

BRD - BrightWave Fintech Ltd.

1 Company context

Field	Value
Company name	BrightWave Fintech Ltd.
Industry / SIC	FinTech / 6199
Head-count today	540 employees
Countries of operation	India · Singapore
HRIS / Payroll system	Keka Cloud HRMS

2 Product vision

Benefits Hub for BrightWave Fintech will replace broker e-mails and spreadsheets with a self-service portal—fully skinned in #032F62 navy and #18D1C8 aqua—where HR can build risk-balanced benefit packages (Health, Life, Critical Illness) for tech vs. ops roles, and every employee can check coverage, add dependants, and submit a cashless or reimbursement claim in under ten minutes.

3 Must-have customisations

Theme	What changes?
Benefit catalogue	Add Critical Illness and Gadget Insurance; <i>remove</i> Dental cover.
Eligibility rules	Map plans to Career Levels L1-L6 instead of default grades.
Branding	Primary = #032F62 (navy) · Secondary = #18D1C8 (aqua) · Logo at https://brand.brightwave.com/logo.svg .
Language	English (default)

Compliance	Add PDPA consent text for Singapore employees.
Help content	Replace template FAQs with BrightWave's internal "Benefits 101" Confluence page.
Out-of-scope	Wellness Store deferred to Phase 2.

4 Standard modules that stay the same

Employer web	Employee app
Plan Builder	Wallet
Roster Sync	Policy Details
Billing & Invoices	Claims Centre
Analytics dashboard	Dependants & Profile
Policy repository	Help Centre

5 Look-and-feel specification

UI element	Value
Primary colour	#032F62
Secondary colour	#18D1C8
Font family	Inter
Button style	6 px radius · soft elevation
Icon set	Feather-line
Illustration style	Flat, two-tone (navy + aqua) SVGs

6 Integration checklist

Domain	API / File	Status
HRIS webhook	https://api.keka.com/webhooks/brightwave	<input type="checkbox"/> pending
TPA / Insurer	https://api.healthsecure.in/v1	<input type="checkbox"/> pending
Payment gateway	RazorpayX	<input type="checkbox"/> pending
SSO	Azure AD (OIDC)	<input type="checkbox"/> pending

7 Launch phases & exit criteria

Phase	Duration	Must-work items
P0 – Branding shell	2 wks	Login, nav & buttons show navy/aqua, logo loads.
P1 – Plan Builder & Roster	4 wks	HR publishes first L1-L6 plans; Keka sync processes joiners/leavers.
P2 – Employee Wallet & Claims	5 wks	Employees view cover & e-card; file reimbursement claim → status updates.
P3 – Invoicing & Analytics	3 wks	GST e-invoice matches roster; heat-map loads < 3 s.

8 Acceptance tests (snapshot)

1. **Brand splash** Header bars use #032F62 ; primary CTAs use #18D1C8 .
2. **Eligibility rule** An L4 Software Engineer auto-enrols into “Pro Health + Critical Illness” tier.
3. **Claim upload** A 5 MB JPEG uploads in < 8 s on 4 G and status = “Submitted”.
4. **Roster delta** Adding an employee in Keka triggers coverage within 30 s.
5. **Invoice** Monthly invoice total = active lives × rate (± ₹1 rounding).

9 Hand-off artefacts

- Completed brief (this document) in Markdown.
- BrightWave logo (SVG + PNG).
- Brand palette HEX sheet.
- Career-level matrix (L1-L6) spreadsheet.
- Sample Keka webhook payloads.
- Master policy PDFs & rate cards.

One-liner for stakeholders:

"We'll drop BrightWave's branding, career-level rules, and new Critical Illness cover into Benefits Hub, and the platform will launch a fully branded portal where HR publishes plans and employees claim in minutes—no code required."