**ANNEXURE A**

**STATEMENT OF WORK**

# USP for MLM App Development Solution:

## User Management :

* + **User Registration & Authentication :**
  + Email, phone number, and social media sign-up options.
  + Multi-factor authentication (MFA).
  + Password login for Individual Users.

## Profile Management :

* + Update personal information (name, address, etc.).
  + Add profile picture.
  + Set transaction limits and preferences.

## Wallet & Payments :

* + **Digital Wallet Features :**
  + Wallet management for users.
  + Commission & Interest will be in wallet.

## Payment Processing :

* + Investment Plans.
  + Base Amount Deposit cannot be withdrawn.
  + Monthly Interest.
  + Level Plan (Level 3)

## Recurring Payments :

* + Set up and manage auto-pay for platform.
  + Notify users before processing recurring payments.

## Security Features :

* + **Encryption :**
  + No Data Loss encryption for data storage.
  + End-to-end encryption for transactions.

## Fraud Prevention :

* + Real-time fraud detection algorithms.
  + Alerts for suspicious transactions.

## User Verification :

* + KYC (Know Your Customer) for regulatory compliance.
  + ID verification using auto KYC Api.

## Transaction Management :

* + **History & Analytics :**
  + Display detailed transaction history.
  + History for complete referral programs.
  + Visual charts for spending insights.

## Cashback :

* Cashback on eligible transactions.
* Earn reward points redeemable for refer.
* Notify users of special offers and deals.

## Expense Management :

* Set monthly budgets for money transfer.
* Alerts for exceeding spending limits.
* Monthly summary reports (exportable as PDF or Excel).

## Admin Dashboard :

* Transaction monitoring.
* Fraud and risk management details.
* User management (block/unblock accounts).
* Analytics on app usage and performance.

## APIs & Integrations :

* Payment Gateway if provided.
* Notification services (Firebase Cloud Messaging).
* DLT Registration for OTP.

## Customer Support Features :

* In-app chatbot powered by Whats App.
* Support ticket system for unresolved queries.
* 24/7 live support chat (optional).

## Compliance & Regulations :

* Adhere to PCI-DSS for card data security.
* Local financial laws and regulations for the operating region.

# Features & Functions Module-wise details: Customer Panel Features:

* 1. Sign up / Login.
  2. Profile Details.
  3. Notifications.
  4. Money Transaction.
  5. Wallet Management.
  6. Real-Time Money Transfer.
  7. Transfer History.
  8. Coins Earn Calculation. (MLM)
  9. Cashback Options.
  10. Receiver details.
  11. Cancel Transactions.
  12. Cash withdrawal request.
  13. Contact Us.
  14. About Us.
  15. Terms & Conditions.
  16. Enquiry Section.
  17. Reviews & Ratings.
  18. Refer & Earn Plan.
  19. Hyperlink for social media integration.

**Super Admin Panel Features:**

1. Admin Panel login.
2. Dashboard.
3. Database of clients & records.
4. User Management. (Role wise)
5. Report Analytics.
6. Transaction Data.
7. Unique & Interactive UI Design.
8. Notification Panel.
9. Real Time Data.
10. Transfer History.
11. Sales Transaction Report.
12. Transaction Report.
13. Cloud-Based Server Solution.
14. Referral Plan (3 Levels)
15. Reviews by client.
16. Data Analytics & Visualization.
17. Reports.
18. Sales Performance Analytics.
19. SEO Friendly.
20. Informative Website.
21. Testing.
22. Deployment.