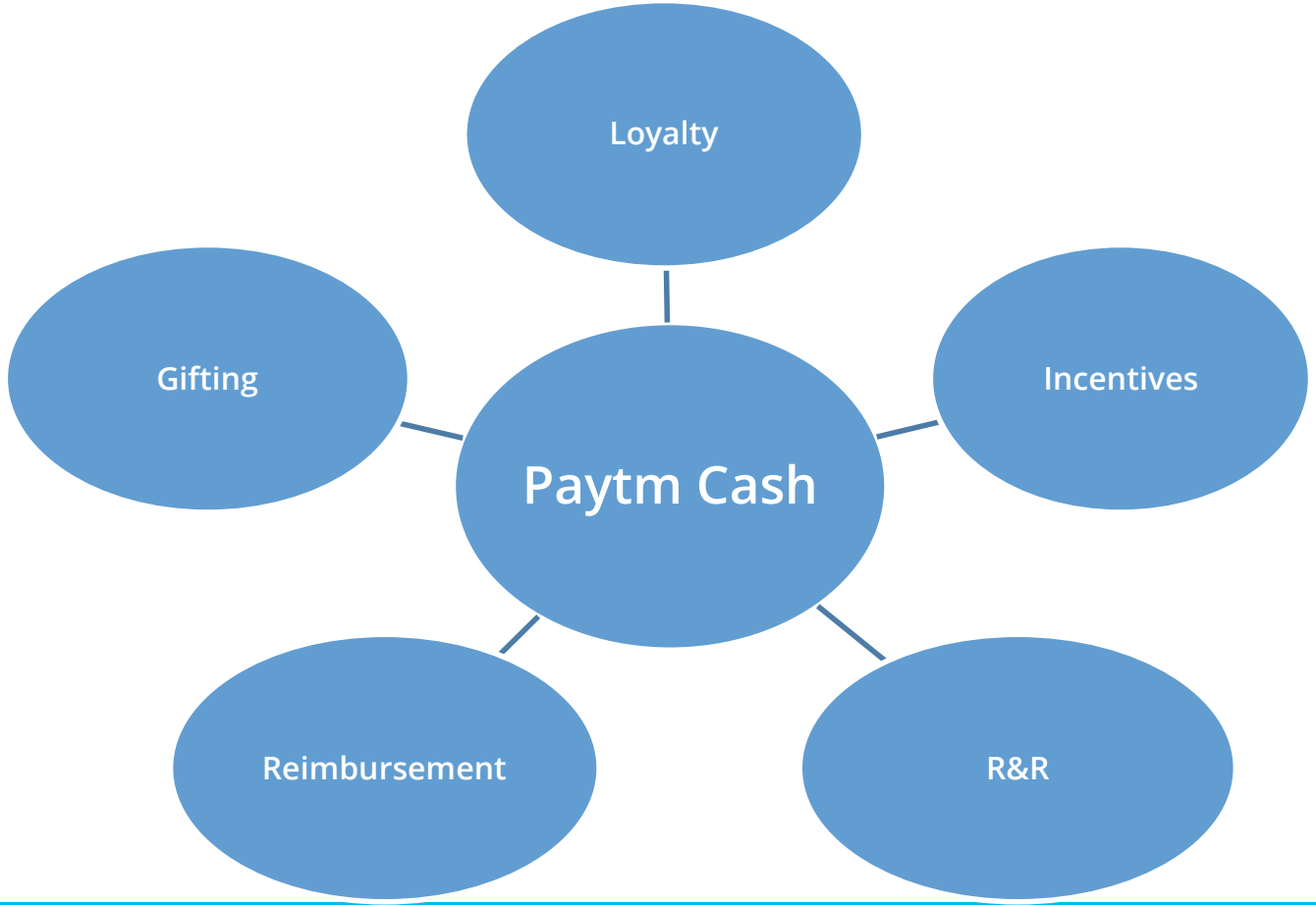
Paytm Cash
Digitize All Payments

How to make Business wallet for Gratification

Paytm Cash – Digitize All Payments

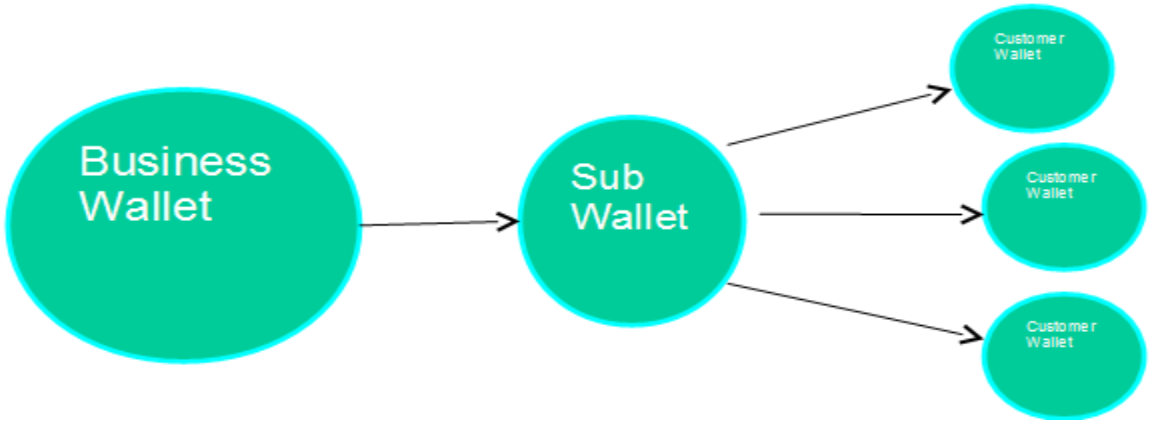


Business Model

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 .



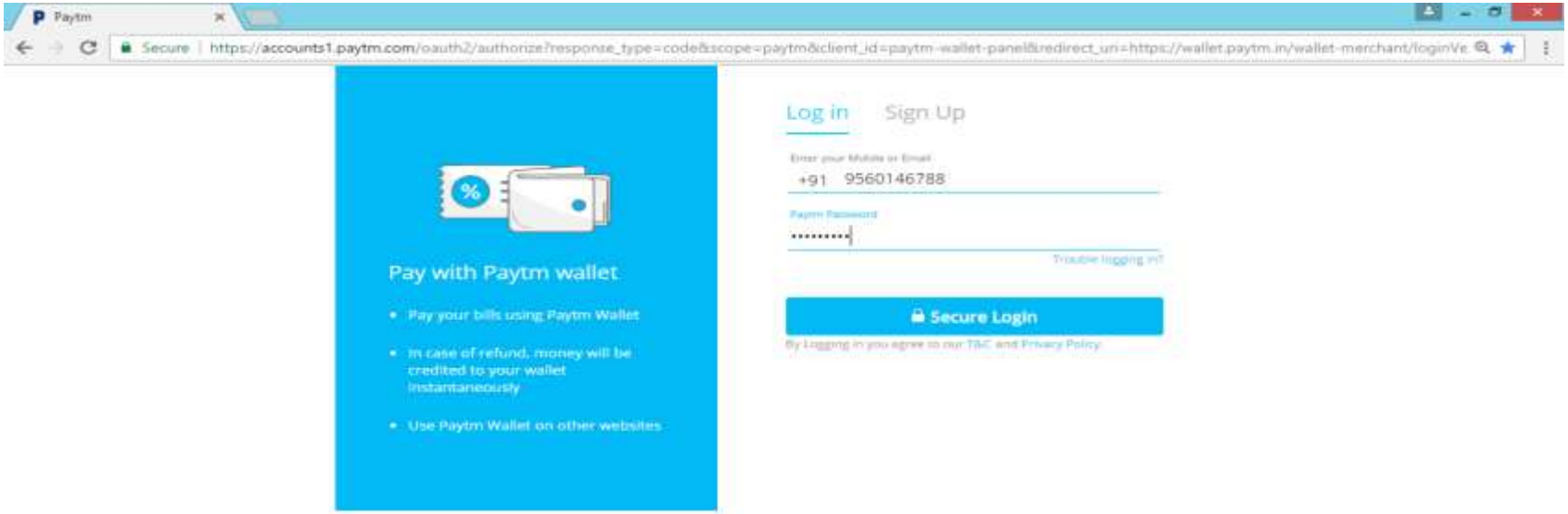
Steps Involved in Gratification Set-Up

- 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.

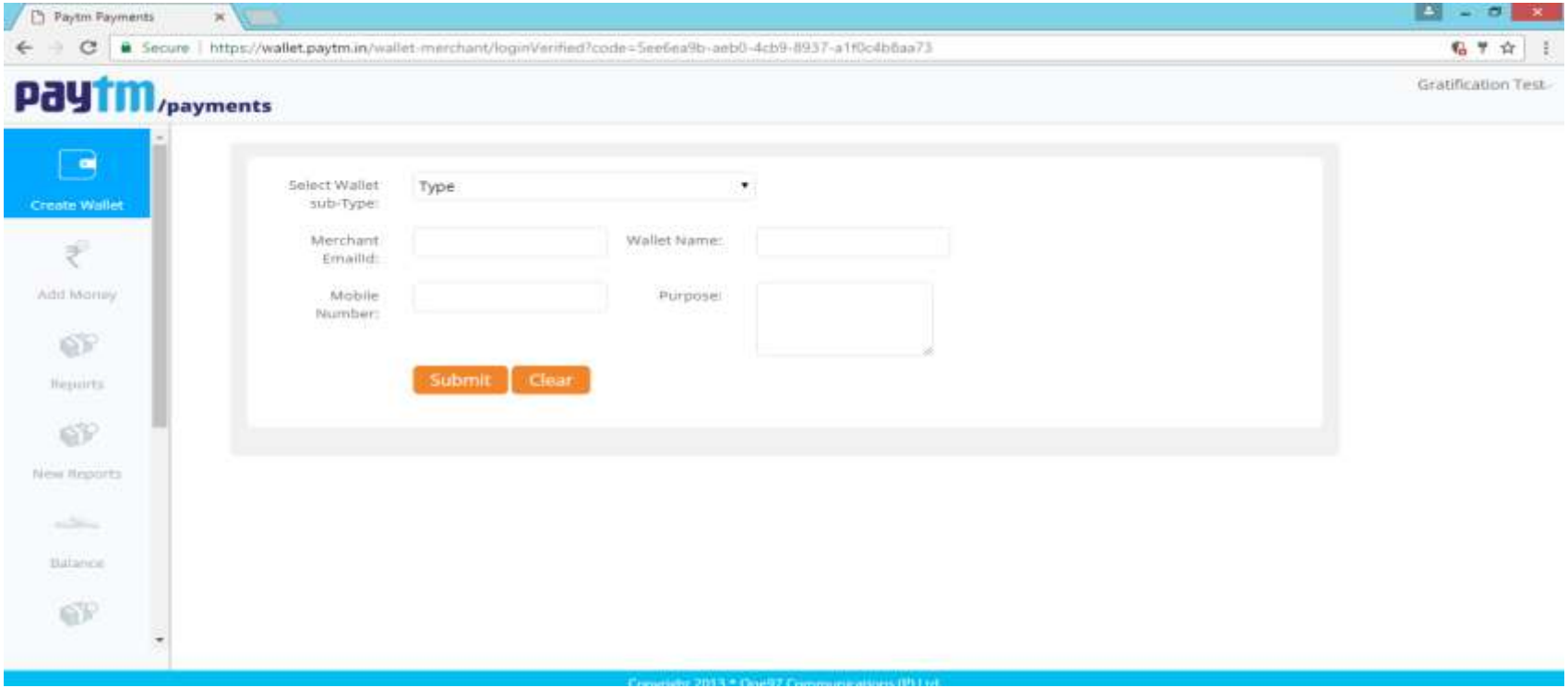
Steps Involved Continued....

- 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.

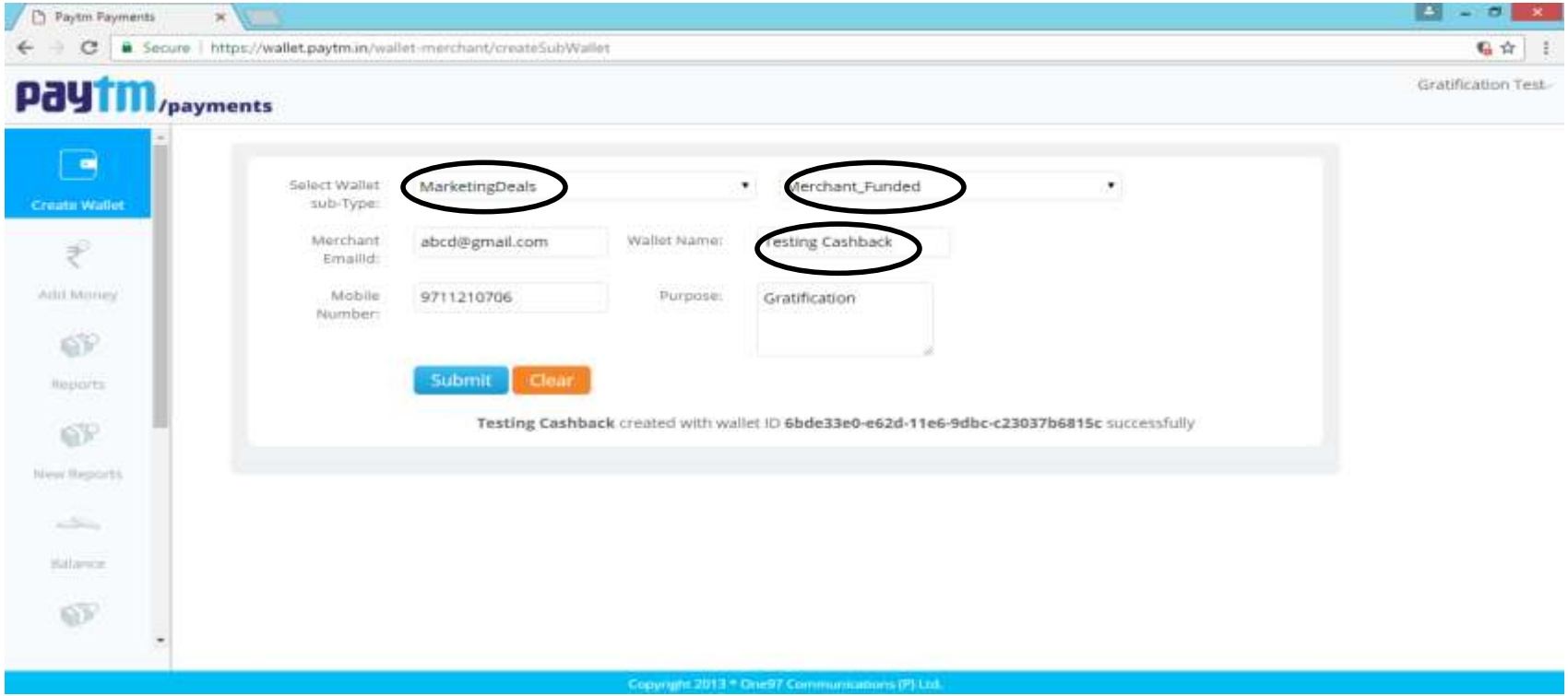
Gratification Panel Login-
URL- wallet.paytm.in/wallet-merchant/



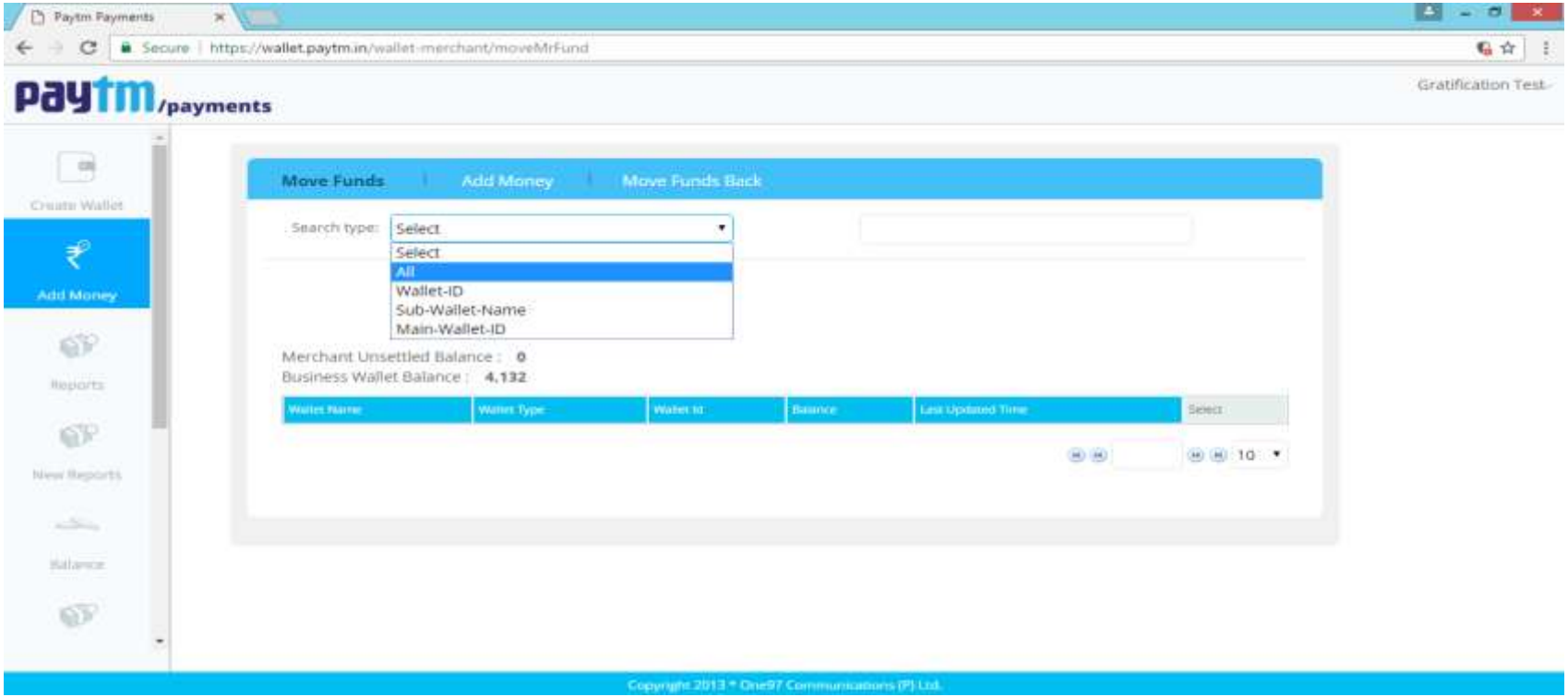
1. Create Sub-Wallet :- Business Partner can create sub wallet by clicking the tab “Create Wallet” and entering wallet type, wallet name, mobile number, email and purpose .



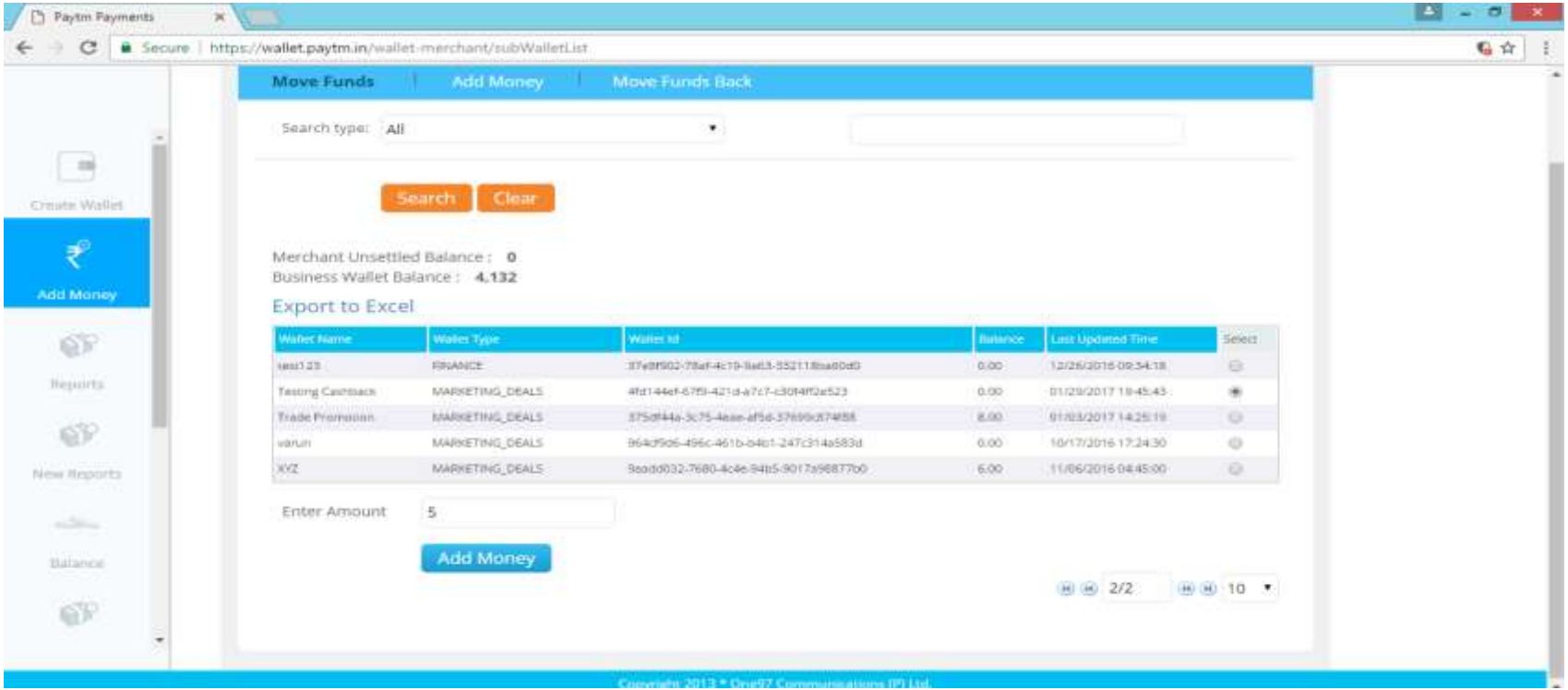
Sub-Wallet Creation

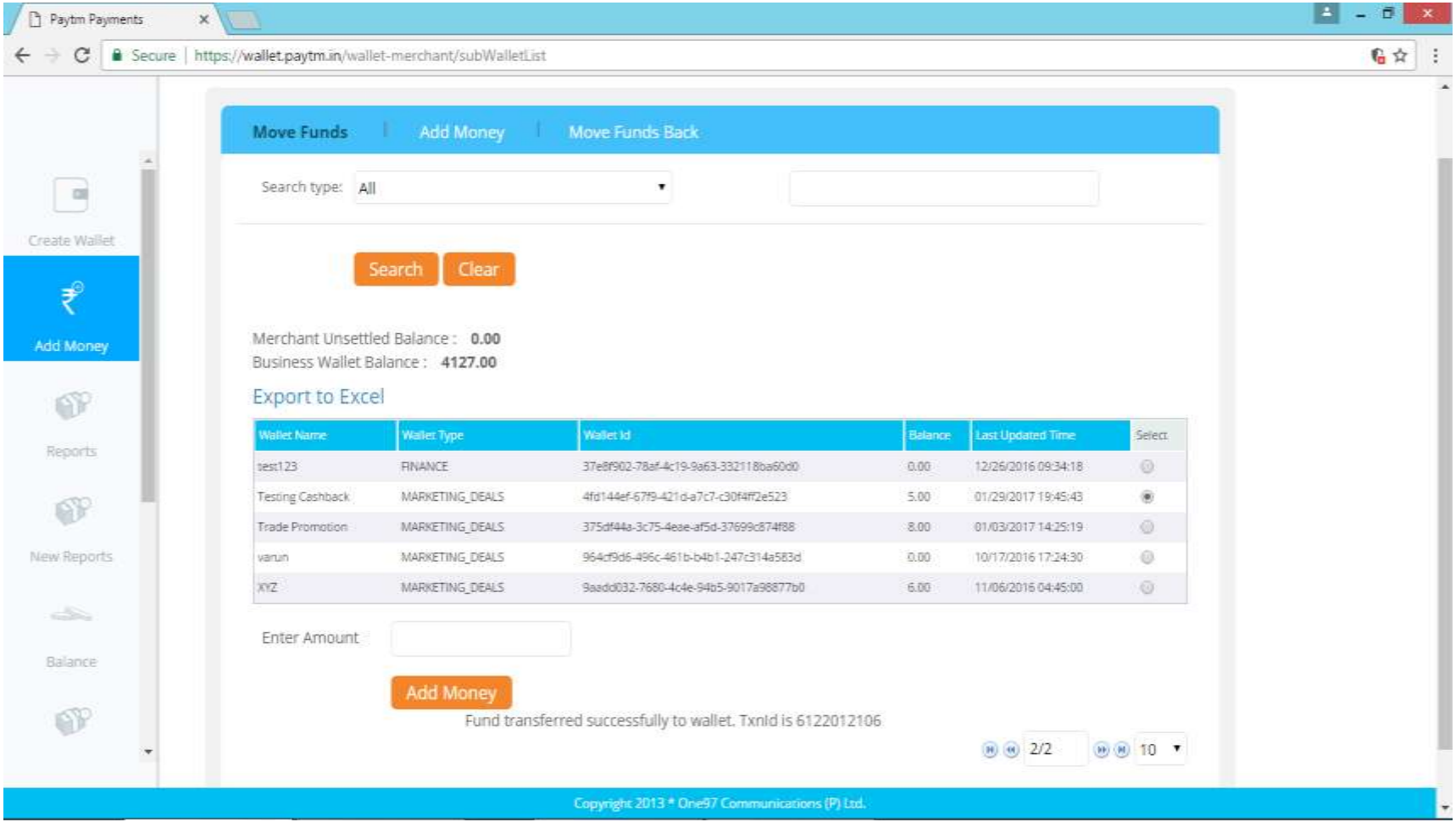


2. Add Money :- Business Partner can move money to the "Sub Wallet" by selecting "Move Funds" tab and enter the sub wallet name.

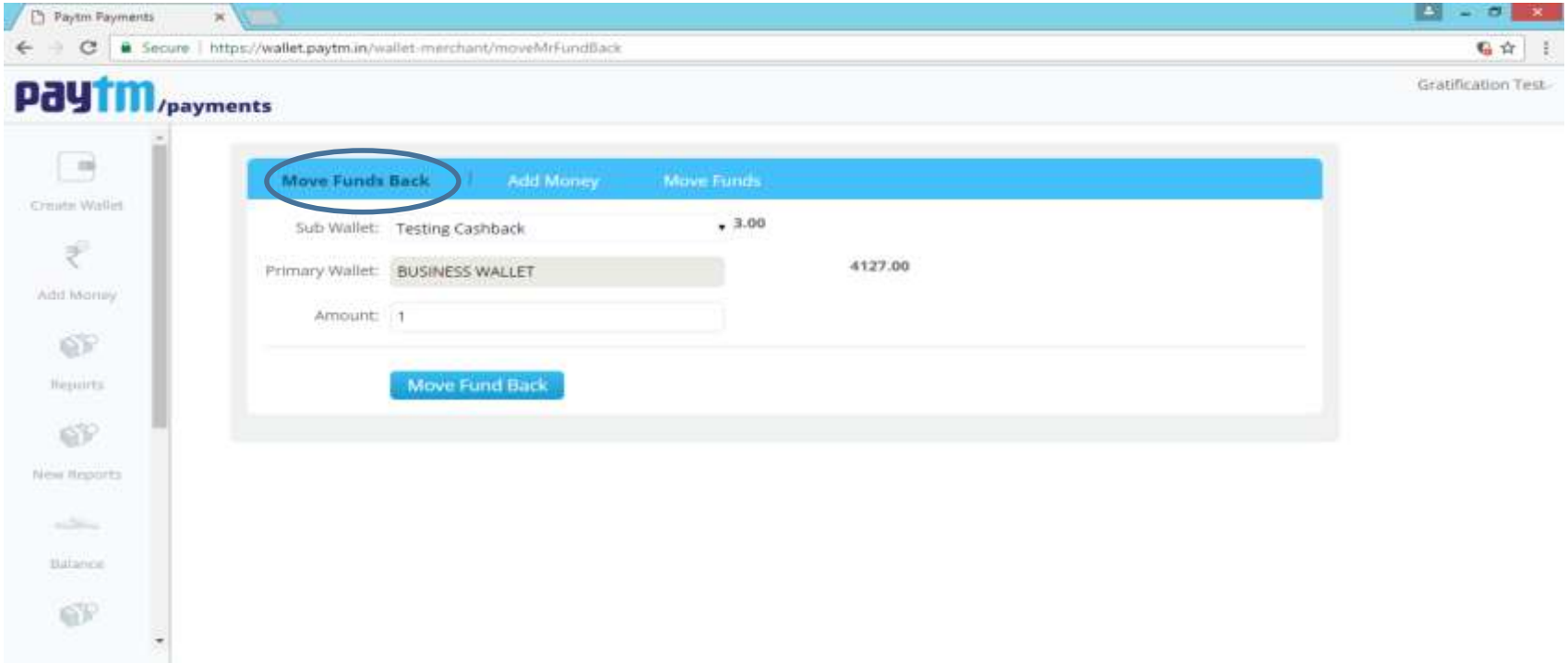


2.1. Move Funds:- Business Partner makes selection of sub-wallet row and enters the amount which is equal to or less than the amount available in Business Wallet.

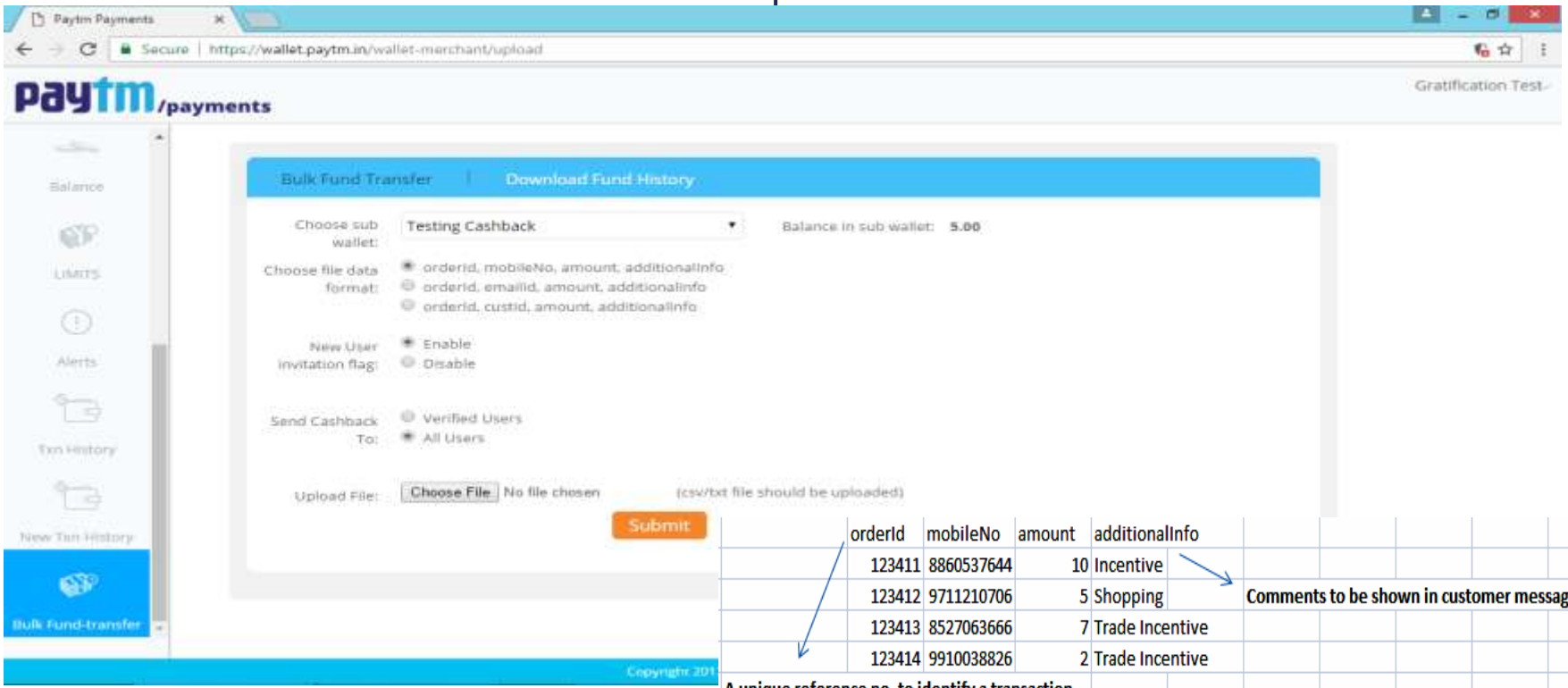



Paytm Payments
Secure | https://wallet.paytm.in/wallet-merchant/subWalletList
Move Funds
Add Money
Move Funds Back
Search type: All
Search
Clear
Merchant Unsettled Balance : 0.00
Business Wallet Balance : 4127.00
Export to Excel
Wallet Name | Wallet Type | Wallet Id | Balance | Last Updated Time | Select
test123 | FINANCE | 37e8f902-78af-4c19-9a63-332118ba60d0 | 0.00 | 12/26/2016 09:34:18
Testing Cashback | MARKETING_DEALS | 4fd144ef-67f9-421d-a7c7-c30f4ff2e523 | 5.00 | 01/29/2017 19:45:43
Trade Promotion | MARKETING_DEALS | 375df44a-3c75-4eae-af5d-37699c874f88 | 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
Create Wallet
Add Money
Reports
New Reports
Balance
Copyright 2013 * One97 Communications (P) Ltd.

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 .



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

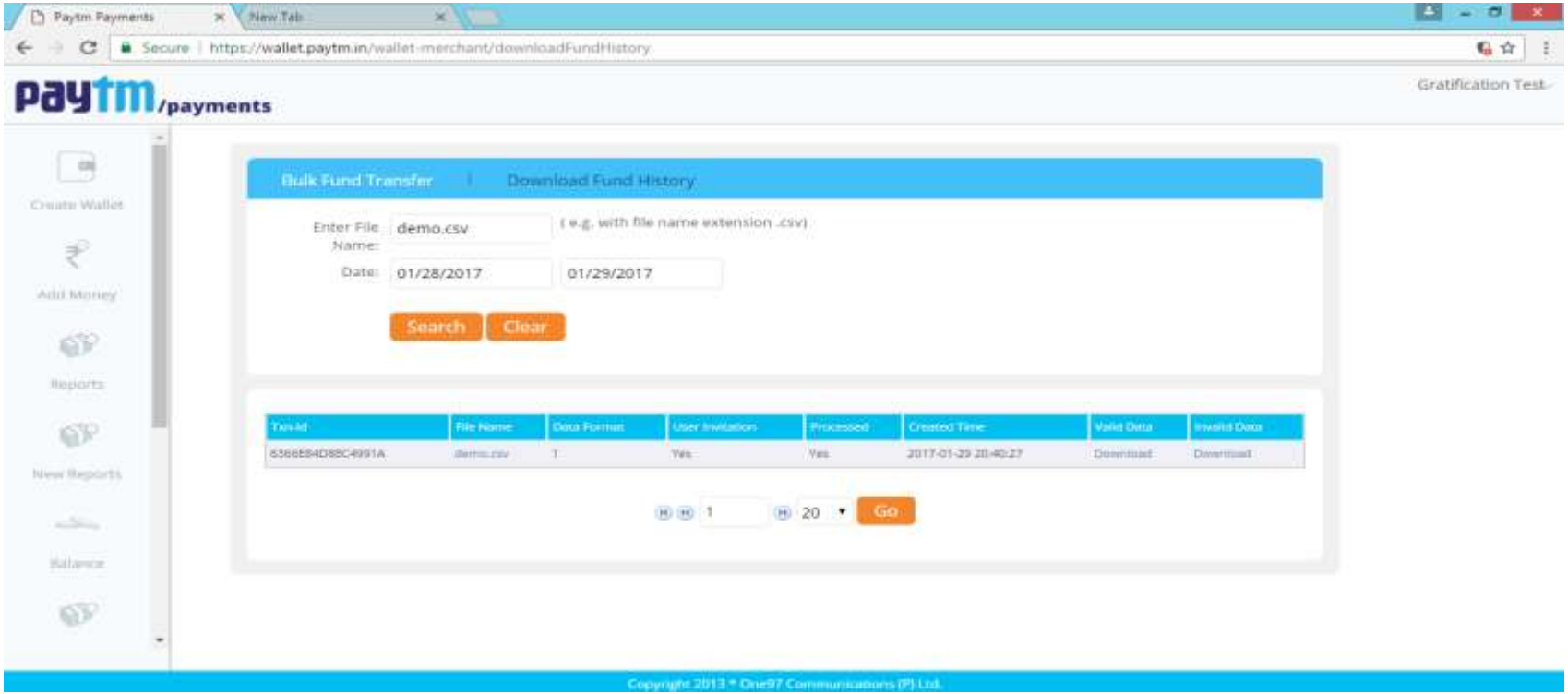


orderId	mobileNo	amount	additionalInfo
123411	8860537644	10	Incentive
123412	9711210706	5	Shopping
123413	8527063666	7	Trade Incentive
123414	9910038826	2	Trade Incentive

A unique reference no. to identify a transaction

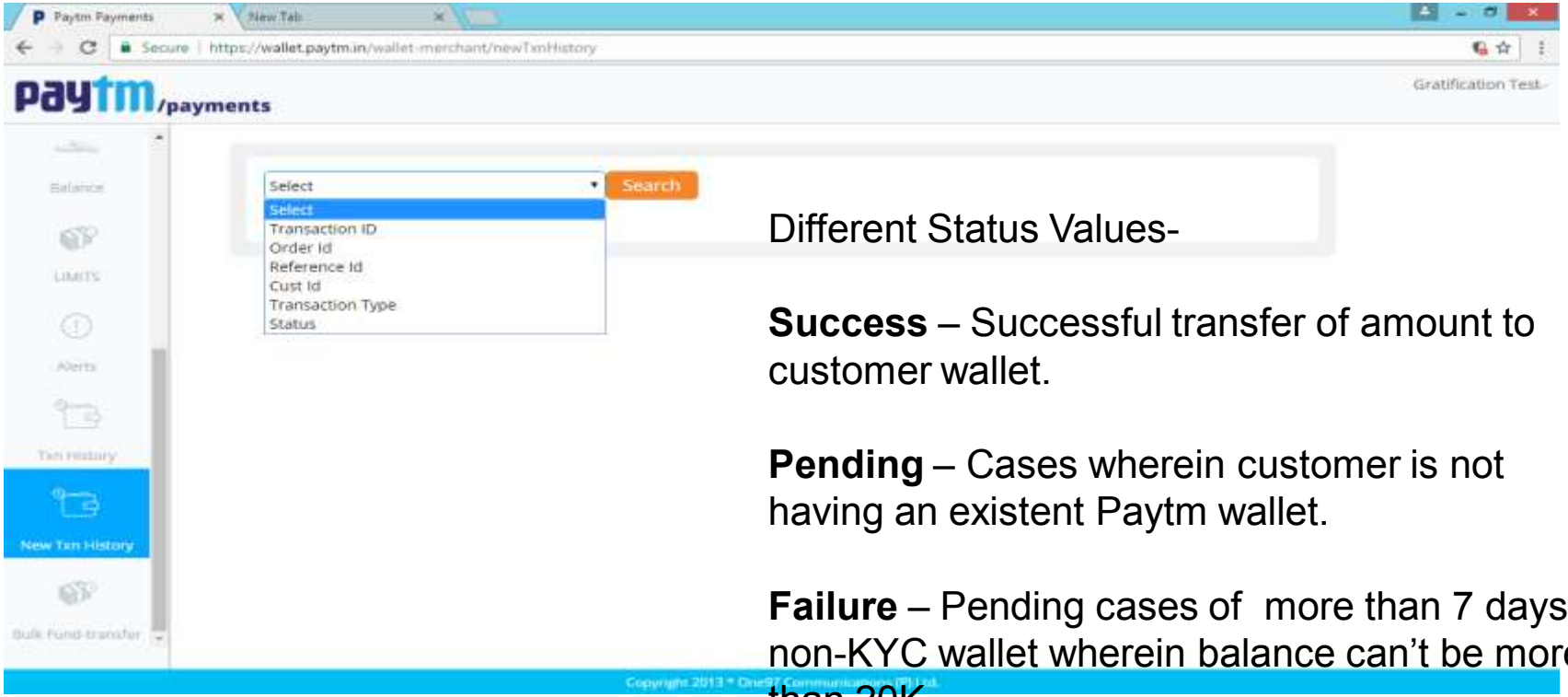
Comments to be shown in customer messages

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



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).

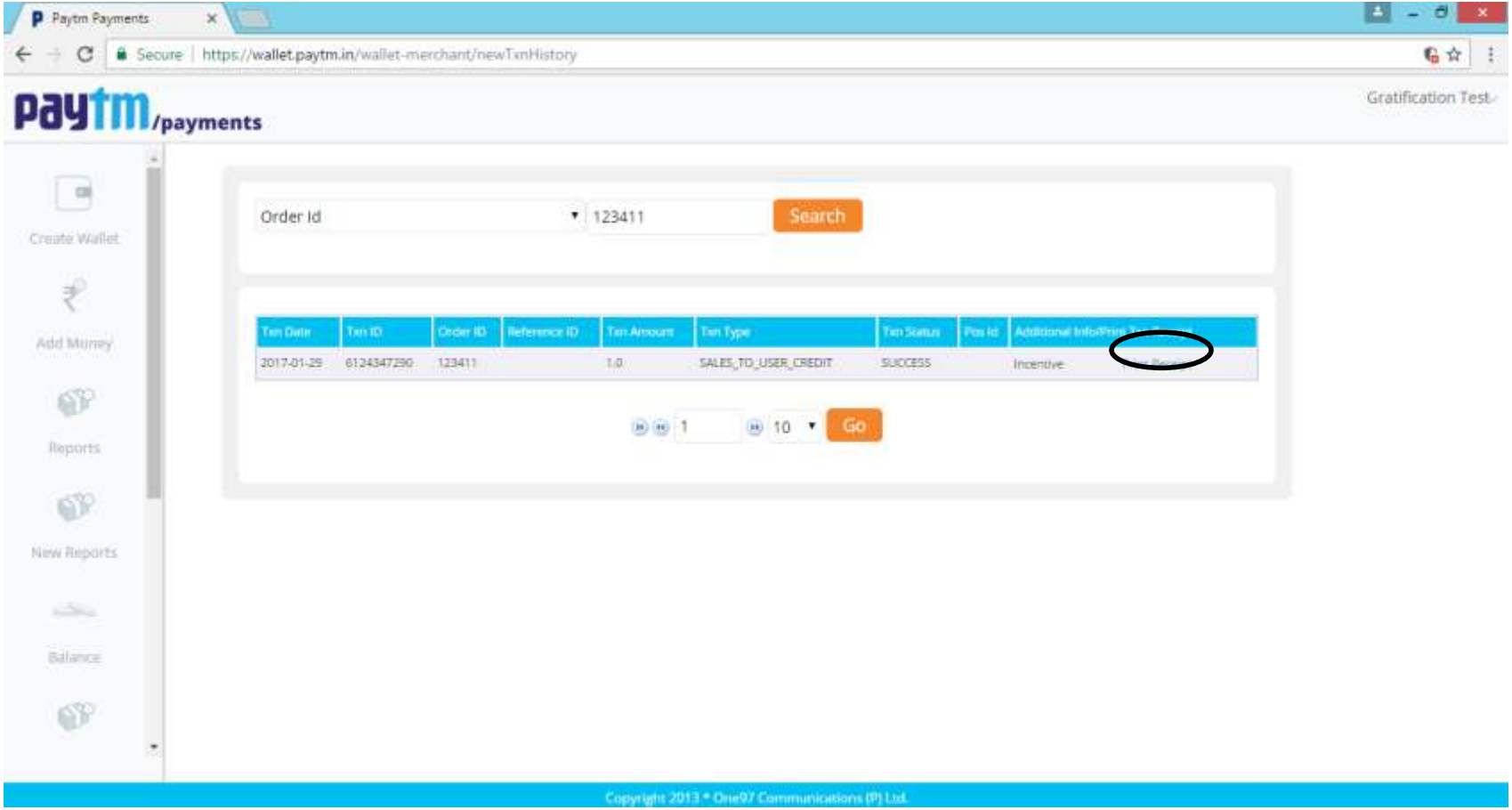


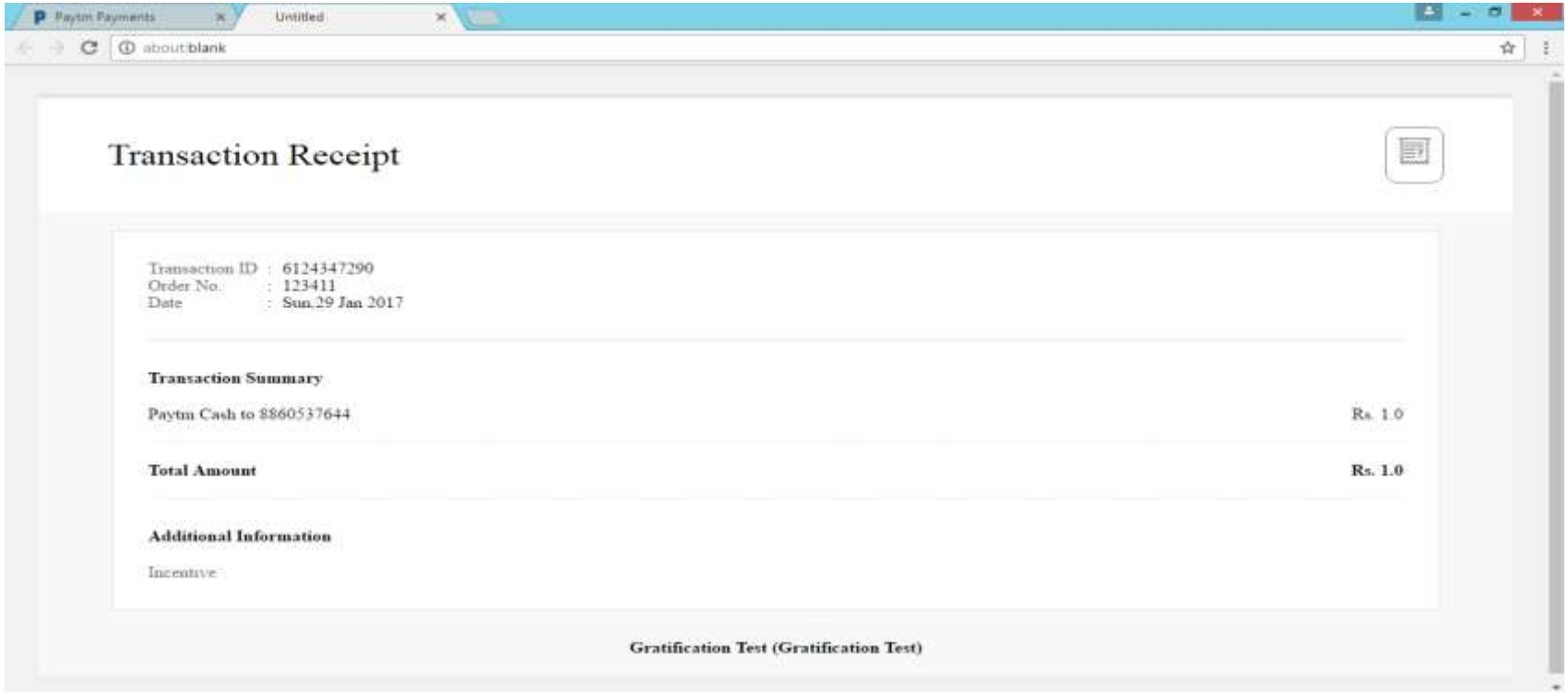
Different Status Values-

Success – Successful transfer of amount to customer wallet.

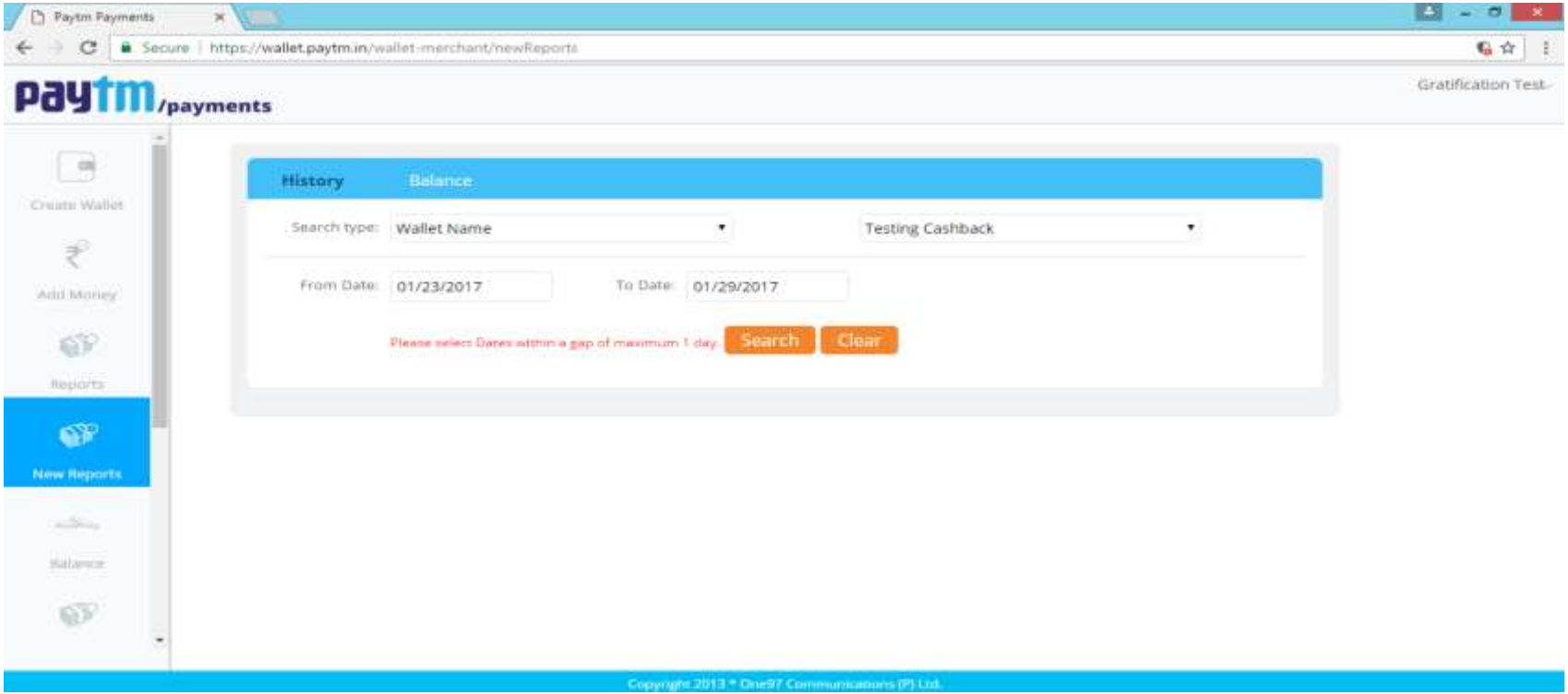
Pending – Cases wherein customer is not having an existent Paytm wallet.

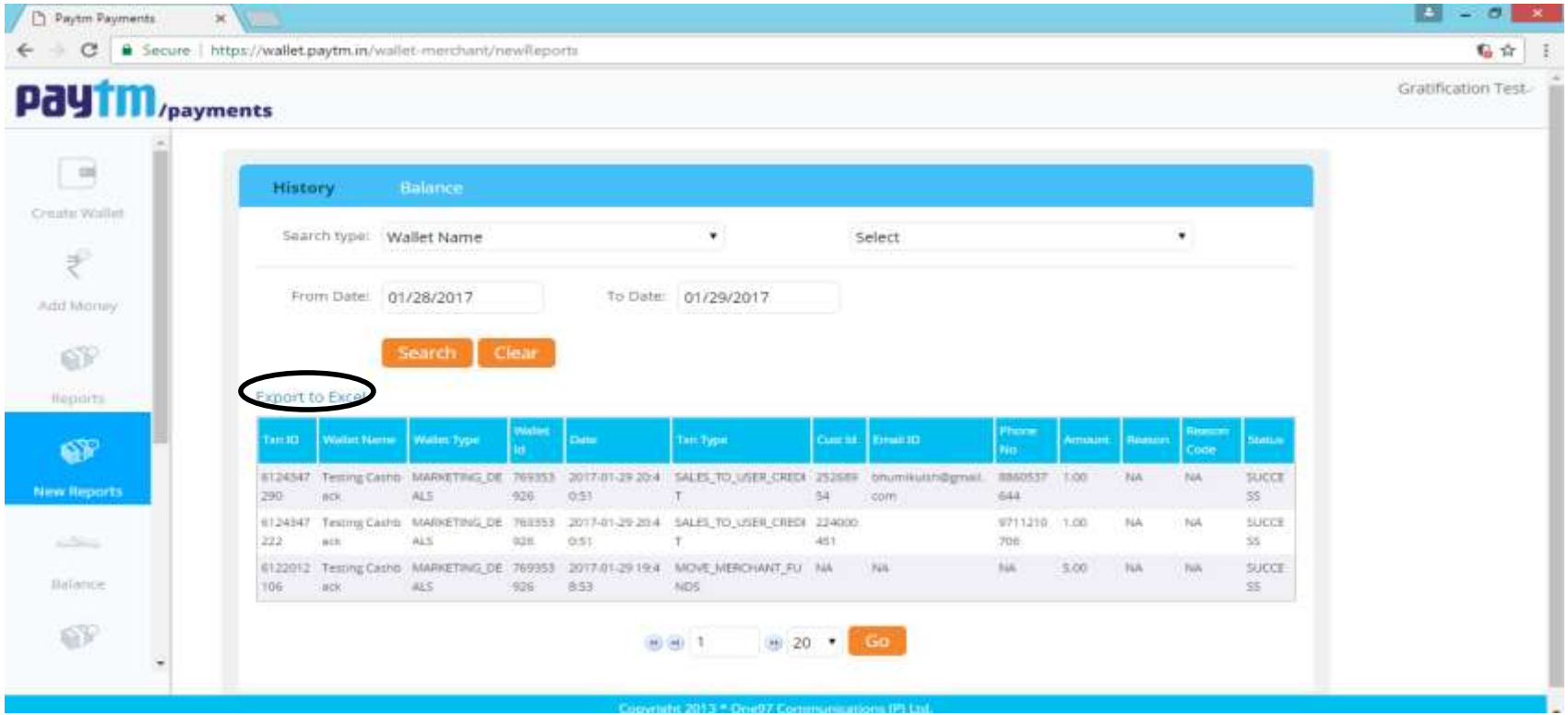
Failure – Pending cases of more than 7 days or non-KYC wallet wherein balance can't be more than 20K


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
2017-01-29
6124347290
123411
1.0
SALES_TO_USER_CREDIT
SUCCESS
Incentive
1
10
Go
Copyright 2013 © One97 Communications (P) Ltd.


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)




Paytm Payments
Secure | https://wallet.paytm.in/wallet-merchant/newReports
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
Tran ID
Wallet Name
Wallet Type
Wallet Id
Date
Tran Type
Cust Id
Email ID
Phone No
Amount
Reason
Reason Code
Status
6124347290
Testing Cashback
MARKETING_DEALS
769353926
2017-01-29 20:40:51
SALES_TO_USER_CREDIT
252689154
bhumikutsh@gmail.com
8860537644
1.00
NA
NA
SUCCESS
6124347222
Testing Cashback
MARKETING_DEALS
769353926
2017-01-29 20:40:51
SALES_TO_USER_CREDIT
224000451
9711210706
1.00
NA
NA
SUCCESS
6122012106
Testing Cashback
MARKETING_DEALS
769353926
2017-01-29 19:48:53
MOVE_MERCHANT_FUNDS
NA
NA
NA
5.00
NA
NA
SUCCESS
1
20
Go

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