2. Business Requirements

2.1. Overview

2.1.1. In 1st phase, no new API will be involved. All pricing will be maintained in IBE. Passenger will buys insurance (via IBE booking detail page), SSR code will be picked based on travel period duration and update to Radixx via existing API 'SummaryPNR'. MYA will have to pull report from Radixx, with all the booking information + SSR code to pass to Zurich.

2.1.2. 2nd phase, IBE will send data to Zurich via API

2.2. Pre-Requirement

MYA will in charge to create SSR code in Radixx UAT and Prod environment. Same SSR code will be used in UAT and Prod environment. When user buys insurance (in IBE booking detail page), SSR code will be pickup based on travel period. Below are the SSR code created in Radixx UAT as at 28/Dec/2022

Domestic	Premium (RM)	SSR
One way	25.00	IN01
Return Journey		
1 - 3 days	25.00	IN02
4 - 7 days	28.00	IN03
8 - 10 days	28.00	IN04
11 - 14 days	35.00	IN05
15 – 17 days	40.00	IN06
18 – 25 days	47.00	IN07
26 – 28 days	55.00	IN08
29 – 35 days	61.00	IN09
36 – 42 days	67.00	IN10
43 – 49days	73.00	IN11
50 – 56days	79.00	IN12
More than 57days	85.00	IN13

2.3. Eligibility

Eligibility checking to be aligned to exclude the passenger from insurance add-on:

1. **Eligibility Check 1:** IF current date is >=366 days from departure date

2. **Eligibility Check 2:** IF 'passenger_FirstName' IS 'EXTRA'

3. **Eligibility Check 3:** IF infant age is < 8 days old

*Age is calculated based on flight departure date.

2.4. Insurance Payable Premium

Product	Travel_Type	Duration (Days)	Currency	Premium	SST	Payable Premium (Per Passenger)
MY_DOM	One Way	NA	MYR	25	1.5	26.5
MY_DOM	Return	<=3	MYR	25	1.5	26.5
MY_DOM	Return	4<=x<=7	MYR	28	1.68	29.68
MY_DOM	Return	8<=x<=10	MYR	28	1.68	29.68
MY_DOM	Return	11<=x<=14	MYR	35	2.1	37.1
MY_DOM	Return	15<=x<=17	MYR	40	2.4	42.4
MY_DOM	Return	18<=x<=25	MYR	47	2.82	49.82
MY_DOM	Return	26<=x<=28	MYR	55	3.3	58.3
MY_DOM	Return	29<=x<=35	MYR	61	3.66	64.66
MY_DOM	Return	36<=x<=42	MYR	67	4.02	71.02
MY_DOM	Return	43<=x<=49	MYR	73	4.38	77.38
MY_DOM	Return	50<=x<=56	MYR	79	4.74	83.74
MY_DOM	Return	>57	MYR	85	5.1	90.1

Insurance payable premium will be charged according to duration of travel period (days).

Scenario:
Depart ticket departure 1/Dec/22 11pm /   Depart ticket arrival 2/Dec/22 2am
Return ticket departure 4/Dec/22 11pm /   Return ticket arrival 5/Dec/22 2am

Expected Duration:
1/Dec/22 – 5/Dec/22 = 5 days
Based on the Insurance Payable Premium table, passenger will have to pay RM29.68 for insurance.
Based on SSR Code table (session 2.2), SSR Code IN03 will be updated into Radixx via API named 'SummaryPNR'.

3. Flow Design

3.1. Purchase insurance

Screen Flows	Flow Details
Adult 1 First Name / Given Name: Kevin Last Name/ Surname: Conroy Title: Mr. Nationality: Malaysian Date of Birth: 12 August 2005 Membership ID: MYA000000 ✓ Wheelchair is needed. ✓ Do you want to purchase insurance: **MYR 99.00** Disabled ID Card No. (Optional): 12345678 **Adult 2** First Name / Given Name: Roger Last Name/ Surname: Craig Smith Title: Mr. Nationality: Malaysian Date of Birth: 31 August 2005 Membership ID: MYA000001 ☐ Wheelchair is needed. ☐ Do you want to purchase insurance: **MYR 99.00**	1. Check box provided for those who eligible to buy the insurance ONLY (refer session 2.3). 2. UI will display the premium payable to user.
☐ Yes, I would like to add **MY Travel Shield (Domestic)** to cover my trip. I acknowledge and agree that the Policy issued is non-cancellable and premium paid is non-refundable, and the Policy does not cover persons who are on any sanction lists and in such event, the Policy will be void and premium is non- refundable. I confirm that I have read, understood and agree to the **Terms and Conditions** of MY Travel Shield (Domestic) and agree to the processing of my Personal Data in accordance with the **Data Privacy Notice**.	3. User can proceed to buy ticket (without tick on the T&C) If none of the user buy insurance. 4. User MUST tick on the T&C check box, if any of the passengers buy insurance.
Johor Bahru to Kuala Lumpur - Fares and bundles ⌄ MYR 254.00 - Fees and Taxes ⌄ MYR 28.00 - Seats ⌄ MYR 150.00 - Meals ⌄ MYR 60.00 - Insurance ⌄ MYR 26.00 Back Your total booking **MYR 461.00** Continue	5. Should has breakdown in summary 6. API named 'SummaryPNR' will be called when user click Continue. SSR codes will be sent to Radixx.