Offer Configuration via Paytm Dashboard

24.07.2020

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Table of Contents

Overview of Offer Configuration via Paytm Dashboard

Paytm has implemented a solution for its select merchants to configure the bank offers in DIY mode through Paytm Dashboard. This gives an enhanced control of the campaign at a granular level to the merchant in hand.

Besides that, merchants can create, modify, or temporarily mark their campaigns in-active anytime. You can define the campaign rules, which a user must satisfy in order to get the gratification.

Before you create, configure, and run the bank offers campaign, it is mandatory to integrate with Paytm Payment Gateway and activate Bank Offers tab. To get assistance with integration, you may either contact us or your KAM. To know more about the bank offer integration, refer to the Bank Offers page.

Create Campaign

This section explains how you can provide the required information to start and create a bank offer campaign through your Paytm dashboard.

To create a campaign,

1. Log into your Paytm Dashboard.

2. Click the **Bank Offers** tab (For activation contact us or contact your KAM).

3. Click the **Create Campaign** button.
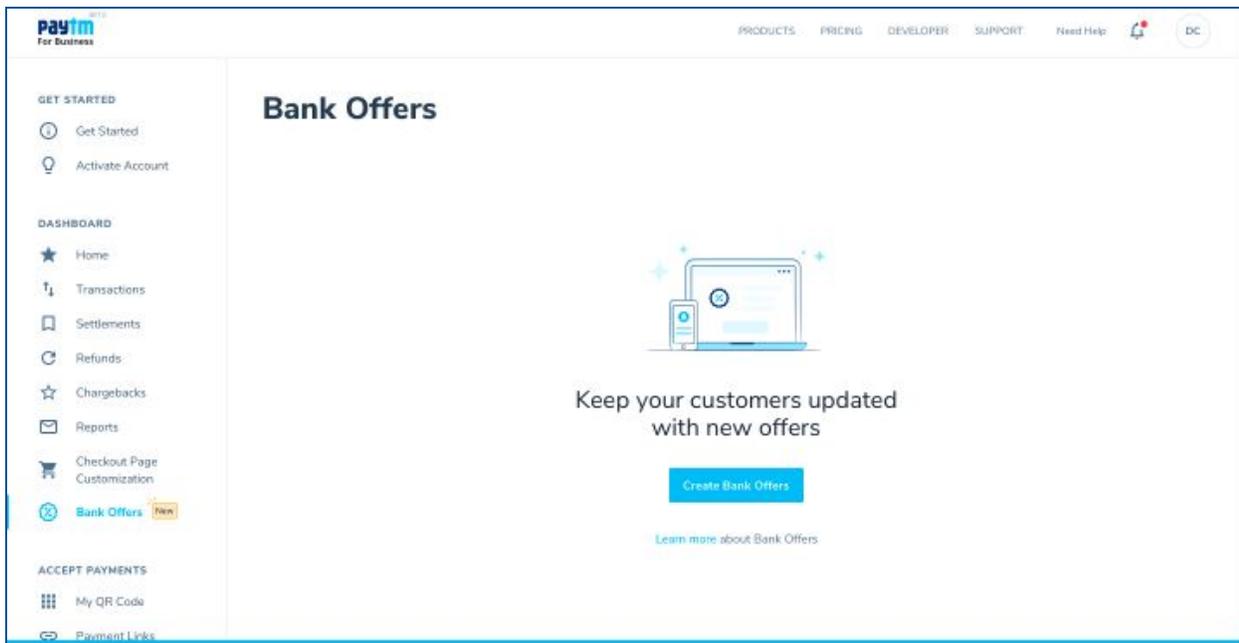
A **Create Bank Offers/campaign** form prompts you to provide the details to configure an offer in the following sections:

- [Campaign Details](#)
- [Offer Configuration](#)
- [Add Campaign Rules](#)

Campaign Details

In this section, you provide the basic details of the bank offers campaign that you want to create.

1. **Campaign Name:** Enter the name of the bank offer campaign you want to create and it must include the alpha-numeric characters only with no special characters. This will be your promo code.

> **Note**: You can have only one active campaign with a particular name.

2. **Start Date/ Time**: Select the date on which you want to start the campaign. This is non-editable post campaign creation.

3. **End Date/ Time**: Select the date on which you want to end the campaign. This date can be edited post campaign creation as well.

4. **Offer Title:** Enter the title of the offer which you will show to your audience to draw their attention.

   Example: Get 20% discount upto Rs 50 using HDFC credit card.

5. **Offer Description**: Enter the brief description of the offer which you want to create.

   Example: "Use code FRIDAY50 & get 20% discount up to Rs 50 on order of Rs 300 and above."

6. **Terms & Conditions:** Enter the terms and conditions which a customer must satisfy to avail this offer.

   Example:

   ● Maximum discount of Rs 50

   ● Offer valid on a minimum order value of Rs 300

> **Note**: All the fields marked with an asterisk (*) are mandatory.

Show offer on

This section explains how you can select different platforms to run your campaign. It presents you with All Channels, Website, or App options. You can either select one of them or all of them and pass them to Paytm via Apply Promo API to let Paytm know where you want to apply the promo/offer. This parameter is passed as channel ID in Fetch All Offers API and Apply Promo API. Mobile websites are covered under the App option.
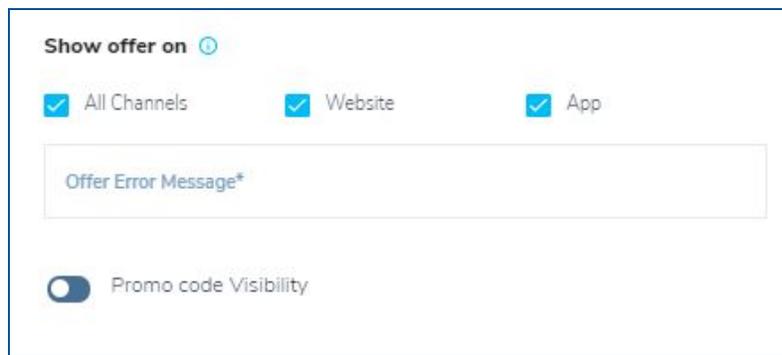
Promo code Visibility

This section explains how you can manage your promo code visibility through Paytm on your platform and handle the UI for a particular campaign at your end. If you switch this OFF using the toggle button, then, in Fetch all offers API, Paytm would return its value as "OFF" or vice-versa.

Offer Configuration

In this section, you can provide the following details to configure a bank offer campaign.

1. **Select Bank**: Select a bank from the list of banks. One campaign can only belong to a single bank. This is a mandatory field.

2. **Select Payment Instrument**: Select one or more payment instruments as per your agreement with the bank which would allow you to extend discount/cashback to your end users. This is a mandatory field.

3. **Select Payment Network**: Select one or more networks on which you want to make the offer valid.

4. **Bank Error/ Payment Instrument/Payment Network Error Message**: Enter the error messages pertaining to each bank/payment instrument/payment network error. You can fetch them in response to the [Apply Promo API](#).

Upload BIN Details

This section describes how to manage the bank offer campaigns on particular BINs. You can upload a list of 6 or 8 digit BIN. This is a non-mandatory field.

- If you want to run a bank offer/campaign on particular BINs, then select **Include BIN** and upload the set of BINs in the given format.
- If you do not want to run a bank offer/campaign on particular BINs, then select **Exclude BIN** and upload the set of BINs in the given format.

Offer Type

This section enables you to choose either discount or cashback as the type of bank offer which you want to offer to your end users. This is a mandatory field.

- **Discount:** It means your user gets an instant discount on the final transaction and reduces the price upfront.

  Example: If the offer says "Get Rs 100 off on minimum order value of Rs 1000", then if the order value is Rs 1100, an instant discount of Rs 100 will apply and the user will pay Rs 1000 only. For Paytm, transaction value would be Rs 1000 only and settlement would be done as per Rs 1000 order value only.

- **Cashback:** It means you/your bank offers a reward in the form of cashback to the users after the successful completion of the transaction. It gets credited into a user's account after a certain time, as per the terms and conditions of your offer/campaign on using your services.

  Example: if you offer 10% cashback to your user on a minimum order value of Rs.1000, then if the order value is Rs.1000, initially the user will pay Rs.1000 only. The cashback of Rs. 100 will be credited into the user's account later. Here, for the same offer, order value will be Rs 1000 only i.e. Paytm will treat it as Rs 1000 transaction value and settlement will be done as per Rs 1000 order value.

Flat/Percentage

This section explains how you can extend either the flat amount discount or the percentage discount to your users on a transaction.

- Choose **FLAT** option, if your campaign is of type "Get FLAT Rs 50 off on orders above Rs 1000", irrespective of offer type being discount or cashback.
- Choose PERCENTAGE option, if your offer is of following type:
  - Get 15% off on minimum order value of Rs 1000

    Or
  - Get 15% off or upto Rs 100 on minimum order value of Rs 1000

> **Important Note**
>
> Any change made by a merchant to a live campaign's rules may take upto 30 minutes to reflect. Hence, it is advised that changes to a live campaign must be minimal. And whenever required, it must be done during the non-peak hours.
>
> **Example**: If a merchant changes the discount from 10% to 15%. It may take upto 30 minutes for this value to reflect in response to the API. In those 30 minutes, this may happen anytime (say the change happens at 16th minute then users till that time would get a 10% discount and after the change reflects, the users will enjoy 15% discount). Hence, merchants are advised to ensure front-end handling/user communication accordingly in sync with the offer constructs. Merchant must ensure the API response and the offer that is advertised is the same.
>
> **Suggestion**: Always include in each campaign's TnC that the merchant (you) can withdraw or change the offer without any prior information or notice.

Add Campaign Rules

Paytm has offered some non-mandatory rules which you can choose and apply in summation to make them work together smoothly. For a user to get the benefits of the offer/campaign, a user must satisfy all the rules. Ruling out a single rule will disqualify the user from getting the benefits, and will show an error message associated with that rule.

1. Maximum transaction amount

You must select this rule, if you want to cap the maximum order value inorder to gratify the offer/discount to your users.

Example: You need to create multiple campaigns in case you want to define multiple slabs for a campaign.

1. "Get Rs 100 off on all orders up to Rs 1000"
2. "Get Rs 100 off on all order values between Rs 500 and Rs 1000", if you want to define a particular slab for discount eligibility.

   In this example, Rs 1000 would come as an input for this rule.

2. Minimum transaction amount

You must select this rule, if you want to define the minimum order value against which you would want to gratify the discount/offer to the user.

Example: If you enter 1000 as value in this rule, then the campaign would not let users avail the benefit below Rs.1000. You can edit the value in the future. "Get 10% off on all orders of Rs 1000 and above". This rule helps you define Rs 1000 value in the mentioned example.

3. Total number of promo transactions allowed

You must select this rule, if you want to define the total number of transactions which would qualify for gratification for a particular campaign during the entire course of the campaign.

Example: If you enter 100 as value in this rule, then the campaign would not let users avail the benefit after 100 transactions, if you have already qualified for the benefit successfully. You can edit the value in the future.

Set promo transaction sub-limits for a campaign

You can define the promo transaction limit against a calendar value, i.e. Daily/ Weekly/ Monthly. Here, Day is a calendar day, Week is defined from Monday to Sunday, and Month is a calendar month.

Example: If you create a campaign from 15 April to 15 July and want a monthly limit for promo transactions and put 30 as value, then our system would allow 30 transactions for April (15 days), May (30 day), June (30 days) and July (15 day) as the logic works on calendar months. But altogether the overall promo transactions will stop once 100 promo transactions are successfully processed, which means for the month of July only 10 promo transactions would be allowed.

4. Maximum number of promo transactions per user

You must select this rule, if you want to define the maximum number of promo transactions allowed per user for an active campaign/offer. This rule works for the entire duration of the campaign. You must pass on the user ID (unique ID) to Paytm to identify the users uniquely.

Example: If you put 100 as value in this field, then the user defined by their unique ID will benefit for 100 txns against that campaign/offer.

Set promo transaction sub-limits per user for a campaign

You can define the promo transaction limit per user against a calendar value, i.e. Daily/ Weekly/ Monthly. Here, Day is a calendar day, Week is defined from Monday to Sunday, and Month is a calendar month.

Example: If you create a campaign from 15 April to 15 July and want a monthly limit for promo transactions per user and put 30 as value, then our system would allow 30 transactions per user for April (15 days), May (30 day), June (30 days) and July (15 day) as logic works on calendar months.
But altogether the overall promo transactions for a user will stop once 100 promo transactions are successfully processed, which means for the month of July it would allow only 10 promo transactions for that user.

5. Number of times a card can be used

You can select this rule, If you want to define the maximum number of times a card (Credit or debit) would qualify for gratification during the campaign.

Example: If you enter 100 as value in this rule, then the campaign would not let users avail the benefit on the same card after the 100 transactions have already qualified for the benefit successfully for that card. You can change the value in the future.

Set transaction sub-limits on a Debit/Credit Card

You can define the transaction limits on a card for a campaign against a calendar value i.e. Daily/ weekly/ monthly. Here, Day is a calendar day, Week is defined from Monday to Sunday, and Month is a calendar month.

Example: If you create a campaign from 15 April to 15 July and specify 30 as a value against the promo transaction per month/card then Paytm would allow 30 transactions for April (15 days), May (30 day), June (30 days) and July (15 day) as logic works on calendar months.
But altogether the overall promo transactions will stop once 100 promo transactions are successfully processed on this card, which means for the month of July it would allow only 10 promo transactions on this card.

6. Maximum benefit amount per card

You can select this rule to define the maximum gratification amount a user will receive on a card for the entire course of the campaign.

Example: You enter Rs 500 in this field and a user gets Rs 300 on all orders above Rs 1000. User has already got this gratification once on a card i.e. of Rs 300 on first order, then next time they

would get only Rs 200 on that card as they would have hit the ceiling limit of Rs 500 defined by you in this rule. Hence, this rule helps you control your burn on a card level basis. This will happen, even if the second time they would be eligible for Rs 300 gratification again.

Set transaction sub-limits on benefit amount per card

You can define the maximum gratification amount limit to a user against a calendar value i.e. Daily/ weekly/ monthly. Day is a calendar day, Week is defined from Monday to Sunday, and Month is a calendar month.

Example: You create a campaign from 15 April to 15 July and want to impose a monthly limit for maximum benefit per card and put 300 as value. Then our system would allow Rs 300 gratification for April (15 days), May (30 day), June (30 days)and July (15 day) as logic works on calendar months.
But altogether the overall promo transactions will stop for this card once Rs 500 gratification is availed for a card which means for the month of June and July no benefits will be awarded as the user will already reach the overall Rs 500 gratification in May itself.

7. Total burn amount at campaign level

You can select this rule to define and configure the budget for the entire campaign.

Example: If you put Rs 1,00,00,000 in this rule, then you will limit your campaign budget to Rs 1cr and the campaign will end and stop providing gratification further. You can either extend the budget in such cases or mark the campaign inactive.

Set sub-limits for burn amount

You can define the burn amount limit for the campaign against a calendar value i.e. Daily/ weekly/ monthly. Here, Day is a calendar day, Week is defined from Monday to Sunday, and Month is a calendar month.

Example: If you create a campaign from 15 April to 15 July and want to put a monthly limit over the total burn, then enter Rs 30 lacs as value then our system would allow promo transactions for April (15 days), May (30 day), June (30 days) and July (15 day) as logic works on calendar months with Rs 30 lacs limit for promo transactions.

But altogether the overall promo transactions will stop once 1cr worth of promo gratification is successfully processed, which means for the month of July only 10 lacs worth promo gratification would be allowed if gratification would run on full potential.

Important Note

- Currently, we support 10 active campaigns per MID. If you want a large number of campaigns to be allowed for your MID, please reach out to your KAM or contact us.
- If you want to add more customization features w.r.t Bank Offers configuration, please feel free to reach out to your KAM.

Paytm Support

In case of any issues with integration, please Get in Touch.