# **Functional Specification Documentation**

## **Submitted to**

**Gulf International Bank Saudi Arabia (GIB)** 



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# Appice



## **Version Control Log**

Release	Date	Author(s)	Description Update
V 1.0	05.06.2024	Ashish Luthra	Initial Document
V 1.1	02.09.2024	Ashish Luthra	Added more information on platform
			usage or features.
V 1.2	05.09.2024	Ashish Luthra	Added more information on Use Cases, Data Migration.
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V 1.4	20.10.2024	Saru Wadehra	Replied to comments from GIB.
		Ashish Luthra	Added additional information for those points.
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			Added additional information for those points.
V 1.6	22.11.2024	Saru Wadehra	<ul> <li>Replied to comments from GIB.</li> <li>Added additional information for those points.</li> <li>Attached MMP document</li> <li>v0.76 document.</li> <li>Updated Role Management table</li> <li>Added more info in Data Ingestion</li> <li>Added Audit Logs section</li> <li>Updated Reports section</li> </ul>
V 1.7	23. 12.2024	Ashish Luthra	Added more Info
V 1.8	24.12.2024	Ashish Luthra Dhanush Jain	Email Configuration:
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V 2.0	30.01.2025	Ashish Luthra	Updated Data Policies



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## 1. Glossary & Abbreviations

Acronym/Abbreviation	Description:	
BRD	Business Requirement Document	
RDC	Retail Delivery Channel	
СС	Credit Card	
API	Application Programming Interface	
SAMA	Saudi Central Bank	
CFF	Counter Fraud Framework	
ApplCE	Digital Engagement Platform	
CDP	Customer Data Platform	
CEX	Customer Engagement Platform	
FCM	Firebase Cloud Messaging	
APNS	Apple Push Notification Service	
CCMS	Credit Card Management System	
SFTP	Secure File Transfer Protocol	
MMP	Mobile Measurement Partner	
UTM	Urchin Tracking Module	
ROAS	Return On Ad Spent	
DND	Do-Not-Disturb	
SCV	Single Customer View	
DAM	Digital Asset Manager	
CNS	Central Notification System	
SDK	Software Development Kit	
JSON	JavaScript Object Notation	
DAU	Daily Active Users	
WAU	Weekly Active Users	
MAU	Monthly Active Users	
ОоВ	Out of Box	
UCs	Use Cases	

#### - 2. Introduction

This document covers the requirement for **Gulf International Bank (GIB)** to integrate the Appice Customer Data Platform and Customer Engagement Platform.

Customer engagement lies at the heart of positioning meem brand in the market, building a sentiment with our existing customers, promoting the product proposition to our future customers, as well as ensuring we maintain the dialogue with both the customer and the market. Keeping the objectives in mind, meem plans to deploy a Digital customer engagement engine to enable:

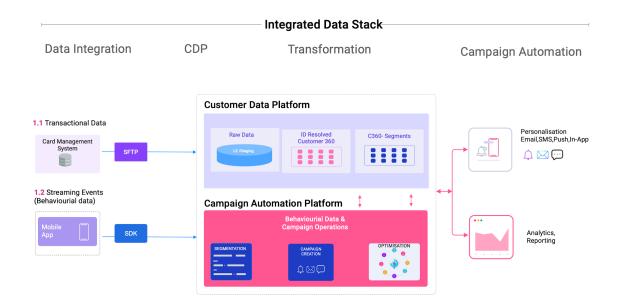
- Channel Engagement and Personalization.
- Reporting and Analytics
- Campaign Planning and Management.



- Multichannel Campaign Execution
- Audience Targeting and Segmentation.

Please note - Required audit reports/source code certificate to be provided to the Bank as and when required for their security audits. Also, technical walkthroughs can be provided for their VAPT testing.

#### 2.1 Platform Overview



# - 3. Functional Requirements

Sno	Functionality	GIB Role
1	Customer Data Platform (CDP) -	Infrastructure Prerequisites to be enabled
	1. Integration with Credit Card Management System:	
	[GIB to provide CCMS data, along with profile data from	
	UBS/CRM to staging environment via SFTP]	
	2. Data Unification	
	3. Identity Resolution	
	4. Customer 360	
	5. Segmentation	
	6. Personalisation API	
2	Customer Engagement Platform (CEX)	GIB to integrate SDK and App Events in
	1. Omni Channel Campaign Management	GIB App.
	2. Campaign Design	
	3. Omni Channel: Push, In-App, SMS, Email	10 Journey events to be designed by
	4. Campaign Analytics	Appice.
	5. Events design for TEN Journeys	
	SDK for mobile App 'meem' only	
3	Data Analytics & Reporting	
	1. Dimensions & Measures as per KPI's	
	2. Behavioural customer data reports and dashboards	
	3. Funnel view and users drop off	
	4. Journey effectiveness and bottleneck identification	
	5. Tracking customer behaviour in response to the	
	received notifications.	
	6. MAU, DAU, WAU, Top 10 Events, Trends	



	7. Data export for custom reports	
4	MMP integrated Campaign Management & Attribution (for mobile campaigns) Limited to tracking 25000 conversions/month	GIB to do SDK integration for attribution tracking of mobile campaigns.  A detailed document has been attached in section 22.9 of Appendix for the integration steps.

## 3.1 Functional Requirements raised by GIB

SI no	Functionality	Scope Areas	Integration required
1	The platform requirements should support meem KSA only.	Platform Scope	
2	The requirements should support on the following platforms:  1) Mobile (iOS, Android, and Huawei)	Channel Scope	
3	The requirements should be supported in both English and Arabic languages.	Language Support	
4	Ability to have a campaign workflow involving multiple stakeholders like product, marketing, compliance, quality etc, for SMS, Email and Push Notification	User Management → Add User	Addition of user registration from ApplCE Platform
5	Ability to have a maker-checker workflow for broadcast messages	User Management → Add User	Addition of user registration from ApplCE Platform
6	Ability to add/edit/delete any conditions of the published workflows and also maintain the audit logs for change management.	Campaign Management → Edit a campaign Server Logging	Logging to be enabled from the AppICE Platform.
7	Ability to have out-of-the-box templates for various use cases such as Onboarding, Retention etc.	Audience Segment	Access to AppICE Platform.
8	Ability to schedule SMs, Email and push notifications at a future pre-determined time	Campaign Management → Create a new campaign → Launch Campaign	Access to AppICE Platform.
9	Ability to send SMS messages to the entire user base to a selected segment or to a selected set of customers based on business-level events or manual broadcast.	Audience Segment	SDK Integration with app. Event configuration & integration.
10	Personalization of SMS based on the customer's preferred language.	Campaign Management →SMS → Launch Campaign	
11	Ability to send Email messages to the entire user base or to a selected segment or to a selected set of customers based on business-level events or manual broadcasts.	Campaign Management $\rightarrow$ Email $\rightarrow$ Select Audience	SDK Integration with app. Event configuration & integration.
12	Personalization of Email based on customer's preferred language.	Campaign Management →Email → Select Engagement Tool	_
13	Ability to send Push Notification to the entire user base or to a selected segment	Campaign Management → Push Notification → Select Audience	SDK Integration with app. Event configuration & integration.

or to a selected set of customers based on business-level events or manual broadcast. Campaign Management → Push Personalization of Push Notification based Notification → Select Engagement 14 on the customer's preferred language. Tool Manage and optimize SMS & Email communication process with recipients via Campaign Management DND (Do-Not-Disturb) and frequency  $\rightarrow$ Email/SMS/Push  $\rightarrow$  Launch 15 Campaign capping Email delivery gateway to be provided by GIB. Unsubscribe & bounce management is Email SMTP server Set up an Email delivery gateway, Dedicated IPs, Un-subscription and Campaign Management →Create a functionality- Not done 16 Bounces Management. new campaign → Email by us Ability to visualiza email across devices and Campaign Management →Create a Mobile & Web view only 17 email clients. new campaign  $\rightarrow$  Email  $\rightarrow$  Preview in Phase 1 Campaign Management →Create a Send time-sensitive updates and new campaign  $\rightarrow$  Email  $\rightarrow$  Launch 18 promotions via Email. Campaign Campaign Management →Create a Personalization of Email based on new campaign  $\rightarrow$  Email  $\rightarrow$  Select 19 business-level events via broadcast. Audience Campaign Management →Create a Ability to manage subscription categories new campaign  $\rightarrow$  Email  $\rightarrow$  Select 20 for email. Audience Not Covered in Phase 1 Auto-triggered/Customised notifications SDK Integration with app. Campaign Management →Create a based on the Customer actions on meem new campaign → Email → Select Event configuration & 21 channels Audience → Events List integration. Campaign Management →Create a SDK Integration with app. Customized notifications/ offers based on new campaign  $\rightarrow$  Email  $\rightarrow$  Select Event configuration & 22 the customer profile, balance...etc. Audience → Events List integration. SDK Integration with app. Campaign Management →Create a Dynamic content delivery based on user new campaign  $\rightarrow$  Email  $\rightarrow$  Select Event configuration & 23 preferences and behaviour integration. Audience → Events List Notifications & Alerts: Push notifications Campaign Management →Create a for real-time updates and customizable new campaign → Email → Select 24 alerts for app activities or promotions Audience → Events List Campaign Management →Create a Personalization of push notifications based  $\mathsf{new}\;\mathsf{campaign}\to\mathsf{Email}\to\mathsf{Select}$ 25 Audience on the customer's preferred language Ability to send push notifications for Image Push GIF Push Video Push Image In-App GIF In-App Video In-App 
 Android
 Yes
 Yes
 No
 Yes
 Yes
 Yes

 iOS
 Yes
 Yes
 Yes
 Yes
 Yes
 Yes
 IOS Video and GIF: Video Size: Min - 100 kb Max - 10 mb GIF Dimension : Dimension - 480px×270px Dimension size is optional, As it will be handled by the OS. Android GIF Final Assessment Gif: Min - 48KB Max - 1 MB Gif Image Campaign Management →Create a Dimension : Dimension - 800px×400px new campaign → Push Notification 26 → Select Engagement Tool

9



			10
27	Ability to perform A/B testing for SMS, Email and Push notification	Campaign Management →Create a new campaign → Push Notification → Select Engagement Tool	
28	The ability for all stakeholders to track the performance of A/B testing on a real-time basis	Campaign Management	Access to AppICE Platform.
29	Ability to schedule a campaign and edit it (Text, replace image, add or remove audience and change publish date and time if needed before selected publish date & time)	Campaign Management	

# - 4. Journeys to be covered

There are 25 journeys to be configured by the AppICE.

Here is the list of journeys:

S.No.	Journey Names
_	
1	Credit Card Onboarding
2	One Pack Onboarding
3	Apply Credit Card
4	Credit Card Activation
5	Apply Personal Finance
6	Personal Finance Top-Up
7	Open Banking Connected Service
8	Profile Management KYC
9	Transfer / Investment
10	Transfer / International
11	Own Account
12	WithinMeem
13	IPS / Transfer
14	IPS Mobile
15	IPS Email
16	IPS IBAN
17	IPS Above Limit
18	IPS Limit Update

### 5. Customer Data Led Engagement

When it comes to personalization, especially from the standpoint of the data and technology that drive the customer experience, it is critical to distinguish between the two primary methodologies for personalization: behaviours and transactional data.

This distinction is important because the data sources and technologies behind each vary significantly.

#### i. Behaviour based personalization

In behaviour-based personalization, one step determines the next step in the customer journey. Each touch, swipe or click is recorded as an event to understand the experience and actions of customers.

Data Sources: meem APP
Data Ingestion: Appice SDK

Behaviour-based models will ingest data pertaining to customer usage of the meem App through the Appice SDK, in near real-time—data that represents the granular actions taken by each user. Events are collected using streaming pipelines; such as App usage time & frequency, Journey start, Journey drop-off, actions taken inside a journey etc.

These events and associated attributes will be used for:

- Behavioural Segments (first see, last seen, app usage, journey completion etc)
- Customer engagement analytics
- Journey usage funnels
- Engagement campaigns targeted to specific segments
- Real-time personalisation based on past events or live events

#### ii. Transactional data-based personalization

Customer traits and segments are constructed using the demographic characteristics of the user (i.e., age, gender, job title, products availed, credit score etc.) combined with their transactional data for personalised engagement actions.

#### Data Sources: CCMS & [UBS, CRM for building customer profile]

Data is to be ingested via SFTP into the staging zone. Details of data fields may be referred to in the data taxonomy section. C360 & Segments will be built using a combination of profile data and transactional data through

- CCMS data
- Offers data
- Profile data from UBS, CRM



Please note - backend system notification will not be real time.

### 6. Data Ingestion

- 1. Data Ingestion will take place via Bank's SFTP.
- 2. Bank to provide SFTP server credentials.
- 3. It will be Linux ingestion, there should be no windows markers.
- 4. Bank to share sample data & folder structure along with filenames to test the data ingestion process. Refer to section 21.8 of Appendix.
- 5. Each data set will have a separate file to be put on SFTP.
- 6. Data ingestion will happen sequentially one after the other.
- 7. Bank to give updated or new data daily.
- 8. Data ingestion will happen daily post midnight via cron jobs (even if file is placed during the day)
- 9. Initial data ingestion will be of all the GIB customers.
- 10. The maximum size of 1 file should be 500 MB.
- 11. The filename structure will be Source\_DATE.csv.
- 12. In case of any kind of failure/non-ingestion of files, the AppICE team verifies the file/failure and the Bank's concerned team will get a notification with failure details via email.
- 13. In case of failure, data is to be fixed by GIB and a new updated file should be added in SFTP for ingestion. Data ingestion will start post midnight only.
- 14. If any issue in any single record (format issue), data ingestion will happen. During transformation of data, we find data format issues and the same is reported to the concerned Bank's team.
- 15. Date input should be in YYYY-MM-DD format.
- 16. If any issue is there in file format/encoding, the entire file will be skipped.
- 17. New records create a new row and updated records update the existing record in AppICE database.
- 18. If no new files have been added in SFTP on any day, there will be no activity happening on data ingestion. System notification will be sent saying there is no new data for ingestion.
- 19. Bank's SFTP server archival will be taken care of by the Bank.
- 20. In case a wrong file is sent: GIB is requested to remove the problematic files before midnight.
- 21. No Blank CSV Files: Blank files, such as CSV files containing only the column headers without any data, must not be sent. This can lead to failures.
- 22. Send data for each day in 1 CSV file for one transformation. Do not send data for two days or more in a single day.
- 23. One CSV File for One transformation per Day: GIB to ensure that no more than one file is sent in a single day for any of the 9 transformations.
  - a. Send only 1 file at a designated time. Do not send one file in the morning and another in the evening,
  - b. Send data for each day in 1 CSV file for one transformation. Do not send data for two days or more in a single day.



- 24. After completion of data ingestion pipelines, email should be sent to stakeholders with logs irrespective of success or failure.
- 25. The whole data handling process should be automated and no hand filling or manual intervention.
- 26. Logs will be archived every 20th of Month and are automated.

#### NOTE:

- 1. SIT/UAT environment limit data limit is 100K users and for Prod, data limit is 275K Users. If additional users are there then additional capacity will have to be configured.
- 2. For Testing purposes, data of Closed User Group should be set up to test positive and negative cases.



Data File Format	Data Ingestion Method
CSV Format	Appice to ingest from SFTP
Parquet Format	Appice to ingest from SFTP

#### **Data Record Size in CDP (Approximate)**

Record Type	Size to be considered for Infra calculation
CIF in C360 - Golden Record	6 KBx100 = 600 KB
Card Transaction in Silver Tables	3 KB x 100 = 300 KB
Account Transaction in Silver Tables	2 KB x 100 = 200 KB

#### Data Retention:

The following data retention policy to be followed:

Data Type	Retention Period
Transactional Data	60 days
Behavioural Data	60 days
SFTP files	GIB responsibility for insertion & Deletion

Source Data	Ingestion	Frequency	Data Type	Filename
CRM - Customer	SFTP	Daily	Demographics	Customer_ <date>.csv</date>



CRM - Applications	SFTP	Daily	Offer, loan data	Applications_ <date>.csv</date>
UBS – CASA Accounts	SFTP	Daily	Account status	CASA_Accounts_ <date>.csv</date>
CORTEX - Cards	SFTP	Daily	Card Financials	Cards_ <date>.csv</date>
CORTEX- Card Transactions	SFTP	Daily	MCC based transactions	Card_Transactions_ <date>.csv</date>
CORTEX- Card.Transaction.PaymentPlan	SFTP	Daily	Card payments	Card_PaymentPlan_ <date>.csv</date>
CRM - Offers	SFTP	Daily	Personalised Offers	Offers_ <date>.csv</date>
UBS - Term Deposits	SFTP	Daily	Term deposit details	TermDeposit_Accounts_ <date>. csv</date>
UBS – Account Transactions	SFTP	Daily	Average of customer spends	Account_Transactions_ <date>.c sv</date>

#### NOTE:

Loan-related/Personal finance data will not be included in the ingestion and downstream use cases. Refer conversation dated 24.11.2024.

# - 7. Data Archival

S.No.	DATA TYPES	Brief Description of Data Type	Applicable? (Yes/No)	Retention Period of the data	Reference/comments
1	Application Data	Application Binaries, Database, Configuration files, Parameter files and other related data pertaining to the applications	Yes	Application binary- Until Release of the next version/6 months whichever is more.  Configuration files and Parameter files w.r.t. the application: Until Release of the next version/2 months whichever is more	The data in the form of logs, application, database etc. are stored. Backup of the operating system itself is not retained.
2	Logs/Audit Trails/behaviour al data	Chronological record of events and activities at the application level.	Yes	2 months	2 months from the date of creation.
3	Transactional Data	Financial and Nonfinancial (includes timestamp)	Yes	2 months	2 months from the date of creation.  [only Card transaction, account transaction will be archived after 2 months.  Customer data will remain there]



		<del></del>			13
4	Reports/Dash Board/MIS	Reports prepared by the department (Regulatory, MIS etc.)	Yes	2 months	Data will be retained for the last 2 months' campaign data in "Live Storage".  This will also be "archived" from prior to last 2 months' through last 12 months' campaign data in "Cold Storage" for different strategic activities.
5	Miscellaneous Data	Data not mapped to any of the above.	No	NA	NA
6	Files from AppICE SFTP server	Data sets copied from Bank's SFTP to AppICE OnPrem server.	Yes	NA	Files which are processed successfully should be moved to the date folder.

#### NOTE:

Data is removed & archived (as per the above schedule) in the form of a backup file in a different App Server to maintain security.

# 8. Data Taxonomy

Different data fields have been provided from different systems for mapping within Appice CDP. Refer to section 22.2 of Appendix section.

# - 9. SDK Integration

AppICE SDK will be integrated with Meem KSA only. It will support the following platforms: Mobile (iOS, Android, and Huawei).

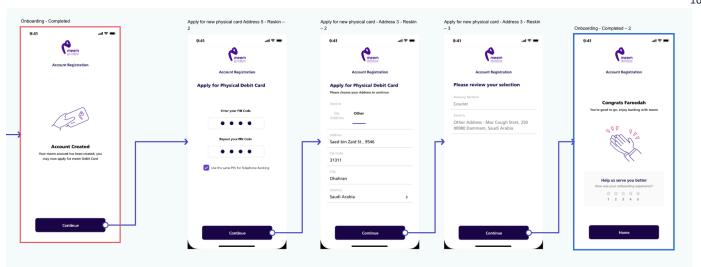
End-to-End integration testing & performance testing to be performed jointly with the GIB team.

# - 10. Journey Events

The process of understanding customer behaviour starts by defining the 'events' and their corresponding 'attributes'. These events are captured by the AppICE SDK which is integrated in the App. Once implemented, the platform automatically identifies where your customers are in the journey helping you deploy acquisition, conversion and retention strategies. Data captured via events is used to understand customer behaviour and drive personalisation.

Example:





**Events:** Events are actions or occurrences that a user initiates or experiences while interacting with the Meem App. Events are constructed for a 'Journey' and are always analysed in the context of a 'Journey'.

- Login
- AccountCreation
- ApplyForCard
- UpdateAddress

**Attributes:** Attributes are data points that provide context or details about the events. They help in segmenting, personalizing, and analyzing user behaviour. Common attributes include:

- TimeStamp
- DeviceType
- AccountType
- CardCategory
- ContentType

By combining events and attributes:

- User Journey: Tracking the sequence of events that lead to conversions or specific outcomes.
- Conversion Path: Identifying the steps and touchpoints that lead to a purchase or other key actions.
- Funnel Analysis: Analyzing how users move through various stages of a marketing or sales funnel.

By capturing and analyzing these events and attributes, Appice provides valuable insights into user behaviour, enabling marketers to make data-driven decisions, personalize experiences, and improve overall marketing effectiveness.

Sample Credit Card Onboarding Process:



rents & a+∙						
and wat	tributes: <credit card="" onboardi<="" th=""><th>ng Proces&gt;</th><th></th><th>044-25-4</th><th></th><th>Update Date: 2024</th></credit>	ng Proces>		044-25-4		Update Date: 2024
Journey	Event Name	Event Description	Attribute Name	Attributes Data Type	Sample Values	How/When is event generated
			OpenTrège r		Direct, PushNotification, Email,	source of open
			- F		SMS, Benner	
			Trigge No lue		O, Campaign ID, Dee pLinkURL Banneri D	Value of the source
	CCOI nitiate	When user bunches the App.	SoureScreen	atrigo	CedifCard, One Pack, CCI ne figible	Source of ope n
	COMME	when the resultines are App.	SOURESC EE II		CESTESTO, OTE PROJECTION BY THE	
			InputMobile	своовато	True	When userfill phone number
		File this event when userentes OTPAND clicks on	Inputretions ID	chookero	True	& national ID.
	CCOVerity Identify	coordinues buttonof Identity verification scient	Fo ilue Message	ating:	Use iffotide intified	
	CCO No forth A uth	Fig. when usercicks on continues button of Natath	Success	chookero	True	
		Authermication Screen	Fo ilue Message	string:	Lite (NotAuth	
			I nputE me il	strings strings	e bog e f@n yz.com Employee	When user identity is a
		Fig. when use rold is on continued button of Account	Em ploymentStatus Em ploymentSector	atring:	Private	"Success" by Note the nd customer begins Account
	CCCAccRegistrationStart	Registration Start Page.	Fo ilue Message	atrigo	CCNotS ligible	Registration
			_			_
			28 в гү	cfloats	1000	
			WorkEr	cfloats estrings	12 Benk Name	
			Se biry Benk Auto Pay Instruction	atring:	Full Payment	
			De pe nd e ms	atring:	2	
			Ed wartionDegree	oting:	UnderGled (Gred, PositGled, M8A	
			HouseOwnership	atrigo	Reinfel, Owner Country No me	
	CCCAccReg is traitionAdd Info	Additional Information on Account Registration Screen File when user clicks on coordinate button	Se bry Teste Country Fe fue Message	atings atings	Country Name AccReg Fail	
			Monthly Es p	cfloats	12	
			Ed wation	cfloats	12	
		Add itions I Information on monthly supenditue white	Food&Bey	cfloats	12	
	CCCAccoReg is treation Add Info ME	Account egistetion.	Medical Transport	cfloats cfloats	12	
		File when use raticles on continues button	Utility	cfloato	12	
			Dom to bor	cfloato	12	Ref. screen-Onboarding
			Re mt	cfloato	12	Add it one (Information)
				chaob a m	True	
		Additional Information on promotional message consent		chooleano	IILE	
8	CCCAccoRegistrationAddInfo8	Fig. when use ratic is on continue; button	PromoMsg			
8					_	
Credit Card Onboarding Process	0005-40-4		CredSetup Fo ilue Message	cbook a ro	True	Call setCustom Variable
Ę	CCCSe tupCred	Whenuserset upcredentiet.	TO THE INCOME	atring:	otring>	method to send Usememe
ğ		File of scienn which shows Applications access fully				
倉	CCCA pplicationS ubm it	S ubm itted				
ē			I and there are	oting:	Password	
8	CCOFirstLogin		Log inTy pe Fo ilue Message	atring:	Log in Fe il	
ŧ						
				congo		
ت	OCOTrustDevice	Fie on otrus led device oscieen		Sulfa		
Ö				33167		
Ö		Fie on ctns ted device osc een		ong,		
۵						
Ö	1. CCHg hR i k4 pplication 2. CC4 pplicatio	Interrog ess3 , CCA ppicationA pproved4, CCA ppicationRe	jected 5. Physica I De bit Co rd A pplè d	своовато	The	Scee n's tracked noattribute:
Ö		ninProg ess 3 . CC4 pp/cation4 pproved 4 . CC4 ppi/cationRe		chookero	The	Sceen's tracked noattribules
Ö	1. CCHg hR i k4 pplication 2. CC4 pplicatio	Interrog ess3 , CCA ppicationA pproved4, CCA ppicationRe	jected 5. Physics I De bit Co rd Applied AppUnder Review	chookero	The	
Ö	1. CCHg hR i k4 pplication 2. CC4 pplicatio	Interrog ess3 , CCA ppicationA pproved4, CCA ppicationRe	jected 5. Physica I De bit Co rd A pplè d	cbooksro	True True DocUpted Fe i	
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## 11. Campaign Workflow

The platform offers various engagement channels such as Push, In-App, Web Push, Web Pop-up, Email, SMS, and WhatsApp. Once the channel is selected, one can start building a campaign with multiple variables:

Steps	Methodology
1. Define user journeys and use	Events & Attributes for each user- journey.
cases for engagement	App & Web Dev teams integrate SDK which captures interactions with UI.
2. Transactional Data	Use Custom traits for transactional data
3. Events Data	All actions performed by users are captured in real-time e.g. App open, page browsing, select product, add to cart, buy product, exit.
4. Build Segments	As per engagement use cases e.g. [customers who did not login in the past 30 days and have made a deposit in the last 30 days and]
5. Select Campaign Type	App Push, In-App, SMS, Email, Webpush, WhatsApp
6. Build Campaign	Edit the previous campaign or build a new one – Headline, Image, body, CTA, Button colour, Deep Link, Language, Special parameters etc.
8. Define Campaign Schedule	Date of the campaign, Time, frequency, budget etc. to make life
9. Taking campaigns live	Move campaign from Draft to live stage
10. Campaign Analytics	See analytics in real time to iterate

We have an ability to have a campaign workflow involving multiple stakeholders like product, marketing, compliance, quality etc. for SMS, Push, In-App, Email.

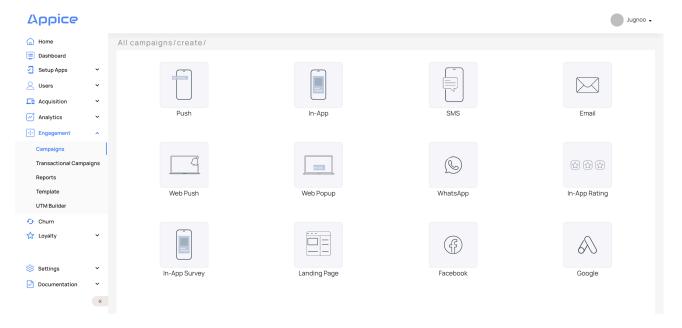
This can be managed through Maker (i.e. Marketer), Reviewer, Infosec & Checker (i.e. Manager) functionality in the User Management section of the portal.

You can follow multi-level reviews/approvals by following this process, say:

- Marketing Maker (create/edit)
- Quality Maker (create/review/edit if required)
- Compliance Reviewer (review and leave comments if required)
- Product Team Checker (review/edit/activate)

# **Appice**

#### 11.1 Select Channel



#### - 11.2 Creative or Content Sizes: Basis Channel

S.No.	Channel	Туре	Image Size	File Size (Max)
1	Push Notification	Icon	Between (w)60 x 60(h) and (w)96 x 96(h)	100 KB
		Expanded Image	(w)600 x 300(h)	500 KB
2	In-App Notification	Interstitial (image, gif)	(w)480 x 800(h)	500 KB
		Mini	(w)400 x 400(h)	500 KB
		Header	Between (w)60 x 60(h) and (w)96 x 96(h)	100 KB
		Footer	Between (w)60 x 60(h) and (w)96 x 96(h)	100 KB

S.No.	Channel	Header	Description	Expanded Description
1	Push Notification	50 chars	160 chars	160 chars
2	In-App Notification	NA	80 chars [only applicable for Header & Footer]	NA
3	SMS	NA	160 chars	NA
4	Email	NA	NA	NA



#### - 11.3 Use Prebuilt Templates or Make a New Template

Please note - templates (header content, description content, images, email content, SMS content etc) are to be provided by Bank for AppICE to be uploaded/created into the system.

#### Example: Email Campaign

- Engage segments such as sleeping users, update new offer etc
- Select pre-built template stored in system or make a new one
- Creatives/Content to create template to be provided by Bank
- Select language and variant
- Add expanded text, image options
- Add redirection URL (if required) This is not applicable due to security reasons.
- Check IOS/ Android rendering
- Email gateway to be provided by the Bank. Refer to section 22.5 of Appendix for integration steps. Refer to section 11.6 for Email reports.

#### **Email Configuration:**

Emailer creative is a mix of text, icons and images. While there is no limitation on number of elements, certain assets need to be optimised. The following recommendations can be followed for key elements:

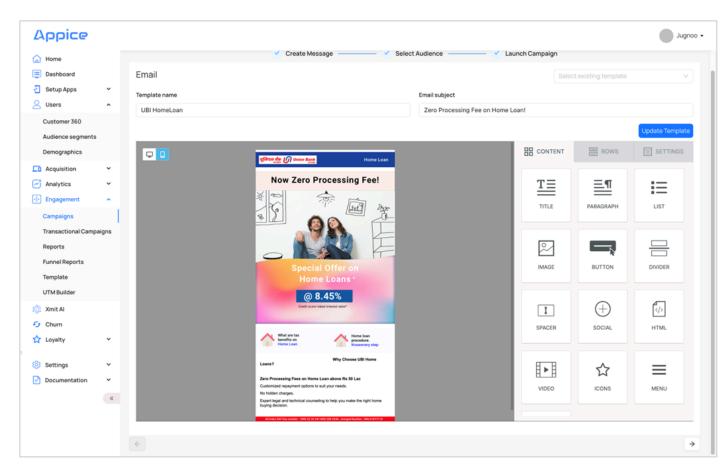
• Header: horizontal image, max 300 kb

Hero Image: square or rectangle, max 500 kb

Footer: horizontal image, max 300 kb

Product images: square or rectangle, max 200 kb

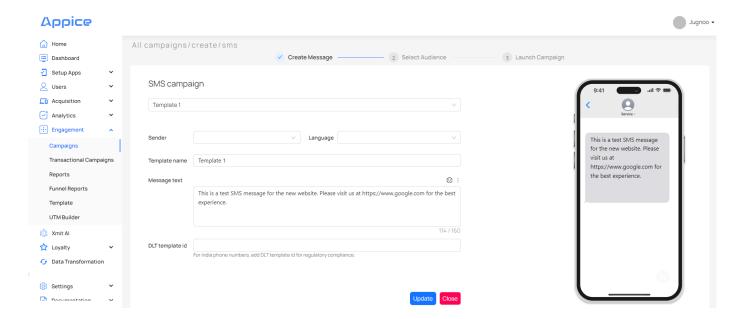
Text description: no limit





#### **Example: SMS Campaign**

- Engage segments such as entire customer base, sleeping users, update new offer etc
- Select pre-built template stored in system or make a new one
- Creatives/Content to create template to be provided by Bank
- Select language and variant
- Add sender details, message text, template id.
- Add redirection URL (if required) in message text This is not applicable due to security reasons.
- Check IOS/ Android messages
- SMS gateway to be provided by the Bank. Refer to section 22.4 of Appendix for integration steps.
- Refer to section 11.6 for SMS reports.



#### Example: InApp Campaign

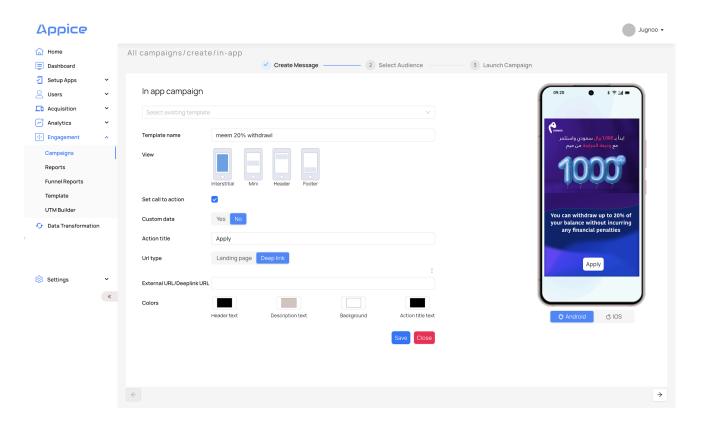
In-app notifications are pop-up messages that are shown to the user while they are inside your application. These notifications are useful where we want to show contextual messages, such as discount offers while the user is within the application, OR where users have turned off push notifications.

The *In-App Notification* module on the appICE dashboard under *Campaigns* makes it easy to set up In-App campaigns for all your users or specific user segments. These segments can be created on the basis of past or live user behavior, user properties, or a combination of user behavior and properties.

You can trigger a message based on an action. Users receive messages when they perform an action in the appinstead of waiting for the next app launch. It makes the messages more contextual and increases conversion.

- Use full-screen In-App for impact
- Select a pre-built template stored in the system or make a new one
- Add call to action button
- Add redirection URL (if required) This is not applicable due to security reasons.
- Check IOS/ Android rendering





**Select Existing Template** - You can type and search for an existing template from the dropdown or you can create a new template.

**Template Name** - Name of the new template.

Set Call To Action - If this is selected, you will see the Action Title and Action URL, otherwise not.

- Action Title Action to be performed/button to be placed on In-App notification. For example, the Close button has been put on the In-App screen, in the above case.
- **URL Type** Landing page is an external URL where your user will land upon clicking the notification. Deep links allow you to land the user to a particular part of your app. If you want to use external URLs, then you have to whitelist the IPs or provide http/https before the URL so they can be handled properly by the SDK.
- **External URL/Deeplink URL** On clicking the Action Title, what action should happen. For example, it should take to the respective screen within your app or it should to some external URL.

Tap Action URL - Put a URL where the user should land on clicking an In-App.

Custom Data - Put a deep link where the user should land on clicking an In-App.

#### Colors -

- Header Text Color of header text. It should be in Hex Code like #RRGGBB.
- Description Text Color of description text. It should be in Hex Code like #RRGGBB.
- Background Color of background. It should be in Hex Code like #RRGGBB.
- Action Title Text Color of action title text. It should be in Hex Code like #RRGGBB.



Refer to table below for more details:

S.No.	In-App Type	Header Text	<b>Description Text</b>	Background	Action Title Text
1	Interstitial	NA	NA	Applicable [for CTA]	Applicable [for CTA]
2	Mini	NA	NA	Applicable [for CTA]	Applicable [for CTA]
3	Header	NA	Applicable	Applicable	NA
4	Footer	NA	Applicable	Applicable	NA

In-App Description - Description to be shown along with the icon. This is applicable for Header & Footer views only.

**View (Interstitial, Mini, Header, Footer)** - How you want to see your In-App i.e. whether on full screen or in the header or in the footer or between the screen.

- Interstitial (Full Screen) Uploaded image to be shown as Full Screen. It is shown with one CTA button and one 'X' button at the right top to dismiss the In-App.
- Mini Uploaded image to be shown in the center of the Screen. It is shown with one CTA button and 1 'X' button to dismiss the In-App.
- **Header** Uploaded image is shown as an icon. It is shown with one 'X' button at the right top to dismiss the In-App. In-App itself works as a CTA. On clicking, it performs the action.
- **Footer** Uploaded image is shown as an icon. It is shown with one 'X' button at the right top to dismiss the In-App. In-App itself works as a CTA. On clicking, it performs the action.

#### Example: Push Campaign

Push notifications provide the capability to communicate brief, yet important alerts to your mobile app users. appICE's rich segmentation and powerful infrastructure let you send time-sensitive, relevant, and personalized push messages on a large scale.

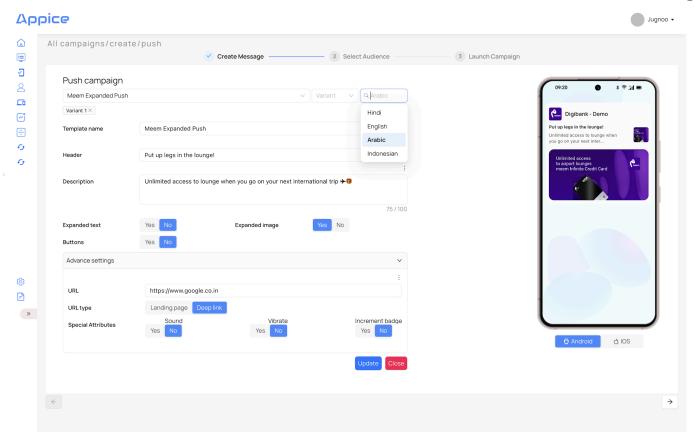
The *Push Notification* module on the appICE dashboard under *Campaigns* makes it easy to set up push campaigns for all your users or specific user segments. These segments can be created on the basis of past or live user behavior, user properties, or a combination of user behavior and properties.

Once a campaign has been sent, you can view detailed reports on how many messages were sent, how many users clicked on them, and how many users converted as a result.

- Engage segments such as sleeping users, update new offer etc
- Select pre-built template stored in system or make a new one
- Select language and variant
- Add up to 3 CTA buttons For example: Apply Now, Cancel & Remind me later
- Add expanded text, image options
- Add redirection URL (if required) This is not applicable due to security reasons.
- Check IOS/ Android rendering

NOTE: 2 CTA buttons are already supported. 1 more CTA button is in the release pipeline and will be available in the future release. This requires SDK change.





**Select Existing Template** - You can type and search for an existing template from the dropdown or you can create a new template.

Template Name - Name of the new template.

Header - Title of the push notification.

**Description -** Description of the push notification.

#### **Expanded Image -**

Yes - The expanded image should be shown, in addition to the icon, headline & description in Push received on the device.

No - Expanded images should not be shown.

#### **Expanded Text -**

Yes - Expanded text should be shown, in addition to icon, headline & description in Push received on the device. Description to be put in the **Expanded text description** textbox.

No - Expanded images should not be shown.

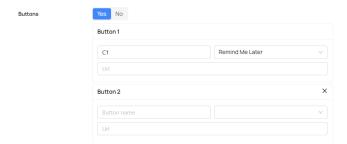
NOTE: Push is received with headline & description on the device. On scrolling the 'arrow' icon, it should show an Expanded image or Expanded text.

#### **Buttons** -

- Yes There should be an option to assign button name & URL to it.
- No There should be no option to put a CTA button.



#### Maximum 2 buttons can be shown.



#### **Advanced Settings -**



**URL** - Landing page is an external URL where your user will land upon clicking the notification. Deep links allow you to land the user to a particular part of your app. If you want to use external URLs, then you have to whitelist the IPs or provide http/https before the URL so they can be handled properly by the SDK.

#### **URL type -**

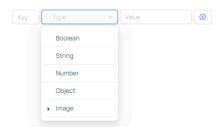
**Landing Page** - If selected, on clicking the notification, it should take to external URL, which is put in the option below.

**Deep Link** - If selected, on clicking the notification, it should redirect to a specific product screen within the app.

#### **Custom Data -**

**Yes -** This is valid only with the Deeplink option. It does not affect even if it is put with a Landing Page URL. On clicking notification, it should take you to a specific target screen.

No - No custom data to be put.



NOTE: This is applicable for the Applnbox feature.

#### **Special Attributes -**

Sound - Notification to be received with sound.

Vibrate - Notification to be received with vibration.

Increment Badge - Show badge count on App icon. Applicable for iOS only.

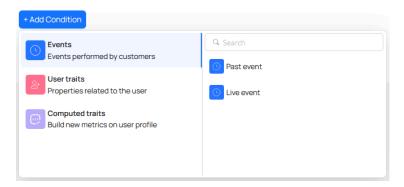


#### 11.4 Select Segment

- Use existing segments or go back and create a new one.
- Target Audience Segment can be divided into 4 parts:

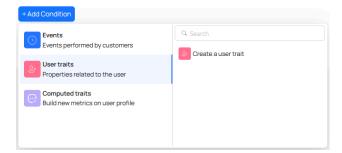
#### Events

can be created on the basis of Past or Live events performed by the users within the App.



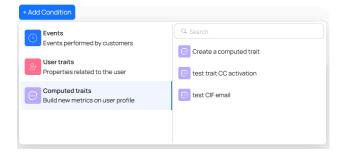
#### 2. User Traits

can be created on the basis of User properties like Device, Profile etc. There is an option to upload a segment of users as well to create a segmented campaign, where customers' device IDs / Customer IDs can be uploaded to send messages.



#### 3. Computed Traits

can be created on the basis of computation done on transactional data of the users.



These criteria can be used together (by clicking on Add Condition) to create an audience segment. For example:

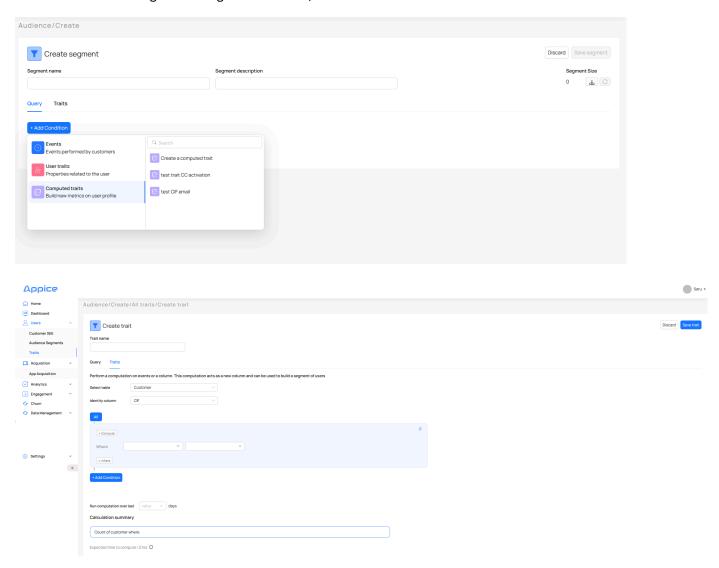
Users WHO have done Past event (VisitLoan)

+

Users WHO have Device (Android)



#### Users WHO have Average balance greater than 50,000



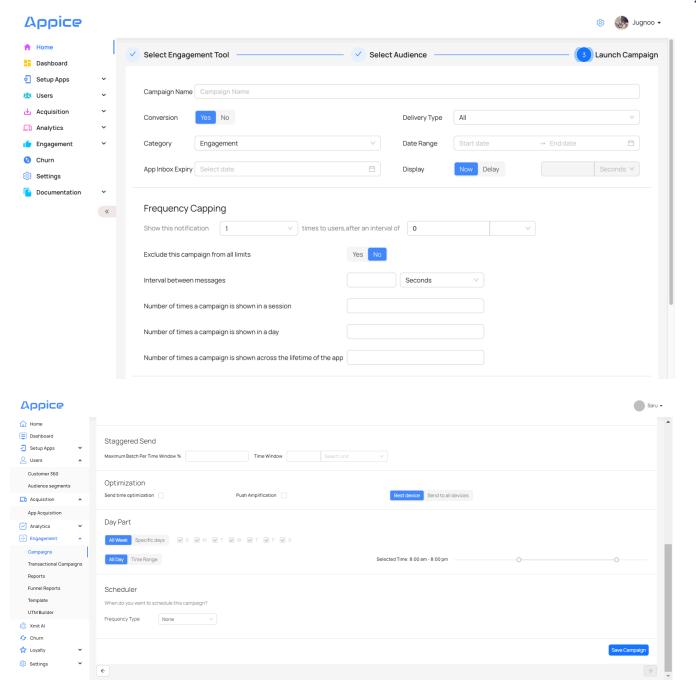
On saving the audience segment, it takes to this screen and it shows the newly created audience segment as selected.

There is an option to upload audience segments as well in a specific csv format. This can be uploaded with device IDs, Customer IDs, Phone numbers.

#### 11.5 Scheduling

With date, time, frequency settings, batch send, day parting, delivery type etc.





#### There are various settings on this screen:

Campaign Name - Name of the campaign

**Delivery Type -** There are various options to receive push notifications on device:

- All Receive push notifications in notification tray as well as in App Inbox.
- **DirectPush** Receive push notifications in notification tray only.
- InboxOnly Receive push notifications in App Inbox only by clicking on the bell icon within the application.

#### Category - There are various categories:

- Engagement
- Uninstall
- Geofence
- Transactional



**Date Range** - You can choose the Start Date & Stop Date of this campaign.

App Inbox Expiry - Put date to remove notification from App Inbox

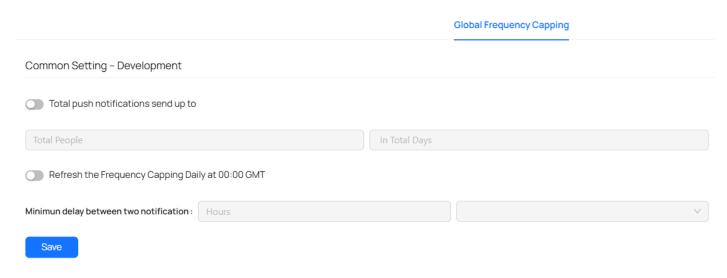
Display - You can send notification immediately (Now) or after some time (Delay).

Conversion - You can add conversion event to campaigns to determine the success rate.

**Live Event -** You can send campaigns as soon as any event is performed by the user.

Frequency Capping - You can limit the number of times the campaign can be sent to individual users.

NOTE: There is a way to set frequency globally for all the campaigns through App setting - Global Frequency Capping.



#### For example:

In case of campaign with a segment  $\rightarrow$  WHO + WHAT

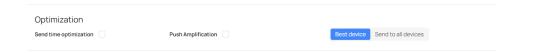
S.No.	Individual Frequency Capping	Global Frequency Capping	Priority	Output
1	No change	No change	Individual Frequency Capping	Campaign should receive as when audience criteria is met
2	No change	Changed (to 100, say)	Global Frequency Capping	Applicable to all the campaigns. Campaigns should be received max 100 times per user as when audience criteria is met
3	Changed (to 100, say)	No change	Individual Frequency Capping	Applicable to this campaign only. Campaign should be received max 100 times per user as when audience criteria is met
4	Changed (to 100, say)	Changed (to 120, say)	Global Frequency Capping	Applicable to all the campaigns. Campaign should be received max 120 times per user as when audience criteria is met



Staggered Send - You can send campaigns to users in batches instead of sending to all the users at one time.



**Optimization** - You can optimize the campaign to be sent to the best users at the right time.

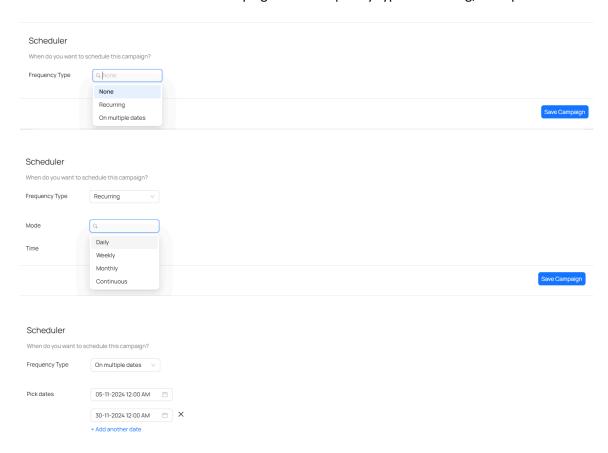


Day Part - You can send campaigns at specific times/day.

- All Week By default this value is selected which means the campaign should run on all the days of the week.
- Specific Days You can choose any specific day/days to run this campaign.
- All Day By default this value is selected which means the campaign can be run anytime during the day.
- Time Range You can choose any time range to run your campaign.



Scheduler - You can schedule the campaigns with frequency type - Recurring, Multiple Dates.



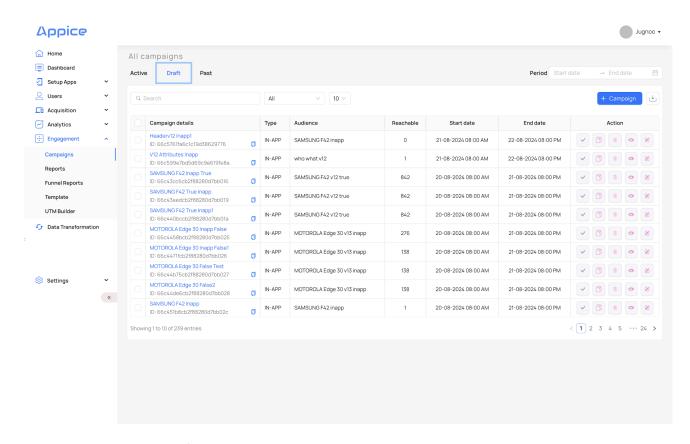
After putting the required settings, you can then click on Save Campaign to save the campaign.



On saving the campaign, it takes to the initial screen, which shows a list of all the campaigns, and you can see this campaign in the Draft **Campaigns** list.

#### Move campaign from Draft to Live:

- All new campaigns are by default sent to <draft> stage
- Maker, checker governance allows process adherence while making campaigns live
- Additional controls for campaign management
  - Set Active
  - o Edit
  - o Copy
  - o Delete
  - View performance details



Campaign Details - Name of the campaign.

**Type** - Shows type of campaign i.e. PUSH, INAPP etc.

**Audience** - Name of the audience segment created/selected.

Reachable - Total possible base of the segment created.

**Delivered** - Total number of successful sends of the campaign.

Clicked - Total number of clicks on the campaign.

**CTR** - Click through rate. This is calculated as Clicked ÷ Sent.

Conversion - This is calculated as per the criteria put for Conversion i.e. if the selected

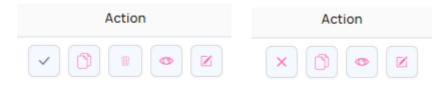
event has happened within the selected period, it will be counted as a conversion. This is not applicable as of now.



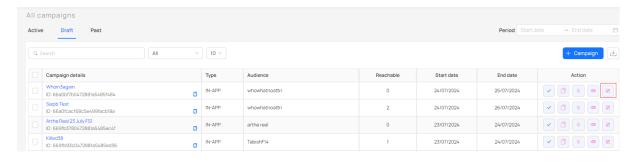
#### Start Date - Start date of the campaign

#### End Date - End date of the campaign

Action - This can be delete, edit, copy, active and preview.



#### Edit - You can edit campaign settings.



#### **Active -** You can make it active to run the campaign.



### Copy - You can make a copy of the existing campaign instead of creating a new campaign every time.

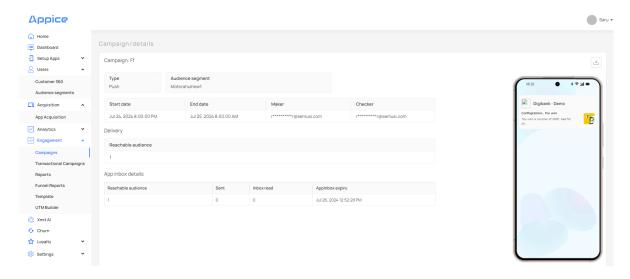


#### Preview - You can preview the campaign and its settings.





On clicking, it takes you to the next screen.



Once you mark this campaign as 'Active', it will send a push notification to your selected audience segment.

#### - 11.6 View Campaign Reports & Analytics: Basis Channel

Campaign A		
Push, InApp	Email	SMS
Reachable Audience	Sent	Sent
Sent		
Clicked		
CTR%		

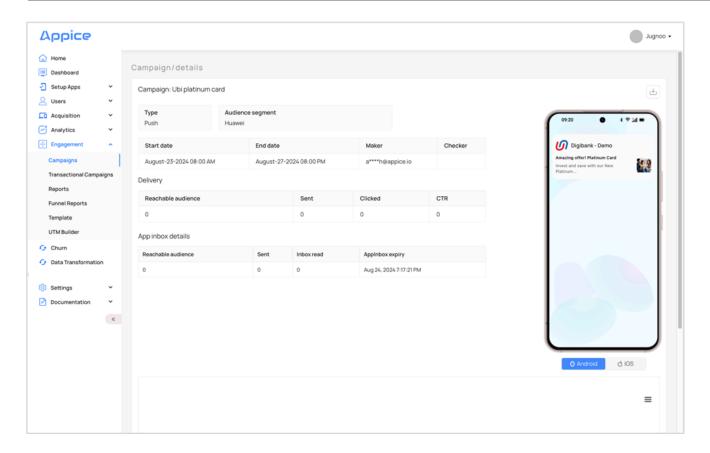
NOTE: It is not possible to track Open/Delivered/Bounced for Email/SMS as gateway does not send the same as a callback. Also, it is not possible to track Click/Click Rate as there is no click URL in Email/SMS due to security reasons.

All reports have additional information on:

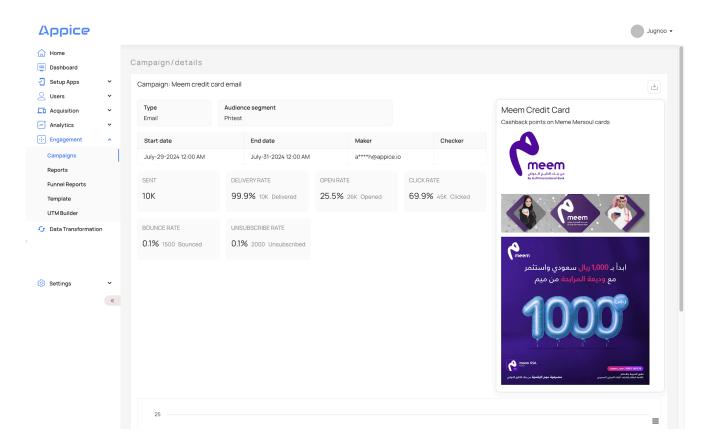
- Campaign Type
- Segment sent to
- Maker email (Marketer role in our case)
- Checker email (Manager role in our case)
- Start date, End date
- AppInbox details

#### **Push Campaign Report:**



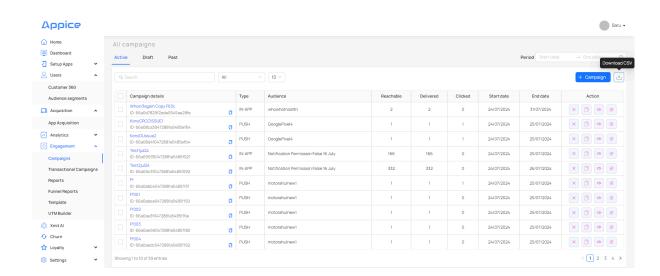


#### **Email Report:**



Campaign reports can be downloaded by selecting Period and then clicking on download icon.





# 12. App-Inbox behaviour

Push campaigns made by Marketing/Internal systems are also seen inside App Inbox. Each Notification in App-Inbox has 3 sections:

- o Header Text
- o Image
- o Description Text
- o CTA buttons (3)

NOTE: 2 CTA buttons are already supported in Push but not in Applinbox yet. 1 more CTA button is in the release pipeline and will be available in the future release of Push. This requires SDK change and will be available in future release of Applinbox.

You can set App Inbox Expiry from the App Inbox Expiry field under the Launch Campaign tab.

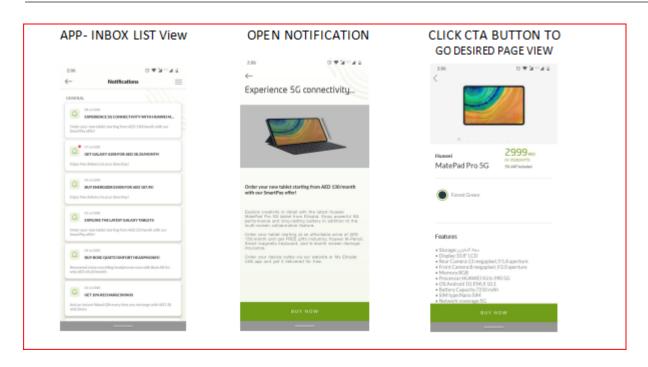


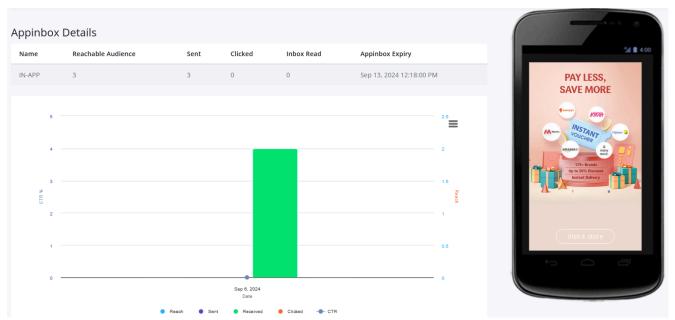
If not set, it takes the campaign end date as App Inbox expiry date.

To go to App-Inbox:

- 1. Customer clicks on the 'Bell' icon on the homepage of the App.
- 2. Campaigns are shown in List-View inside App Inbox.
- 3. Campaigns remain in App-Inbox as per the 'retirement' days defined while creation.





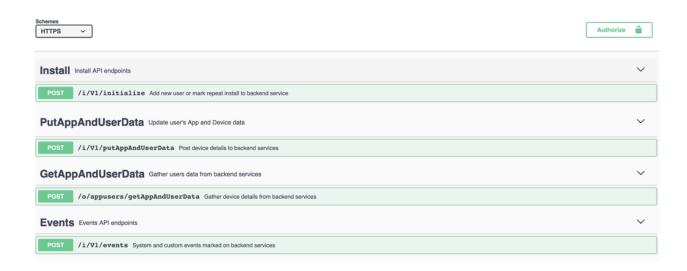


#### - 13. APIs

This section covers the AppICE SDK Server API endpoints used by the various SDKs to communicate with the AppICE backend server. These APIs cover the following scenarios:

- (1) Initialization for a new device
- (2) Capturing events for behaviour analytics
- (3) Updating metadata and data about the device and user
- (4) Retrieving metadata and data about the device and user





#### - 14. Use Cases

GIB has shared a list of Use Cases which are to be configured and tested in SIT.

The required information for configuring Use cases are mentioned in the Compliance Feedback excel.

#### Details like:

- 1. Notification Content for each use cases
- 2. Notification Target customers.
- 3. Which data/Fields will be used while configuring campaign
- 4. Events/Transactional data to be used

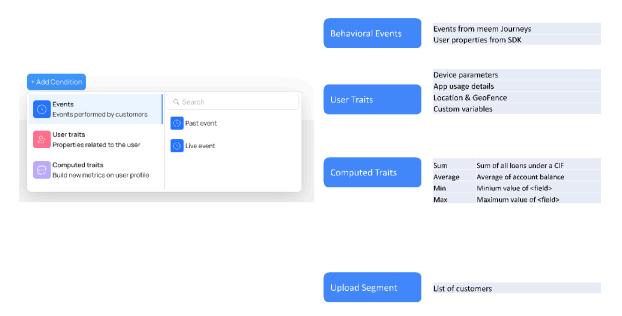
Refer to section 22.1 of Appendix to get detailed information on configured use cases.

## - 15. Segmentation & Traits

Both transactional and behavioural data is used to generate segments for targeting:



## **CDP: Segmentation**



#### 15.1 Segmentation

AppICE is built on the premise that the user journey is a combination of who they are, what they are doing, and when and where.

WHO: User Properties such as First Seen, Last Seen, Session Length, Android or IOS users etc.

WHAT: User behaviour on the app with all the events listed above.

WHERE: User location or based on Geo parameters

WHEN: Basis Time of usage

Using these parameters, an audience segment is created. Each audience segment has a 'reach' which is defined by the number of users who fulfil the 'segment' criteria. When the campaign segment is activated, various controls for sending the campaign are available such as

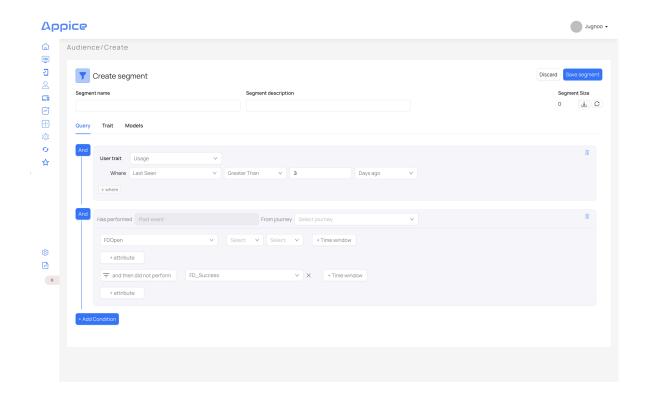
- 1. Frequency: Number of times the campaign is shown in x time limit
- 2. Date Range
- 3. Send Now or Delay
- 4. Days of Week
- 5. The time Range for sending the campaign

Micro segments allow brands to run hundreds of experiments on what strategies are most likely to convert customers.

#### SEGMENTS: Can be a combination of

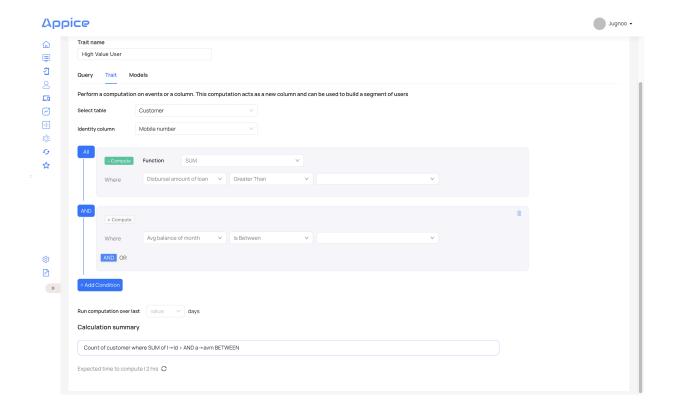
- Events Data: From DBP & DLP, ingested via Appice SDK
- User Traits: User parameter ingested via Appice SDK e.g Device, first seen, location etc
- Computed Traits: Transactional data ingested via SFTP





#### - 15.2 Traits

Traits are built using transactional data from C360, by performing functional computation on data fields.



#### 15.3 Computed Traits

You can use computation on the transactional data to build 'computed traits' and these sets of customers can be included in a 'segment'.



Functions used in calculations: SUM, AVERAGE, MIN, MAX, COUNT

Let's understand the use of this functionality via the following requirements:

#### i. Those customers who have loans > \$ xx amount

Using compute function: To include all the customers who have loan amounts (from multiple loans or single loan) greater than \$ xx:

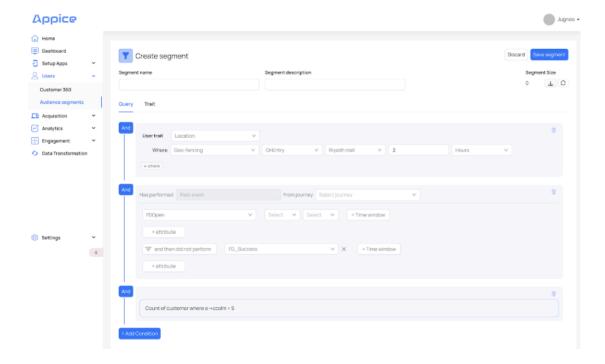
- a) Use compute function <SUM>
- b) Select col 'Disbursal amount of loan' is < greater than> \$ xx

#### ii. Those customers whose average account balance is between \$ xx - \$ yy amount

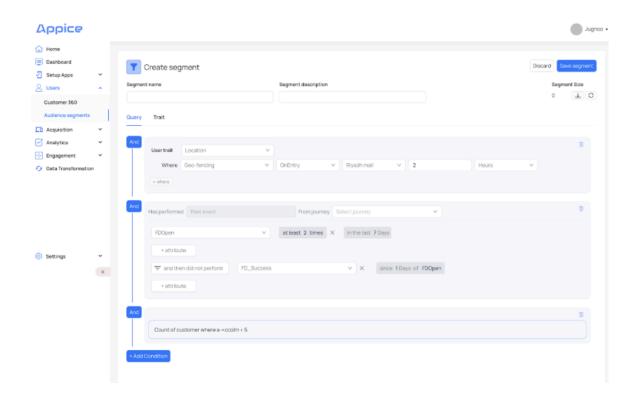
Without compute function: Include all customers who may have multiple accounts, but a single CIF

- a) Do not use the compute function
- b) Select col 'Avg balance of month' <is between> \$ xx to \$ yy

Customer 360 Capabilities: Combining all data in the golden record to take engagement actions.







The following functional dimensions allow segment construction to enable various use cases:

Data Type	Example
Behavioural Events	
Past Events, Live Events	Events & Attribute captured by SDK
Example: Events of a journey e.g FDOpen, FDSuccess	Customer who has started the 'Deposit' journey at least 2 times in the last 7 days And did not complete the 'Deposit' since 1 day of FDOpen
Frequency Functions for Events	At least, At most, exactly
Time Functions for the Event	In the last, in the next, before, since, after x Time unit in Seconds, Minutes, Hours, Days, Weeks, Months
Attribute Functions	Equals, Not equals, contains, In(set operator), Not in(set operator), Starts the string, Ends the string, Does not start the string, does not end the string
Did Perform, Did not Perform Function	
User Traits	
User Profile	Language, User ID etc
Device	
Usage	First seen, Last seen, Session count, Total session, Notification permission



Location	City, District,State
Location - Geo Fencing	Entry, exit
Custom Segment	ClientID, DeviceID, Email, Mobile
Computed Traits	
Compute Function	Sum, Min, Max, Count, Average
Data Fields	All Transactional / Demographic / Product usage fields in Customer 360

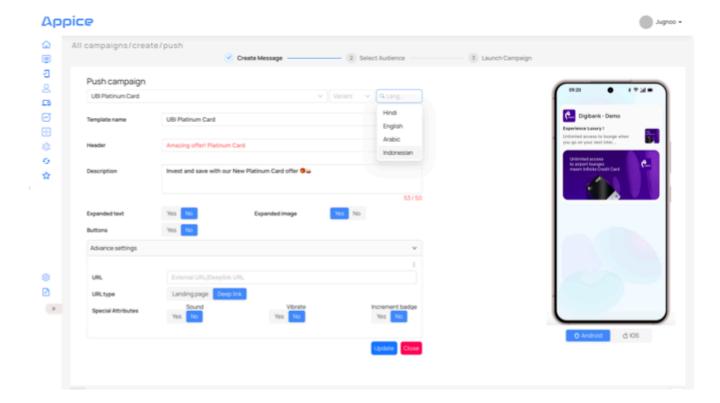
**NOTE**: For each Use Case, there will be one segment created on the basis of:

- Behavioural data only
- Transactional data only
- Behavioural & transactional data both

For 55 Use Cases, there will be 55+ segments created.

#### 15.4 Language Selection

Language can be selected during campaign creation.



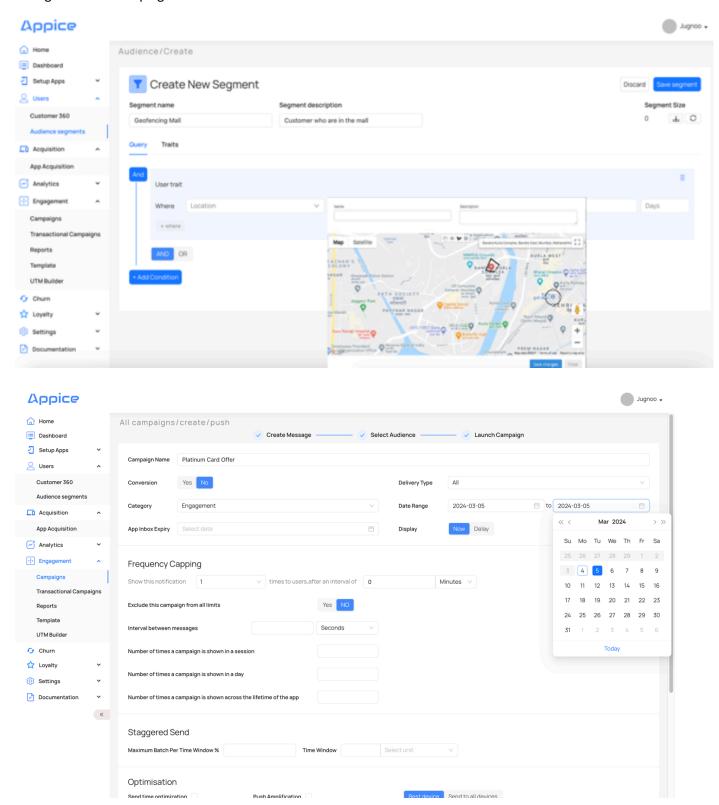
#### 15.5 Timezone & Geotagging

#### Proximity based geo marketing solutions:

- Use Radial/Polygon based geofences that are best suited to real world environments
- Use Dwell Time and Real Time targeting



AppICE SDK captures location coordination (under OS allowed user privacy policies): IP address-based location to send geo-fenced campaigns.



#### 15.6 Multivariate Testing

The platform allows operating teams to perform multivariate tests, to figure out which campaign works better. You can build multiple options to target a segment such as – Headlines, Images, Click button colours. The platform then runs these campaigns on a small data-set and basis outcomes, activating the winning campaign



on the target base.

#### 15.7 Digital Asset Manager (DAM)

We store all images, icons, campaign details so that variations can quickly create campaigns – either new or for Multivariate tests. A simple UI allows anyone to build a campaign for any segment in a few minutes.

How AppICE manages campaigns components:

DAM Asset	Template ID	Ver No
Image 1: ID82022jw92	TID9202	Ver1.1
Image 2: IDwld93kw02j	TID8292	Ver1.12
Deep Link URL https://gib.app/page	TID1192	Ver2.39
CTA_loanapply	TID1139	Ver2.1

## 16. Behavioral Data Analytics

Please note - following fields are to be shown as masked on portal/csv (if applicable):

- FirstName
- First Name Arabic
- Nationality
- Email
- Primary Mobile
- Dakhli AVG salary
- Salary Range
- Account Number
- AVAILABLE\_BAL
- MonthlyAccountBalance AVG
- Amount AVG

Note that customer data will not be extracted as raw data. Reports show aggregate data.

#### 16.1 Aggregate Dashboards

- New users trend by OS
- Daily active users
- Weekly active users
- Monthly active users
- Active user trends
- DAU trend
- Campaign Engagement count, active campaigns, total campaigns

#### Overview of App & Web Performance Data

Event Name

Number Of Events

#### **User Analytics**

You can see the count of Users in different categories.

#### Refer screenshot below.



#### New Users

Acquisition is the selected period. You can see the count of users who have installed the application. This can be split based on Platform - Android, iOS, Web. Clicking on 'View Details', takes you to a new page to see this section in detail.

#### Retained Users

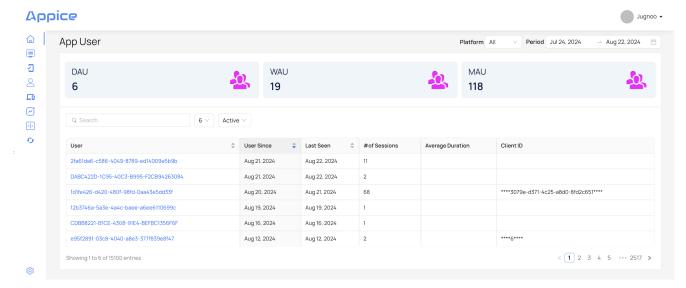
Active users are those users who have not uninstalled the app e.g 15.1K

#### Metrics under this tab:

- DAU (Daily Active User): Avg count of unique users per day who have opened the App or visited the website.
- WAU (Weekly Active User): Avg count of unique users per week who have opened the App or visited the
- MAU (Monthly Active User): Avg count of unique users per month who have opened the App or visited the website.



Clicking on 'View Details', takes you to a new page to see this section in detail.



#### Engagement

Engagement is the number of sessions that have happened in the given time period. Remember, all of this is done in the context of a time period and platform that you select from the top.

You can see the count of campaigns being sent / to be sent to the users using the application, to engage those users.

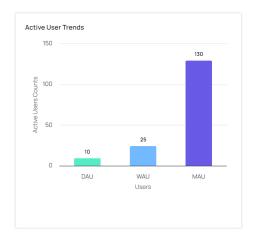
#### ii. User Trends

You can get an understanding of daily (DAU), weekly (WAU), monthly (MAU) trends of users, using the application, in the form of bar-chart & line-chart.

#### **Active Users Trends**

You can see the count of Active Users in the form of Bar-Chart. This shows values of DAU, WAU, MAU for the selected period.

Refer screenshot below.

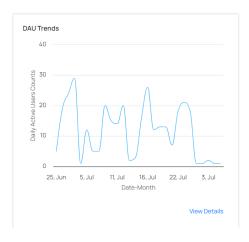


#### Daily Active Users Trends

You can see the count of active users on a daily basis. This is shown in the form of a line-chart.

Refer screenshot below.

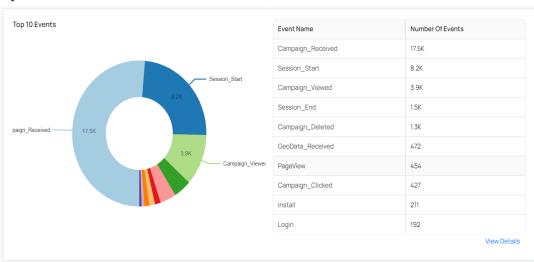




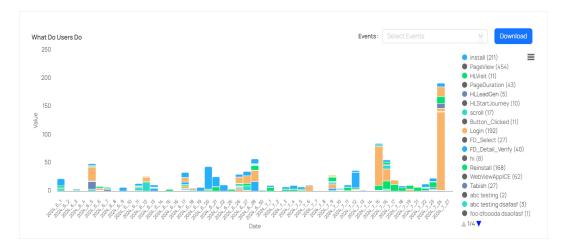
#### iii. User Events

You can see a list of Top 10 events being performed in the application, along with its count. This section can be shown in the form of Table & Pie-Chart for better visibility.

#### Refer screenshot below.

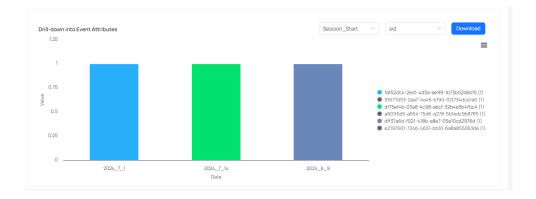


On clicking View Details, it takes you to a detailed page of Events.



**Drill-down into Event Attributes -** count of all the attributes or events, along with their attributes, performed by users within your app. You can also download reports in csv format.





#### iv. Header

You can see 2 options to choose - Platform and Period. Refer screenshot below.



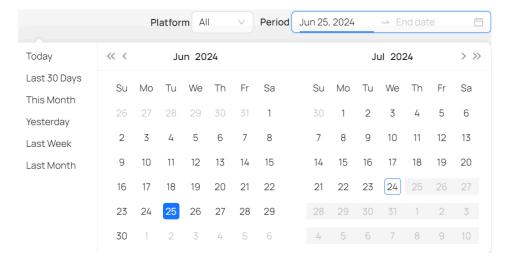
#### Platform

Allows you to see data on the basis of selection made in this dropdown. Values in the dropdown are Android, iOS, Web, All.



#### Period

Allows you to see data on the basis of period (date range) being selected.





## - Reports available in platform:

	Reports available in platform:	
Sno	REPORTS	STATUS - (SIT)
1	New users trend – by OS	Yes
2	New users trend – by Device	Yes
3	New users trend – by App Version	Yes
4	New users trend – by Country	Yes
5	New users trend – by City	Yes
6	New users trend – by Platform	Yes
7	New users trend – by OS Version	Yes
10	Inactive users trend – by OS	WIP - for SIT
11	Inactive users trend – by Device	WIP - for SIT
12	Inactive users trend – by App Version	WIP - for SIT
13	Inactive users trend – by Country	WIP - for SIT
14	Inactive users trend – by City	WIP - for SIT
15	Inactive users trend – by Platform	WIP - for SIT
16	Inactive users trend – by OS Version	WIP - for SIT
19	Inactive users trend day-wise	WIP - for SIT
20	Inactive users trend time-wise	WIP - for SIT
21	Daily active users by time period	Yes
22	Weekly active users by time period	Yes
23	Monthly active users by time period	Yes
24	Active user trends by time period	Yes
25	DAU trends by time period	Yes
26	Users by session count	Yes
27	Average session length	To be implemented post UAT
28	Users by usage period	To be implemented post UAT
29	Average time spent	To be implemented post UAT
30	System response time	Out of scope
31	Error count	Out of scope
32	Error type	Out of scope
35	Understand Top 10 events on a daily basis	Yes
36	Drill-down into events attributes	Defect - Data Issue
39	Daily Logged in user report	Yes (From Funnels)
40	New Installs – Aggregate level	Same as new users
41	New Installs – OS, device, model	Same as new users
42	New Registrations	Yes (From Funnels)
45	Understand sleeping users	Build segment : Last Seen = Greater than = 30 days
ro .	Understand how many total conversions happen for a	Yes
48	particular journey	
49	Understand where a drop-off happens for a particular journey	Yes
50	Users by source	Will get from MMP integration



51	Users by campaign id	Will get from MMP integration
53	Journeys: Sunburst Chart	
54	Understand what users are doing on my app	Yes
57	Campaign performance across channels (Email, SMS, Push, In-App)	Yes Out of scope: Web Push, Web Popup
58	Count by click rate	Yes
59	Count by open rate	NA : Email callback not being received by Appice
61	Active campaigns	Yes
62	Draft campaigns	Yes
63	Past campaigns	Yes
64	Total campaign	Yes

#### Other reports include:

	Leads generator		
Case	Logic	Action	AppICE Comments
Abandan journeys	Customers who started any apply journey including account opening and didn't reach journey end point	Report to be shown per product per journey (Statistics) Customer data to be provided as raw data (to be uploaded as leads on CRM) (Daily job by GIB)	This can be extracted from the Funnel of event data.  NOTE: Data will be uploaded to CRM by GIB.
	Engagement report		
UseCase	Logic	Action	AppICE Comments
Mkt channels attribution	Based on marketing activities: Conversions per: 1- Campaign/post 2- Channel 3- Customer segment 4- Customer demographics (Gender- Age - Geolocation)	Real time and historical report [Social Media posts not included]	From MMP: As per MMP Policies
Pre login & Registration	Customers who download the app and registration status	Realtime and historical report to show downloads/registration including avg time from download to registration	This can be extracted from the funnel of event data.
Post login - event tracking	Visits per: 1- product/Service 2- screens of each product/Service and session source: 1- paid media platforms 2- push notifications 3- Email 4- SMS 5- Social media	Real time and historical report	Only 1 is available [From event drill down] Source is a part of events data - OpenTrigger & custom variable [Only Push, Email, SMS can be tracked by App deeplink.] (paid media in not part of source)



	51
6- organic login	
7- exist customer or newly	
registered customer	

Notification performance					
Channel	Logic	AppICE Comments			
	Delivery status, customer react (clicked -	Appice tracks: Sent, Clicked, CTR.			
Push	ignored) , Customer react date	Ignored = Not Possible			
		Sent is possible.			
		No callback from gateway for			
SMS	Delivery attempt no. and delivery status	Read/Click.			
		App sends this information in callback:			
	Delivery status, customer react	- Accepted = CTA button clicked			
	(Accepted, rejected or remind me later)	- Rejected = X button clicked			
In-App	Customer react date	- Remind Me Later = Not Possible			
		Sent is possible.			
	Delivery status, customer react (clicked -	No callback from gateway for			
Email	ignored) , Customer react date	Read/Click.			

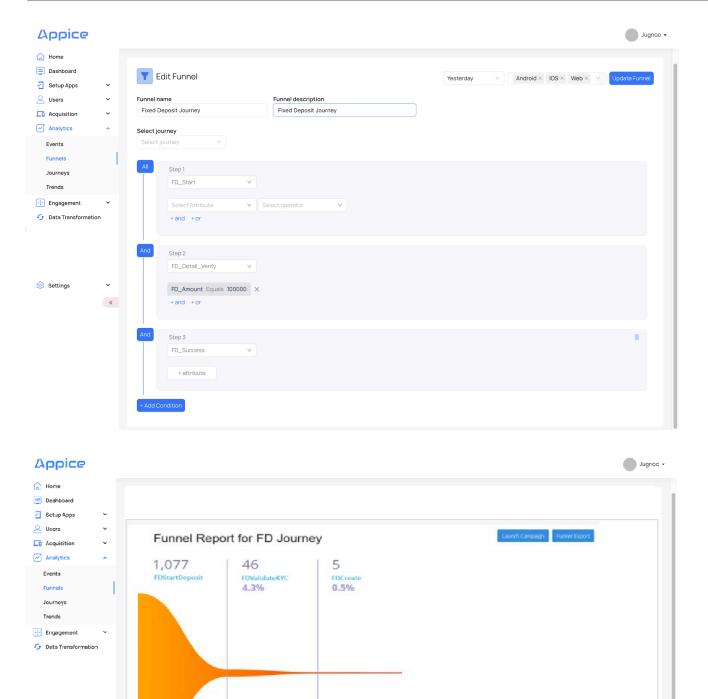
#### - 16.2 Funnels

Understand where a drop-off happens in a user's journey. Using this insight, one can communicate with the customer through various notifications. This is basically a sequence of Triggers/Events in your app which would help you better understand the customer's journey while using your mobile app. This helps in better visualizing at which point in your transaction funnel, users drop off most or can be helped with in-app notifications or better messaging.

- How many users complete FD (or PPF) or
- Drop off at KYC validation stage

Event	Attribute	Attribute Value
FDStartDeposit		
FDValidateKYC	KYCComplete	True
FDCreate	FDOpened	True





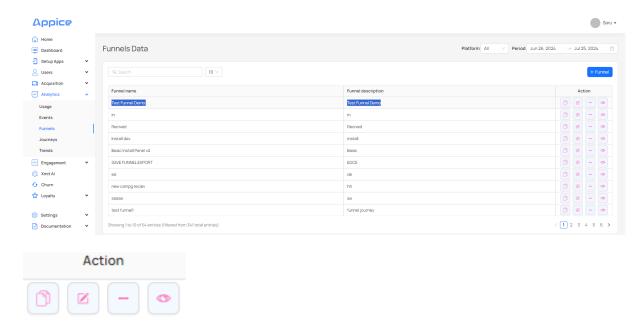
On Save, you can see a message at the top - Funnel Created Successfully.

You can see the newly created Funnel in the list.

Settings

«





Copy button - To copy the funnel.

Edit button - To edit the funnel.

**Delete button -** To delete the funnel.

Preview button - To see analytics of users in the form of a widget, you can click the 'Preview' button.

Funnels can be exported as well to analyze the users' data by clicking on the Funnel export option.

You can select users' data.

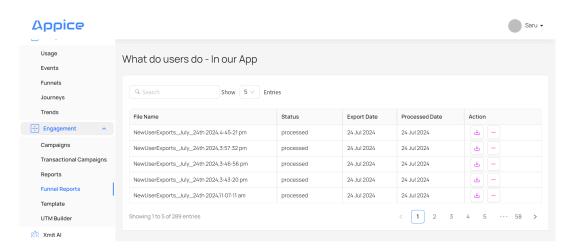






On clicking Save, it initiates the export.

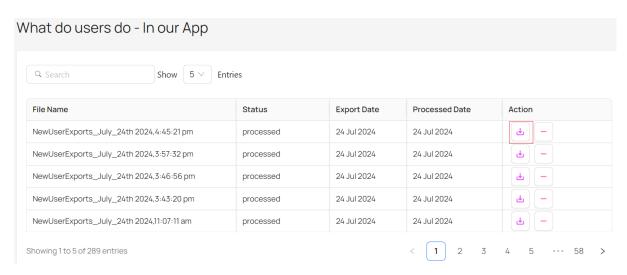
Exported csv can be downloaded by clicking on Funnel Reports in the left panel.



This shows the current status of the report which is 'initiated'.

Once the exported report is ready, it shows status as 'processed' and a download button is also available.

On clicking the download button, csv can be downloaded.





#### - 16.3 Journeys

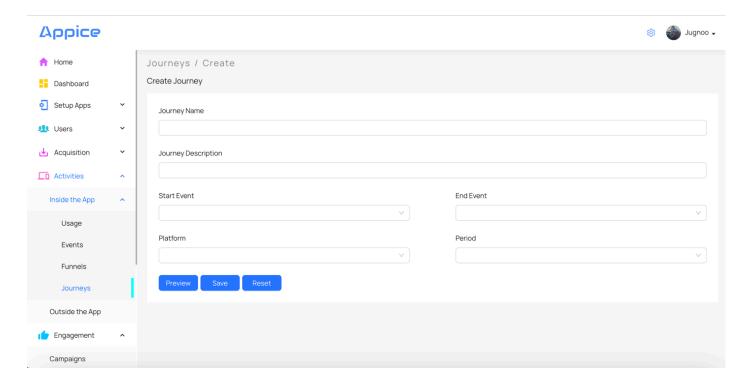
One of the most intriguing questions that product managers and marketers face is, 'What are users doing on my app?'

Let's take the simplest form of user journey in a tabular data:

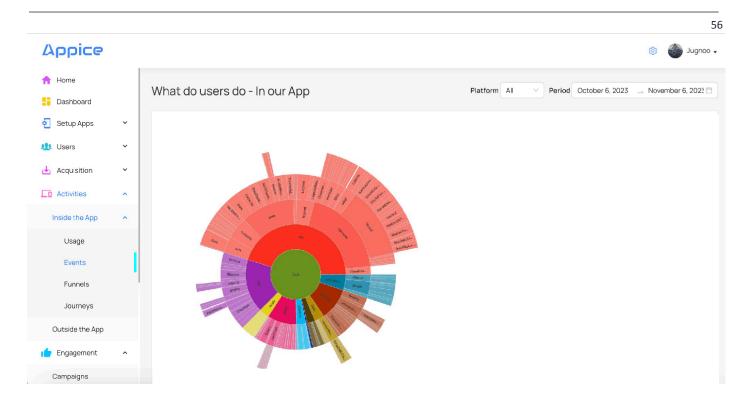
Step I	Step II	Step III	Step IV	Step V	Users
App Launched	App Launched	Category Viewed	Searched	App Launched	4512
App Launched	UTM Visited	Searched	Product Viewed	Product Viewed	3012
App Launched	Searched	Category Viewed	Product Viewed	Added To Cart	422
UTM Visited	App Launched	Product Viewed	Added To Cart	Charged	312

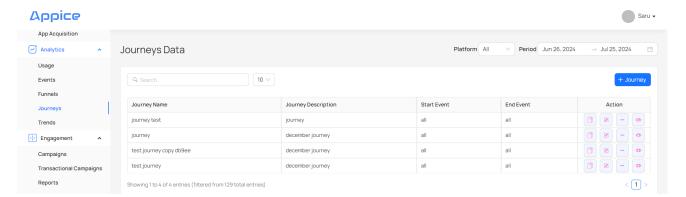
In order to understand how users navigate through the App or website - where do they start the journey and which pages do they end the journey, we represent this data with a Sunburst Chart.

This type of visualization shows hierarchy through a series of rings that are sliced for each category node. Each ring corresponds to a level in the hierarchy, with the central circle representing the root node and the hierarchy moving outwards from it. Rings are sliced up and divided based on their hierarchical relationship to the parent slice.







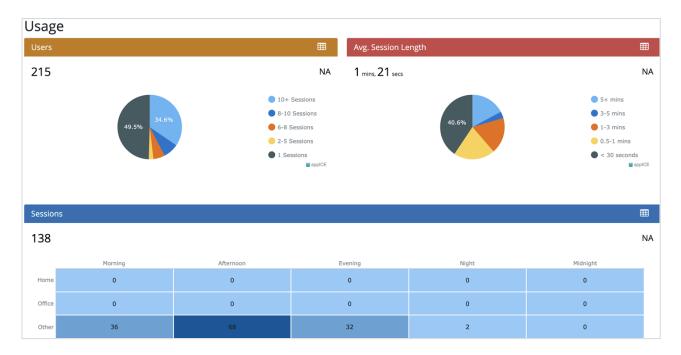


#### - 16.4 Visitor Engagement Overview

Visualize the sessions and user's time spent on the website across unique session counts, time per session and the day parting of the session traffic.

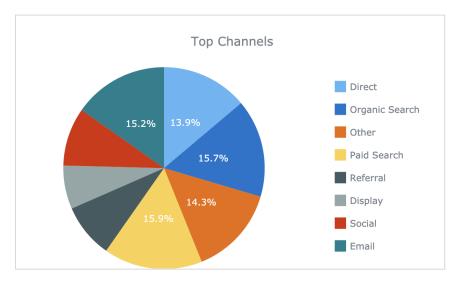
- Users gives count of users vs session count
- Avg. Session Length gives average duration of the overall sessions i.e. average time spent by users within your app
- Sessions gives count of user sessions during morning, afternoon, evening, night and midnight





#### - 16.5 Traffic Sources

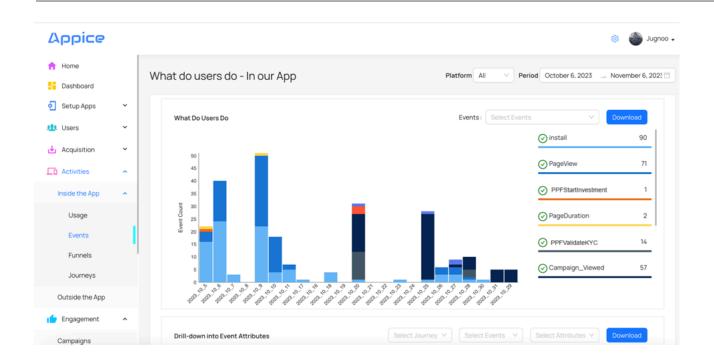
The traffic patterns can be split across various sources like Direct, Organic Search, Referral, Social, Email etc. This helps business teams allocate optimal resources on the channels that are yielding the maximum traffic or bring up under performing channels.



#### - 16.6 Top 10 Events

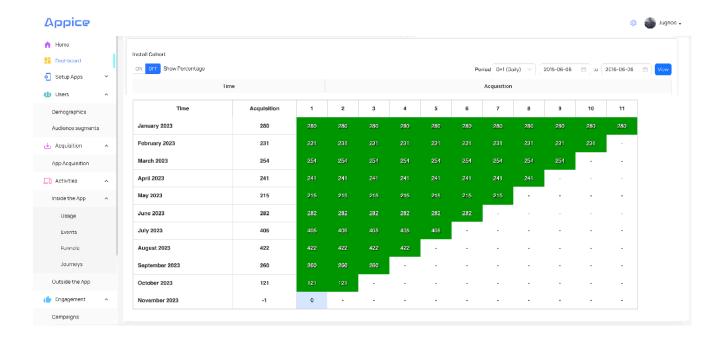
Understand Top 10 events on a daily basis. This data is used to derive insights on what are the most preferred features or functionalities of our App.





#### - 16.7 Retention Trends

When customers download or register on the App, many do not start active engagement or become regular users. These customers need to be identified in order to increase the retention rate, else they may slip in the category of 'sleeping users'. Retention trends chart show progress of users on a monthly basis



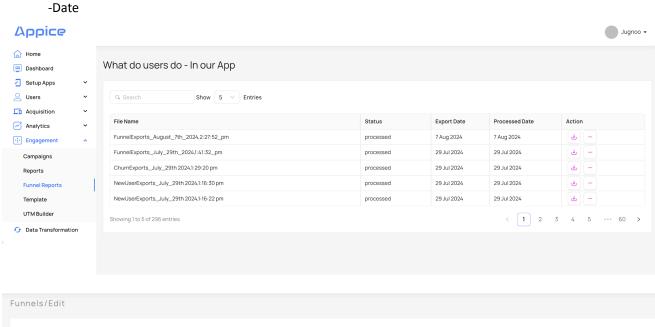
#### - 16.8 Specific Reports

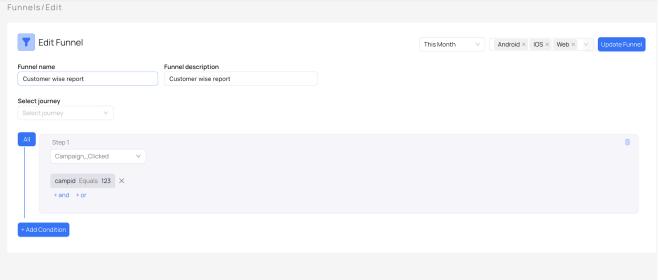
In case specific reports have to be created by querying data, these are available in the reports section. Example: Campaign report with details of which customers clicked on CTA can be made as a single step funnel with the following fields available in report:

-Campaign ID

-CIF







#### - 16.9 Acquisition

more details about the users who visited / installed your app.



## App Acquisition

Acquisition Sources

whether that user is a new user or repeat user.



## App Versions

from which app version users have installed your app.



#### ■ Locations

from which city users are from.

Locations	City	^ <b>T</b>
Location	Total	
Unknown	5	NA
Mumbai	2	NA
Ambakapalle	1	NA
Dammam	1	NA
Bengaluru	1	NA
Visakhapatnam	1	NA

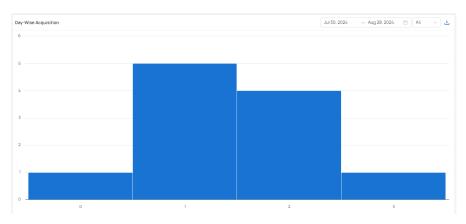
#### OS

from which OS users have installed the app.

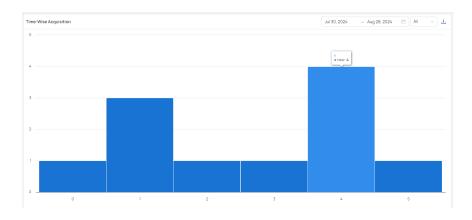




## Day-Wise Acquisition shows daily installs/visits.



# ■ *Time-Wise Acquisition* shows hour-wise installs/visits.



## 17. User Management

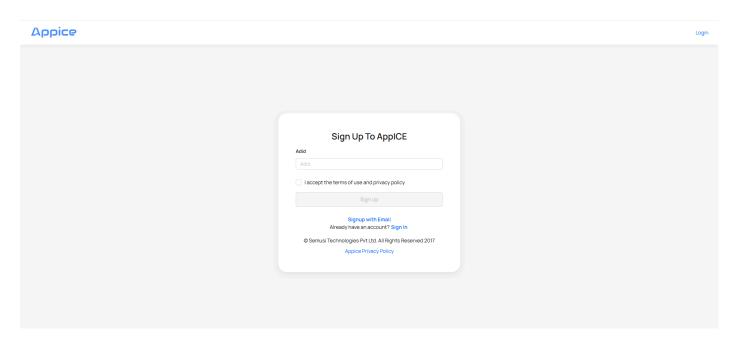
The AppICE system will be integrated with SSO to allow GIB users to login only with their ADID. Users can then be given access from the AppICE panel to login to it.



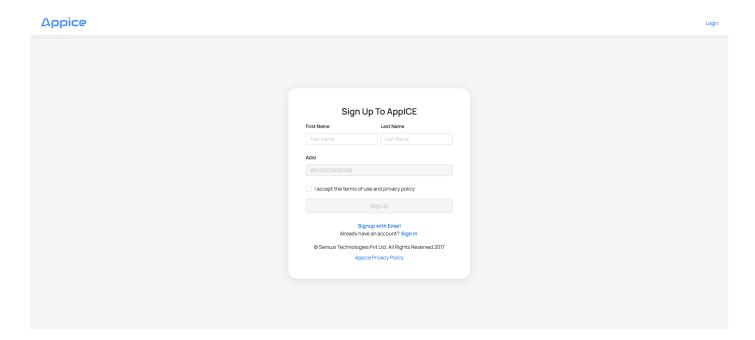
#### 17.1 How to Register a New User

Here are the steps to register a user on Appice dashboard:

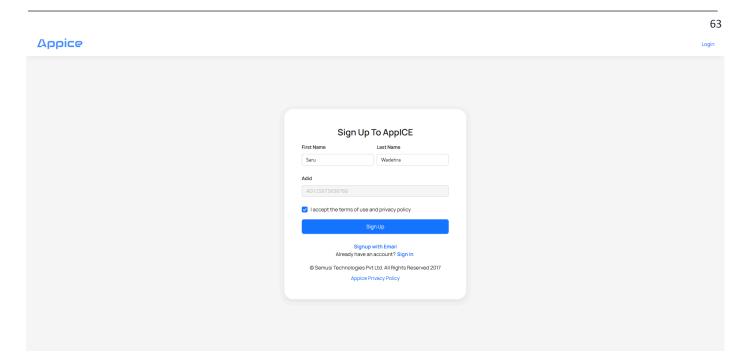
- o Users can directly be registered from the dashboard.
- o Users can access the Appice dashboard and click on the Sign Up link to register.



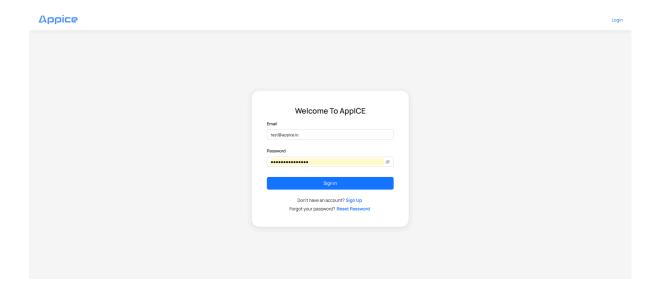
On clicking, it opens the below page. Users can fill their details and click on Sign up.







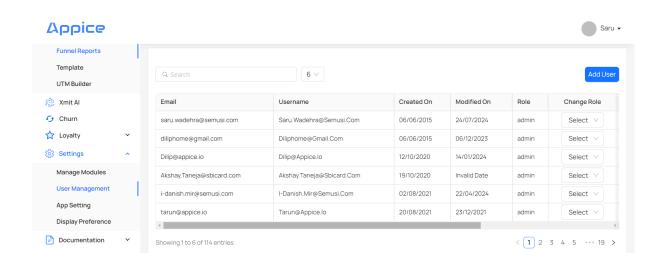
Once users click on Sign up, it takes them to the login page.



17.2 User Addition Process

Admin/Infosec Users can login into the Appice dashboard and go to  $\mathbf{Settings} \to \mathbf{User} \ \mathbf{Management}$  in the left panel.

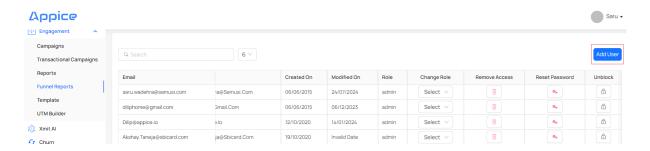




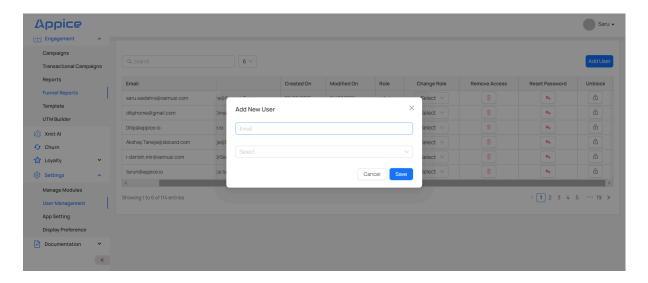
Click on Add User to add a new ADID along with its role.

By default, Users are in Not Approved state. These can be Approved by clicking on the **Approved** button.

Admin/Infosec users can also assign App and roles to these Approved Users by clicking on the Add User button.

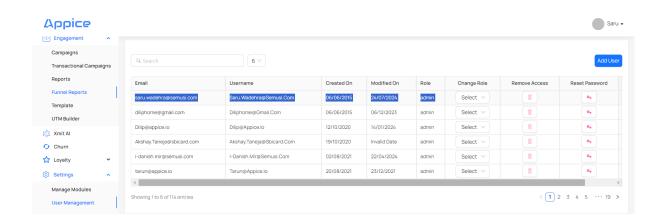


On clicking, it takes to this page where ADID has to be provided and Role has to be selected from the dropdown.

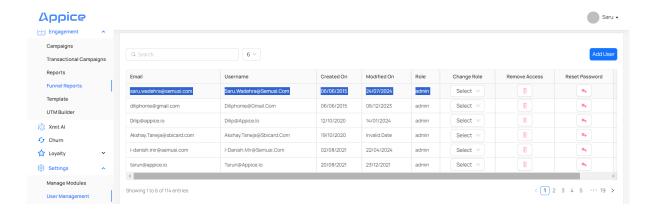


Click on Save button to save the users.





Newly added users can be seen in the Users List, as shown below.



NOTE: New users will not be assigned to any role, whereas existing users may/may not have roles assigned to them.

#### - 17.3 User Modification Process

There are three types of modifications possible in Dashboard:

- o Change Role
- o Revoke Role
- o Status
- o Unblock

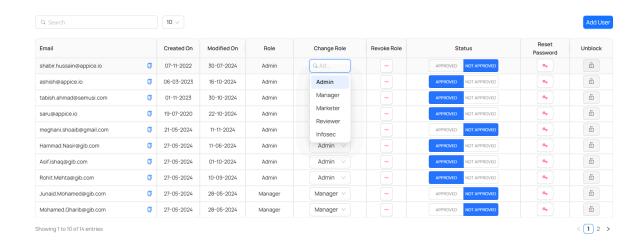
#### i. Change Role

Users can only be modified by an Admin by logging into the account and going to **Settings**  $\rightarrow$  **User Management** section.

Click the **Change Role** dropdown for the specific User, for which role is to be modified.



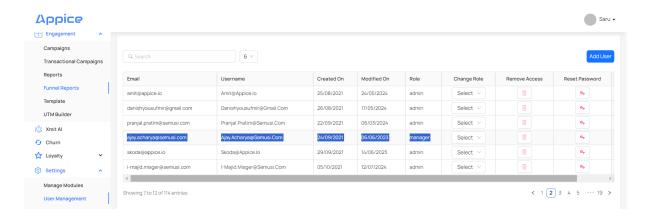




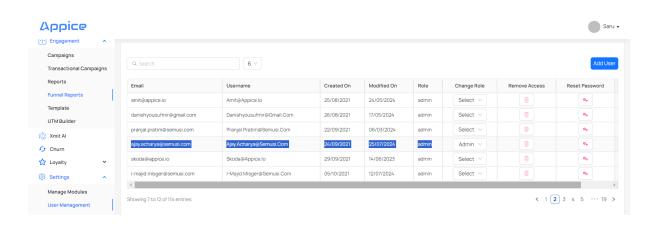
There are 5 roles in AppICE panel with following module access & update:

Roles	User Management	Campaign Creation	Campaign Updation	Campaign Deletion	Campaign Review/Give Comments	Campaign Activation	Audit Logs
Admin	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Marketer	No	Yes	Yes	No	No	No	No
Reviewer	No	No	No	No	Yes	No	No
Manager	No	Yes	Yes	Yes	No	Yes	No
Infosec	Yes	No	No	No	No	No	Yes

#### Change the value.







#### ii. Revoke Role

User Access can be removed from accessing the panel by revoking the role of the Users.



#### iii. Status

User Access can be temporarily disabled from the panel by marking the user as NOT APPROVED.

User Access can be enabled again by clicking on APPROVED.



Read only access can be provided to Bank's officials like Contact center agents and customer quality team (anytime) to address customer inquiries related to the notifications sent through the platform.

NOTE - Reset Password in User Management is not applicable as Users will login using AD.

#### v. Unblock

If a user tries to login with wrong credentials or is blocked from Login from Panel, that user can be unblocked by clicking on Unblock for that user.



Email		Created On	Modified On	Role	Change Role	Revoke Role	Status	Reset Password	Unblock
shabir.hussain@appice.io		07-11-2022	30-07-2024	Admin	Admin ∨	_	APPROVED NOT APPROVED	٥٠	<b>a</b>
ashish@appice.io	•	06-03-2023	16-10-2024	Admin	Admin ∨	_	APPROVED NOT APPROVED	٥٠	
tabish.ahmad@semusi.com	•	01-11-2023	30-10-2024	Admin	Admin ∨	_	APPROVED NOT APPROVED	٥٠	
saru@appice.io	0	19-07-2020	22-10-2024	Admin	Admin ∨	_	APPROVED NOT APPROVED	0,	•
meghani.shoaib@gmail.com	0	21-05-2024	11-11-2024	Admin	Admin ∨	_	APPROVED NOT APPROVED	٥٠	<u>•</u>
Hammad.Nasir@gib.com	0	27-05-2024	11-06-2024	Admin	Admin ∨	_	APPROVED NOT APPROVED	٥٠	<u>•</u>
Asif.ishaq@gib.com	0	27-05-2024	01-10-2024	Admin	Admin ∨	_	APPROVED NOT APPROVED	٥٠	
Rohit.Mehta@gib.com	0	27-05-2024	10-09-2024	Admin	Admin ∨	_	APPROVED NOT APPROVED	٥٠	
Junaid.Mohamed@gib.com	0	27-05-2024	28-05-2024	Manager	Manager ∨	_	APPROVED NOT APPROVED	٥٠	
Mohamed.Gharib@gib.com	0	27-05-2024	28-05-2024	Manager	Manager ∨	-	APPROVED NOT APPROVED	٥٠	

Showing 1 to 10 of 14 entries < 1 2 >

## - 18. Role Management

There are 5 roles in AppICE panel with following module access:

Roles	User Managemen t	Campaign Creation	Campaign Updation	Campaig n Deletion	Campaign Review/Giv e Comments	Campaign Activation	Audit Logs	Features seen on Login
Admin	Yes	Yes	Yes	Yes	Yes	Yes	Yes	<ul> <li>User         Management</li> <li>Campaign         Create/Edit/R         eview/Delete/         Activate</li> <li>Audience         Segment</li> <li>Funnels</li> <li>Audit Logs</li> </ul>
Marketer	No	Yes	Yes	No	No	No	No	<ul><li>Campaign Create/Edit</li><li>Audience Segment</li><li>Funnels</li></ul>
Reviewer	No	No	No	No	Yes	No	No	<ul><li>Campaign Review</li><li>Audience Segment</li><li>Funnels</li></ul>
Manager	No	Yes	Yes	Yes	No	Yes	No	<ul> <li>Campaign         Create/Edit/D         elete/Activate</li> <li>Audience         Segment</li> <li>Funnels</li> </ul>
Infosec	Yes	No	No	No	No	No	Yes	• User Management • Audit Logs



## - 19. Other Integrations

- a. The AppICE platform should be integrated with the GIB LDAP system to allow login with their unique ADID. Refer to section 19.7 of Appendix section for more details.
- b. The AppICE onprem systems should be integrated with various security agents like Splunk, FIM etc to follow GIB security standards.

#### - 20. Event List

Documentation if implemented events ( events list) to be stored by GIB for all future references against change in App UI by GIB

## 21. Requirement Traceability Matrix (RTM)

Please refer to 22.8 for the final BRD.

S.No.	BRD	FSD
1	$1 \rightarrow 11.1 \rightarrow \text{Table } 3$	1
2	2	2
3	3.1	2.1
4	BR-1	9
5	BR-2	9
6	BR-3	14.2
7	BR-4	11
8	BR-5	11
9	BR-6	11
10	BR-7	11.3
11	BR-8	11.4
12	BR-9	11.5
13	BR-10	11.1 11.3 14
14	BR-11	11.1 11.3 14
15	BR-12	11.1 11.3

		14
16	DD 12	
16	BR-13	11.5
17	BR-14	11.5
18	BR-15	11.3 11.6
19	BR-16	11.3
20	BR-17	11 14
21	BR-18	11 14
22	BR-19	11 14.6
23	BR-20	11
24	BR-21	15
25	BR-22	15
26	BR-23	17
27	BR-24	16
28	BR-25	11.3
29	BR-26	11.3
30	BR-27	NA
31	BR-28	9
32	BR-29	9
33	BR-30	14.2
34	BR-31	11.3
35	BR-32	14.4 11.3
36	BR-33	NA This is from Meem Channel
37	BR-34	NA This is for Meem Team
38	BR-35	5

39	BR-36	NA This is for Meem Team
40	BR-37 → SR1	13
41	BR-37 → SR2	2
42	BR-37 → SR3	9
43	BR-37 → SR4	18
44	BR-37 → SR5	2
45	BR-37 → SR6	13
46	BR-37 → SR7	15
47	BR-37 → SR8	19 → b
48	BR-37 → SR9	7

## - 22. Appendix

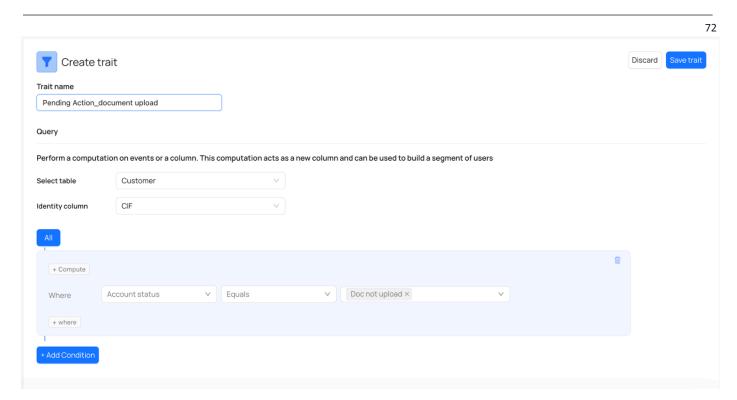
- 22.1 Use Cases



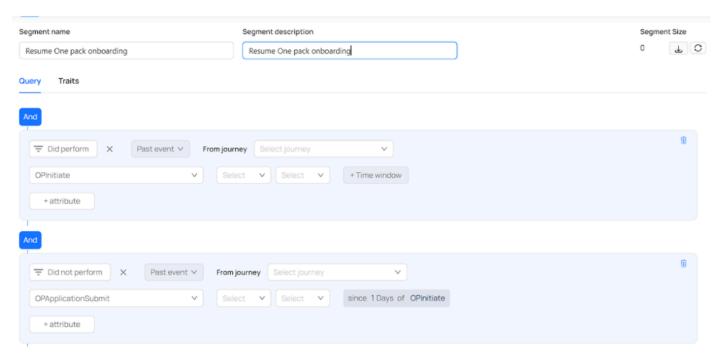
Examples:

UC3



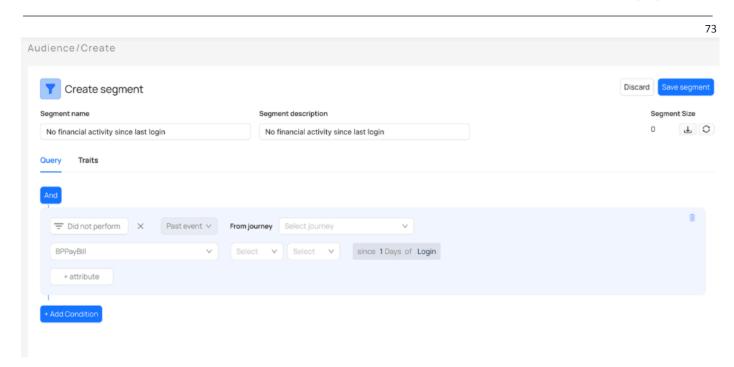


#### **UC19**



UC20





- 22.2 Data Taxonomy



22.3 Events List



22.4 SMS Integration



22.5 Email Integration

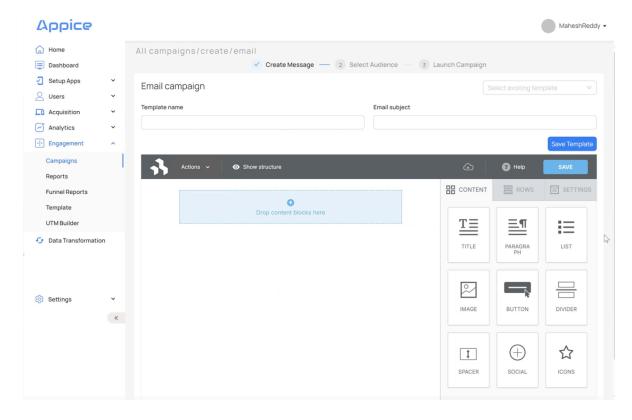
#### Following is the gateway details:

Source IP/Subnet	Destination IP/Subnet	Port Number	
GIB-SIT	10.8.15.212	<u>smtpprd.gib.com</u> : 10.194.100.120	SMTP/25

This can be accessible and can be used without any user.

Example:





#### hello mahesh





Tue 10/15/2024 9

(i) If there are problems with how this message is displayed, click here to view it in a web browser.

ATTENTION: This email originated from outside of GIB. Do not click on links or open attachments unless you recognise the sender and know that the content is safe. تنبيها تم إنشاء هذا البريد الإلكتروني من خارج بنك الخليج الدولي. لا تقم بفتح الروابط أو فتح الموافقات إلا في حال التعرف على المرسل وتعلم أن المحتوى آمن

#### **GIB EMAIL TEST**

This to test the email integration in sit

Ι







22.7 Sample data



22.8 Final BRD



22.9 MMP Integration



## - 23. Audit Logs

Audit logs contain information about users who are doing activities on the AppICE Panel like logging in/logging out/creating campaigns/updating campaigns/creating audience segments etc.

This feature is only applicable to Admin & Infosec Users.

Here is how it is shown on Panel:

