TRAINING GUIDE

Getting Started with the Paydiant Offer Campaign Portal FAQ

Version 1.3

A lit of Frequently Asked Questions about generating offers with the Paydiant Campaign Portal.

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Getting Started with the Paydiant Campaign Offer Portal, version 1.3

About this guide

This guide provides a brief introduction to using the Paydiant Offer Campaign Portal to construct mobile wallet offers.

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Mobile Payments Terminology

Term	*Description*
Acceptance Location	An entity that accepts mobile payments. Typically the acceptance location is a retail store where one or more POS terminals belonging to a merchant exist. But an acceptance location can also be an ATM or Fuel Pump.
Acceptance Partner	The branded Merchant whose organization accepts Paydiant mobile payments. The Acceptance Partner (merchant) contains acceptance locations where the mobile transactions take place.
Authentication Data	Authentication data refers to any personal identification mechanism, including PIN, Passcode, online banking credentials, or other data or combination of data that is used to validate the identity of a consumer.
Check-In Token	A token that is generated for the purpose of establishing physical proximity to an established merchant, merchant location, or merchant terminal identifier (such as a POS or a Fuel Pump).
Consumer	In the context of mobile payments, a consumer is any individual who has an Paydiant-registered mobile app for the purpose of making mobile payments. Also referred to as the "user."
Enterprise	A term used in the training guides to refer to the business organization that has contracted with Paydiant to design and build a mobile payments system.
Issuer (Issuing Partner) or IP	The entity in the Paydiant system that issues a mobile payments wallet. Also called an Issuing Partner or IP. Depending on your business model, the Issuer and the Merchant may be the same organization, or the Issuer may be separate from the merchant. For example, a corporate bank could be the Issuer of a wallet and a store unrelated to that bank could accept mobile payments using that wallet.
Merchant	The business entity in the Paydiant system that accepts a mobile transaction as a form of payment. The Merchant is also referred to as the Acceptance Partner.
Mobile App	In these guides, mobile app is the application designed for a phone or other approved device that enables the user to interact with an issued wallet and a Merchant to complete a mobile payment.
Mobile Cash Access	Mobile cash access is the contactless withdrawal of funds from an ATM machine using only a mobile wallet to identify the account from which the funds are to be withdrawn, specify the amount, and to authenticate that the consumer is authorized to withdraw from that account.
Mobile Device	For the purposes of this guide, a mobile device refers to any approved mobile device (for example, iPhone or Android phone) capable of processing a contactless payment using the Paydiant application.

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Term	*Description*
Mobile Payment	A mobile payment is the wireless transfer of currency between a user's payment account and a merchant's receivable account using a mobile device application.
Mobile (Digitial) Wallet	In this guide, a mobile or digitial wallet refers to the secure container of registered payment accounts available to conduct financial transactions through a user's mobile device.
Partner	An organizational unit within the Paydiant system used to define a business for the purposes of reporting or brand distinctions. A particular business Enterprise may have more than one Partner in the Paydiant architecture. Or Partner may be the top-level organizing unit.
Payment Instrument	The details that define a type of payment.
Payment Tender	In the Paydiant system, payment tender is a unique configuration that identifies the type of payment, the network that it runs on and the details needed to process that payment.
PCI	The Payment Cards Industry, or PCI is an association that governs the regulatory standards and security for cashless transactions. Many aspects of the mobile transaction is subject to rules designed to keep user data secure.
POS	A Point of Sale, or POS, terminal is software-based sales processing computer. For the purposes of this guide, a POS might be a retail register terminal, a fuel pump, or an ATM that is consuming the APIs exposed for the purpose of accepting mobile transactions through the Paydiant Cloud.
QR Code	A Quick Response, or QR, Code is a specific matrix barcode (or two-dimensional code) containing encoded data that is readable by dedicated QR barcode readers and mobile device cameras.
Tender	In financial terms, a tender is any form of payment for example cash, credit, debit, gift card. In the Paydiant platform, a tender stores additional details about the kind of payment and how it is processed.
Ticket	The collection of data about a purchase or a receipt.
Token	A token is an alpha-numeric string of text that represents an encrypted value which is generated within the Paydiant system. Tokens are used to associate or pair a Paydiant-enabled mobile app with an Paydiant-enabled POS.
Wallet Issuer	A Wallet Issuer is the entity, whether a bank or a retailer or a processor, that is using Paydiant's managed service to offer a branded mobile wallet to its customers.

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Paydiant

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The Basics of Offers and Campaigns

The Paydiant Campaign Portal is a web-based application that uses the Paydiant Platform to enable Merchants to construct offers for mobile wallet users.

Offers are specialized messages sent to mobile wallet users as an incentive to encourage more mobile transactions that can change the value of a mobile transaction. ***Offer Campaigns*** are the combined parameters that make up the offer such as how an offer looks, how the offer is made available to mobile wallet users, when the offer can be redeemed, and where it is valid.

The following topics provide a quick introduction to working with Offers and Offer Campaigns on the Paydiant Campaign Portal. For more detailed help, see Where can I get more information?

- Offers Workflow Overview
- Sample Offers
- A few definitions
- What do I need to begin working?
- How do I log in the first time?
- How do Offers get into mobile wallets?
- Can more than one Merchant publish an offer to an Ad Network?
- What are Cloud-processed and POS-processed offers?
- How do I approve an offer?
- How do I make the offer available at specific locations?
- How do I edit a pending campaign?
- How do I define when the offer can be redeemed?
- Can I see how many redemptions have occurred?
- How do I target specific customers?
- How does the campaign begin?
- How does the campaign end?
- Do I have start every campaign from scratch?
- Where can I get more information?

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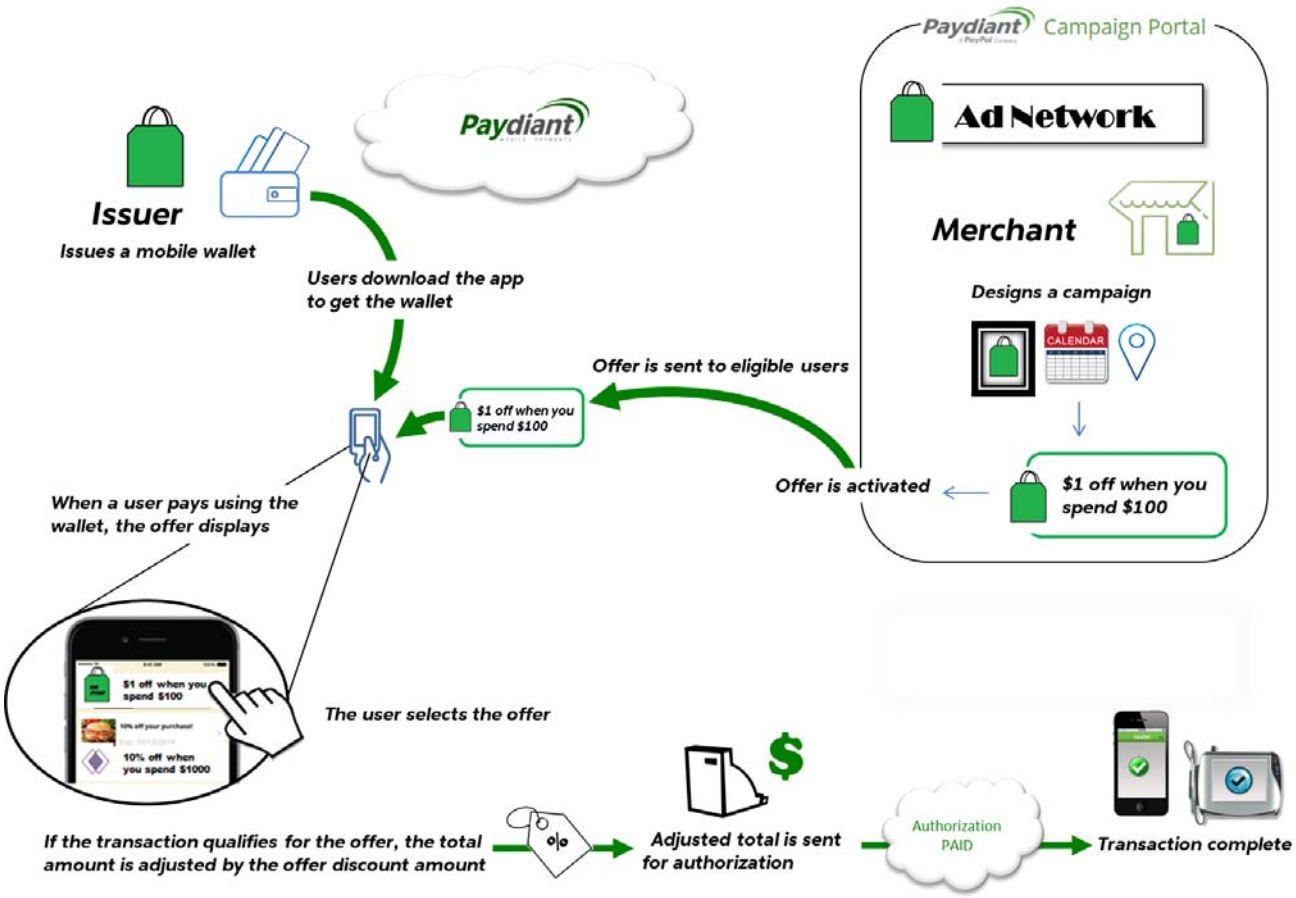
Offers Workflow Overview

The following illustration shows the basic workflow of an offer from start to finish.

Figure 1 Basic Offers Workflow



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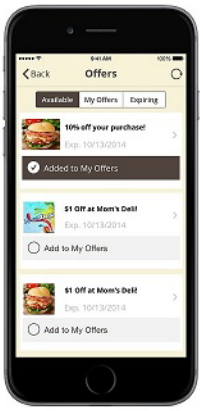
Sample Offers

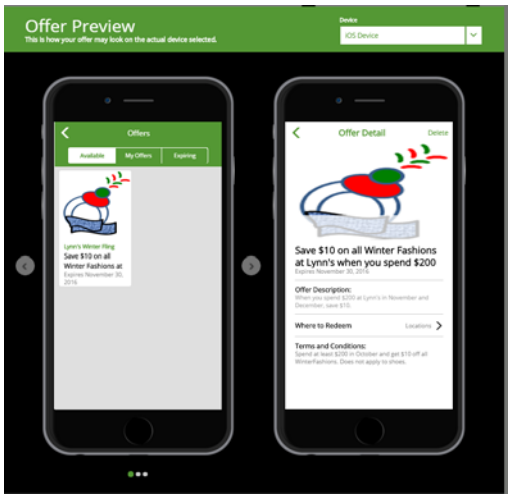
Here is a sample of what Offers look like on a phone:

Figure 2 Sample Mom's Deli Offers



Here is a sample full preview of an Offer Campaign.

Figure 3 Full Preview in the Portal



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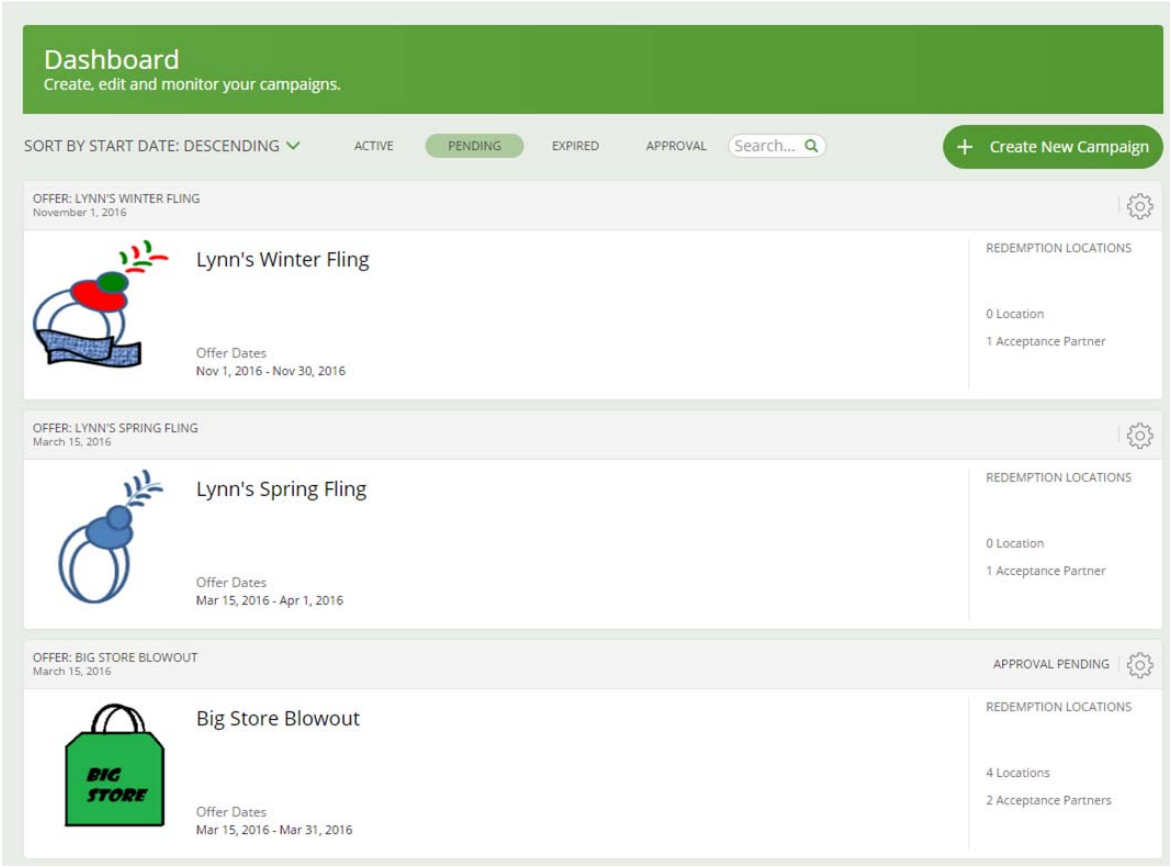
The following screen shows some pending campaigns in the Portal.

Figure 4 Pending Campaign display



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A few definitions

Before we begin, you be sure you understand the following handful of terms. These terms are frequently used when describing how to work with Offers and Campaigns.

Offer

The specific message or advertisement that is sent to the phone which users can accept and use to get a discount off of their mobile transaction. The Offer includes artwork for the message, the text to display, and other information the user needs to know about how and when to use the offer. Offers are similar to paper coupons.

Offer Campaign

The encompassing details that describe how an Offer will be made available, including where the offer can be redeemed and how long the campaign lasts. The campaign includes the text to use to describe the offer and artwork that displays on the phone.

Merchant

The store or other entity that designs and makes the Offer available. Merchants are also called "Acceptance Partners" because the Merchants "accept" the mobile wallet as a form of payment.

Redeem

The act of using the Offer so that it applies value, typically to remove a discount value, from a transaction total.

Activate

The act of making the Offer Campaign "live." The Campaign Portal enables you to construct the campaign ahead of when you want to make it available to mobile wallet users. Once a campaign is activated, mobile users with access to that offer are free to use it until the expiration date of the offer.

Advertising Network

An organizational unit for Offer Campaigns. The Ad Network identifies a specific merchant or a set of Merchants with a shared advertising interest. Ad Networks enable Merchants to get offers from different Issuers or to maintain their own independence. Ad Networks can have a single Merchant asscoiated with them, or they can have several Merchants who wish to accept offers from other Merchants in the Ad Network.

Issuer

The entity in the Paydiant Platform that created or "issued" a mobile wallet. The Issuer determines which offers their mobile wallet users see by subscribing to a particular Ad Network. Issuers can subscribe to just their own Ad Network, or they can subscribe to the Ad Networks where other

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Merchant offers will be published. Paydiant performs the action of subscribing the Issuer to the appropriate Ad Network.

Cloud-processed or POS processed Offers

Merchants can process offers at their POS or the calculations can occur in the Paydiant Cloud and be pushed to the POS. The Paydiant Campaign Portal can process either type of offer. Each Merchant decides which technique is right for them. In a Cloud-Processed offer you define the minimum purchase amount and discount amount in the offer. POS-Processed offers perform the Offer calculations at the POS and just send the Paydiant Cloud the final number. Paydiant identifies the processing type for each Merchants. Merchants can also be identified as using both processing types. In that case POS-based processing could be used for one campaign and Cloud-processed for a different campaign with a different Ad network.

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What do I need to begin working?

To start building Offers with the Paydiant Campaign Portal, you need the following things already established in the Paydiant Platform:

Paydiant creates
Issuing Partners
Merchants
Locations
Ad Networks
The First Ad Network Admin for an Ad Network
Subscription of Issuers to an Ad Network

Merchant can
Add Portal Users, Approvers, or additional Ad Network Admins
Create, edit, or delete Offer Campaigns
Add artwork to offers
Add text describing offers including discount calculations
Define number of activations
Define redemption details
Identify specific target locations
Upload lists to target specific customers in 3 different formats
Duplicate offers
Monitor redemptions

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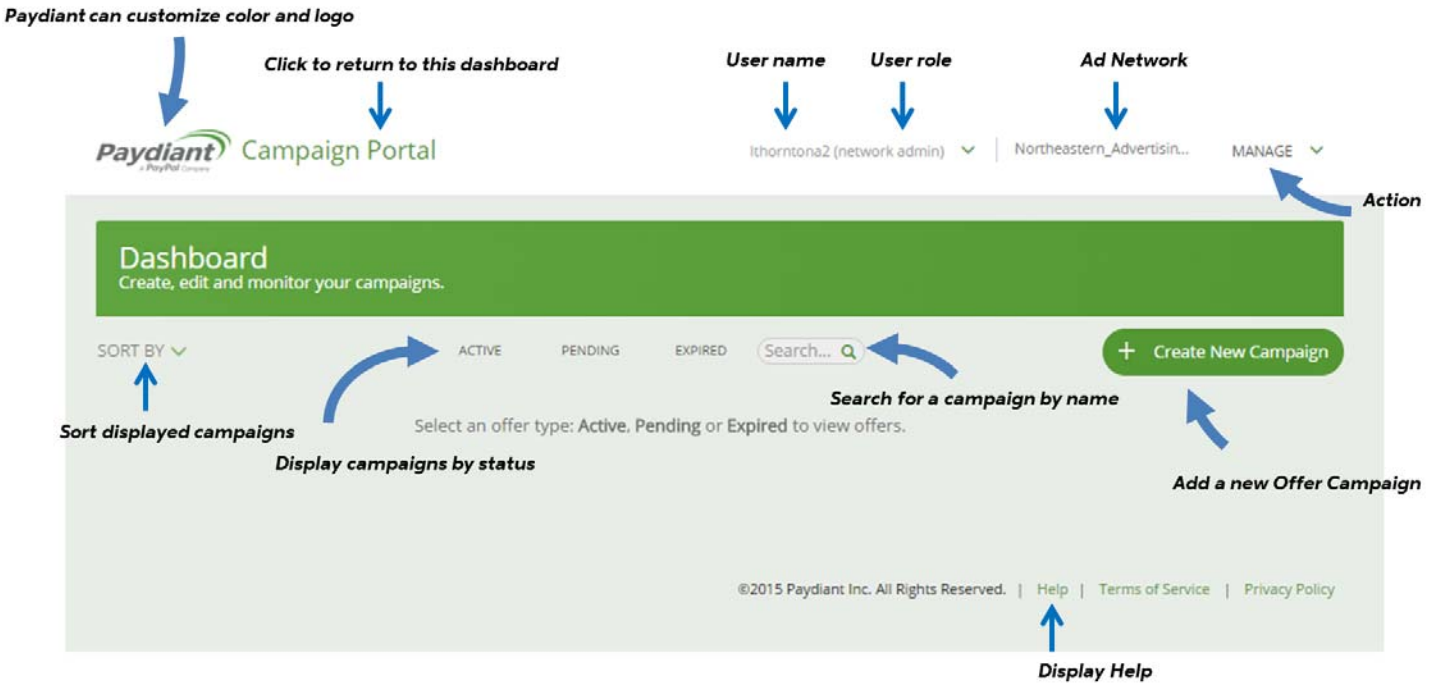
How do I log in the first time?

Before you can use the Campaign Portal,

- Ensure that the Merchants, locations, and Advertising Networks you need have been created and properly associated. You can obtain their names from Paydiant.
- Paydiant will also create the first Advertising Network Administrator (Ad Network Admin) for your Advertising Network and provide the username and password for that role.
- When the essential elements you need are established, you can Login to the Campaign Portal using the Advertising Network Administrator username and passsword that Paydiant provided.
- Your Advertising Network name and role is displayed in the upper right of the Campaign Portal screen.

Here is a diagram of how the User Interface operates:

Figure 5 Dashboard UI



- The Advertising Network Administrator can then create other users and assign their roles as necessary by selecting ***Manage*** and choosing ***User Accounts***. See the ***Create a new user*** online help topic for more information.
- Once the other users are created, they can login here with their usernames and passwords. Their Advertising Network will be displayed and the tasks that their user role entitles them to are available from the pull-down.

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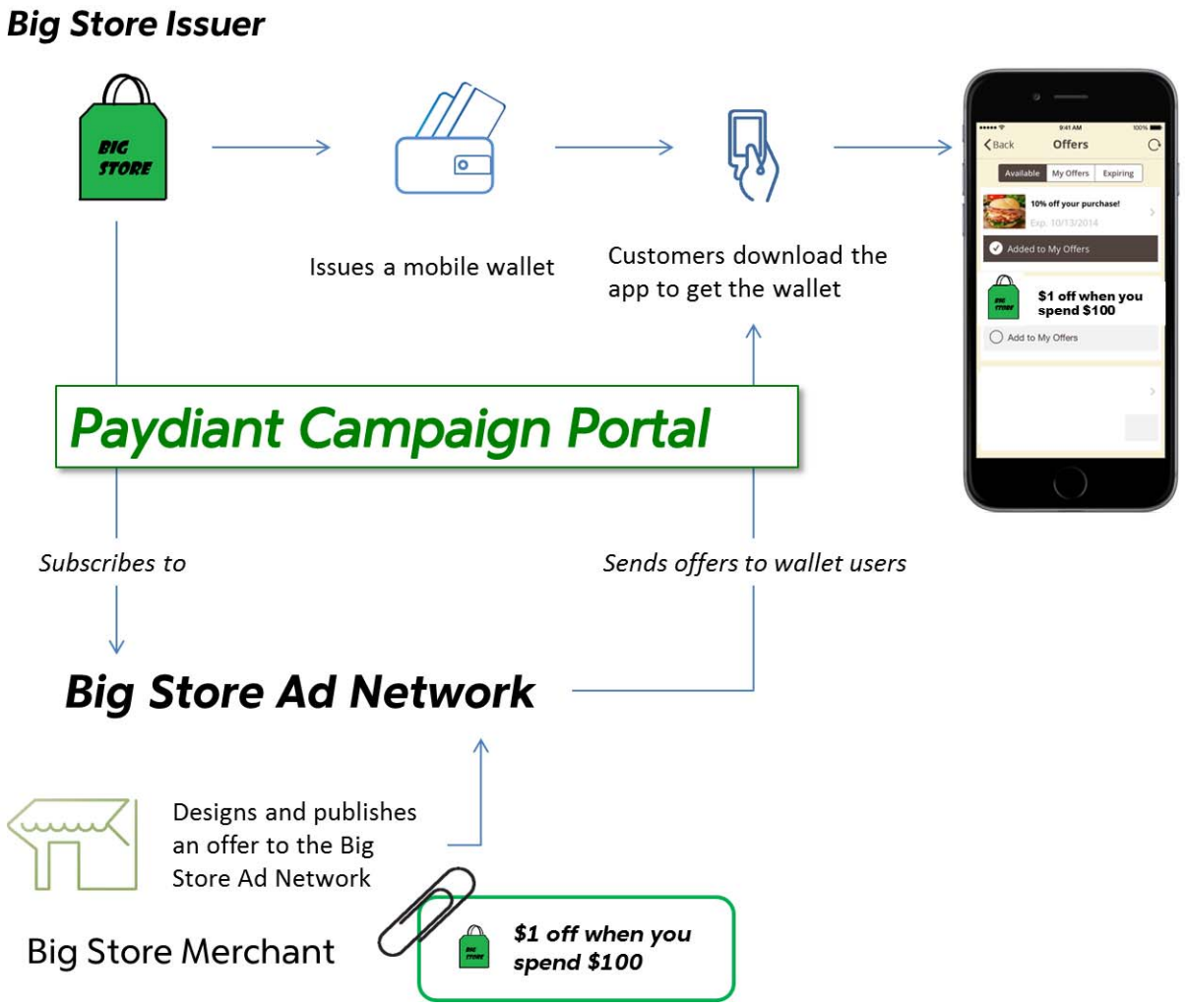
How do Offers get into mobile wallets?

Let's say an Issuer called "Big Store" issues a Big Store Wallet and also subscribes to the Big Store Ad Network. All of the eligible Big Store wallet app users will see any offers published to the Big Store Ad Network. The next image illustrates this scenario.

Figure 6 Big Store Issuer and Big Store Merchant Offers



In this way, the mobile wallet users of all of the Issuers that subscribe to a particular Ad Network are eligible to receive any offers published to that Ad Network.

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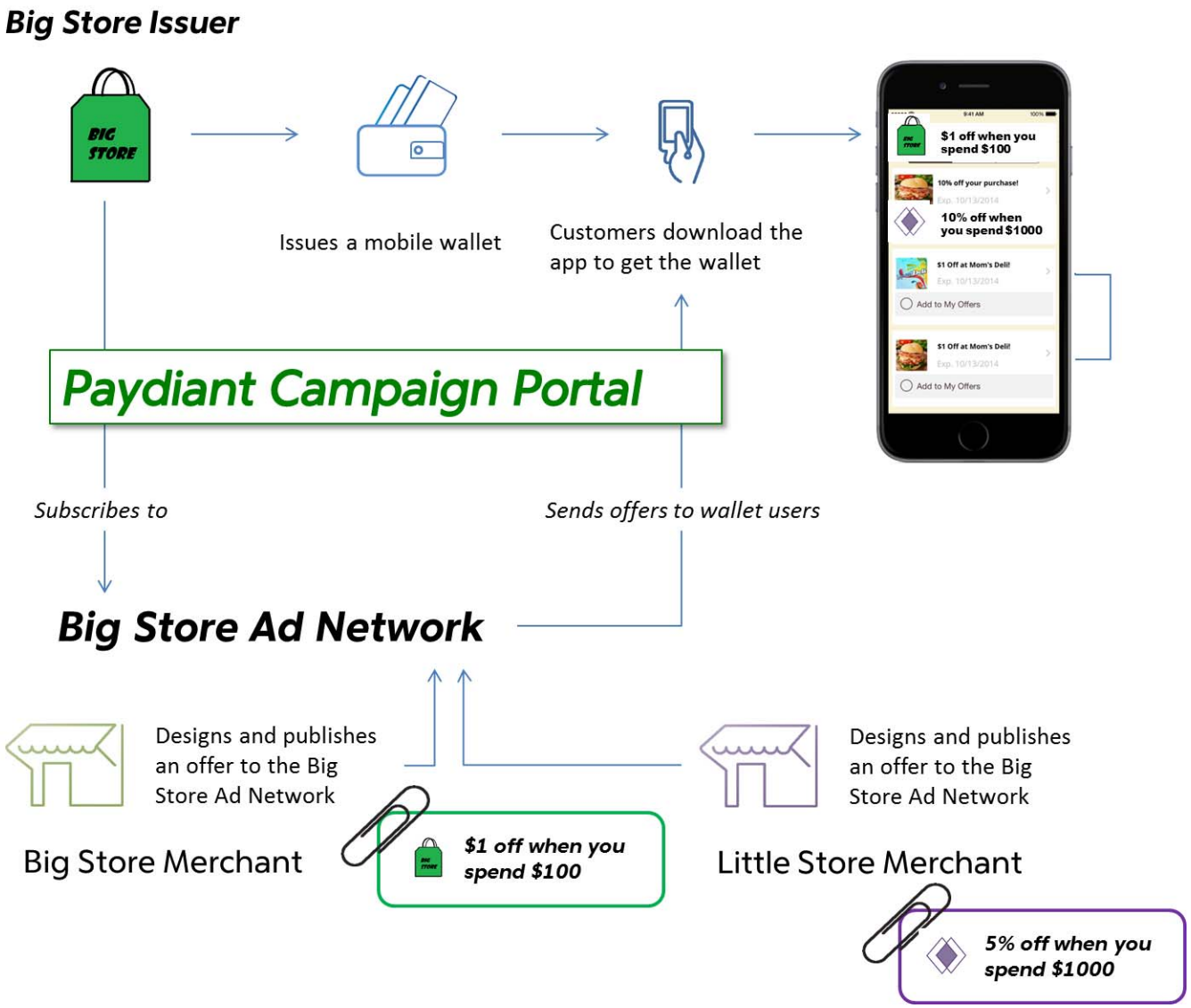
Can more than one Merchant publish an offer to an Ad Network?

Yes. Ad Networks can encompass a single Issuer and Merchant, or the Ad Network can include multiple Merchants and be subscribed to by mutliple Issuers.

The next illustration shows an additional Offer published to the Big Store Ad Network by a different Merchant (Little Store Merchant).

Figure 7 Multiple Merchants



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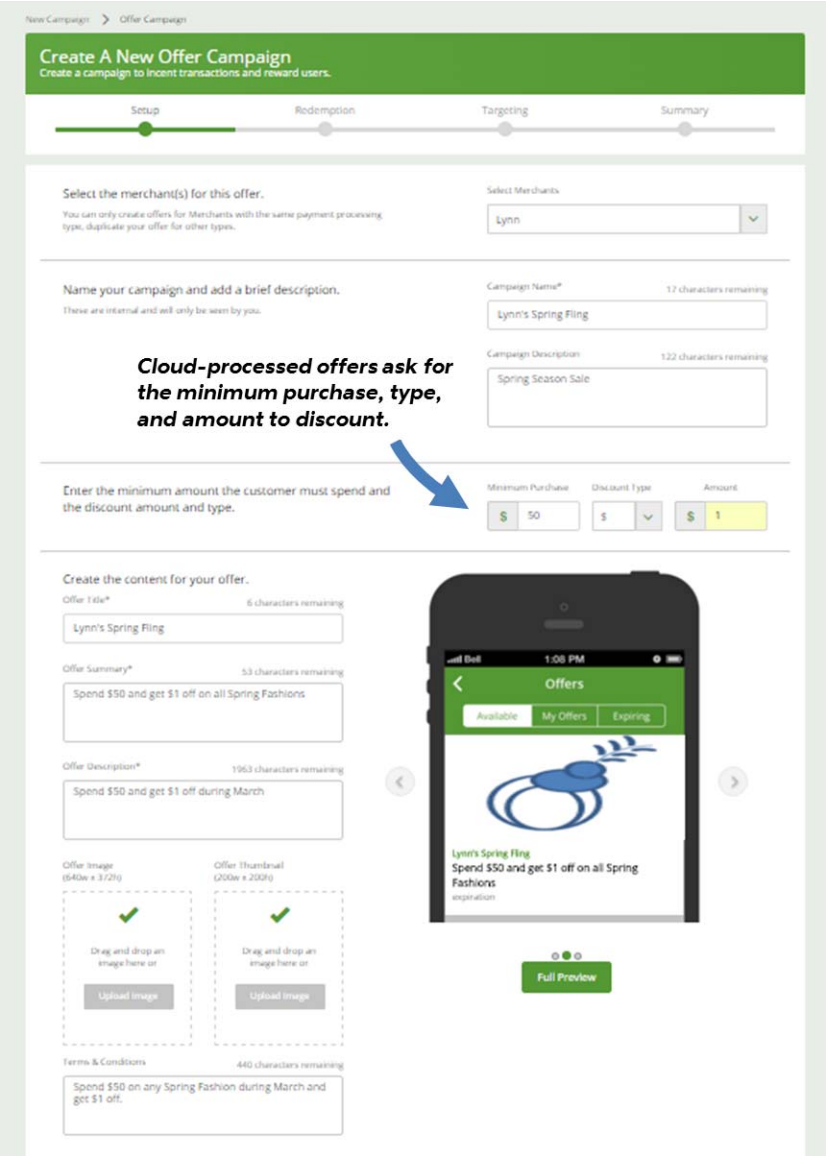
What are Cloud-processed and POS-processed offers?

The amount to discount for an offer can be calculated either at the POS or in the Paydiant Cloud. Merchants determine which technique is right for them. Paydiant assigns the processing type to the Merchant before the campaigns are constructed. If the discount amount is processed in the Paydiant Cloud, the Offer Campaign defines the amount to discount and if the Offer uses a percentage or value discount, as highlighted in the next screen.

Figure 8 Cloud-processed Offers



- For a POS-processed offer, the calculation of the Offer is done by the POS.

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- If a Merchant is using POS-processing, the Offer Campaign does not specify any value for the offer. Those calculations are done by the POS.
- All Merchants in an Offer Campaign must use the same Offer processing type. If you need to create an offer campaign for Merchants with different processing types, you can create the campaign for one type then duplicate the offer for the Merchants using the other processing type.

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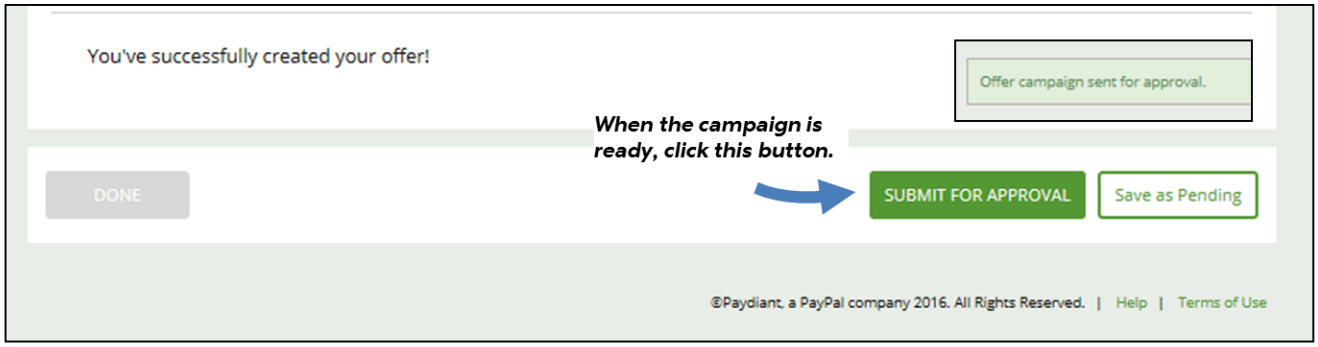
How do I approve an offer?

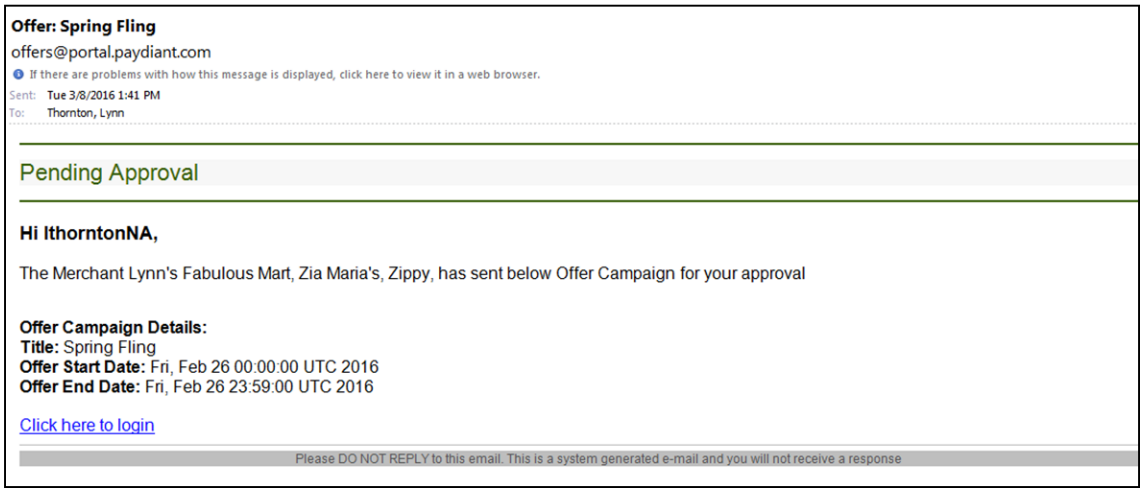
The decision about whether an offer must be approved or not is determined by the user roles that have been assigned within the Ad Network.

- When a campaign is ready for approval, the Portal User clicks ***Approve*** at the end of the campaign or preview screen. If the Ad Network does not have an Approver role, the last button on the campaign construction and summary screen is ***Activate***.
- Approvers receive an email at the address assigned in their user profile.

Figure 9 Approving an Offer Campaign



An email is sent to the Approver User to get the campaign approved.



- The Approver checks over the campaign details and when the campaign is ready, the Approver can change the campaign status to ***Approve*** to make the campaign active or the Approver can ***Reject*** the campaign. Then the Portal User can fix the issues and submit for approval again.

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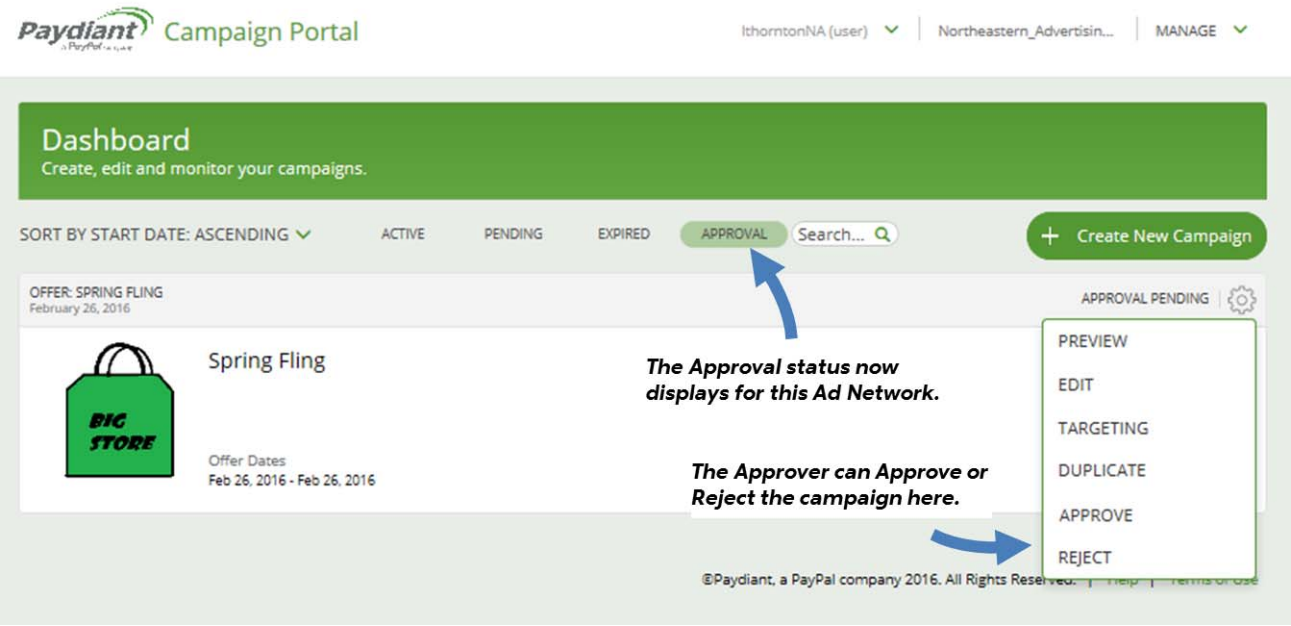
Figure 10 Approval Status



- If any users have the role of Approver, then all offers that are constructed within that Ad Network will first be sent for approval to a designated Approval user before they can be made active.
- Typically, the Approver user is separate from the Portal User who designed the offer, but one user can have both roles.
- You can have more than one Approver in an Ad Network. In that case, all offers published in the Ad Network are sent to all Approvers in that Ad Network.
- Campaigns that have been sent for approval but have not yet been activated display in the main dashboard under the status of ***Approval***.

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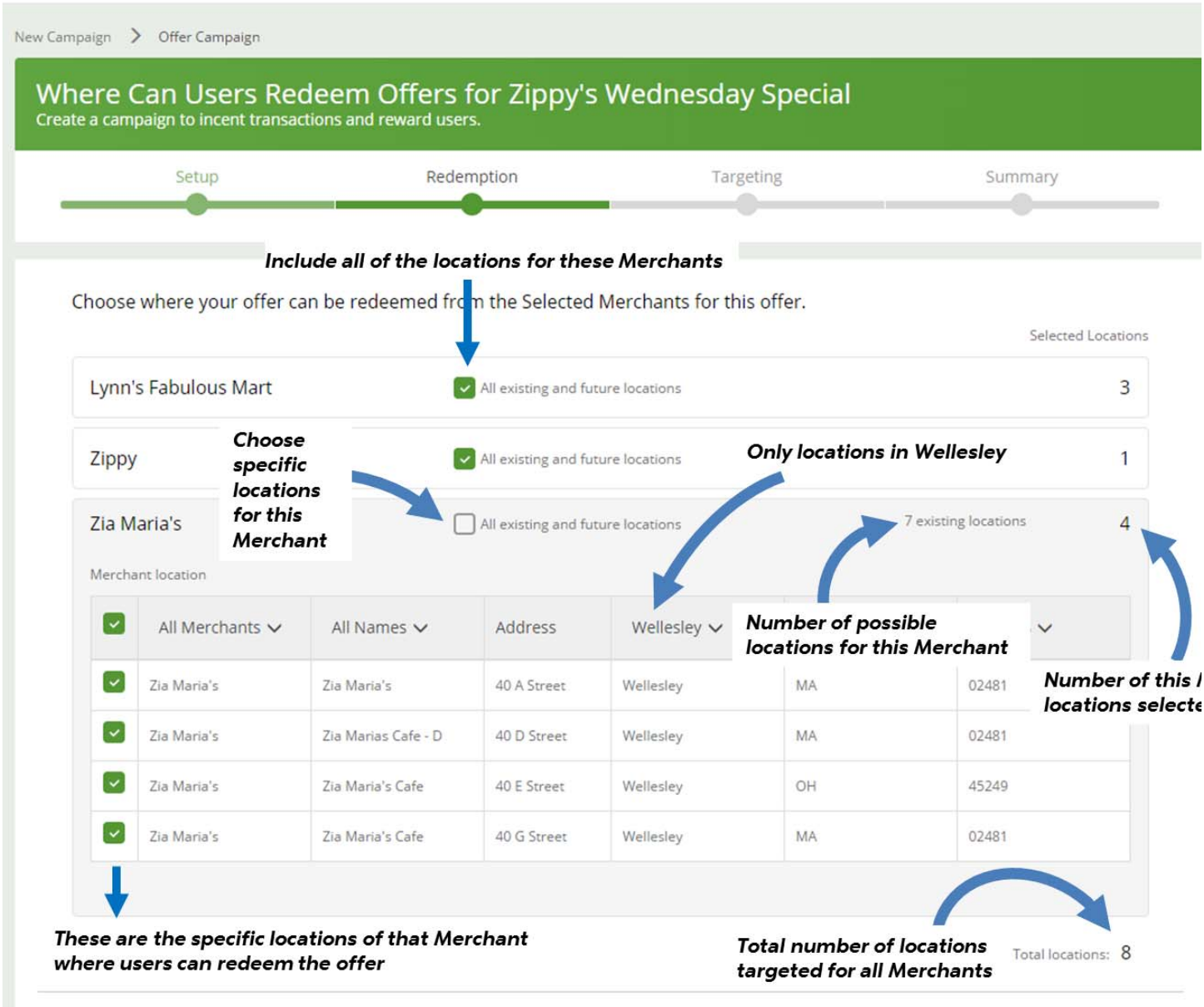
How do I make the offer available at specific locations?

Offers designed in the Paydiant Campaign Portal can be restricted to specific Merchant locations. You can construct the Offer Campaign to be sent to all the locations of a Merchant or to specific locations by sorting the location lists. Here is an example of targeting specific locations when more than one Merchant is available:

Figure 11 Reducing the locations by city



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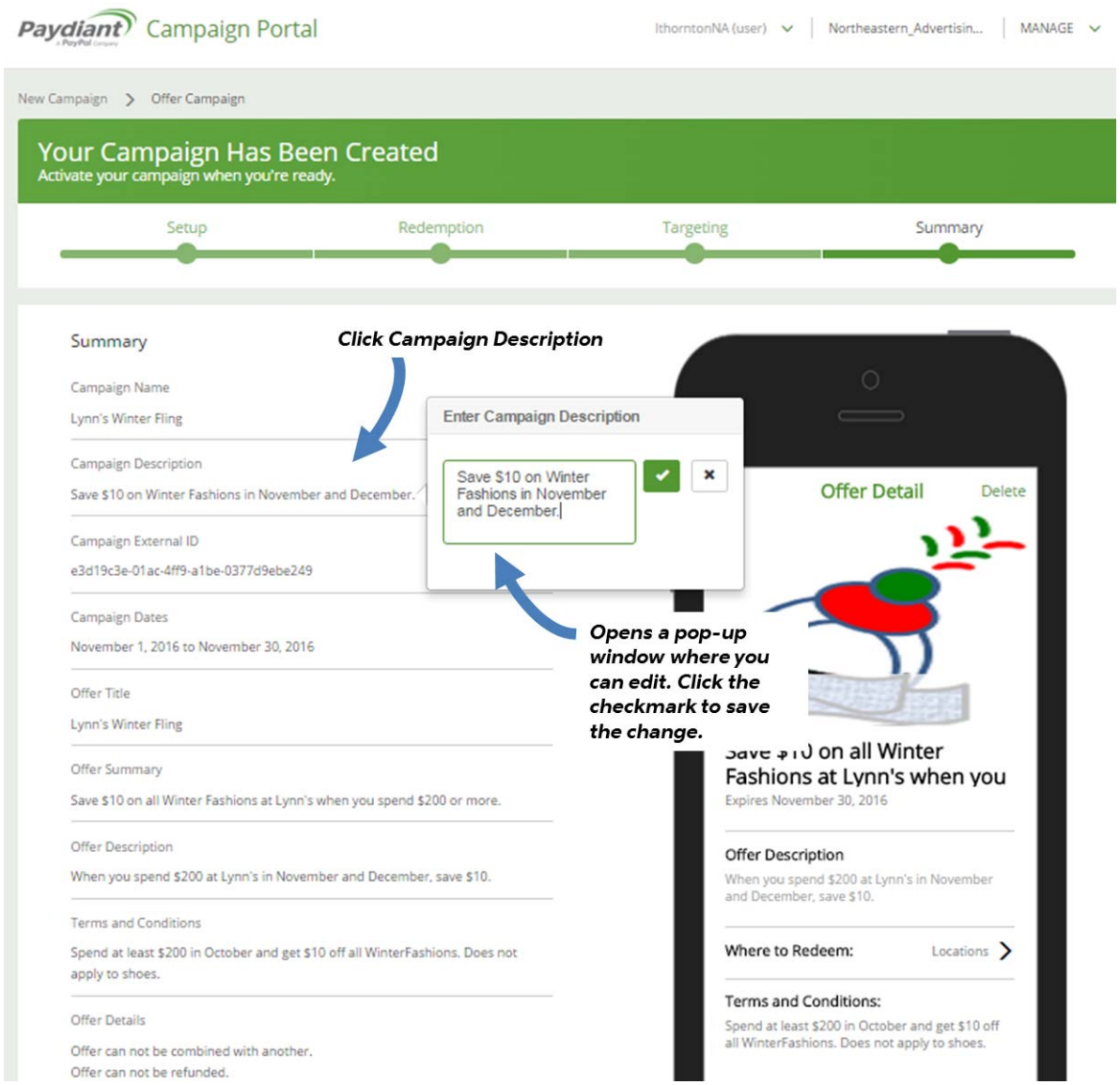
How do I edit a pending campaign?

From the main dashboard, click ***Pending*** to display all pending campaigns. Select the campaign you wan to edit and click ***Settings, Edit***.

You can also open the ***Preview*** of a campaign and open a pop-up to edit the descriptions.

Figure 12 Editing in Preview



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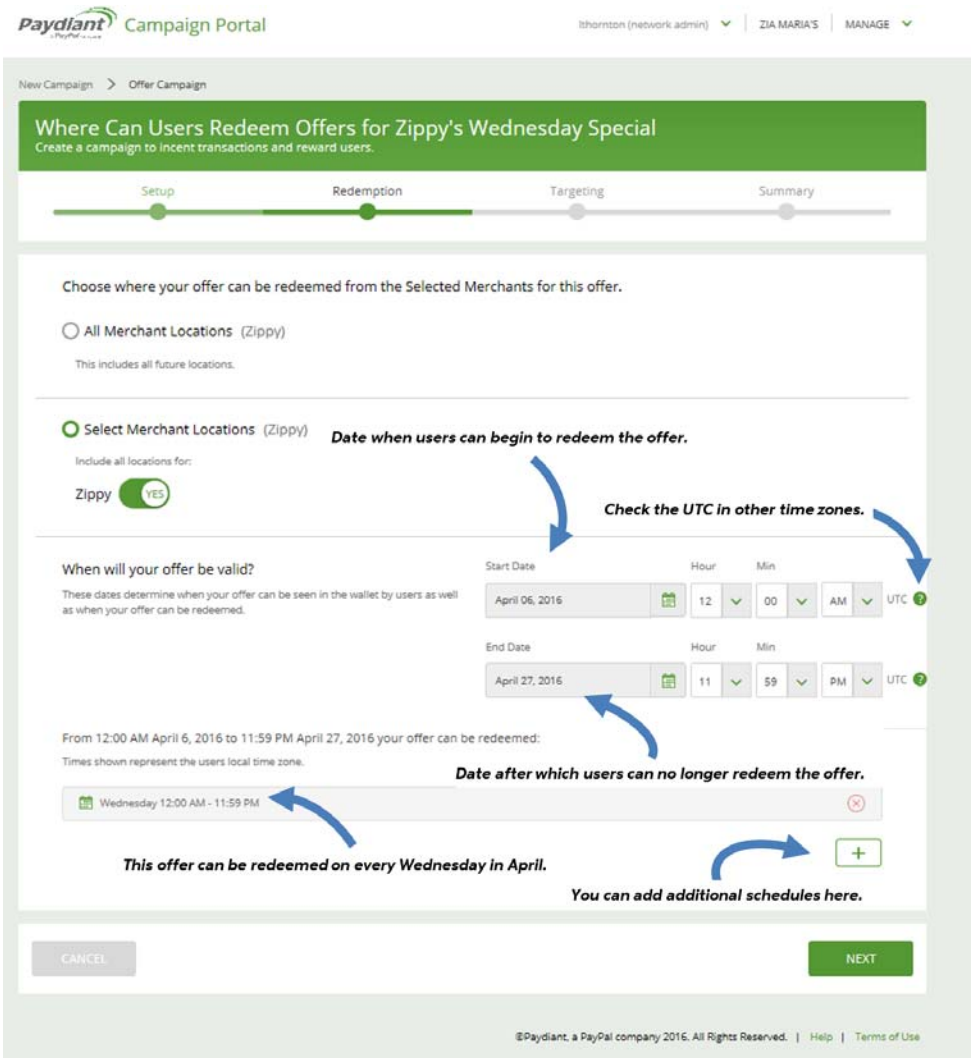
How do I define when the offer can be redeemed?

You can set the Start and End Date for a campaign and use the default specification so that the offer can be redeemed 24 hours a day and 7 days a week. Or, you can design specific schedules that incentivize mobile wallet users by restricting the redemption times to specific days or times of the day. For example, you can design an offer that can be redeemed only on Wednesdays or on every 15th of the month. The following screen shows the setup for an offer that can be redeemed only on Wednesdays in April.

Figure 13 Redemption Schedules



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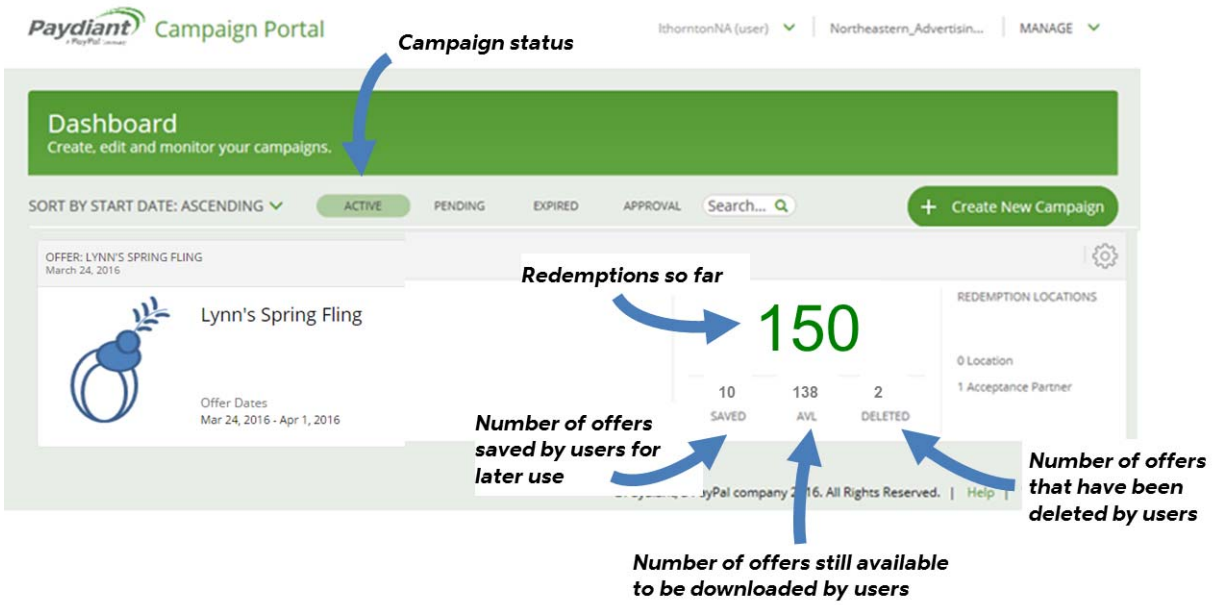
Can I see how many redemptions have occurred?

Yes. Once a campaign is active, the main Dashboard changes it display to show

- the number of redemptions
- the number of offers that have been saved by users
- the number of activations still available
- the number of offers that were deleted by users

Figure 14 Active campaign display



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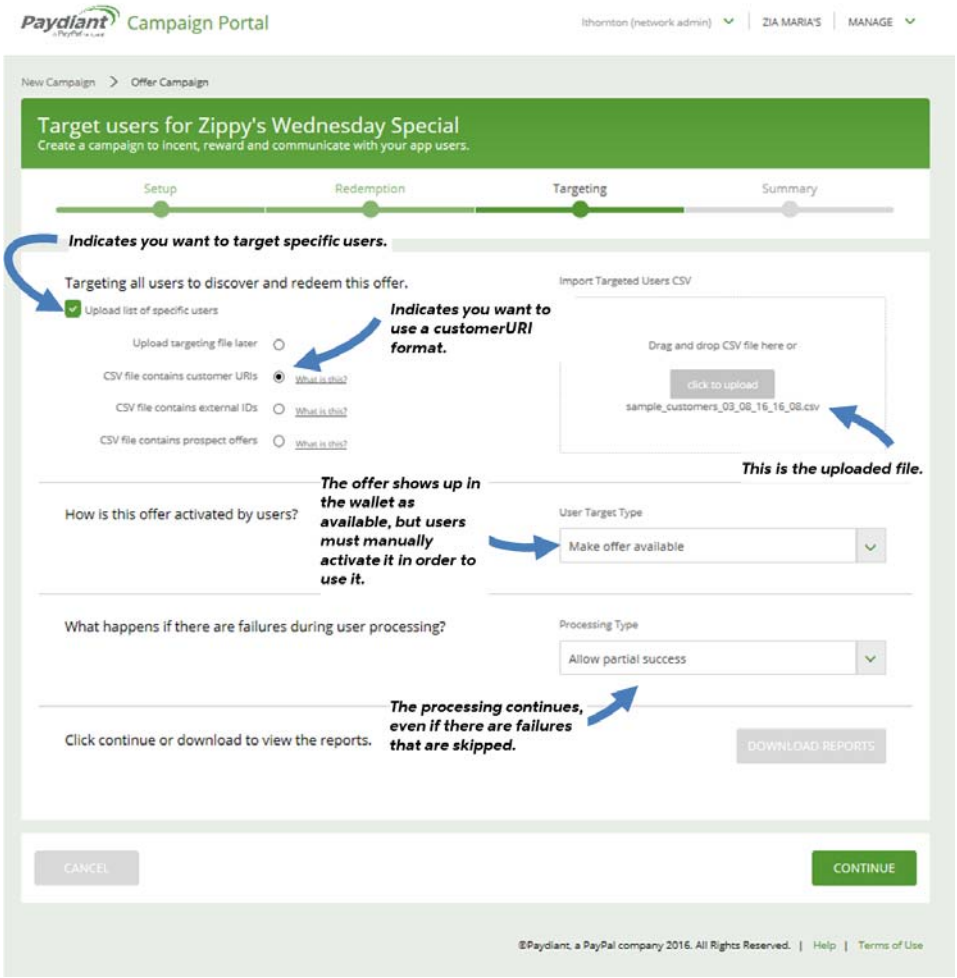
How do I target specific customers?

You can upload a list of customers to the Paydiant Campaign Portal in order to target offers to those specific customers. There are three kinds of customer files that can be uploaded:

- Customer URIs
- External IDs
- Prospect Offers

The following screen shows how to upload a CustomerURI file to target specific users.

Figure 15 Targeting customers



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How does the campaign begin?

For an activated campaign, when the Start Date and Time occurs, the Offers are sent to the eligible mobile wallet users.

The parameters of the campaign determine who is eligible for a particular offer. Depending on how the Offer Campaign was constructed:

- The user may see a new offer when they attempt to pay for something using their phone at the associated Merchant.
- The user may see the offer in a list of available offers and may need to select the offer in order to redeem it.
- The offer may be targeting a specific location of a particular Merchant so only mobile wallet users associated with that location will see the offer.
- Specific users could be the target of the campaign so only those users will see the offer.
- The offer may be constructed to be valid only on particular days so the offer becomes available only on those dates.

How does the campaign end?

When the End Date and Time occurs, the Offers can no longer be redeemed and the Offer Campaign is expired. Mobile wallet users will get a message indicating that the offer is no longer valid.

If you need to interrupt a campaign after it is already activated (for example, if you mistakenly entered a discount of $1000 instead of $10), do not attempt to "expire" the campaign because some users may have activated the offer but not yet redeemed it. Instead, change the total number of activations of the campaign to a lower number that it had before. In this way no new offers will be activated or redeemed.

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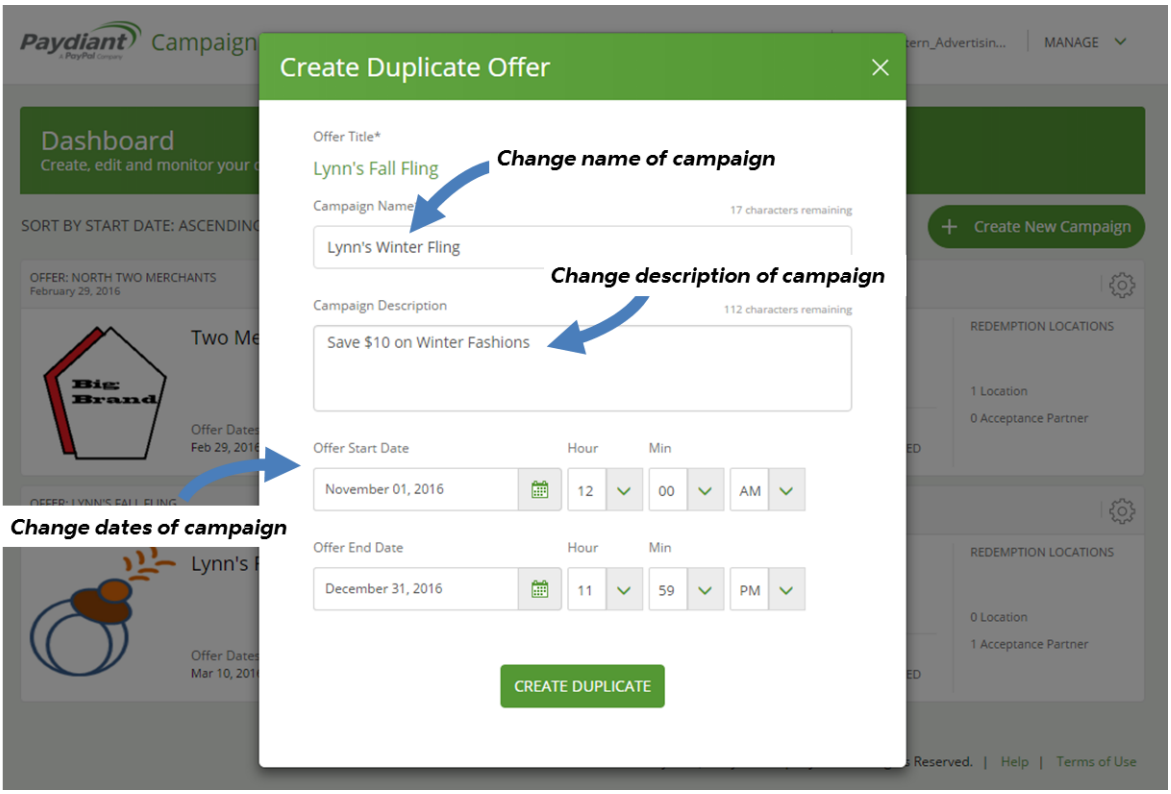
Do I have start every campaign from scratch?

No. You can use an existing offer as the basis for a new campaign. Display the campaign in the main dashboard, click the Settings icon, then Duplicate. Change the Campaign Name and Description and dates and click ***Duplicate***. The new campaign uses all the artwork and descriptions from the original campaign. You can display the campaign in the Main Dashboard under the status of ***Pending***. Then use ***Settings, Edit*** or ***Settings, Preview*** to make the changes you need for the new campaign.

Figure 16 Duplicate an Offer



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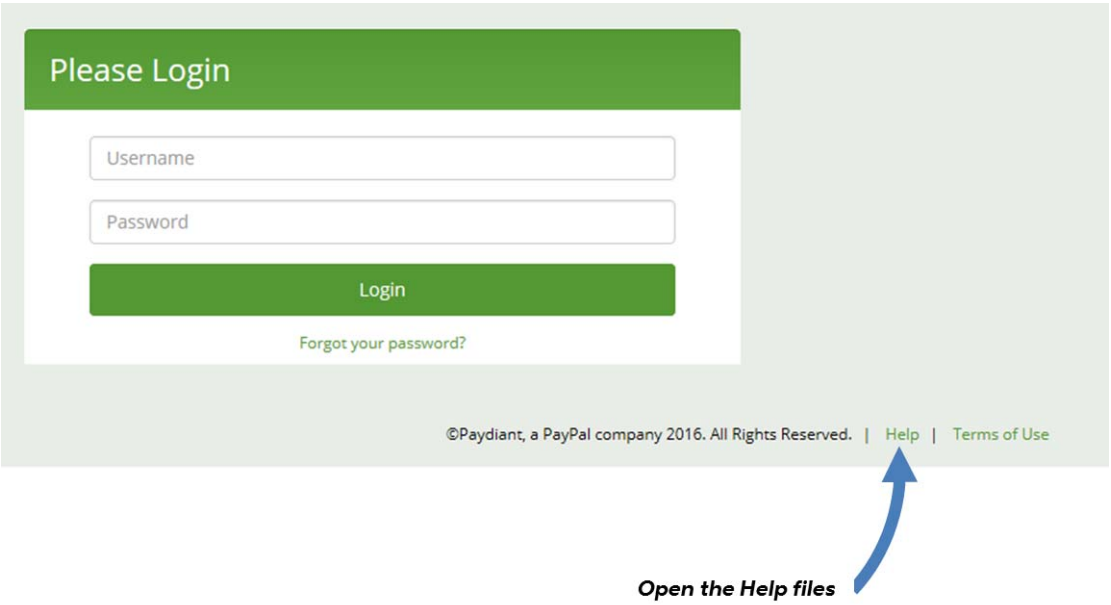
Where can I get more information?

This guide provides the basic you need to understand how to work with Offers. You can use the ***Help*** option at the bottom of any screen in the Paydiant Campaign Portal more details on how to construct and publish offers.

Figure 17 How to open Help



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