



Campaign Management

BUSINESS REQUIREMENTS

Version 1.1
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Revision History

Version	Date	Updated By	Remarks
1.0	09/18/2024	Mae Villanueva Dani Ilan	Initial version.
	09/23/2024	Mae Villanueva	Added View Fee Items details.
	09/24/2024	Mae Villanueva	Updated to reflect the following feedback: - "Set Campaign" will be done automatically via Campaign ID assignment in API or Rules Engine – <i>waiting for feedback</i> - Add Flat Rate, Surcharge, Dual as base Pricing Types - Link Fee Item – Pricing Type mapping document - Add "Default Value" to "Add Fee Item" modal. - "Set Pricing" moved to System Configuration
	10/09/2024	Mae Villanueva	Updated the Set Campaign with the finalized approach for MVP and full functionality.
	12/16/2024	Mae Villanueva Dani Ilan	Added updated wireframe screenshots and descriptions based on feedback from Roman on 12/06 and 12/11 meetings/review.
1.1	06/24/2025	Dani Ilan	Updated the document format and some screenshots of the wireframes.

Related Links

Type	ID	Name/Title	Link	Remarks
Mapping Document		Pricing Type – Fee Item Mapping	Pricing Type - Fee Items Mapping.xlsx	
		<i>Merchant Onboarding via API</i> parent design document to be added here		
		<i>System Configurations</i> design document to be added here		

Approval Status

Approved By	Position	Remarks	Date	E-Signature
<Name>			mm/dd/yyyy	

Introduction

A clear pricing structure is vital for attracting and retaining merchants by building trust, simplifying decision-making, and gaining a competitive edge. This documentation will detail how *charrg* achieves this through Campaigns, which define the set of fees charged to merchants.

This documentation covers the creation and customization of Campaigns and how they are applied to merchant applications. Building on PaymentWorld Portal's Campaign creation, this feature includes enhancements that allow users to easily add new fee items that can be immediately applied to merchant applications without requiring additional code changes.

Business Requirements

Overview

The enhanced Campaign creation feature allows users to define, customize, and assign pricing structures for merchant applications with ease. Campaigns act as flexible templates for managing merchant fees, with support for real-time updates and acquirer-specific configurations (e.g., Esquire, Merrick). Users can add and adjust fees directly within the system, enabling greater flexibility and faster implementation. This approach improves efficiency, accelerates pricing updates, and enhances the overall merchant onboarding experience.

Scope

This document outlines the requirements and functionality for the Campaigns creation and campaign link to merchant application. As the feature will be developed iteratively, starting with a Minimum Viable Product (MVP), the scope is divided into two sections. This section will be updated as new iterations are planned and the scope evolves.

- For the MVP
 - 1. The necessary data structures, including database tables, relationships, and schemas required for the feature, will be created in the database.
 - 2. Initial data for Fee Groups, Fee Items, and the Pricing Type–Fee Item mappings will be populated manually in the database.
 - 3. Campaign creation and assignment to merchant applications will be performed manually through direct database updates or backend processes.
- For the full feature:
 - 1. Campaign Creation and Customization:
 - a. Users will be able to create and configure multiple campaigns that define different set of fees that can be applied to merchant applications.
 - b. The campaign creation process will include selecting the acquirer (Esquire, Merrick, etc.) under which the campaign is categorized.
 - 2. Fee Item Management:
 - a. Users can add, edit, and remove fee items to a Pricing Type
 - b. Which Fee Items can be added to a campaign are configurable via a Pricing Type
 - c. Pricing Types are configurable.
 - d. Fees on the Merchant Application MPA form will be added as existing Fee Items
 - 3. Setting Campaigns:
 - a. Agents/VARs/charrg employees can link campaigns to merchant

applications via the following:

- b. Set Campaign option on the Campaign Management
- c. Set Campaign option on the Application Review Management
- d. Campaign link from the Campaign page
- e. Merchants indicating the Agent ID or Campaign ID during application

4. User Interface Enhancements:

- a. New interface for the whole Campaign Management feature will be added

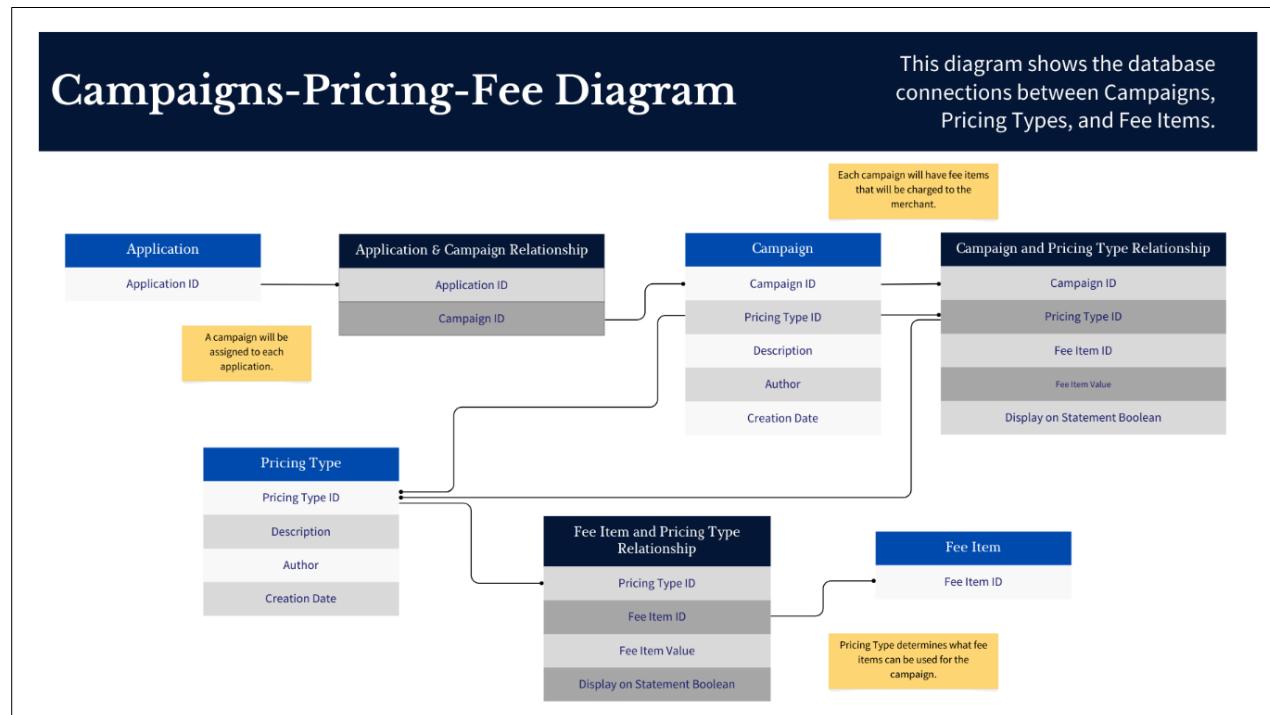
Out of Scope:

The following are not included in this feature:

- Equivalent application for TSYS Portfolio Pricing Manager (PPM). Current PaymentWorld process uses TSYS PPM for translating campaign pricing applied to merchant applications to billing, and billing statements. No equivalent of that process is covered or included in this pricing feature for now.

Process Diagrams

Suggested data connection for Campaigns → Pricing Type → Fee Items.



The columns listed above represent the essential fields required to establish relationships between the tables. Additional columns may be added as needed to support requirements or functionality. For additional column information for Fee Item table, please see [Pricing Type - Fee Items Mapping.xlsx](#).

Solutions Approach

Solutions Overview

This document details the solution approach for the *Apply Pricing* step in Merchant Onboarding.

Merchant Applications will be assigned a campaign. Campaigns are price plans that define the fees and how much will be charged to the merchants. They are used to organize and plan how merchants are charged. A campaign can be used by one or multiple merchants. The fees on a campaign are determined by the Pricing Type selected when creating the campaign.

Authorized users, such as underwriters, agents, VARs can set up and customize campaigns and select which campaign pricing will apply and will be charged to merchants.

Campaigns can be created under different acquirers – Esquire, Merrick, etc.

Suggested Solution Process Flow

The approach outlined below presents the complete functionality of the apply pricing feature for Merchant Onboarding. This feature will be developed in iterations, with the Minimum Viable Product (MVP) serving as the first iteration. Details of the MVP scope are provided in the Scope section and after the description of the full feature below.

Campaign Management

Campaign Management can be accessed from the Main Menu. Users can view and edit existing campaigns, add new campaigns, configure pricing types, and add new fee items from this page. Two shortcut keys will display when users navigate to the Campaign Management page: *Pricing Types* and *Fee Items*. Details for the shortcut keys will be explained in succeeding sections.

- **Campaign Search:** Allows users to search for campaigns by Campaign ID or Campaign Name. Additional Search filter such as Search by Agent ID can be added as needed.
- **Select Acquirer:** Enables users to filter results on the grid to display campaigns associated with a specific acquirer. The available options for now are Esquire and Merrick. The list will be updated accordingly.

- **Campaign Grid:** Displays existing campaigns in a grid format, with column filters available for customizing the result list.
- **Campaign ID link:** Campaign ID displays as a link. It directs users to the Edit Campaign page.
- **Action Menu:** Provides a list of actions that can be applied or performed to the campaign. For the time being, the only item on this menu is the option for users to **deactivate** an existing campaign.
- **Pricing Types shortcut button:** A shortcut navigation button that directs users to the Pricing Type page, where they can also configure pricing types.
- **Fee Items shortcut button:** A shortcut navigation button that directs users to the Fee Items feature.
- **Add Campaign:** Allows users to create new campaigns.

ADD CAMPAIGN

The screenshot shows the 'Add Campaign' page. On the left, there's a sidebar with icons for Home, Campaign Management, Add Campaign, and other settings. The main area has tabs for 'Discount Rates', 'Gateway / VT', 'Wireless or Remote', 'Chargeback Solutions (optional)', 'Debit', 'Electronic Benefits Transfer (EBT)', 'Miscellaneous', and 'Dual Pricing'. The 'Discount Rates' tab is active, displaying a 'Discount Rates' section with a sub-section for 'Network-Specific Qualified Rates'. It lists rates for Visa Qualified Rate (0.00 %), MasterCard Qualified Rate (0.00 %), Discover Network Qualified Rate (0.00 %), American Express Credit Qualified Rate (0.00 %), Signature Debit Qualified Rate (0.00 %), and Other (Enter rate name, 0.00 %). Other sections visible include 'Network-Specific Authorization Fees', 'Surcharge Rates', and 'Flat Rates'.

- **Campaign Name:** **Required**. Specifies the name of the campaign. Name doesn't have to be unique as each campaign will have a unique identifier. Max number of characters is 50.
- **Description:** **Optional** but encouraged for easier identification. Provides a description of

the campaign. Max number of characters is 300.

- **Pricing Type:** **Required**. This dropdown lists all available pricing types in the system. The selected pricing type determines the fee groups and fee items. Pricing types are configurable. Refer to the Pricing Types section for more details.
- **Equipment:** **Optional**. This should have an item selected if merchant is using equipment from charrg.
- **Acquirer:** **Required**. Users must select whether the campaign is for Esquire or Merrick. The list of acquirers will be updated accordingly.
- **Currency:** Currently set to USD and not editable. Future enhancements will allow users to select the currency for a campaign, catering to clients outside the US.
- **Fee Groups:** The displayed fee groups will vary based on the selected Pricing Type.
- **Fee Items:** The displayed fee items within the fee groups will vary based on the selected Pricing Type. Fee items can be either an amount or a percentage, and even a placeholder for IDs on rare cases, depending on the configured required value.

EDIT CAMPAIGN

Clicking the Campaign ID link will open the *Edit Campaign* page where users can make modifications to the campaign.

The screenshot shows the 'Edit Campaign' page with the following details:

- Header:** charrg logo, search, notifications, user icon.
- Breadcrumbs:** Home > Campaign Management > Edit Campaign.
- Form Fields:** Campaign ID (C0001), Campaign Name (Test Tiered Campaign), Description (Text description here), Pricing Type (Tiered Retail), Acquirer (Esquire), Currency (USD).
- Left Sidebar:** Navigation menu with sections like Discount Rates, Gateway / VT, Wireless or Remote, Chargeback Solutions (optional), Debit, Electronic Benefits Transfer (EBT), Miscellaneous, and Dual Pricing. 'Discount Rates' is currently selected.
- Discount Rates Section:** Sub-sections include Network-Specific Qualified Rates, Network-Specific Authorization Fees, Surcharge Rates, and Flat Rates. It displays various rates for different card networks and payment types.
- Buttons:** Save Changes, Cancel.

- **Editable values:** All Fee Items in a campaign are editable. Editing the campaign's fees will not affect the pricing already applied to an application that used the campaign previously. **However, if a merchant application also needs to reflect the changes in the campaign, the application form must be regenerated to reflect the updated fees.** The regeneration of the application form can be performed via the Merchant Application Setup – On-demand Processing.
- **Campaign Link buttons**
 - **Copy link button:** This button provides the link to the Merchant Application Form with pre-populated pricing structure based on the campaign. Users can copy the link and load it to a web browser or paste to an email and send to merchants.
 - **Open Merchant Application Form button:** This button opens in a new tab the Merchant Application Form with pre-populated pricing structure based on the campaign. This feature is based on the Campaign link feature from the PaymentWorld portal.

PRICING TYPES

Pricing Types page can be accessed from the Campaign Management Page>Pricing Types shortcut navigation button. This page allows users to view, configure, and add new Pricing Types. Pricing Types define what fee items will be included in a campaign.

In PaymentWorld Portal, there are currently seven existing Pricing Types: ERR, Interchange +, Interchange MOTO, Interchange Tiered, Flat, Dual, and Surcharge. As outlined in the Assumptions section, these seven Pricing Types and their associated Fee Items will be included in the initial deliverables. Consequently, the Author on the grid for these Pricing Types will be marked as 'System.' For any custom Pricing Types, the Author will display the name of the user who created them.

Name	Description	Status	Author	Date Added	Last Updated
Sample Pricing Type	Sample Pricing Description	Active	Avery Bennett	06/02/2024	06/02/2024
ERR	Test description	Active	System	01/01/2024	01/01/2024
Interchange +	Test description	Active	System	01/01/2024	01/01/2024
Tiered MOTO	Test description	Active	System	01/01/2024	01/01/2024
Tiered Retail	Test description	Active	System	01/01/2024	01/01/2024

- **Search:** Allows users to search for Pricing Types by Name or Description.
- **Pricing Type Grid:** Displays existing Pricing Types in a grid format, with column filters available for customizing the result list.
- **Add Pricing Type:** Allow users to create new Pricing Type.

[Add Pricing Type](#)

Fee Items that will be included in a campaign are configured through the *Add Pricing Type* page. Users can include an entire Fee Group (with all its Fee Items) or select specific Fee Items to be charged under the Pricing Type.

The screenshot shows the 'Add Pricing Type' interface. At the top, there's a navigation bar with icons for Home, Campaign Management, View Pricing Type, and Add Pricing Type. The main title 'Add Pricing Type' is centered above a form. The form has fields for 'Pricing Type Name' (containing 'Sample Pricing Type'), 'Description' (0/300), and 'Copy Pricing Type' (set to 'Select'). On the left, a sidebar lists categories: Discount Rates, Gateway / VT, Wireless or Remote, Chargeback Solutions (optional), Debit, Electronic Benefits Transfer (EBT), Miscellaneous, and Dual Pricing. Below these are 'Save Changes' and 'Cancel' buttons. The central area is titled 'Discount Rates' with a sub-instruction: 'A percentage-based fee deducted from each card transaction to cover processing, network, and bank costs.' It contains four main sections: 'Network-Specific Qualified' (with Visa Qualified Rate at 0.00 %), 'Network-Specific Authorization Fees' (with Visa Authorization Fee at 0.00 USD), 'Surcharge Rates' (with Mid-Qualified Rate at 0.00 %), and 'Flat Rates' (with Qualified Rate at 0.00 %).

- **Pricing Type Name:** **Required**. Specifies the name of the Pricing Type. Max number of characters is 50.
- **Description:** **Optional** but encouraged for better identification. Provides a description of the Pricing Type. Max number of characters is 300.
- **Copy Pricing Type:** **Optional**. Lists existing Pricing Types. The selected Pricing Type will serve as a template, loading all its configurations (selected fee items), which the user can then customize.
- **Fee Groups:** Displays all existing Fee Groups in the MPA. Users can select a Fee Group to include all its Fee Items in the Pricing Type.
- **Fee Items:** Displays all existing Fee Items from the MPA and custom Fee Items created. Users can select specific Fee Items to be included in the Pricing Type. Each Fee Items indicate if the required value is amount, percentage, or placeholder for IDs on rare cases.
- **Additional Information:** Fee Items that include additional information will feature a clickable "i" icon next to them. Clicking this icon will display the additional details. Refer to the *Returned Item Fee* example under the *Other Fee* group for reference.

Edit Pricing Type

Pricing Types can be edited by clicking the Pricing Type Name from the *Pricing Types* grid.

The screenshot shows the 'Edit Pricing Type' interface. At the top, there are navigation links: Home > Campaign Management > View Pricing Type > Edit Pricing Type. The main area has fields for 'Pricing Type ID' (PT0001) and 'Pricing Type Name' (Sample Pricing A). A 'Description' field contains 'This is a sample pricing type. Description'. A 'Copy Pricing Type' button is also present. On the left, a sidebar lists categories: Discount Rates, Gateway / VT, Wireless or Remote, Chargeback Solutions (optional), Debit, Electronic Benefits Transfer (EBT), Miscellaneous, and Dual Pricing. The 'Debit' category is currently selected. The main panel shows the 'Debit' configuration with sections for Monthly Access Fee, Maximum Cash Back, Authorization / Transaction Fee, and Other Fee. Each section includes checkboxes and input fields for amount and currency. A 'Processor Markup' section is also visible. At the bottom are 'Save Changes' and 'Cancel' buttons.

FEE ITEMS

Fee Items can be accessed from the Campaign Management Page > Fee Items shortcut navigation button. Fee Items will be the charges applied to or charged to a merchant. Existing Fee Items are grouped to Fee Groups based on the MPA. New Fee Items will be displayed under the Fee Group selected during creation.

All existing Fee Groups and Fee Items (Fees/Charges fields from MPA) will be included in the initial deliverables with “System” as Author (see *Existing Fee Groups and Fee Items* section for details.) All the available Fee Items will be displayed in the Fee Items Grid. Users can also navigate to *Add Pricing Type* page to see all available Fee Groups and Fee Items.

The screenshot shows the 'Fee Items' grid. At the top, there are navigation links: Home > Campaign Management > Fee Items. The main area features a search bar. The grid displays columns for Fee Item Name, Description, Fee Group, Author, Date Added, and Last Updated. The data shows five entries: Electronic AVS Fee, ACH Batch Fee, Chargeback Fee, Retrieval Request, and Service Fee, all categorized under 'Miscellaneous' and authored by 'System'. At the bottom, it says 'Showing 5 of 5' and '5 - Records per page'. A 'Add Fee Item' button is located at the bottom left.

- **Search:** Allows users to search for Fee Items by Name or Description.
- **Fee Item Grid:** Displays existing Fee Items in a grid format, with column filters available for customizing the result list
- **Add Fee Item:** Allow users to create new Fee Item.

Add Fee Item

The screenshot shows the 'Add Fee Item' page within the charrg application. At the top, there's a navigation bar with icons for Home, Pricing Type, and View Pricing Type. Below that is a title 'Add Fee Item'. The main area contains four input fields: 'Fee Item Name' (with a character count of 0/300), 'Description' (empty), 'Fee Group' (dropdown menu 'Select'), and 'Value' (dropdown menu 'Select'). At the bottom are 'Save' and 'Cancel' buttons.

- **Fee Item Name:** **Required**. Specifies the Fee Item Name. Should not have the same Fee Item Name in the Fee Group where it will belong to. Max number of characters is 50.
- **Description:** **Optional**. Provides a description of the Fee Item. Max number of characters is 300.
- **Fee Group:** **Required**. The group where the fee item will belong to. There are eight (8) Fee Groups available. See Fee Groups section for more details.
- **Value:** **Required**. Specifies if the value required for the Fee Item is in amount format, percentage format or on rare cases, a place holder for values such as account number or IDs, etc.
- **Default Value:** **Optional**. Provides the suggested default value for the Fee Item. This will be reflected in the Pricing Types but can be overwritten as needed.
- **Information:** **Optional**. If provided, the value entered in this field will be displayed when the “i” icon associated with the fee item is clicked. This field is used to provide additional details about the fee item to help users understand its purpose. If left blank, no “i” icon will display for the fee item.

SETTING CAMPAIGNS / LINKING CAMPAIGNS TO APPLICATIONS

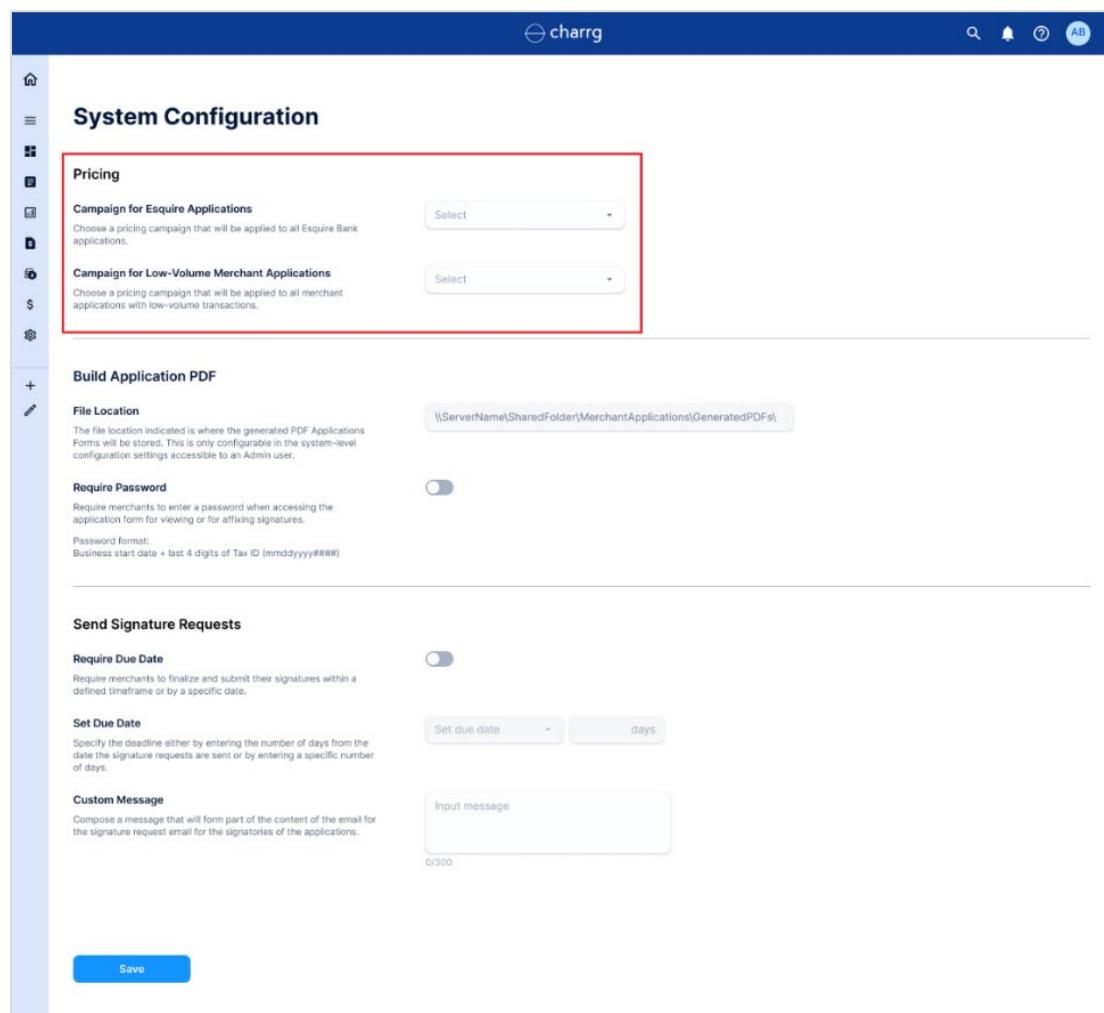
While each application can be associated with only one campaign, a campaign can be linked to multiple applications.

A UI feature will be implemented to enable agents, VARs, and charrg employees to create, configure, and set campaigns before merchant application submission. Campaigns are assigned to merchant applications by specifying either the Agent ID or the Campaign ID directly on the merchant application form. If neither is provided, a default campaign is assigned through System Configurations, guided by business rules that determine the applicable default campaign based on specific criteria. Merchant applications with default campaigns can have their campaign assignments updated/overwritten by an agent or VAR during the review process.

Via System Configuration (Default Campaign)

Default campaigns can be set up via the System Configuration page. Business rules can be set up to determine which campaigns will be assigned to merchant applications based on set criteria. Criteria can vary from Acquirer, Transaction Volume, etc. Note that only merchant applications without attached Agent ID or Campaign ID will be assigned a default campaign.

In the sample below, default Campaigns can be assigned per Acquirer.



The screenshot shows the 'System Configuration' page in the charrg application. The left sidebar has icons for Home, System, Applications, PDFs, Signatures, and Help. The main area is titled 'System Configuration'. Under the 'Pricing' section, there are two dropdown menus: 'Campaign for Esquire Applications' and 'Campaign for Low-Volume Merchant Applications', both of which are highlighted with a red box. Below this, under 'Build Application PDF', there is a 'File Location' input field containing '\\\$ServerName\\SharedFolder\\MerchantApplications\\GeneratedPDFs\\'. Under 'Send Signature Requests', there is a 'Require Due Date' toggle switch, a 'Set Due Date' input field, and a 'Custom Message' input area. At the bottom is a blue 'Save' button.

Via Merchant Application Form

Campaigns can be assigned during merchant application submission through the Pricing Section of the Merchant Application Form, where users can specify the Agent ID and Campaign ID, if available. Similar to the current PaymentWorld portal feature, agents can generate merchant application forms linked to specific campaigns, which will automatically populate the Agent ID and Campaign ID fields. If merchants submit the application themselves, they can still enter the Campaign ID if provided by their agent. If no Campaign ID is specified, a default campaign will be applied to the application.

Application form accessed by agent/VAR/merchant from a campaign

When Merchant Application Form is accessed from the campaign itself, the campaign is Agent ID and the Campaign ID is automatically populated, which in return, will prepopulate the pricing setup for the application.

The screenshot shows the charrg merchant application form interface. On the left, there is a vertical sidebar with icons for Home, Signatures, Reports, Merchants, and a Plus sign. The main area has a blue header bar with the charrg logo and a search icon.

Signatures Section:

- A button labeled "View your Application" is shown.
- A file download link for "Merchant Processing Application.pdf" (1.2MB, Jan 10, 2024 08:00AM) is displayed.

Schedule of Charges/Fees Section:

- Agent ID (optional):** Input field containing "9843-2766". A note below says: "If you were assisted by an Agent, please input their Agent ID."
- Campaign ID (optional):** Input field containing "648943677". A note below says: "If an Agent provided you with a specific Campaign, please input."

Fee Type	Amount
Transaction Fee	\$ 0.30
Processing Fee	\$ 0.20
Discount Rate	2.95%
ACH Batch Fee	\$ 0.25
Gateway Fee	\$ 0.50

Bank Disclosure and Certifications: This section is currently empty.

Application form accessed by merchant from charrg website

When merchants access the Merchant Application Form via the Charrg website, the Agent ID and Campaign ID are initially blank. Merchants can enter these IDs if provided, which will prepopulate the pricing setup based on the specified campaign. If only an Agent ID is entered, the application will be sent for review, and the agent will be tasked with assigning a Campaign ID. If neither ID is provided, a default campaign will be assigned based on the application's qualifying criteria.

The screenshot shows the Charrg Merchant Processing Application form. At the top, there is a navigation bar with icons for Home, Signatures, View your Application (which links to a PDF file named 'Merchant Processing Application.pdf' from Jan 10, 2024, at 08:00AM), and a search bar. Below the navigation is a sidebar with various icons. The main content area has three sections: 'Schedule of Charges/Fees', 'Bank Disclosure and Certifications', and another section that is partially visible. The 'Schedule of Charges/Fees' section contains fields for 'Agent ID (optional)' and 'Campaign ID (optional)', both of which are highlighted with a red box. Below these fields, a table lists transaction fees:

Fee Type	Amount
Transaction Fee	\$ 0.30
Processing Fee	\$ 0.20
Discount Rate	2.95%
ACH Batch Fee	\$ 0.25
Gateway Fee	\$ 0.50

Via Application Review Management

If merchants only entered an Agent ID with no Campaign ID or if a default pricing structure cannot be assigned to an application for any reason, the application will be tagged for review and will require an agent or underwriter to assign a campaign manually which can be done from the more menu button on the Application Review Management grid.

If an Agent ID is provided, the review will be assigned to the specified agent. Otherwise, other agents or charrg employees can assign an appropriate campaign to the merchant application.

The screenshot shows the Application Review Management interface. On the left, there is a vertical sidebar with icons and a 'Set Campaign' button highlighted with a red circle. The main area displays a table of applications with columns for Application Code, Action, DBA, Underwriter, Status, Date added, and Last updated. Two applications are listed: 'AAAA-223876512-0091' and 'AAAA-223868871-2299'. Below the table, there is a 'Review' button and a 'Set Campaign' button, also highlighted with a red circle. The top navigation bar includes links for Home, Application Review Management, and various search/filter options.

Users can select the campaign to link to the application.

The screenshot shows a modal dialog titled 'Set Campaign'. It displays the following information:

Application ID	DBA
AAAA-223868156-9567	ABC Company

Below this, there is a search bar for 'Agent ID' with a placeholder 'Search' and a magnifying glass icon. A table lists campaigns with columns for Campaign ID, Campaign Name, Agent ID, and Last Updated:

Campaign ID	Campaign Name	Agent ID	Last Updated
C00001	Campaign 1	A0001	01/01/2024
C00002	Campaign 2	A0002	01/01/2024
C00003	Campaign 3	A0002	01/01/2024

At the bottom of the modal are two buttons: 'Apply' (highlighted with a blue background) and 'Cancel'.

On the other hand, users can also opt to open the application by clicking the Application Code link and setup the campaign on the Schedule of Charges and Fees section (described in [Via Merchant Application Form](#))

MVP SCOPE

For the initial version of the MVP, Campaigns will be configured and assigned to applications manually on the database. As mentioned on the Scope section, all the necessary data structures, including database tables, relationships, and schemas required for the feature, will be created in the database for the MVP. The same Pricing Data Structure – Campaigns > Pricing Type > Fee Item (grouped by Fee Groups) will be applied but no customizations can be done by the agents/underwriters yet (add new Pricing Type, add new Fee Item, etc.). Existing [Pricing Types](#) (from PaymentWorld portal) and existing Fee Groups and Fee Items (from MPA) will be added to the database manually.

Existing Fee Groups and Fee Items

Fee Groups group related Fee Items together. There are currently eight (8) Fee Groups based on the Esquire and Merrick MPA. As listed in the *Assumption* section, there will be no option to add new fee groups since the eight groups already cover a wide scope, encompassing almost every type of fee. New Fee Items on the other hand can be added. For new Fee Items that do not fit into groups A to F (from list below), they can be categorized under *Miscellaneous* group or listed under *Other Fees* group.

For a list of base Fee Groups and Fee Items details, please see [Pricing Type – Fee Items](#) document.

The following screenshots still follow the initial design, pending Rudy's approval of the new design and sub-groupings.

A. Discount Rates

	Qualified	Non-Qualified	Authorization Fee
Visa	<input type="checkbox"/> 0.00 %	<input type="checkbox"/> 0.00 %	<input type="checkbox"/> 0.00 USD
MasterCard	<input type="checkbox"/> 0.00 %	<input type="checkbox"/> 0.00 %	<input type="checkbox"/> 0.00 USD
Discover	<input type="checkbox"/> 0.00 %	<input type="checkbox"/> 0.00 %	<input type="checkbox"/> 0.00 USD
American Express	<input type="checkbox"/> 0.00 %	<input type="checkbox"/> 0.00 %	<input type="checkbox"/> 0.00 USD
Signature Debit	<input type="checkbox"/> 0.00 %	<input type="checkbox"/> 0.00 %	<input type="checkbox"/> 0.00 USD
Other	<input type="checkbox"/> 0.00 %	<input type="checkbox"/> 0.00 %	<input type="checkbox"/> 0.00 USD
Two-Tier Non-Qualified		<input type="checkbox"/> 0.00 %	<input type="checkbox"/> 0.00 USD
Mid-Qualified		<input type="checkbox"/> 0.00 %	<input type="checkbox"/> 0.00 USD
Non-Qualified		<input type="checkbox"/> 0.00 %	<input type="checkbox"/> 0.00 USD

B. Gateway VT

Gateway VT

<input type="checkbox"/> Setup Fee 0.00 USD	<input type="checkbox"/> Monthly Fee 0.00 USD	<input type="checkbox"/> Transaction Fee 0.00 USD	<input type="checkbox"/> Virtual Terminal Fee 0.00 USD
--	--	--	---

C. Wireless Fees

Wireless or Remote

<input type="checkbox"/> Setup Fee 0.00 USD	<input type="checkbox"/> Monthly Fee 0.00 USD	<input type="checkbox"/> Transaction Fee 0.00 USD
--	--	--

D. Chargeback Solutions

Chargeback Solutions

For detailed description, see: www.paymentworld.com/pdf/mitigation.pdf

<input type="checkbox"/> Risk/Fraud Detection per month 0.00 USD	<input type="checkbox"/> Risk/Fraud Detection per Risk Inquiry 0.00 USD	<input type="checkbox"/> ETHOCA / Alert 0.00 USD	<input type="checkbox"/> VERIFI / Alert 0.00 USD	<input type="checkbox"/> Representation Services per Chargeback 0.00 USD
---	--	---	---	---

E. Debit

Debit

<input type="checkbox"/> Monthly Access Fee 0.00 USD	<input type="checkbox"/> Maximum Cashback 0.00 USD	<input type="checkbox"/> Authorization Fee 0.00 USD	<input type="checkbox"/> Network Fee 0.00 %	<input type="checkbox"/> Other Fee 0.00 USD
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F. EBT

EBT

<input type="checkbox"/> FCS # Enter FCS #	<input type="checkbox"/> Authorization Fee 0.00 USD
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G. Miscellaneous

Miscellaneous

<input type="checkbox"/> Electronic AVS Fee 0.00 USD	<input type="checkbox"/> ACH/Batch Fee 0.00 USD	<input type="checkbox"/> Chargeback Fee 0.00 USD	<input type="checkbox"/> Retrieval Request 0.00 USD	<input type="checkbox"/> Service Fee 0.00 USD	<input type="checkbox"/> Web/G2 Monthly Monitoring Fee 0.00 USD
<input type="checkbox"/> Card Updater 0.00 USD	<input type="checkbox"/> Merchant Club 0.00 USD	<input type="checkbox"/> Minimum Monthly Discount 0.00 USD	<input type="checkbox"/> Application Fee 0.00 USD		

H. Other

<input type="checkbox"/> Other				
<input type="checkbox"/> Payment Network Interchange Fees 0.00 USD	<input type="checkbox"/> Debit Network Fees 0.00 USD	<input type="checkbox"/> Chargeback Fee 0.00 USD	<input type="checkbox"/> Returned Item Fee 0.00 USD	<input type="checkbox"/> TIN/TFN Invalid Monthly Fee 0.00 USD
<input type="checkbox"/> Reject Manual Resubmission Fee ⓘ 0.00 USD	<input type="checkbox"/> Reject Fee ⓘ 0.00 USD	<input type="checkbox"/> Monthly Compliance Fee 0.00 USD	<input type="checkbox"/> PCI Annual Compliance Fee 0.00 USD	<input type="checkbox"/> PCI Non-compliant Monthly Fee ⓘ 0.00 USD
<input type="checkbox"/> ETF Average Monthly Processing Fees 0.00 USD	OR Enter custom amount (whichever is greater) 0.00 USD	<input type="checkbox"/> Annual Fee 0.00 USD	<input type="checkbox"/> Capture per Item Fee ⓘ 0.00 USD	<input type="checkbox"/> Monthly Regulatory Fee 0.00 USD
<input type="checkbox"/> Voice Referral Authorization Fee 0.00 USD	<input type="checkbox"/> IVR Voice Authorization Fee 0.00 USD	<input type="checkbox"/> BIN/ICA Fee 0.00 %	<input type="checkbox"/> Data Breach Bundle 0.00 USD	<input type="checkbox"/> Chargeback Research Fee (per chargeback) 0.00 USD

I. Dual Pricing

Dual Pricing	
Covers fees related to implementing dual pricing, including equipment, software, support, and program-specific charges.	
<input type="checkbox"/> Customer Service Charge 0.00 USD	Terminal Type Enter terminal type
<input type="checkbox"/> Monthly License & Technology 0.00 USD	<input type="checkbox"/> Terminal Setup Fee 0.00 USD
<input type="checkbox"/> Data Breach Bundle 0.00 USD	<input type="checkbox"/> Terminal Software Monthly Fee 0.00 USD
<input type="checkbox"/> EBT Transaction Fee 0.00 USD	<input type="checkbox"/> Monthly Support Fee 0.00 USD
<input type="checkbox"/> Merchant Supply / Club Fee 0.00 USD	

Assumptions

Below are the assumptions for the pricing feature:

1. All 8 Fee Groups from MPA are already added to the system's database as part of the MVP.
 - a. Discount Rates
 - b. Gateway VT
 - c. Wireless or Remote
 - d. Chargeback Solutions
 - e. Debit
 - f. EBT
 - g. Miscellaneous
 - h. Other Fees
2. All Fee Items from MPA are already added to the system's database as part of the MVP. Please refer to Section 9 Schedule of Charges/Fees on Esquire & Merrick MPA for fee item reference.
3. All Pricing Types from PaymentWorld Portal have already been added to the system as part of the MVP.
 - a. ERR
 - b. Interchange +
 - c. Tiered MOTO
 - d. Tiered Pricing
 - e. Flat
 - f. Dual
 - g. Surcharge
4. For the MVP and full feature, there will be no option to add new fee groups since the existing fee groups already cover a wide scope, encompassing almost every type of fee. For any fee items that do not fit into groups A to F (from list above), they can be categorized under *Miscellaneous* group or listed under *Other Fees* group.

Roadmap

Timeline

<Discuss expected timeline here, specific dates if available or which sprint it is expected to be worked on>

Task Summary

Task Description	Category	Complexity	Estimate
Wireframe design	Design	Complex	
Functional Requirements documentation (including feedback application)	Design	Complex	
Backlog Item creation	Design	Moderate	
Acceptance Criteria definition	Design	Moderate	
Development	Development	Complex	



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