**PAHSE 1:**

**YHOTY REQUIREMENTS**

A- User

B- System ( Yhoty)

C- Shipping Company

Yhoty is a Mobile payment application that generates a prepaid virtual card with EU, UK and US addresses.

Yhoty facilitates its users to shop online by providing them a visa virtual card with billing and delivery address.

AFRICA SCENARIO :

A- downloads B and adds its local wallet as a form of payment. A is based in Morocco and goes on amazon to purchase some items. A will open Yhoty and click on the card generator, B will ask A to select the currency in which he wants to use the card. A has 3 currencies: USD, EUR, GBP.

A selects USD and enters the amount in USD and B will show the equivalent amount in A local currency. A will accept and pay. A has 2 options to pay the card purchasing invoice:

* Pay by Wallet
* Pay by Cash

Once the invoice is paid, B will generate a card with the country addresses chosen by the A with a Delivery Verification Code ( This code is needed in order for B logistic center to accept A items).

A will finish his purchasing on Amazon and goes back to Yhoty and click on Shipping:

* Select the country : Morocco
* Enter the order number from Amazon
* Weight and Height
* Product description
* Picture for the item
* Full Address in Morocco
* Full Name

B will connect with shipping partners and it will generate a quotation/ invoice.

A accepts the invoice and pays. B will ask A to enter the Delivery Verification Code in order to validate the shipping.

The Delivery Verification Code can only be used once. You can not use our address with a card that is not generated by us. Knowing that each card has a DVC.

B will receive the products and ship it via shipping partners to A in Morocco and provide inApp notification with the tracking number so A can track his item.

PS: We are generating one time use card. Each time A wants to use a card online he must purchase one.

Let’s say, A has a card of $400 and he has used only $300. B will kill that card and generate a redeem code for $100. Next time when A wants to buy a new card, during the buying process B will provide A the option to enter his Redeem Code.

**WE HAVE CARD API, WE CAN PROVIDE EVEN PHYSICAL DEBIT OR CREDIT CARD.**

**APPLICATION FUNCTIONALITIES**

**1- CARD**

**2- TRANSACTIONS**

**3- PAYMENTS**

**4- SHIPPING**

**1- CARDS:**

We have 3 option:

* Add a card : (This will be very vital for phase 2 when agents will be in the picture)
* Create a Card
* Top Up a card

**2- TRANSACTIONS**

We display all card transactions here:

* Created cards
* Top Ups
* Payments

**3- PAYMENTS**

We have 3 options:

* Add a wallet ( in Africa from the list of available payment provider)
* Add a debit card/ bank account
* Delete a payment

**4- SHIPPING**

This is a tab where users can create a shipment and calculate the shipping cost.

* Select shipping from Country
* Select shipping to Country
* Item Weights (Kg)
* Item weight ( cm)
* Item width ( cm)
* item height ( cm)
* Item description box

After entering the above information, the system will generate a quote. If the user accepts the quote then can click on pay. then the system will request for Delivery Validation Code.

**Yhoty Admin Admin Panel**

**1. Dashboard**

- Total Number of users

- Total Number of Paymaster

**2. Block Users List**

- Admin can Block/Unblock the users

**3. Users List**

- Country Wise Registered user List

- Country wise users Joining Request

- Add New User (Country Wise)

- Edit user Detail

**4. Services**

- Country Wise Service Name (Service Name can only be added by the Developer Team. Due to API Integration)

- Country Wise / user wise Service : Allow / Not Allow

**5. Email / SMS Template** :

Country Wise and Language Wise:

**6. Payment Management**

- Admin can allow/not allow following payment methods (Country Wise)

Cash Payment

Card Payment

Wallet Payment

Bank account

o Country wise wallet list.

**7. Charges:**

Card price (Country wise and Service Wise)

Service fee (Country wise and Service Wise)

Agent Commission (Country Wise : For give hard cash to Agent)

**8. Paymaster**

List paymaster detail Country/State/City Wise and select any merchant as a

paymaster. Change the Paymaster.

List Paymaster Country/State/City Wise

Top-up the Wallet of paymaster

Add Debit Note of wallet against hard cash given to paymaster.

Review the request generated by paymaster and reply to paymaster as well as to

Agent directly.

**9. Database Management:**

Admin will add a country , Country code, Country currency

Admin can Add / Update and Delete the Information of Country/State/City

Admin can only delete information if no user registered under that province.

**10. Reports:**

- Available Redeem Code (Can be filer as per : All, Country, User, Generation Date)

- Used Redeem Code (Can be filer as per : All, Country, Merchant, User, Used Date)

Redeem Code Generation

o Common system for all country (Managed by Paylabas)

o Yhoty as a system will generate a Redeem Code for the remaining balance special for a One Time Use Card.

**PHASE: 2 ( After Launching Phase 1)**

**Remittance:** Users can send and request money among themselves.

**Paymaster Panel: (Web or Mobile App)**

**1. Login :**

- Using Email and password Paymaster can use their panel.

- Forgot password and reset password facility will be there

**2. Dash Board**

- No of Agent under that paymaster

- Own wallet balance

**3. Top-up Agent Wallet**

- By Enter the Agent wallet number, They can access limited detail of Agent and

can add certain amount to merchant wallet

o Entire transaction will be secured by OTP generated for Agent and

Paymaster both.

o Transferred amount will be deducted by paymaster’s wallet and credited to

merchant’s wallet.

o Paymaster’s commission and admin’s commission will be calculated at this time

for credit Agent’s wallet.

**4. Debit Merchant Wallet**

- By Enter the Agent wallet number, They can access limited detail of Agent and

can add debit certain amount from Agent wallet

o Entire transaction will be secured by OTP generated for Agent and

Paymaster both.

o Transferred amount will be Credited to paymaster’s wallet and deduct from

Agent ’s wallet.

o Paymaster’s commission and admin’s commission will be calculated at this time

for debit Agent ’s wallet.

**5. Generate Support Ticket:**

- Paymaster can generate the support ticket to Admin for particular merchant with

following detail

oAgent Id, Type of Support, Detail of problem.

**6. Reports:**

- List of the Agent under own (paymaster)

- Transactional Log of own wallet.

- Agent wise Top-up Log

-Agent Wise Withdrawal Log

- List of Support – Ticket Generation and status Log

\*Suggestions for Access Code:

Suggestion 1: Access Code stored on server, every time user is asked for it, access code checked on server.

Suggestion 2: Access Code stored on mobile device, it is used each time instead of asking user input.

If the Access Code does not match, the user is prompted to enter it.

Suggestion: User can send access code change request to admin, admin will change and contact the

user about the same.

Suggestion: User can change the access code themselves, when opted for this, user intimated for

username, password and old and new access codes.