

Gratification - Frequently Asked Questions

1. Money addition
 - a. How do I add money to the panel?
 - b. How do I initiate fund transfer to Paytm?
 - c. What details do I need to share for the bank transfer?
 - d. I have sent a NEFT/IMPS/RTGS/cheque to paytm. How long will it take for the money to reflect in my panel?
 - e. When and how will I receive the invoice?
 - f. Is TDS deductible for gratification payment?
 - g. Can I add lesser money than mentioned in the agreement?
 - h. How much does Paytm charge for gratification service?
 - i. How is commission deducted from the money I sent to paytm?
 - j. Do I have to add money along with the commission?
2. API integration
 - a. Does paytm provide API support on plugins?
 - b. How can I track a particular transaction via APIs?
 - c. Where can I download the checksum utility kits?
3. Gratification Panel Usage
 - a. Where can I see money on the panel?
 - b. How do I move money from business wallet to sub wallet?
 - c. How do I move money from sub wallet to user wallet?
 - d. How can I move funds back from my sub wallet to business wallet?
 - e. How much amount can be moved from business wallet to sub wallet?
 - f. What is the format of the bulk transfer file in which I can upload transactions?
 - g. What can be included in additional information?
 - h. What is order ID for the bulk transfer format?
 - i. How do I generate an order ID?
 - j. How can I view the status of a particular transaction?
 - k. Can I cancel an order?
4. Understanding Reports
 - a. What does the report contain?
 - b. How can I download the report file from the panel?
 - c. For how many days can I download the report?
 - d. What happens when a user does not have a wallet?
 - e. What does a transaction status - pending - mean?
 - f. I have sent money to my users but the report shows the transaction as pending. How long will it take for the transaction to become successful?
 - g. I have sent money to my users but the report shows the transaction as pending. Will the money be refunded to my business wallet?
 - h. The transaction status is failure. Why did the transaction fail?
 - i. Can I get an alert when the balance in my business wallet is low?
5. Technical queries
 - a. How can I get the login credentials changed for my existing panel?

- b. Why is the panel not working?
- c. I am unable to download reports.
- d. I am unable to upload the bulk gratification file (Sales to user credit) through panel.
- e. I am not getting any new user alerts.

Money addition

- a. How do I add money to the panel?

Money addition to the panel happens in two simple steps

- (i) You will first transfer the gratification money to our bank account through NEFT, RTGS or IMPS and share the transfer details
- (ii) Once we receive the funds we will add them to the panel within one working day.

- b. How do I initiate fund transfer to Paytm?

You can transfer funds to One97 Communications bank account via NEFT, RTGS or IMPS. Details of bank account:

Beneficiary Name	One97 Communications Limited
Bank Name	HDFC Bank Limited
Bank Branch	Kasturba Gandhi Road, New Delhi
Current A/c No.	000-30350012930
IFS Code	HDFC0000003

- c. What details do I need to share for the bank transfer?

Once you've successfully transferred money to our account, please email the following details about the transaction to payments.helpdesk@paytm.com –

- Unique Transaction Reference (UTR) number
- Bank account number
- Amount transferred
- Date of transaction

- d. I have sent a NEFT/IMPS/RTGS/cheque to paytm. How long will it take for the money to reflect in my panel?

Once you will transfer the funds to our bank account and share transaction details, we will add money in your panel within 6 working hours.

- e. When and how will I receive the invoice?

We will share a digital copy of the invoice with you as soon as we add money to the panel. A hard copy of the same will also be couriered to your registered address on the same day.

- f. Is TDS deductible for gratification payment?

Yes, TDS equivalent to 5% on the commission charged by Paytm is deductible for gratification payments, i.e. if you make a gratification payment equivalent to Rs 1 lakh and have agreed to a commission of 2% (Rs 2000), the TDS deductible is 5% of Rs 2000 = Rs 100.

This amount can be deducted by you before sending the gratification amount. Alternatively, we will refund the TDS amount after you share a copy of TDS return filed with your tax returns.

- g. Can I add lesser money than mentioned in the agreement?

We request you to adhere to the amount mentioned in the agreement. In exceptional cases, we may consider addition of lesser money to the panel.

- h. How much does Paytm charge for gratification service?

We charge a commission on the amount that you transfer for gratification. A 15% service charge is also applicable on the commission.

- i. How is commission deducted from the money I sent to paytm?

We will deduct our commission plus service charges from the money you transfer as gratification amount to One97 bank account.

For example: If you transfer Rs 1,00,000 to One97 bank account and the agreed upon commission is 2%, we will deduct

2% of Rs 1 lakh = Rs 2000

+ 15% of Rs 2000 = Rs 300

Total deduction = Rs 2,300

After deduction, Rs 97,700 will be added to your gratification panel.

- j. Do I have to add money along with the commission?

You can choose to add the initial amount either inclusive or exclusive of commission and service charges. In either case, we will add money to your business wallet after deducting the applicable charges.

API integration

- a. Does paytm provide API support on plugins?
Yes, only if merchant can create the code for plugin.
- b. How can I track a particular transaction via APIs?
Our Check Transaction Status APIs mentioned in the technical doc should be implemented to solve the purpose.
- c. Where can I download the checksum utility kits?
All the utility kits are available on the link-
<https://paytm.com/business/payments/developers>

Gratification Panel Usage

- a. Where can I see money on the panel?
You can view the money available in your gratification wallet by logging on the panel and going to the Add Money section. The section 'Merchant business wallet' displays your current balance.
- b. How do I move money from business wallet to sub wallet?
You can move money from your business to sub wallet in four simple steps
(1) Login to the panel and go to Add Money section
(2) Go to- 'Move Funds' Tab.
(3) Search for 'All' and make the selection of sub-wallet row.
(4) Enter the amount and select 'Add Money'.
- c. How do I move money from sub wallet to user wallet?
You can move money from your sub wallet to user wallets through a bulk funds transfer process. This option is only available in the Admin Panel. Steps for transferring the funds from Merchant Wallet to Users-
(1) Login to the panel and go to 'Bulk Fund-transfer' section
(2) Choose the sub-wallet name where you want to send the money
(3) Select a file format for uploading the data (Users Email/Phone No.s required) (4) Choose whether you want a notification for new users and which users to send the cashback
(5) Upload a CSV data file as per selected file format
- d. How can I move funds back from my sub wallet to business wallet?
An option for 'Move Funds Back' is available inside 'Add Money' section in the Gratification Panel.
- e. How much amount can be moved from business wallet to sub wallet?
You can move either the entire amount available in your business wallet or a part of it, as per your requirement.
- f. What is the format of the bulk transfer file in which I can upload transactions?
A bulk fund transfer file can be made in any three formats –
(1) orderId, mobileNo, amount, additionalInfo
(2) orderId, emailId, amount, additionalInfo
(3) orderId, custId, amount, additionalInfo

These formats are mentioned in the 'Bulk- Funds Transfer' section on the panel.
- g. What can be included in additional information?
These are comments which can reflect in customer communication message which is sent when the user's receive gratification money. It is an optional field.

h. What is order ID for the bulk transfer format?

OrderId is a unique identifier for a transaction. It has to be generated at your end.

i. How do I generate an OrderID

An order id is a unique identifier for a transaction. It can be alphanumeric and can be generated considering any random logic. Example-12345, 123abc. This has to be generated at your end.

j. How can I view the status of a particular transaction?

Status of a transaction can be checked from - New Transaction history Tab, available in the Admin Panel.

k. Can I cancel an order?

A transaction once initiated cannot be cancelled.

Understanding Reports

- a. What does the report contain?
Gratification panel provides access to reports contain the transaction data, status and other related information for the funds transferred to users.
- b. How can I download the report file from the panel?
You can download a report from the panel in few simple steps
(1) Login to the panel and go to 'New Reports' section
(2) Choose your 'Search type' as wallet name and then select the wallet for which you want to generate a report
(3) Choose the 'from' and 'to' date fields. Please note that the date needs to be the same as reports are available only for one day at a time.
(4) Select search to get your report
- c. For how many days can I download the report?
Data can be searched for 24 hours, i.e. 1 day at a time.
- d. What happens when a user does not have a wallet?
Users who do not have an existent wallet will can be sent a notification asking them to create a Paytm wallet within next 7 days of receiving the SMS/Email notification. Their transaction status remains pending till the time they create a new Paytm wallet. In case they do not create a wallet within 7 days, funds transferred to them will be refunded to your business wallet on the 9th day from initiating the transaction.

You can enable these notifications at the time of bulk fund transfer. Go to the 'Bulk fund transfer' section and choose the status of 'New User Invitation Flag' as 'Enable'.

- e. What does a transaction status - pending - mean?
A transaction usually goes into pending status in two scenarios -
(1) The user who you have transferred the money to does not have a Paytm wallet. If the user creates a wallet within 7 days of receiving the money, the transaction will become success. Otherwise the money will be refunded to your business wallet.
(2) The user who you have transferred the money to has reached his monthly wallet limit of Rs 10,000. In this case too, the transaction will remain pending for next 7 days. If the user's wallet gets upgraded within this time or the wallet limit is refreshed for the next month, then the transaction will become success. Otherwise the money will be refunded to your business wallet.

In case of other scenarios, please refer to the error codes repository mentioned in the API doc.

- f. I have sent money to my users but the report shows the transaction as pending. How long will it take for the transaction to become successful?
In case of Pending, transaction will be tried within next 7 days, till it becomes

successful. On the 9th day, amount will be reversed to merchant's original wallet if it still remains pending.

- g. I have sent money to my users but the report shows the transaction as pending. Will the money be refunded to my business wallet?

In case of Pending, transaction will be tried within next 7 days, till it becomes successful. On the 9th day, amount will be reversed to merchant's original wallet if it still remains pending.

- h. The transaction status is failure. Why did the transaction fail?

The transaction may fail if the CSV file is uploaded incorrectly. You would have received an error code mentioning the reason for failure. Please check the response codes repository mentioned in the API doc for a complete list of all failure scenarios.

- i. Can I get an alert when the balance in my business wallet is low?

This feature is not available in the existing Console. We are in process of revamping the gratification panel, this feature will be added in the new release.

Technical queries

- a. How can I get the login credentials changed for my existing panel?
Please write to us at payments.helpdesk@paytm.com and we will provide rights and access on new number.
- b. Why is the panel not working?
Please check if you have usage rights to the panel. Alternatively, your account may be blocked for 30 mins due to entering wrong password multiple times.

In case the error persists, please write to us at payments.helpdesk@paytm.com along with a screenshot of the error message displayed.

- c. I am unable to download reports.
You may be unable to download reports for any of the following reasons -
(1) Reports can be downloaded for only one day and not more than that. Please input the 'from' and 'to' as the same dates to get access to the reports.

In case the error persists, please write to us at payments.helpdesk@paytm.com along with a screenshot of the error message displayed.

- d. I am unable to upload the bulk gratification file (Sales to user credit) through panel.
You may be unable to upload the bulk gratification file due to any of the following reasons -
(1) The file format could be incorrect. Please take care to upload a CSV file with the correct fields.
(2) There could be incorrect syntax within file. Please refer to our panel FAQs to ensure that the fields are correct
(3) You may be uploading a duplicate file, i.e., a file with the same file name as an old name. Please upload every file with a different file name.

In case the error persists, please write to us at payments.helpdesk@paytm.com along with a screenshot of the error message displayed.

- e. I am not getting any new user alerts.
New user alerts are generated only if you choose the 'new user alert' option while making the bulk file transfer. Please take care to check this option everytime you upload a CSV file. In case you did not flag while making the transfer, please contact payment.helpdesk@paytm.com to get the report.