charrg

Campaign Management

BUSINESS REQUIREMENTS

Version 1.1

Mae Villanueva

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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 – *waiting for feedback* -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	
		Merchant Onboarding via API parent design document to be added here		
		System Configurations 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

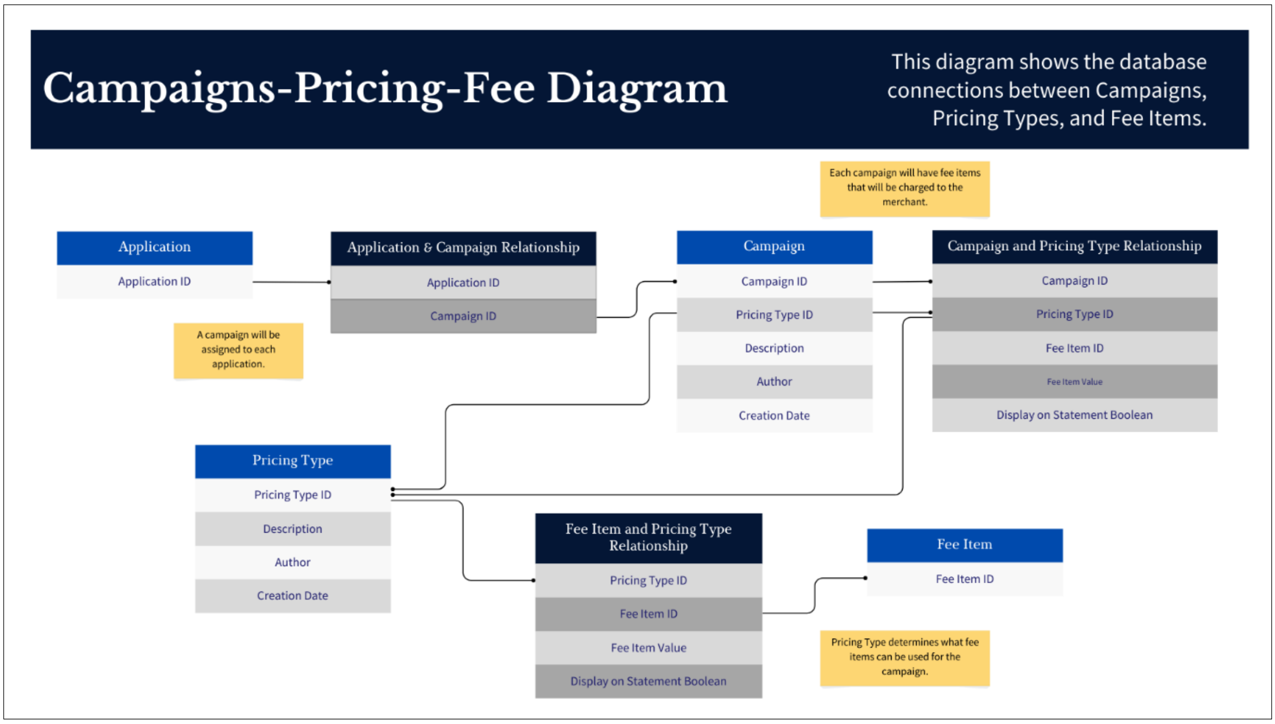
Out of Scope:

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.

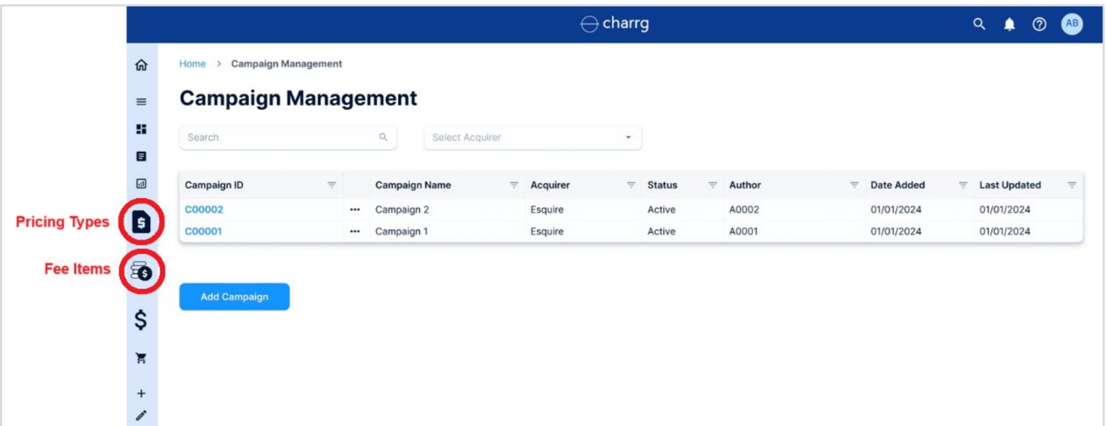
Campaigns can be created under different acquirers – Esquire, Merrick, etc.

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

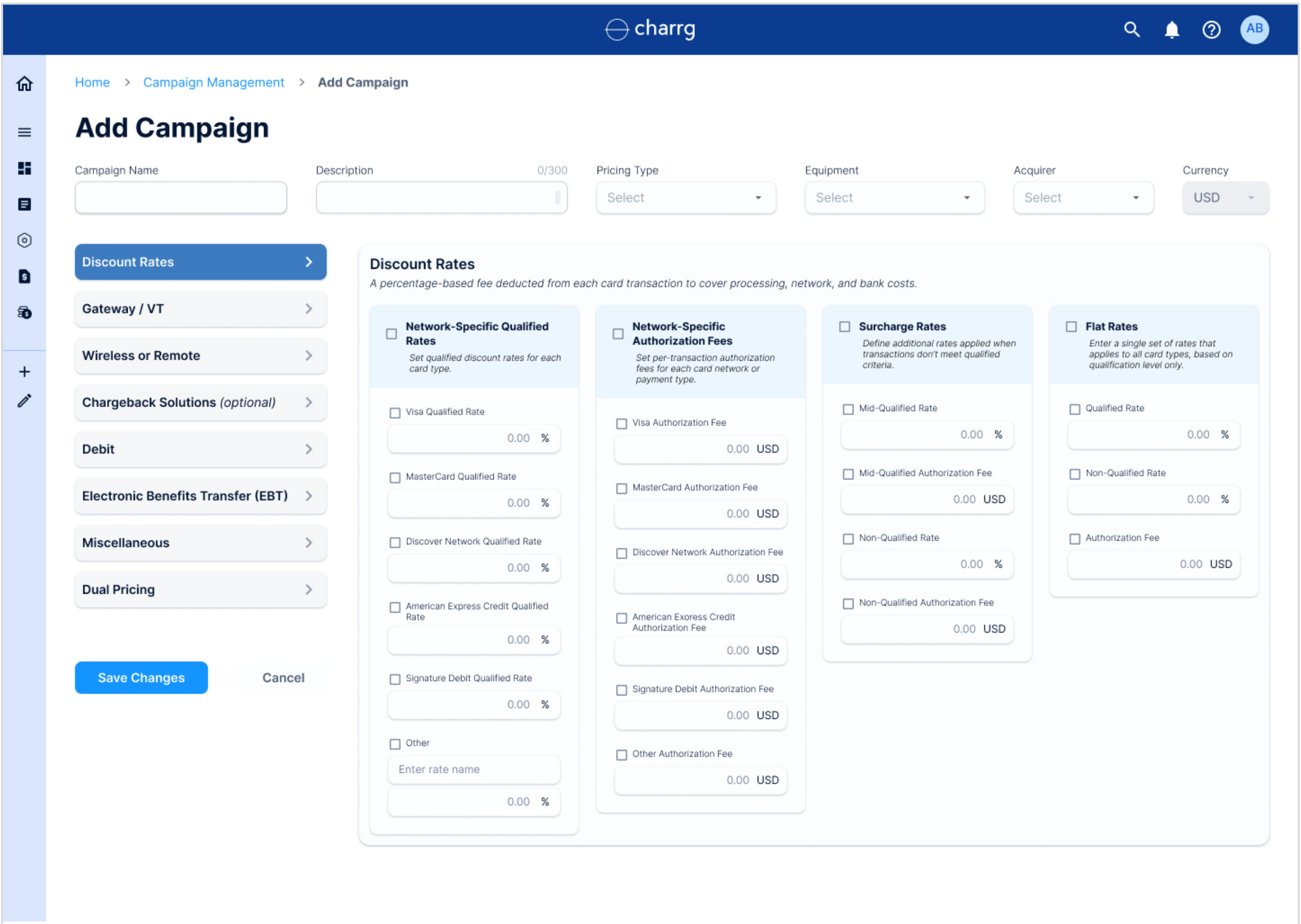
Campaign Management can be accessed from the Main Menu. Users can view and edit existing campaigns, add new campaigns, configure pricing types, and add new fee items from this page. Two shortcut keys will display when users navigate to the Campaign Management page: *Pricing Types and Fee Items*. Details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



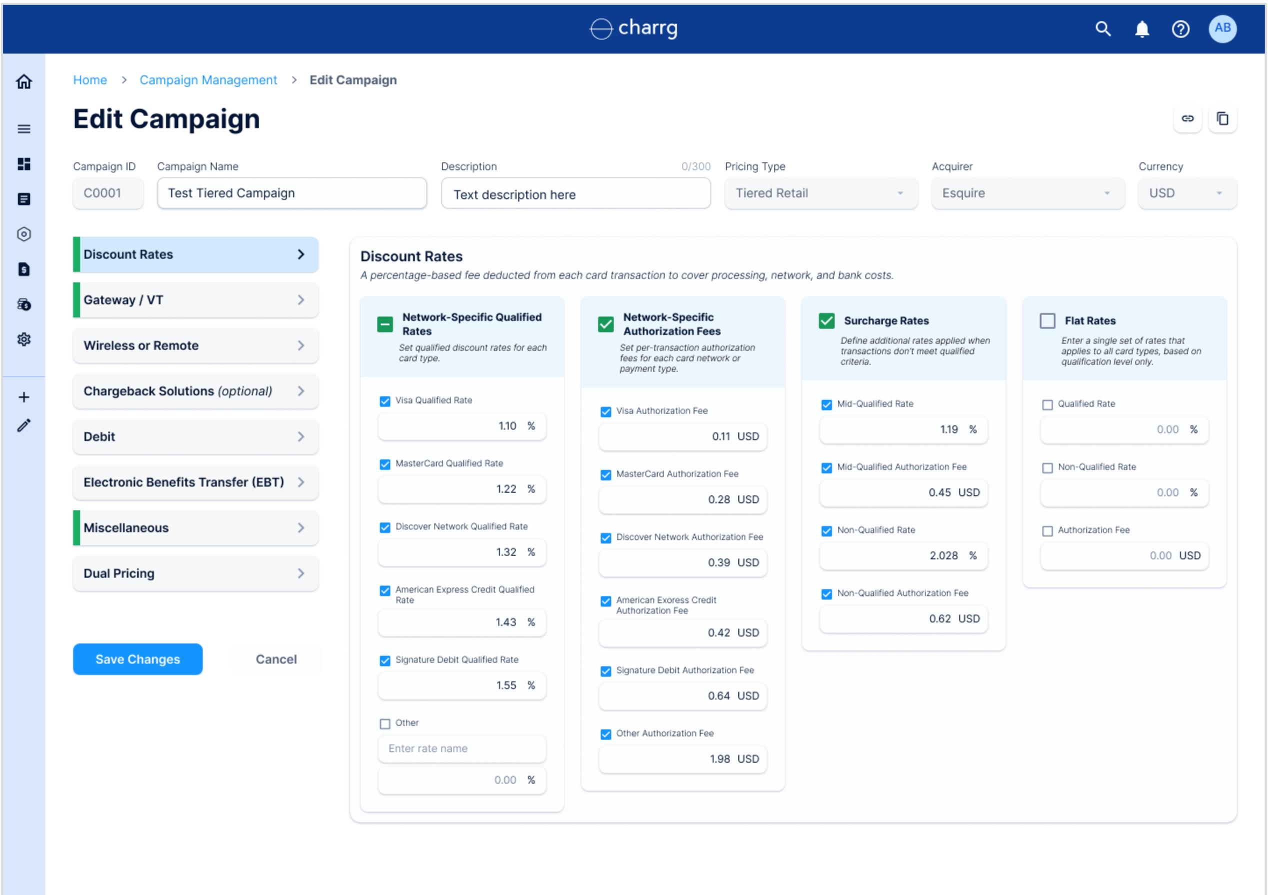
- **Campaign Name:** Required. Specifies the name of the campaign. Name doesn't have to be unique as each campaign will have a unique identifier. Max number of characters is 50.
- **Description:** Optional but encouraged for easier identification. Provides a description of

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.

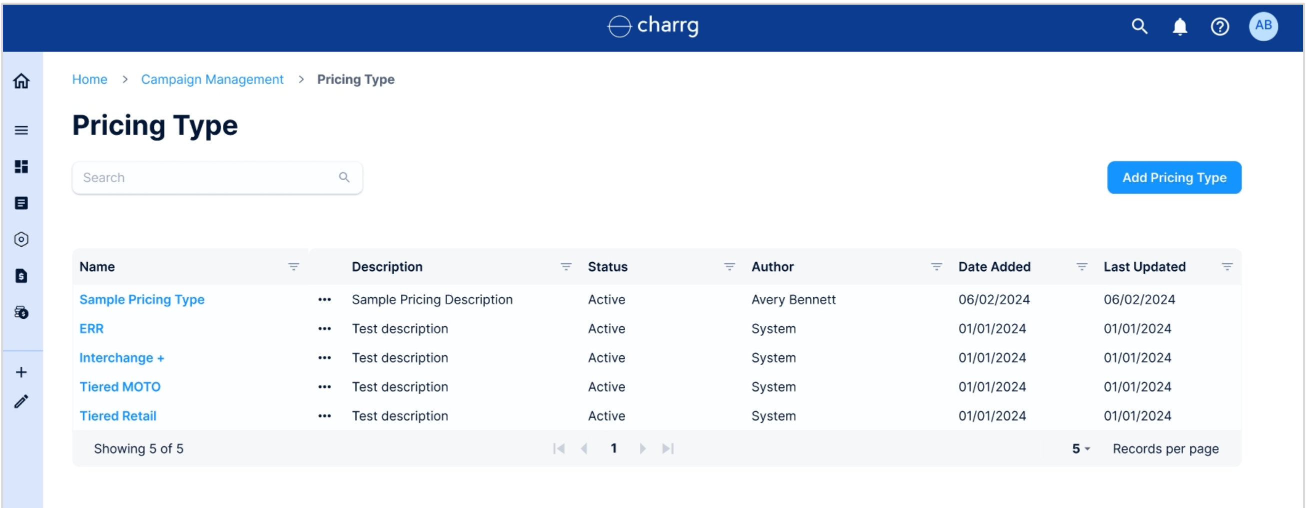


- **Editable values:** All Fee Items in a campaign are editable. Editing the campaign's fees will not affect the pricing already applied to an application that used the campaign previously. However, if a merchant application also needs to reflect the changes in the campaign, the application form must 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.

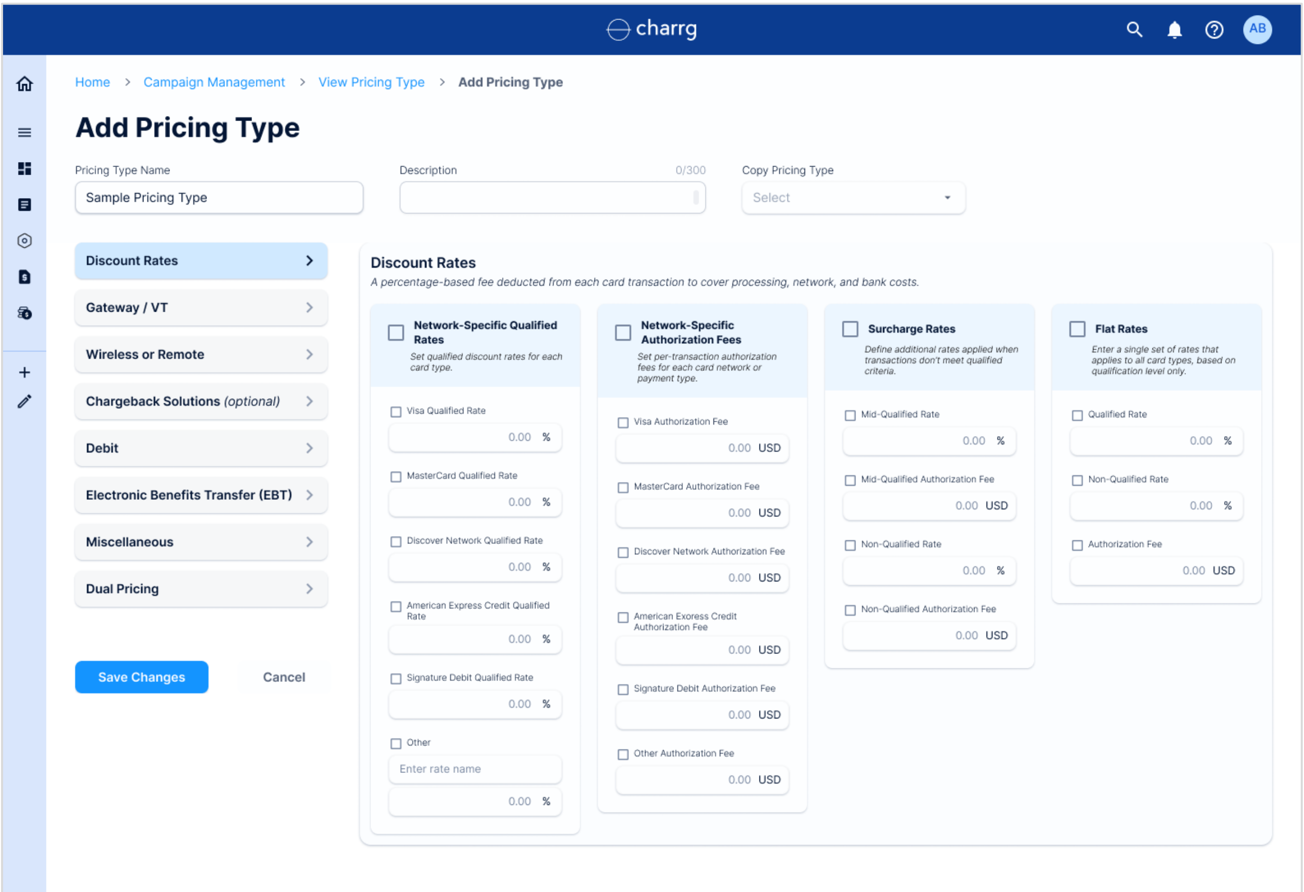
In PaymentWorld Portal, there are currently seven existing Pricing Types: ERR, Interchange +, Interchange MOTO, Interchange Tiered, Flat, Dual, and Surcharge. As outlined in the Assumptions section, these seven Pricing Types and their associated Fee Items will be included in the initial deliverables. 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.



- **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]

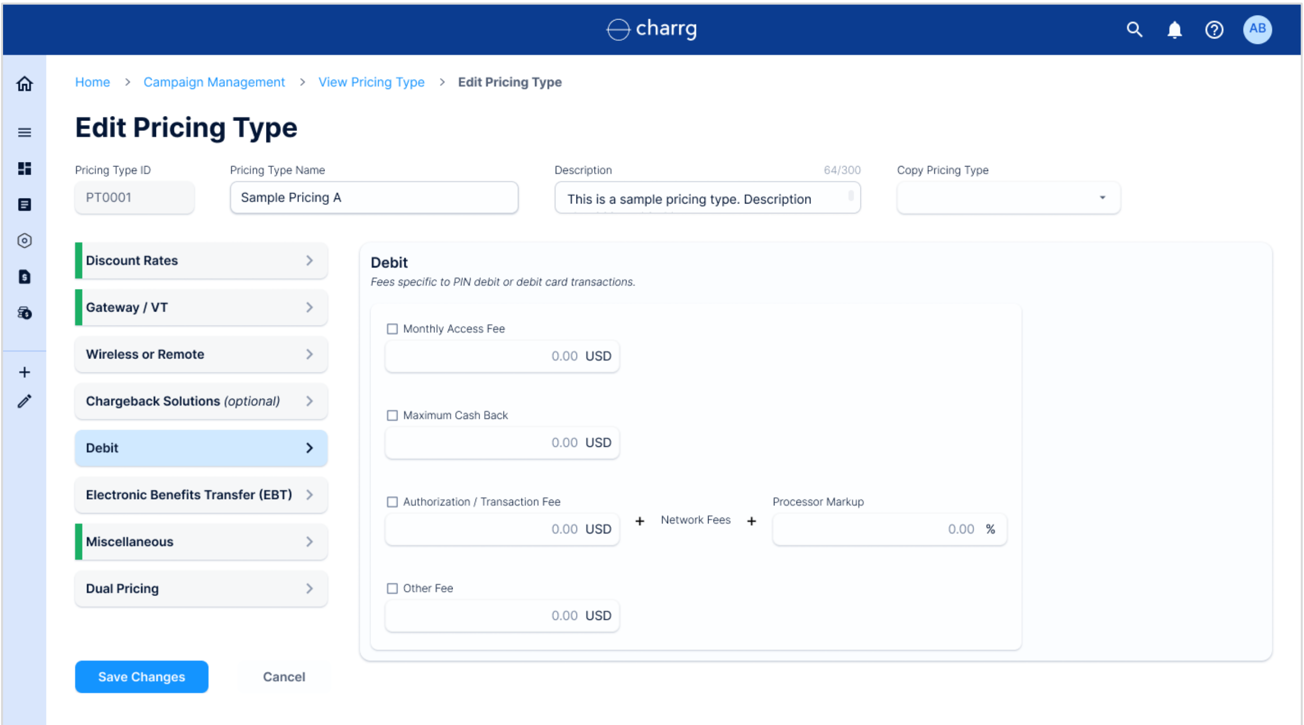
Fee Items that will be included in a campaign are configured through the *Add Pricing Type* page. Users can include an entire Fee Group (with all its Fee Items) or select specific Fee Items to be charged under the Pricing Type.



- **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

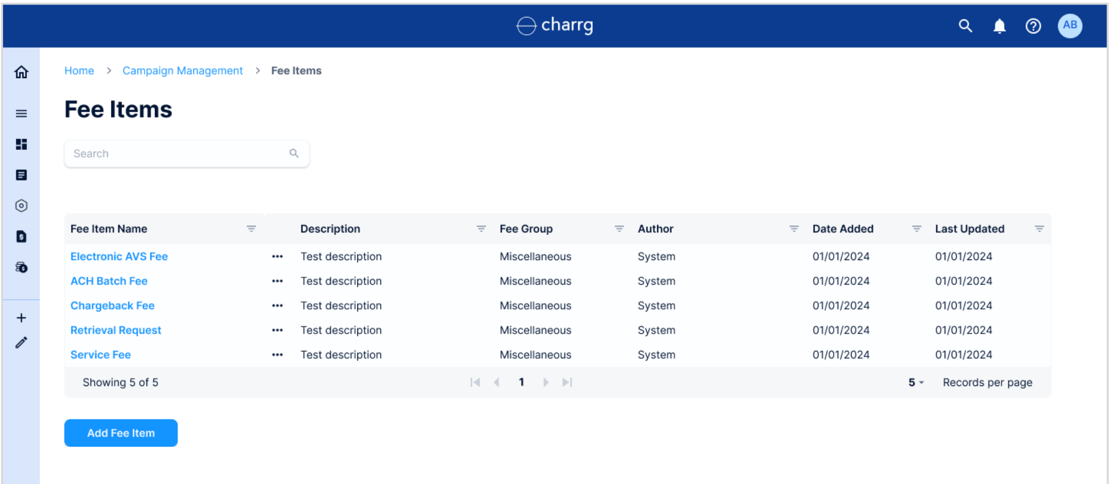
Pricing Types can be edited by clicking the Pricing Type Name from the *Pricing Types* grid.



FEE ITEMS

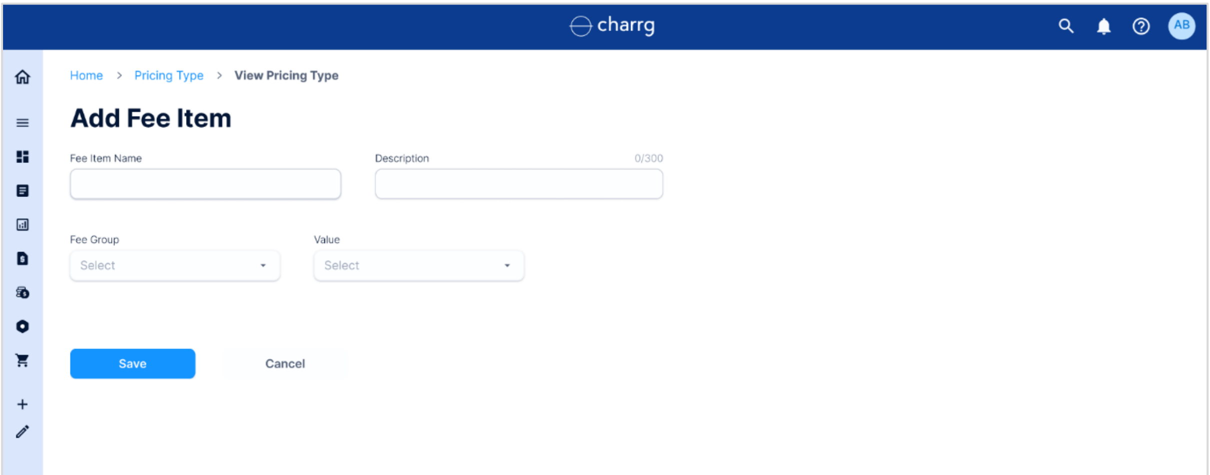
Fee Items can be accessed from the Campaign Management Page > Fee Items shortcut navigation button. Fee Items will be the charges applied to or charged to a merchant. Existing Fee Items are grouped to Fee Groups based on the MPA. New Fee Items will be displayed under the Fee Group selected during creation.

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.



- **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



- **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

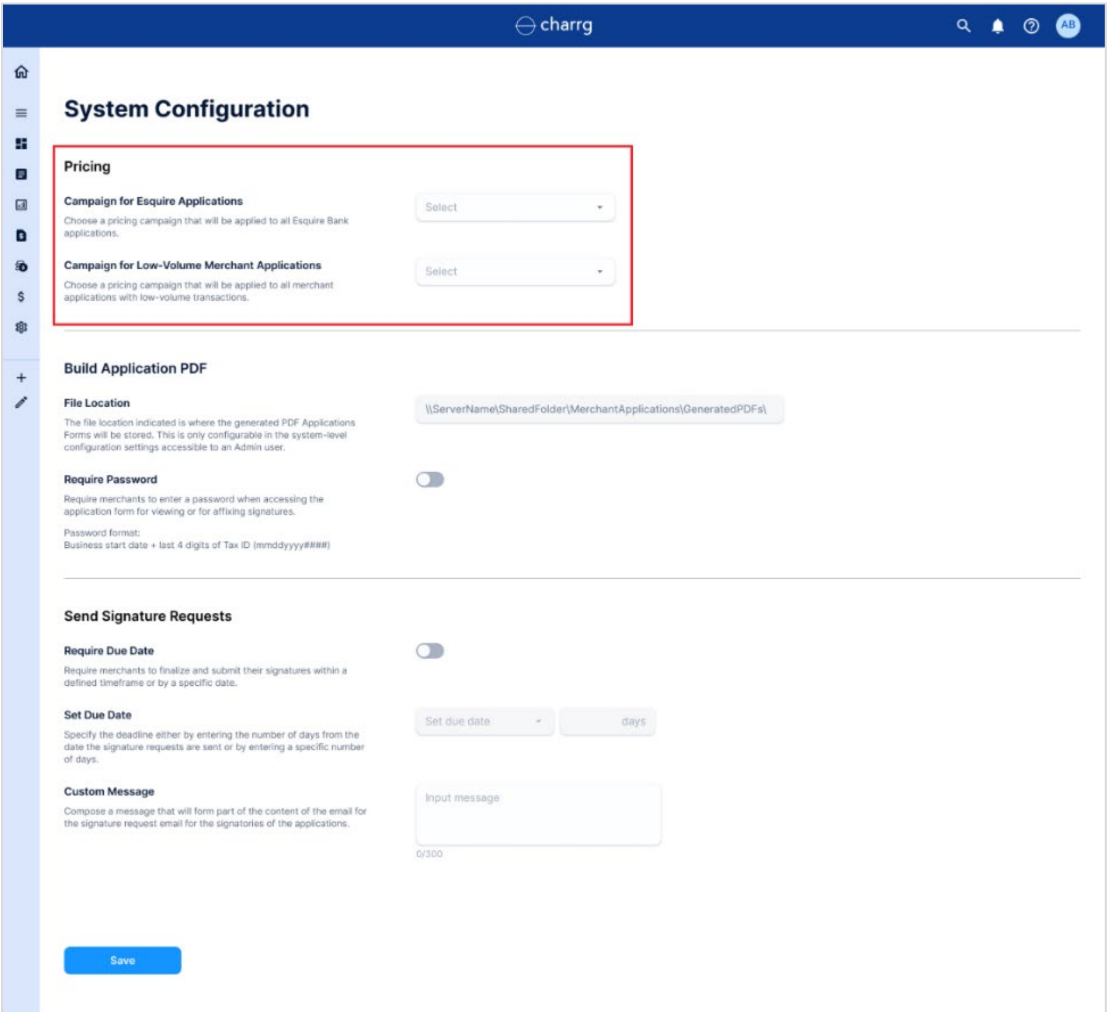
While each application can be associated with only one campaign, a campaign can be linked to multiple applications.

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.

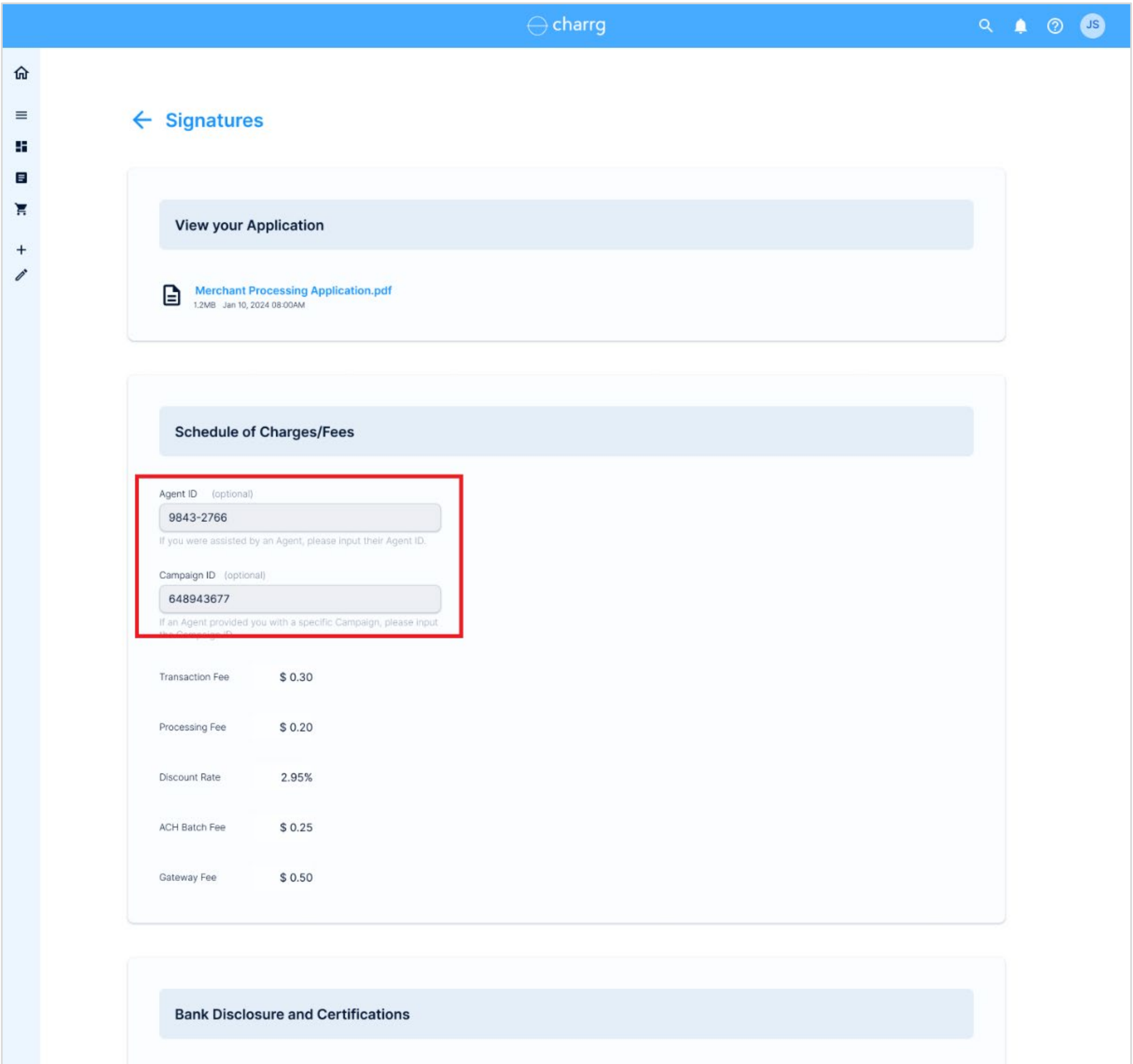


Via Merchant Application Form

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.

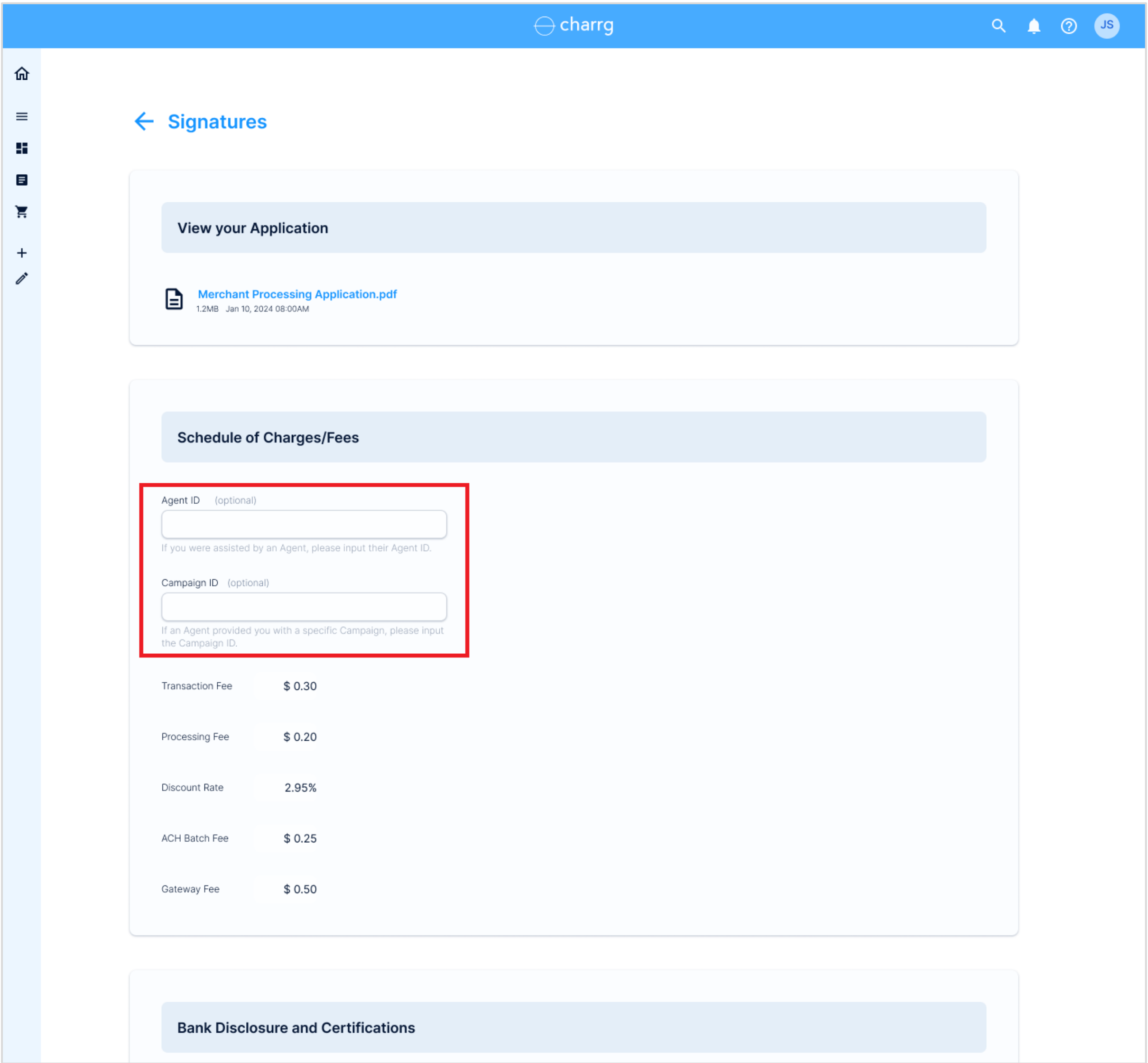
Application form accessed by agent/VAR/merchant from a campaign

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.



Application form accessed by merchant from charrg website

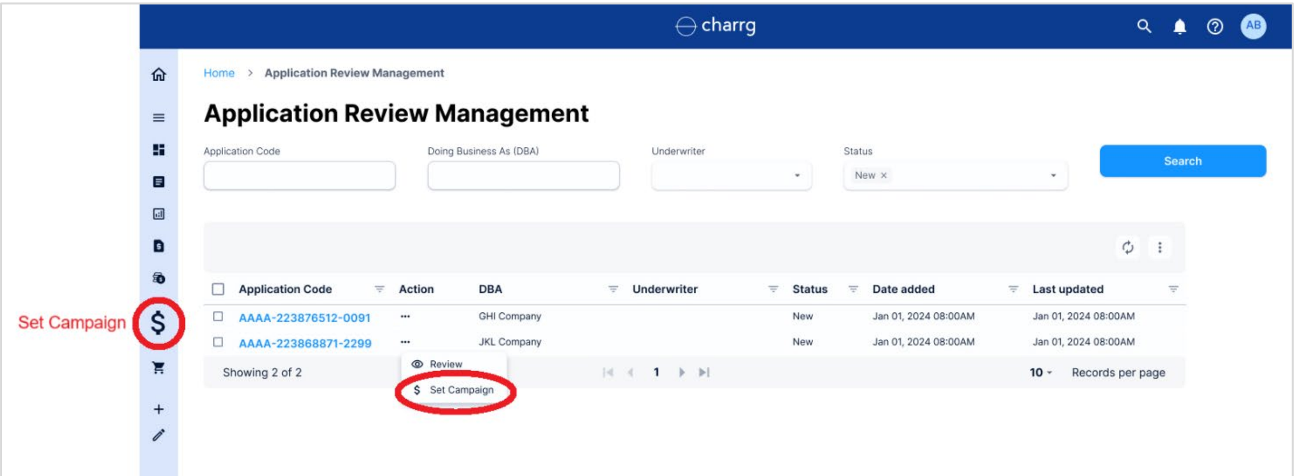
When merchants access the Merchant Application Form via the Charrg website, the Agent ID and Campaign ID are initially blank. Merchants can enter these IDs if provided, which will prepopulate the pricing setup based on the specified campaign. If only an Agent ID is entered, the application will be sent 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.



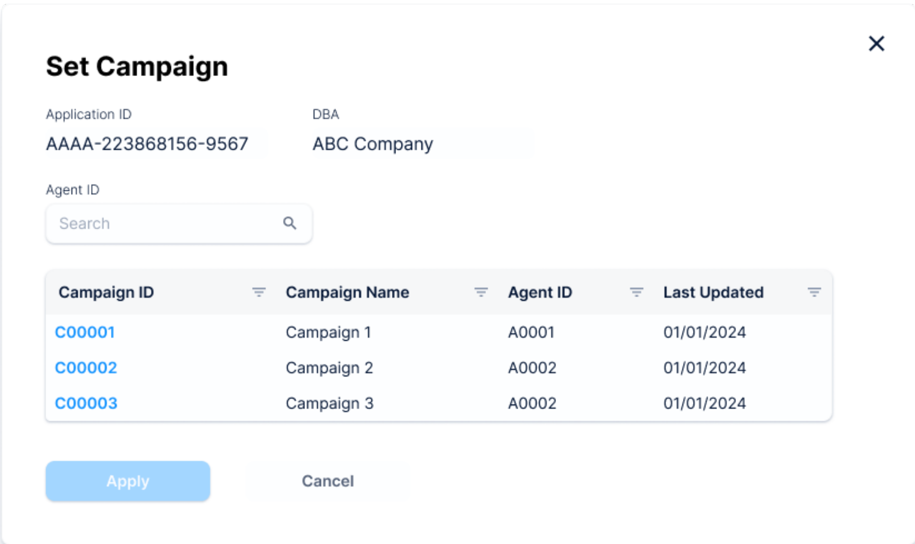
[Via Application Review Management]

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.



Users can select the campaign to link to the application.



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.

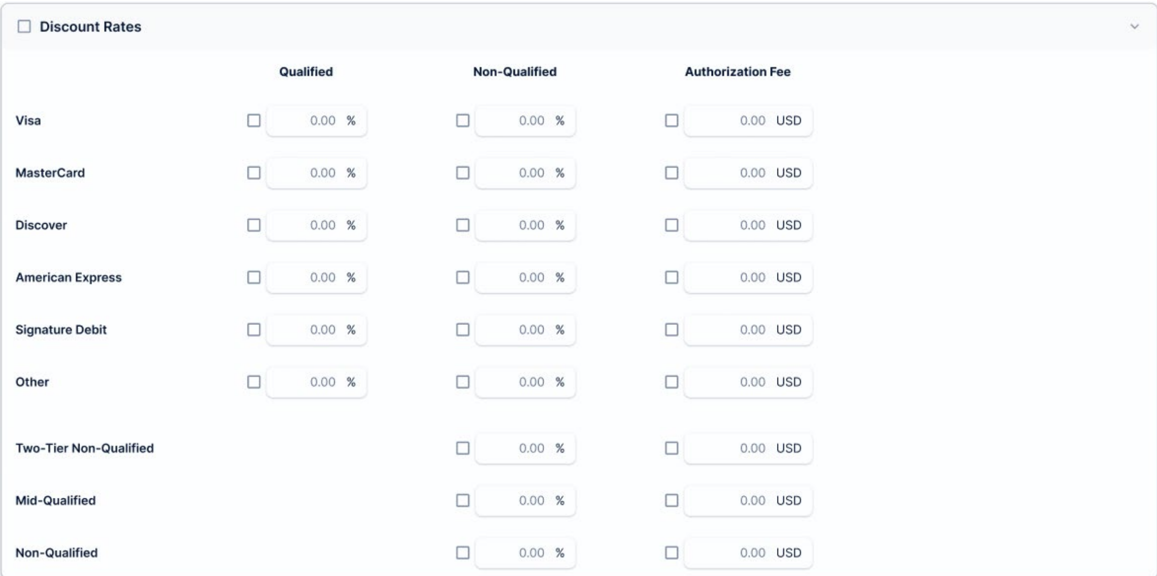
Existing Fee Groups and Fee Items

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



B. Gateway VT

Gateway VT

Setup Fee	Monthly Fee	Transaction Fee	Virtual Terminal Fee
0.00 USD	0.00 USD	0.00 USD	0.00 USD

C. Wireless Fees

Wireless or Remote

Setup Fee	Monthly Fee	Transaction Fee
0.00 USD	0.00 USD	0.00 USD

D. Chargeback Solutions

Chargeback Solutions

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

Risk/Fraud Detection per month	Risk/Fraud Detection per Risk Inquiry	ETHOCA / Alert	VERIFI / Alert	Representment Services per Chargeback
0.00 USD	0.00 USD	0.00 USD	0.00 USD	0.00 USD

E. Debit

Debit

Monthly Access Fee	Maximum Cashback	Authorzation Fee	Network Fee	Other Fee
0.00 USD	0.00 USD	0.00 USD	0.00 %	0.00 USD

F. EBT

EBT

FCS #	Authorization Fee
Enter FCS #	0.00 USD

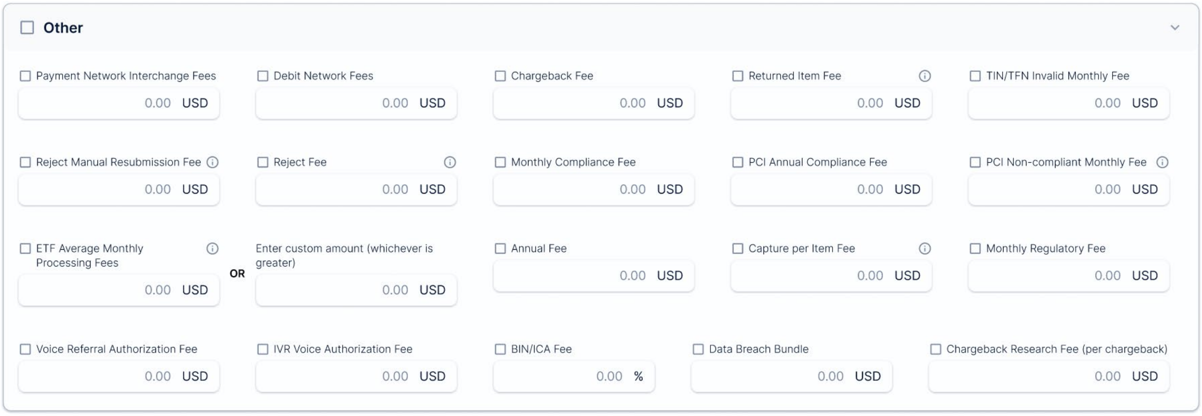
G. Miscellaneous

Miscellaneous

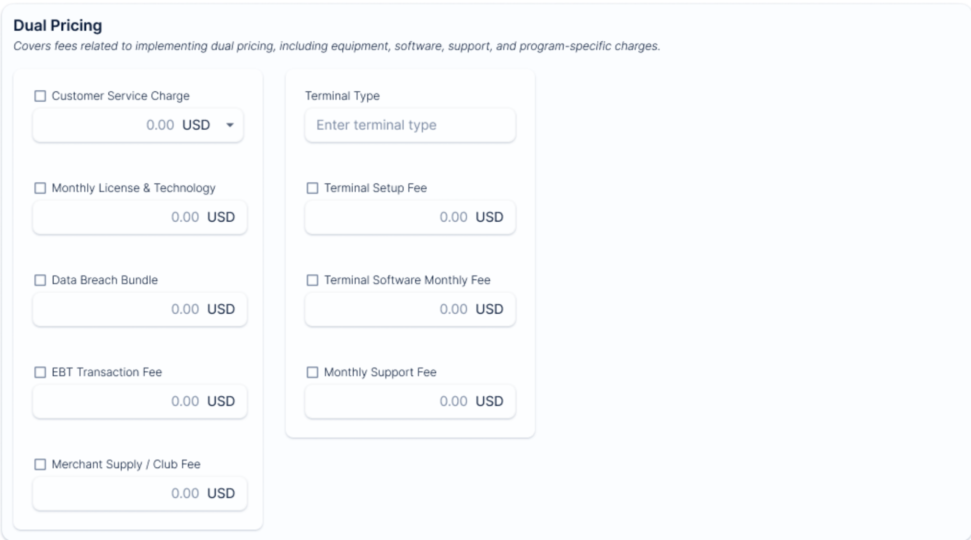
Electronic AVS Fee	ACH/Batch Fee	Chargeback Fee	Retrieval Request	Service Fee	Web/G2 Monthly Monitoring Fee
0.00 USD	0.00 USD	0.00 USD	0.00 USD	0.00 USD	0.00 USD

Card Updater	Merchant Club	Minimum Monthly Discount	Application Fee
0.00 USD	0.00 USD	0.00 USD	0.00 USD

H. Other



I. Dual Pricing



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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