

Vouchers Pilot Program in Association with GPay.

Background:

The purpose of the pilot is to test the eRupi vouchers in a real market situation. This will assist all ecosystem participants to learn and tune their respective offerings and build confidence for wider rollout.

As per the current plan, the pilot will roll out in two partners (both malls or a mall and a retail brand), with 100 prequalified customers who will pay using vouchers issued to participating merchants via UPI QR.

Vouchers are discovered on Google Pay – only TPAP, and assist in the payment flow. Since Google Pay is in CUG and will require a special activation step to enable the feature in the customer's app, we may conduct a physical data collection activity. Customers selected for the pilot will initially be unknown to Fincentive. However, during the pilot's execution, we will collect basic information. But once a Voucher is issued, Fincentive will maintain **only** a digital relationship with the customers, almost similar to any typical customer. Beyond this step, Fincentive will not have any special influence on customer behaviour in respect of the eRupi voucher to maintain the sanctity of the pilot.

Typically, a voucher is delivered to the customer via a distribution channel, either facilitated by Fincentive or owned and managed by the Mall. For this specific pilot, Fincentive will create a "Pilot Test Distributor" who will issue free vouchers to the customers.

To avoid the whole process of onboarding Malls in Bank only for 100 customers, Fincentive intends to use its own MID, which has been issued for the purpose of testing and pilots. We intend to Fincentive's live credentials for the pilot.

Finally, Fincentive intends to provide MIS to our ecosystem partners for monitoring the pilot. While there is visibility of the voucher workflow for all the ecosystem stakeholders, open for feedback on the type of specific information is required.

Plan for the pilot:

Task		Dependence on ecosystem partners	Any extension to current capability
1.	Finalize two Malls and communicate with Malls and obtain consent to participate in program	None	None
2.	Define nature of Program – Title , participating merchants, T&C, How to Use , Artwork for voucher , Brand and Logo Images	None	None
3.	Obtain/Repurpose MID from bank clearly showing Fincentive – Mall Name – pilot in voucher title	ICICI new MID with program name (optional)	None
4.	Mobilising physical field force	None	None
5.	Collect customer Name, Mobile number associated with Bank and Gpay. If Gpay is not installed – get it installed and registered.	None	None
6.	Share customer list with Gpay for activation	Gpay interface needed	None
7.	Activate participating merchant	None	None
8.	Create “Pilot Test Distributor”	None	None
9.	Live guide + Video for customers	Gpay and ICICI to review for brand guidelines	None
10.	Verifying all customers got Google Pay activation	None	None
11.	Generating Saral code (Internal Voucher codes) in bulk	None	None + Custom Email explaining invitation to pilot
12.	WhatsApp nudge to customers for setting pin	None	None
13.	Daily MIS from ICICI for people who set PIN in CSV format, also data on failed redemption	ICICI to provide information	None
14.	Tracking MIS – Saral code issued , eRupi issued , PIN set, Redemption , Failure (to get manually from ICICI), expiry	None	Extending MIS for pilot objectives
15.	Extend Expiry Date capability in case pilot needs to be extended to obtain better coverage	ICICI to suggest mechanism	Will need Voucher extension process and may be little bit of Tech development
16.	Additional Issuance of vouchers to same participants or increasing participants	None	None
17.	Support Queries	None	None