

Referral Program: Product Specs, Wireframes and Implementation Guide.

Produced by: Juan J. Ramirez, PM & UX Consultant, MET. Carnegie Mellon University
Client / Product: CoverPocket

General

The Referral System is a set of business rules that allows CoverPocket users to promote the app within their network and get rewarded for doing it.

Users can earn cash rewards by responding to CoverPocket promotions or by promoting their invite links. When an invite link is used in a new sign-up, and a certain action happens after the sign-up (for example, uploading a policy) the referrer and referral get rewarded.

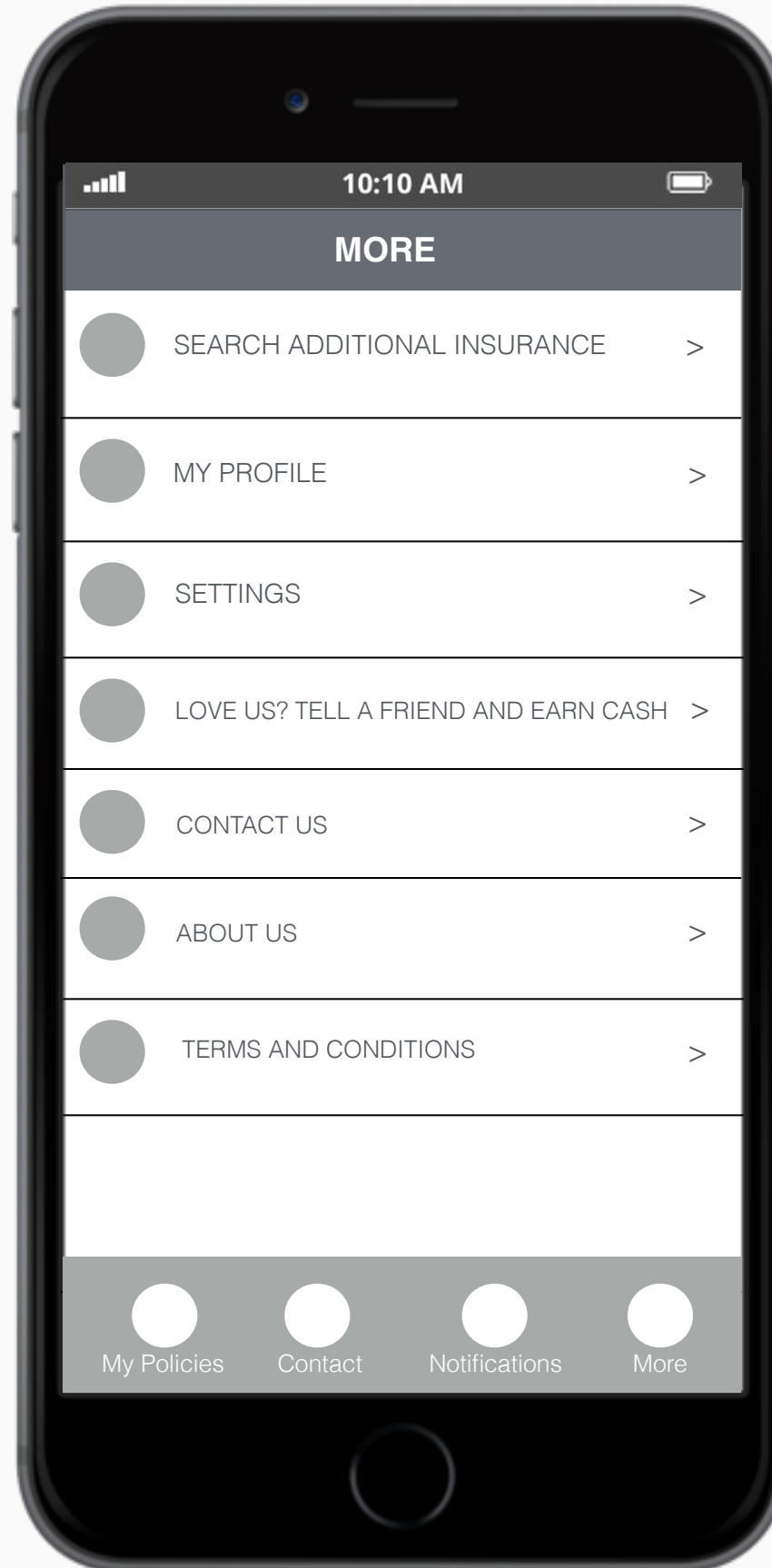
In some cases CoverPocket can also enable an additional rule of giving special rewards to users who sign-up with pre-generated marketing links.

Business and User Rules

- CoverPocket users can share the app with a personalized ref link through social media or direct channels as SMS or Email.
- When a new user register through a referral link and uploads his/her first policy, both the referral and referrer get a cash reward that is added to their accounts.
- The user can see his/her earned credit under the Tell a Friend Section.
- The user can connect a PayPal account and CoverPocket would deposit the earned rewards to that PayPal account in a weekly or bi-weekly basis.
- CoverPocket admins should be able to manually add and subtract credited rewards from the users accounts.
- CoverPocket admins should be able to review the legitimacy of a policy and invalidate earned credits.
- The accounts should reflect an updated total after a payout is made.

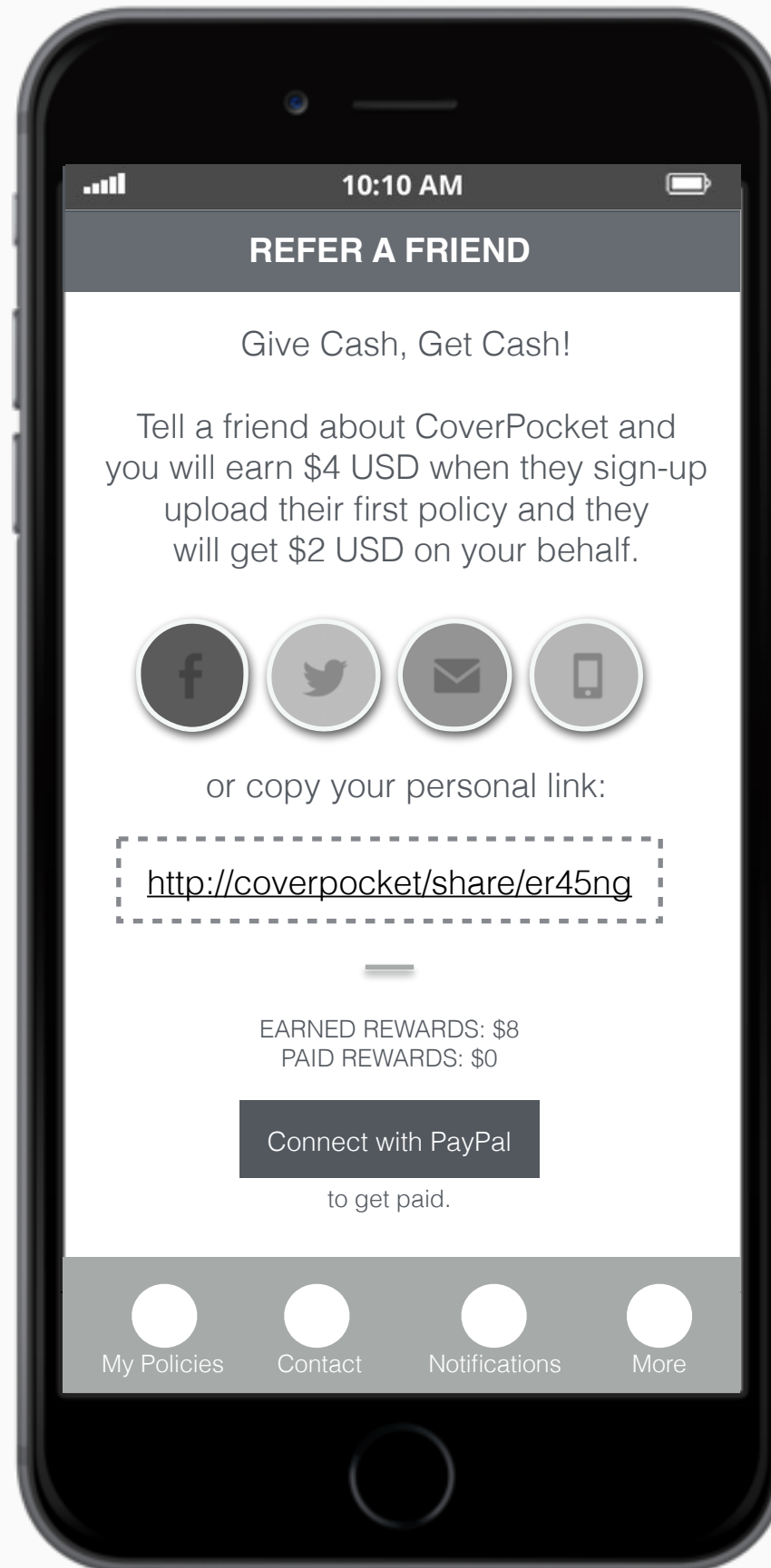
Wireframes

More



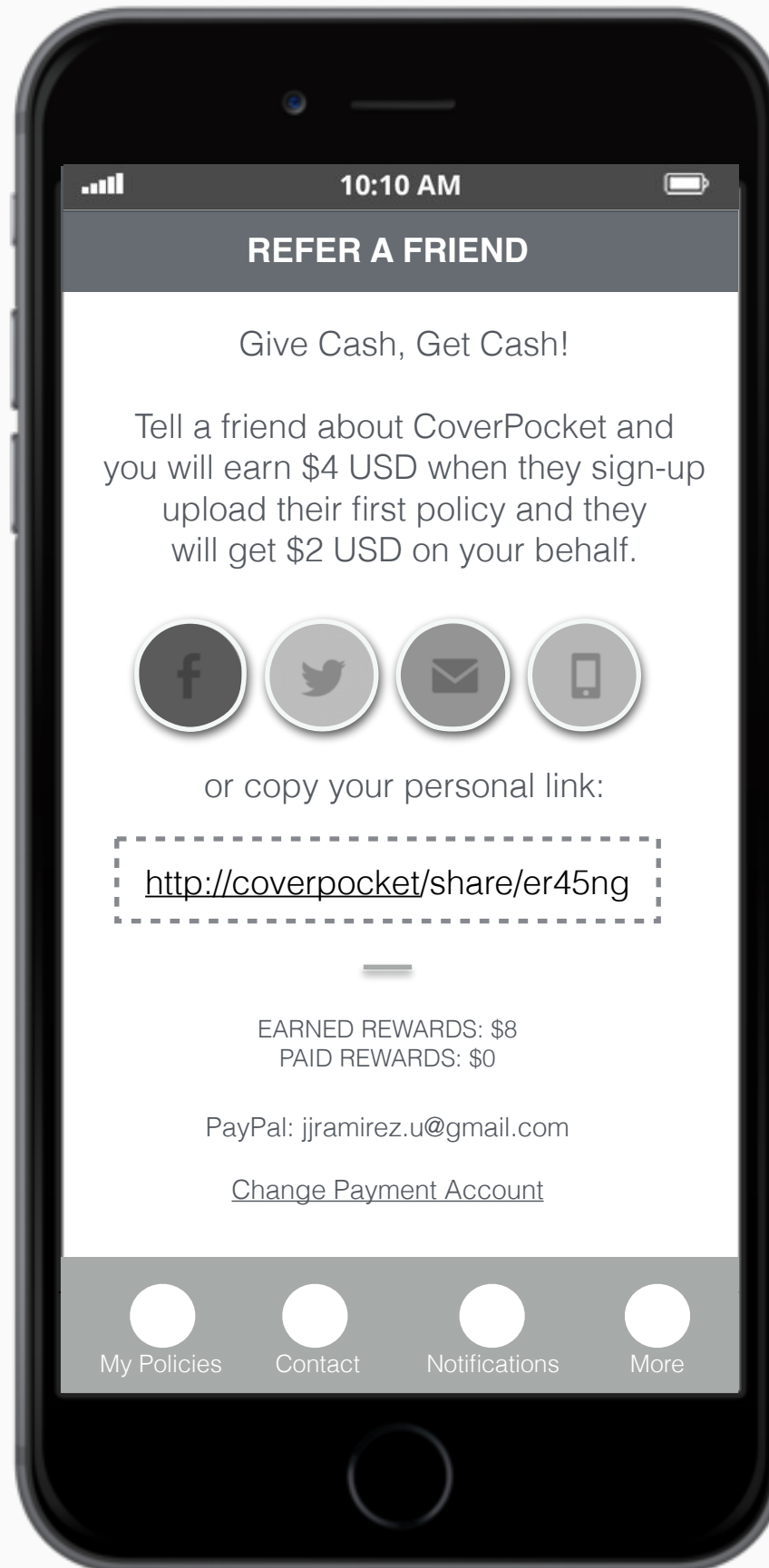
Wireframes

*Share View:
Basic*



Wireframes

*Share View:
PayPal Connected*



Implementation Guide (for iOS)

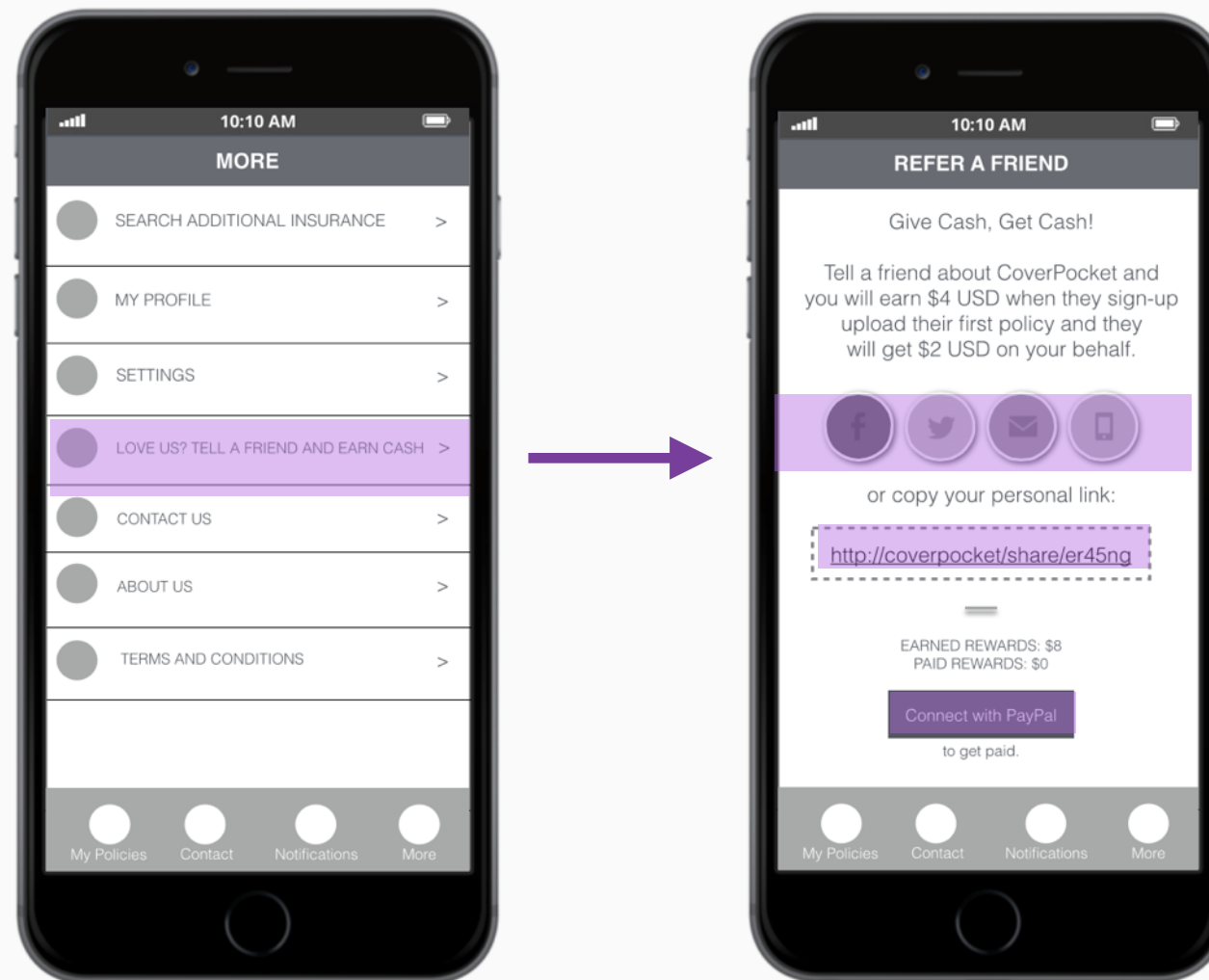
In order to implement the proposed referral program we will be using the following third party referral program SDK and cloud-based software:

- Branch.io (https://dev.branch.io/recipes/referral_links_with_incentives/ios/)

The initial rewarding system should be hooked to PayPal which would be the payment method and gateway to award the money users would earn in the program. For this we should use a script that manages the payments via the PayPal payouts API:

- PayPal Payouts (<https://developer.paypal.com/docs/api/#payouts>)

User Flow



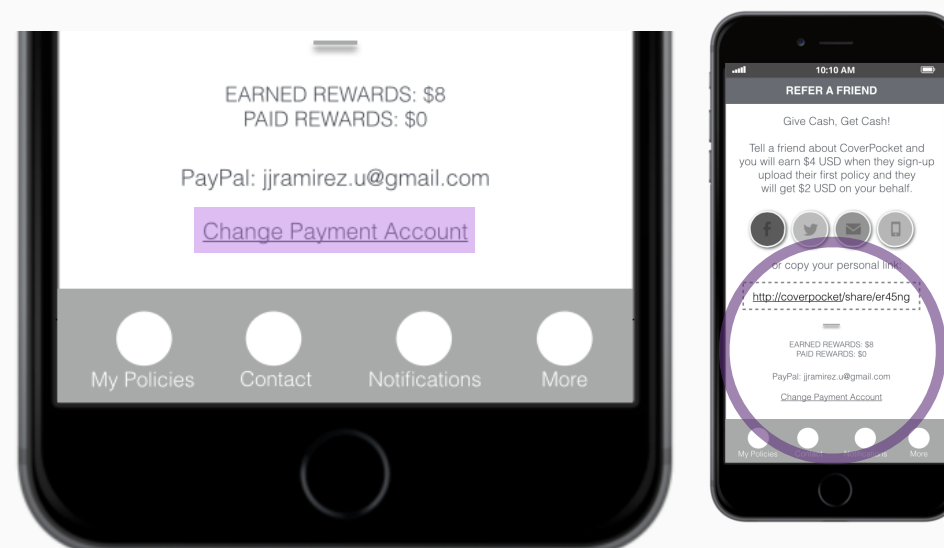
These Sharing buttons should use the Native iOS Share

When tapped this should save the link in the clipboard and show a small alert that reads "Copied!"

This should take the user to the PayPal Authentication Gateway.

After Authentication should look like this

Re-Authenticate



Implementation Guide (for iOS)

The suggested **Referral Program Architecture** is the following one:

1. The Referral Program would be implemented using Branch.io custom integration. Branch.io provides an end-to-end solution that tracks referrals and keeps the referral records on their own system.
2. Since Branch.io keeps the records of the referrals and credits, there's no need to track this on the user column in Parse. This means we would have a completely separate architecture to keep track and manage the rewards. However you may still need to create a new column in the Parse DB to store the PayPal email of registered users and track the rewards that were paid.
3. CoverPocket would grant credits to both referrer and referral after a custom in-app event is triggered. The event would be: **uploading the first policy after signing up**. See the custom events documentation: https://dev.branch.io/recipes/advanced_referral_incentives/ios/#custom-events
4. A user who wants to participate in the referral program just needs to share his/her link which would be generated by the SDK. However in order to get paid he/she needs to provide a valid PayPal account. For this we should use the PayPal Login solution (<https://developer.paypal.com/docs/integration/direct/identity/log-in-with-paypal/>) so we can get the correct email from the user. Once we pull that email we must store it and link it to that user.

Implementation Guide (for iOS)

Continued:

5. Once the users start earning credits for their referring activity, this information would be stored on the Branch.io records. Using this information we should run a weekly job (a hosted script/program should do this) for (1) Paying-out those credits. (2) Updating the records after the payout.
6. If a user hasn't linked a PayPal account yet, this user should be skipped and instead an email reminding him/her to link a PayPal account should be sent.
7. For information about the amount of credits that should be honored to the referral and referrer, as well as the day of the week for the payouts, please talk with **Luis Pino**.
8. Additional Notes: (1) Please have in mind that the validity of a policy should be verified before granting a reward. Therefore the event that triggers the reward should be when the Policy is verified by an agent or it is uploaded manually. (2) If possible please provide a custom admin to remove and add credits based on username/email. (3) In order to implement this correctly you will need to get familiar with Branch.io Webhooks. You can find that documentations here: https://dev.branch.io/recipes/webhooks_and_exporting_data/

Implementation Guide (for iOS)

Below you will find a diagram suggested Referral Program Architecture and how it should integrate with the current infrastructure:

