

HCG FleetPay

Platform licence, implementation and managed support

Prepared for Hindustan City Gas – CNG mobility and city gas distribution.
Scope, commercials and delivery terms for the white-label platform.

Get in to Fully Digital in 4-6 Week

Powering Smart Prepaid & CNG Payments for Oil & Gas Companies

Onboard Customer / Operator

Load Funds in Wallet

Secure Authorization & Validation

CNG Purchase at Pump

Real-time Settlement & Reporting

Go Fully Digital in 4-6 Week

FULLY DIGITAL

White Label Consumer App

White Label Operator App for Transaction

White Label Web Application

QR Code Payment

GA Setup → Start Transacting

100% Digital Onboarding

Real-time Control & Limits

Secure Compliant

Lower Cost & Faster Deployment

HYBRID PLAN

Customer with Branded Physical Card

POS Machine for Transactions

Hybrid Benefits

- Works across all CNG pump infrastructure
- Ideal for customers who prefer cards
- Supports both online & offline transactions
- Perfect for large fleet & corporate programs

Flexible. Scalable. Secure. Powering the Future of CNG Payments.

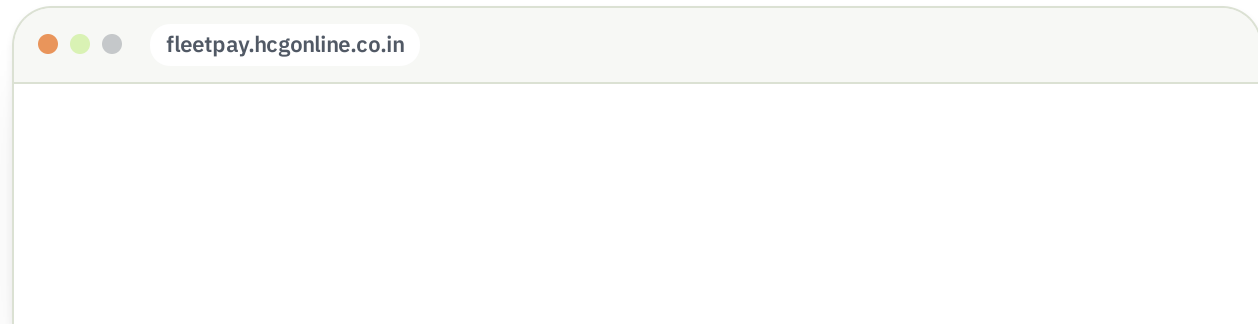
Fully digital and hybrid delivery modes

1 • EXECUTIVE PURPOSE

Why this engagement

HCG's CNG and city gas growth agenda requires a payments and loyalty backbone that is owned, auditable and fast to evolve. The platform delivers that backbone as a white-label solution, configured to HCG's brand and operating model.

Rather than a multi-year custom build, HCG acquires a proven closed-loop platform and pays only for the customisation, integration and implementation required to fit its station network, franchisee model, finance processes and compliance posture.



The platform is deployed on infrastructure provided and managed by HCG, keeping data residency, security and hosting economics firmly within HCG's control, while our accountability is focused on application uptime, operationalisation, reconciliation and ongoing maintenance.

4–6 wks

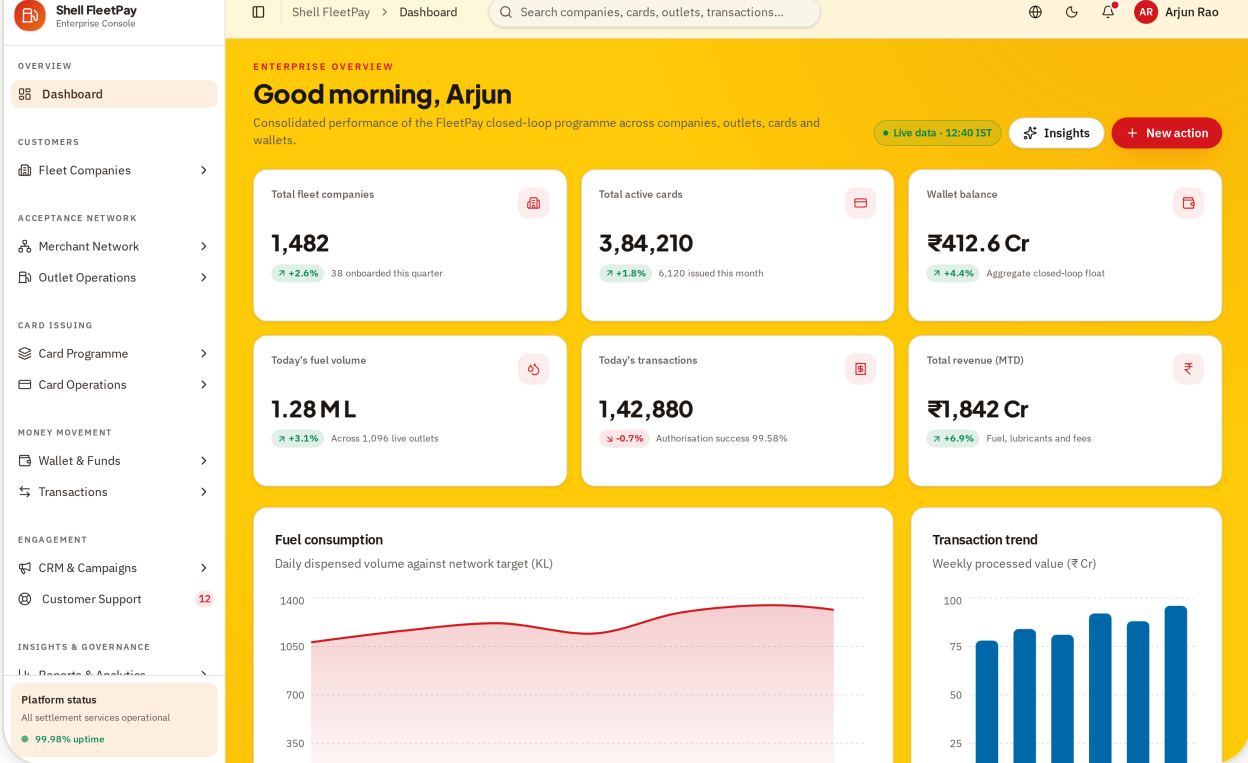
To production go-live

11

Functional modules

2

Mobile applications



Programme dashboard delivered on day one of go-live

2 · OBJECTIVES

What the programme must achieve

01

Target icon

Single CNG payments backbone

Consolidate fleet card issuing, closed-loop wallets, station acceptance and settlement into one governed platform for HCG.

02

People icon

Frictionless customer experience

Digital fleet onboarding, self-service limits, a driver wallet app and a fast dispensing experience at the CNG station terminal.

03

Shield icon

Control and auditability

Maker-checker workflows, granular RBAC, velocity and fraud rules, and an immutable audit trail across every money movement.

04

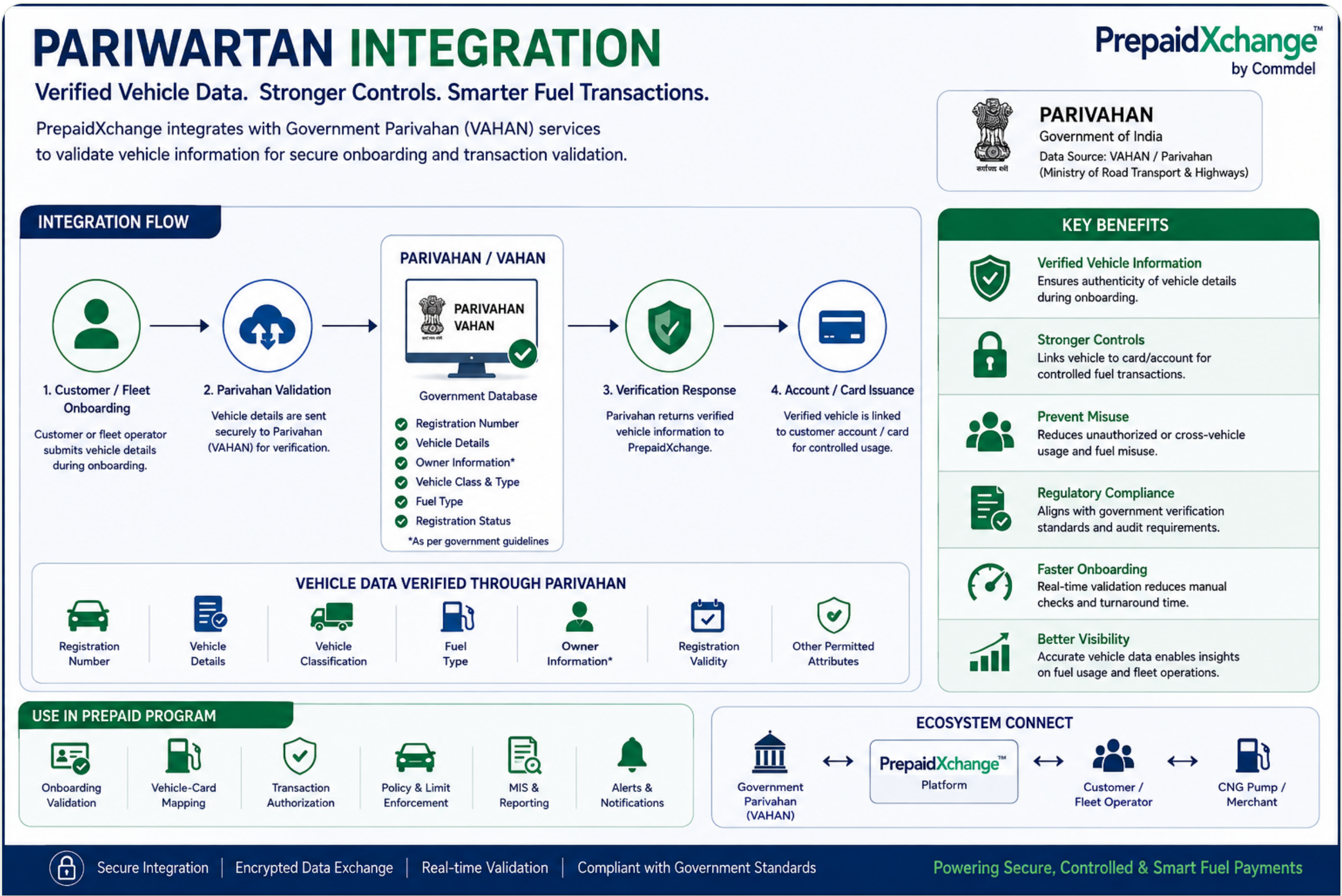
Card icon

Reconciled money movement

Automated ledgers, statements, daily station settlement and exception handling to shorten close cycles and eliminate leakage.

Connect. Verify. Control. Transact.

Government Parivahan (VAHAN) integration for smarter prepaid and CNG fuel payments.



HOW IT WORKS

Verified vehicle-to-payment flow

1 Customer / Fleet Onboarding

Customer or fleet operator provides the vehicle registration details as part of the digital onboarding journey.

2 Parivahan Validation

Vehicle information is securely validated against available Government Parivahan / VAHAN data.

3 Vehicle Verification

Registration number, vehicle type/class, fuel type and registration status are verified, subject to permitted data availability.

4 Vehicle-to-Card Mapping

The verified vehicle is linked with the customer's account, prepaid card or closed-loop wallet.

5 Controlled Fuel Transaction

The vehicle-linked prepaid instrument is enabled for authorized CNG/fuel transactions based on configured rules and limits.

KEY BENEFITS

Why verify vehicles before fueling

- ✓ Real-Time Vehicle Verification
- ✓ Stronger Fuel Transaction Controls
- ✓ Digital & Faster Customer Onboarding
- ✓ Better Audit & Compliance Visibility
- ✓ Verified Vehicle-to-Card Mapping
- ✓ Reduced Misuse & Unauthorized Transactions
- ✓ Improved Fleet Governance
- ✓ Accurate Vehicle-Level Transaction Analytics

Use in prepaid programme

Government Parivahan / VAHAN → PrepaidXchange → Customer / Fleet → Prepaid Card / Wallet → CNG Pump → Transaction

4 · SCOPE OF WORK

In scope and out of scope

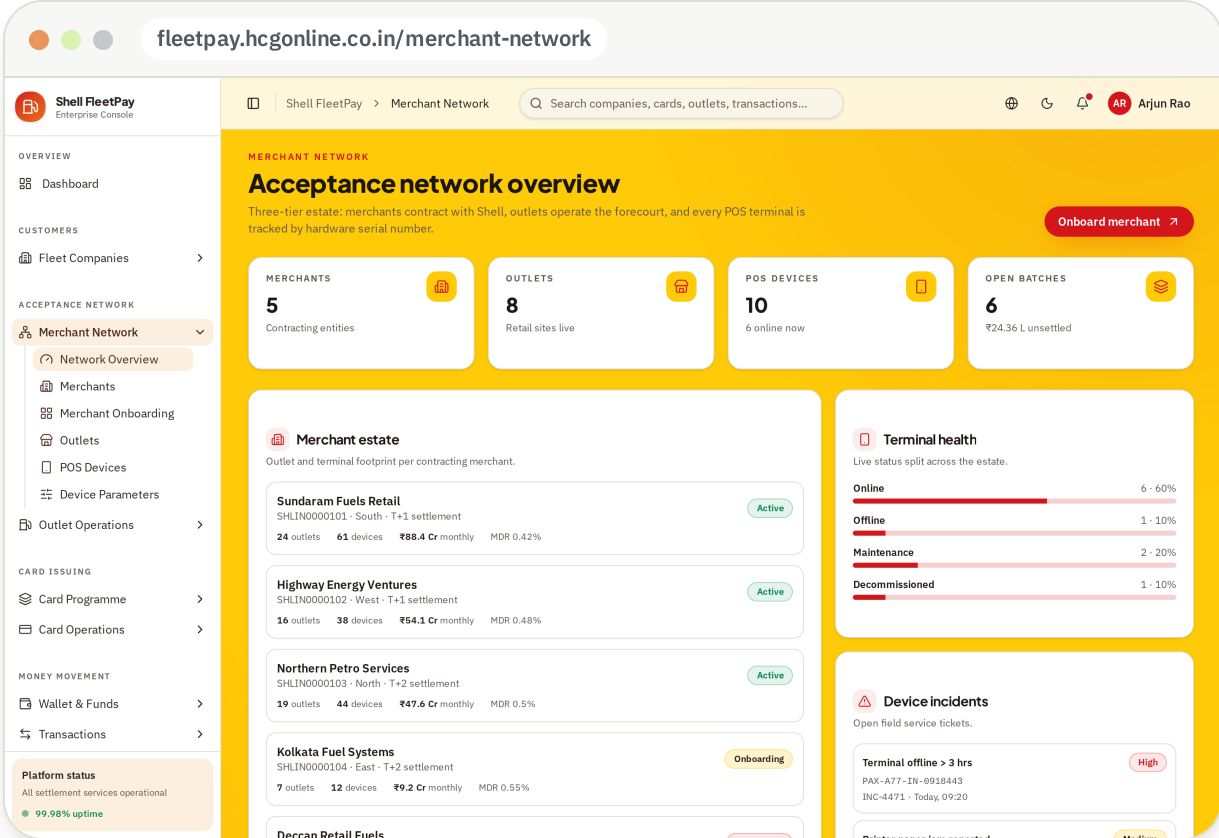
In scope

- ✓ Fleet customer management — onboarding wizard, KYC, credit limits, drivers, vehicles
- ✓ Station network — franchisee/CA, CNG station and dispenser-side POS device hierarchy with serial and TID tracking
- ✓ POS device parameters — batch closure, max batch size, retry attempts, printing preferences, auto batch close
- ✓ Card programme — limit profiles, velocity rules, reload options and denominations, scheme front/back templates

Out of scope

- Provisioning, ownership and management of cloud/data-centre infrastructure (HCG scope)
- Physical card manufacturing, personalisation bureau charges and logistics costs
- POS hardware procurement and field deployment manpower
- Third-party licence, switch, bank, SMS, WhatsApp and email gateway charges
- Statutory, regulatory and scheme certification fees
- New feature development beyond the agreed scope (chargeable at the man-day rate)

- ✔ Card operations — issuance, bulk issuance, activation, PIN, block/unblock, replacement, renewal, assignment, inventory, ledger
- ✔ Wallet & funds — top-up, fund transfer, bulk transfer, auto reload, limits, statement, ledger, settlement
- ✔ Transactions — live monitor, search, pending, failed, refunds, reversals, adjustments, settlements, fraud monitoring, audit logs
- ✔ CRM, campaigns, offers, coupons, loyalty and rewards for CNG customers
- ✔ Reports & analytics — executive command centre, operational, financial, regional, report builder, scheduled reports, export centre
- ✔ Administration & settings — users, roles, permission matrix, security policy, MFA, sessions, audit logs
- ✔ Customer wallet mobile app and station operator terminal app



Scope in practice — franchisee, station and device estate

5 • DESIGN SIGN-OFF

Go Fully Digital in 4–6 Weeks

Two proven delivery modes for HCG CNG & PNG mobility payments. Choose the all-digital route for fastest rollout, or the hybrid route to complement digital wallets with branded cards and POS hardware.

MODE 01

Fully Digital

No dedicated hardware required. Launch the white-label consumer wallet, operator app, web portal and QR acceptance in under six weeks.



White Label Consumer App

Branded driver wallet app for balance check, load money, scan & pay,



White Label Operator App for Transaction

MODE 02

Hybrid Plan

Add physical acceptance rails where they matter most — branded NFC cards for fleet drivers and Android POS terminals for merchant outlets.



Branded Physical Cards

Co-branded NFC contactless fleet cards with HCG FleetPay scheme



POS Machine

Android POS terminals for outlets that prefer dedicated hardware over the

transaction history, offers and support.



White Label Web Application

Enterprise admin portal for fleet companies, finance and operations teams with dashboards, reports and controls.



GA Setup

Google Analytics, events, conversion tracking and reporting integration configured for the customer journey.

Forecourt POS app for attendants to accept wallet, card and QR payments, manage shifts and print receipts.



QR Code Payment

Static and dynamic QR acceptance at outlets, integrated to wallet and card rails for fast, low-cost collection.



Start Transacting

End-to-end go-live support: merchant onboarding, device enrolment, pilot acceptance and production switchover.

design, PIN mailers and fulfilment tracking.

SoftPOS operator app.

Hybrid benefits

✓ Works across all existing pump and terminal infrastructure

✓ Supports both online and offline transactions

✓ Ideal for customers who prefer physical cards

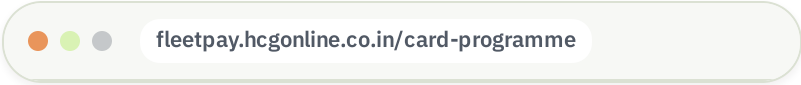
✓ Perfect for large fleet and corporate programmes

6 · PLATFORM COMPONENTS

What is being delivered, module by module

COMPONENT	KEY CAPABILITIES	USERS
Fleet customer management	Onboarding wizard, KYC, credit limits, drivers, vehicles	Sales, credit, ops
Station network	Franchisee → station → POS device hierarchy, serials, TIDs, parameters	Network ops
Station operations	Counter card issuance, shifts, operators, shift reports	Station managers
Card programme	Limit profiles, velocity, reload rules, scheme templates, fulfilment	Programme team
Card operations	Issuance, bulk, activation, PIN, block, replacement, inventory, ledger	Card ops
Wallet & funds	Top-up, transfers, bulk transfer, auto reload, statements, settlement	Finance, fleet admins

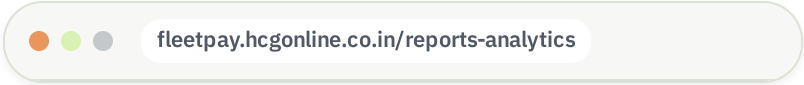
COMPONENT	KEY CAPABILITIES	USERS
Transactions	Live monitor, refunds, reversals, adjustments, fraud, audit logs	Ops, risk
CRM & campaigns	Customer 360, leads, segments, campaigns, offers, loyalty, rewards	Marketing
Reports & analytics	Command centre, financial, regional, builder, scheduled, exports	Leadership, finance, audit
Administration & settings	Users, roles, permission matrix, MFA, sessions, security policy	IT, security
Mobile applications	Customer wallet app and station operator terminal app	Drivers, operators



Card programme configuration



Wallet, float and settlement control



Executive reporting and export centre

7 · COMMERCIALS

Transparent pricing: one-time, recurring and on-demand

A simple one-time platform fee to get HCG live, a per-outlet monthly fee that scales with the network, and optional addons for physical acceptance devices and cards.

ONE-TIME

Platform fee, customisation & implementation

₹21 LAKH INR

Twenty-one lakh Indian rupees · payable against milestones

- Platform licence — white-label fleet card & wallet platform
- Customisation and HCG-specific configuration
- Branding, UX theming and customer-facing assets
- GA setup and go-live support
- Integration with SAP and financial systems

MONTHLY RECURRING

Per outlet per month

₹5,000 per outlet / month · billed monthly in arrears

Covers the full managed platform service for every active CNG station / outlet on the network.

Communication services

SMS, Email & WhatsApp integration

Card management service

Issuance, limits, operations & ledger

Transaction management

Live monitoring, refunds & reversals

Reconciliation

Daily settlement & exception handling

Customer & merchant support

Infrastructure & hosting

- ✓ MIS reporting and scheduled report templates
- ✓ Payment gateway integration
- ✓ White-label customer wallet and portal

Helpdesk for outlets and fleet users

Cloud infra, hosting and management



SoftPOS operator app

Digital app to accept transactions



Consumer mobile wallet

White-label wallet for drivers



Loyalty & campaigns

Offers, coupons, points & rewards

₹ ON-DEMAND FEATURE ADDONS

Optional physical acceptance and card programmes

HCG can choose to add dedicated POS hardware or physical cards at any time. These are charged only when ordered and are not included in the monthly per-outlet fee.



Physical POS machines

Android EDC terminal for outlet counter acceptance

₹1,250 per device / month

- ✓ Device field servicing
- ✓ Replacement of device
- ✓ Paper roll — 10 rolls per month per device
- ✓ SIM and network connectivity
- ✓ POS payment application licence



Physical cards

Co-branded NFC contactless fleet cards

₹70

per card

Lot of 10,000 cards

₹65

per card

Lot of 20,000 cards

Card manufacturing, personalisation bureau charges and logistics are quoted separately based on the selected card specification and volume.

8 • DELIVERABLES

Tangible outputs of the engagement

Configured platform

Fully configured platform instance deployed across HCG's dev, UAT and production environments.

Customisation build

HCG-specific branding, workflows, limit and velocity policies, scheme artwork and report formats.

Integrations

Working interfaces to switch/POS, bank and gateway, ERP, and communication providers.

Mobile applications
Customer wallet app and station operator app builds, ready for distribution.

Documentation
Solution design, API specification, configuration guide, SOPs and runbooks.

Training & handover
Administrator, operations and station-level training with recorded sessions.

UAT support
Test scenarios, defect triage and sign-off support through the UAT window.

Reconciliation pack
Daily settlement, ledger and exception reporting aligned to HCG finance.

Go-live & hypercare
Cutover plan, go-live support and a four-week hypercare window post launch.

9 · MILESTONES

Indicative 4–6 week delivery plan

MILESTONE	TIMELINE	OUTCOME	PAYMENT
M1 · Kick-off & solution design	Week 0–1	Signed-off solution design, integration and environment plan	20% of one-time fee
M2 · Platform deployment & branding	Week 1–2	Instance live in HCG dev/UAT with HCG configuration	20%
M3 · Customisation & integrations	Week 3–4	Switch, bank, ERP and communication integrations working	25%
M4 · UAT & training	Week 5	UAT sign-off, trained administrators and station staff	20%
M5 · Go-live & hypercare	Week 5–6	Production cutover, hypercare complete, steady state	15%

This accelerated plan is enabled by the pre-built FleetPay platform and is contingent on HCG making infrastructure, test data and third-party access available in the first week, with business sign-offs returned within two working days of request. Optional physical POS devices or card fulfilment may extend the timeline by 1–2 weeks for logistics.

10 · TERMS & CONDITIONS

Contracting basis

**Infrastructure**

**Infrastructure management**

HCG will provide and fund all hosting infrastructure (cloud or data centre) for development, UAT and production environments, including licences for OS, database and supporting middleware.

HCG will manage the infrastructure end to end — provisioning, capacity, patching, network, perimeter security, backup and disaster recovery. Infrastructure availability is HCG's responsibility.



Our accountability

Our scope is limited to platform uptime from an application perspective, and to operationalisation of the programme including reconciliation and annual maintenance (AMC).



Change requests

Any new development or enhancement beyond the agreed scope will be charged at ₹11,500 per man-day, against a written estimate approved by HCG before work commences.



Minor changes included

Minor and trivial changes — configuration updates, report tweaks, label and content changes, small UI adjustments and routine data corrections — are included in the monthly support fee.



Commercial terms

One-time fee payable against milestones; monthly support fee billed in arrears with 30-day payment terms. Prices are exclusive of GST and hold for 90 days from the date of this proposal.



Dependencies

Timely access to HCG infrastructure, third-party systems, test data, business sign-offs and nominated SPOCs. Delays in dependencies will shift milestone dates correspondingly.



IP, data and security

Platform IP remains with us and is licensed to HCG for the term; all HCG business and customer data remains the exclusive property of HCG, held within HCG's infrastructure.

 HCG · CNG MOBILITY

Ready for executive sign-off.

On acceptance of this proposal we can convene the kick-off within five working days and begin the 4–6 week implementation against the agreed fully digital or hybrid delivery mode.



CommDel Consulting Services

CONTACT

 A - 74, Bishanpura Rd, A Block, Sector 58, Noida, Uttar Pradesh 201309

DOCUMENT

HCG FleetPay

Prepared exclusively for Hindustan City Gas. This proposal is confidential and intended solely for the HCG leadership team's evaluation.

+ +91 9871299447, +91 9873944330
@ sales@commdel.net

White-label CNG fleet card & closed-loop wallet platform
Confidential — for evaluation by the Hindustan City Gas leadership team