Software Requirement Specification (SRS)

For

StockHolding

Project:

StockHolding DIGI-DOC

Presented by:

InfoStride

Table of Content

1. Document Revisions

Date	Version	Document Changes
22/02/2023	1.0.0	Initial Draft
02/03/2023	1.0.1	Updated draft covering general information, Frontend flows and requirements
22/03/2023	1.0.2	Complete SRS for Frontend Users (Clients)

2. Approvals

Role	Name of Person	Date
Project Sponsor		
System Owner		
Project Manager	Deepak Sharma	
System Architect	Sunil Suthar	
Development Lead	Ripan Sharma	
User Experience Lead	Shabnam Rana	
Quality Lead		
Content Lead		

3. Executive Summary

Stock Holding Corporation of India Limited (SHCIL) is an Indian custodian and depository participant, based in Navi Mumbai, Maharashtra. Responsible for the e-stamping system around India.

This module is based on e-Stamp Paper means paying Stamp Duty to Government electronically and in a more secure way. The government has decided to make e-stamping mandatory in all the districts of the state. The Prevailing system of Stamp Paper has been replaced and stopped by Government and now for higher value i.e., for above Rs. 100 values-there is only e-Stamp Paper which is more secure and reliable as compared to prevailing system of Stamp Paper.

It is a legal document that proves that the right amount of stamp duty has been paid on a particular transaction. E-stamping is mandatory for transactions like the sale or transfer of property, vehicle registration, lease agreement, etc.

Paying stamp duty electronically has many advantages. For one, it is a very convenient process. Everyone can do it from the comfort of their home or office without going to the Sub-Registrar's office. Secondly, it is a much faster process and will get the documents registered in no time. Thirdly, e-stamping is a very secure way of paying stamp duty, and there is no scope for fraud or forgery.

This service is now available in 24 Indian states. The Central Record Keeping Agency (CRA), as well as Stock Holding Corporation of India Limited (SHCIL), are responsible for generating e-stamp certifications in India. To issue e-stamp documents, SHCIL employs Authorized Collection Centers (ACCs) that serve as the intermediaries between the CRA and stamp duty payer.

4. Introduction

4.1. Our Understanding

StockHolding, is looking to develop an online solution that allows people to get documents stamped electronically. The proposed solution named "DIGI DOC" will allow customers/clients to generate document estamping requests and pay for them using online mediums. Also, it will communicate with estamping portal using their APIs to automate the Estamping process.

The proposed solution will be divided into 2 parts: -

1. **Frontend -** The openly accessible marketing website and Portals for clients / customers behind the registration flow. For frontend both platforms will be catered Web platform, and mobile apps. Browser based web application will be developed, along with supporting mobile apps for Android Phones and iPhones.

2. **Backend -** The restricted secure portal where management users will login to manage master processes of the application. For backend user only web application will be developed. As backend team has more data and crucial operations to be performed which requires bigger screen sizes.

4.2. Entities of the system

As the proposed application is divided into 2 sections Frontend and Backend, hence both has their own entities, roles, and permissions.

4.2.1 Frontend Entities

Frontend will be used by following type of users: -

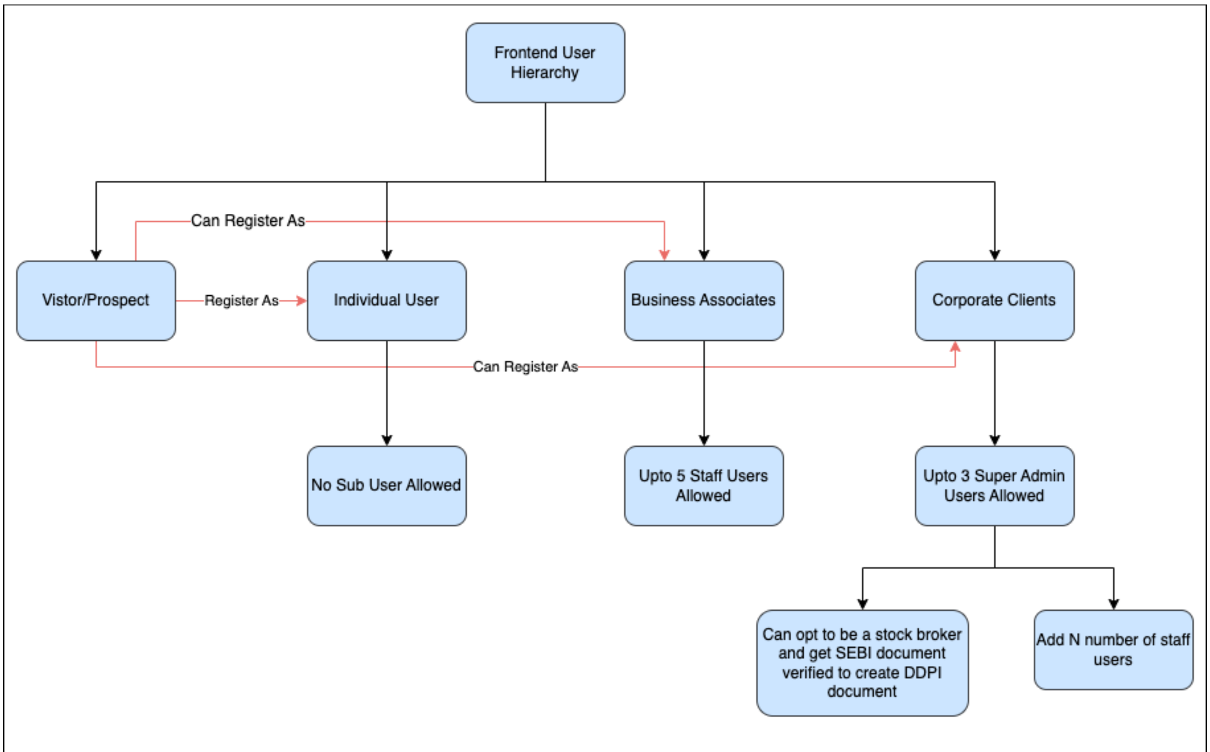
1. **Prospects / Visitors -** People who are not registered with the application and have visited application for gathering knowledge or learning the working flow of the application. They can move between all marketing pages and can use contact us for to raise any query if they have. They can see all the services been provided by application and can opt to become a registered user of the application.

2. **Individual Users -** Normal users who are non-frequent users of the stamping processes. Example - General public.

3. **Business Associates -** User who can more frequent requirement of stamping process, such as business which requires doing contracts often. Example – Property dealers, deed writers. They who want to earn money by making documents for others. Like property deals make rent or lease documents for their clients and earn money out of it.

4. **Corporate Organisations -** They are the bulk clients, corporate clients of StockHolding. Bigger organizations that require stamping services on daily basis and that too on bulk level. For example – NBFCs, Govt or private Banks, etc.

4.2.2 Frontend User Hierarchy Flow Diagram



FLOW DIAGRAM EXPLAINING FRONTEND USER HIERARCHY

4.2.3 Backend Entities

Backend will be used by StockHolding staff. Following will be the roles and entities in backend.

1. **Super Admin** – Super Admin will be the role who is responsible for creating HO admin accounts and reviewing them (making active inactive). Super Admin will manage some master configurations as well.

2. **HO Admin -** HO Admin will create users for sub departments under head office and State Offices. He will also manage system configurations those are required to run the system.

3. **HO Operations** – Head Office Operations department will be managed by Operations Head (having roles as supervisor, executive, general). This department will be further divided into 4 sub departments: -

    a. **HO Printing -** Printing department users will take care of all document printing requests coming to them after all the processes of document creation, consent, payment, and Esignatures. HO printing department will have following user roles - Supervisor --> Executive --> General user.

    b. **HO Dispatch** – Dispatch department users will take care of all processes required to dispatch the printed documents to the addresses of delivery. HO dispatch department will have following user roles - Supervisor --> Executive --> General user.

    c. **HO Customer Care** – Customer care department users will help frontend user (collaboratively known as clients) to come out of any problem they may have stuck into while making a document transaction. For example – Document creation process, Consent taking process, Payment process, Esignatures process, etc. HO customer care department will have following user roles - Supervisor --> Executive --> General user.

    d. **HO Audit & Reconciliation** – Audit and reconciliation department users will take keep an eye on all the payment transactions happening through portal. They will see all the incoming payments, all the payments that should go out, and can reconcile all in and out payment transactions. HO audit & reconciliation department will have following user roles - Supervisor --> Executive --> General user.

4. **HO Business** – Head office business department users will keep check on the profit earned by platform. They will run reports related to amount earned vs amount spent to get insights of business developed by platform with regards to specific date ranges. HO business department will have following user roles under it - Supervisor --> Executive --> General user.

5. **HO Finance –** Head office finance department users will take care of finance related aspects of the platform. For example – how much money is available with platform, how much platform has to pay to other parties (like esignatures portal, shipping provider, estamping portal, etc). They will be responsible for adding entries for any payment been made to above mentioned parties. HO finance department will have following user roles under it – Finance Head --> Finance Staff.

6. **SO Admin –** Sate Office Admin will be the role who is responsible for managing departments under state. He will have permissions to create users under different departments under state.

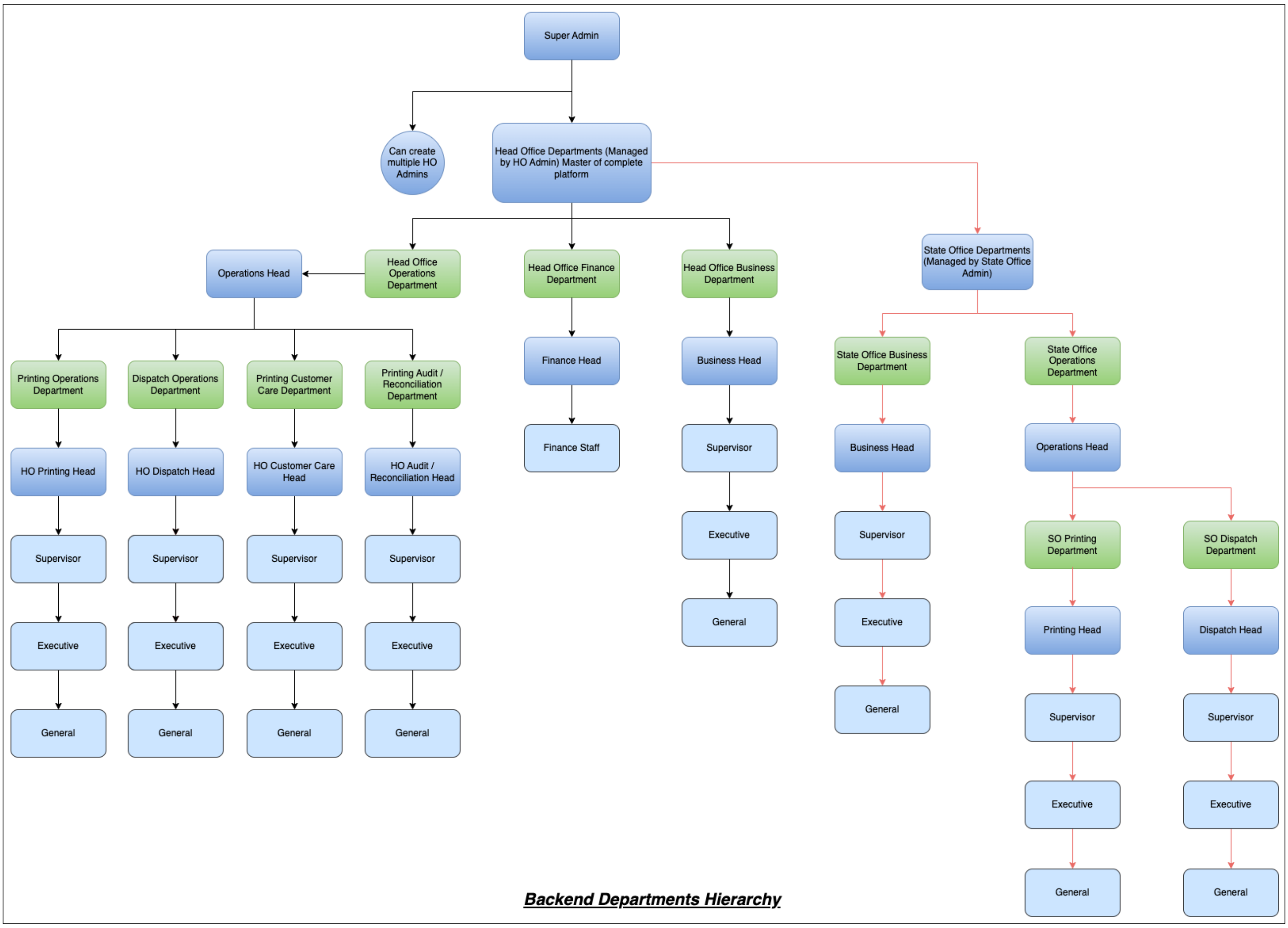
7. **SO Business –** State office business department users will keep check on the profit earned by platform by their state. They will run reports related to amount earned vs amount spent to get insights of business developed by platform with regards to specific date ranges. SO business department will have following user roles under it - Supervisor --> Executive --> General user.

8. **SO Operations** – State Office Operations department will be managed by Operations Head (having roles as supervisor, executive, general). This department will be further divided into 2 sub departments: -

    a. **SO Printing -** Printing department users will take care of all document printing requests coming to their state, after all the processes of document creation, consent, payment, and Esignatures. SO printing department will have following user roles - Supervisor --> Executive --> General user.

    b. **SO Dispatch -** Dispatch department users will take care of all processes required to dispatch the printed documents to the addresses of delivery (only responsible for documents under their state). SO dispatch department will have following user roles - Supervisor --> Executive --> General user

4.2.4 Backend Users Hierarchy Flow Diagram



Backend Departments Hierarchy

4.3. Third Party Integrations

To make the platform work as per requirements, system will be using services of multiple 3rd party and inhouse applications (other platforms of StockHolding). Below mentioned are the list of 3rd parties required along with purpose of integration.

1. **Payment Gateway –** As per recommended by client system will be integrated with APIs of Razorpay (payment gateway). This will help to keep all payment transactions happening on platform secure and PCI compliant.

2. **Estamping Portal** – APIs of SHCIL Estamping Portal (https://shcilestamp.com/) will be integrated with platform to automate the process of estamping request and estamp ID fetching.

3. **Shipping Provider –** As recommended by client, platform will be integrated with APIs of Blue Dart Express (a shipping service provider) to achieve delivery services for printed documents. We will send Source address, Destination address, and Estamp id to Blue Dart platform using their API and in return will get the AWB number form them using their API.

4. **Email Gateway** – Email gateway will help platform to send bulk emails on different occasions to frontend and backend users. As per client recommendation we will use Infobip (https://www.infobip.com/) for sending emails.

5. **SMS Gateway** – SMS gateway will help platform to send text messages to frontend and backend users. As per client recommendation we will use Value First (https://www.vfirst.com/) for sending Text Messages (SMS).

6. **Docker API –** This will be used for containerization purpose.

7. **Kubernetes –** We will use Kubernetes for deployment automation.

8. **WhatsApp –** WhatsApp API will be used to send marketing messages trigged from backend.

9. **Social Logins –** Platform will be integrated with required social authentication APIs of following social platforms: -

    i. Google Accounts
    ii. Facebook
    iii. LinkedIn

10. **OTP based digital signatures -** Protean API will be used to get digital signatures using verification of their Aadhar card.

PS: All the above-mentioned APIs and/or access for the APIs will be provided by client.

5. Detailed List of Features for all Frontend Users

5.1. Visitors & Prospects

Visitors will be allowed to roam around marketing pages of the website and educate themselves about the working and benefits of using the platform. They can opt to become a registered user. For this they can go to registration page and select the user type that best suits their usage.

5.2. Individual Users

Below mentioned are the list of features and functionalities that will be provided to individual users on the platform.

- **Registration** – User can register on the platform as an individual by filling up following details in step-by-step format.

  - **Social Registration** – This will allow user to register using their social platforms account. User will have to authenticate using their credentials of selected social platform and we will get a token form them to proceed with the registration process. If the email is received, then system will direct user to their portal. Otherwise, we will show second screen with populated details, and they can enter email address and proceed further.

  - **Custom Form** – There will be a custom form provided to enter details manually and initiate registration process.

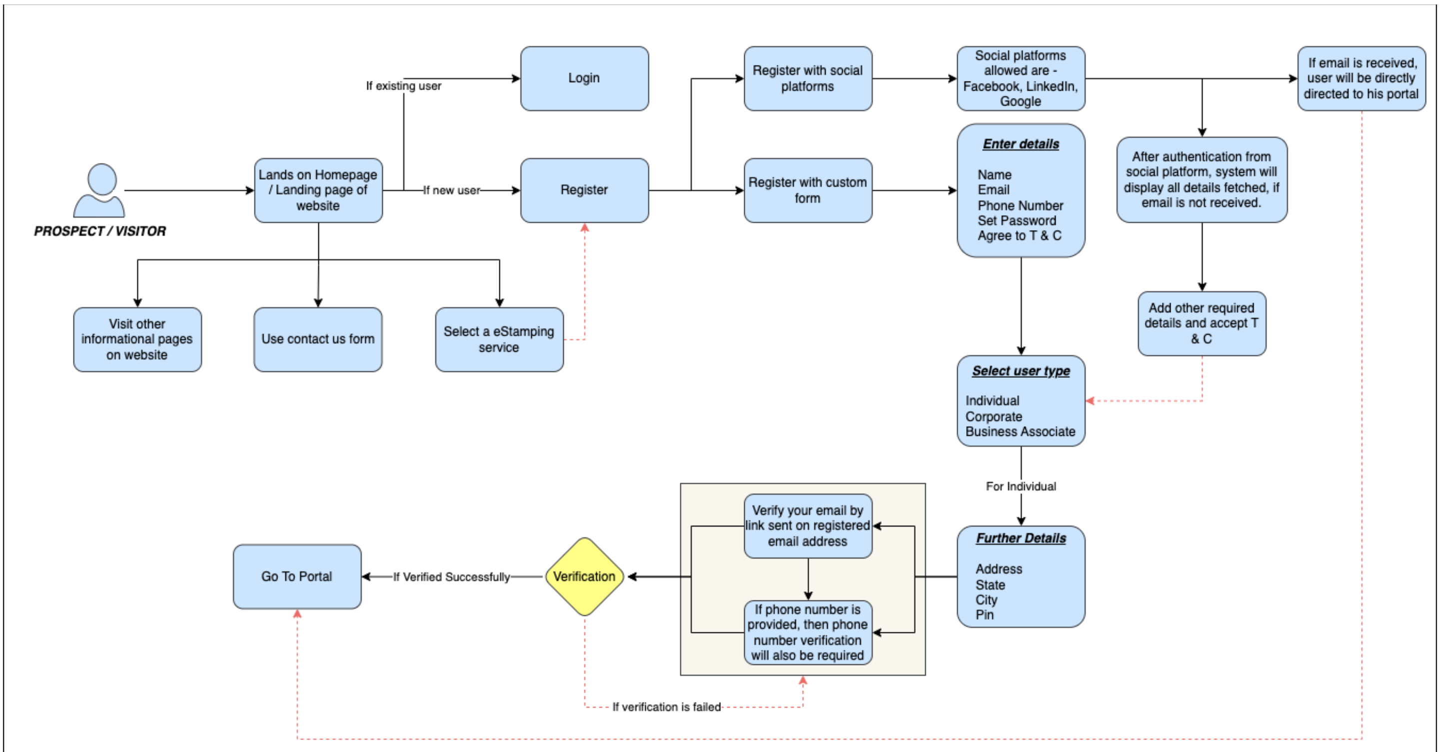
    - Enter name (Mandatory)
    - Email address (Mandatory)
    - Phone number (Optional)
    - Set password (Mandatory) (Validations for password – At least 8 characters, Mix of numbers, alphabet, and special characters, at least one uppercase letter)
    - Agree to terms and conditions (Mandatory)

  - **Registration Step 2**

    - Select user type – Individual / Corporate Organization / Business Associate (Mandatory)
    - Enter Address (Optional), Address field will be integrated with Google Places API, and user will have to search and select address from list provided by API.
    - Select State (Optional)
    - Select City (Optional)
    - Enter PIN code (Optional)

  - **Verify email and/or Phone number**

- Enter code sent to registered email address
- Enter code sent to registered phone number (this will only be required if user has entered the phone number)
- User can skip verification of phone and email and can do the verification before taking any action inside their portal.



Registration Flow of Individual User

- **Login** – Individual user can login through following steps.

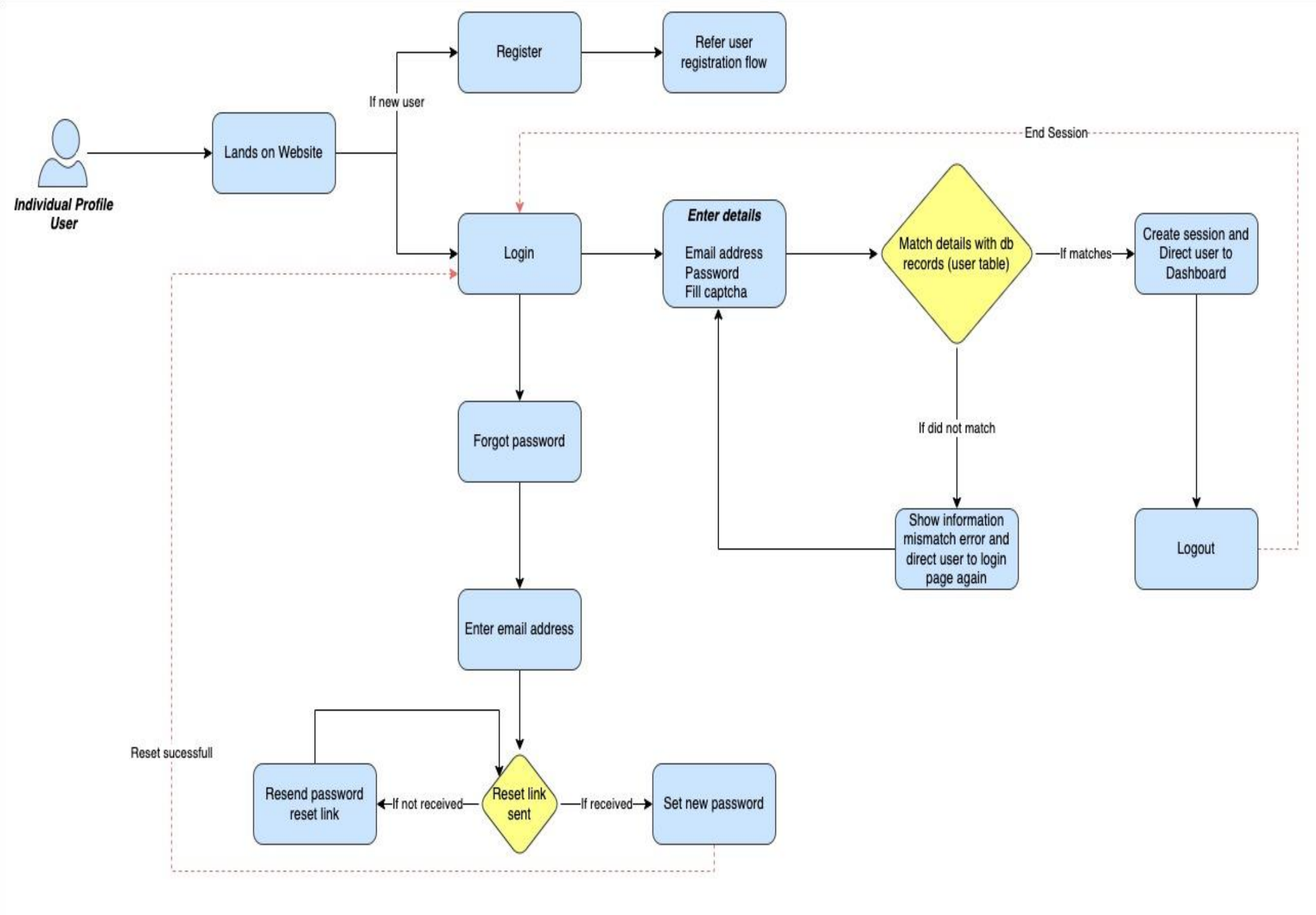
  - **Social Login** – Login using their social platforms.

    - Select the social platform
    - Enter username and password
    - System will check in DB if the authentication token is available in DB, then login successful and generate session.

  - **Login using form** – Secure login form will be provided with following steps.

    - Enter email address and password
    - Enter captcha. If captcha is verified then,

- Match user credentials with user table in DB, if successful then create session and direct user to homepage. Otherwise, show credentials mismatch error.



Login flow of frontend user

- **Home page –** Individual users will be provided with a homepage with static data that will guide user about working of platform.

- **Notification Bell icon –** Notification bell icon will help users with following:

    - See indicator on bell icon if any new notification comes in.
    - Open notification panel and see all unread notifications.
    - All notifications those are marked read will not be shown in panel.

- **My profile –** This section will have options to see profile details filled at the time of registration. Also, to update that information. Further this menu will allow to change account password.

    - **Profile details -**

- View profile details
- Edit details (details such as name, email address will not be allowed to be changed)
- If a user tries to enter or change phone number, then OTP verification process will be required.
- Email address should be unique; hence one email address will be linked with one account only and cannot be used to register as some other user type on this platform.

- **Change password -**

  - Enter current password
  - Enter new password (This should satisfy the validations set for password creation)
  - Re-enter new password (this should match with value entered in new password field)
  - System will match the current password with password saved in DB, if matched then new password will be set otherwise it will show error message that "Current password did not match".

- **My Documents –** View list of all document's user have created, or user have been invited on to do review or signatures. Perform allowed actions on the documents.

  - **View list of documents with details**

    - Id
    - Article Type
    - Template Type
    - Document type
    - Status
    - Owner Name
    - Actions

  - **Search assistance functions on top of list**

    - Search by document id and template type
    - Filter by status (In Draft, Consent Requested, Waiting for Payment, Signatures Requested, In Process, Dispatched, Delivered, Signatures Required, Consent Required)

  - **Actions Allowed**

  - Preview Document (which are in statuses after making payment)
  - Edit document, delete document (only documents which are still under draft or review)
  - Download (for documents which are ready for printing, have undergone previous processes) (Download and email to other party, option will stay here for 3 months after Delivery / process completion of document. After that document will be archived).
  - Actions steps of all documents will be saved, as actions logs for backend team to view.

- **Help –** This menu will give users an option to see FAQs in case of any obstacle they have encountered in portal usage. Users will be allowed to create and manage tickets for complaints that will be catered by customer care executives in the backend.

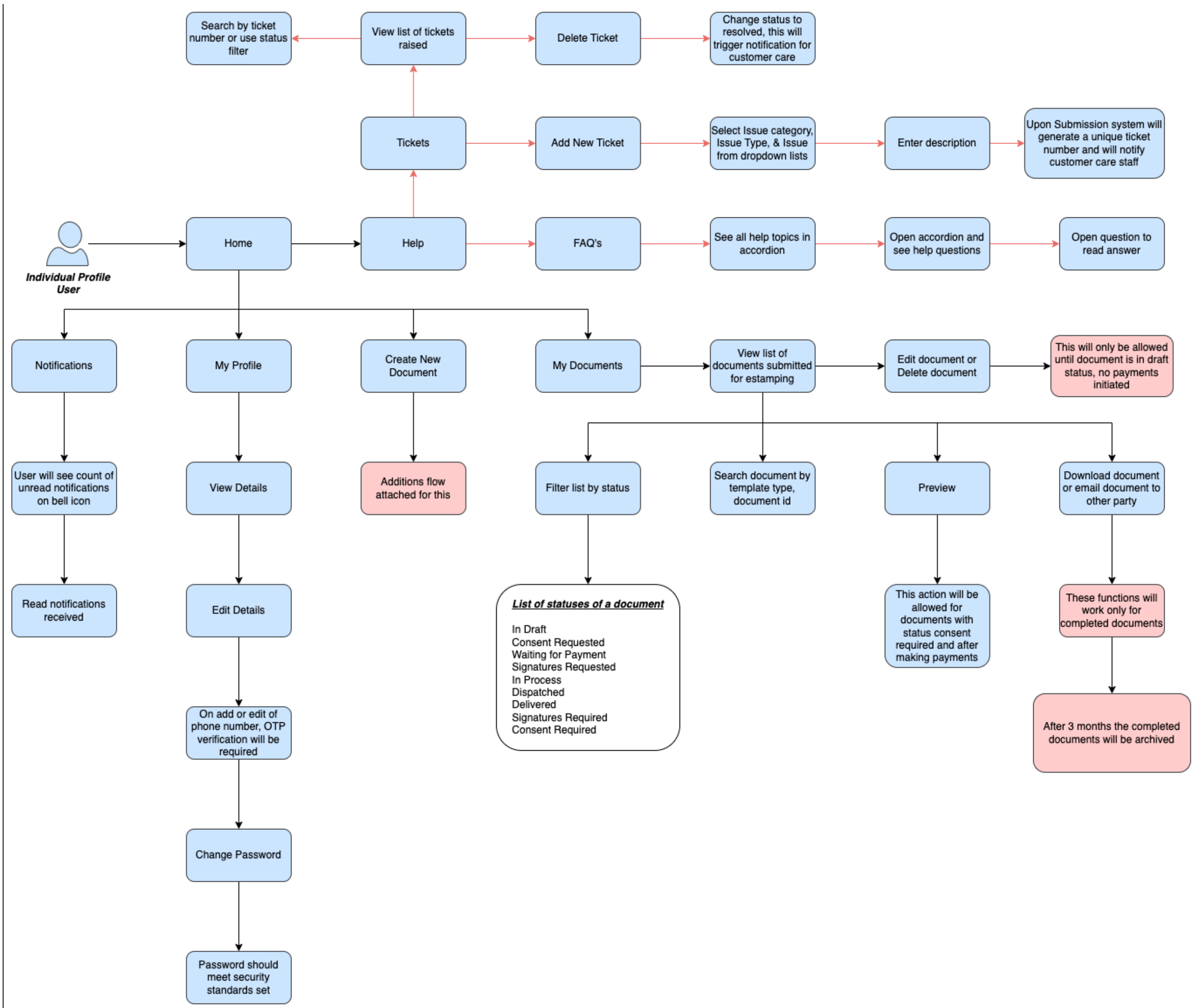
  - **FAQs -**

    - See list of FAQ topics and select the one that suits your problem.
    - Open topic and see list of FAQs under that topic.
    - Select question of your choice and see the solution explained for that problem.

  - **Tickets -**
    - View list of already raised tickets (Ticket number, Issue category, Title, Description, date created status, actions).
    - View status of tickets – New, In Progress, assigned to level 2 support, in progress at level 2, Resolved.
    - Delete tickets, a user can delete a ticket.
    - Open ticket to view ticket details.
    - Change status of ticket (can be changed to Resolved but reversing it will not be allowed).
    - Get notification whenever customer care user changes status of ticket.

  - **Add a new Ticket**
    - Select document for which you need this ticket (Optional)
    - Select issue category form list of categories provided
    - Select issue type
    - Select issue
    - Add description
    - Submit ticket. This will send notification to customer care staff in backend

- Flow diagram of individual User on platform explaining all above-mentioned things.



Individual User's Flow

- **Create Document Flow –** This is the core component of the application. As all other processes are either done for this or are dependent on this process.

    - **Step 1 -**

        - Select state (list of all states in India)
        - Select Article Type
        - Option 1 - select Article Template (list of predefined templates fetched form DB will be shown to user)
        - Option 2 – upload a custom document that user may have already prepared. (Only PDF, DOC, DOCX formats are allowed that to of 5 mb size maximum, only one document per transaction)

- **Step 2 in case of custom uploaded documents -**

  - See preview of the document uploaded
  - Enter information required (these information capturing fields will be populated based on the state and article type selected)
  - View important notes. Whenever user will come on this page the popup of important notes will be populated automatically. User can click on OK to proceed. Aldo can open important notes popup by clicking on the important notes link.
  - Save and move next
  - Enter stamp denomination
  - Select Order type – Physical or Digital
  - Enter Shipping address (user can opt to use the same shipping address entered in profile)
  - See payment details (this will include – stamp duty amount, platform charges, shipping charges, Esignatures charges, Stationary & Printing Charges, GST)
  - Shipping changes and Stationery & Printing charges will be based upon the physical order type selected.
  - Make Payment (using Razorpay payment gateway)
  - Show thank you Message and initiate background processes of Estamp ID generation.

    - Send all the details captured for document to Estamping portal using their APIs.
    - Fetch estamping ID back form estamping portal using their API
    - Add estamp ID on header and footer of all pages of the custom uploaded document

  - Initiate Esignatures process

    - System will send request to all parties mentioned in document for esignatures.
    - Users will get notification for esignatures on their email addresses. This request will flow one by one based upon article type.
    - If they are already registered with platform, then they can login to do signatures.
    - If they are not registered with platform, first they will have to register in order to do signatures.
    - Open document to preview.
    - Select preferred option for Esignature – DSC using pen drive or OTP based signatures using Protean API.
    - Submit signatures.

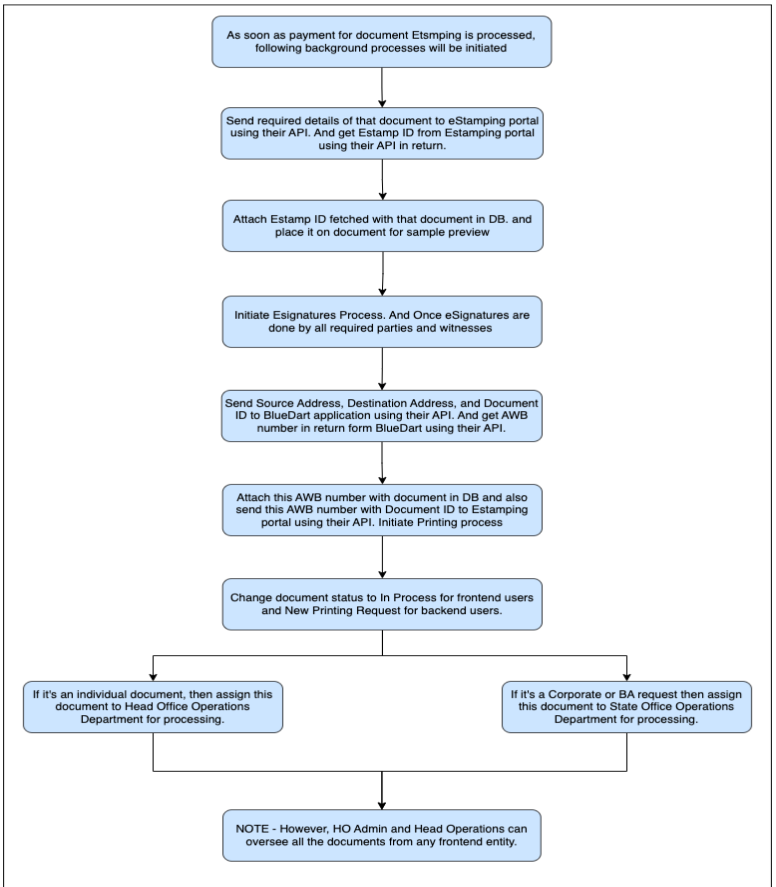
        - If all signatures are done, then, change status of document to printing in process and notify concerned users in backend.
        - Send Document Id, source address, destination address to Blue Dart using their API. *Only in case of physical document required.
        - Get AWB number form Blue Dart using their API.
        - Send AWB number along with Document ID to Estamping portal.

- **Step 2 in case of Template selection -**

    - See preview of the document template
    - View all steps required to complete this document in accordions in vertical format. These information capturing fields will be populated based on the article template selected.
    - Enter information in all steps one by one
    - See preview of information being entered in document in real time
    - Save and move next
    - Initiate review and consent process
        - System will send notifications to all associated people as per document
        - Users will get notification for esignatures on their email addresses
        - If they are already registered with platform, then they can login to do review
        - If they are not registered with platform, first they will have to register in order to review and give consent
        - Open document to preview
        - Add comments to pages in document
        - Submit review
        - This will initiate a notification for owner of document so that he can see review/comments and make changes to document accordingly. Also, owner can give reply to the comment added by other parties
        - All parties can see comments added by everyone and can add their own comments
        - If document is as per users' expectations user can give his consent
        - If consent from everyone involved is received, system will notify owner of document to make payment and initiate further processes
    - Enter stamp denomination
    - Select Order type – Physical or Digital
    - Enter Shipping address (user can opt to use the same shipping address entered in profile)
    - See payment details (Stamp duty amount, platform charges, Stationary & Printing Charges, shipping charges, Esignatures charges, GST)
    - Make Payment (using Razorpay payment gateway)
    - Show thank you Message and initiate background processes of Estamp ID generation - EXPLAINED ABOVE

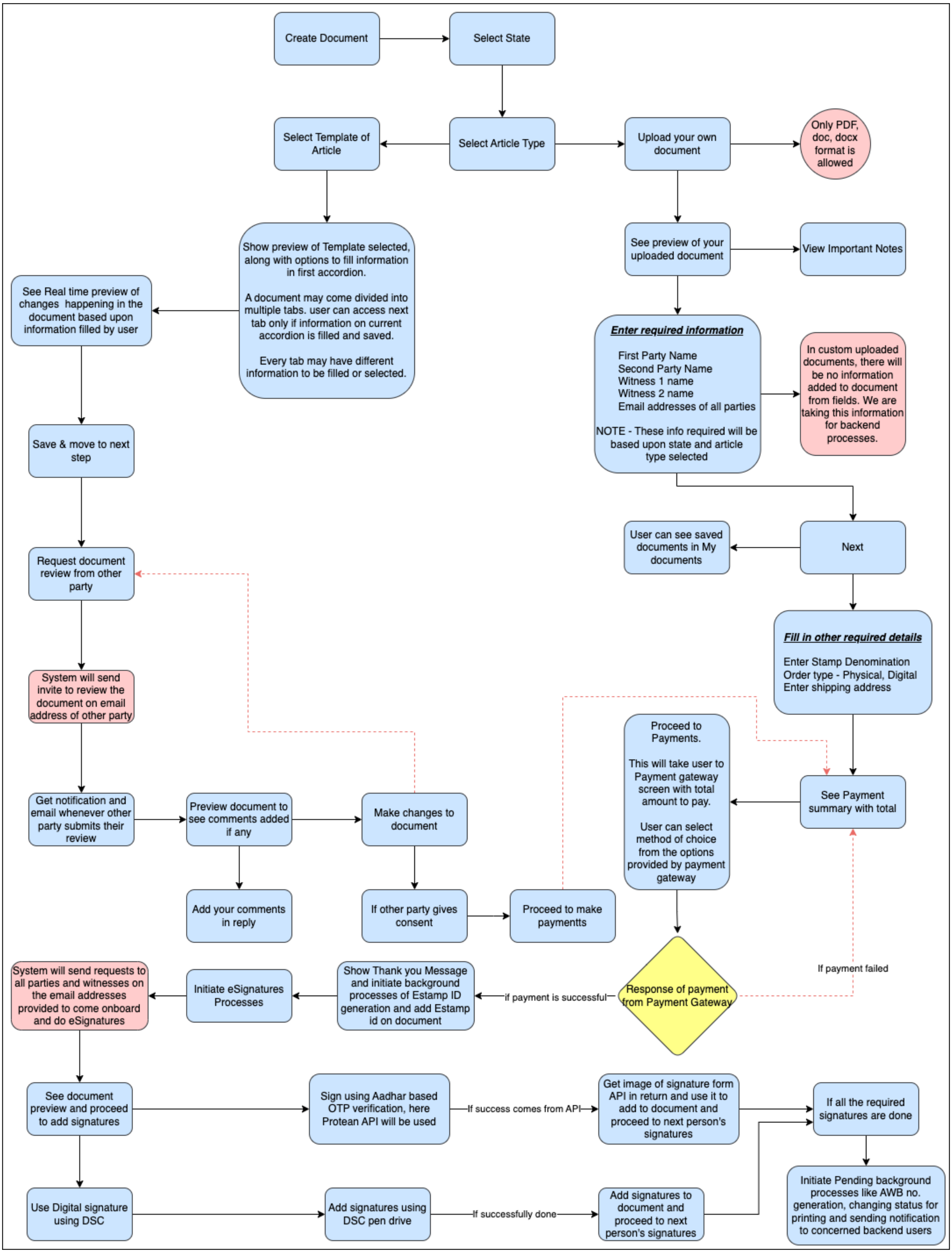
- Initiate esignature process – EXPLAINED ABOVE

Estamping Flow



Estamping Automation Flow

Single Document Transaction Flow


Create Document
Select State
Select Template of Article
Select Article Type
Upload your own document
Only PDF, doc, docx format is allowed
Show preview of Template selected, along with options to fill information in first accordion.
A document may come divided into multiple tabs. user can access next tab only if information on current accordion is filled and saved.
Every tab may have different information to be filled or selected.
See preview of your uploaded document
View Important Notes
See Real time preview of changes happening in the document based upon information filled by user
Enter required information
First Party Name
Second Party Name
Witness 1 name
Witness 2 name
Email addresses of all parties
NOTE - These info required will be based upon state and article type selected
In custom uploaded documents, there will be no information added to document from fields. We are taking this information for backend processes.
Save & move to next step
User can see saved documents in My documents
Next
Request document review from other party
Fill in other required details
Enter Stamp Denomination
Order type - Physical, Digital
Enter shipping address
System will send invite to review the document on email address of other party
Proceed to Payments.
This will take user to Payment gateway screen with total amount to pay.
User can select method of choice from the options provided by payment gateway
See Payment summary with total
Get notification and email whenever other party submits their review
Preview document to see comments added if any
Make changes to document
Add your comments in reply
If other party gives consent
Proceed to make paymentts
If payment failed
System will send requests to all parties and witnesses on the email addresses provided to come onboard and do eSignatures
Initiate eSignatures Processes
Show Thank you Message and initiate background processes of Estamp ID generation and add Estamp id on document
if payment is successful
Response of payment from Payment Gateway
See document preview and proceed to add signatures
Sign using Aadhar based OTP verification, here Protean API will be used
If success comes from API
Get image of signature form API in return and use it to add to document and proceed to next person's signatures
If all the required signatures are done
Initiate Pending background processes like AWB no. generation, changing status for printing and sending notification to concerned backend users
Use Digital signature using DSC
Add signatures using DSC pen drive
If successfully done
Add signatures to document and proceed to next person's signatures

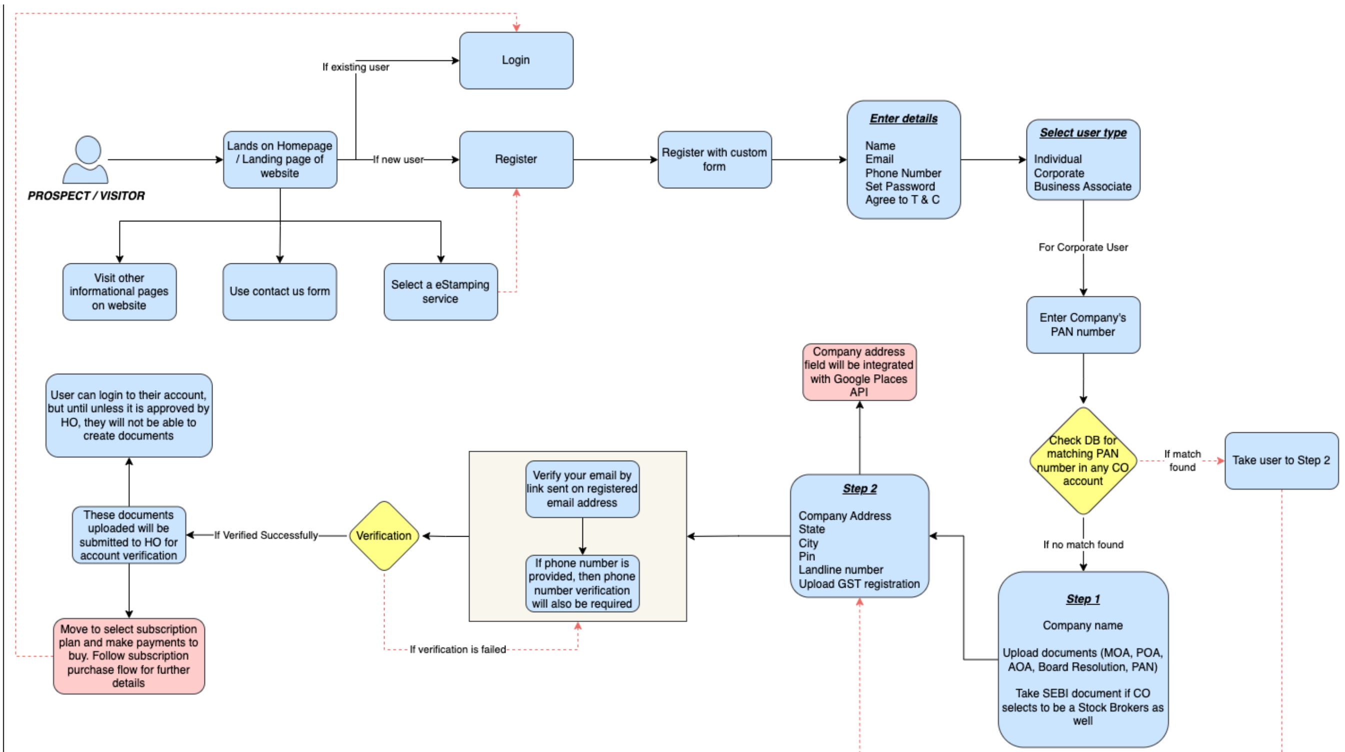
5.3. Corporate Organization

Below mentioned are the list of features and functionalities that will be provided to a corporate organization user on the platform.

- **Registration** – User can register on the platform as a corporate organization by filling up following details in step-by-step format.
    - **Registration step 1** (custom form and social) both will remain same as individual user.
    - **Registration Step 2**
        - Enter PAN
        - **Step 2.1 - CASE 1 -** IF PAN is not matched with PAN of any existing CO account.
            - Enter Company Name (Mandatory)
            - Upload Documents – MOA, AOA, POA, Board Resolution, PAN
            - Select if CO deals in Stock Brokerage. If yes, then upload SEBI document.
            - Move to step 2.2
        - **Step 2.1 - CASE 2 -** IF PAN is matched with PAN of any existing CO account.
            - Information of step 2.1 will not be required to fill
            - Move to Step 2.2
        - Step 2.2 -
            - Enter Company Address (Mandatory) - This field will be integrated with Google Places API to get matching addresses. Out of which user can select one. System will save the string and coordinates of address both.
            - Select State (Mandatory)
            - Select City (Mandatory)
            - Enter PIN code (Mandatory)
            - Enter Landline number (Mandatory)
            - Upload GST registration document

- **Verify email and/or Phone number –** This process will be same as individual user.

  - Verification request will be sent to HO for approval



Registration Flow of Corporate Organisation

- **Subscription plan purchase –**

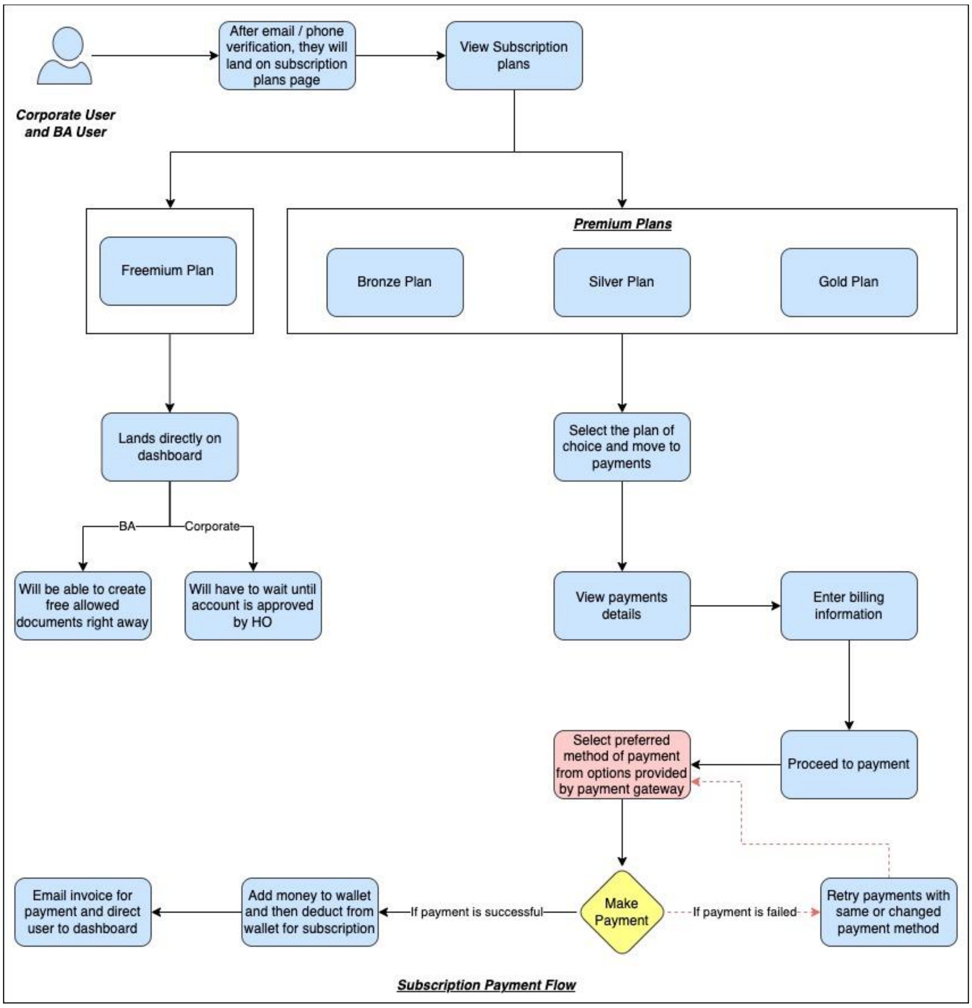
  - View list of available plans

    - Freemium
    - Bronze
    - Silver
    - Gold

  - Select plan of choice and make payment if premium plan is selected.
  - Payments will be processed through payment gateway API.

    - Select payment method
    - Enter details
    - Make payment
    - Payments will flow to wallet of corporate organization first and then will be deducted from wallet to charge subscription charges

▪ Direct user to Homepage



- **Login** – Login process will be same as individual user in both cases (custom form manual or social login).

- **Home page** – Corporate users will be provided with a homepage with static data that will guide user about working of platform. ***They will be able to access their profile but will not be able to do any changes to profile details until their account is approved or rejected by HO. User can make changes to profile and resubmit for verification, if HO rejects the request.***

- **Notification Bell icon** – Same features as like explained in individual section.

- **My profile** – This section will have options to see profile details filled at the time of registration. Also, to update that information. Further this menu will allow to change account password.

- **Profile details -**

  - Same features as like explained in individual section.
  - Add or update bank account details. This will be done using the payment gateway API.

- **Change password -** Same features as like explained in individual section.

- **Subscription management -**

  - See details of plan selected
  - See number of documents creation allowed and consumed out of it
  - Upgrade plan
  - Downgrade plan
  - Cancel Subscription

- **Associated Branch -**

  - Address of Branch Associated with your account

- **My Documents - Single Transactions** – View list of all documents created by user himself or staff has created, or user have been invited on to do review or signatures. Perform allowed actions on the documents.

  - **View list of documents with details**

    - Document Id
    - Article Type
    - Template Type
    - Document Type
    - Owner Name
    - Location
    - Created by
    - Role of user who created this document
    - Associated Branch (for that document)
    - Status
    - Actions

  - **Search assistance functions on top of list**

        - Search by id, party name, and template name
        - Filter by status (In Draft, Consent Requested, Waiting for Payment, Signatures Requested, In Process, Read for Handover, Handed over, Signatures Required, Consent Required)

    - **Actions Allowed**

        - Same as explained in individual user.

- **My Documents – Bulk Transactions –** View list of all bulk files uploaded by himself or staff members. Perform allowed actions on the documents.

    - **View list of bulk files uploaded with details**

        - Bulk File ID
        - Date of initiation
        - Number of document request in that file
        - Article type
        - Uploaded by
        - Total amount – This field will show calculate amount link for newly uploaded files. User will have to manually click on it to get the calculated total amount for that file.
        - Status
        - Date of Completion
        - Actions

            - View list of all documents under this bulk file (everything under this will remain same as like list of documents in single transactions)
            - Click on make payment to proceed with payments. For payments wallet should have equivalent or more balance than required for this transaction.
            - Bulk Signatures – this action will allow user to do signatures to all documents under this bulk file with one attempt. For this bulk signatures only DSC type digital signatures will be allowed.
        - Search list by

            - Date Range
            - Filter by Status – (In Draft, Consent Requested, Waiting for Payment, Signatures Requested, In Process, Read for Handover, Handed over, Signatures Required, Consent Required)

- **Help –** This menu will give users an option to see FAQs in case of any obstacle they have encountered in portal usage. Users will be allowed to create and manage tickets for complaints that will be catered by customer care executives in the backend.

  - **FAQs -**

    - Same features as like explained in individual section.

  - **Tickets -**

    - View list of already raised tickets (Ticket number, Issue category, Issue type, Issue, Description, created by, Location, Date created, Status, actions).
    - View status of tickets – New, In Progress, assigned to level 2 support, in progress at level 2, Resolved.
    - Delete tickets, a user can delete a ticket for his portal.
    - Open ticket to view ticket details.
    - Change status of ticket (can be changed to resolved but reversing it will not be allowed).
    - Get notification whenever customer care user changes status of ticket.

  - **Add a new Ticket**

    - Same as explained in individual section.

  - **Wallet & Transactions –** Only Admin of a corporate account will be allowed to manage wallet related operations. Other users can use wallet to make payments for documents transactions.

    - View total Balance available in wallet
    - View total amount spent till date
    - View list of all transactions happened through wallet

      - Transaction Id
      - Date
      - By Whom
      - Location
      - For What
      - Amount

- Entry Type (Credit or Debit)

- Add money to wallet – this will be done using payment gateway.

  - There will be a set limit for maximum amount a corporate organization can keep in their wallet. This limit will be set by Admin.
  - There will be a threshold set for wallet in terms of low balance, if that reaches then system will generate a notification for concerned corporate user.

- Push money back form wallet to bank account

  - Enter amount
  - Enter user account password to authenticate
  - System will validate if the entered amount is less than or equal to the available balance of wallet. If yes, then the system will put that mount on hold (BLOCK IT) and will send one transfer request to HO Operations (AUDIT & RECO USER). Whenever HO user will approve this transfer or reject this transfer then amount will be adjusted based upon that. And notifications will come to user.

- **Staff Accounts Management –** A corporate organization can have up to 3 Admins and n number of staff users.

  - Owner of corporate account can create Admin accounts

    - Name
    - Email
    - Phone
    - Select Role – If role is Admin, then, ask for location
    - Location will be fetched using Google places API
    - Email should be unique otherwise show error "This email address is already taken please enter some other email address".
    - Also, domain of email added should match with the domain of email address of corporate account owner.

  - Admin can create staff user accounts under him
  - Add new staff member

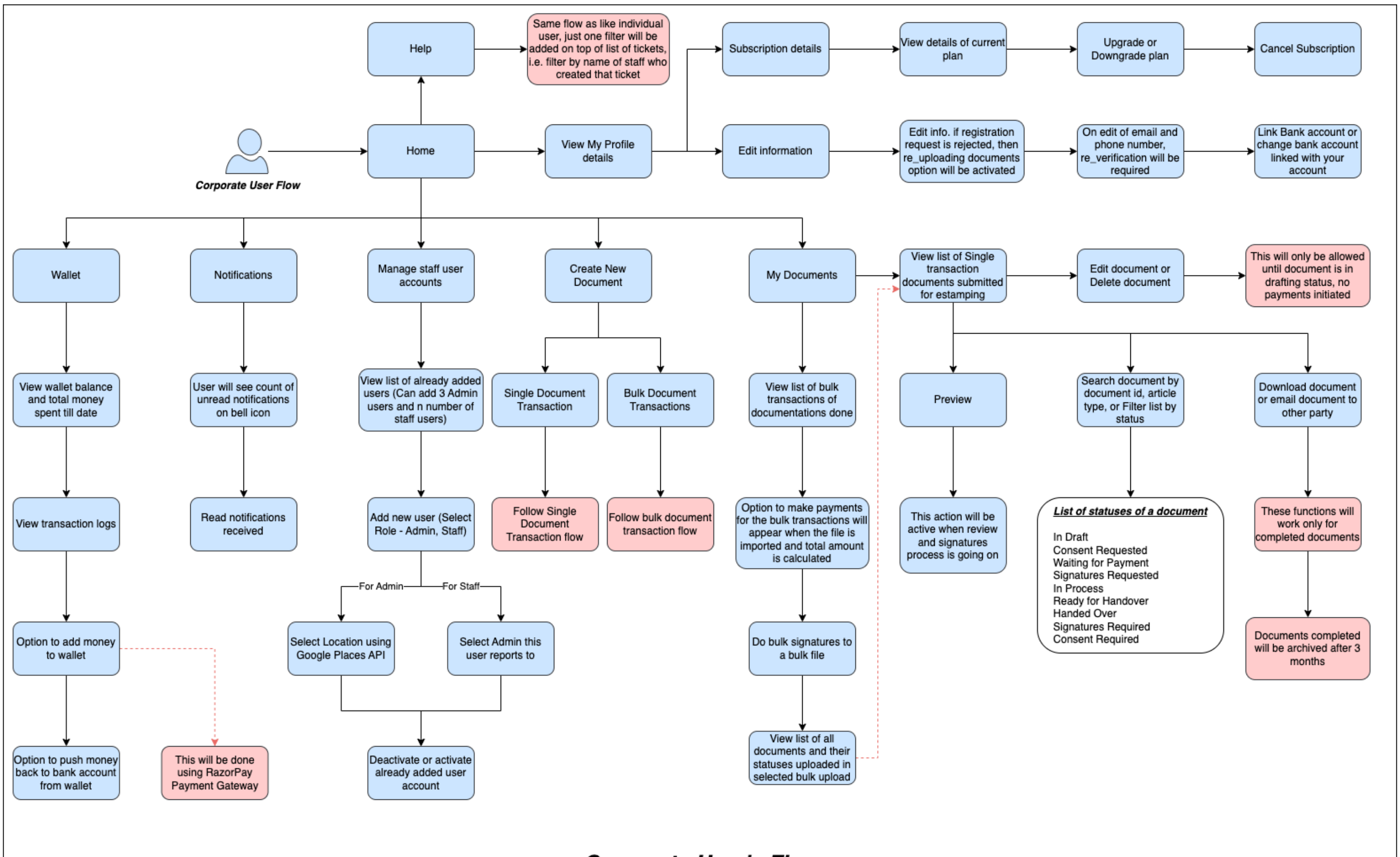
- Enter name
- Enter email address
- Enter phone number
- Select role – If role is staff, then, select manager (Admin) under which this user falls.
- Add user (Send invite to user to setup their password and start using the platform)
- Email should be unique otherwise show error “This email address is already taken please enter some other email address”.
- Also, domain of email added should match with the domain of email address of corporate account owner.

- View list of already added users

  - Filter by Location and Role

- Activate Deactivate user accounts
- Edit user account details

- **Flow diagram of Corporate User on platform explaining all above-mentioned things.**



Corporate User's Flow

- **Create Document –** Flow of creating a document will be divided into 2 parts here.

  - **Single document creation -** with custom upload option and template selection option.

    - This will remain same as explained in individual. The only difference would be that while creating a document system will check if allowed number of documents as per selected plan are consumed or not. If consumed, then creation of new document will not be allowed, and they will have to wait till cycle renews or they can upgrade the plan.
    - Also, statuses of documents will be - In Draft, Consent Requested, Waiting for Payment, Signatures Requested, In Process, Read for Handover, handed over, Signatures Required, Consent Required.
    - Documents created will be matched with Branch as per the location of user who is creating the document.
    - NOTE – Dispatch is not required hence dispatch charges will not be applicable in CO. Aldo as they are paying subscription charges, hence Platform charges will not be applied.

- **Bulk document transaction** – Corporate user will be allowed to upload list of document requests in a bulk file to save up their time.

    - Select State
    - Select Article Type
    - Select Single Transaction or Bulk Transaction
    - In case of custom document upload - user will have to upload their own document. That will be used as a common document for all the documents requests in the bulk file. This file should be as per upload document validations explained above in individual section.

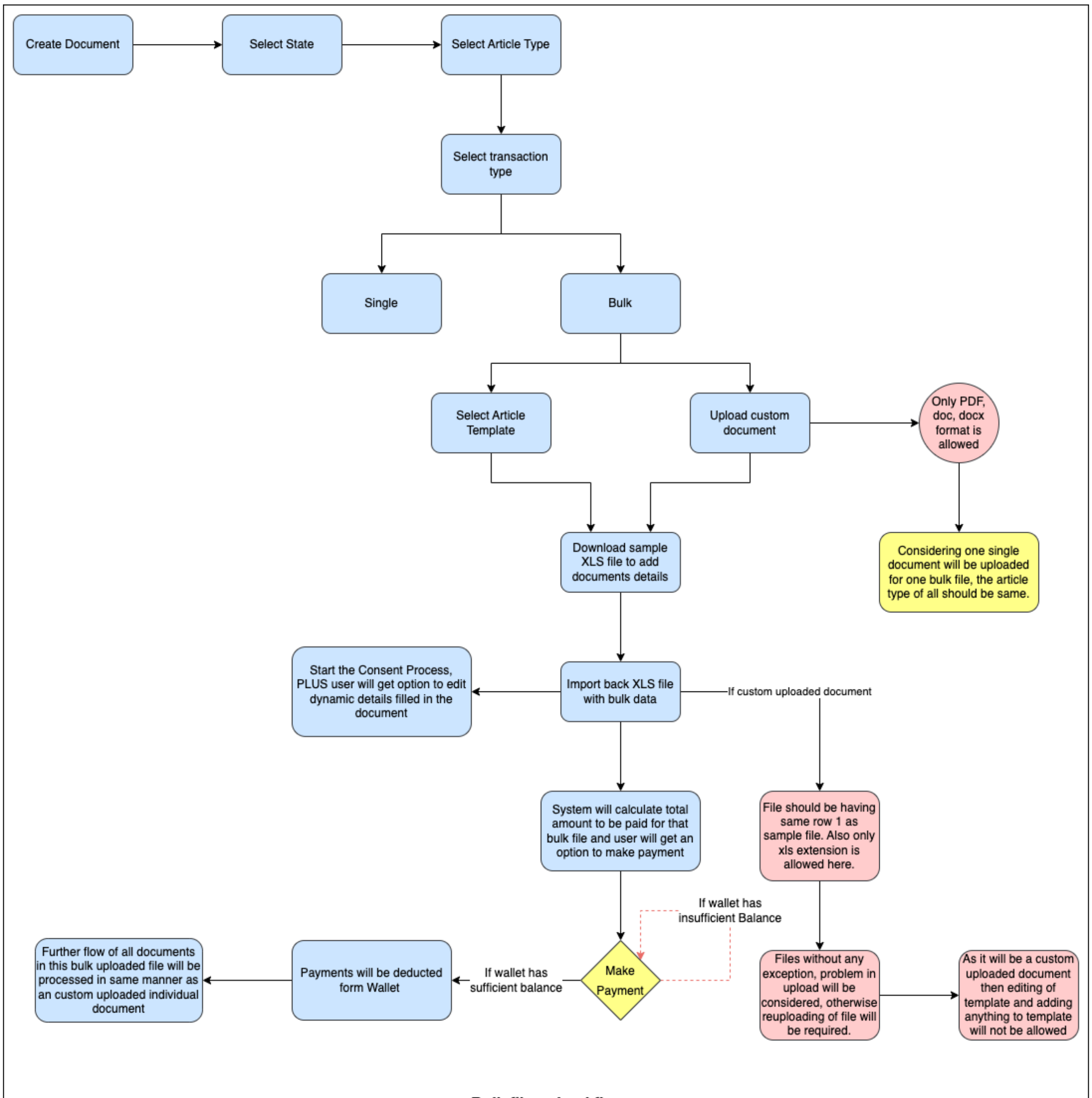
        - Download sample file, system will give a sample XLS file, that users can use to understand the accepted format and top row of the bulk file they will upload.
        - Upload XLS file with all the information about documents requests inputted.
        - System will validate the file for exceptions or errors. If everything is fine, then uploaded file will be shown in my documents under bulk transaction option.
        - View list of Bulk uploaded files.
        - User can see total amount to pay and make payments.
        - Once payment is made – System will initiate estamping processes as explained in individual user section.
        - Once estamping process is complete, system will start esignatures process. Same as explained in individual user section.
        - Once esignatures are done, system will initiate printing process as explained in individual user section.

    - In case of Template selection

        - Download sample file, system will give a sample XLS file, that users can use to understand the accepted format and top row of the bulk file they will upload.
        - Upload XLS file with all the information about documents requests inputted.
        - System will validate the file for exceptions or errors. If everything is fine, then uploaded file will be shown in my documents under bulk transaction option.
        - View list of Bulk uploaded files.
        - User can follow consent process and can even edit the dynamic information filled in template as per uploaded XLS file.
        - When consent on all files is received.
        - User can see total amount to pay and make payments.
        - Once payment is made – System will initiate estamping processes as explained in individual user section.

- Once estamping process is complete, system will start esignatures process. Same as explained in individual user section.
- CO will sign First and CO can do bulk signatures using DSC option. Once esignatures are done, system will initiate printing process as explained in individual user section.

- **Flow diagram for Bulk document transaction**



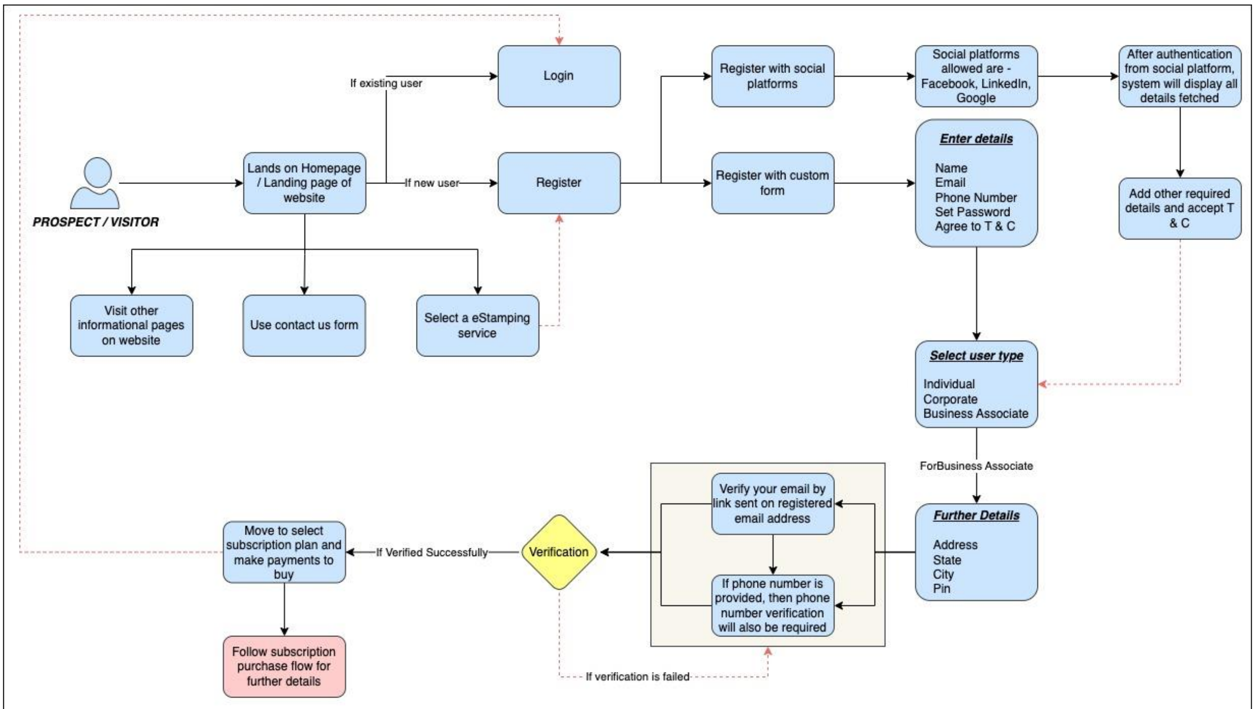
Bulk file upload flow

5.4. Business Associate User

Below mentioned are the list of features and functionalities that will be provided to a Business Associate user on the platform.

- **Registration –** User can register on the platform as a Business Associate User by filling up following details in step-by-step format.

- **Registration step 1 -**
  - (Custom form and social) both will remain same as individual user.
- **Registration Step 2 -**
  - Same as explained in individual user. Just one difference required is – The company address field of BA will be integrated with Google Places API to get matching addresses. Out of which user can select one. System will save the string and coordinates of address both.
- **Verify email and/or Phone number –**
  - This process will be same as explained in individual user section.



Registration Flow of Business Associate User

- **Subscription plan purchase –**
  - View list of available plans
    - Freemium
    - Basic
    - Executive

        - Advanced

    - Select plan of choice and make payment if premium plan is selected.

    - Payments will be processed through payment gateway API.

        - Select payment method
        - Enter details
        - Make payment
        - Payments will flow to wallet first and then will be deducted from wallet to charge subscription charges
        - Direct user to Homepage

- **Login** – Login process will be same as individual user in both cases (custom form manual or social login).

- **Home page** – Business Associate users will be provided with a homepage with static data that will guide user about working of platform.

- **Notification Bell icon –** Same features as like explained in individual section.

- **My profile –** This section will have options to see profile details filled at the time of registration. Also, to update that information. Further this menu will allow to change account password.

    - **Profile details -**

        - Same features as like explained in individual section.
        - Add or update bank account details. This will be done using the payment gateway API.

    - **Change password -**

        - Same features as like explained in individual section.

    - **Subscription management -**

- See details of plan selected
- See number of documents creation allowed and consumed out of it
- Upgrade plan
- Downgrade plan
- Cancel Subscription

- **Associated Branch -**

  - Location of branch which is associated with this BA account.

- **My Documents -** View list of all documents created by user himself or staff has created, or user have been invited on to do review or signatures. Perform allowed actions on the documents.

  - **View list of documents with details**

    - Document Id
    - Article Type
    - Template Type
    - Document type
    - Owner Name
    - Created by
    - Status
    - Branch Associated
    - Actions

  - **Search assistance functions on top of list**

    - Search by id, party name, and template name
    - Filter by status (In Draft, Consent Requested, Waiting for Payment, Signatures Requested, In Process, Read for Handover, Handed over, Signatures Required, Consent Required)

  - **Actions Allowed**

    - Same as explained in individual user.

- **Help –** This menu will give users an option to see FAQs in case of any obstacle they have encountered in portal usage. Users will be allowed to create and manage tickets for complaints that will be catered by customer care executives in the backend.

- **FAQs -**

    - Same features as like explained in individual section.

- **Tickets -**

    - View list of already raised tickets (Document ID, Ticket number, Issue category, Issue type, Issue, Description, Created by, Date created, Status, Actions).
    - View status of tickets – New, in progress, assigned to level 2 support, in progress at level 2, Resolved.
    - Delete tickets, a user can delete a ticket for his portal.
    - Open ticket to view ticket details.
    - Change status of ticket (can be changed to resolved but reversing it will not be allowed).
    - Get notification whenever customer care user changes status of ticket.

- **Add a new Ticket**

    - Select document for which you are creating this ticket. (Optional)
    - Select issue category form list of categories provided.
    - Select Issue Type and issue
    - Add description.
    - Submit, this will send notification to customer care users.

- **Wallet & Transactions –** Only business associate user account owner will be allowed to manage wallet related operations. Other than, using wallet to make payments for documents transactions (this will be allowed to staff users as well).

    - View total balance available in wallet
    - View total amount spent till date
    - View list of all transactions happened through wallet

        - Transaction Id
        - Date
        - By Whom
        - For What
        - Amount
        - Entry Type (Credit or Debit)

- Add money to wallet – This will be done using payment gateway.

    - There will be a set limit for maximum amount a corporate organization can keep in their wallet. This limit will be set by Admin.
    - There will be a threshold set for wallet in terms of low balance, if that reaches then system will generate a notification for concerned corporate user.

- Push money back form wallet to bank account

    - Enter amount
    - Enter user account password to authenticate
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- **Staff Accounts Management –** A Business Associate user can have only 1 super admin that will be the owner of account (who created the account). He can add 5 staff user accounts.

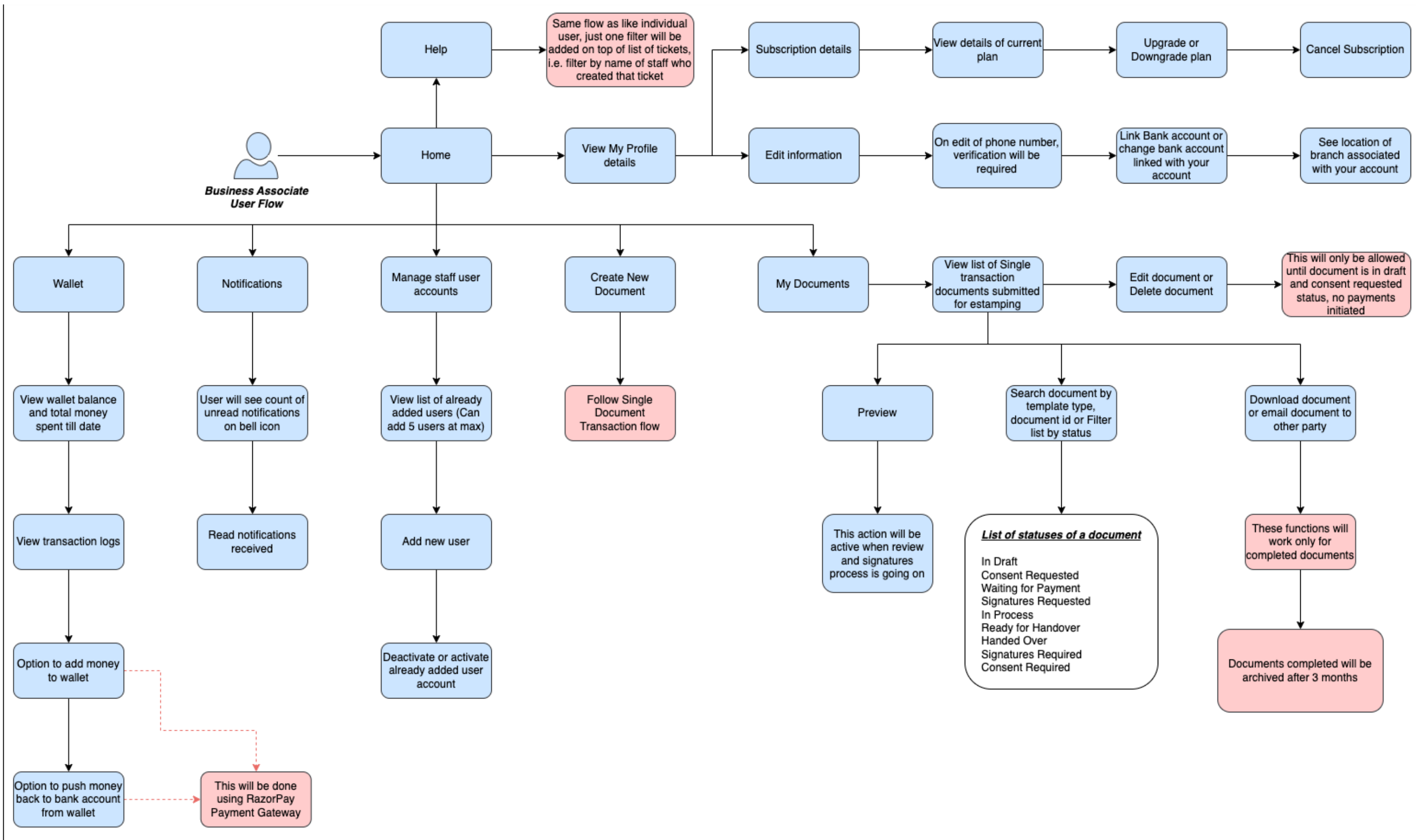
    - Add new staff member

        - Enter name
        - Enter email address
        - Enter phone number
        - State will be freezed as per state selected by Account owner
        - Select city
        - Enter pin code
        - Add user (Send invite to user to setup their password and start using the platform)

    - View list of already added users
    - Activate Deactivate user accounts
    - Edit user account details

- **Create Document –** This will remain same as explained in individual. The only difference would be that while creating a document system will check if allowed number of documents as per selected plan are consumed or not. If consumes, then creation of new document will not be allowed, and they will have to wait till cycle renews or they can upgrade the plan.

- **Flow diagram of Business Associate User on platform explaining all above-mentioned things.**



Business Associate User's Flow

5.5. Backend Entities

Below mentioned are the list of features and functionalities that will be provided to a Backend user on the platform.

- **Login –** User can