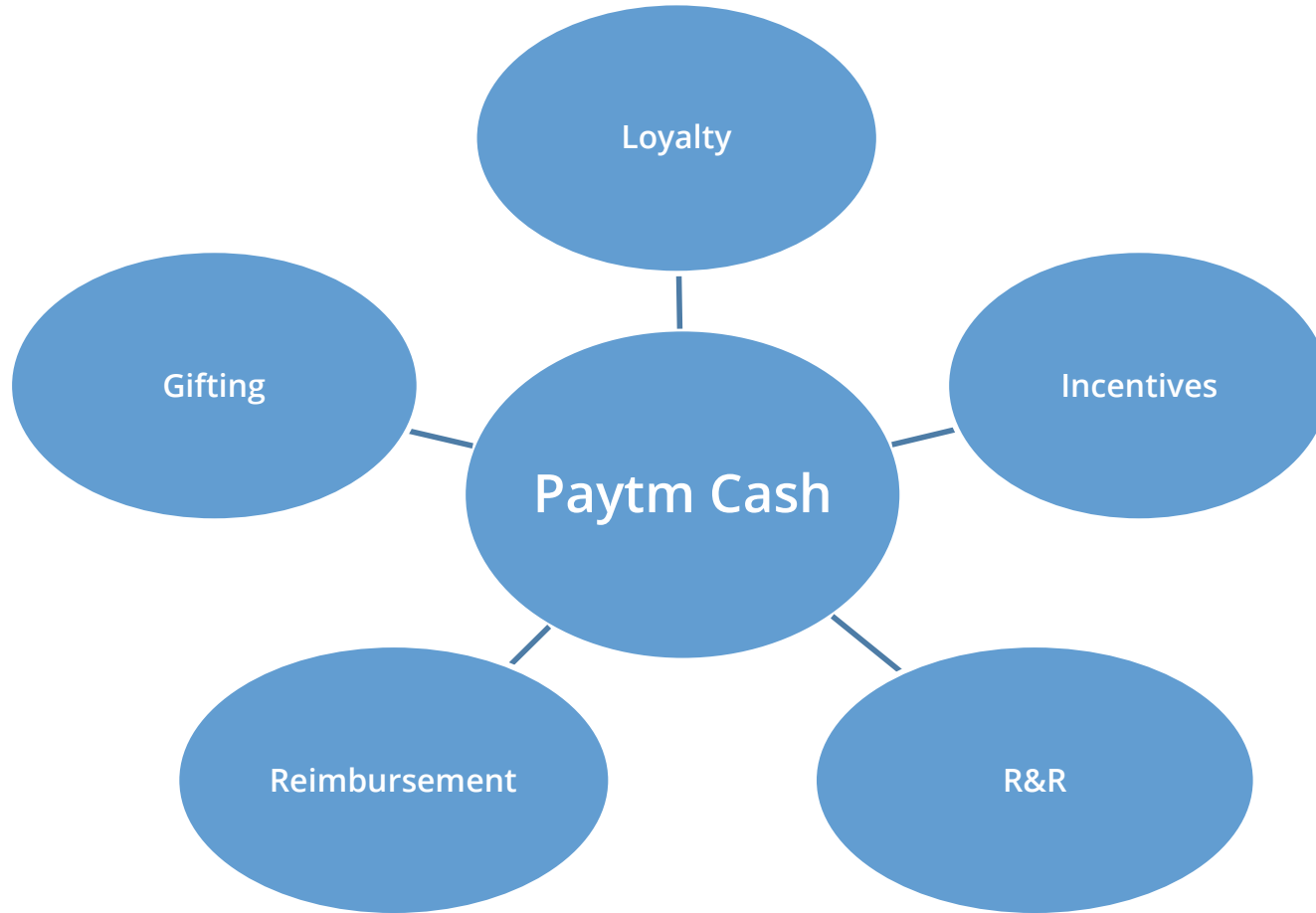


Paytm Cash

Digitize All Payments

How to make Business wallet for Gratification

Paytm Cash – Digitize All Payments

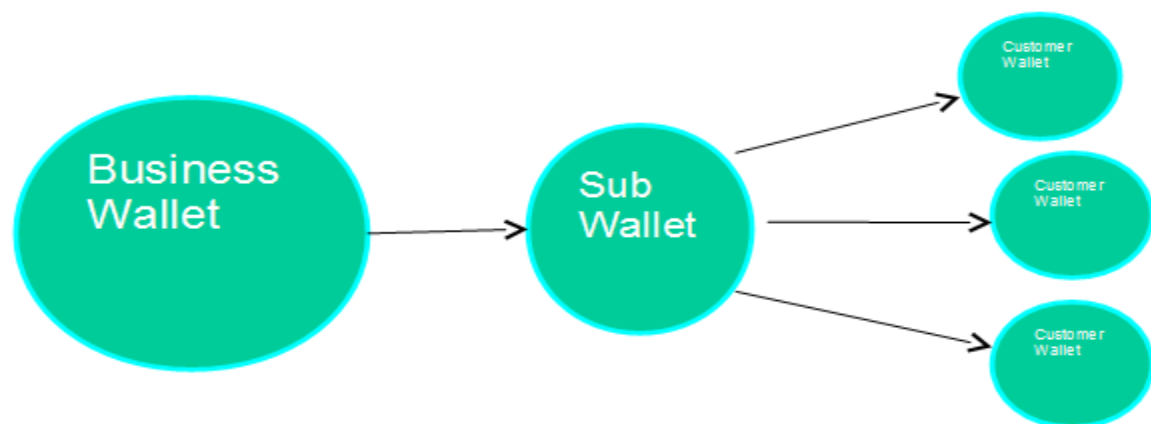


Business Model

Business Wallet – Partner's primary wallet where in Paytm transfers the fund to this account in lieu of fund received against Business Entity.

Sub Wallet – Sub wallet is used to gratify the customers . Funds are moved from business wallet and then the transfer happens.

Customer Wallet – Customer wallet is a normal Paytm wallet which will be the end beneficiary .



Steps Involved in Gratification Set-Up

- Paytm creates the Business wallet for business partner and provide the login id and password to him .
- Business Partner creates the sub wallet according to the gratification need .
E.g – Sales promotion, trade claim, visibility incentive.
- Business Partner does funds transfer to Paytm through RTGS, NEFT, Cheque and shares the transaction details with Paytm.
- Paytm validates the payment received and transfers the fund to Business Wallet .
- Business Partner moves the fund to sub wallet (partial/total) as per requirement.
- Business Partner starts gratifying his customer by uploading an excel file.

Steps Involved Continued....

- Paytm checks if there is an existent Paytm wallet with this mobile number .
- If there is a Paytm wallet, then money gets transferred in the wallet account of the user .
- If no existent Paytm wallet is found, then money is deducted from the merchant wallet and an invite to create wallet is send to the user.
- If the user creates an account within 7 days, the money will be credited to his Paytm account, else the invite expires and the money gets refunded to merchant wallet. The Business Partner gets notified in such cases.

Gratification Panel Login- URL- wallet.paytm.in/wallet-merchant/

Paytm

Secure | https://accounts1.paytm.com/oauth2/authorize?response_type=code&scope=paytm&client_id=paytm-wallet-panel&redirect_uri=https://wallet.paytm.in/wallet-merchant/loginVe

Pay with Paytm wallet

- Pay your bills using Paytm Wallet
- In case of refund, money will be credited to your wallet instantaneously
- Use Paytm Wallet on other websites

[Log in](#) [Sign Up](#)

Enter your Mobile or Email

+91 9560146788

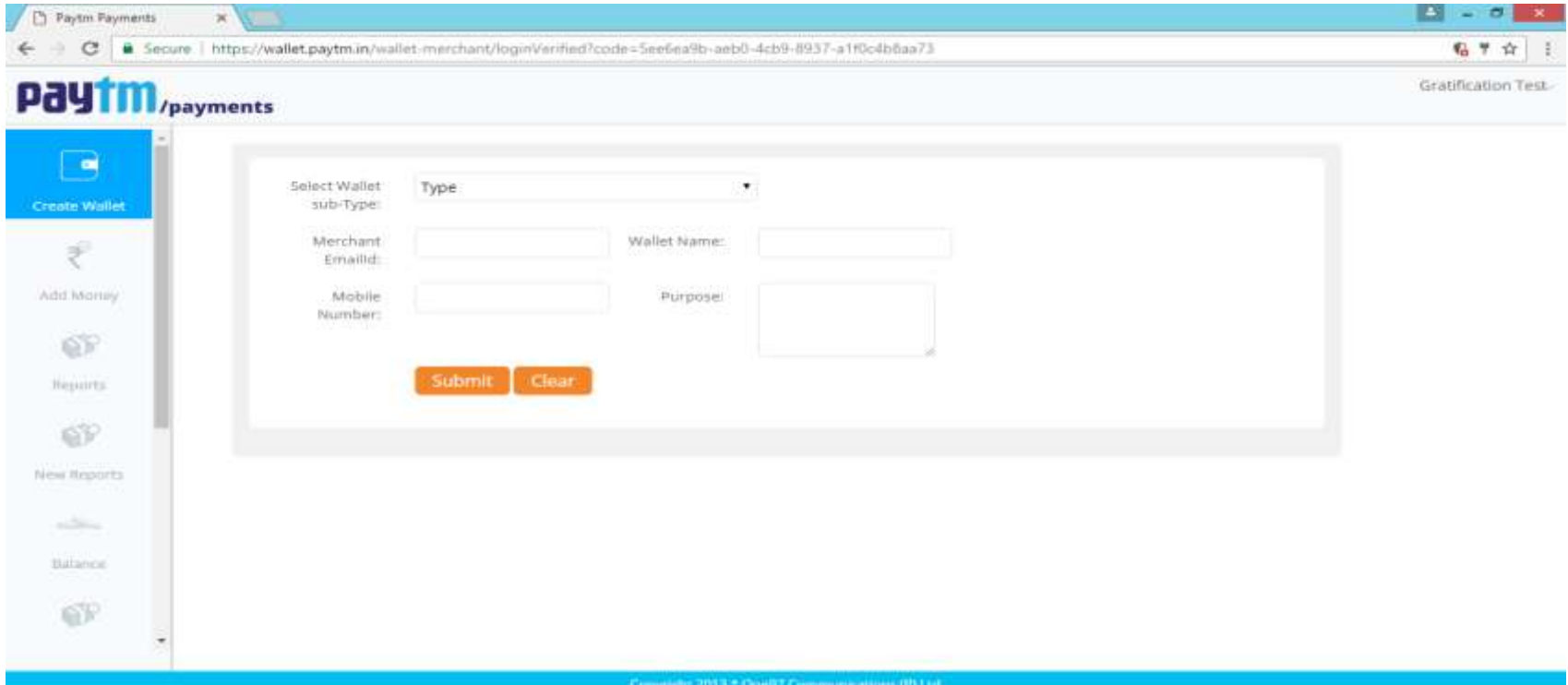
Paytm Password

[Trouble logging in?](#)

Secure Login

By Logging in you agree to our T&C and Privacy Policy.

1. Create Sub-Wallet :- Business Partner can create sub wallet by clicking the tab “Create Wallet” and entering wallet type, wallet name, mobile number, email and purpose .



The screenshot shows a web browser window with the URL <https://wallet.paytm.in/wallet-merchant/loginVerified?code=5ee6ea9b-aeb0-4cb9-8937-a1f0c4b6aa73>. The page title is "paytm /payments" and it includes a "Gratification Test" link. On the left is a sidebar with navigation options: "Create Wallet" (highlighted), "Add Money", "Reports", "New Reports", "Balance", and a "Logout" icon. The main content area contains a form titled "Select Wallet sub-Type:" with a "Type:" dropdown menu. Below this are input fields for "Merchant EmailId:", "Mobile Number:", "Wallet Name:", and "Purpose:". At the bottom of the form are "Submit" and "Clear" buttons. The footer of the page reads "Copyright © 2013 • Paytm Payments (P) Ltd."

Sub-Wallet Creation

Paytm Payments

Secure | <https://wallet.paytm.in/wallet-merchant/createSubWallet>

paytm /payments

Gratification Test

Create Wallet

Add Money

Reports

New Reports

Balance

Select Wallet sub-Type: MarketingDeals Merchant_Funded

Merchant EmailId: abcd@gmail.com Wallet Name: Testing Cashback

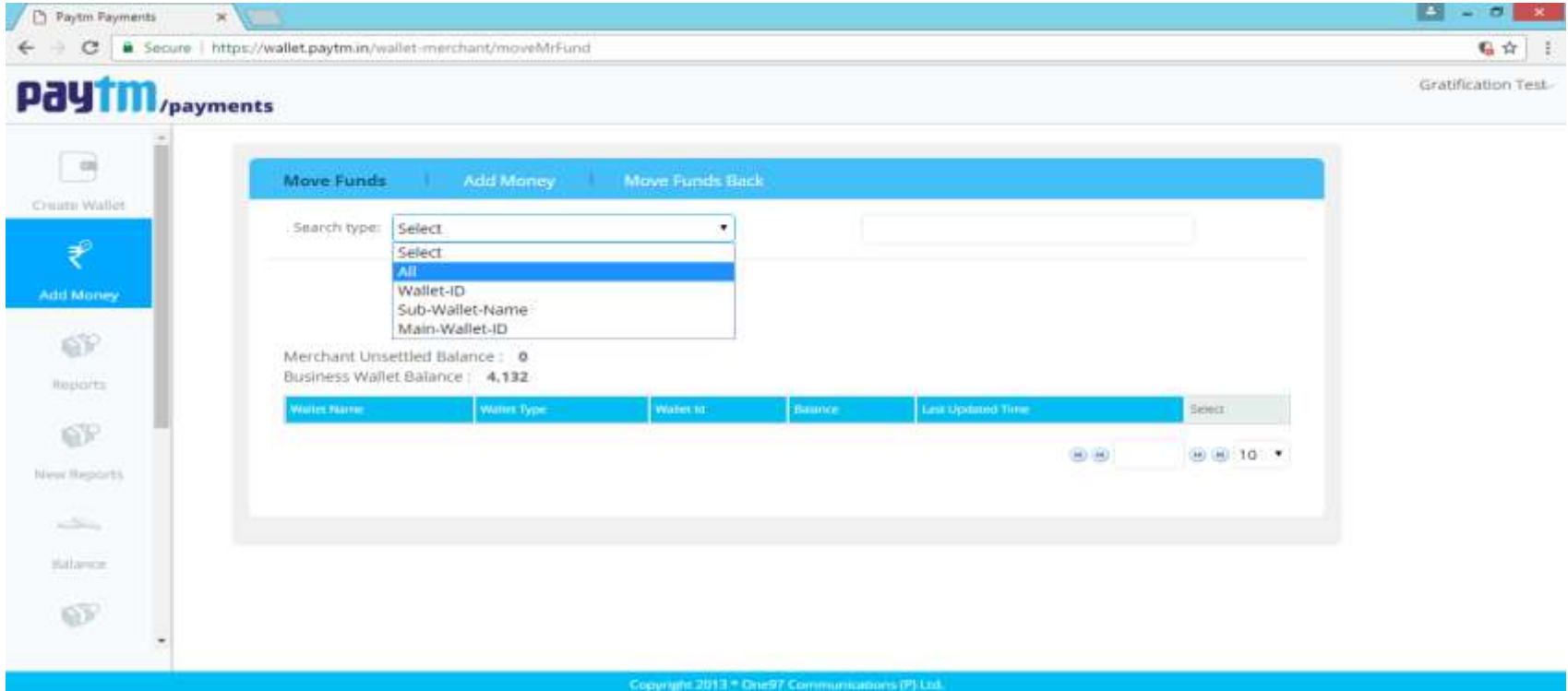
Mobile Number: 9711210706 Purpose: Gratification

Submit Clear

Testing Cashback created with wallet ID 6bde33e0-e62d-11e6-9dbc-c23037b6815c successfully

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2. Add Money :- Business Partner can move money to the “Sub Wallet” by selecting “Move Funds” tab and enter the sub wallet name.



The screenshot shows the Paytm Payments merchant interface. The browser address bar displays the URL: <https://wallet.paytm.in/wallet-merchant/moveMrFund>. The page header includes the Paytm logo and the text "/payments". A sidebar on the left contains navigation options: "Create Wallet", "Add Money" (highlighted), "Reports", "New Reports", "Balance", and another "Reports" option.

The main content area features a blue header with three tabs: "Move Funds", "Add Money", and "Move Funds Back". Below the tabs, there is a search section with a "Search type:" dropdown menu. The dropdown menu is open, showing options: "Select", "Select", "All" (highlighted), "Wallet-ID", "Sub-Wallet-Name", and "Main-Wallet-ID".

Below the search section, the following balances are displayed:

- Merchant Unsettled Balance : 0
- Business Wallet Balance : 4,132

A table is visible below the balances, with columns: "Wallet Name", "Wallet Type", "Wallet ID", "Balance", "Last Updated Time", and "Select". The table is currently empty.

At the bottom of the page, a footer indicates: "Copyright 2013 * One97 Communications (P) Ltd."

2.1. Move Funds:- Business Partner makes selection of sub-wallet row and enters the amount which is equal to or less than the amount available in Business Wallet.

Paytm Payments

Secure | https://wallet.paytm.in/wallet-merchant/subWalletList

Move Funds | Add Money | Move Funds Back

Search type: All

Search Clear

Merchant Unsettled Balance : 0
Business Wallet Balance : 4,132

Export to Excel

Wallet Name	Wallet Type	Wallet Id	Balance	Last Updated Time	Select
test123	FINANCE	37e0f002-78ef-4c19-ba63-552118ba80d0	0.00	12/26/2015 09:34:18	
Testing Cashback	MARKETING_DEALS	4fd144ef-675f-421d-a7c7-c304f02e523	0.00	01/29/2017 19:45:43	
Trade Promotion	MARKETING_DEALS	3750f44a-3c75-4aee-af56-37690a374088	8.00	01/03/2017 14:25:19	
varun	MARKETING_DEALS	064c92e5-495c-461b-b4b1-247c314a583d	0.00	10/17/2016 17:24:30	
XYZ	MARKETING_DEALS	9e0dd032-7680-4c4e-94b5-9017a9687700	6.00	11/06/2016 04:45:00	

Enter Amount: 5

Add Money

2/2 10

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Paytm Payments

Secure | https://wallet.paytm.in/wallet-merchant/subWalletList

Create Wallet

Add Money

Reports

New Reports

Balance

Move Funds

Add Money

Move Funds Back

Search type: All

Search Clear

Merchant Unsettled Balance : 0.00

Business Wallet Balance : 4127.00

Export to Excel

Wallet Name	Wallet Type	Wallet Id	Balance	Last Updated Time	Select
test123	FINANCE	37e8f902-78af-4c19-9a63-332118ba60d0	0.00	12/26/2016 09:34:18	
Testing Cashback	MARKETING_DEALS	4fd144ef-67f9-421d-a7c7-c30f4f2e523	5.00	01/29/2017 19:45:43	
Trade Promotion	MARKETING_DEALS	375df44a-3c75-4eae-af5d-37699cd74f88	8.00	01/03/2017 14:25:19	
varun	MARKETING_DEALS	964cf9d6-496c-461b-b4b1-247c314a583d	0.00	10/17/2016 17:24:30	
XYZ	MARKETING_DEALS	9aadd032-7680-4c4e-94b5-9017a98877b0	6.00	11/06/2016 04:45:00	

Enter Amount

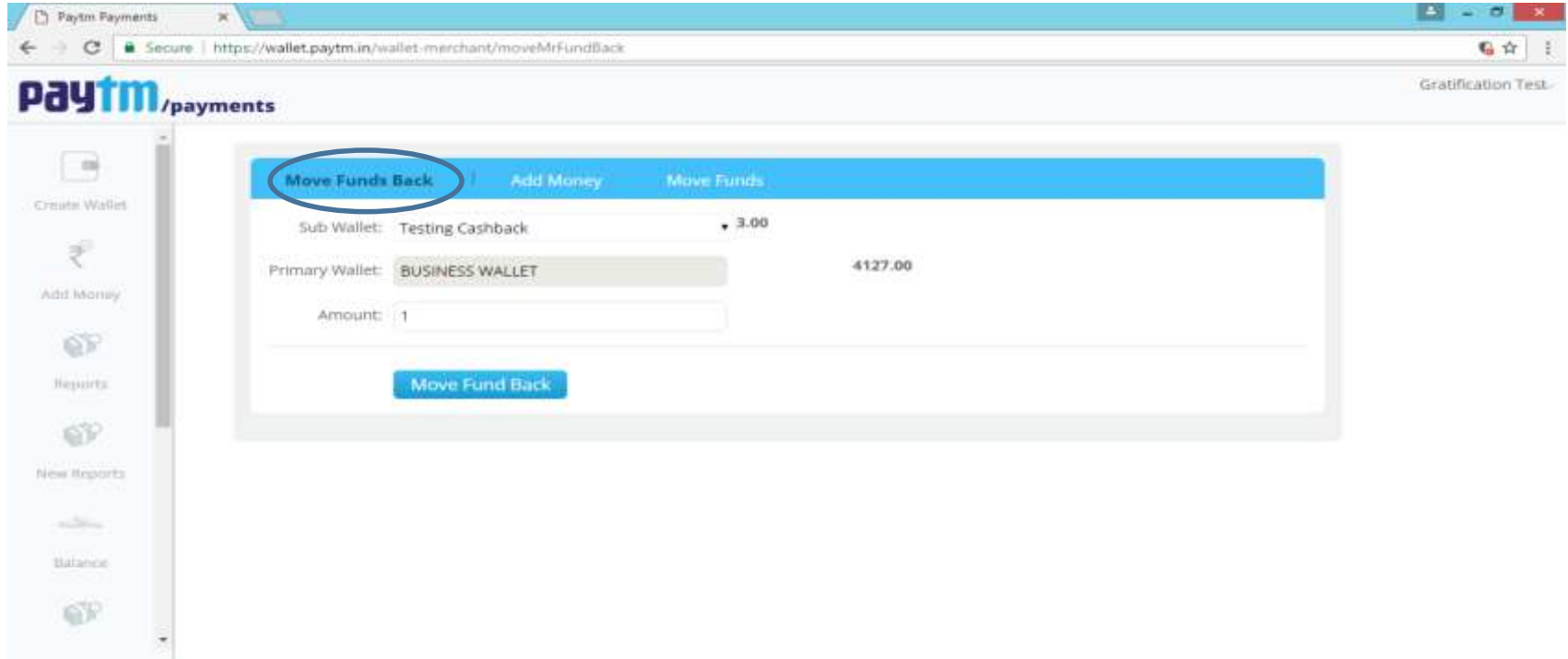
Add Money

Fund transferred successfully to wallet. Txnid is 6122012106

2/2 10

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2.2. Move Funds Back:- Business Partner can move the amount back from sub wallet to business wallet by selecting the sub wallet from which money is to be rolled back in business wallet .



The screenshot displays the Paytm Payments merchant wallet interface. The browser address bar shows the URL <https://wallet.paytm.in/wallet-merchant/moveMrFundBack>. The page header includes the Paytm logo and the text "/payments". A sidebar on the left contains navigation links: "Create Wallet", "Add Money", "Reports", "New Reports", and "Balance". The main content area features a blue navigation bar with three tabs: "Move Funds Back" (which is circled in red), "Add Money", and "Move Funds". Below this bar, the "Sub Wallet" is set to "Testing Cashback" with a balance of 3.00. The "Primary Wallet" is set to "BUSINESS WALLET" with a balance of 4127.00. An "Amount" input field is set to 1. A blue "Move Fund Back" button is located at the bottom of the form.

3. Bulk Funds Transfer:- Business Partner can manually process the cashbacks by uploading a CSV file . The file must contain the headers in the columns as per the selected file data format. Example- orderid, mobileNo, amount, additionalInfo

orderid	mobileNo	amount	additionalInfo						
123411	8860537644	10	Incentive						
123412	9711210706	5	Shopping						
123413	8527063666	7	Trade Incentive						
123414	9910038826	2	Trade Incentive						

Comments to be shown in customer messages

A unique reference no. to identify a transaction

3.1. Download Funds History:- Business Partner can download the funds history by entering file name, from and to date .

paytm/payments

Gratification Test

Bulk Fund Transfer | Download Fund History

Enter File Name: (e.g. with file name extension .csv)

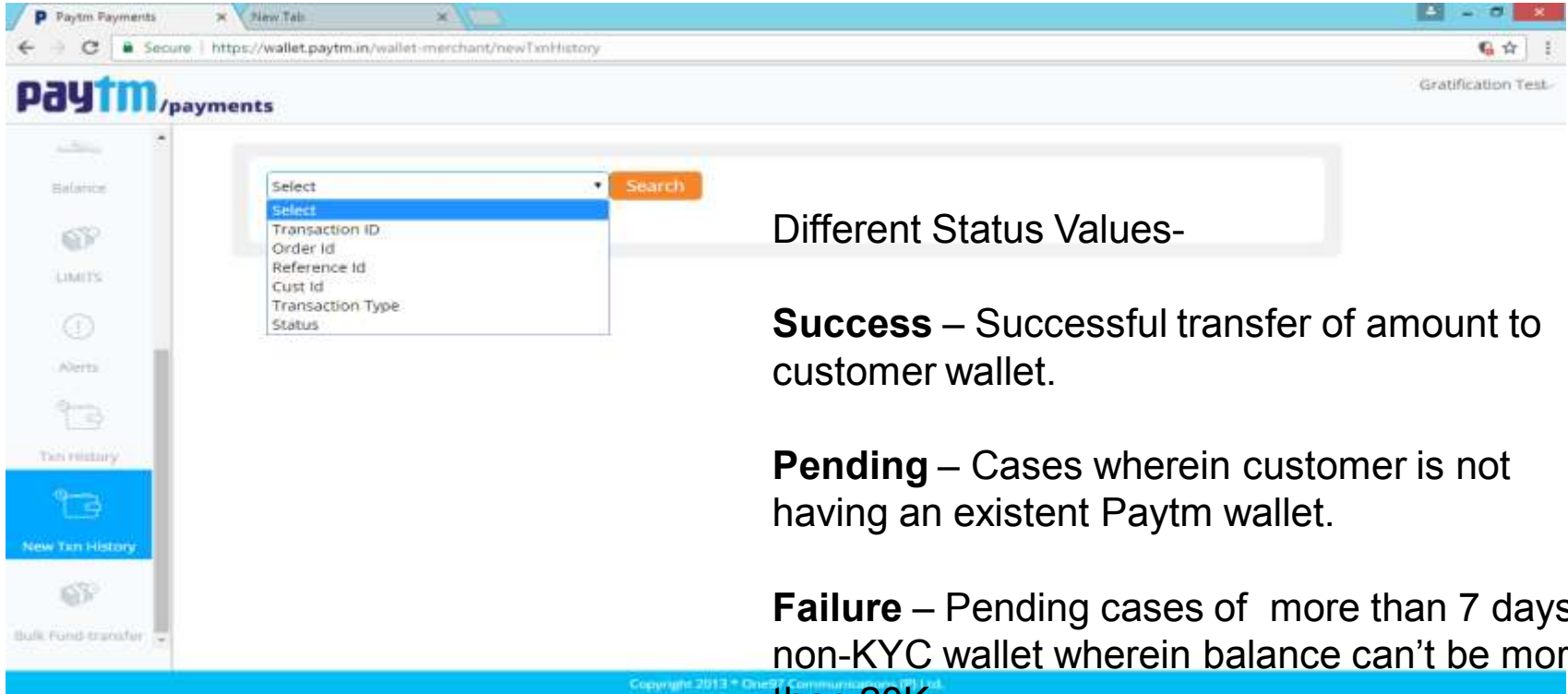
Date:

TxnId	File Name	Data Format	User Invitation	Processed	Created Time	Valid Data	Invalid Data
556654D88C4991A	demo.csv	T	Yes	Yes	2017-01-29 20:40:27	Download	Download

1 20

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4.1. New Transaction History:- Business Partner can view the transactions inside this section, by selecting any of the search options. (NOTE - Only 1 day data is allowed to be searched for viewing reports).



The screenshot shows the Paytm Payments merchant dashboard. On the left is a sidebar with navigation options: Balance, LIMITS, Alerts, Transaction History (highlighted), New Transaction History, and Bulk Fund transfer. The main area displays a search bar with a dropdown menu open, showing the following options: Select, Transaction ID, Order Id, Reference Id, Cust Id, Transaction Type, and Status. An orange 'Search' button is located to the right of the dropdown. The URL in the browser is <https://wallet.paytm.in/wallet-merchant/newTxnHistory>.

Different Status Values-

- Success** – Successful transfer of amount to customer wallet.
- Pending** – Cases wherein customer is not having an existent Paytm wallet.
- Failure** – Pending cases of more than 7 days or non-KYC wallet wherein balance can't be more than 20K.

Paytm Payments

Secure | https://wallet.paytm.in/wallet-merchant/newTxnHistory

paytm

/payments

Gratification Test

Create Wallet

Add Money

Reports

New Reports

Balance

Order Id

▼ 123411

Search

Txn Date	Txn ID	Order ID	Reference ID	Txn Amount	Txn Type	Txn Status	Pos Id	Additional Info	Pos Txn Amount
2017-01-25	6124347290	123411		1.0	SALES_TD_USER_CREDIT	SUCCESS		Incentive	1.0000

1

10

Go

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Paytm Payments
Untitled

about:blank

Transaction Receipt

Transaction ID : 6124347290

Order No. : 123411

Date : Sun, 29 Jan 2017

Transaction Summary

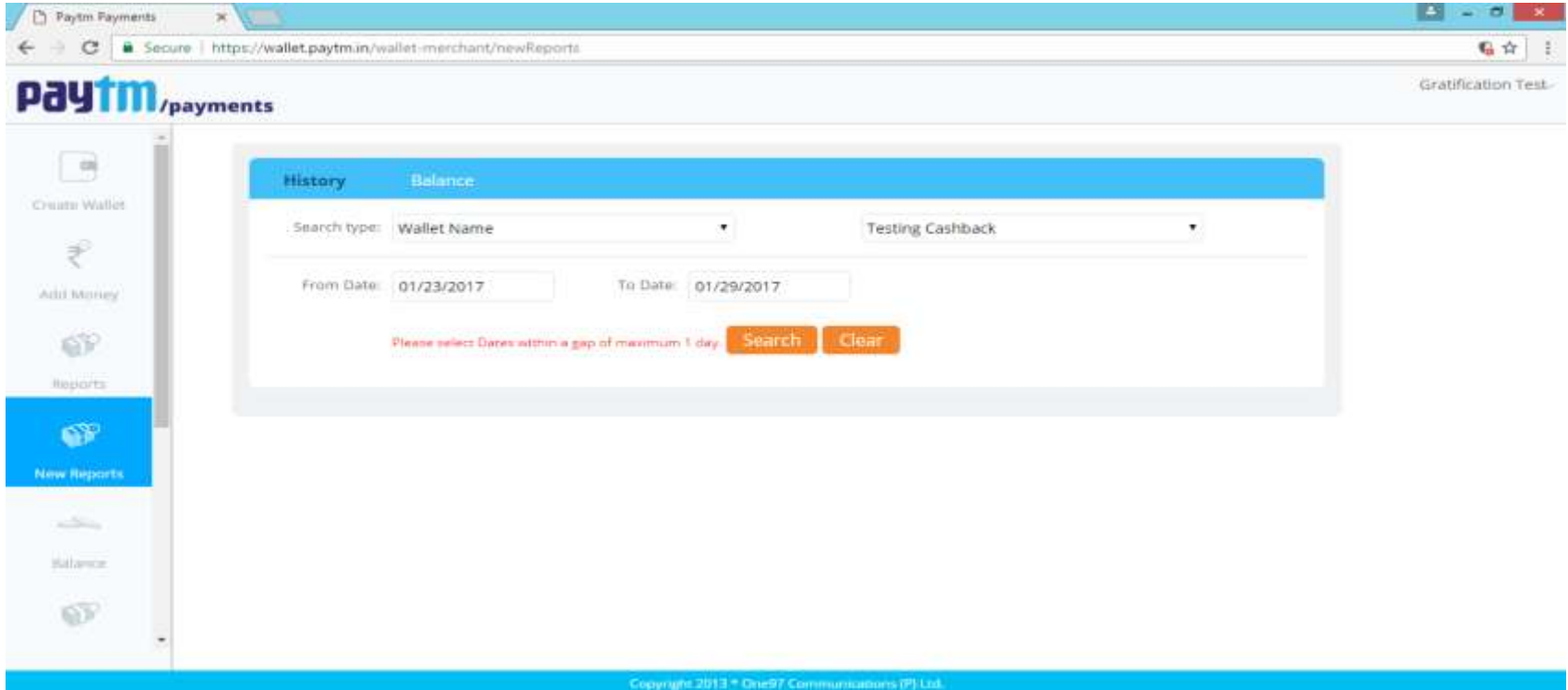
Paytm Cash to 8860537644	Rs. 1.0
Total Amount	Rs. 1.0

Additional Information

Incentive

Gratification Test (Gratification Test)

5.1. New Reports:- Business Partner can download the transactions inside this section, by selecting wallet name. (NOTE- Only 1 day data is allowed to be searched for downloading reports)



The screenshot displays the Paytm Payments merchant dashboard. The browser address bar shows the URL <https://wallet.paytm.in/wallet-merchant/newReports>. The dashboard features a left sidebar with navigation options: 'Create Wallet', 'Add Money', 'Reports', 'New Reports' (highlighted in blue), and 'Balance'. The main content area has a blue header with 'History' and 'Balance' tabs. Below the header, there is a search form with the following elements:

- Search type:** A dropdown menu currently set to 'Wallet Name'.
- Testing Cashback:** A dropdown menu.
- From Date:** A date input field showing '01/23/2017'.
- To Date:** A date input field showing '01/29/2017'.
- Message:** A red text prompt stating 'Please select Dates within a gap of maximum 1 day'.
- Buttons:** Two orange buttons labeled 'Search' and 'Clear'.

The footer of the page contains the text: Copyright 2013 * One97 Communications (P) Ltd.

Paytm Payments

Secure | https://wallet.paytm.in/wallet-merchant/new/reports

paytm

/payments

Gratification Test

Create Wallet

Add Money

Reports

New Reports

Balance

History

Balance

Search type: Wallet Name

Select

From Date: 01/28/2017

To Date: 01/29/2017

Search

Clear

Export to Excel

Txn ID	Wallet Name	Wallet Type	Wallet Id	Date	Txn Type	Cust Id	Email ID	Phone No	Amount	Reason	Reason Code	Status
8124347290	Testing Cashback	MARKETING_DEALS	769353926	2017-01-29 20:40:51	SALES_TO_USER_CREDIT	25268954	bnunikulsh@gmail.com	8860537644	1.00	NA	NA	SUCCESS
8124347222	Testing Cashback	MARKETING_DEALS	769353926	2017-01-29 20:40:51	SALES_TO_USER_CREDIT	224000451		9711210706	1.00	NA	NA	SUCCESS
8122012106	Testing Cashback	MARKETING_DEALS	769353926	2017-01-29 19:48:53	MOVE_MERCHANT_FUND	NA	NA	NA	5.00	NA	NA	SUCCESS

1

20

Go

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Points To Remember

- There are two kinds of Wallet :-
 - Business Wallet – Only Inflow of amount (for Paytm record keeping purpose) .
 - Sub Wallet – Gratification is done by sub wallet ..
- All the file names , sub wallets' names are case sensitive .
- File to be uploaded for bulk transfer should be in .csv format and in proper sequence of headers like- order id , mobile number , amount and additional information.
- Order id in the file should be unique for each particular transaction.

Our Long Term Tie-Ups

Corporate

- Micromax
- Lenovo
- Quickheal
- Rapid Metro
- Thyrocare
- Oberoi Hotels
- Ibiboryde (Goibibo)

Gratification

- Borderless Access Panels
- Squadrun
- Taskbucks
- Gopaisa
- Mysmartprice
- Pokkt
- Leaseplan

Aggregators

- Accentive
- Zaggle
- Giftxoxo
- E-paisa

Existing Clients (Corporate) - Live

Client	Business	Solution
Lenovo	Hardware & IT	Quarterly Sales Incentive
Micromax	Online App	API based loyalty points conversion
Thyrocare	Healthcare	Removal of cheque payments to Medical Store owners
Quickheal	IT	Gratification to loyal customer
Rapid Metro	For users	Incentive scheme for smart card users
Accentiv	Loyalty Solution to Corporate	Paytm Cash for Loyalty rewards
Zaggle	Loyalty Solution to Corporate	Paytm Cash for Loyalty Rewards

Existing Clients (Corporate) - Live

Client	Business	Solution
Acer	Hardware & IT	Quarterly Sales Incentive
Sulekha	Classifieds & Other Services	Sales Incentive + Reimbursements
Ekta World	Real Estate	Reimbursements
Industrial Tools Pvt. Ltd	Engineering	Customer Incentive
Leaseplan	Car leasing	Gifting program for customer
Borderless Access Panels	Market Research	Customer Incentive

THANK YOU

Questions? Write to us at
payments.onboarding@paytm.com