

Therapist Wallet and Withdrawal Request Flow

Mobile Side Therapist Wallet Logic: Note: Transactions in the therapist profile will be replaced with Withdrawal History under Wallet, as designed.

Total Earnings - Total amount earned till that very moment

Withdrawals - Total amount the therapist withdrew till that very moment.

There should be an information icon in the top right corner “Minimum Available balance should be Rs. 500 to request a withdrawal. You will be allowed to withdraw (Available balance - 250) only”. This is new and not designed but nonetheless we can incorporate it.

Available balance - (Total Earnings - Withdrawals)

Withdraw Request Button - Enable the button only if the available balance is equal to or more than Rs 500. Else this button will be in disabled state.

1. The withdrawal request will be done for Rs. {Available balance - 250} only
2. There can be only one withdrawal request active at a time. So, in case of one active request, disable the Withdraw request button.
3. Show an entry in the withdrawal history with requested status. Enable the “Request Withdraw button” only after the cycle is complete and after fulfilling the basic criteria of Rs. 500 or more.

Update Total earnings Cards:

1. After 24 hrs of appointment completion, the total earnings and available balance will be updated.

Updating Withdrawals Card and Available Balance Card post withdraw request:

1. Post Request submission:
 - a. Deduct the amount from the Available balance
 - b. Create an entry as requested in Therapist -> Wallet -> Withdrawals history
2. Post Payout initiation and Cash-free confirms the Payout transaction Success code
 - a. Add in Withdrawals and no change in available balance cards
 - b. Update entry status as in Therapist -> Wallet -> Withdrawals history
 - c. Generate a payslip as designed with transaction details
 - d. Create an entry with the status "Successful" at Admin -> Transactions -> Payout
3. **Rejected by Admin or Cash-free Payout Failure:** {Failed transaction code}
 - a. No change in withdrawals, and add the available balance with the previously requested amount.
 - b. Update the status to "Failed/Rejected" at Admin -> Therapist -> Withdrawals -> Transactions -> Payout

- c. Create an entry with the status "Failed" if it failed at Admin -> Transactions -> Payout
 - d. Update the status to "Failed" at Therapist -> Wallet -> Withdrawals history
- 4.

Note: The transaction fees should be borne by the admin, eg, in operational/handling costs, etc. Amount requested by therapist will be the same amount that will be paid out from Cashfree, and the **admin will have no flexibility to manually override the same.**

Admin Panel Changes with Payout Implementation

Dashboard: Here, we will be adding another card showing the current Cashfree Balance.

[\[Design Link\]](#)

Notification: The admin will receive a notification as soon as a withdrawal request is raised. It can be found under the bell icon.

User Management -> Therapist Details: [\[Design Link\]](#)

1. Therapist Available Balance: It will be shown in the profile details section as per the design This is the wallet balance of the therapist
2. Withdrawal Requests tab: A separate "Withdrawal requests" tab will be added with the tabular details as shown in the design. This will have the statuses as follows:
 - a. Requested
 - b. Rejected
 - c. In Progress
 - d. Withdrawn
3. Action (3 dots): As an admin, you can either initiate payment or reject with a reason.
Please note that Admin can not initiate any payout manually via Admin dashboard in any case -> When Therapist requests, Admin can approve/reject. Approval will acknowledge their request by placing an actual payout transaction with Cashfree.

Transactions: A Payout tab has been added to capture all actual payout transactions [\[Design Link\]](#). The admin will be able to download the Payout slip/invoice of Payout for each transaction individually. There will be only two Payment statuses here:

1. Successful
2. Failed

Cashfree Payout IMPS Charges & GST Information

We apply service charges on IMPS transactions based on the transfer amount. Applicable GST (18%) is levied on the service charge only. Below is the breakdown:

Charge Structure

Transfer Amount Range	Service Charge (₹)	GST @ 18% (₹)	Total Charges (₹)
₹1 – ₹1,000	5.00	0.90	5.90
₹1,001 – ₹10,000	7.00	1.26	8.26
₹10,001 – ₹1,00,00,000	12.00	2.16	14.16

How the Cost is Calculated

1. **Transfer Amount:** The amount requested for transfer.
2. **Service Charge:** Fixed based on the transfer range.
3. **GST:** Calculated as **Service Charge × 18%**.
4. **Total Charges:** **Service Charge + GST**.
5. **Total Cost:** **Transfer Amount + Total Charges**.

Subscription Flow Revamp

Parent Mobile Subscription flow:

There will be one free plan and 6 sub-plans for each Premium, Premium Plus, and FMIP plans. Three for monthly and three will be for yearly. So in total, there will be 10 under both monthly and yearly, including the free plan.

1. Free Plan:

- a. A parent is allowed to add up to 3 children.
- b. Hide the add child button after the 3rd child addition, with some info message to show why it is not working.

2. Choosing a Subscription Plan for the first time:

- a. Show a warning/confirmation pop-up: "Are you okay to proceed with just one child?". This will be shown only if the child count is less than 2. There won't be any pop-up if the child count is 2 or more.
- b. We will only enable the button for plans which has a child_count greater than or equal to "x".
- c. If the parent wants to choose a plan that supports fewer than "x" children, then we will show a pop-up saying 'To enable this plan, you should have only y children (y is the number of children that the chosen plan supports)'. It's recommended to delete one child to subscribe to the given plan.

3. Cancel Subscription:

- a. Discontinue auto payment from UPI/Cards:
 - i. The payment gateway will retry for payment and allow extended plan access as per the details shared below under "**App Store and Play Store Terminology & Platform Behaviour**".
- b. Cancel through Parent Mobile App:
 - i. Immediately moved to the free plan, but the parent is allowed to access all features of the subscribed plan till the end of the renewal cycle

4. Downgrade Subscription Plan:

- a. Upon clicking on the downgrade button of a plan that supports "x-1" children, a modal will appear with information that you need to remove one child to subscribe to this plan. Then a parent can either navigate to manage children and remove any one child, or cancel the modal/pop-up.
- b. Once the child has been removed, the parent can come back to the subscription page manually and now downgrade the plan
- c. The downgraded plan will be active from the next renewal. However, the removed child's data won't be available for the parent to see.

5. Upgrade Subscription Plan:

- a. Allow upgrade instantly
- b. The balance amount (prorated amount, which will be handled through App/Play store) needs to be paid immediately to upgrade the plan.

- c. Once the plan is upgraded, only then is it allowed to add another child and proceed to screening
- d. If the 2nd or 3rd child is added after upgrading the subscription, post-screening, they won't be asked to take the subscription; rather re-direct them to an assessment or so.

Please note the following:

- Once this feature goes to production, we'll cancel the auto-renewal for subscriptions from our code (Removal from Razorpay).
- For app store subscription, we will continue all the subscriptions from group-1, and we mark other groups not ready for sale in App Store Connect to stop their renewal.
- First Eligible Plan Listing
 - Free plan
 - low to high price sorted
- Then Non-Eligible Plan (Decided purely based on child count)
 - low to high price sorted
- Downgrade and upgrade listing will be based on:
 - If your current/active plan is in yearly, then all monthly plans are "Downgrade" (No matter what). Within yearly plan, the above price sorting order matters.
 - If your current plan is in a monthly then the above sort order is applicable

App Store and Play Store Terminology & Platform Behaviour:

1. **Grace Period** – Duration that a customer can continue to enjoy subscription benefits after a failed payment attempt.
2. **Account Hold** – Duration that the platform continues to retry billing before cancelling the subscription.

App Store (iOS):

- Only the grace Period is configurable. Available options: 3 days, 15 days, 28 days.
- Currently, the grace period is turned off.
- Account Hold is not configurable and defaults to 60 days.
- **Example:** If today is the last day of the subscription, the App Store will continue to attempt billing for the next 60 days.

Play Store (Android):

- Both Grace Period and Account Hold are configurable.
- Validation: (Grace Period + Account Hold) \geq 30 days.

Note: To keep behaviour consistent across both platforms, we will configure 3 days as a Grace Period and 57 days as an Account Hold for Play Store subscriptions, and turn on the 3-day Grace Period for App Store subscriptions.

Admin Panel Subscription Module:

1. **Edit Pricing:** We won't be able to add/edit the price of the subscription plan from here. If at all, any price edit is required, the admin needs to visit the App Store and Play Store to do the same.
2. **Link Plan to App store and Play store:** A separate dropdown fetching the plans from the App Store and Play Store for mapping should be available
3. **Add Features:** Additional features to a particular plan can be added, and the same would be reflected in the Mobile app
4. **Subscribed users list:** Here, instead of child-specific, it will be changed to parent-specific with Parent Email ID, Parent Name, Children (hover in case of more than 1 active child name with ID), and Status.
 - a. There will be an additional column of iOS and Android users: Column name will be "Platform".

Admin Panel Transactions Module:

1. All tab - Additional Parent Name Column will be added after the transaction ID column.
2. Subscription Tab - Replace Child Name column with Parent Name column.

End

Appointment Payment - Payment gateway migration to Cashfree from Razorpay

Old Implementations:

Previously, Razorpay has been used as a payment gateway to enable the parents to make payments seamlessly. And as we have planned to do the payout through Cashfree due to its associated flexibilities. So, we wanted to accept all kinds of payments through a single platform (payment gateway), i.e., Cashfree.

New Implementations:

We wanted to migrate our appointment and subscription payment to the Cashfree gateway due to the various flexibility. So to achieve this, we'll be performing the following tasks

1. Remove Razorpay gateway from all parent payment instances
2. Enable the Cashfree Payment gateway for all parent payments and link to the Cashfree admin bank account
3. Integrate the Cashfree payment gateway
4. Do needful changes in the mobile and admin panel front-end.

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