



Unified Contractual Customer Management System

A Comprehensive Digital Solution for Streamlined Operations



Seamless Onboarding

Digital registration & KYC



Financial Management

Integrated billing & payments



GST Compliance

Automated tax handling



Centralized Operations

PAO & workflow management



Digital Contracts

E-signatures & instant access



Smart Wallet

Unified balance and tracking



Flexible Payments

Online, partial & COD options



Real-time Dashboard

Track usage & payments 24/7

Objectives & Goals

Strategic vision for the Unified Contractual Customer Management System



Objective

Strategic Goal

Establish a state-of-the-art digital platform that stands at par with the leading players in the Indian Courier, Parcel, and eCommerce Industry. The system aims to revolutionize customer contract management through seamless digital transformation.

★ Strategic Vision

To become the most efficient and customer-centric postal service management system, leveraging cutting-edge technology and best practices from the industry.

☰ Key Goals & Objectives



Simplify Customer Management

Streamline contractual customer customer interactions from onboarding to support



Enhance Stakeholder Experience

Provide intuitive interfaces for customers and administrative bodies



Financial Transparency

Ensure accurate billing, timely settlements, and GST compliance



Drive Operational Efficiency

Automate tasks, reduce processing processing times, and minimize errors



Data-Driven Decisions

Offer comprehensive reporting and analytics for strategic planning



Industry Leadership

Achieve standards comparable to top courier companies



Stakeholder Ecosystem



Customer

Service Users

Domestic and international customers who avail postal services through the CCMS platform. Includes individual and corporate users.



Post Office

Service Delivery

Provides services directly to customers and article processing. Front-line service delivery point.



Divisional Office

Contract Management

Responsible for accepting and contracts with contracts with customers at the regional level.



PAO - Accounts & GST Nodal Office

Financial Hub

Handles Wallet, settlement, payment, accounting, GST returns and reconciliation reconciliation for financial operations.



Circle Office – Nodal Office

Local Operations

Manages customer relationships< Billing, Billing, Grievances, and local operations operations within their jurisdiction.



Directorate

Apex Authority

Apex body for overall performance review review and strategic oversight ofUCCM



Digital Onboarding Process



Sign Up

Create account with basic details and contact information

Enter firm/organization name

Select entity type (Govt/PSU/Private)

Provide PAN, GSTIN, or Aadhaar

Add registered address

Set up login credentials



KYC Verification

Verify identity with document upload and validation

Upload KYC documents

PAN/GSTIN verification

Aadhaar-based validation

Prevent duplicate registrations

Quick approval process



Choose Services & Offices

Select postal services and preferred post offices

Parcel, Mail, International

Select delivery offices

Multi-location support (NAF)

Intra-circle options

Service preferences



Billing & Payment

Configure billing cycles and payment preferences

Choose billing cycle (Monthly/Quarterly)

Set payment method (Online/Advance)

BNPL option available

Configure wallet settings

Payment alerts setup



eSign Contract

Digital signature for instant contract activation

Review contract terms

OTP verification

Aadhaar-based eSign

Instant activation

Digital audit trail



Start Booking

Begin using postal services immediately

Access all services

Track shipments

Manage invoices

View transaction history

Customer support access



Key Benefit

Digital onboarding reduces processing time by 80%, enhances accuracy, and improves customer experience through self-service options.



Detailed Digital Workflow

End-to-End Process with Credit Management

Step 1-3



Step 4-6



Step 7-9



Automated Processing

- ✓ Automated credit limit management
- ✓ Circle-wise billing & reconciliation
- ✓ Real-time wallet updates



Security & Compliance

- ✓ Secure payment processing via eFPB
- ✓ GST compliance automation
- ✓ Audit trail for all transactions



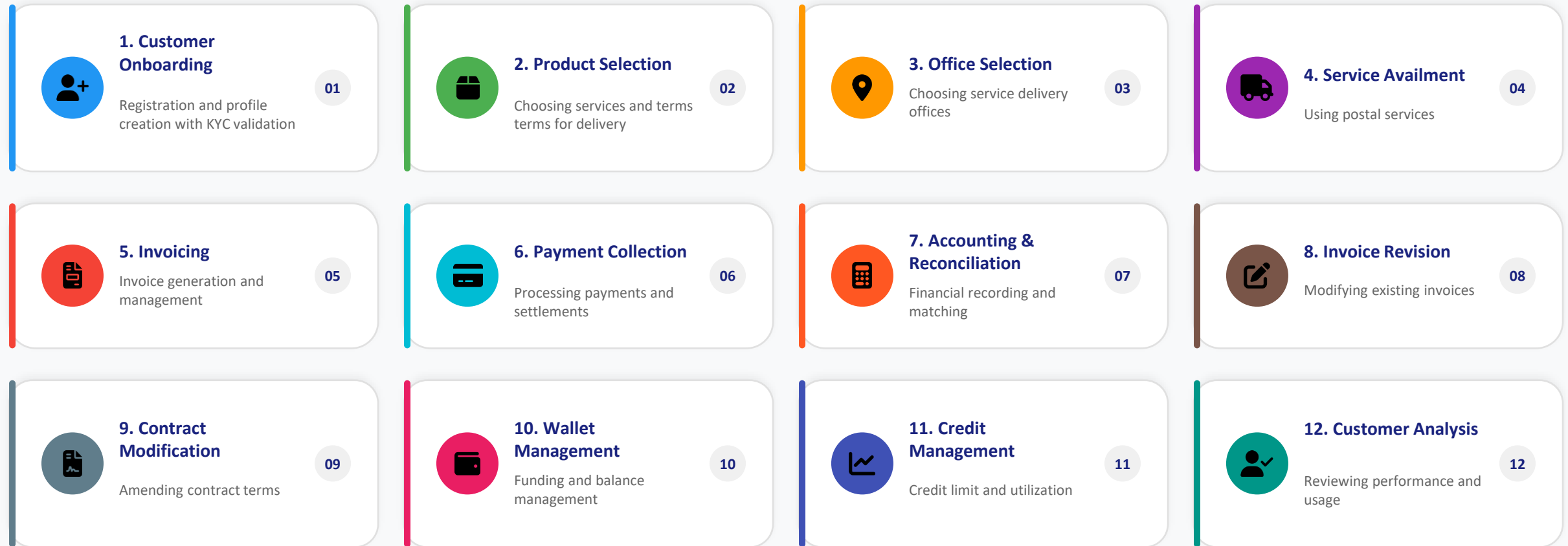
Performance Metrics

- ✓ Real-time balance tracking
- ✓ Automated payment application
- ✓ Credit limit monitoring



Contractual Customer Life Cycle

The complete journey of contractual customers within the CCMS ecosystem





Single Contract Management

One contract for all services across India



⚙️ Key Features

- ✓ One agreement for all services and locations
- ✓ CAF/NAF compatibility for pan-India operations
- ✓ Centralized terms and service annexures
- ✓ Role-based branch access and controls
- ✓ Faster amendments and renewals



Billing Flexibility

Flexible billing cycles, invoice features, and payment options for your convenience



Billing Cycles

Choose your preferred frequency

- **Monthly:** Standard billing every month
- **Fortnightly:** Bi-weekly billing for faster cycles
- **Quarterly:** 3-month billing for annual contracts
- **Custom:** Flexible dates based on your needs

✓ **Auto-renewal available for convenience**



Invoice Features

Professional billing management

- **Consolidated:** Single invoice for all services
- **GST-compliant:** HSN codes & tax breakdowns
- **Downloadable PDFs:** Easy record keeping
- **Email/WhatsApp:** Digital delivery options

📄 **Download anytime**



Delivery & Payment

Multiple payment options

- **Partial Payments:** Pay at your own pace
- **Bulk Payments:** Pay multiple invoices together
- **Online Payments:** UPI, Cards, NetBanking
- **Auto-debit:** Set up for convenience

+ **Add Payment**

🔄 **View**



Payment Methods & Options

Choose from multiple payment options to suit your business needs



Online Payments

UPI, Cards, NetBanking

Pay securely using UPI, credit/debit cards, or net banking. Real-time payment confirmation with instant receipt generation.

UPI

Cards

NetBanking



Partial Payments

Pay at your pace

Make partial payments against outstanding invoices. Flexible Flexible payment scheduling to manage cash flow effectively.

Flexible

Scheduled



Multiple Invoices

Pay together

Pay multiple invoices in a single transaction. Consolidated payment processing for better efficiency.

Bulk

Consolidated



Advance Deposit

Pre-fund for convenience

Make advance deposits for future transactions. Ensure uninterrupted service availability and easy checkout.

Prepaid

Convenient



BNPL

Buy Now Pay Later

Postpaid billing option with bank guarantee. Pay after service delivery with flexible repayment terms.

Postpaid

BG Required



COD Remittances

Cash on Delivery

Transparent and trackable COD payments. Real-time status updates and automated reconciliation for all transactions.

Trackable

Real-time



Unified Digital Wallet

One wallet for all India Post services with real-time balance management and automated payment processing

Wallet Overview

Active

Available Balance

₹5,25,000

Last updated: 2 mins ago

Credit Limit

₹10,00,000

Used: ₹4,75,000 (47.5%)

Auto-apply Payments

Automatic application to outstanding invoices invoices

Threshold Alerts

Low balance and credit limit notifications

Clear Statements

Detailed transaction history for finance teams

Real-time Updates

Instant balance and transaction updates

Recent Transactions

Invoice Payment Today, 10:30 AM -₹25,000

Wallet Top-up Yesterday, 2:45 PM +₹50,000

Service Charge Nov 23, 2025 -₹1,250

Alerts & Notifications

Credit limit is at 75%. Consider making a payment soon to avoid service disruption.



Credit Utilization

75%

Multiple GSTIN Support

Seamless management of multiple GSTINs for businesses with multiple branches



Benefits Overview

Why manage multiple GSTINs

✓ Centralized Management

Manage all your GSTINs from a single dashboard, eliminating the need for multiple logins and systems.

✓ Compliance Simplified

Automatic GST calculation based on place of supply and recipient location ensures accuracy.

✓ Cost Reduction

Eliminate manual errors and reduce administrative overhead with with automated processes.

⚙️ Features & Capabilities



Add & Manage GSTINs

Easily add, edit, and manage multiple GSTINs for your organization and branches



Circle-wise Invoicing

Automatic generation of invoices with correct GSTIN for each circle



Automatic Tax Calculation

Smart calculation of CGST/SGST/IGST based on place of supply



Easy Updates

Update PAN/GSTIN details anytime anytime with simple validation process



Consolidated Summary

Get unified reports across all GSTINs for better insights



Mobile Access

Access your GSTIN information from anywhere, anytime



Customer Profiling & Analytics

Comprehensive customer insights and segmentation analysis

Customer Profiling Real-time

Demographic Data

Business type, location, and entity classification classification

Service Patterns

Usage frequency and service preferences

Geographic Reach

Domestic vs. international services

Payment Modes

Payment patterns and preferred modes

Contract T&Cs

Contractual terms and conditions

Multiple GSTINs

GSTIN management for customers

Reporting Capabilities



Statements of Account



Settlement Reports



Product Utilization



Amendment Logs



Due Date Alerts



GST Compliance

Segmentation & Analytics Active

By Volume

High, medium, low-value customers

By Product

Speed Post, Business Parcel, etc.

By Payment

Advance, BNPL, eNACH users

By Reach

CAF vs NAF, geographic coverage

Analytics Capabilities



Performance Reports



Growth Analysis



Revenue Analysis



Customer Trends



Geographic Analysis



Usage Patterns



Automated GST Compliance

System-generated GST-compliant billing with dynamic tax application



1 System-Generated Bills per Circle

Postal Accounts Office generates bills on behalf of each Circle, utilizing their respective GSTINs. Each bill includes detailed service breakdown and applicable taxes.

- Active - Processing 100% of transactions

2 Separate Circle Bills for Multi-Circle Services

For multi-circle services, system automatically generates individual bills for each Circle with proper GST allocation and service categorization.

- Active - 15 Circles processed

3 Consolidated Summary to Customer

Comprehensive summary sent to customer via email/WhatsApp, with all individual invoices attached for easy reference and payment.

- Active - 95% delivery success rate

4 Dynamic GST Application

System intelligently applies correct GST (CGST/SGST/IGST) based on Place of Supply and Recipient Location with automated validation.

- Active - 100% accuracy rate



Compliance Status

- ✓ GST Registration Verified
- ✓ Tax Rate Validation
- ✓ Invoice Format Compliance
- ✓ Digital Signature Verified

GST Calculation Example

Base Amount	₹10,000.00
CGST (9%)	₹900.00
SGST (9%)	₹900.00
Total GST	₹1,800.00
Total Amount	₹11,800.00



Digital Contract Management

Seamless contract creation, signing, and management with eSignatures



1

Create Contract

Initiate new contract with customizable templates, service terms, and pricing. System auto-generates contract documents with all relevant annexures and service details.

- Active - 100+ contracts created today

2

Review Terms

Review and approve contract terms with role-based access control. Multiple stakeholders can review and review and provide feedback before final approval.

- Active - 15 pending reviews

3

eSign (OTP/Aadhaar)

Digital signing with OTP verification or Aadhaar-based eSign. Legally binding signatures with multi-factor authentication for security.

- Active - 95% success rate

4

Instant Activation

Contract goes live immediately after signing. System automatically configures services, billing, and access permissions.

- Active - 100% activation rate

5

Digital Audit Trail

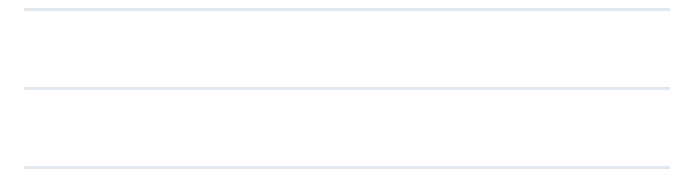
Complete digital audit trail with timestamps, IP addresses, and version history. Full compliance and accountability.

- Active - 100% compliance



Contract Status

- ✓ Draft Created
- ✓ Terms Reviewed
- ✓ Signatures Complete
- ✓ Contract Activated





Value Added Services

Premium features and benefits for enhanced customer experience



COD Payment Handling

Timely remittance & tracking

- **COD Remittance:** Transparent, trackable cash on delivery payments with instant confirmation
- **Payment Tracking:** Real-time tracking of COD collections and settlements
- **Timely Settlement:** Fast remittance to Wallet & Payment Payment
- **Automated Reconciliation:** Automatic matching of COD payments with orders

COD Available

Instant Tracking



99.5% successful delivery rate



Pickup & Analytics

Scheduling & reporting

- **Pickup Scheduling:** Schedule pickups at your preferred time preferred time slots
- **Usage Reports:** Detailed analytics on shipping patterns and costs
- **Performance Metrics:** Track delivery success rates rates and times
- **Proactive Alerts:** Due date reminders, payment confirmations, updates

Reports

Analytics



Monthly usage reports



Automated Alerts & Notifications

Account Setup

Initial account creation and configuration



✓ Active

Invoice Generated

Bill creation and delivery



✓ Completed

Due Date Reminder

Payment deadline notification



⌚ Pending

Low Balance Alert

Credit limit warning



✓ Active

Payment Received

Confirmation notification



✓ Completed

Contract Renewal

Renewal reminder and process



⌚ Pending

Email Notifications

- Invoice generation alerts
- Payment due reminders
- Account status updates

SMS Alerts

- Payment confirmations
- Low balance warnings
- Service updates

Push Notifications

- Real-time updates
- Status changes
- Action required alerts



Key Performance Indicators



Credit Balance
₹5,25,000
↑ 12%

Wallet Balance
₹75,000
↑ 8%

Available Limit
₹4,50,000
↓ 5%

Unadjusted Payments
₹25,000
↑ 3%

3 pending invoices require attention

Invoice Management



View & Download: Access all generated invoices in PDF format

Status Tracking: Monitor partial payment status

Filter & Search: Find invoices by date, amount, status

Download

Filter

Payment History



Mar 5, 2026: ₹2,00,000 - Paid

Apr 5, 2026: ₹1,80,000 - Paid

May 5, 2026: ₹2,20,000 - Pending

View All

Export

Product Utilization



Speed Post: 45% of total usage

Business Parcel: 35% of total usage

International: 20% of total usage

Analytics

Details

Automated Alerts



Due Date Reminders: 3 days before payment

Payment Confirmations: Real-time notifications

Service Updates: Status change alerts

Settings

Mute

Contract Management



View Contract: Access terms & conditions

Modify Terms: Request amendments

Download PDF: Save contract copy

View

Download



Revenue Overview \$

Total Revenue ₹12,45,000 ↑ 15%	Circle Revenue ₹8,32,000 ↑ 12%
Monthly Target ₹15,00,000 ↓ 8%	Achievement 83% ✓ On Track

3 circles need revenue reconciliation

Outstanding Dues !

- Overdue:** ₹2,45,000 (15 invoices)
- Aging:** 30-60 days: ₹1,50,000
- Top Debtor:** ABC Corp (₹85,000)

Report **Remind**

Settlement Status 🔍

- Completed:** 45 settlements
- Pending:** 12 settlements
- Processing:** 8 settlements

View **Export**

GST Reports %

GST Collected ₹1,85,000 ↑ 10%	GST Paid ₹1,45,000 ↑ 8%
--	--------------------------------------

3 GSTINs need verification

Reports **Audit**

Reconciliation Status 🔄

- Matched:** 95% transactions
- Pending:** 5% transactions
- Discrepancies:** 3 items

Reconcile **Details**

Bank Transactions 🏦

Current Balance ₹8,75,000 ↑ 5%	Daily Inflow ₹2,50,000 ↑ 12%
---	---

View **Statement**



Financial Management Architecture

Centralized PAO as Financial Hub for Streamlined Operations

Centralized PAO - Financial Hub



Simplified Billing & Settlement

Streamlined invoicing process

- ✓ Automated invoice generation across all circles
- ✓ Reduced processing time by 60%
- ✓ Centralized payment collection



Enhanced Reconciliation

Accurate financial matching

- ✓ Real-time transaction matching
- ✓ 99.5% accuracy in reconciliation
- ✓ Automated discrepancy detection



Financial Control & Audit

Robust monitoring framework

- ✓ Comprehensive audit trails
- ✓ Role-based access control
- ✓ Real-time monitoring



Single Source of Truth

Centralized data repository

- ✓ Unified financial data storage
- ✓ Consistent reporting
- ✓ Data integrity verification



Unified Payment Collection

Digital payment integration

- ✓ Multiple payment modes (UPI, Cards)
- ✓ Real-time payment processing
- ✓ Automated receipt generation



Automated GST Compliance

Tax management system

- ✓ Auto GST calculation
- ✓ Monthly filing automation
- ✓ Compliance monitoring



Invoice Generation

Automated bill



Payment Processing

Collection Modes



Reconciliation

Auto matching



Settlement

Final approval



Directorate Dashboard

Comprehensive insights for strategic decision-making and performance oversight

Performance Metrics



KPI Score

94.5%

↑ 3.2%

Efficiency

87.2%

↑ 2.1%

Quality Score

96.8%

↑ 1.5%

Response Time

2.3hrs

↓ 0.5%

Analytics

Export

Customer Growth



Acquisition Rate: 12.5% monthly growth

Retention: 89.3% customer retention

Satisfaction: 4.6/5.0 rating

View Details

Filter

Financial Health



Revenue

₹2.4Cr

↑ 8.5%

Profit Margin

24.3%

↑ 2.1%

Expenses

₹1.8Cr

↑ 3.2%

ROI

18.7%

↑ 1.8%

Reports

Export

Product Performance



Speed Post: 45% of revenue

Business Parcel: 35% of revenue

International: 20% of revenue

Analytics

Details

Circle Performance



Top Circle

Mumbai

32% revenue

Growth

+15.2%

vs last month

Active Circles

24/25

96% active

Avg Revenue

₹12.5L

per circle

View Map

Export

Audit Trails



Last Audit: 2 days ago

Pending Issues: 3 items

Compliance: 98.5%

View Logs

Export

Thank You