

User Manuals-Customer Registration

Registration, Login, Subscription, Add Business Renew Subscription, Upgrade



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1. Customer Registration

To register on CreditQ, a user should have the following things handy.

- A Valid & Working Mobile Number
- Full Name
- Email Id

The complete Customer registration has been broken into following steps

- Registration
- Login
- Edit profile
- Purchase Subscription
- Add Business
- Sign Service Agreement

After completing the above-mentioned steps, the User would be able to use the complete functionality and all the services of the CreditQ Product.

1.1. Registration

Registration means the user is logging into the application for the first time. For users, the initiation point of Registration and Login are the same.

If the user is registered in to the CreditQ for the first time, he/she has to follow the below mentioned steps.

Step-1: Click on Login

The user has to click on the Login Button present on the CreditQ website. (<u>https://portal.creditq.in/login</u>)



Step-2: Enter the Mobile Number

The user needs to enter the Mobile number using which he/she would like to register on the CreditQ Portal and click on SUBMIT. The same mobile number should be used further to Login into the application





Step-3: Enter the OTP

An OTP is then sent to the mentioned Mobile Number. If not received, the user can click on RESEND OTP Link. If received successfully, the User should enter the OTP and click on SUBMIT Button.

3	Please enter OTP received on your mobile 987 210	X
	PROCEED → Resend OTP	



Step-4: Enter Details

The user needs to fill the Full Name, Email Id (Email id must be unique). The user should also "Accept the Terms & Conditions" and click on SUBMIT Button.

4	
	Please enter your details
	Full Name
	Email
	I accept the Terms and Conditions Please accept Terms & Conditions.
	SUBMIT ->
	A CREDIT CHAIL Defaulter Nahl

Step-5: Purchase Subscription

If the user has already made a decision that he would like to Purchase which subscription plan from the CreditQ Website then he can proceed and purchase the subscription. The user can also SKIP this step if he/she hasn't made the decision as yet

5	-		BASIC	GOLD	DIAMOND	ENTERPRISE	ENTERPRISE PRO	ENTERPRISE MAX	
bord		Subscription Price	€0	₹200	₹500	₹1000	₹1200	₹1500	CA CERTIFICATE FORM
CIRs	0 Business Aritleri	Validity	Limited Access	1 Year	2 Year	5 Year	7 Year	10 Year	litQ Score
Invoices		Wallet Points on subscription	۲	800	3000	8000	12000	18000	
Wallot	0 CIR Generated			AVAIL NOW	AVAL NOW	AVAL NOW	AVAILNOW	AVAIL NOW	
Business Dashboard		Add Business Price							
My Credit Transaction	Active Wallet Pol	Discount Offer (%)	0.00	60%	70%	80%	92%	94%	Referral a businessman and we will give you cashback your referred entity
Purchase Transaction	1.1	Add Business Offer Price (INR)	0	80	150	200	250	300	SIGN UP
Defaulters	0 Inactive Wallet P	Wallet points on add	0	320	900	1600	2500	3600	
Video Tutorials		CIR Generation Fee(INR)	2000	500	300	200	100	50	ubscription
	Reserved Wallet	Legal Assistance 🕀							Basic
		Romindor & Followups 🕀							Date: 11-Jan-2025
									WALLET TOP-UP BUY SUBSCRIPTION



and purchase it later. The steps of Subscription Purchase are mentioned here. If the user SKIP the Subscription purchase, the **BASIC** subscription plan will be activated automatically. The user will land on the "User Dashboard" having the summary along with the Tutorial Videos.

User Dashboard

	Add Business Report Datautiter Request CR USER MANUL
💼 User Dashboard	CA CERTIFICATE FORMAT
DIRs CIRs	Business List CreditQ Score
invoices	Butimos Addod
📩 Wallot	Or Ownersted No Business added Till Now !
Business Dashboard	(
My Credit Transaction	Rs. 0 Referral Walkt Amount Refer a businessman and we will give you cataback your referred Refer a businessman and we will gi
Purchase Transaction	INTE & LAN
0	Pending Transaction 0
Defaulters	Action SND Supplier Supplier Bill No Bill Item QTY Rate Amount Tax Total Sta Business OSTIN Date Manual Amount My Subscription
Video Tutorials	Basic Start Date: 29-Jun-2021 urcelubit How

1.2. Log In

If the user has already Signed Up on the CreditQ, he/she has to follow the below mentioned steps.

Step-1: Click on Login

The user has to click on the Login Button present on the CreditQ website. (https://creditq.in/)



Step-2: Enter the Mobile Number

The user needs to enter the Mobile number using which he/she would like to register on the CreditQ Portal and click on SUBMIT.





Step-3: Enter the OTP

An OTP is then sent to the mentioned Mobile Number. If not received, the user can click on RESEND OTP Link. If received successfully, the User should enter the OTP and click on SUBMIT Button.

As the user has already signed up, he/she would directly land on the "User Dashboard" having all the summary of all the Businesses and the transactions done till date (if subscription is already purchased).

3	Please enter OTP received on your mobile 987 10	×
	PROCEED → Resend OTP	



User Dashboard

=	Add Business R	oport Defaulter Request CIR USER MANU.
		CA CERTIFICATE FORMAT
ê 0	Business List	CreditQ Score
Business Added		
0 CIR Generated	No Business added Till Now !	
		W-> 7 1
Rs. 0 Wallet Amount		Referral Refer a businessman and we will give you cashback your referred
		INVITE & EARN
Pending Transaction	0 Supplier Bill No. Bill Hem. OTV. Pate Amount Tax. Total Sta	
Business	SSTIN Date Amount	My Subscription
		Davia
		Basic
		start Date: 29-Jun-2021
		UPGRADE NOW
	O Business Added O	Image: Constraint of the second state of the seco

1.3. Update Profile

After Logging in, the user can update his/her profile anytime. In the Profile Section, the user would be able to update/add following details.

- Profile Picture
- Name
- Email Id (with OTP verification)
- Mobile Number (with OTP Verification)
- Bank Account (with OTP Verification)

Step-1: Click on My Profile

To go to the Profile Section, the user should click on the Profile Icon on the Action Bar and then click on "My Profile". The user would land on the My Profile Page.





My Profile Page

	Account Details	S	
9	Name :	Test User 2 test2@test.com	0 A
Test User 2 test2@test.com	Mobile Number :	6543210987	0
	Bank Details		
	IFSC Code	Enter Ifsc Code	
	Branch Name	Enter Branch Name	
	Bank Name	Enter Bank Name	
	Account Holder Name :	Enter Account Holder Name	
	Account No.	Enter Account Number	
		SUB	MIT

Step-2: Click on Edit Icon

The user can edit Name, Email or Mobile number by just clicking the EDIT Icon beside the values. After entering the correct value, the user can click on the RIGHT icon to save the value. In case of Email & Mobile number change, the user needs to verify through OTP sent on the Mobile Number.

\bigcirc	Account Deta	ils		
2	Name	:	Test User 3	\odot
	Email	:	test2@test.com	0
	Mobile Number	:	6543210987	0

Step-3: Add/Update Bank Details

For receiving the cashback, the user needs to update the bank account details. To start, the user needs to enter the IFSC Code and click on RIGHT button. Once the user



does that, the system will fetch the details of the Bank & Branch. The user should verify the same.

After that the user should enter the Account Holders Name and Account Number and click on SUBMIT Button. The user would receive the OTP on the registered Mobile Number which he needs to enter to save the details of Bank Account.

3			
Ŭ	Bank Details		
	IFSC Code	:	AUBL0002214
	Branch Name	:	Enter Branch Name
	Bank Name	:	Enter Bank Name
	Account Holder Name	:	Enter Account Holder Name
	Account No.	:	Enter Account Number
			SUBMIT

1.4. Purchase Subscription

To avail all services, the user should purchase a subscription plan as per his requirement. To do the same the user should follow the below mentioned steps.

Step-1: Click on My Subscription

To go to the Profile Section, the user should click on the Profile Icon on the Action Bar and then click on "My Subscription". The user would land on the My Subscription Page. The user can also do the same thing by clicking on UPGRADE NOW button on the Subscription Section of the User Dashboard.





Step-2: Click on Avail Now

After landing on the My Subscription Page, the user should click on the AVAIL NOW button. If the user is purchasing Subscription for the first time and don't have a Business added to his account already, then the user will be asked to add a Business while purchasing Subscription.

If the user is renewing/upgrading plan and already have a business then the user will not have to add a business but can directly Renew/ upgrade the plan. In this case, the user doesn't have to follow the next couple of steps.

2	=				Wallet To	Add Busines	Report Defaulter	Request CIR NEH	IA SHARM
Ing usar Dashboard			BASIC	GOLD	DIAMOND	ENTERPRISE	ENTERPRISE PRO	ENTERPRISE MAX	
E CIRs		Subscription Price	₹0	₹20000	₹50000	₹100000	₹300000	₹500000	
E Invoices		Validity	Limited Access	1Yoar	2 Year	5 Year	7 Year	10 Year	
📩 Wallet		Wallet Points on subscription	۲	80000	300000	800000	3000000	6000000	
Business Dashboard				AVAIL NOW	AVAIL NOW	AVAIL NOW		AVAIL NOW	
🛞 My Credit Transaction		Add Business Price							
Purchase Transaction		Discount Offer (%)	0.00	60%	70%	80%	92%	94%	
Defaulters		Add Business Offer Price (INR)	0	8000	15000	20000	25000	30000	
Video Tutorials		Wallet points on add business	0	32000	90000	160000	250000	360000	
		CIR Generation Fee(INR)	2000	500	300	200	100	50	
		Legal Assistance 🕀							
		Reminder & Followups 🕀							

Step-3: Enter GST Number

To add a Business, the user has to provide the GST Number of the Business he wants to add and click on the Request OTP Button. The OTP would be sent to the Mobile Number using which the GST Number has been assigned to the Business. In case renew customer don't need to enter the gst he/she will select the business of renewal only, rest process in same.





Step-4: Enter the OTP

The user will receive the OTP on the GST registered Mobile Number and email id. If the OTP is not received then the user can click on the RESEND OTP button. If the OTP has been successfully received then the user would enter the OTP and click on the SUBMIT button. The system will fetch the details of the Business from GST Portal.

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27/	ZP		
Vorify OTD			
An OTP has be	en send to xxxxx5	121 and m*****	******5@gmail.c
			-

Step-5: Verify the Business Details

The user should verify all the details shown on the screen and confirm that this the business he wants to add in his account.

If the details are not correct or the system shows the error "Invalid GST" Or "Business already Exists", please contact our customer support.

If the details shown are correct, please click on the NEXT Button.



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State Just	icdiction			
State -		Jaipur,Ward - ((Jurisdictional Offi
Nature of	ousiness Activity			
Retail Bu	ii Ilesale Business			
Trade Nar	10			
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Address				
Flat no.	Α	partment Ghiy	, Jaipur,	asthan, 30_)16
State				
State - R	ij pur-I,Circle - Cir	rcle Cir	cle-O, Jaipur,	inal Offi
Email Add	ress			
arco.	".com			
Mobile Nu	nber			
730	73			
				NEXT

Step-6: Provide other Details

The user should now provide the additional details to add this business to the account. The user needs to provide the following details.

- Business Category
- City
- Secondary Email Address(Optional)
- Secondary Mobile Number (Optional)

The user should also click on the Check box "I have read and accept the Terms & Conditions".

The user should click on the NEXT Button to Proceed.



5	Subsciption Purchase :: Add Business Select City
	Select ~
	Business Category
	Select ~
	Email Address (Secondary)
	Enter Secondry Email
	Mobile Number (Secondary)
	Enter Secondry Mobile
	I have read and accept all the <u>Terms & Conditions</u>
	BACK

Step-7: Proceed for Payment

The system would ask the user to proceed to pay the amount as per the selected plan with all the details. The user can apply a promo-code (if available) to get the instant discount. To proceed the user should click on the PAY button.

The user would be redirected to the Payment gateway. He/she can make the payment by UPI, Internet Banking, Credit Card or Debit Card.

					Wollet Top	9-Up Add Business	Report Defaulter Rev	SUBST CIR NZJANJAN
							ENTERPRISE MAX	
	Subscription Price	Subsciption Purc	hase : Add Busir	Ness	₹1000	₹1200	₹1500	
E Invoices	Validity	Services	Enterprise	e Max				
🔁 Wallot	Wallet Points on subscription	Payment Informatio	n					
Business Dashboard		Plan Price	R	s. 1500	AVAIL NOW	AVAIL NOW	AVAL NOW	
S My Credit Transaction	Add Business Price	0	R	3. 15.00				
Purchase Transaction	Discount Offer (%)	IGST(18%)	Rs.	272.70				
Defaulters	Add Business Offer Price (INR)	Pay Amount	R	s. 1788				
Video Tutorials	Wallot points on add business	Apply Coupon						
	CIR Generation Fee(INR)	* No Cancellation and Refur	nd Policy (se)	iow				
	Logal Assistanco 🕀							
9							Howr	nay I help You I



If the Payment fails, the subscription won't be purchased and the business won't be added. However, if the payment is successful, the user will be redirected to the Customer Dashboard where he can verify the new plan and also see the Business he has added.

1.5. Add Business

If the user has multiple Businesses, he/she can add more businesses in his/her account.

Step-1: Click on Add Business

To add business, the user should click on the ADD BUSINESS button on the action bar.



Step-2: Provide GST Number

To add a Business, the user has to provide the GST Number of the Business he wants to add and click on the Request OTP Button. The OTP would be sent to the Mobile Number using which the GST Number has been assigned to the Business.

2	Add Business	×
	Add Business by	
	GSTIN	
		Q
		REQUEST OTP

Step-3: Enter the OTP

The user will receive the OTP on the GST registered Mobile Number. If the OTP is not received then the user can click on RESEND OTP button. If the OTP has been successfully received then the user would enter the OTP and click on SUBMIT button. The system will fetch the details of the Business from GST Portal.



Add Business I	by
27/	ZP
Verify OTP	
An OTP has been	n send to xxxxxx5121 and m*********5@g
	RESENC

Step-4: Verify the Business Details

The user should verify all the details shown on the screen and confirm that this the business he wants to add in his account.

CCT Number	
OPD N	2170
0801 37	123
Legal Name	
Shal	ango
State Justricd	iction
State -	Jaipur,Ward - ((Jurisdictional C
Nature of busi	ness Activity
Retail Busir	Nesale Business
Trade Name	
Sha	ngo
Address	
Flat no.	Apartment Ghiy Jaipur, asthan, 30_16
State	
State - Raj	pur-I,Circle - Circle - Circle-O, Jaipur, inal C
Email Address	1
arco.	- ".com
Mobile Numbe	5F
730 773	



If the details are not correct or the system shows the error "Invalid GST" Or "Business already Exists", please contact our Customer support. If the details shown are correct, please click on the NEXT Button.

Step-5: Provide other Details

The user should now provide the additional details to add this business to the account. The user needs to provide the following details.

- Business Category
- City
- Secondary Email Address(Optional)
- Secondary Mobile Number (Optional)

The user should also click on the Check box "I have read and accept the Terms & Conditions".

The user should click on the NEXT Button to Proceed.

5	X Add Business Select City
	Varanasi
	Business Category
	Sports & Toys X V
	Email Address (Secondary)
	Enter Secondry Email
	Mobile Number (Secondary)
	Enter Secondry Mobile
	I have read and accept all the Terms & Conditions
	BACK

Step-6: Proceed for Payment

The system would ask the user to proceed to pay the amount as per the selected plan with all the details. The user can apply a promo-code (if available) to get the instant discount. To proceed the user should click on the PAY button.

The user would be redirected to the Payment gateway. He/she can make the payment by UPI, Internet Banking, Credit Card or Debit Card.

If the Payment fails, the subscription won't be purchased and the business won't be added. However, if the payment is successful, the user will be redirected to the Customer Dashboard where he can verify the new plan and also see the Business he has added.



6	Add Business	×
U	Payment Information Add Business Fees CGST(9%) SGST(9%)	Rs. 3999 Rs. 359.91 Rs. 359.91 ©
	Pay Amount BACK	Rs. 4719 Pay now

1.6. Upgrade the Subscription

If a customer has already subscribed to a plan and wants to upgrade it to avail more benefits according to the new plan, he/she can upgrade. Customers can upgrade their plan multiple times. Below is the process:

Step 1 : Click on the "Upgrade Now" button

From the dashboard (bottom of the page or right side of the page), the user will click on the "Upgrade Now" button

$\left(1 \right)$	My Subscription
Ċ	Platinum(Switch)
	Start Date: 10-Nov-2023
	WALLET TOP-UP UPGRADE NOW

Step 2: Select the plan to upgrade

The user will select the plan they want to upgrade to on click on Avail Now. From this page user will redirect directly on step 3.



	=					Walk	at Top-Up Add Busines	Repart Defaulter Rec
2)			BASIC	GOLD	DIAMOND	ENTERPRISE	ENTERPRISE PRO	ENTERPRISE MAX
		Subscription Price	₹0	₹200	₹500	₹1000	₹1200	₹1500
Invoices		Validity	Limited Access	1 Year	2 Year	Memory us 5 Year	age: 198 MB 7 Year	10 Year
💼 Wallet		Wallet Points on subscription	۲	800	3000	8000	12000	18000
Business Dashboard					AVAL NOW	AVAIL NOW	AVAL NOW	AVAL NOW
S My Credit Transaction		Add Business Price						
Purchase Transaction		Discount Offer (%)	0.00	60%	70%	80%	92%	94%
Defaulters		Add Business Offer Price (INR)	0	80	150	200	250	300
Video Tutorials		Wallet points on add business	0	320	900	1600	2500	3600
		CIR Generation Fee(INR)	2000	500	300	200	100	50
		Legal Assistance 🕀						
		Reminder & Followups						
		Logal Services 🕀						
		Discounts & Cashback 🕀						

Step 3: Click on Pay Now

The system would ask the user to proceed to pay the amount as per the selected plan with all the details. The user can apply a promo-code (if available) to get the instant discount. To proceed the user should click on the "PAY NOW" button.

The user would be redirected to the Payment gateway. He/she can make the payment by UPI, Internet Banking, Credit Card or Debit Card.

If the Payment fails, the Plan won't be upgrade and the subscription will be on the plan. However, if the payment is successful, the user will be redirected to the Customer Dashboard where he can verify the new plan and also see the Business he has added.

2 <u><u><u><u></u></u><u></u><u></u><u></u><u></u><u></u><u></u><u></u><u></u><u></u><u></u><u></u><u></u><u></u><u></u><u></u><u></u></u></u>				Wallet	Add Rusine	Report Defaulter	Reque
Jord	Subscription Price	Services	Enterprise	₹1000	₹1200	₹1500	
- and	Volidity	Select business for G	ST invoice	5 Year	7 Year	10 Your	
	Wallet Points on subscription	Paymont Information		8000	12000	18000	
- Wallet		Plan Price	Rs22999	AVAL NOW	AVAILNOW	AVAIL NOW	
Business Dathboard	Add Business Price	Upgrade add busir	ness 1 price Rs 7799				
S My Credit Transaction	Discount Offer (%)	Upgrade add busi	ness 3 price Rs 7799	80%	92%	94%	
Purchase Transaction	Add Business Offer Price (INR)	Upgrade add busir	ness 4 price Rs7799	200	250	300	
Dofaultors	Wallet points on add business	0	Rs541.95	1600	2500	3600	
Video Tutorials	CIR Generation Foo(INR)	IGST(18%)	Rs9852.65	200	100	50	
	Legal Assistance 🕀	Pay Amount	Rs64590				
	Reminder & Followups 🕁	Apply Coupon					
	Legal Services 🕀	* No Cancellation and Refund	Palizy (sus				
	Discounts & Cashback (+)		PAT NOW				



2. Customer Support

We hope that you got the answers for all your queries. Still if you have any queries, please contact our Customer Support Team. PFB the details.



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