**KEPOCI INSURANCE & COMMISION APPLICATION SCOPE OF WORK**

1. Technology & Platform Details:
   1. Android Application : Java / Kotlin
   2. IOS Application : Swift
   3. Backend Admin Panel : PHP Laravel 7 & above
   4. API : PHP Laravel 7 & above
   5. Database : MySQL
2. Types of Users

* Merchant User : Mobile App
* Normal User : Mobile App
* Admin User : Admin Panel
  + Admin users will be able to monitor the activities via the Admin panel.

**MOBILE APP SCOPE OF WORK**

1. **SIGNUP:**
   1. There will be 2 type of users. So signup feature will have an option about a Signup as **Member** or **Merchant**
   2. **SIGNUP AS MEMBER** screen will have a fields as below :
      1. Member Name
      2. UserName [A Unique username from all of the users in the system]
      3. Mobile Number [with country code]
      4. Password / Confirm Password
      5. Introduce Code / Referral Code

* After Signup as Member Screen, It will redirect to OTP verification screen and then Login INTO Mobile App.
* **Referral Code / Introduce Code:** is a code of any person's profile unique code generated by system automatically.
  + For EX. If User A register into app and login, then USER A will also have code, Now If UserB enter that code in signup screen, then USER B will come under USERA network.
  1. **SIGNUP AS MERCHANT** Screen will have fields as below:
     1. Company Name
     2. Company Address
     3. Company Contact number
     4. Mobile Number
     5. Company register ID
     6. Company Documents : [Upto 3 Document photos need to upload.]
     7. Company Location [Geo Location of company address]
     8. Company Logo
     9. Company Photos [Upto 10 Photos]
     10. Merchant Category
     11. Operation Time : Start Time - End Time with AM/PM
     12. Email
     13. Password / Confirm Password
     14. Introduce Code / Referral Code
     15. CashBack
     16. Loyalty Point
* After Signup as Merchant Screen, It will redirect to OTP verification screen and then There will be a message showing that “Your registration is successful, Please wait for an approval from Kepoci Admin.”.
* After Signup as a merchant, the Admin person will approve / reject the Merchant profile, and then the merchant will be able to login into an application.
* **OTP is only for 1st time register [Merchant & Member both],For Login No need of an OTP**

1. **LOGIN:**
   1. After SignUp flow, User will be able to Login into the mobile app with Mobile number & Password. According to Mobile Number, users will redirect to Member Dashboard / Merchant Dashboard. Users can log out from the app as well.
   2. After login into profile, There will be complete profile page where user need to add their profile details as below:
      1. Gender
      2. DOB
      3. Country
      4. State
      5. City
      6. Race : Chinese, Melay, Indian...and so on.
      7. Add Vehicle : Vehicle Type (Car / Motorbike), Year Make, Vehicle Brand, Insurance purchased ? (Yes / No), Which company insurance purchased ? (If Yes in Purchased), Current Insurance expired date (If Yes in Purchased)
      8. IC
      9. Bank Details : Bank Name, Bank Acc. Number, Bank Acc. Holder Name, Address, Email
2. **DASHBOARD PAGE**

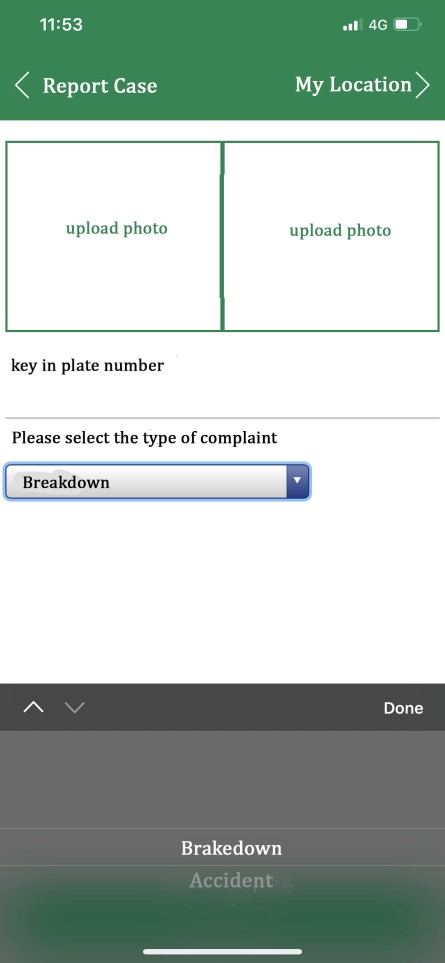
Dashboard page will have an options as below :

1. Insurance
2. Break Down
3. Online Mall
4. Car Status
5. Merchant [In Side Appointment]
6. Downline
7. **DASHBOARD PAGE MODULES IN DETAILS**
   1. **Insurance:**
      1. There will be a one static link with Admin Person, and we will need to redirect the user to that web page link. On that webpage link, the user will purchase an insurance.
      2. Once a user purchases an Insurance then the User side process is done.
      3. Now Admin will go to his own Insurance company dashboard [which is given by insurance company to him only] and he will check that who guys have purchased an insurance.
      4. After checking Insurance company dashboard page, Admin will come back to Kepoci Admin Panel

* He will find the user who has purchased insurance.
* He will add an amount of Reward which should be given to that member. And Once he adds an amount of commission for that user, It will be reflected into His Application wallet. As per the user’s position and network, respective downline users & upline users will also get commissions.
* All commissions will also show in the transactions history page under profile / wallet / payment screen.
  + 1. If a user has purchased the Insurance amount of 1500 then in downline user’s commissions, They will not be able to get more commission than 1500. If he wanted to get more commission then he needed to purchase more insurance from our mobile app link.
    2. If a user cancels the insurance, then commission will also be minus.
    3. Registration is free in terms of needing insurance from us.
    4. the register is free but cannot get a bonus from the down line until they buy insurance from us.
    5. Members cannot override the down line policy amount more than own.

Example : member yearly policy 1k then he will be unable to override policy more than 1k.

* + 1. Commission for insurance is changeable from Backend Admin panel for level wise. Currently It will be of total 7% in which For Level 1 users it will 5%, Level 2 users it will be 1% & For Level 3 it will also 1%.
    2. All commissions are able to changeable from admin panel as per Level wise accordingly.
    3. Insurance module hierarchy will be developed upto level 1, level 2 & level 3. No more below levels are possible. If any user is under Level 3 user, then he/she will not be able to make other users below his account. And Level 3 users will have no introduction code for his profile.
    4. Inactive member  : policy not entitled for commission. Become inactive member. Bonuses need to be pulled back too become debit from the upline also. Sometimes members will cancel insurance that we call “Pull back”- cancel. There should be a PullBack Option / InActive member option in the admin panel, so we can cancel all his commissions & upline-downline user’s commissions.
    5. When members buy insurance then the system will send notification to 3 upline users, admin can change can up to level 5.
  1. **BreakDown / Accident / Towing**
     1. When the breakdown happens, User will be able to tow the vehicle & can find the nearest repair service center where he/she can get the benefit of Insurance on accident.
     2. On Click of this Menu, User will be able to Claim Accident, Claim Towing button.
     3. On Click of CLAIM button, He will be needed to SUBMIT the details :
        1. Photographs of the accident.
        2. Geo-Location
        3. Car Brand : Autofilled from user’s profile vehicle details
        4. Car Year Make : Autofilled from user’s profile vehicle details
        5. Contact Number : Autofilled from user’s profile vehicle details
     4. Breakdown requests will be able to be seen by Admin in the Admin Panel.
     5. After submitting a breakdown request, Nearby Workshop will receive notification & SMS with Member details as well. After that the Workshop person will call the member about providing his assistance soon.
     6. Breakdown form design will be bit like this below image



* 1. **ONLINE MALL:**
     1. This is an online mall, where users can use their earned reward commissions.
     2. Users will get a discount on purchasing of products / services from different different merchants.
     3. Users will be able to find a merchant listed or can search as well.
     4. Merchants are the ones who have signed up in the system as per shown in Point 1. C
     5. I want online merchants basically for members to spend their voucher, they can buy online for areas that do not have merchants to spend.
     6. Merchant & members commission / rewards plans are as below:
        1. If any member spends his/her own money, then he will get 5% cashback on the discount amount.
        2. Who has introduced the merchant then he will get 1% from the discount voucher amount. For Ex. If you go to spend in merchant A and this merchant A is introduced by Vijay, then Vijay will get 1% of total discount voucher amount commission.

For Example: you repair your car 1000 and merchant give 10% discount. Then you pay 900 and the 100 scan QRcode then Vijay will get 1% of 100 is 1, you will get 5% of 100 is 5. 10 level upline get 1% of 100 is 1. To entitle get this voucher bonus member need to buy voucher from kepoci payment by bank link API. pay 100 system will generate 300 to member in APP discount voucher wallet.

* 1. **Car Status:** 
     1. Car Status Basic concept is about taking updates about car repairing / washing service centers when a Member's car is inside the service center.
     2. When we send our car to service, we no need to call the service centre or panel workshop about what is my car status or ready to collect or not. From the APP we can see what is the status. When service centre or panel workshop update their car status member will receive the notification from mobile APP. Panel workshop can upload car status from merchant APP to the customer or update what the car have been done.
     3. There is a 1 field which I added is Merchant Category for signup as a merchant. It will be a predefined list of merchant categories. Categories can be add / update / delete from BackEnd Admin Panel.
     4. If any merchant is signed up with Category of “Vehicle Service Center”, then there will be an options of Bookings [Upcoming / Previous]
        1. Under this Upcoming bookings, there will be a details of member who have booked an appointment for car service.
        2. Merchant will be able to update status of the Member bookings from his application.
  2. **Appointment [For Vehicle related services] :**
     1. Member can click on that for booking service vehicle, car wash, saloon
     2. Select merchant name or search merchant name, Date and time
     3. Member spend can have cash back and commission
     4. Commission admin can set & change
  3. **Downline**
     1. We need to show network tree
     2. Inside the app, users will be able to see each level of how many members in it.
     3. Show only username
     4. When members renew insurance, show them which member buy insurance & how much they earn commission.

1. **REWARDS SYSTEM CONCEPTS**
   1. show discount voucher wallet, Total Saving, Total Cash Back wallet, Total Earn wallet
   2. Member spend and merchant give discount using voucher

Member buy discount voucher 100 will get 350 means that member already get benefit directly.

When member spend 200 and merchant give discount 20% means customer pay to merchant 160 + 40 discount voucher.

* 1. Buy 100 company give 350 for discount voucher
     1. Customer spend on discount voucher can get cash back 5% on discount voucher amount
     2. Want to become merchant must pay 100 to get 350 discount voucher
     3. Downline spend 10 level Level 1 – 10 each level 1%
  2. BONUS NAMES:
     1. Insurance go to cash wallet name POLICY REWARD ( less 10% go to buy discount voucher )
     2. Accident bonus go to cash wallet name ACCIDENT BONUS ( less 10% go to buy discount voucher )

\*\* Bonus insurance and accident must buy insurance from KEPOCI to qualify get bonus, no buy insurance from KEPOCI downline buy insurance or accident he/she not entitle get bonus.

* + 1. Member buy 100 to get 350 voucher go to name DISCOUNT VOUCHER
    2. Own spend on discount voucher get deduct from discount voucher go to SAVING WALLET just to show he/she have total save how much
    3. Own spend on merchant get 5% go to cash wallet name CASH BACK
  1. FORCE METRIX:
     1. Level 1 : 3 people
     2. Level 2: 9 people
     3. Level 3: 27 people
     4. Level 4: 81 people
     5. Level 5: 243 people
     6. Level 6: 729 people
     7. Level 7: 2187 people
     8. Level 8: 6561 people
     9. Level 9 : 19683 people
     10. Level 10: 59049 people
  2. Down line spend on merchant get spending bonus go to cash wallet name SPENDING BONUS

\*\* vouchers are valid for 1 year

\*\* member want to earn spending bonus must buy voucher minimum 100 to earn spending bonus for a year.

QUESTIONS :

1. There are basically bellowing type of rewards for app users,
   1. Insurance Policy Reward [Downline - Upline Commissions]
   2. Accident Bonus
   3. Discount Vouchers
   4. Cash Back

So, My question is all rewards will be get by user in wallet, right ?  
And Inside wallet what will be their currency ? we need to give a different currency name as per the Google / Apple store guideline. We cannot represent it as MYR [Ringgit].

1. In OnlineMall, You have mentioned that Members can become merchants and sell their product online.? But this is not possible technically, If any member needs to sell their product/services then he needs to register with different credentials as a Merchant and then only he can sell their products / services. Is it fine? Or let me know more details about this point please.
2. In Merchant title, You written, Online & Offline merchant list. So Who are online merchants & who are offline merchants ?
3. Please check Merchant signup fields as mentioned in Point 1.c. Let me know if anything else is required.
4. Please explaining Point **1.3.15 Cashback & 1.3.16 Loyalty Point**

**PHASE WISE MILESTONE IMPLEMENTATIONS**

**Milestone 1 : 15 working days**

* Initial Upfront Payment : 10% of Total Cost
* Define Project scope of work
* Exchange Deal Papers & Confirm in written on email about the scope of work
* After Payment done, We will start to work on designing of an application
* Design of whole mobile app for both user types : Merchant & Member
* Discussion of Mobile screen designs & features if any needed.
* Design of mobile app with marvel app link. [Not programming side]

**Milestone 2: - 35 working days**

* - Design of whole mobile app for both user types : Merchant & Member
* - Discussion of Mobile screen designs & features if any needed.
* - Design of mobile app with marvel app link. [Not programming side]
* - Login / Sign up feature
* - Dashboard page design
* - Insurance feature
* - My Profile / Update profile
* - Login / Logout
* - Downline & Upline commissions flow

**Milestone 3 :- 35 working days**

* Discount Voucher
* Redeem discount vouchers, bonuses concept integration
* Scan QR Code feature
* Merchant listing & details page

**Milestone 4:- 15 working days**

* BreakDown/Towing
* Car Status

**Milestone 5: - 35 working days**

* Book Appointment with merchant
* QA of whole application