



2022

# Global Remittance Application's Features

Transfer Money At Your Fingertips



## Overview

The 21st century has witnessed many transformations, digitization is one of the major transformations that has penetrated the market. With the goal to improve the Money transfer and exchange management for organizations, Webcom has launched its own custom, reliable, fast, secure and affordable money transfer and exchange software.

## Aim, Objectives & Significance

### Aim:

- To provide the digital solution to the existing legacy money transfer systems.

### The significance:

- To provide with a very easy to use and maintain platform for cashless transactions with a high emphasis on security and portability. The application built with cutting edge technology, thereby enabling digital payment, electronic money transfer that reduces dependency on cash and providing a platform to the customers to access a much broader range of financial services.

### The application has been developed with the objectives:

- To provide a secure system for transferring money.
- To provide users with a money transfer system that is available at all times.
- To provide Security, KYC and AML compliance features.

# Global Remittance Application's Features

## Website & Apps

Our White label Global Remittance Application has rich features to give you a competitive edge over the intense competition in the market. The application has been developed to make money transfer process secure, effortless and super-fast and maintains complete transparency to give the user a better control over the transactions and our thorough verification processes make sure the money is safe and reaches the right recipients.

The web-based application has been beautifully designed and well placed advanced modules with secure user control panel and Admin control Panel. The application is available in the form of Mobile apps also and have an eye-catching design and with all of the features covered under the web-application. The secure RESTful APIs have been implemented to provide data to the mobile apps. The Mobile Apps are available both for the Android as well as iOS users.

## Security

- The system is designed to be highly secure.
- Data Encryption
- DDoS Attack Prevention
- SSL Encryption
- SQL Injection Prevention
- Cloudflare is required for DDoS mitigation.
- The system helps support GDPR compliance.
- Data protection
- Real time data replication
- Data access security
- Role-based user access (RBAC)
- Data confidentiality and segregation
- Time and/or IP/MAC address based Login restrictions in place

## KYC/ AML integrated

- The application has been equipped with Advanced KYC/ AML Modules using third party KYC service providers like FrankieOne and Shufti Pro, that provide a

complete and unified onboarding and fraud-prevention services. We are open to integrate any of the KYC/AML service provider as per client's choice.

## **Comprehensive Reporting**

- The application has a very comprehensive reporting system implemented both for the User and Admin control panel with advanced search filters. These reports can be Copied, Printed and Downloaded in the .CSV format.

## **Some of the key features of the application at a glance:**

- Simple And Intuitive User Experience(UX)
- Secure, Stable And Reliable
- Web and Mobile (Android & iOS apps) based System
- Highly Qualified Compliance Mechanism
- Third-party Integration Made Easy
- Integration With Other Services
- Business Process/ Rule Management
- Supports Multiple Transaction Types
- Comprehensive Reporting Mechanism
- Easy Recipient Management
- Secure, KYC And AML Compliant

## **Admin Functionality at Glance**

- Intuitive Dashboard
- Transaction Management Module
- KYC Management Module
- User Management Module
- Recipient Form List Management
- Bank Form List Management
- Currency Conversion Rates Management Module
- Fee & Commission Management Module
- Activity Logs Management Module
- Support & Ticketing Module
- Various Settings & Configurations

## User Control Panel Functionality at Glance

- Secured Login and Sign up via Mobile or Web Application using email
- Intuitive and user friendly User Dashboard with analytics and quick reports
- Edit profile
- Security, KYC and AML Compliance
- Send Money module with instant conversion rate ( the amount that the receiver will get against sent amount from the sender)
- Activity Module that shows All, Completed, Paused, Cancelled and Failed transactions under separate tabs and with search feature
- Transaction history module, with date range filter
- Recipient Management Module with Add your Bank and Add a Recipient features
- Notifications and Alerts module, notifies the user instantly
- Refer and Earn Module
- Support & Ticketing module

## Application Sends Money To Recipients In Easy Steps

Our dynamic Global Remittance Application allows the user to transfer anytime from Source country to Destination country (to recipients) on-the-go with the best exchange rate upfront. Below are the three easy steps:

### 1. Register

Sign up on Money Transfer for free with an email address and phone number.

### 2. Enter an amount to send

Add the amount you want to send and recipient's details. Check the transaction fees upfront, and the estimated time your money will be delivered.

### 3. You are ready to go

Send money from your bank account. Just transfer and track your transfer status in real-time in your account.

## Developer Support

- In case of customization is required in any module the developer support is provided and is chargeable extra.

## Onboarding, AML, KYC

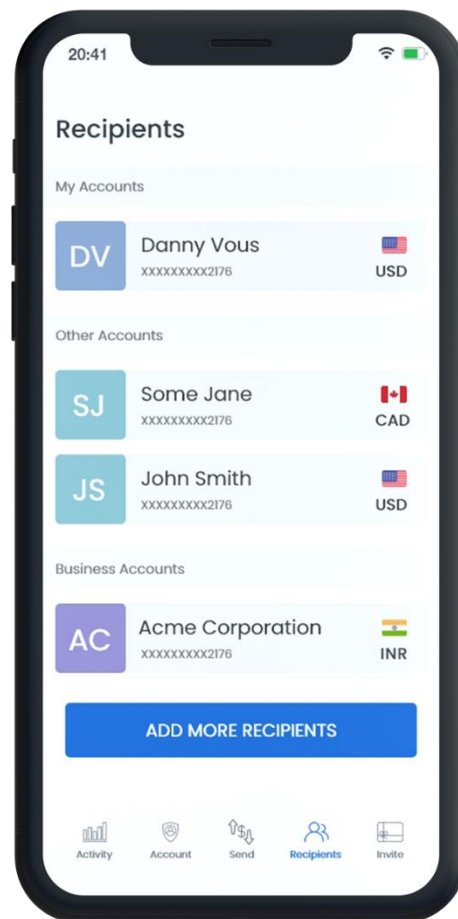
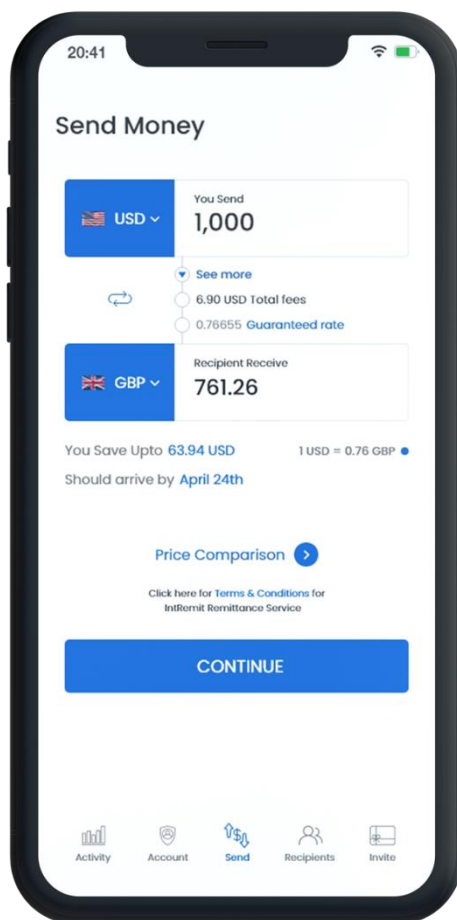
- The customer onboarding system collects KYC information from clients (including name, date of birth, address) to ensure that only genuine users are permitted to sign up and use the service.
- Know Your Customer (KYC) verification service processes identity checks, including name and address verification and ID document verification (depending on the KYC service).
- Anti-Money Laundering (AML) service monitors for attempted money laundering.

## Support Desk

- Implementation of Ticketing System for the customer support.

## A Glimpse Of Mobile App





## List of Functionality

### APIs

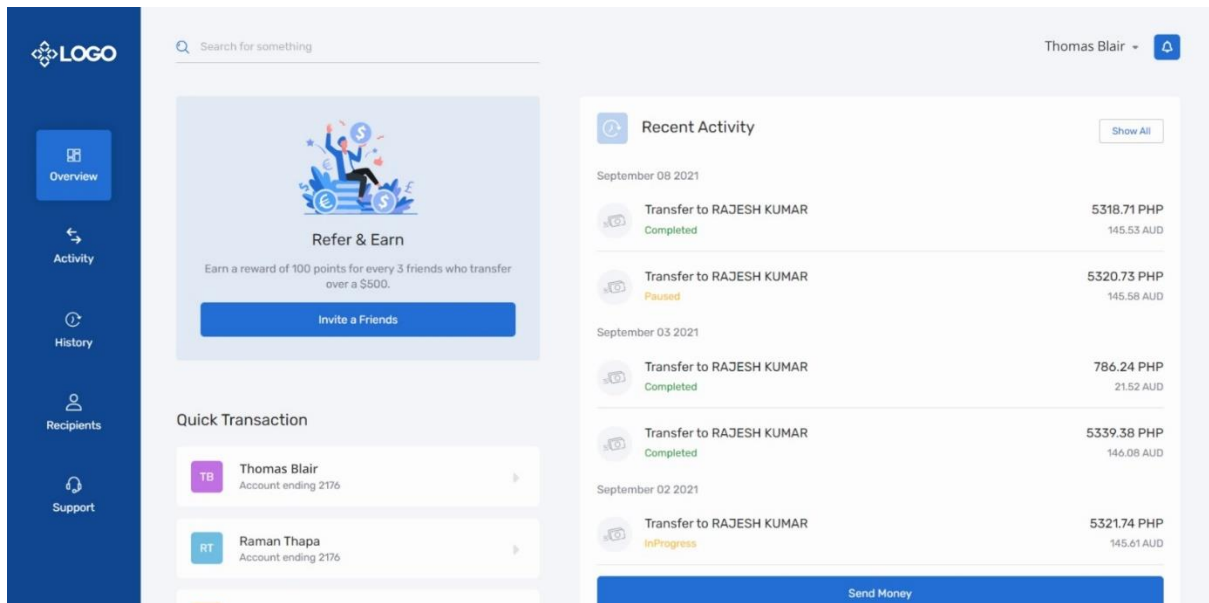
1. APIs - APIs support the following:
  - 1.1 Web Application
  - 1.2 Mobile apps (Android & iOS)

## Web Application

### 2. User control Panel Features

The following features are supported on the web application:

- 2.1 User registration
- 2.2 User Login using user name & Password and also using Google authenticator
  - 2.2.1 User Dashboard with analytics & quick reports



### 2.2.2 Quick transactions

### 2.2.3 Recent Activities

### 2.2.4 Notifications

2.3 Edit profile, User can update his Personal Information & Personal address.

2.4 KYC Process : To get started with money transfer, first user have to complete the KYC: Complete profile, add KYC supporting documents.

## 2.5 Manage Activities

### 2.5 .1 Completed Transactions

### 2.5.2 Paused Transactions

### 2.5.3 Cancelled Transactions

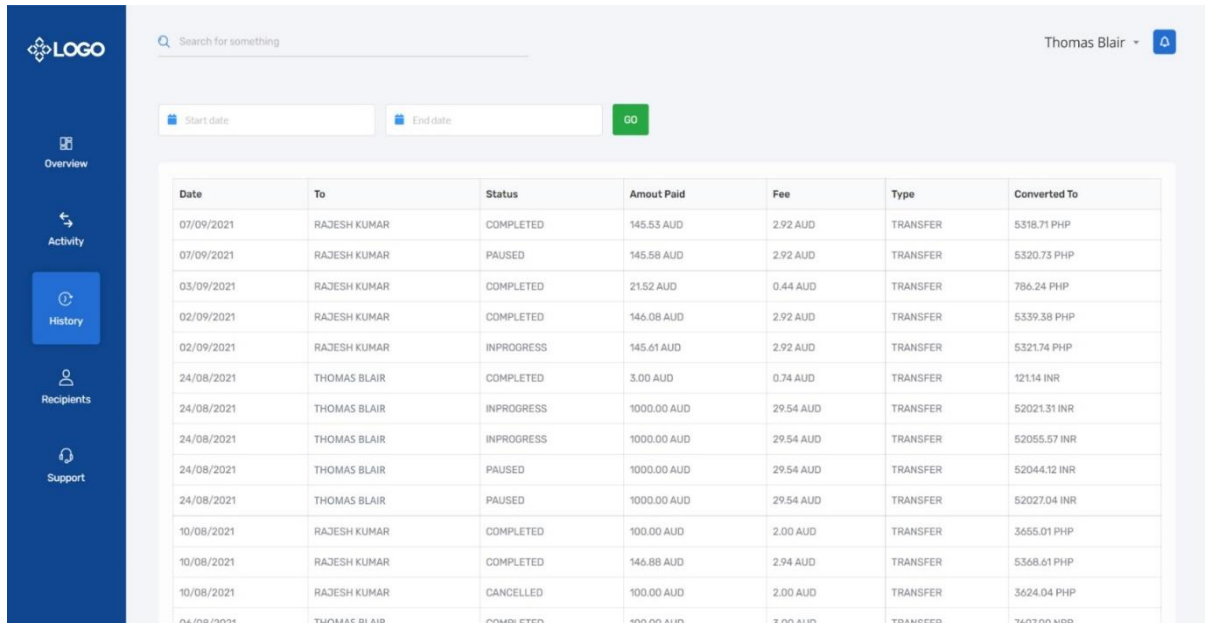
### 2.5.4 Failed Transactions

## 2.6 Send Money

The 'Send Money' flow consists of five steps: 1. Amount, 2. You, 3. Recipient, 4. Review, and 5. Pay. In the 'Amount' step, the user is asked 'How much would you like to transfer?'. The form shows 'You send 1000 AUD' and a 'See calculation' link. The calculation details are: Total fees 15 AUD, Amount we'll convert 985.00 AUD, and Guaranteed rate (0 hrs) 53.86. The result is 'Recipient gets 53052.1 INR'. A 'Continue' button is at the bottom.



2.7 Transaction History, User can see all his transaction history, apply date range filter and can search for his transactions.



Date	To	Status	Amount Paid	Fee	Type	Converted To
07/09/2021	RAJESH KUMAR	COMPLETED	145.53 AUD	2.92 AUD	TRANSFER	5318.71 PHP
07/09/2021	RAJESH KUMAR	PAUSED	145.58 AUD	2.92 AUD	TRANSFER	5320.73 PHP
03/09/2021	RAJESH KUMAR	COMPLETED	21.52 AUD	0.44 AUD	TRANSFER	786.24 PHP
02/09/2021	RAJESH KUMAR	COMPLETED	146.08 AUD	2.92 AUD	TRANSFER	5339.38 PHP
02/09/2021	RAJESH KUMAR	INPROGRESS	145.61 AUD	2.92 AUD	TRANSFER	5321.74 PHP
24/08/2021	THOMAS BLAIR	COMPLETED	3.00 AUD	0.74 AUD	TRANSFER	121.14 INR
24/08/2021	THOMAS BLAIR	INPROGRESS	1000.00 AUD	29.54 AUD	TRANSFER	52021.31 INR
24/08/2021	THOMAS BLAIR	INPROGRESS	1000.00 AUD	29.54 AUD	TRANSFER	52055.57 INR
24/08/2021	THOMAS BLAIR	PAUSED	1000.00 AUD	29.54 AUD	TRANSFER	52044.12 INR
24/08/2021	THOMAS BLAIR	PAUSED	1000.00 AUD	29.54 AUD	TRANSFER	52027.04 INR
10/08/2021	RAJESH KUMAR	COMPLETED	100.00 AUD	2.00 AUD	TRANSFER	3655.01 PHP
10/08/2021	RAJESH KUMAR	COMPLETED	146.88 AUD	2.94 AUD	TRANSFER	5368.61 PHP
10/08/2021	RAJESH KUMAR	CANCELLED	100.00 AUD	2.00 AUD	TRANSFER	3624.04 PHP
06/08/2021	THOMAS BLAIR	COMPLETED	100.00 AUD	3.00 AUD	TRANSFER	7607.00 NPR

## 2.8 Manage Bank Accounts and

### 2.8.1 Add your Bank Account

### 2.8.2 Add Someone Else Bank Account

### 2.8.3 Add Joint Bank Account

### 2.8.4 Add Business Bank Account

## 2.9 Recipient Module

### 2.9.1 Add a new Recipient

### 2.9.2 See the list of the Recipients

## 2.10 Support & Ticketing Module

### 2.10 .1 Raise a new Ticket

### 2.10.2 Check the current status of any Ticket

### 2.10.3 Communication with the Support Department on any Ticket.

### 2.10.4 Ticket List with Ticket Status (Open, In-process, Closed, Re-open)

## 2.11 Logout

# 3. Admin control Panel Features

## 3.1 Securely Login as Admin

### 3.2 Admin dashboard, Intuitive Dashboard with information like :

3.2.1 Total Users, KYC(Verified, Pending, Rejected) &

3.2.2 Total Transactions(in-progress, Complete, Failed and Canceled).

3.2.3 Current Rate display from source & destination country

3.2.4 Activities display based on Member Id, Name/Email, Action, Ip Address, Device Code and Platform

### 3.3 Transactions Module

3.3.1 Transactions

3.3.2 Live Reports for Government (Operational country)

3.3.3 Unauthorized Transactions

3.3.4 Assigned Transactions

3.3.5 Staff Complete Transactions

3.3.6 Staff Cancelled Transactions

3.3.7 Staff General Report

3.3.8 All Staff Transactions

3.3.9 Monthly Transaction Report

3.3.10 Staff Transaction Report

3.3.11 User Transaction Report

### 3.4 KYC Module

3.4.1 KYC Applications List

3.4.2 View Full application and KYC document uploaded

3.4.3 Advanced Search Filter to easily search any record from the list

3.4.4 See 3<sup>rd</sup>- party response on the KYC

### 3.5 User Management Module

3.5.1 Admin can see the user full details like Personal Detail, General detail and user's provided documents and their verification status update.

### 3.6 Staff Management Module

3.6.1 Staff List

3.6.2 Create Pay-out Staff

3.6.3 Create Collector Staff

- 3.6.4 Create Account Staff
- 3.6.5 Set Staff Fee
- 3.6.6 Staff Fee View
- 3.7 Recipient Module
- 3.8 Manage (Add/ Edit / Delete) Banks
- 3.9 Conversion Rate Management Module
- 3.10 Fee & Commission Management Module
- 3.11 Logs Management Module
- 3.12 Support & Ticketing Module
- 3.13 Settings
  - 3.13.1 Recipient Details
    - 3.13.1.1 Recipient Field List
    - 3.13.1.2 Recipient Form
  - 3.13.2 User Settings
    - 3.13.2.1 Business Category
    - 3.13.2.2 Occupation
    - 3.13.2.3 Company Role
    - 3.13.2.4 Company Type
    - 3.13.2.5 Transfer Purpose
    - 3.13.2.6 Transfer Reference
    - 3.13.2.7 Relations
    - 3.13.2.8 Ticket Category
  - 3.13.3 Payment Types
  - 3.13.4 Banks Settings
  - 3.13.5 Change Password
  - 3.13.6 Transaction Settings
  - 3.13.7 Refer Settings
  - 3.13.8 Maintenance Settings
  - 3.13.9 Currency Wise Banks
- 3.14 Logout

**IMPORTANT NOTE :**

*The Data shown in the snapshots, used in this document, is the testing data for the demonstration purpose only. This data has noting to do with any person.*