

Business Requirements Document

**UPI**

#### Date: 31-05–2020

**Version 1**

**Requestor**

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**Approvals**

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**Revision History**

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# Scope and Business Case Overview

## Project Overview and Objective

UPI as an option for Credit Card bill payment is available in RBL MyCard app and Website ( pre –login). In the current process, Cardmember is required to initiate a collect request from RBL Bank Channels to his own VPA handle and needs to log in to another UPI enabled App to authorize the payment within next 30 min. There is scope for a more seamless journey for easier customer experience and reduce chances of droppage from the second leg of the journey. The objective is to increase payments via UPI ( cheaper mode of payment) by reducing the cost to Bank for collecting payments from Cardmembers.

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## 1.2 High-level business requirements

1. **Default VPA created by Bank:** 
   1. Bank will create & assign default VPAs for Cardmembers (for each Primary Card Account and STPL Account).
   2. VPA syntax (to be finalised): Default VPA will be of the format Full Name followed by an identifier basis account opening date (or other logic to be finalized) Eg : name.surname010[.CC@rbl](mailto:.CC@rbl) where [.CC@RBL](mailto:.CC@RBL) is fixed.
   3. Any New Customer on-boarded should be assigned the default VPA as per decided logic upon account opening through APIs.
   4. VPA should be created at an Account level . In case of more than one Card or a STPL account, each account will have a different VPA generated for the same cardmember. VPA – Account number mapping should be able in DWH.
   5. This VPA will get linked to the card account via a unique reference no. which will represent the Card account & the VPA.
   6. Cardmember will be able to directly make payment to the default VPA handle from any UPI enabled App.
   7. This VPA will only be used to receive payments( It cannot be used to make payments).
   8. This VPA should be available for easy reference on MyCard App, Customer’s statement, welcome kits , etc
   9. Against each VPA, Credit card Pool/GL will be linked (I.E. 4014030010563837.cc@rbl will be linked to 25409181929292/RATN000080) at the time of creation.
   10. Real time OTB release needs to happen for payments received to this VPA along with real time SMS and Email alert.
   11. Reconciliation process will be the same as current UPI process.
   12. There should be a separate identifier to identify payments received on these handles.
   13. Each default VPA assigned by the Bank to the customer or created by customer himself should be converted to QR also & promoted on Statement, welcome kit, personalized payment page, emailers .etc. Customer can easily scan this QR from their choice of UPI app & make a payment towards their Card.
2. **Cardmember Generated VPA:**
   1. Cardmember should be able to create VPA himself through MyCard app or Website for each of his Card or STPL accounts.
   2. VPA syntax should be [XXXXXXXXXXXX.cc@rbl](mailto:XXXXXXXXXXXX.cc@rbl). Real time validations will be built in RBL MyCard app for creation of the VPA. Once created ,Cardmember should be able to view the VPA in RBL MyCard app.
   3. The VPA once created should be validated at NPCI real time.
   4. Cardmember will be able to directly make payment to the default VPA handle from any UPI enabled App.
   5. This VPA will only be used to receive payments.( It cannot be used to make payments).
   6. This VPA should be available for easy reference on MyCard App.
   7. Against each VPA, Credit card Pool/GL will be linked (I.E. 4014030010563837.cc@rbl will be linked to 25409181929292/RATN000080) at the time of creation.
   8. VPA – Account number mapping should be able in DWH.
   9. This VPA will get linked to the card account via a unique reference no. which will represent the Card account & the VPA.
   10. Real time OTB release needs to happen for payments received to this VPA along with real time SMS and email alert.
   11. Reconciliation process will be the same as current UPI process.
   12. Each VPA created by Cardmember himself should be converted to QR also & promoted on Statement, welcome kit, personalized payment page, emailers etc.
3. **Bulk Collect request:**
4. CC Ops team needs a functionality to generate bulk collect request to:
   * 1. VPA handles available with Bank
     2. *Cardmembers’ existing Bank account linked VPA handles searched through Mobile no. & VPA mapping using UPI APIs. This is doable only if Bank/PSP is allocating VPAs in mobile@handle format. A fresh mobile no linked. VPA would be required every time a collect request is sent ( NPCI is in –principle not ok with the idea).*
5. A utility needs to be created where RBL CC Ops can upload UPI handles,on which the collect requests are to be sent, along with Payment Amount and reference no*.( To confirm if any other fields required)*
6. Once a collect request is initiated, trigger real time SMS/ email / whastapp from Bank side informing Cardmembers that RBL Bank Credit Card has collect request along with card details, TAD/MAD/PDD asking him to approve & assure that it’s a valid request with a timeline validity.
7. If Bank sends payment request by searching for VPAs basis mobile nos., the name of the UPI app on which the request has been sent would also need to be captured for communication purposes.
8. All VPAs & UPI app that Cardmembers use to make the payment, should be saved. This can be used to send future collect requests.
9. In case of a multi card holder or accounts with STPL, multiple collect requests can be sent to the same VPA at one time. Customer can choose to pay all/any or reject all/any requests within the stipulated time.
10. Option to set Validity of a Collect request at a transaction level or bulk level to be finalized. This is a parameter in the collect request from where request is to be initiated.
11. Real time OTB release to happen along with relevant SMS & email alert
12. This should have a separate mapping in Database to identify payments received from collect request.
13. Reconciliation process remains the same as current UPI process.
14. **Different Tran Code:** 
    1. Have a different tran code for all types of UPI payments or some identifier in the database to identify the kind of UPI payment: Push, Pull, Collect etc

## 2.2 Regulatory/legal requirements

NA

## 2.3 Testing requirements

Complete end-to-end testing

## 2.4 Training/education/communication requirements

Training to be provided to Ops/Support team to manage this..

## 2.5 Additional requirements

NA