WONDERLƎND HUBS

Be the 'Bharat' Credit Gateway

WLH Managed Service Micro Plans	Germinate	Sprout	Bloom	Blossom	Notes & Remarks
Recommended for Client Phase	Launch & Validate	Limited Pilots	Phased Rollout	Ramped Up Usage	Pricing excludes GST and any statutory levies
Monthly Subscription (includes Provisining, Access and TechSupport)	₹49,000	TBD	TBD	TBD	Plan Upgrades can be done anytime during the subscription period
Included Number of Free Monthly Active Users (MAUs) (Note: This is applicable only for the Originaltion API bundle)	500	2,000	7,500	20,000	Additional Monthly Active Users (MAU) will be charged in the range of Rs 1.5/ - Rs 5 only per user for that month. MAU means user has logged in atleast once into the WLH platform during the month. Users can be borrowers, sales channels, partner users of Client as well as internal users of Client
Payable	Quarterly in advance	Quarterly in advance	Quarterly in advance	Quarterly in advance	API usage beyond what is included in the subscription will be billed monthly in arrears based on actual usage
Onboarding / Upgrade Fee - includes 1 loan product (payable on signup / upgrade)	₹495,000	TBD	TBD	TBD	
Additonal product setup	₹495,000	₹495,000	₹495,000	₹495,000	Per new product
API Uptime guarantee (Platform Infra on AWS)	99.50%	99.50%	99.50%	99.50%	SLA applicable On live production environment
Backups & DR	Included	Included	Included	Included	Max 30 days. WLH can provide and store backups as per retention policy of Client for the Bloom & Blossom plans (may involve additonal charges beyond 30 days)
Enterprise grade Web Application Firewall (WAF)	Enabled	Enabled	Enabled	Enabled	Multiple features and benefits including protection against unwated requests, DDoS attacks etc
Managed Service for base configurations & integrations	Included for initial setup, onging will be chargeable hours	Included for initial setup, onging will be chargeable hours	Included without additional charge	Included without additional charge	WLH will provide the support for base configuration and integration changes during the entire plan subscription period for all configurations not available to business users. Plus new integrations that may be required from time to time
Managed Service for routine housekeeping	Included	Included	Included	Included	All routine housekeeping like patches, backups, monitoring system health parameters, DB tuning etc managed by WLH

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Version Updates & Upgrades of WLH Platform	Enabled	Enabled	Enabled	Enabled	All patches, fixes, upates and upgrades of the WLH platform are included during plan subscription period as applicable. Certain Platfrom services may be available only for Bloom and Blossom plans
Access to new services launched on the WLH Hub	Enabled	Enabled	Enabled	Enabled	Any new WLH services or integration with 3rd party services of WLH alliance partners will be accessible. Usage of these services will be priced separately
Credit Policy Portal	Included	Included	Included	Included	For defining txn process flows, credit policies, scorecards, credit decision rules etc
MDM Portal	Included	Included	Included	Included	Master data management to drive credit origination flows and rules
User Admin Portal	Included	Included	Included	Included	For user admin at clients organisation
Transaction Admin Portal	Included	Included	Included	Included	Monitoring and rectification of exceptions & errors in transaction flows
Notifications to Borrowers and Channels	Included	Included	Included	Included	Email notifications available for free, SMS chargeable, Whatsapp notifications coming soon
Production Support Response SLA	1-2 business days	1 business day	4 hours	2 hour	Support available during standard business hours 10am - 7 pm on weekdays (additonal support can be contracted - addnl fees apply)
Addtional Consulting & Tech Support	chargeable @ WLH rates	chargeable @ WLH rates	60 hours pa; addnl hours chargeable	120 hours pa; addnl hours chargeable	Purchase of Pre Paid consulting addnl managed service hours available
WLH Sandbox Usage	NIL days pa	NIL days pa	30 days pa (allows experimentation separately from the main production instance)	90 days pa (allows more experimentation separately from the main production instance)	
Client Data Retention Period	Upto 30 days	Upto 60 days	Upto 90 days	Upto 1 year	Thereafter will be purged from WLH DB. Can be retained beyond indicated period for incremental charges
API Usage Fee structure (per invocation)	The API Bundles are elaborated in more detail in the next sheet (Note: API pricing depends on the type of API bundle and volumes of usage)				Payable monthly in arrears based on actual API usage

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Free Tier API Calls pm	NIL	200	500	1000	Higher Plans provide signifcant API usage discounting PLUS more free tier API usage
Applicable API usage discount	0%	10%	20%	33%	
Origination API bundle (for easy integration of web / mobile front ends for field / end- users)	Free for Early Adopter Clients	Free for Early Adopter Clients	Free for Early Adopter Clients	Free for Early Adopter Clients	APIs to support all user (Borrower or ChannelAsssisted) interactions, and all manual inputs / data / consents required from users. The actual front ends can be developed by Client using these APIs (or contracted with WLH for an addnl fee) These APIs will also be made compatible with the new emerging OCEN protocols
Orchestration Service	TBD	TBD	TBD	TBD	Per stage flow invocation
Aggregation API Bundle (3rd party provider charges separate)	TBD	TBD	TBD	TBD	oKYC, Bureau, Bank Account etc as well custom data service integrations with client data. Priced Per API call
Assessment & Decisoning API Bundle	TBD	TBD	TBD	TBD	Compute, Credit Policy Eval, Scorecard Eval, Credit Decision, CAM report etc. Per API call
Disbursal Facilitation API Bundle (3rd party provider charges separate)	TBD	TBD	TBD	TBD	eSign, eNACH, LoanDoc Gen, LOS/LMS push etc. Per API call
WLH Provided Augmented Intelligence Services					Additonal services available on the WLH Hubs to faciliate credit assessment, underwriting & decisioning
Base SEP	available shortly	available shortly	available shortly	available shortly	WLH socio economic profiler service available Oct '20 - Dec '20 quarter
SEP-Lend	available shortly	available shortly	available shortly	available shortly	WLH socio economic profiler service available Oct '20 - Dec '20 quarter
Psychometric (Intent to Pay) Insights	TBD	TBD	TBD	TBD	Coming soon with WLH alliance partner
Bank Insights	TBD	TBD	TBD	TBD	Coming soon with WLH alliance partner
GST Insignts	TBD	TBD	TBD	TBD	Coming soon with WLH alliance partner
Property Valuation Insights	TBD	TBD	TBD	TBD	Coming soon with WLH alliance partner
Used Car Valuation Insights	TBD	TBD	TBD	TBD	Coming soon with WLH alliance partner
Mobile Insights	TBD	TBD	TBD	TBD	Coming soon with WLH alliance partner
Account Aggregation Insights	TBD	TBD	TBD	TBD	Coming soon
Public Credit Registry Insights	TBD	TBD	TBD	TBD	On Roadmap

All APIs are offered as fully managed services by WLH with guaranteed 24/7 availability, redundancy and scalability along with service SLAs mentioned earlier in the summary
ZERO infra, management, maintenance and provisioning required at Client End
All integrations required at Client's end can be "light" on the back of the REST APIs provided by the WLH Credit Gateway

Service / API Bundle	Key Services	Description	Unique Features + notes	Key Benefits to Client
Origination API Bundle **Effectively the Origination bundle provides a full blown LOS that can be fully configured for specific products, variants, borrower segments and user / loan journeys - users can be borrowers, sales / operations / credit users of Clients as well as other external partner users** **The mobile / web app / frontend can be developed by the Client or separately contracted by the Client with WLH**	User Management, Authentication & Authorization	Highly configurable user management, authentication and authorisation and fine grained role based permission to various services	Permissions can be granularly configured for specific services, objects and even specific attributes	1. Full-blown, granularly configurable user module that allows a wide array of external (custmomers and partners) and internal users. 2. Highly cost-efficient at overall as well as unit cost levels across stages with free MAUs built into the base subscription, 3. Steeply staggered per unit MAU cost beyond the base subscription (in the range of Rs 1.5 - Rs 5 per MAU)
	User flows during the credit / loan app journey	Fully configurable user journeys for capturing required data, with interactions between borrowers / channels, ops as well as partner agencies. Journeys can be configured in multiple "stages" as required from intial loan request initation till disbursal readiness	Highly customizable Data Objects for various borrower-product segments apart from WLH provided default Objects Highly customizable workflows for various borrower-product-lender segments "Market of 1" design approach built into the WLH platfrom architecture	1. Client gets a fully configurable "LOS" backend practically for "FREE" - Origination APIs are not chargeable for Early Adopters of WLH Micro Plans 2. Base subscription covers provisioning, tech support and minimum MAUs 3. There is zero additonal cost for usage of the entire bundle of Origination APIs
	Client Product, Variants and Scheme configurations	The credit products of the Client can be fully configured on the fly	Simple easy front end driven configuration by business users in a few easy steps. Helps to tailor a "Market of One Segment" borrower origination process	1. Clients can achieve significant reduction in their Go-To-Market timelines on new products / variants 2. Helps clients target micro segments within a market by empowering them to set up a loan origination process at a 'Market of One' level, on an ongoing basis. 3. Clients can constantly innovate lending products at a micro segment-level.
	Multi Entity Hub	Multiple Lending partners as well as Sourcing partners can be housed on a single 'lending hub' instead of monolith one-to-one setups.	Ability to configure sourcer and lender-specific workflows viz. in an "Aggregator" / Lending Facilitation business model, this offers the Client ("HUB Owner") the ability to customize the onboarding of end-customers (borrowers) based on the lending partners that Client has business relationships with. Sourcing partners could include multiple "Anchors" in a supply chain finance / cash flow lending context, for example	1. Set up one-to-many (originators can source & direct 1 loan application to many lenders) and many-to-one (lenders can source applications from many loan originators) loan origination matrices. 2. Agility in adding new lenders / originators since the 'hub' can be leverage its existing base without the need to build multiple many to many pipes 3. Full business model-freedom as the business evolves viz. own book lending, FLDG / co-lending partnerships or plain vanilla sourcing-lender partnerships, as per Client's choice.

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Service / API Bundle	**Key Services**	**Description**	**Unique Features + notes**	**Key Benefits to Client**
	Notifications to borrowers and channels	Client determined FYI/FYA loan status notifications set up through configurations.	Highly-configurable, platform-generated FYI & FYA notifications to borrowers, channels and partner agencies as the loan application / request progresses in its journey Email notifications available currently Whatsapp notifications are on the WLH platform roadmap (India has moved away from expensive SMS!)	1. Event trigger-based, real-time intimations to concerned stakeholders (borrower, sales, partners, ops, credit etc) to keep them informed on status or seek action. 2. Available at no additonal costs
	Status tracking	Break down the overall loan journey into granular events of significance and track & notify each event status automatically	Highly configurable status definition & tracking at various stages of the user and credit journeys.	1. Automated, granular status plotting & tracking that ensures that appropriate statuses can be tracked, validated, updated and intimated during the user and loan journeys 2. Data Flows and User Journeys are constantly kept in sync
Orchestration Service	Stage Flow automation & orchestration	Highly confiurable and scalable "stage flows" of various services that are required to be orchestrated and automated once the user has submitted / validated all the inputs in a particular stage, eg Offer Stage, Approval Stage, PreDisbursal stage and so on	Complex sequential, parallel and conditonal flows can be configured, automated & orchestrated. Support also for user interventions like consent etc that may be required as part of the stage flow orchestration. Configurable by Client's Process owners	1. Simplification, Automation and Orchestration of complex journeys for specific usecases for a few rupees per flow invovation - with full scalability, fault tolerance and automated exception / failure handling 2. Straddles processes acrross origination, (data) aggregation, credit assessment & decisioning and disbursal readiness 3. Complete and dynamic control over different loan journeys for different product-borrower-lender segments 4. Continous process optimization
Aggregation API Bundle (3rd party provider charges separate)	Dynamic data aggregation	APIs to dynamically aggregate various standard as well as custom (client proprietary) data about the borrowers, including multiple "alternate data" services	Includes APIs for aggrgating MultiBureau data (with client provided credentials), BankData (via Perfios or AA), GST data (via GSP, later AA), PAN Validation, other KYC verification etc. as well as custom / proprietary data of the borrower with the Client	1. Aggregation of data from a host of standard and alternate sources can be automated and aggregated flexibly via Aggregation APIs using the Orchestration Service and then automatically used for credot assessment. 2. Priced per API call (apart from 3rd party API provider charges) 3. Complete 'pick & choose' freedom to the Client to suit the appropriate use-case/application flow.

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Service / API Bundle	Key Services	Description	Unique Features + notes	Key Benefits to Client
Assessment & Decisoning API Bundle **(All these APIs offer pick and choose flexibility with rich front end configurability for credit risk / policy teams of the Client)**	Compute services	Highly configurable "compute" models that can be configured from the front end to derive cilent proprietary interperetations of the aggregated data	Complex mathematical, conditional and logical computations on the aggrehated data. Can be invoked at multiple points duing the credit flows. Multiple derived variables can be computed per API call. Different compute models can be configured and invoked for different usecases	1) Client gets the flexibility of "excel" like compute models PLUS the full benefit of automation and traceability and tightly-integrated into the credit flow process. 2) Client retains complete control and ownership of their proprietary compute models while the WLH platform executes all the "grunt" work required to provide the necessary outcomes. 3) This applies for all the APIs in this bundle
	Offer services	Highly configurable "offer" rules that can be configured from the front end to determine 1 or more offers to be provided to the borrower on various parameters including amount, tenure, repayment frequencies and rate.	In an Aggregator model these offers could be confgured based on the Aggregators relationship with 1 or more lenders providing finance on the Hub; OR These offer rules could be controlled by the lenders based on the data provided / aggregated by the HUB Owner / Aggregator OCEN compliant APIs are part of the WLH roadmap	1) Tailored loan / credit offers from multiple lenders provided within the same invocation 2) Client retains complete control and ownership of their proprietary "Offer" models while the WLH platform executes all the "grunt" work required to provide the necessary outcomes. 3) This applies for all the APIs in this bundle
	Credit / Application Scorecard services	Highly configurable "Scoring" services that can be configured from the front end to determine application scores / bands at 1 or more stages during the credit flow	Can configure 100s of different scorecards for different usecases and borrower segments. Can be changed almost daily if required (Credit Learning 1 day at a time)	1) Dynamic credit / risk learning and incorporating back into the assessment - implement credit learnings into Client's policy on almost a daily basis. 2) Client retains complete control and ownership of their proprietary scoring / rating models while the WLH platform executes all the "grunt" work required to provide the necessary outcomes. 3) This applies for all the APIs in this bundle
	Credit Policy Deviation services	Highly configurable "Policy Deviation" services that can be configured from the front end to determine applicable policy deveiations of various severity levels at 1 or more stages during the credit flow	Can configure any number of different credit policy sets for different usecases and borrower segments. Can be changed almost daily if required (Credit Learning 1 day at a time)	1) Dynamic credit / risk learning and incorporating back into the assessment - implement credit learnings into your policy on almost a daily basis. 2) Client retains complete control and ownership of their proprietary Credit Policy models while the WLH platform executes all the "grunt" work required to provide the necessary outcomes. 3) This applies for all the APIs in this bundle

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Service / API Bundle	**Key Services**	**Description**	**Unique Features + notes**	**Key Benefits to Client**
	Credit / Loan Decision services	Highly configurable "Classification" services that can be configured from the front end to arrive at a final loan decision (auto approve / auto reject / manual (NSTP) underwriting	Can configure any number of different classification rule sets for different usecases and borrower segments. Can be changed almost daily if required (Credit Learning 1 day at a time)	Dynamic credit / risk learning and incorporating back into the assessment. Realtime control based on portfolio behavior Client retains complete control and ownership of their proprietary Compute models while the WLH platform executes all the "grunt" work required to provide the necessary outcomes. This applies for all the APIs in this bundle
	CAM service	Auto-generation of CAM (Credit Appraisal Memo) if required to facilitate manual (NSTP) underwriting or to record automated approvals	Can be auto-generated if configured as part of Orchestration flows Adhoc generation on demand by users	1) Ensure "audit" trail for all automated decisioning. 2) Assisted template for Credit underwriters when they need to review an application manually.(NSTP underwriting)
Disbursal Facilitation API Bundle (3rd party provider charges separate)	esign	generation & digitally signing of final loan agreements		1) Can function alongside an existing lending ecosystem or do it on a standalone basis. 2) No need for clients to make major changes to their existing lending systems which will involve high costs and time. 3) Set up standard processes for digital disbursal facilitation across multiple lenders
	eNACH / eMandate	generation & digitally signing of repayment mandates		
	LOS / LMS push	auttomated push into the Lender LOS / LMS	if Lender APIs are available	