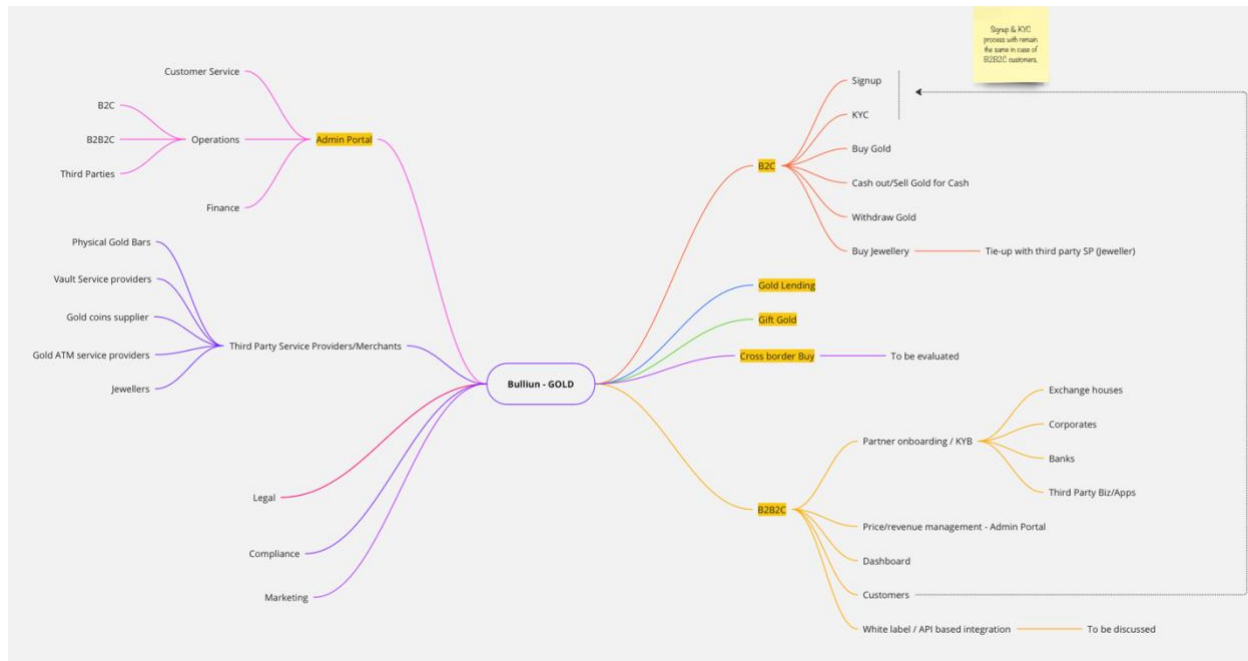


# Bullion

## Product overview:



## MVP Scope:

1. Gold Pricing (App & Admin Portal)
  - a. API integration
  - b. Manual via Admin portal[parameters]
2. Gold Products (on App)
  - a. Pay by value
  - b. Gold Kitty
  - c. Monthly recurring
  - d. Kids special
3. B2C
  - a. Sign-up
  - b. KYC
  - c. Buy Gold
  - d. Sell Gold – against cash
  - e. Withdraw gold coin(s)
4. Customer Acquisition
  - a. Loyalty for customer acquisition [Complete KYC, buy X value of Gold and get Xgms of Gold free]
  - b. Referrals (get Xgms of Gold free)

5. B2B2C
  - a. Corporate onboarding
  - b. White-label APIs
  - c. Dashboards
6. Admin
  - a. General
    - i. Gold Pricing management
    - ii. Customer segmentation (TBD)
  - b. B2C
    - i. Onboarding-KYC Data
      1. EID expiry
    - ii. Fee management
    - iii. VAT management
    - iv. Customer profiling
    - v. Complaints management/resolution
    - vi. Reports
  - c. B2B
    - i. Onboarding
    - ii. Corporate Pricing/revenue management
    - iii. Dashboards
    - iv. Reports

**1. Registration – Sign-up/Sign-in:**

Users need to download and install the app. They'll then need to register by providing their basic information and creating an account.

**2. Verification – Sign-up/Sign-in:**

To ensure security and compliance, users might need to verify their identity by submitting relevant documents. Post account creation, KYC to be performed for the customer to continue.

***Digitify:** to share KYC tool they will be integrating with, along with the process.*

***Wadzpays:** Post successful verification and account creation, an instance of customer account to be created at WadzPay. [process to be confirmed during WadzPay workshop]*

**3. Nominee:**

User have to add at least one nominee to his account.

**4. Funding:**

Users can either pay using the payment gateway by entering their card details or link their bank accounts or credit/debit cards to the app. This enables them to deposit funds that will be used to purchase fractional gold.

In case of B2B2C: in addition to payment gateway we will be also allowing onus transactions where direct debit on the card will happen and no network/payment gateway will be required.

This process would require separate discussion with partners for process, reconciliation etc. [to be added post discussion]

**5. Exploring Gold Products:**

Users can browse through different gold products available for purchase. These could include various weights and types of gold.

**Product Option1:** Flexi Gold - One time buy or as and when buy

Buy Gold in fractions or to a amount user can pay. But it has to be in the multiples of 10. For eg.: 0.1gm, 0.5gm, 1.0gm, 10gm, 0.2gm but NOT 0.11gm, 0.21 etc.

We need to still evaluate possibility when user enter amount which will equate it to a value that is not multiple of 10.

**Product Option2:** Group buy product [Digital Gold Kitty]

One user can create a group and add registered users to it and define the amount of Gold they will have each month and app will calculate the value that will pool in every month by each user. Individual users will add that amount same date each month. And on that date group admin will select which user will get Gold value for that month.

**Product Option3:** Monthly recurring individual – Goal based

User can opt for a goal based gold saving product, and link his/her card for auto debit at certain date/time of a month.

**Product Option4:** Kids special

User can opt for a goal based gold saving product for more than one kid, and link his/her card for auto debit at certain date/time of a month. Each kid product will have following:

- Details of the kid
- Documents for verification for eg. Passport etc.

Each kid will be the nominee for their own gold product in case of eventuality.

**6. Selecting Fractional Amount:**

Users choose the amount of gold they want to purchase. The app should display the equivalent value in their chosen currency.

App will be displaying real time gold rates for buy & sell on the app.

**7. Payment:**

Users confirm the purchase and the app deducts the corresponding funds from their linked account or card.

**8. Fractional Ownership:**

After the purchase, users now own a fraction of the gold equivalent to the amount they bought.

**9. Security and Storage:**

Assure users of the security of their investments and the physical storage of the gold, if applicable. App will display certificates and authorities which has approved or provided services to Bulliun. All details pertaining to these will be displayed as separate section.

**10. Real-time Tracking:**

The app provides real-time updates on the value of the user's gold holdings, allowing them to monitor their investment.

**11. Selling or Holding:**

Users can choose to either hold onto their gold or sell it back through the app. Selling would convert their fractional gold back into funds in their account. If users decide to sell, they can withdraw the funds to their linked bank account.

**12. Withdrawal:**

Users can choose to either hold onto their gold or withdraw it in form of gold coins in the form of available denomination from our authorized partners.

[supply chain model for this to be define]

**13. Customer Support:**

Provide customer support to address any questions or issues users might encounter during the process. We need to have Admin portal for customer service, Operations, Finance and compliance.