

Inno MMS

Merchant Management Software

This is multi-Institutional so Institute should be there

1. Institute (ID, Name, Contact Number, Contact email, Is active, logo, country).
Also need to keep the currency for this institute (Note a institute can have multiple currency one currency will be default currency)
2. Currency
3. MCC (Merchant Category Code)
4. Merchant Type (This is to assign type of merchant as per bank/institute)
5. Merchant Group (Group Name, Description)
6. User Management System- same as all others for admin
7. Country –
8. Notification
9. BIN is same
10. Account Type (id, Code in CBS (only for Debit), Account Number, Acc_type_name)
11. Business Nature (MSME, PVT. LTD., INDIVIDUAL FIRM, Street Vendor) etc.
12. Business Documents (Here define for each corporate type what are the documents are required and which one mandatory or optional, one business type may have multiple documents)
13. Personal Document (For individuals)
14. Business Type (Id and Business Type like Software Company, CA Firm etc.)
15. Category (ST, SC, etc) for individual
16. Gender
17. Disability
18. Occupation
19. PEP options
20. Qualifications
21. Religions
22. Annual Income
23. Net Worth
24. TurnOver
25. Terminal (POS, mPOS, Soft POS, PG, QR etc) this is master
26. Terminal Make (for each terminal will define the make here as based on make there might be changes in API)(This is institute specific)
27. Interface Type (ISO8583, XML, API etc) this is master
28. Third Party (Here will define the integration of each third party, with its Interface type, IP, PORT, Server or Client) this is institution based
29. Card Issuance Group
 - a. Merchant Type Need one option ALL (you can add * in DB for all)

- 30. Transaction Master (Same as now)
- 31. GL and Accounting Same.
- 32. Fee & Commission Type (Will discuss this mean while)
- 33. Agreement (Here we will keep agreement for each kind of Merchant i.e. Individual/ Company)
- 34. Risk Management module need to integrate
- 35. AML need to integrate

Merchant

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Need to take all the details

Merchant can be Individual or corporate

If Individual

Take details like

First Name, Middle Name, Last Name, Date of Birth, Gender, Contact Number, Alternate Contact Number, Email, Alternate email, Nationality, Permanent Address, Correspondence Address, Document type(ID Proof Document, ID Proof Number, id proof document(jpeg,png,pdf)), Agreement,

Corporate Merchant

Company Name, Registration Number, Date of Registration, Registered Address, Registration Number, TAX ID, Business type, Correspondence address, Country, Number of directors. (Director Details here they will enter the details of each directors Name, Address, Contact Number, same like customers as these are individuals, even here we can ask them to enter the customer ID if the director is already a customer or else all data need to enter for each directors same as individual),

Next Document (Here we need show the document drop down for that corporate type and ask them to upload the required documents . Show all the uploaded documents.

After personal/company and director details the common tabs are

1. Documents (Here need to upload all mandatory documents)
2. Portal details (User ID and Pwd) (PWD can be system generated or Manual)
3. Terminal (Here we need to define terminal with make for that merchant multiple selection) (Limiting which are the terminal this institute can access)
4. Party integration that merchant can use Third party Integrationv (Here limiting the third
5. Restriction & Limits (Link here transaction restriction group) (Also limits as per that merchant.

Merchant can be added from the admin panel, or else from the merchant portal

Both needs to be approved by the admin users (maker and checker)

When merchant is added and all directors (we should calculate the risk and show also AML check) This risk checking should be