steps. Adding the bank details after creating the payout is not a problem

4. I have added a bank account detail but I need to change it. What are the steps?




- For internal reference, if an agent has added one bank detail and it is verified we first need to cancel it post that the agent would be able to add new bank details. Reach out to Khushbu/Aashima/Anuradha to get the old details rejected. Once they're rejected, inform the agent to add new ones.

5. Internal- From where can I check the bank details updated by the agent?

-Go to member's page > add the agent's registered email/phone number > scroll down and click the organization id to open it > scroll down to check the org bank accounts area where in the bank details are written

For example-

The last entry is considered to be the latest one. As per the screenshot it is visible that we have asked the agent to add the correct bank details of "Pleasure My Journey Private Limited". Convey the same to the agent over the call.

Organization Bank Accounts				
Account ID	Is Verified	Account Status	Verification Status	Remarks
1494		INACTIVE	REJECTED	New bank account details given by agent
9209		INACTIVE	REJECTED	KYC pending. Please get in touch with ACM to get your KYC completed
15324		INACTIVE	REJECTED	Please fill in correct bank account details of "Pleasure My Journey Private Limited"

ISSUES RELATED TO PAYMENT FAILURE (Paise agent ke bank se cut hogaye hai but wallet mein add nahi hue)

1. I added money via IMPS 15 minutes ago. It has not been added to the wallet.

What to do?

-The amount added via IMPS takes 30 minutes max to get reflected in the wallet. Usually time is less than 10 mins. Ask the agent to wait for a total of 30 minutes. Agents experience is most important. Be humble while answering. Flight prices can change. Ask internally to find out if we have received confirmation email from DBS

We need to keep track about it. And inform the agent if added plus internally if it's not added. This might be an issue faced by other agents on that day due to technical issues in DBS. In that case we need to closely monitor each incoming transfer and validate it from bank statement / email and get money added to wallet.

Most important - agent shouldn't suffer.

2. I added money via NEFT 5 minutes ago. It has not been added to the wallet yet.

What to do?

-The amount added via NEFT takes 30 minutes to get added to the wallet. Ask the agent to wait for a total of 30 minutes.

Agents experience is most important. Be humble while answering. Flight prices can change. Ask internally to find out if we have received confirmation email from DBS

We need to keep track about it. And inform the agent if added plus internally if it's not added. This might be an issue faced by other agents on that day due to technical issues in DBS. In that case we need to closely monitor each incoming transfer and validate it from bank statement / email and get money added to wallet.

Most important - agent shouldn't suffer.

Money has been deducted on my end but it has not been added to the wallet yet.

-Please ask the registered mobile number, the amount and the payment method from the agent. Share these details with Simarpreet/Palakh/Aashima to get the same checked. Ask the agent to give you time for max 30 minutes and get the reason checked.

If the 3 of them inform us that the payment has failed > Inform the agent that the amount was deducted from his bank but we have not received them and they are stuck at the payment gateway. In case of such failures, the amount will get auto refunded to the agent within 7-10 working days.

Agent can see the payment status on his recharge history section. He will see if the transaction is being shown as failure at our end. Ask agent to go to wallet -> recharge history.

ISSUES RELATED TO REFUNDS (Maine booking cancel ki thi but uska refund nahi aya hai ab tak)

1. I canceled a booking, I have still not received the refund for the booking.

-Ask the booking id from the agent. Take 15 minutes from the agent and reach out to Simarpreet/Gurkirat/Aashima and confirm the status of the refund. Call back the agent and inform him.

2. I need a credit note for a refund that I received yesterday.

-Ask the agent to shoot an email at invoice@travclan.com. The invoice should be shared to him in a maximum of 24 hours.

3. I have received an incorrect refund of my flight booking. Please process the correct refund.

- Inform the agent that a credit note is shared on the next day of refund which contains the entire bifurcation of the amount. Ask the agent to check that. In case he still feels the amount is incorrect, he can shoot up an email to the same thread and the team will check within the team and get back within 24 hours.

ISSUES RELATED TO WITHDRAWAL REQUESTS

- **I made a payout request to get the amount refunded to my bank but I still have not received it**

-Payout requests are usually credited to the bank account within 24-48 hours provided all the details are correct. If any payout request is on hold, we mail the agent. The same can be searched on finance@travclan.com with the agent's organization ID. The reason for keeping the payout request on hold is mentioned in the mail. We need to check on call with him why his request is not yet processed. Possible reasons are

- Bank account not entered
- Bank account rejected
- Ccm case
- Miss by our team
- Auto payout not activated
- He has just raised and called
- He has auto payout activated but his limit for the day got exhausted due to which this one will be processed manually.

We need to know the reason for the delay and solve it.

- **I have received an email that I have used someone else's credit card and my payout but I want the amount in my bank only and not anywhere else.**

Explain the agent patiently that we have. It is clearly stated on the portal that the agents are not allowed to use somebody else's credit card on the portal. It can lead to forfeiture of funds and it is strictly prohibited due to guidelines. We can only refund the amount back to the source account.

Credit card funds cannot be withdrawn due to RBI guidelines. Also explain to agent this is for safety of his own account. Explain to agent how any of his employees can misuse this facility to wrongly take money from agents customer and withdraw it. This can lead to liability for the agent as per RBIs guidelines

If even after explaining a lot, the agent is not agreeing to it, reach out to Khushbu/Aashima/Varun

- **I made a payout request for INR 250000 and my payout is still not credited to my bank even after my instant payout is activated. What is the reason?**
 - The payout request might have got rejected due to a technical error. Comfort the agent that he need not worry about it and the same shall be processed manually at the backend within the next 24-48 hours.
- **I want to cancel my payout request and get the money back in my wallet.**
 - Please ask the agent to mail at finance@travclan.com and inform Khushbu/Aashima to get the same done. Inform the agent that you will get the amount added back within 2 hours.

CREDIT CARD MISUSE (CCM)

CCM is credit card misuse where agent has added money to TravClan wallet via credit card and has withdrawn the same.

If the agent says that the card being used is someone else's card

-Inform the agent that this is not allowed as per our terms and conditions, It is clearly stated on the portal that the agents are not allowed to use somebody else's credit card on the portal. In this case, we can only refund the amount to the source account which takes 5-7 working days to reflect in the source account.

If the agent says that the card being used is his

We would be requiring a screenshot of the card statement where the cardholder name and this transaction is visible. You can omit details. If he has used his own card, we will verify and refund the amount in his registered bank account with us within 24-48 hours.

If the agent asks to add the amount back to the wallet if the credit card used is not his

We can't process the amount back to the wallet if the credit used doesn't belong to the agent. We can only refund the amount back to the source account due to strict guidelines.

If the agent asks to add the amount back to the wallet if they are claiming that card used is theirs

We would be requiring a screenshot of the card statement where the cardholder name and this transaction is visible.

Once the details are verified, we will process the amount back to the wallet within 12 hours.

Other Questions

1. Does TravClan provide Deposit Incentives ?
- 2.