**Detailed Process Flow for OEM Insurance System**

**1. Process Overview**

This system facilitates Roadside Assistance Insurance for customers who purchase tyres from an OEM. The process involves receiving customer and vehicle data from the OEM, notifying customers to buy insurance, managing policy issuance, and backend operations. The workflow ensures seamless interaction between all stakeholders: OEMs, customers, OPS, agents, and administrators.

**2. Process Steps**

**Step 1: Data Reception**

* OEM sends customer, vehicle, and dealer details via API, including:
  + Warranty Number
  + Customer Name
  + Vehicle Number
  + Number of Tyres
  + Tyre Make, Model & Type
  + Contact Number
  + Purchase Date
  + Dealership Name/Code
  + Dealership State & City
* The system receives and securely stores this data in the backend database.

**Step 2: Sending WhatsApp Notification**

* The system sends a WhatsApp notification to the customer containing:
  + A URL to purchase insurance
  + Basic policy cover details
* Notifications are sent in intervals:
  + Initial notification upon data reception.
  + Reminder after 12 hours if no action is taken.
  + Final reminder after another 12 hours.

**Step 3: Customer Action**

* The customer clicks the provided URL and is redirected to a prefilled form containing:
  + Tyre Name
  + Tyre Purchase Date
  + Calculated Premium (uneditable)
* Customers complete additional fields like:
  + Email
  + Contact Number
  + Address & Location etc
* The form is then submitted to the system.

**Step 4: Payment Processing**

* Customers make the payment through the provided gateway.
* The system automatically validates the payment:
  + Successful payments proceed to policy issuance.
  + Failed or pending payments trigger an error notification.

**Step 5: Policy Issuance**

* Upon successful payment, the system:
  + Issues the policy.
  + Sends policy documents to the customer via:
    - Email
    - WhatsApp
  + Updates dashboards and delivery logs for tracking.
  + Enables the customer to download the policy certificate.

**Step 6: Handling Payment Errors**

* If payment fails or remains pending:
  + The system notifies the customer via WhatsApp.
  + **The customer contacts customer service.**
  + The agent login into the agent portal:
    - Verifies transaction details.
    - Resolves the issue with OPS approval.
    - Issues the policy after successful verification.

**Step 7: Role-Specific Logins**

**OEM Login**

* OEM can:
  + View sent customer details.
  + Track policy issuance.
  + Download reports to ensure transparency.

**OPS Login**

* OPS can:
  + View and manage new policies.
  + Track all customer and transaction details.
  + Generate and download MIS reports with filters.

**Agent Login**

* Agents can:
  + Check pending transactions.
  + Verify payment confirmation.
  + Assist in issuing policies after resolving issues.

**Admin Login**

* Admins can:
  + Create and manage OEM, OPS, and Agent profiles.
  + Monitor activities across the system.
  + Perform CRUD (Create, Read, Update, Delete) operations.

**3. WhatsApp Integration**

* The system integrates with WhatsApp for customer notifications:
  + Welcome messages with policy details.
  + Pay-now buttons with prefilled fields for ease.
  + Automated reminders as described in **Step 2.**

**4. Reporting and Logs**

* The system maintains:
  + Delivery logs for message success and failure.
  + MIS reports with filter options for detailed analysis.
* These logs ensure operational transparency and help resolve customer escalations.

**5. Backend and Database**

* All customer, policy, and transaction data are stored securely in the backend.
* This data helps:
  + Resolve escalations.
  + Verify claims.
  + Analyze operational metrics.