



# SafeGold Progressive Web App Integration

V. 1.1

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<b>Overview</b>	<b>2</b>
<b>Pre-Requisites for PWA</b>	<b>3</b>
<b>Registration of a Customer with SafeGold</b>	<b>4</b>
<b>Change in Mobile Number</b>	<b>8</b>
<b>Transaction: Buy Journey</b>	<b>9</b>
<b>Payment Methods</b>	<b>10</b>
<b>Transaction: Sell Journey</b>	<b>11</b>
<b>Transaction: Delivery Journey</b>	<b>12</b>
<b>Transaction: SIP</b>	<b>13</b>
<b>Transaction History</b>	<b>15</b>
<b>Exchange for Jewellery</b>	<b>16</b>
<b>Transaction Callback URL</b>	<b>18</b>
<b>KYC &amp; Fraud Prevention</b>	<b>21</b>
<b>Partner Dashboard</b>	<b>23</b>
<b>Annexure 1 Payment Gateway Fees</b>	<b>25</b>
<b>Annexure 2: Fraud Rules</b>	<b>26</b>

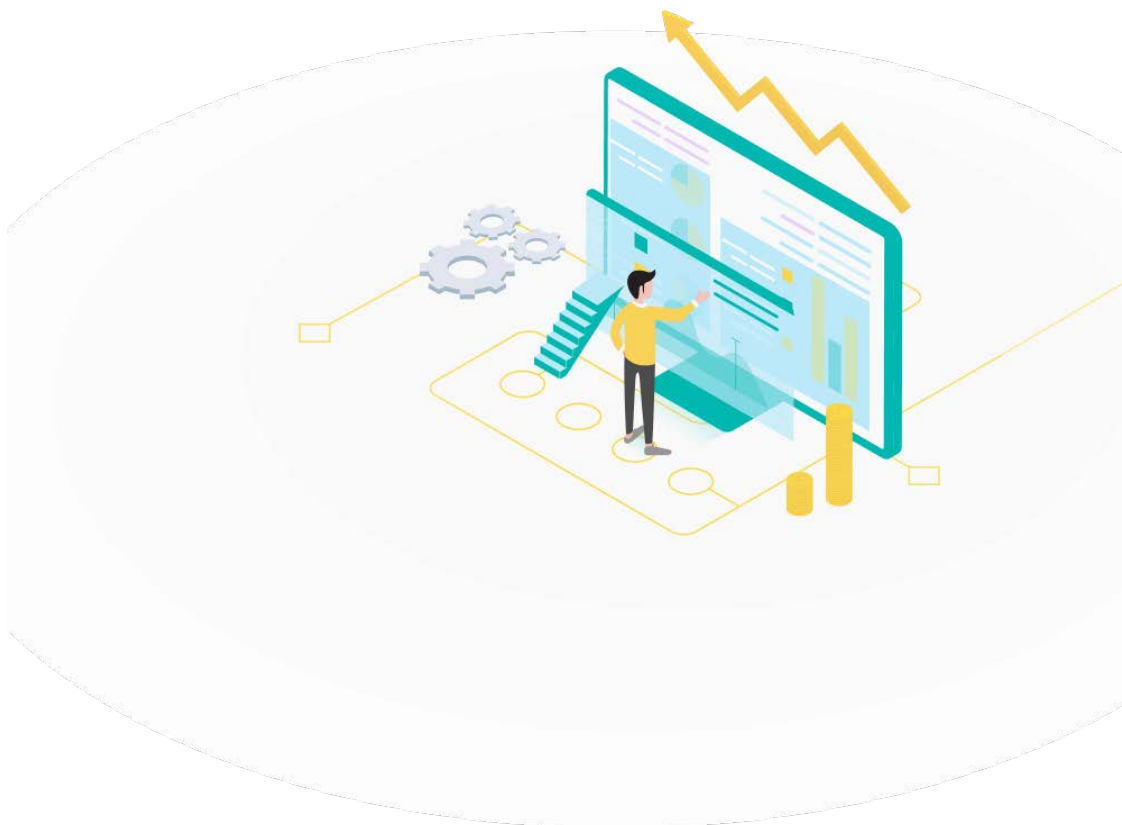
## Overview

SafeGold offers the option to incorporate digital gold services on to your platform or app, with minimal development work, using a Progressive Web App (PWA).

On clicking the icon for gold, Customers are redirected to a user journey hosted and managed entirely by SafeGold, with no requirement for the development of front-end screens, etc.

A customer can opt for any of the following through the PWA:

- Purchase
- Sell back
- Delivery
- Exchange for Jewellery
- SIP



## Pre-Requisites for PWA

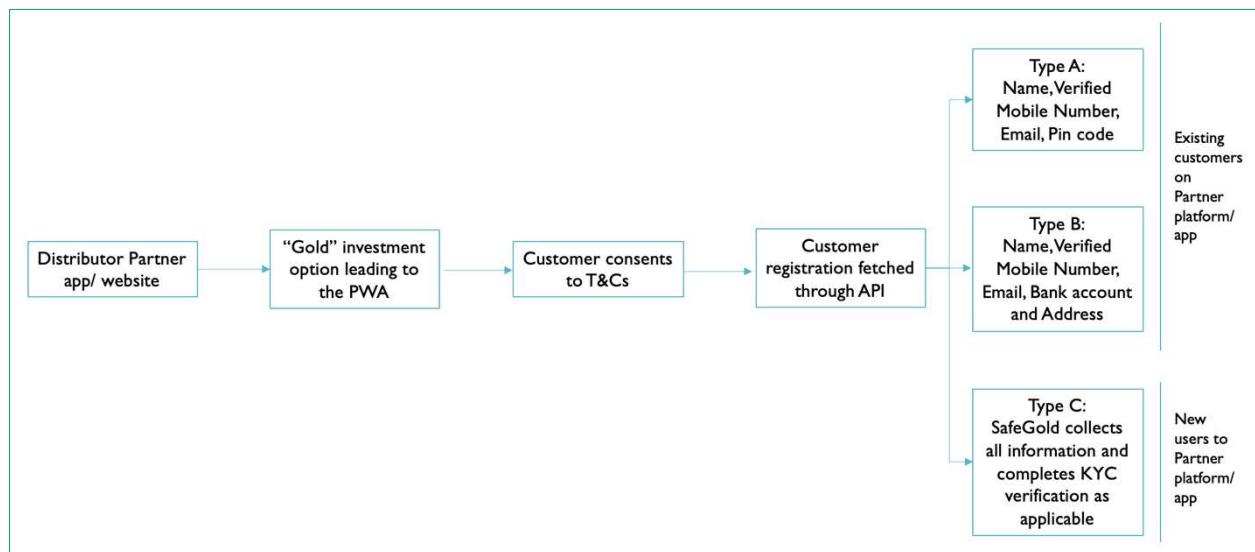
- **PWA Domain** – SafeGold to provide URL to Partner for initiation of PWA. Partners will pass the registration details in the same URL
- **Partner Logo** - Partners to provide Logo Kit to SafeGold to be added in the PWA
- **Partner IP's** - Partner to provide IP's to be whitelisted to access the PWA URL to SafeGold
- **Redirect URL** - Partners to provide Redirect URL for the redirection from PWA back to Partner's App/Website.
- **Transaction Callback URL** - Partners to provide a Callback URL to fetch the successful transactions. SafeGold will send transaction data to Partner post each successful transaction through the Callback URL.

## Registration of a Customer with SafeGold

When a Customer comes on the partner website/ app and clicks on the Gold option, they must provide their consent to share their information and accept the terms and conditions, after which they would be redirected to the PWA.

Partners opting for PWA integration have a choice of what Customer Information to share at the time of customer registration. Depending on how much customer information is shared, the threshold of how much gold the Customer can purchase will vary. The Partner will be passing the customer details to SafeGold using the Registration API request and response.

SafeGold is also able to collect all information required directly from the customer, and complete KYC verification (as applicable) for customers that are also new to the Partner platform/ unregistered with the Partner.



SafeGold uses the mobile number as the unique identifier for the Customer on our system.

## Categories of Customer Information passed to SafeGold:

		Parameters	Gold Purchase Limit
Existing Customers on the Partner Platform	Type A	Name, Verified Mobile Number, E-mail address and Pincode	Up to 30 grams (without further KYC collected)
	Type B	Name, Mobile Number, E-mail address, PAN number, Bank account and address	No limit
New/ Unregistered Customers	Type C	SafeGold collects all information	Limit to be determined based on information collected

Note: Pincode is mandatory to determine the GST component split during the Buy Flow. Depending on the Pincode, the GST will be allocated to IGST or CGST + SGST.

### Separate Wallet

SafeGold shall create a new distributor specific wallet for the Customer based on which platform they are coming from. All purchases through the Partner PWA are shown to the customer in the wallet specific to the Distributor Partner.

## Registration API

This endpoint will let the Distributor register Customers with SafeGold. The Customer details will be sent in the payload.

**DESCRIPTION** : Distributor will pass the registration details of the customer every time the PWA is being initiated. SafeGold will identify the uniqueness of the user based on the **partner\_ref\_id** passed in the payload.

The URL is idempotent. If the URL is called by passing the same **partner\_ref\_id** the payload response will return the details of the same user again. If the URL is called by passing new **partner\_ref\_id**, the customer will be registered.

**STAGING URL** : To be Provided

**PRODUCTION URL** : To be Provided

**METHOD TYPE : POST**

**REQUEST PARAMETERS :**

<b>Field</b>	<b>Description</b>
name	Name of the Customer
mobile_no	Mobile Number of the Customer
pin_code	Pincode of the Customer
email	Email of the Customer
partner_ref_id	Unique ID of the Distributor
pan_no	PAN Number
bank_name	Bank Name
account_no	Account Number of the customer
ifsc_code	IFSC Code
address.state	State of the Customer
address.city	City of the Customer
address.pincode	Pincode of the Customer
address.address	All details of the Address needs to be sent in this parameter
address.landmark	Optional

**SUCCESS 200 RESPONSE PARAMETERS :**

Field	Description
id	The User ID of the Customer provided during Registration
name	Name of the Customer
mobile_no	Mobile Number of the Customer
pincode	Pincode of the Customer
email	Email ID of the Customer
gold_balance	Gold Balance of the Customer in Grams
kyc_requirement.pan_required	Updated Flag of PAN

**FAILURE PARAMETERS**

Status Code	Code	Code Description
HTTP Status 400		
	1	Missing required information

If the Registration API is successful, the Customer will be redirected to the PWA.



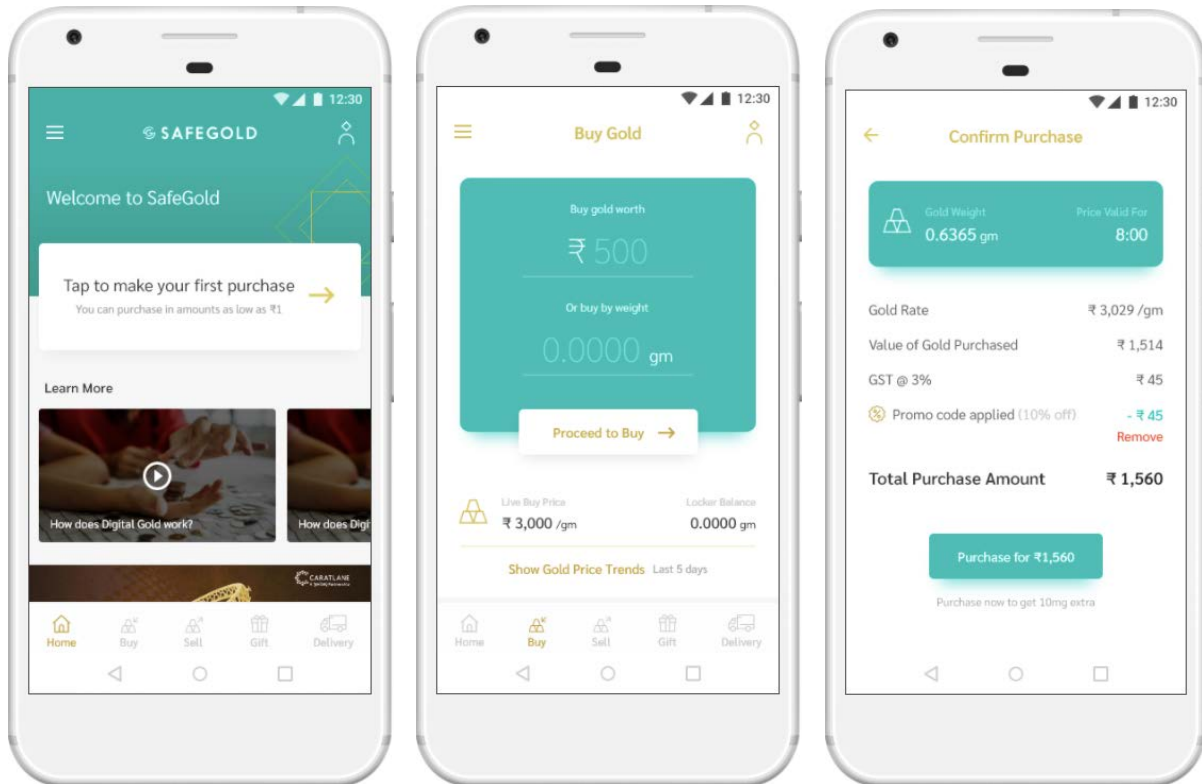
## Change in Mobile Number

Each time the Customer clicks on the Gold option to be redirected to the PWA, the Registration API is called.

If a Customer wishes to change their mobile number post registration, the Partner will pass the verified updated mobile number through the Registration API itself. The information is updated on SafeGold's database accordingly.

## Transaction: Buy Journey

Customers are directed to the Buy Page as the default step upon completing redirection.



Customers can choose to purchase in grams or rupees. When a customer enters the amount they'd like to buy and clicks on 'Proceed to Buy', they are shown a Confirmation Screen, with the total payable along with grams being purchased.

The amount itself gets split into two parts - original amount gold will be bought for + GST.

Payment for the transaction is completed using SafeGold's payment gateway, and the Customer will be redirected to the Home Screen on the PWA after completing the purchase.

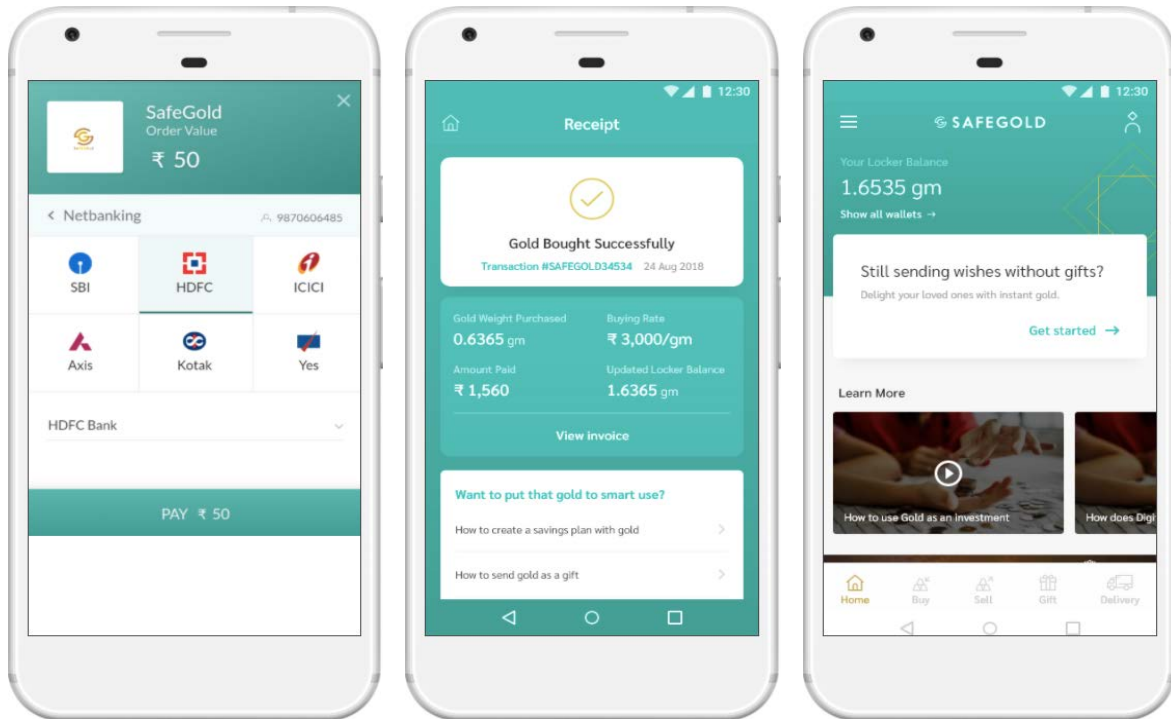
Customers are sent an invoice by SMS/ e-mail after completing purchase. This constitutes proof of purchase. They can also view or download previous invoices through the Transaction History

## Payment Methods

### Payment Methods and Gateways

SafeGold offers multiple payment methods using a payment gateway, including:

- Netbanking
- Debit Card
- Credit Card
- UPI
- Wallets (Amazon Pay, PhonePe, etc.)



PG charges are borne by the Distribution Partner, and deducted at actuals from the distribution commission.

PG charges vary depending on the payment method. Please refer to Annexure 1 for Payment Gateway charges.

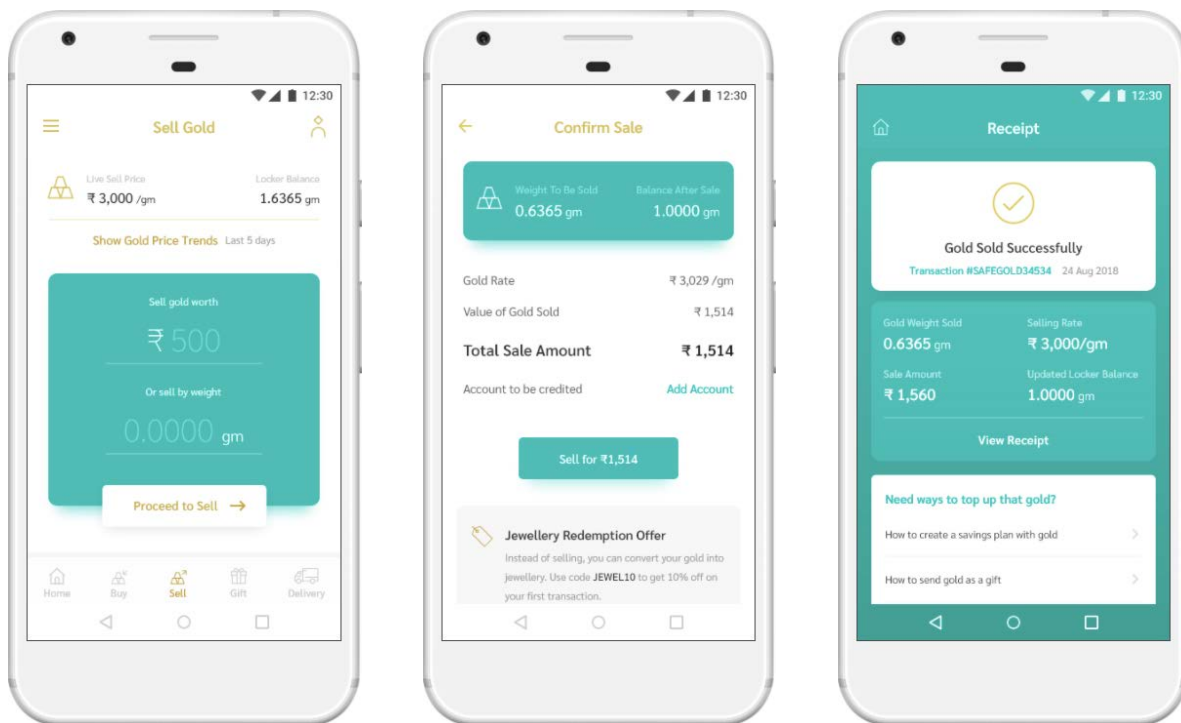
## Transaction: Sell Journey

Customers are able to see a live sell price by navigating to the Sell tab. For Type A & C customers, the Customer is prompted to share their bank account details before completing the sell. Once details are captured, the Customer is shown a Sell Verify screen where they confirm the amount and their intention to sell. Once this is done, the Sell transaction is complete. There is no GST applicable at the time of sell.

For Type A and C customers, there is a two-day cool off period to sell the gold they bought, in order to minimize fraud. The Customer is shown a message explaining the cool off period if they try to sell gold within such time.

For Type B Customers, where KYC and bank account information has been shared, there is no lock in period.

When a Customer successfully completes a sell transaction, the amount is credited to their bank account, as provided by the Distributor or the Customer, on T+1 business days.



## Transaction: Delivery Journey

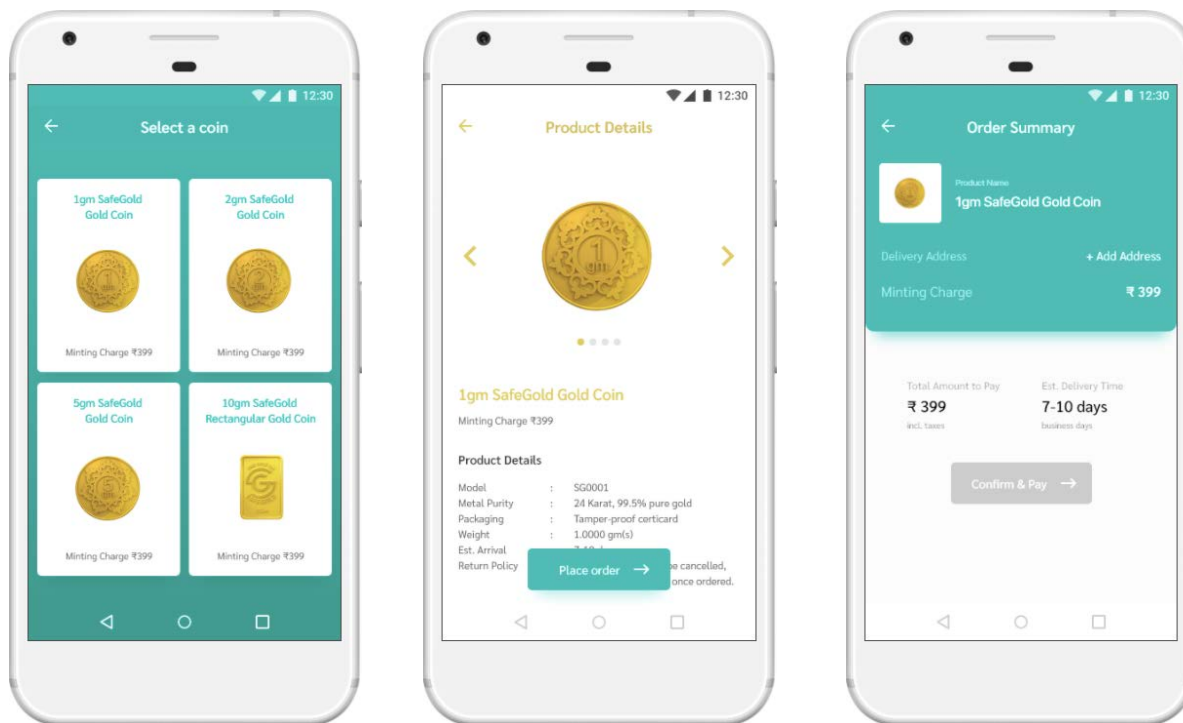
The Delivery option allows a customer to convert the amount of digital gold his locker has to Gold Coins or Bars. The minimum gold balance required for delivery of a coin is 0.5 gm.

In order to get delivery, Customers first select the weight of the coin (based on the inventory displayed), and thereafter pay a single minting/shipping charge. Upon completion of payment, they receive a confirmation of the delivery order.

**Delivery Address:** Customers are prompted to add the address for delivery of their gold (Type A & C) or the delivery address is prepopulated with the address shared by the Distribution Partner in case of Type B customers.

**Tracking Link:** Customers can track their shipment through the link provided against the order in the Transaction History section or through an SMS sent by SafeGold.

The process for delivery typically takes between 5 to 7 working days. However, deliveries are currently impacted due to the on-ground situation as a result of the pandemic.



## Transaction: SIP

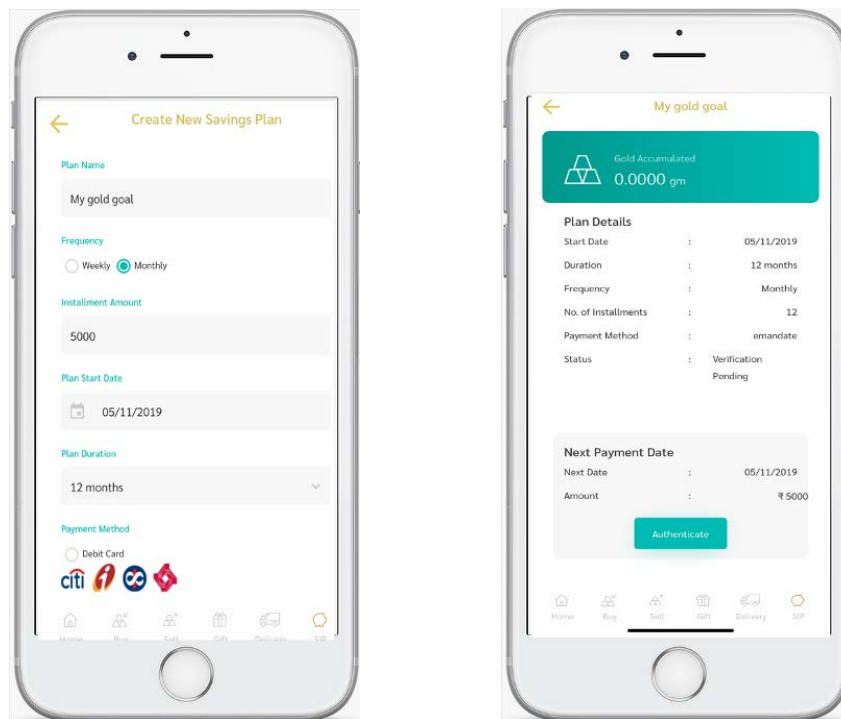
Customers can accumulate gold through a Gold SIP, and later use it to exchange gold for jewellery on SafeGold.

Customers can create the gold SIP, set at a weekly or monthly frequency, for an amount of their choosing (minimum amount is ₹100). Customers can choose to save in grams or in Rupees.

SIPs can be paused or cancelled through the Plan Details page. A Customer pausing the SIP will receive a prompt to continue with the savings plan at the next installment date, or after the paused period has elapsed.

SafeGold creates the e-mandate through a partner PG, which can take up to 5 working days for verification. Once the e-mandate is verified, the Customer receives a confirmation via SMS to let them know that the plan is active.

The price of gold for the SIP is as per the current price at the time that the SIP debit is done.



Process for SIP set up:

1. Customers create a SIP Plan through Debit/Credit Card or through a Bank E-Mandate, by choosing the Start Date, amount, duration and the frequency.
2. For future instalments, SafeGold creates a debit request through the payment gateway by the payment mode chosen during the creation of SIP.
3. SafeGold will use the current buy price for calculating the amount of gold purchased. For purchase in grams, the equivalent amount in rupees is debited.
4. On the success of the debit, the respective gold Amount is added to the Customer's gold balance and a confirmation SMS/Email is sent to the customer.

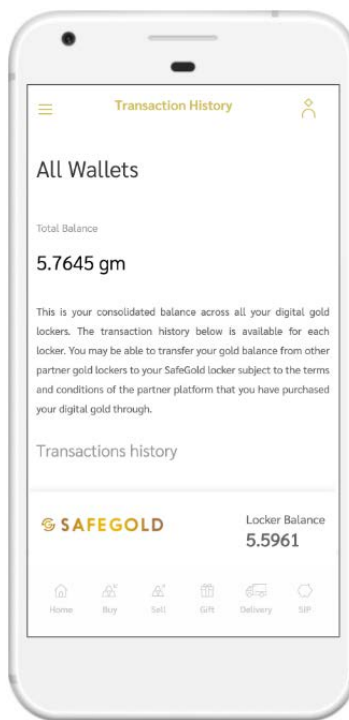
The Customer can download the Invoice for the particular transaction through the Transaction History section.

## Transaction History

Customers can view previous transactions by navigating to Transaction History through the Profile.

They will be shown their aggregated balance across all wallets, with dropdowns showing specific wallet balances below that.

Customers can also download invoices for previous purchases.

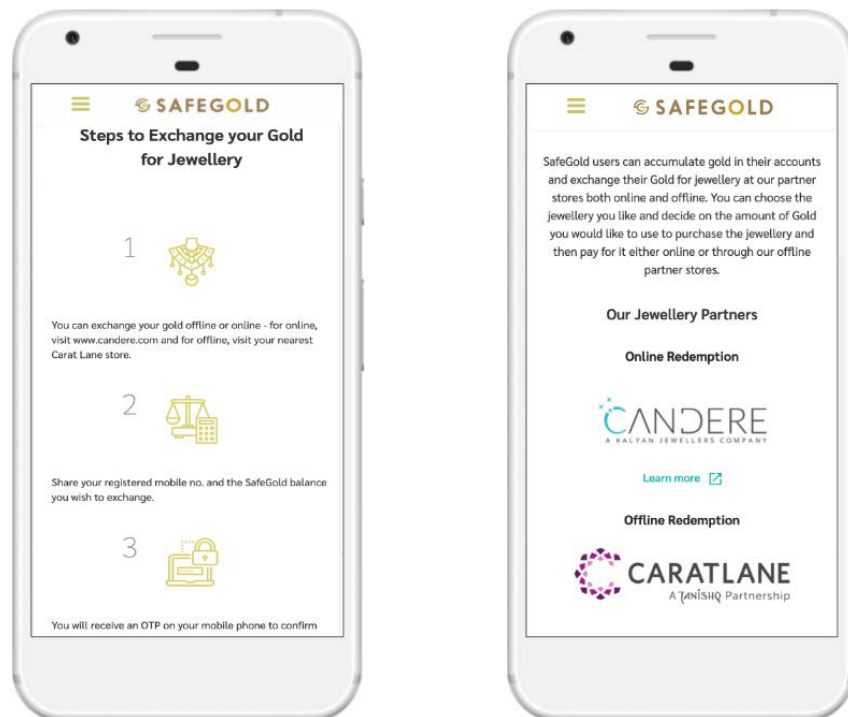




## Exchange for Jewellery

Customers can accumulate gold in their accounts and exchange their SafeGold balance for jewellery at our partner stores, both online and offline.

The Exchange for Jewellery tab on the PWA is purely an informational screen, showing customers how to complete the journey, or links to stores.



Customers can select the jewellery of their choice, and indicate their interest in paying using their SafeGold balance. After giving their registered mobile number to the store executive, an OTP is sent to the customer, which they must provide to the staff in order to complete the transfer. The remaining payment is completed using a payment method of the Customer's choice at the online or store checkout.

The entire process is managed through the jeweller partner platform, and does not require any transactions to take place through the PWA or SafeGold platform.

This feature is available through:



## Transaction Callback URL

Partner will provide a Callback URL to SafeGold to fetch the successful transactions. SafeGold will send transaction data to Partner post each successful transaction through this URL.

Callback Structure :

```
"callback": [  
  {  
    "type": "buy",  
    "tx_id": "1011"  
    "invoice_id": "1011"  
    "buy_rate": 3045,  
    "gold_amount": 0.3137,  
    "buy_price": 1000,  
    "pre_gst_buy_price": 970.87,  
    "gst_amount": 29.13,  
    "user_id": "2",  
    "partner_ref_id" : "ABCD1234"  
    "tx_date": "2019-07-16 16:25:45",  
  }  
  {  
    "type": "sell",  
    "tx_id": "1011"  
    "invoice_id": "1011"  
    "sell_rate": 3045,  
    "gold_amount": 0.3137,  
    "sell_price": 1000,  
    "user_id": "2",  
    "partner_ref_id" : "ABCD1234"  
    "tx_date": "2019-07-16 16:25:45",  
  }  
  {  
    "type": "delivery",  
    "tx_id": 21457370,  
    "invoice_id": "1011",  
    "delivery_minting_cost": 500  
    "description": "5 gm coin",  
    "user_id": "2",
```

```
    "partner_ref_id" : "ABCD1234"  
    "tx_date": "2019-07-16 16:25:45",  
  }  
{  
  "type": "sip_creation",  
  "sip_id": "1011"  
  "sip_amount": 3045,  
  "frequency": Weekly/Monthly,  
  "duration": 3, (In Months)  
  "start_date": DD/MM/YY,  
  "user_id": "2",  
  "partner_ref_id" : "ABCD1234"  
  "tx_date": "2019-07-16 16:25:45",  
}  
{  
  "type": "sip_instalment",  
  "sip_id": "46543423",  
  "instalment_id": 21457370,  
  "instalment_amount": "1000",  
  "invoice_id": "1011"  
  "buy_rate": 3045,  
  "instalment_no": "1",  
  "user_id": 4544453,  
  "partner_ref_id": "46543423",  
  "tx_date": "2019-07-16 16:25:45",  
}  
{  
  "type": "jeweller",  
  "tx_id": 21457370,  
  "gold_amount": "1.3619",  
  "user_id": 4544453,  
  "partner_ref_id": "46543423",  
  "jeweller_name": XYZ,  
  "tx_date": "2019-07-16 16:25:45",  
}  
{  
  "type": "transfer",  
  "tx_id": 21457370,  
  "gold_amount": " (+ OR -) 1.3619", (+ corresponds to transferIn and - corresponds to  
transferOut)  
  "user_id": 4544453,
```

```
    "partner_ref_id": "46543423",  
    "tx_date": "2019-07-16 16:25:45",  
  }  
  {  
    "type": "gold_back",  
    "tx_id": 21457370,  
    "gold_amount": 0.3137,  
    "buy_price": 1000,  
    "user_id": "2",  
    "partner_ref_id": "ABCD1234"  
    "tx_date": "2019-07-16 16:25:45",  
  }  
] }  
}
```

## KYC & Fraud Prevention

SafeGold KYC norms are based on applicable regulations, SafeGold prudent standards of risk management and inputs from the Security Trustee. On this basis, Customers who are KYC verified are permitted to purchase more than 30 gms of gold, and all other Customers are shown an error message capping their limit once they reach this threshold.

As enumerated earlier, there are three categories customers are segregated into, based on the amount of information provided:

		<b>Parameters</b>	<b>Gold Purchase Limit</b>
Existing Customers on the Partner Platform	Type A	Name, Mobile Number, E-mail address and Pincode	Up to 30 grams (without further KYC collected)
	Type B	Name, Mobile Number, E-mail address, PAN number, Bank account and address	No limit
New/ Unregistered Customers	Type C	SafeGold collects all information	Limit to be determined based on information collected (SafeGold KYC Rules as per Annexure 2 to be followed).

- Type A:**  
**KYC Verification Status: Unverified**  
 For Type A customers, unless there is further KYC information provided to SafeGold by the Customer or Partner Distributor, the Customer will be limited to purchasing gold **up to 30 grams** only. If the Customer attempts to purchase more gold, SafeGold will show an error message to the Customer.
- Type B:**  
**KYC Verification Status: Verified**  
 Customers in this bracket are considered as KYC verified, and hence there are no limits on the quantum of gold they can purchase from this perspective.
- Type C:**  
**KYC Verification Status: To be completed**

For unregistered or new to platform Customers, where SafeGold collects information, the Customer shall only be allowed to purchase more than 30 grams after successful completion of KYC verification.

It shall be SafeGold's responsibility to collect and verify the Customer's KYC information. This can be updated to the Partner Distributor subsequently, if desired.

Rules followed by SafeGold for KYC and Fraud Prevention are listed in Annexure 2, and would be applicable to Type C Customers. Broadly speaking:

- Customers cannot sell gold for 48 hours after purchasing
- Customers who cross more than ₹2,000 of gold purchased are asked to submit their PAN card number, which SafeGold verifies through an API
- For Customers looking to sell more than ₹500, bank account details are verified through a penny drop API, and matched with the account name.

## Partner Dashboard

SafeGold provides partners with a transaction monitoring and analytics dashboard. This contains data on:

- All registered customers
- Customer transactions (based on different types)
- User profiles (Customer balances and transaction history) for Customer Support queries
- Invoices
- Customer Sell fund settlement details (UTR number as per SafeGold settlement of funds to the Customer bank account)
- Delivery status for coin shipments
- Sales Report (date wise sales overview)
- Transaction Reports

Transactions are updated to the dashboard on a real time basis. Dashboard access can be extended to the partner’s customer support team as required. Samples of screens are below:

### Sitemap





## User Profile Search

**Registered Users**

Enter Name:   
 Enter Mobile No:   
 Enter User ID/Partner Ref ID:  Select Vendor:

**2 Registrations** (06/25/2020 - 06/25/2020)

**1 Active Customers** (06/25/2020 - 06/25/2020)

SAFEGOLD USER ID	PARTNER REF ID	NAME	EMAIL	MOBILE NO	PARTNER NAME	EMAIL VERIFIED	MOBILE VERIFIED	ACTIONS	CREATED AT
5632031	5632031	SHAN KANUNJIA	shan.kanunjia@safegold.in	[REDACTED]	[REDACTED]	✓	✓		25-Apr-2020 02:27:55
5632027	5632027	SHAN DANE	shan.dane@safegold.in	[REDACTED]	[REDACTED]	✓	✓		20-Apr-2020

## Transaction Status

**All Buy Transactions With Status**

Order ID:  Invoice ID:  From Date: 04/22/2020 To Date: 04/29/2020 Customer Journey:

Sr. No	Partner	Order ID	Invoice ID	User ID	Partner Ref	User Name	Amount (Inclusive of GST)	Amount (Exclusive of GST)	Gold Rate	Gold Weight (g)	Order Date	Partner Recn date	Bank Ref Id	Bankpay Id	CashRec Id	Customer Journey	Payment Mode	Invoice
1	[REDACTED]	30714022	9522042002030430714022	6096687	[REDACTED]	[REDACTED]	10378.00	96095.15	4804.76	20.0000 gm	2020-04-23 13:02:59	2020-06-23 13:02:59	pay_EKDHYG2a7Ukoe			Success	Payment Gateway	Invoice
2	[REDACTED]	30714011	952204200203030714011	0712203	[REDACTED]	[REDACTED]	110.00	97.69	4804.76	0.0202 gm	2020-04-23 13:02:59	2020-04-23 13:02:59	pay_EKDHYG2a7Ukoe			Success	Payment Gateway	Invoice

## Gross Sales Report

**Gross Sales Report For Buy & Delivery**

06/27/2020 06/25/2020

**HDFC Securities**

	No Of Transactions	Gross Sales	Payment Gateway Fees	Settlement Amount
BUY	1424	[REDACTED]	[REDACTED]	[REDACTED]
DELIVERY	28	[REDACTED]	[REDACTED]	[REDACTED]
<b>Total</b>	<b>1452</b>	[REDACTED]	[REDACTED]	[REDACTED]
SELL	592	[REDACTED]		

## Annexure 1 Payment Gateway Fees

Sl No.	Description	Commercials Per Transaction
1	Credit Card	1.75%
2	Debit Card	0.45% below INR 2000
		0.90% above INR 2000
3	Rupay Debit Cards	0.05%
4	UPI	0.05%
5	Net Banking	1.6% (HDFC and ICICI)
		1.25% (rest of the banks)
6	Amazon Pay	1.60%
	Phonepe	1.30%
	Other wallets	1.75%
7	Amex	2.60%

### SIP Charges

Sl No.	Description	Commercials Per Transaction
1	Recurring on credit or debit card	0.30% over the debit and credit card rates
2	E-Mandate	Per registration: ₹10
		Per Debit: ₹8

## Annexure 2: Fraud Rules

### Most common behaviour of fraudsters seen:

- Short holding period - Buy gold and sell it off within 3 days.
- Buy gold in huge ticket sizes immediately after registration (4,999+)
- Use multiple UPI IDs to send collect requests

This behaviour is tracked on our end and we mark these users as risky (potential fraudsters).

### Measures taken on the SafeGold platform to reduce fraud :

- Users cannot sell gold for 48hrs after buying it.
- Users who cross more than Rs2000 worth of gold bought, are asked to submit PAN Card details. We verify this PAN Card through an API to check its validity and the name associated with it.

If the user's name matches with the validated PAN Card name, we allow the user to buy gold up to ₹5 lakhs. If it fails to match, we ask them to upload a digital copy of the PAN that our team verifies.

This helps us with bank account verification further in the flow.

- For users who try to sell gold beyond ₹500, we verify their bank account details by doing a penny drop to get the name associated with the bank account. If the name matches with the PAN Card and their username on our site, we let them through or we ask them to send us proof of their identity & the bank account associated with it, to be verified by our team manually. This helps us in stopping fraudsters from getting the money in their own accounts as they never give their real names or PAN Cards.

