Customer Support Tool User Manual

Sybase Money Mobiliser 5.1

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Contents

Sybase Money Mobiliser

Note: The current user interface is available only in English.

Sybase® Mobiliser Platform is a state-of-the-art mCommerce solution that gives consumers the ability to bank, make payments, and transfer money through a mobile device. Money Mobiliser acts as an intermediary between a consumer and a member bank or third-party vendors running Money Mobiliser.

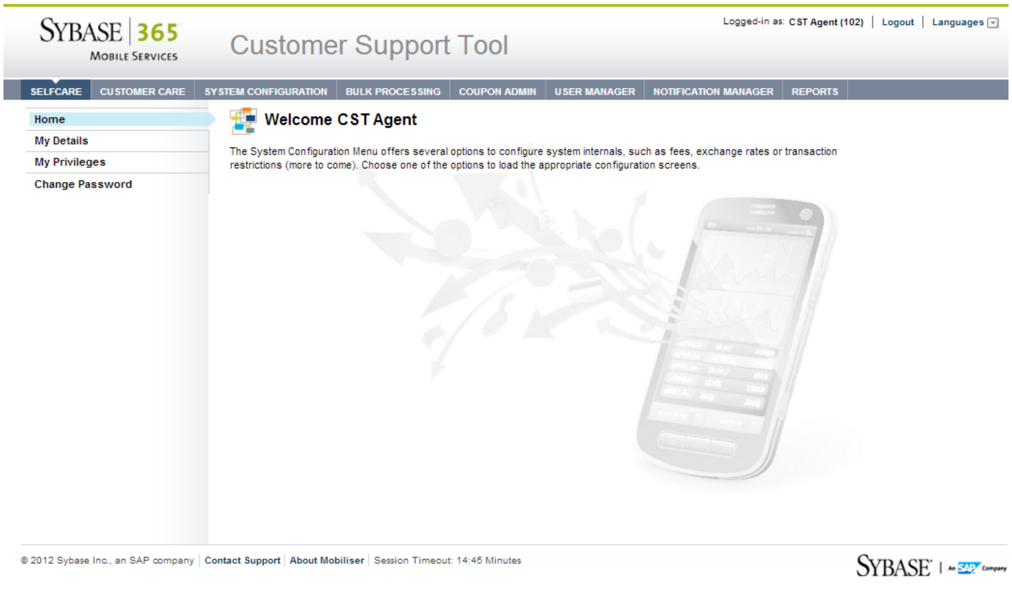
Customer Support Tool

Note: The portal feature descriptions and illustrations pertain to the out-of-the-box version of Money Mobiliser.

The Customer Support Tool is used by customer support agents to manage Money Mobiliser customers and agents. For example, you can register anyone as an administrator, agent, consumer, or merchant. The tool includes functions for creating and managing coupons, and managing short message service (SMS) and e-mail notifications. Additionally, you can configure system parameters such as exchange rates, roles and privileges, and transaction fees and limits.

Self Care

The Self Care option provides self-service functions for viewing your display name, login name, and privileges. You cannot edit your display name or login name under this option, but you can change your password. However, depending on your assigned roles and privileges, you can change your display name using the Find/Edit Agents option.



See Also

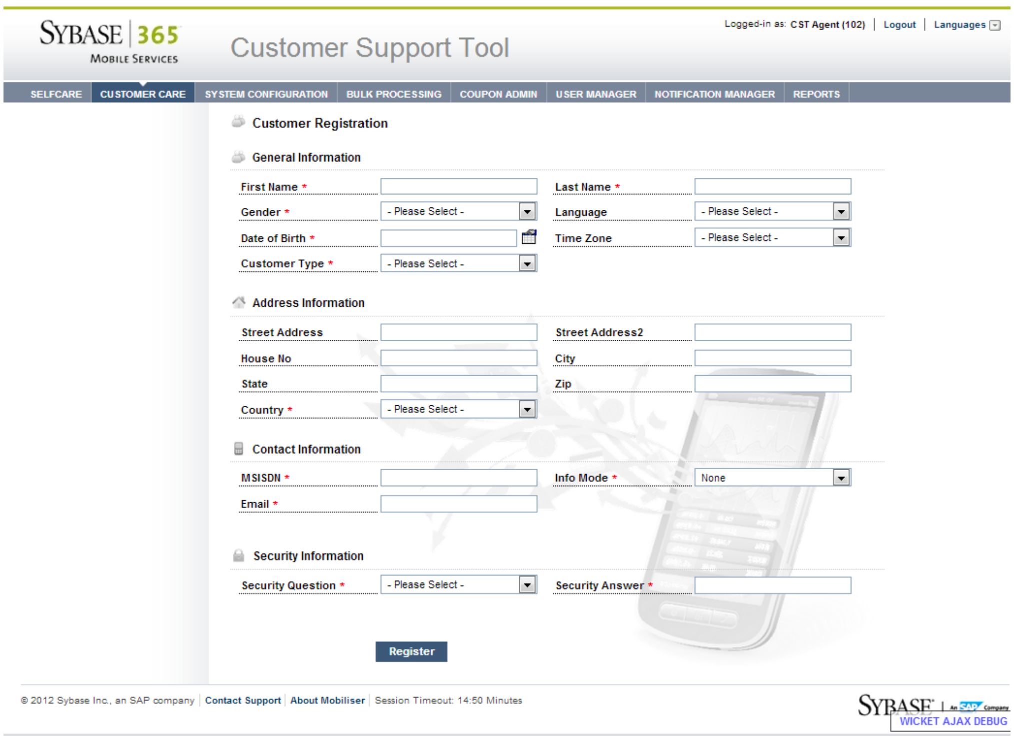
- *Agents* on page 29

Customer Care

Use the Customer Care option to register new customers, agents, merchants, or administrators. Additionally, you can search for customers who want to change information such as MSISDN or postal address. You can also search for each type of action pending approval such as wallet entries, transactions, or customer registrations.

Customer Registration

Use the Customer Registration option to register anyone as an administrator, agent, consumer, or merchant.



Find Customer

Use the Find Customer option to search for customers who want to change their personal information, MSISDN, or security question and answer. You can also view customer transactions and verify the customer's information for validation. You can search for customers by MSISDN, last name, first name display name, e-mail address, street, city, or ZIP code. All search parameters are optional.

Menu Item	Description
Standing Data	Displays the customer's information such as name, date of birth, customer type, address, fees and limits, MSISDN, and security information. You can make changes on the customer's behalf.
Accounts	Displays the accounts in the customer's wallet. You can add, edit, or remove payment instruments on behalf of the customer. You can also transfer funds between accounts and set up balance alerts on behalf of the customer.
History	Tracks data changes such as changes in time zone and preferences, or unsuccessful login attempts.
Contacts	Displays the agent's justification history, which explains reasons for viewing customer information.
Transactions	Displays the customer's transaction history.
Agent Transactions	Displays transactions made by the agent on the customer's behalf.
Attachments	Displays the customer-related attachments such as a scanned ID for proof of identification. You can add other attachments such as an invoice.
Bill Configuration	Displays the current bills configured for the customer. You can add, edit, or remove a bill configuration on the customer's behalf.
Open Bills	Displays all open bills for the customer. You can pay a bill on the customer's behalf.
Bill History	Displays the bill history for the customer.
SMS Traffic	Displays a list of all SMS messages sent to the customer such as reset PIN; this does not include the registration one-time password (OTP).
Contact Points	Displays the list of contact points for the customer, which can include email addresses and mobile phone numbers. You can add, edit, or remove contact points on the customer's behalf.
Mobile Alerts	Displays the mobile alerts that are set up for the customer's payment instruments. You can add, edit, or remove mobile alerts on the customer's behalf.

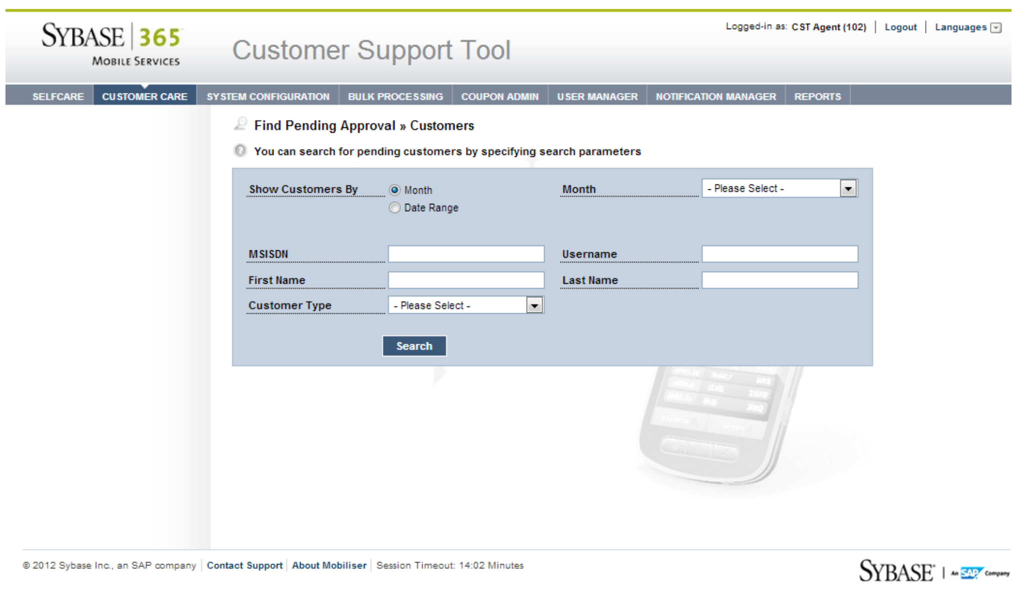
Find Pending Approval

Use the Find Pending Approval option to search for each type of action pending approval: customers, wallets, and transactions.

- Customer search results display the customers that are currently pending registration.
- Wallet search results display the wallet entries currently pending approval. Depending on the payment instrument class, you may see the specific information of the payment instrument that is pending.
- Transactions search results display any transactions currently pending approval.

You can leave the search fields blank or you can enter search criteria to refine the search results. To approve or reject a pending registration, click the task ID, then select either **Approve** or **Reject** at the bottom of the details page.

Note: You cannot edit the data on the details page of the search results.

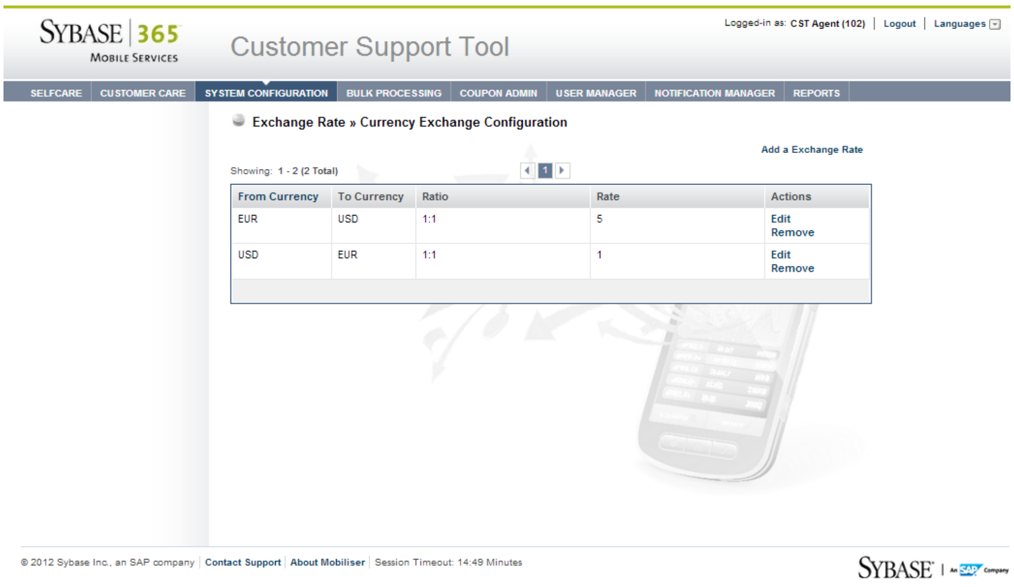


System Configuration

The System Configuration option is used to configure system parameters, such as fees, exchange rates, or transaction restrictions.

Exchange Rate

The Exchange Rate option lets you to configure exchange rates between all currencies setup in the system. The available currencies are setup during system installation. The exchange rates you set up provide a default rate when a transaction is entered. In addition to setting up exchange rates, you can also view the previous exchange rates used. For example, if you change the USD to EUR exchange rate, you see the old exchange rate in the exchange rate history search results.

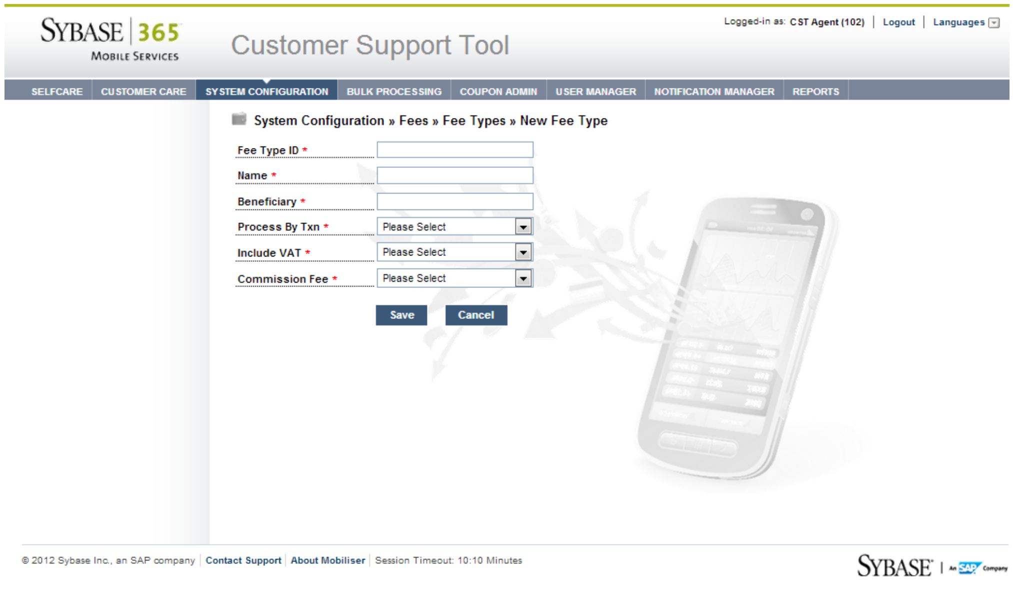


Fees

Fees and commissions are calculated for payer and payee in a financial transaction per subtransaction. However, the processing of fees and commissions are different. Fees are applied and charged during transaction processing whereas commissions are collected and settled offline in batch mode.

Fee Types

Use the Fee Types option to configure applicable fee types for payer and payee. When fees are calculated for payer and payee in a financial transaction per subtransaction, Money Mobiliser determines the applicable fee types for payer and payee. Once the fee types are determined, the correct scale used for the customer (payer or payee) is found. The scales are connected to fee types through fee sets.



Field	Description
Fee Type ID	Defines a five-digit number identifying the fee type.
Name	Defines a short description of the fee type.
Beneficiary	Defines the customer identification of the person receiving the fee. The beneficiary receives funds only via an offline settlement process.
Process By Txn	Indicates whether the fee should be deducted during transaction processing; if not, it is charged in a separate process.
Include VAT	Indicates whether the calculation amount should include value added tax (VAT).
Commission Fee	Indicates whether the fee type is a commission.

See Also

- *Fee Sets* on page 14

Adding Fee Types

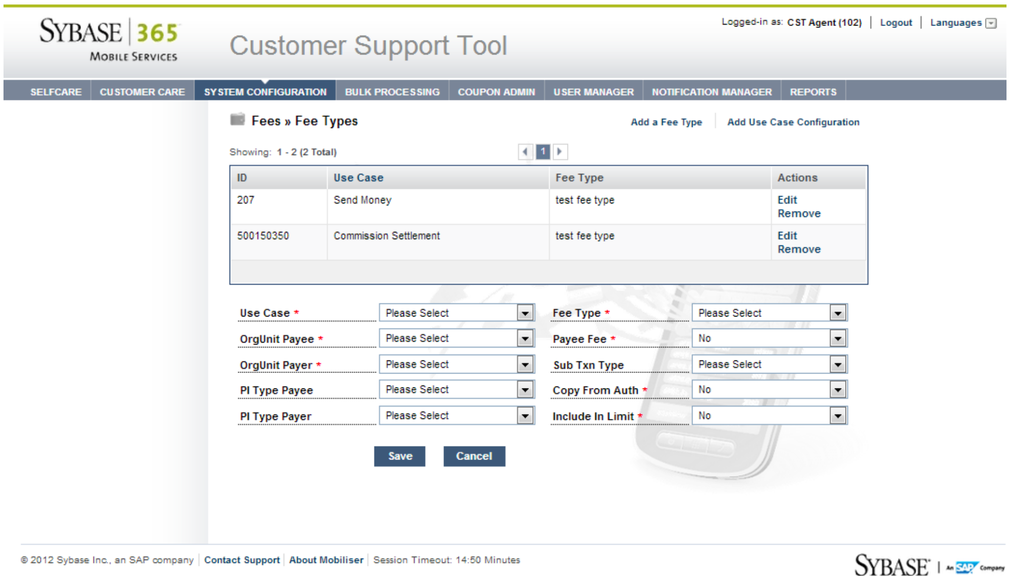
You can set up a fee type to specify the person (beneficiary) who is receiving the fee. Additionally, you can specify whether to process the transaction, include VAT, or if there is a commission fee.

Task

1. Click **System Configuration** and select **Fees**.
2. Select **Fee Types**.
3. Click **Add a Fee Type**.
4. Enter all required information.
5. Click **Save**.

Fee Type Use Case Configuration

Use cases provide a set of requirements for processing financial transactions, such as merchant payments, bill payments, or commission settlements. A use case identifies the organizational unit and payment instrument for both the payee and payer. A use case is linked to one or more fee types.



Field	Description
Use Case	Indicates the use case for which this fee applies.
OrgUnit Payee	Indicates the organizational unit of the payer.
OrgUnit Payer	Indicates the organizational unit of the payee.
PI Type Payee	Indicates that this fee is applicable only to transactions where the payee's payment instrument is of this type.
PI Type Payer	Indicates that this fee is applicable only to transactions where the payer's payment instrument is of this type.
Fee Type	Indicates the fee type that is to be applied to the transaction.
Payee Fee	Indicates whether the fee must be paid by the payee or payer.
Sub Txn Type	Indicates that the fee is applied only to the specified subtransaction type.
Copy from Auth	Indicates whether the fees should be copied from the authorization subtransaction.
Include in Limit	Indicates whether the fee is to be used when checking the customer's limits.

Adding Use Case Configuration

Prerequisites

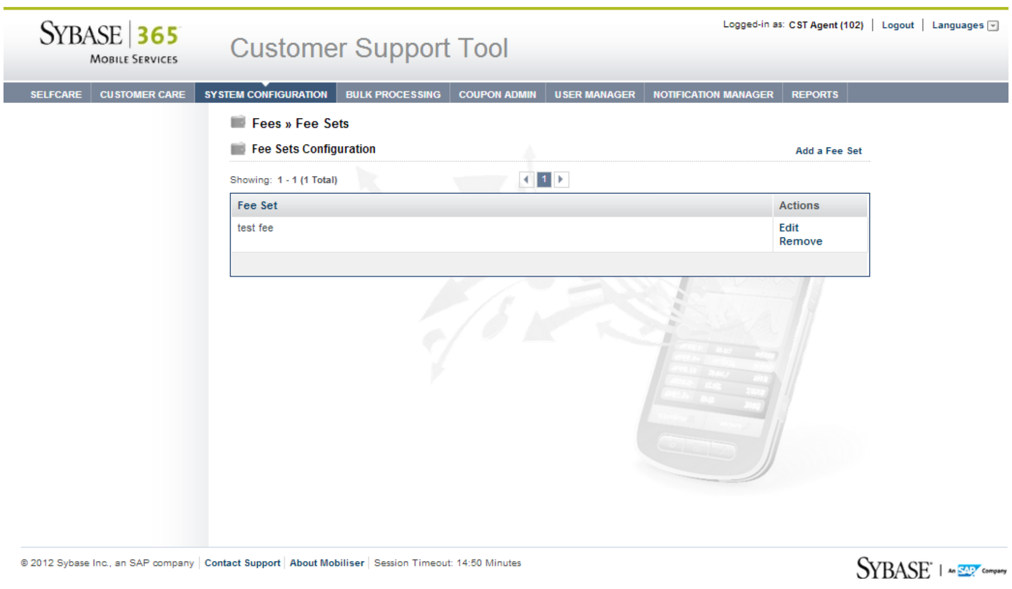
Add at least one fee type.

Task

1. Click **System Configuration** and select **Fees**.
2. Select **Fee Types**.
3. Click **Add Use Case Configuration**.
4. Enter all required information.
5. Click **Save**.

Fee Sets

Fee sets are incremental you can apply as many as three fee sets to single customers, customer types, or organizational units. For each fee type, the fee setting for customers has the highest priority, overwriting settings for individual fee types from fee sets coming from the customer's type. Customer type, in turn, has precedence over the fee set defined in the organizational unit.



Limits

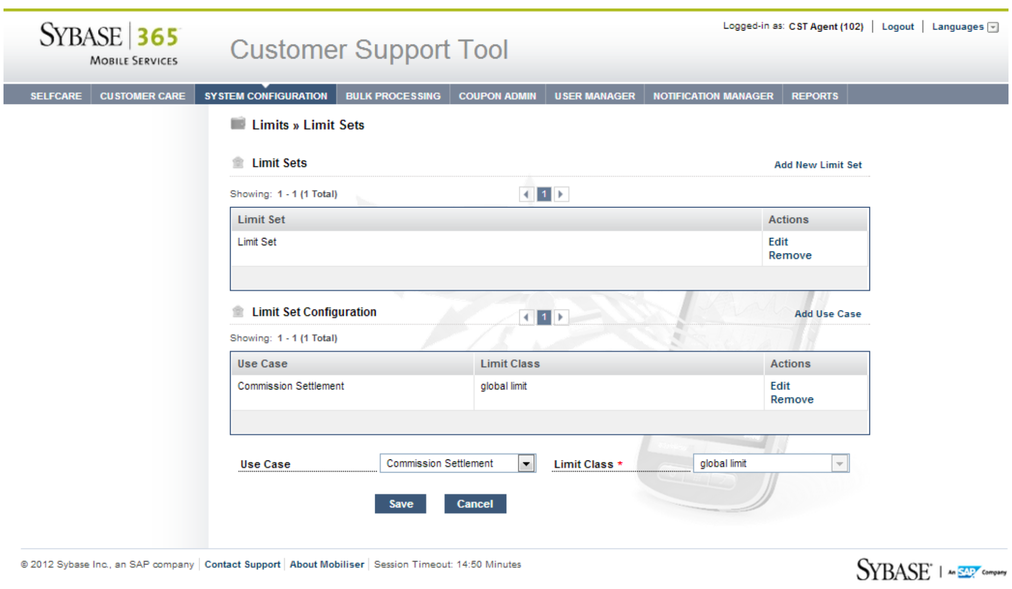
Limits refer to financial limits that are evaluated during transaction processing. During the transaction initialization, the limits of the payer and payee are checked individually.

You can control the configuration of limits through limit sets, which are attached to a customer, payment instrument, and wallet.

Limit Sets

The Limit Sets option lets you link limit sets to customers, payment instruments, and wallet entries. You can define a limit set in which there is a global spending limit for a customer, for example, $300 per day, which is independent of the payment instrument being used. Defining a limit set on a customer may comply with many banking regulations, and reduces risk.

In the Global Settings option you can define the risk category per customer type. You can change the customer type upon customer registration. If no limit set is defined for a customer, the standard limit set defined for the customer’s risk category is used. If no risk category is configured for the customer, the standard risk category from the customer’s type is used. If the limit set from the risk category is empty, the limit set defined at the customer’s organizational unit is used.



See Also

- *Limit Classes* on page 16
- *Global Configuration* on page 19
- *Restrictions* on page 20

Adding Limit Sets

Prerequisites

Add at least one limit class.

Task

1. Click **System Configuration** and select **Limits**.
2. Select **Limit Sets**.
3. Click **Add New Limit Set**.
4. Enter the name of the limit set.
5. Click **Save**.
6. In the Limit Set Configuration section, select a use case.
7. Select a limit class.

Adding a Use Case to an Existing Limit Set

Use cases are linked to limit sets.

Prerequisites

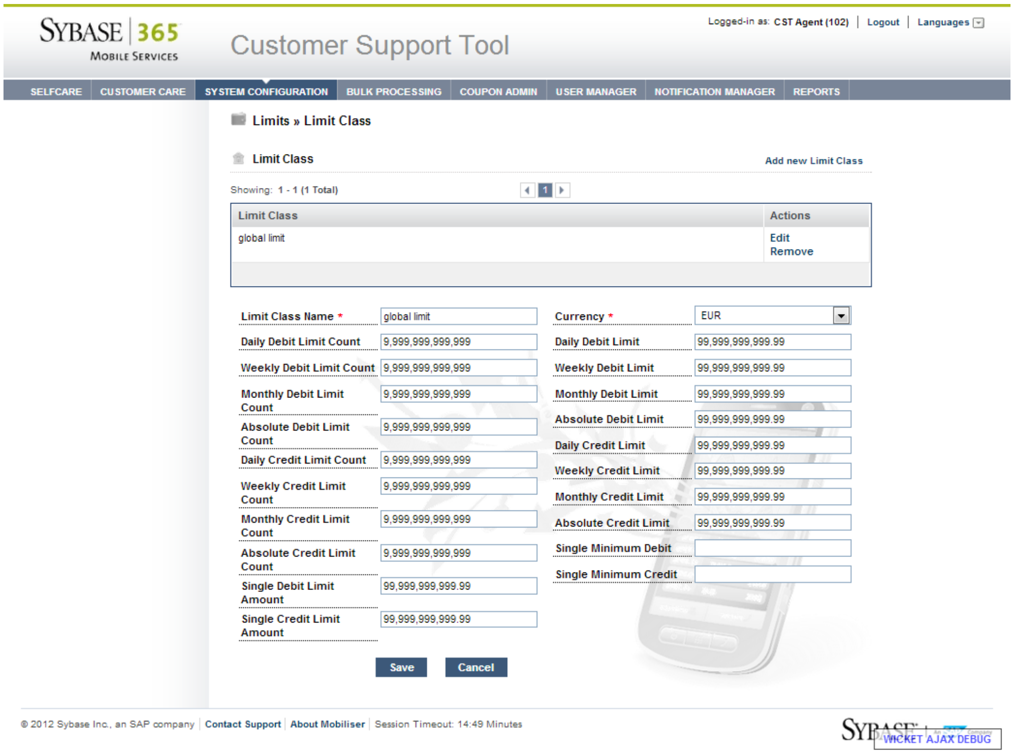
Add at least one limit set and one limit class.

Task

1. Click **System Configuration** and select **Limits**.
2. Select **Limit Sets**.
3. In the Actions column, click **Edit** for the limit set you want to add.
4. Click **Add Use Case**.
5. Select a use case.
6. Select a limit class.

Limit Classes

The Limit Classes option lets you configure limits for daily, weekly, monthly, and total, debits and credits. You can set limits on the count of transactions or the total sum of the amounts of the transaction. Additionally, you can configure the option for a minimum and a maximum amount for a single transaction.



Field	Description
Limit Class Name	Defines the name of the limit class.
Daily Debit Limit Count	Defines the maximum number of debits per day.
Weekly Debit Limit Count	Defines the maximum number of debits per week.
Monthly Debit Limit Count	Defines the maximum number of debits per month.
Absolute Debit Limit Count	Defines the maximum number of total debits.
Daily Credit Limit Count	Defines the maximum number of credits per day.
Weekly Credit Limit Count	Defines the maximum number of credits per week.
Monthly Credit Limit Count	Defines the maximum number of credits per month.
Absolute Credit Limit Count	Defines the maximum number of total credits.
Single Debit Limit Amount	Defines the maximum debit amount per single transaction.
Single Credit Limit Amount	Defines the maximum credit amount per single transaction.
Currency	Defines the currency in which the limits are defined.
Daily Debit Limit	Defines the maximum debit amount per day.
Weekly Debit Limit	Defines the maximum debit amount per week.
Monthly Debit Limit	Defines the maximum debit amount per month.

Field	Description
Absolute Debit Limit	Defines the maximum absolute debit amount.
Daily Credit Limit	Defines the maximum credit amount per day.
Weekly Credit Limit	Defines the maximum credit amount per week.
Monthly Credit Limit	Defines the maximum credit amount per month.
Absolute Credit Limit	Defines the maximum absolute credit amount.
Single Minimum Debit	Defines the minimum debit amount per single transaction.
Single Minimum Credit	Defines the minimum credit amount per single transaction.

See Also

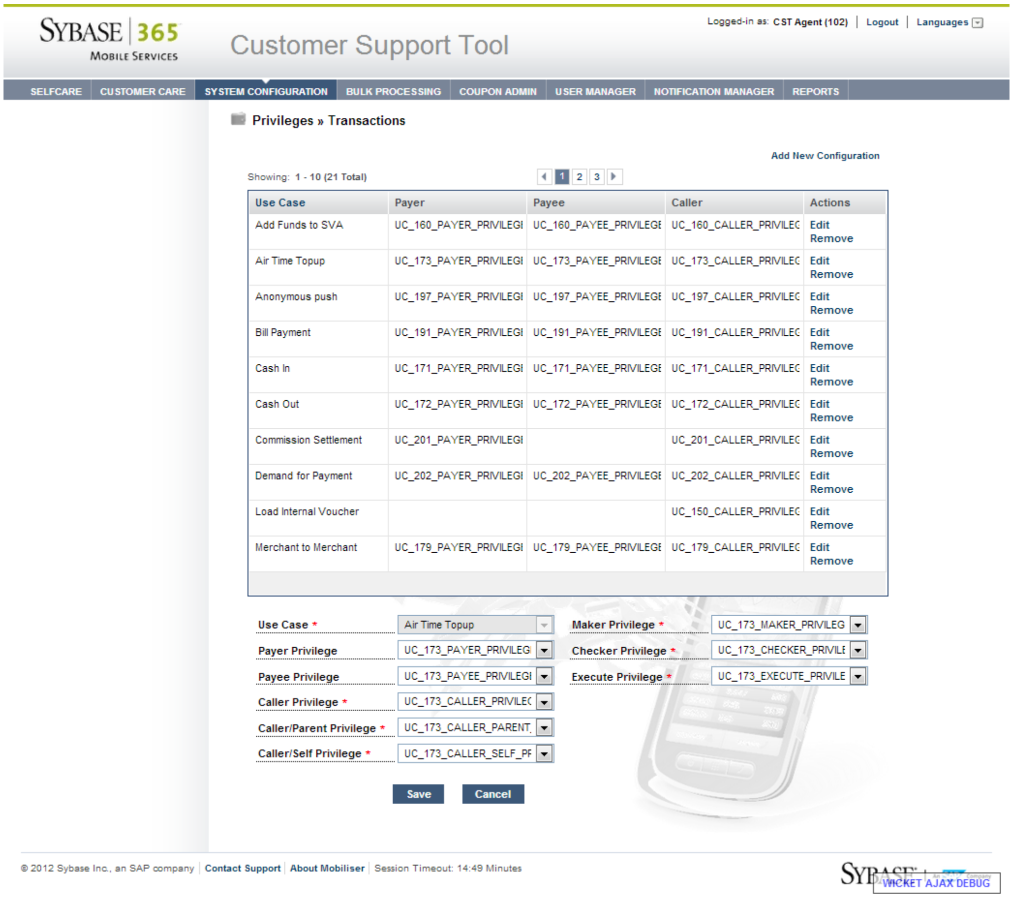
- *Limit Sets* on page 15

Privileges

Use the Privileges option to define the required privileges for dual approval configurations. For example, use the Create Customers option to create a new customer approval configuration (customer type). Therefore, you can configure maker/checker privileges for registration, depending on the customer type that is being registered.

Use these options to configure privileges:

- **Create Customers** – create new customer type approval configuration.
- **Add Wallet Entries** – create a new wallet approval configuration. For security reasons, consumers and agents might not have permission to directly activate a new payment instrument. In this case, you can either search for, then approve or reject, pending add-to-wallet operations, or see the list of pending wallet operations when you are editing a customer.
- **Transactions** – create a new transaction approval configuration that depends on the transaction type configured.
- **File Types** – create a new file type approval configuration that depends on the file type configured. For example, you can configure a maker/checker for a customer deactivation file type. You can also configure a maker/checker for transaction cancelation.

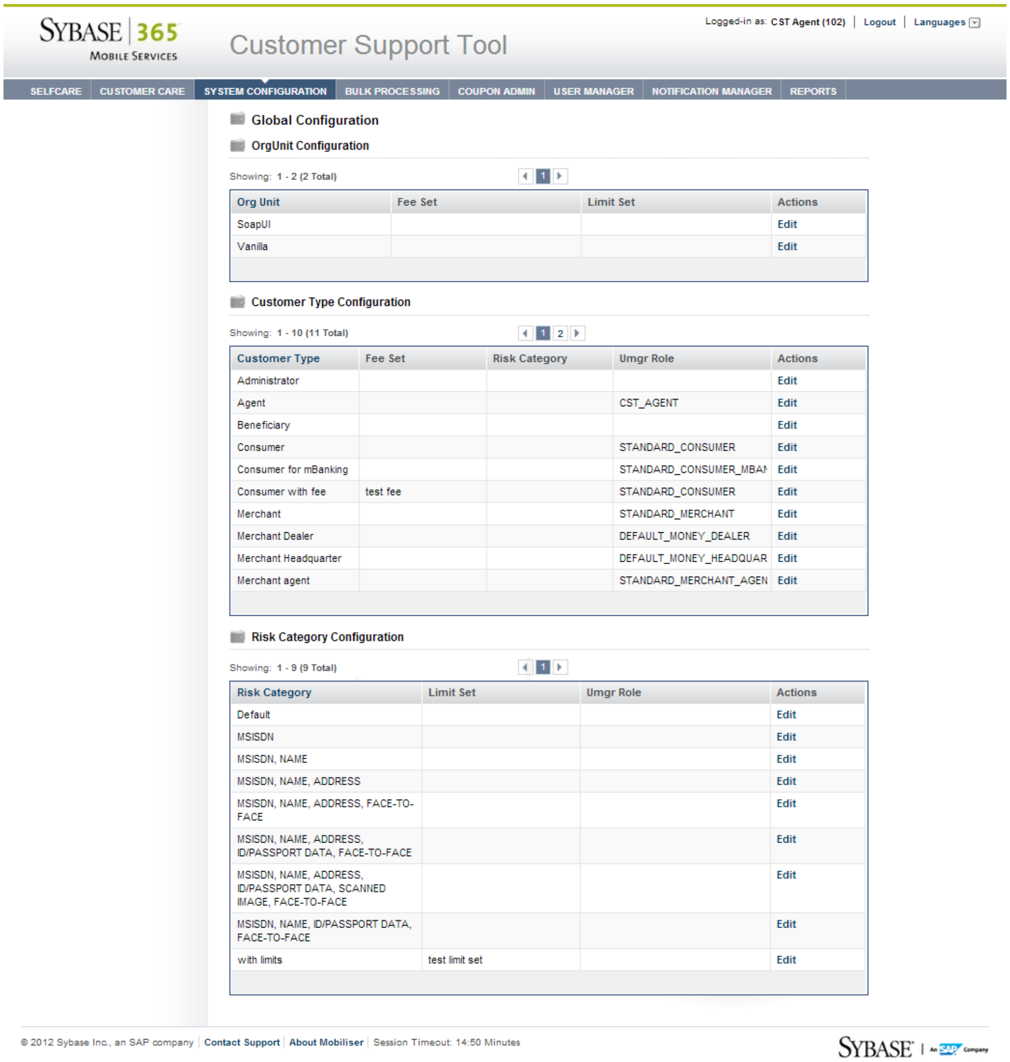


See Also

- *Bulk Processing* on page 23
- *Dual Approval* on page 35

Global Configuration

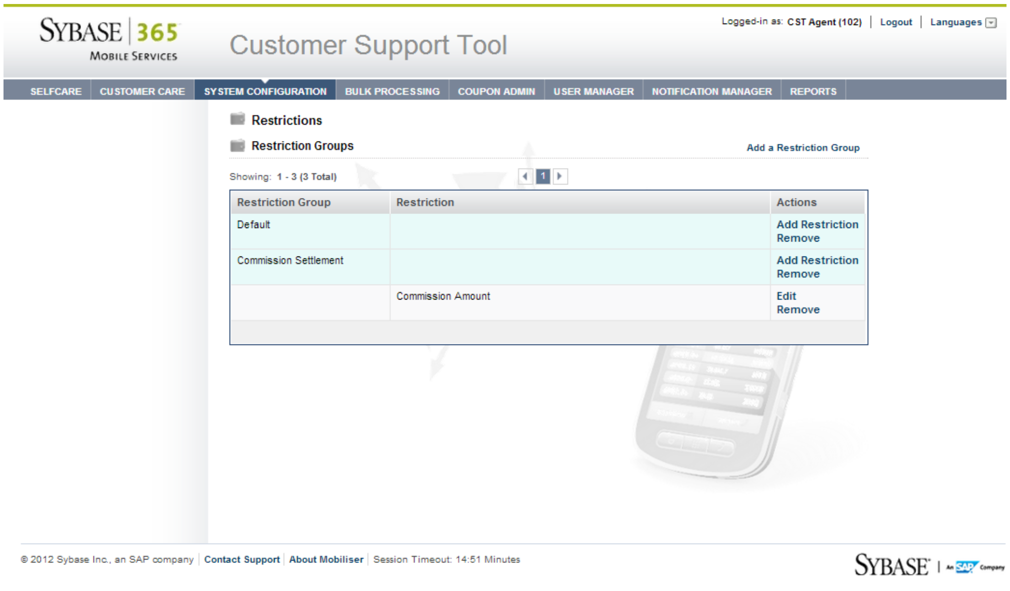
The Global Configuration option displays the current configuration settings for the organizational unit, customer type, and risk category. Adding a configuration setting is performed during the initial setup of Money Mobiliser. Therefore, you cannot add additional configuration settings; you can only edit an existing configuration.



Restrictions

Use the Restrictions option to configure rules that restrict transaction processing for a payer or payee, based on the transaction history. Therefore, restrictions first determine whether a restriction applies to the current transaction, then accumulates historical transaction data and checks the historical transaction data for restriction violations.

Restrictions cannot be configured for individual customers, but always apply to all customers from a certain organizational unit and risk category. For example, any customer can make only one person-to-person payment per day. You can also define restrictions on a time frame such as minutes, hours, days, weeks, or years. Restriction rules are linked to restriction groups and always contain the currency.



Adding Restriction Groups

Task

1. Click **System Configuration**.
2. Select **Restrictions**.
3. Click **Add a Restriction Group**.
4. Enter the required information.
5. Click **Save**.

Adding Restrictions

Prerequisites

Add at least one restriction group.

Task

1. Click **System Configuration**.
2. Select **Restrictions**.
3. In the Actions column, click **Add Restriction**.
4. Enter the required information.
5. Click **Save**.

Adding Rules

Prerequisites

Add at least one restriction group.

Task

1. Click **System Configuration**.
2. Select **Restrictions**.
3. In the Actions column, click **Add Restriction**.
4. Click **Add a Rule**.
5. Select the currency.
6. Click **Save**.

Bulk Processing

Use the Bulk Processing option to upload transaction data in CSV or XML format. Depending on your assigned privileges, which are configured in the Customer Support Tool, the file is either uploaded for confirmation or processed immediately. Additionally, your assigned privileges determine the bulk-file formats you are allowed to upload:

- **Customer registration** – contains the equivalent data supported by Customer Registration option.
- **Customer deactivation** – is supported by listing customer identifications.
- **Transaction authorization** – contains the equivalent data that is supported by the authorize Mobiliser transaction web service. The payer of the transaction can be only the customer (or the agent's parent) who is uploading the file.
- **Transaction cancelation** – cancels transactions that have been initiated by the uploading customer (or agent's parent).

The Confirm File option allows you to search for pending bulk processes to approve or reject. You can approve or reject a pending file by clicking the file name to view the details of the file. Use the History option to search for files that have been approved or rejected. All fields are optional, and if any are left blank, you see the full list of pending files. You can also download the file for further inspection.

Coupon Admin

Coupon Admin is used to create and manage coupon types, create and assign coupons, and upload coupon batches. A coupon has a unique code assigned to it that identifies the coupon or the coupon type. Coupons can be uploaded as a batch or can be created with the user interface manually. Coupons can have a purchase price. In this case, the coupon can still be assigned to a customer but before it can be used; however, the coupon must be purchased using the payment transaction in Money Mobiliser.

Coupon Types

The Coupon Type option defines the issuer of the coupons, name, category, and description. A coupon always belongs to a coupon type. Therefore, before you can create or upload any coupons, you must create a corresponding coupon type. You can do this only using the Web interface.

Creating Coupon Types

Task

1. Click **Coupon Admin** and select **Coupon Types**.
2. Click **Add a Coupon Type**.
3. In the main pane, enter the required information.
   a. (Optional) Click **Active** to activate the coupon for use.
   b. (Optional) Click **Public** to make the coupon available in searches via a mobile device.
4. Click **Save**.
5. In the left pane, click **Description**.
6. Click **Add Description** to enter a brief description of the coupon type.
7. Click **Save**.
8. In the left pane, click **Keyword** and enter comma-separated keywords for the coupon type, then click **Save**.
9. In the left pane, click **Categories** and assign one or more categories to the coupon type.

Generating Coupons

Coupons can be delivered as a code that is rendered on a smartphone as a bar code, or delivered as a binary image. The code of the coupon represents the piece of information that is checked upon redemption. Therefore, the code is directly bound to the coupon. Coupons always have a coupon code and serial number.

Task

1. Click **Coupon Admin** and select **Coupon Types**.
2. Click **Edit** for the coupon type you want to generate.
3. In the left pane, click **Generate**.
4. Enter the required information.
5. Click **Save**.

Uploading Batch Coupons

You can upload a batch of coupons in a CSV file format. Each coupon batch must belong to the same coupon type and contain one or more coupons. You must manually activate a new coupon batch before you can use it.

Task

1. Click **Coupon Admin** and select **Coupon Types**.
2. Click **Edit** for the coupon type you want to add a coupon batch.
3. In the left pane, click **Batches**.
4. Click **Add a Coupon Batch**.
5. Browse for the file and click **Save**.
6. Click **Main**.
7. Click **Active** to select it.

Adding Coupon Locations

You can maintain a list of geolocation coordinates for each customer type. Use these geolocations, along with radius information, to prioritize search results for a user.

Task

1. Click **Coupon Admin** and select **Coupon Types**.
2. Click **Edit** for the coupon type you want to add a location.
3. In the left pane, click **Locations**.
4. Click **Add a Location**.
5. Enter the longitude and latitude.
6. (Optional) Enter the radius.
7. Click **Save**.

Assigning Coupons

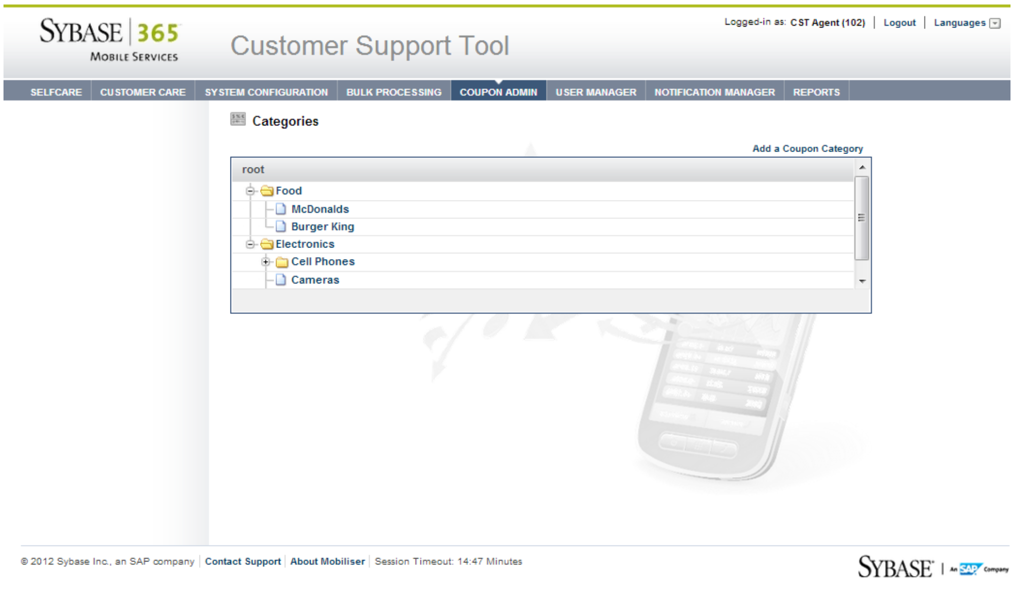
A coupon is usually not assigned to a customer when initially created. You can assign coupons to one or more customers, depending on the coupon quantity. However, if the coupon is public, users can search for coupons using their mobile device.

Task

1. Click **Coupon Admin** and select **Coupon Types**.
2. Click **Edit** for the coupon type you want to assign.
3. In the left pane, click **Assign**.
4. Select one of the identification types:
   - MSISDN
   - Customer ID
   - User Name
5. Enter the customer’s identification.
6. Click **Save**.

Categories

Money Mobiliser consumers can browse coupon categories on their mobile devices to purchase and redeem coupons. Coupon Categories are managed globally and in a hierarchy. Coupon Categories without a parent category are root categories and are listed first. All other categories are shown after you drill further down into the hierarchy. You can add or edit a coupon category, but you cannot remove it. However, you can edit the coupon category description.



Coupon Search

Use the Coupon Search option to search for coupons assigned to a customer ID, or by the coupon serial number.

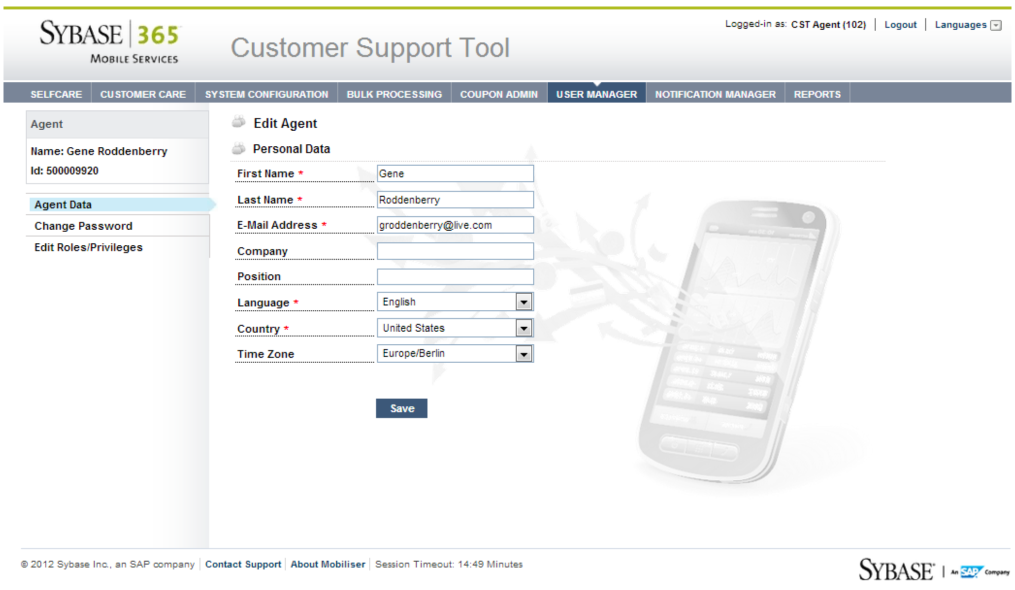
Coupon Admin

User Manager

The User Manager option manages back-office or customer support agents. You can add new agents or edit an agent’s personal data, password, roles, and privileges. The user manager feature is available only to those agents who are assigned the user manager role and its respective privileges.

Agents

The Agents option includes functions that let you manage back-office or customer support agents. You can edit the agent’s personal data, password, roles, and privileges. However, you cannot change an agent’s user name, or remove agents from the system.



Roles and Privileges

Privileges control which functions can be used in the portals. Agents can have individual roles and privileges. Depending on the different agent types and their assigned roles and privileges, only parts of the portal may be visible. For example:

- A first-level agent who is authorized to read customer core data can search only for customers and view their information.
- An agent who is assigned the role of notification manager and the respective privileges can see only the notification manager menu.

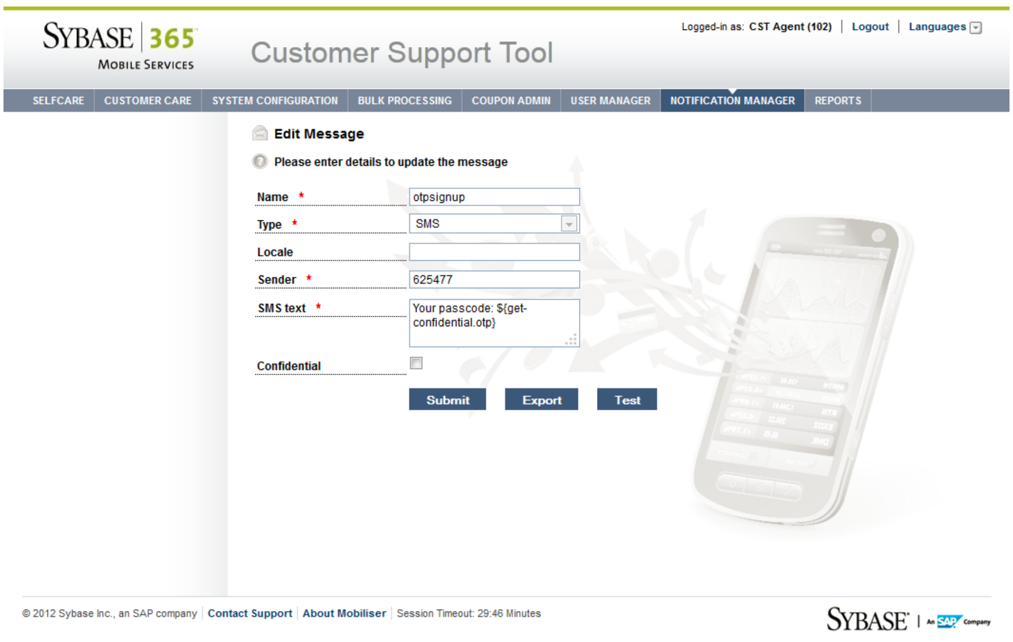
You can add or edit a role or privilege; roles and privileges cannot be removed from the system.

Notification Manager

Use the Notification Manager option to manage SMS and e-mail messages. Notifications of important events are sent to alert customers and back-office agents. For example, a message can be sent to a user when his or her account balance drops below a given threshold. You can add, import, export, edit, or remove messages.

Messages

Dedicated syntax is used for the placeholder of a message. For example, when you use ${get.PARAMETER} in the message text it is treated as a placeholder. Additionally, when you use get-confidential in the placeholder, the message is considered holding sensitive information. Messages that have confidential placeholders will never be visible in clear text on the server; the message content will not be written in log files, and the messages are stored encrypted in the database. For example, ${get-confidential.otp} in the one-time password (OTP) notification marks the message as confidential.



You can import or export messages, which are XML format. The XML file contains the message name, sender's information, template type, and message content. When you export more than one message, the messages are saved in one XML file. If you export a message and then try to import it, the existing file cannot be overwritten.

After you have created, edited, or imported a message, you can test it to make sure it can be delivered. When testing the message with a placeholder, you can provide a replacement value for each placeholder value in the message text.

Attachments

You can also add or edit attachments, but you cannot remove attachments. If you edit an attachment, it must be the same file type as the original. Additionally, you cannot view attachments. You can only search for an attachment and edit the character set or attach a new file.

Reports

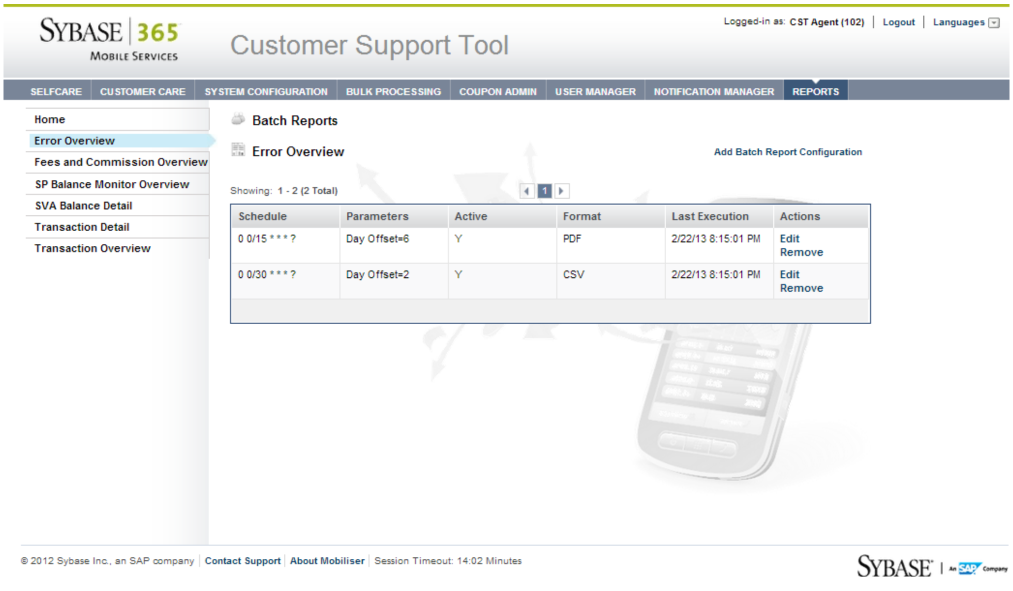
The Reports option lets you generate reports in a variety of formats: PDF, CSV, Microsoft Excel, SAP® Crystal Reports, or RTF.

Report Type	Description
Commission	Displays commission details within a date interval.
Daily Transaction	Displays all transactions performed for a single day.
Error Overview	Displays failed transactions.
Fees and Commission Overview	Displays the fee and total commissions for a single day.
SP Balance Monitor Overview	Displays the end-of-day balance, aggregated on SVA type.
SVA Balance Detail	Displays end-of-day balance of all SVA accounts in the system.
SVA Balance Report	Displays the balance snapshot of the SVA for the current user.
Transaction	Displays a transaction summary for the currently logged-in agent.
Transaction Detail	Displays details about all successful transactions from the previous day.
Transaction Overview	Displays all successful transactions of the previous day, aggregated by use case.

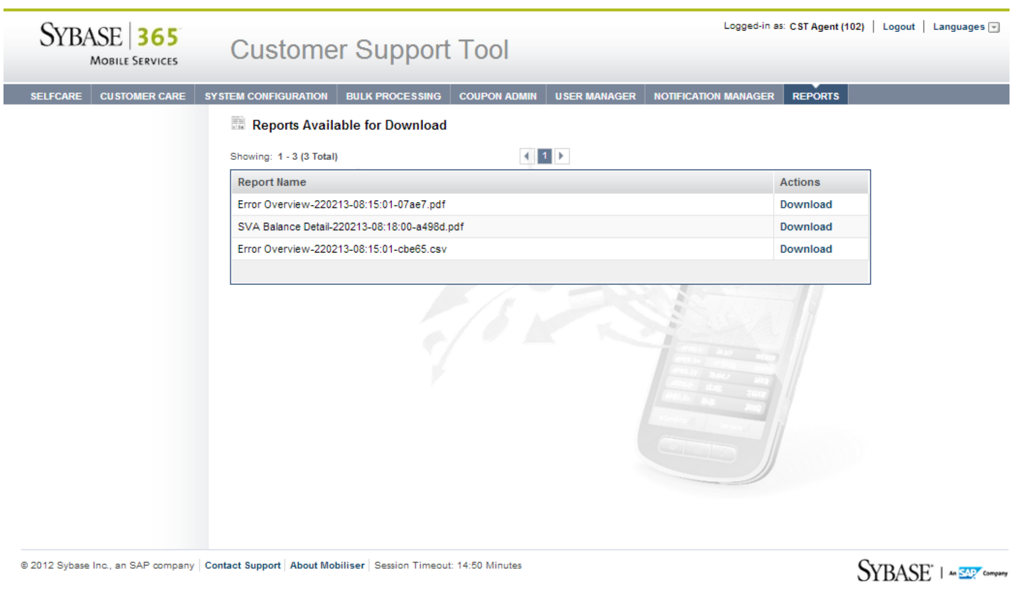
By default, report data is generated for the previous day; however, you can use the day offset field to generate data from earlier than the previous day. For example, a day offset of 2 produces a report for the day before yesterday. For some reports, you must enter specify a date range to generate the data.

You can run online reports and view them immediately. The report data generated in online reports is for the current session only. After viewing the report, you can export it to PDF, CSV, RTF, Crystal Reports, or Microsoft Excel. You cannot edit or remove online reports.

You can configure batch reports to run based on a specified schedule and in a CSV, PDF, or RTF format. You can configure multiple batch reports for the same report type. You can edit or remove batch reports.



The report names used for batch reports consist of the report type, date, time, and a unique identifier. After a batch report runs, click **Download** in the Actions column to view it.



Dual Approval

Configure dual approval during the initial system setup; however, you can change or add a new configuration at any time. Dual approval is a global system-level configuration; therefore, the effect of changing the configuration applies to the various dual approval processes such as customer registration, wallet entries, and transactions. Use the Find Pending Approval option to see any pending tasks associated with the dual approval configuration.

A dual approval configuration might include creating new privileges, assigning privileges to certain roles, and using these privileges for dual approval configuration. For each service that supports dual approval, the system defines the MAKER privilege to start or initiate the service, and the CHECKER privilege to complete or approve the service. Additionally, there is an option that allows a user to directly execute a service, bypassing the dual approval process; this requires the EXECUTE privilege.

See Also

- *Find Pending Approval* on page 9
- *Privileges* on page 18

Dual Approval

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