Distribution Partner Portal

Sybase Money Mobiliser 5.1 SP03

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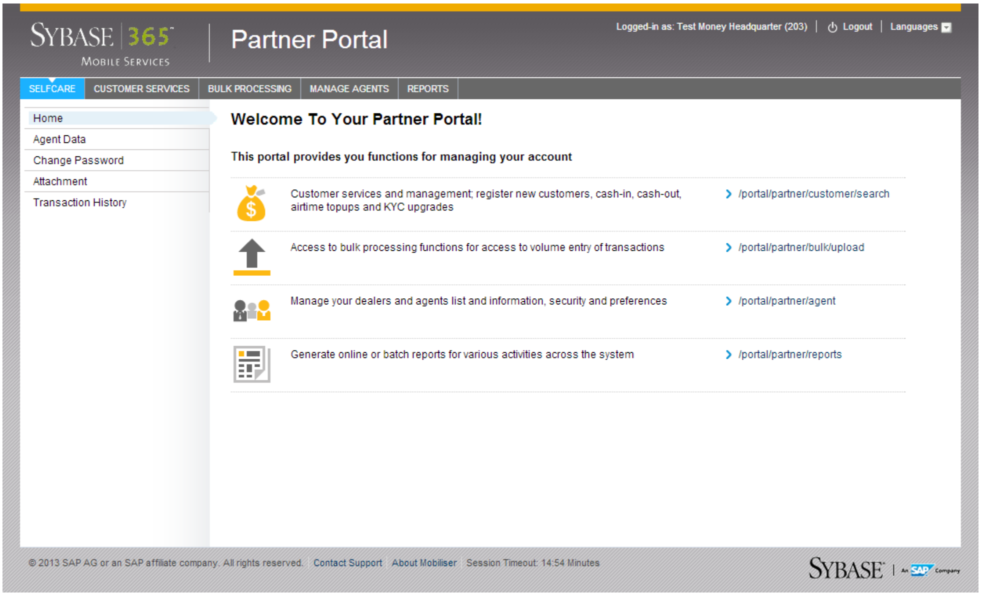
Distribution Partner Portal

The Distribution Partner Portal is used by any entity that is engaged in selling to a consumer on behalf of a system provider. Money Mobiliser refers to distribution partners as agents. In the portal, you can manage existing customers, register new customers, perform airtime top up for a customer, and validate pending customer registrations. You can also settle commissions and run a number of reports. Depending on your assigned roles and privileges, you can create agent hierarchies.

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

Self Care

The Self Care option includes self-service functions you can use to view your assigned agent user name, or attachments to your user profile. Additionally, you can view a history of transactions that you have made or have made on behalf of another agent, such as cash out and airtime top-up transactions. You cannot edit your agent user name, which is assigned to you by an administrator. You can, however, change your password.



Customer Services

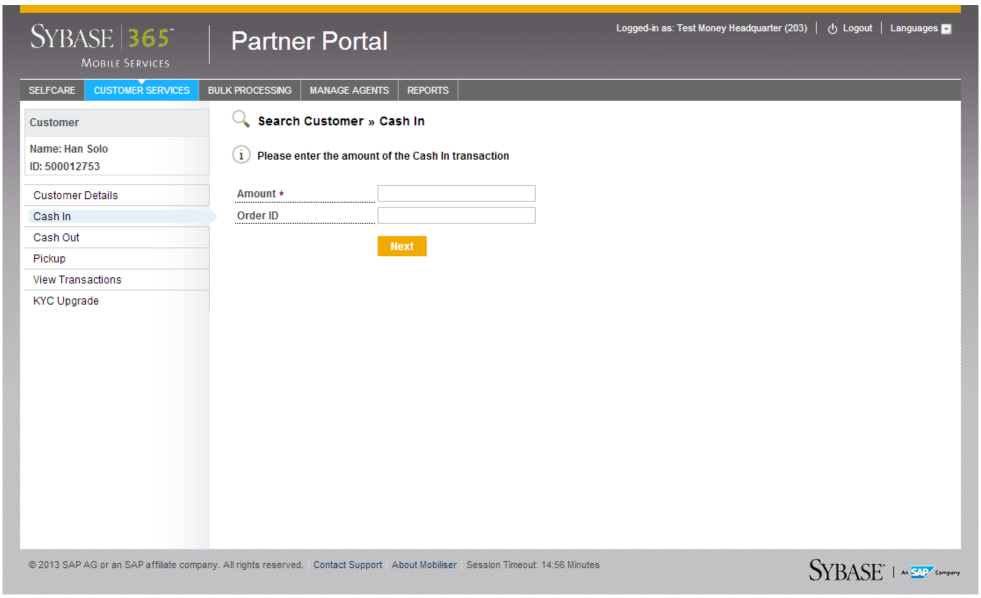
Use the Customer Services option to search for customers who want to transfer or withdraw money through a distribution partner, to view a customer's transaction history, and to upgrade know your customer (KYC) information. Additionally, you can register new customers and add airtime minutes. You cannot edit the customers' personal data unless you are validating their information through the KYC Update feature.

Search Customer

Use the Search Customer option to search for customers who want to transfer money to their stored value account (SVA) or withdraw cash from their SVA through a distribution partner. Additionally, customers can retrieve a payment through the distribution partner. You can also view customer transactions and verify the customer's information for validation.

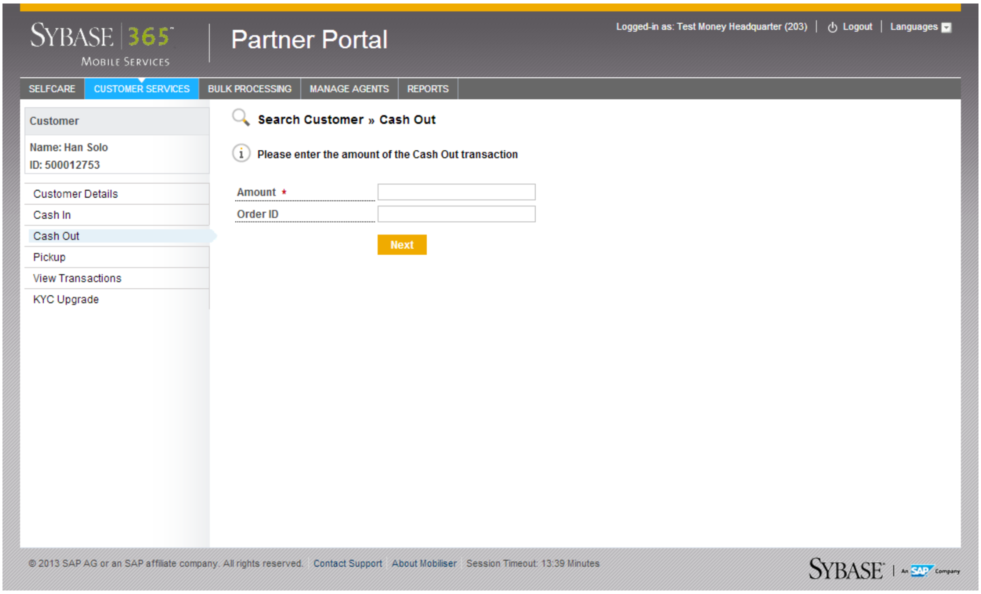
Cash In

The Cash In option lets consumers transfer money to their SVA through a distribution partner. Additionally, you can earn commissions by performing cash-in transactions.



Cash Out

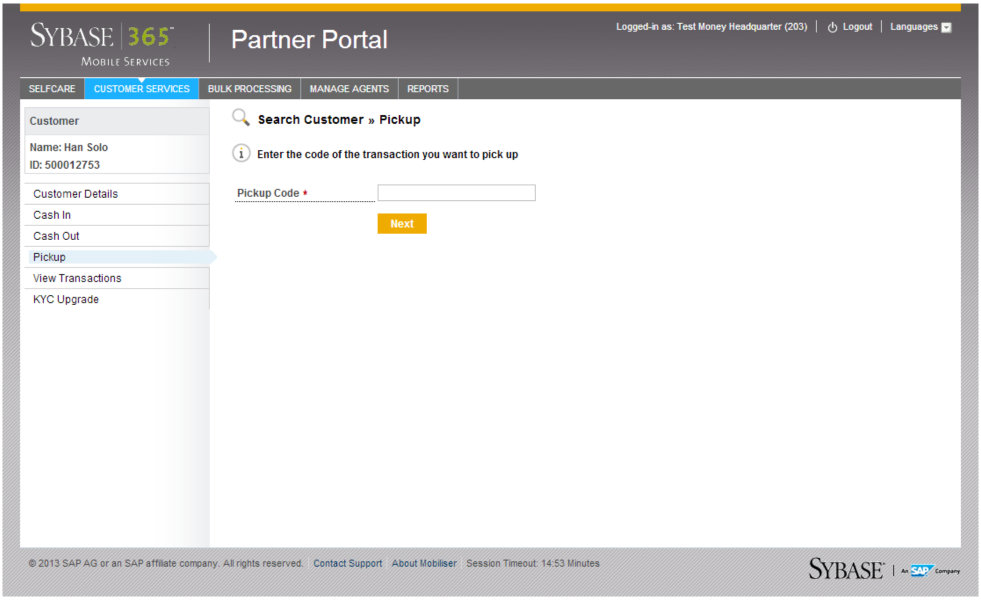
The Cash Out option lets consumers withdraw cash from their SVA through a distribution partner.



Pickup

The Pickup option can be used by unregistered customers who are receiving money from a Money Mobiliser consumer. The customer is sent a pickup code via a short message service (SMS). The customer can then visit an agent location, and receive the money by providing the pickup code and mobile phone number. At the time of pickup, the customer is given the option to register as a Money Mobiliser consumer.

Note: If the money is not picked up by the expiration date, it is returned to the sender.

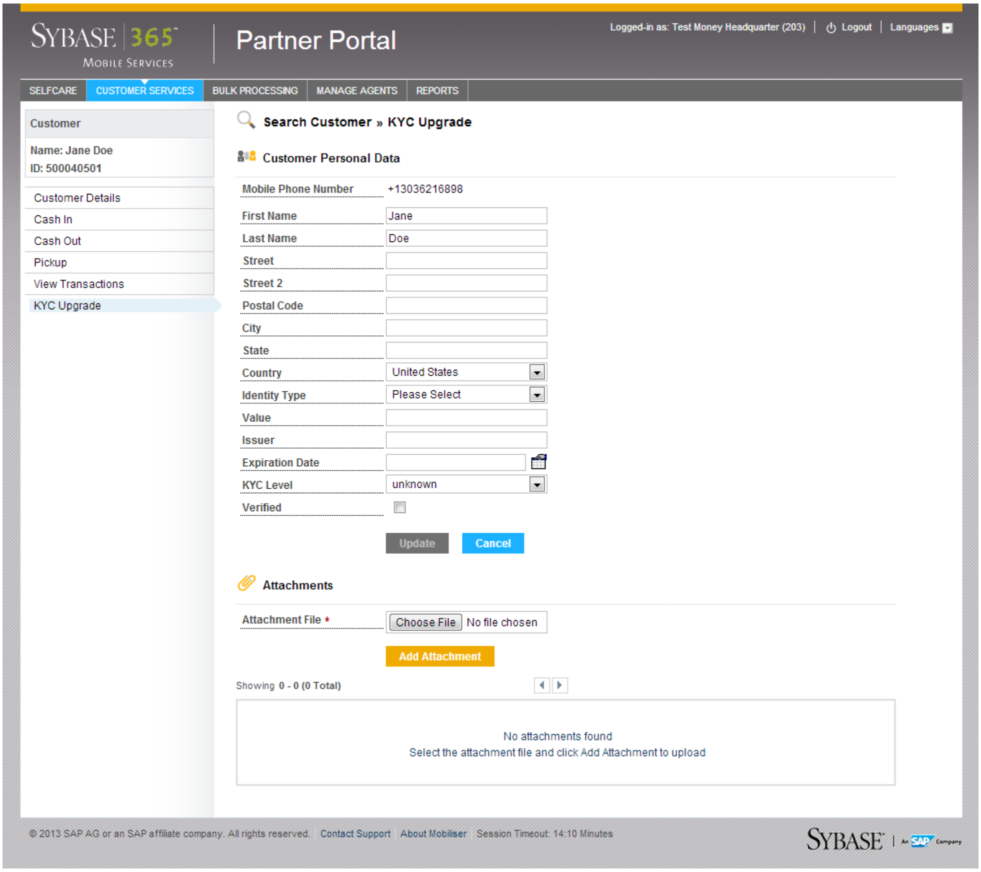


View Transactions

Use the View Transactions option to see customer transaction details, such as airtime top-up amounts, bill payments, and SVA transactions. You can search by month, or specify a date range.

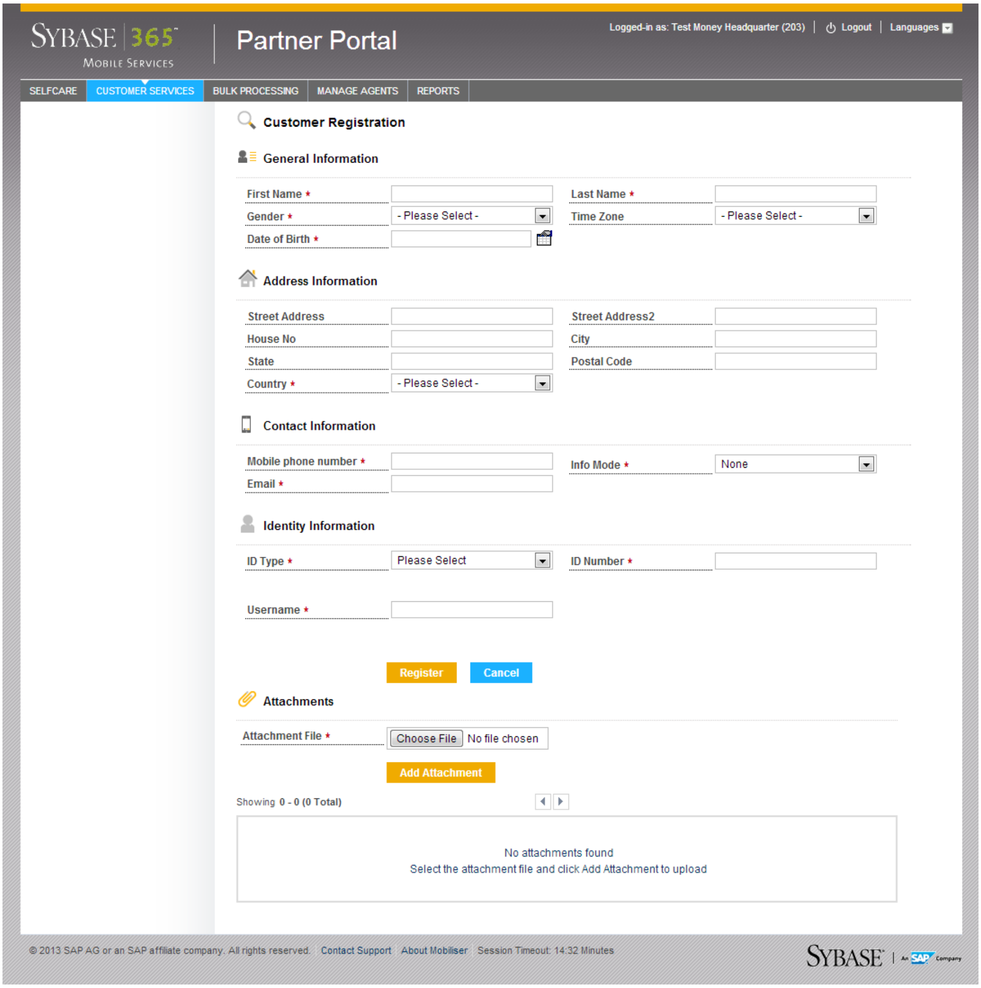
KYC Upgrade

As part of the consumer registration process, additional validation of KYC information might be required before a consumer can participate in remittance transactions, or be activated in the system. A back-office agent with sufficient privileges can verify the consumer's details.



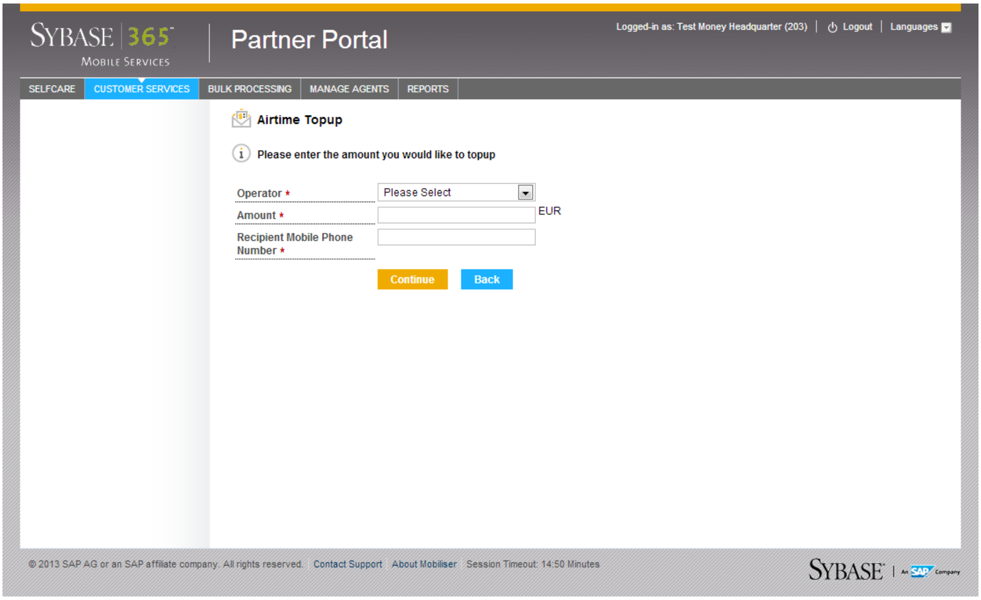
Customer Registration

Customers can go to an agent location and provide a valid ID, to register as a user of the consumer portal. A copy of the customer's ID is uploaded and attached to the customer details in the system.



Airtime Topup

Consumers can go to an agent location to add an airtime top-up transaction for either themselves or for another Money Mobiliser consumer. A back-office agent with sufficient privileges can add air-time for a customer. The air-time is directly credited on the customer's mobile device.



Bulk Processing

Use the Bulk Processing option to upload transaction data, such as authorizing or canceling transactions, in CSV or XML format. Depending on your assigned privileges, the file is either uploaded for confirmation or processed immediately. Additionally, your assigned privileges determine the bulk-file formats you are allowed to upload:

- **Transaction authorization –** contains the equivalent data that is supported by the authorize transaction web service. The payer of the transaction can be only the customer (or the agent's parent) who is uploading the file.
- **Transaction cancellation –** 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.

Transaction XML File Preparation

Uploading bulk transaction files allows you to authorize or cancel transactions.

All the records in a XML file must be for the same object. Note the following when processing XML files:

- All required fields when you create a record.
- Files must be in UTF-8 format.

The bulk customer registration and deactivation files contain assembled service requests; one complete request per line. The following example authorizes transactions:

```
  <tran:Authorisation
        xmlns:tran="http://mobiliser.sybase365.com/money/contract/
v5_0/transaction"
        origin="SOAPUI" traceNo="1234" repeat="false"
autoCapture="false" orderChannel="0"
        test="false" usecase="193"><Payer><identifier
        type="1">500005460</identifier><paymentInstrumentType>0</
paymentInstrumentType></Payer><Payee><identifier
        type="1">500005461</identifier><paymentInstrumentType>0</
paymentInstrumentType></Payee><Amount
        currency="EUR" vat="0">100</Amount></tran:Authorisation>
<tran:Authorisation
      xmlns:tran="http://mobiliser.sybase365.com/money/contract/
v5_0/transaction"
      origin="SOAPUI" traceNo="5678" repeat="false"
autoCapture="true" orderChannel="0"
```

```
      test="false" usecase="193"><Payer><identifier
      type="1">500005461</identifier><paymentInstrumentType>0</
paymentInstrumentType></Payer><Payee><identifier
      type="1">500005460</identifier><paymentInstrumentType>0</
paymentInstrumentType></Payee><Amount
      currency="EUR" vat="0">200</Amount></tran:Authorisation>
```

The following example cancels transactions :

```
  <tran:AuthorisationCancel
        xmlns:tran="http://mobiliser.sybase365.com/money/contract/
v5_0/transaction"
        origin="SOAPUI" traceNo="1234"><ReferenceTransaction
systemId="500007104"
        type="101">A6WRVN</ReferenceTransaction></
tran:AuthorisationCancel>   <tran:CaptureCancel
      xmlns:tran="http://mobiliser.sybase365.com/money/contract/
v5_0/transaction"
      origin="SOAPUI" traceNo="5678"><ReferenceTransaction
systemId="500007105"
      type="111">ACKZX8</ReferenceTransaction><Amount currency="EUR"
      vat="0">100</Amount></tran:CaptureCancel>
```

Manage Agents

Use the Manage Agents option to create new agents and subagents, edit existing agents, and activate or delete pending agents. You can also view the agent-sub agent relationship in a hierarchy. Your privileges determine which features of the portal are available.

Agents

Agents act on behalf of merchants or dealers who are creating consumer transactions, for example, cash-in or cash-out transactions. Agents have capital stored in their SVA that is used for consumer transactions. For example, the agent's SVA is credited the same amount when a consumer withdraws money (a cash-out transaction).

You can build an agent hierarchy by setting up distribution partner agents or outlet agents, or creating subagents with assigned agent roles. Subagents belong to an agent and can act on the agent's behalf. Subagents do not have their own payment instrument, and must use the payment instrument of the agent. Agents can also own or acquire other distribution partners to further build their agent hierarchy.

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 merchant agent who has the standard merchant role and no privileges assigned sees only certain features under Customer Services, yet all features under Bulk Processing.

You can edit an agent's personal data, credit and debit limits, password, and status. However, you cannot change the agent's role or user name. Active agents cannot be removed from the system. However, customer service representatives can deactivate an agent, which removes them from search results.

Creating Agents

You can create agents to act on behalf of merchants or dealers who are creating consumer transactions.

1. Click **Manage Agents** and select **Create Agent**.
2. Enter the required personal information.
3. Choose the **Role ID**:

   - Merchant — can create other agents and dealers. This type of role is created with an SVA, and offers services such as registration, cash-in and cash-out transactions, and airtime top-up.

- Merchant Agent — can act only on behalf of the merchant. This type of role does not have an SVA, cannot create subagents, and are neither payers nor payees for a transaction.
- Merchant Dealer — can create only merchant agents and subagents. This type of role does not have an SVA, but can use the SVA of the merchant. Daily and monthly limits can be applied to a merchant dealer role and commissions can be calculated for them.

4. (Merchants only) Set a balance configuration:
   a) Click **Add a Balance Alert**.
   b) Enter the required information for the balance alert.
   c) Click **Save**.
5. Enter the login data.
6. Click **Create**.
7. Add the roles to grant to the agent.
8. Add the privileges to grant to the agent.
9. In the left pane, click **Commission Management**.
10. Enter the required information.
11. Click **Save**.

Creating Subagents

You can create a subagent to act on the agent's behalf and use the payment instrument of the agent.

Prerequisites

At least one agent created.

Task

1. Click **Manage Agents** and select **Find Agent**.
2. Enter the search criteria and click **Search**.
3. Select an agent that has the Merchant role.
4. In the left pane, click **Create Sub Agent**.
5. Enter the required personal information.
6. Choose the **Role ID**:
   - Merchant — can create other agents and dealers. This type of role is created with an SVA, and offers services such as registration, cash-in and cash-out transactions, and airtime top-up.
   - Merchant Agent — can act only on behalf of the merchant. This type of role does not have an SVA, cannot create subagents, and are neither payers nor payees for a transaction.

- Merchant Dealer — can create only merchant agents and subagents. This type of role does not have an SVA, but can use the SVA of the merchant. Daily and monthly limits can be applied to a merchant dealer role and commissions can be calculated for them.

7. (Merchant only) Set a balance configuration:
   a) Click **Add a Balance Alert**.
   b) Enter the required information for the balance alert.
   c) Click **Save**.
8. Enter the login data.
9. Click **Create**.
10. Add the roles to grant to the subagent.
11. Add the privileges to grant to the subagent.
12. In the left pane, click **Commission Management**.
13. Enter the required information.
14. Click **Save**.

Adding a Balance Alert

You can add balance alerts only for merchant agent types.

1. Click **Manage Agents** and select **Find Agent**.
2. Enter the search criteria and click **Search**.
3. Select an agent from the list.
4. Click **Add a Balance Alert**.
5. Enter the required information.
6. Click **Save**.

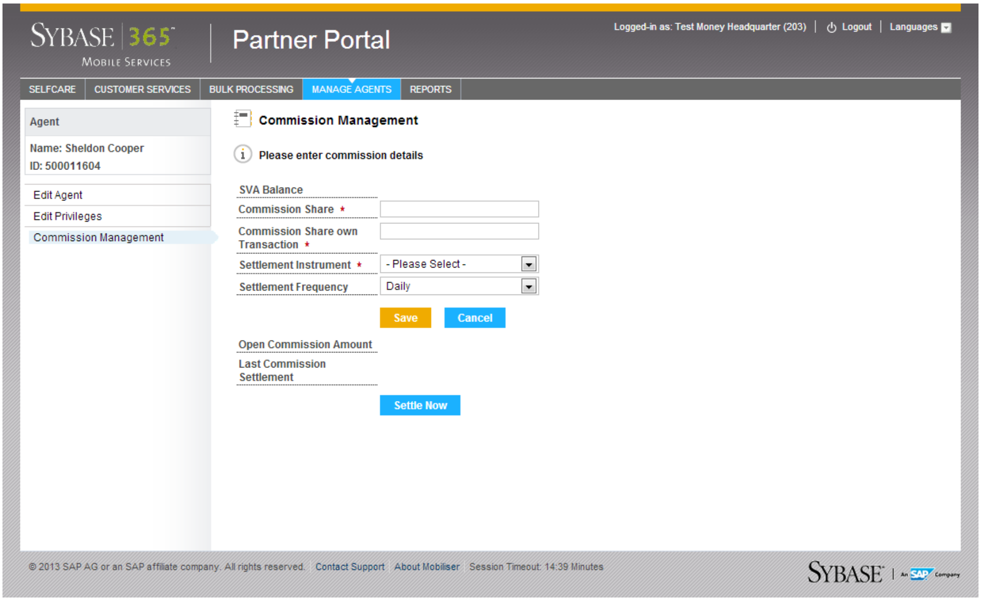
Activate Agent

Use the Activate Agent option to activate a pending agent registration. If an agent is created with a blocked status, then he or she must first be activated. Additionally, if an agent is created by a merchant dealer, then the agent must be activated. You can also use Activate Agent to delete an agent from the system or edit its information. If no agent registrations are pending, you do not see any agents listed.

Commission Management

The Commission Management option lets distribution partners pay commission to their acquired distribution partners. The commission is based on transactions that their respective outlets or agents generate. For example, you can earn commissions on cash-in transactions. All commissions are paid in fixed intervals or on demand. The commission is calculated per transaction and is settled at daily or weekly intervals. You can also settle a commission immediately or on demand by clicking **Settle Now**. You can view the accrued commission amount and the last commission settlement.

Note: Commission Management is interconnected with the fee type configuration in the Administration Portal Therefore, the commission fee types must be configured in the Administration Portal before commissions are applied to transactions, and managed and settled in the Distribution Partner Portal.



Field	Description
Commission Share	Determines the amount of a commission an agent receives from children agents to pass onto his or her parent.
Commission Share own Transaction	Determines the amount of the agent commission to be passed onto the parent agent. If an agent has no parent, the commission remains with the agent.
Settlement Instrument	Determines the payment instrument used for commission payout.
Settlement Frequency	Determines how often automatic commission settlement payments are made.

Reports

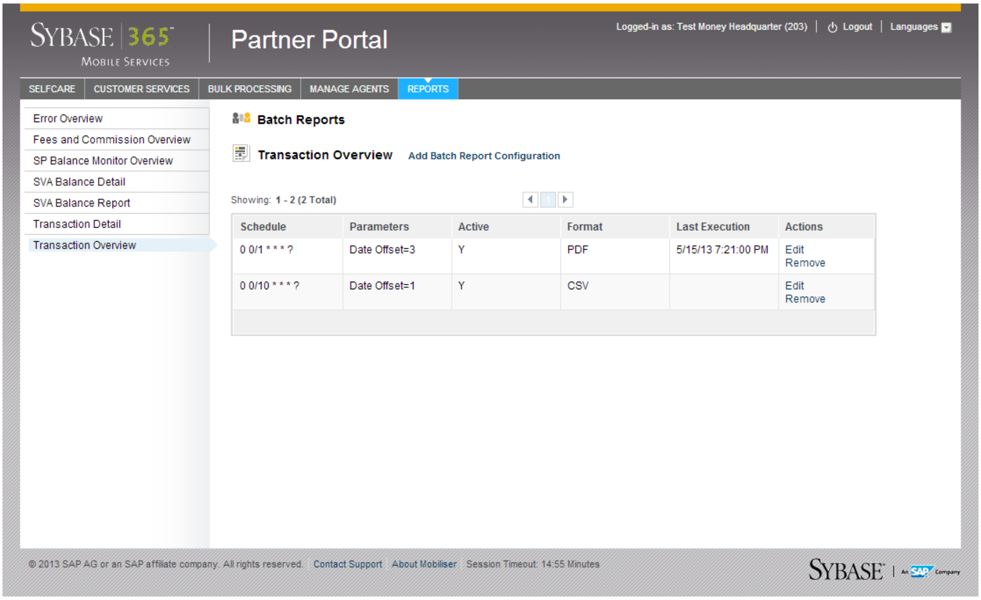
The Reports option lets you generate reports in a variety of formats: PDF, CSV, Microsoft Excel, SAP® Crystal Reports, or RTF.

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 Commissions 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.

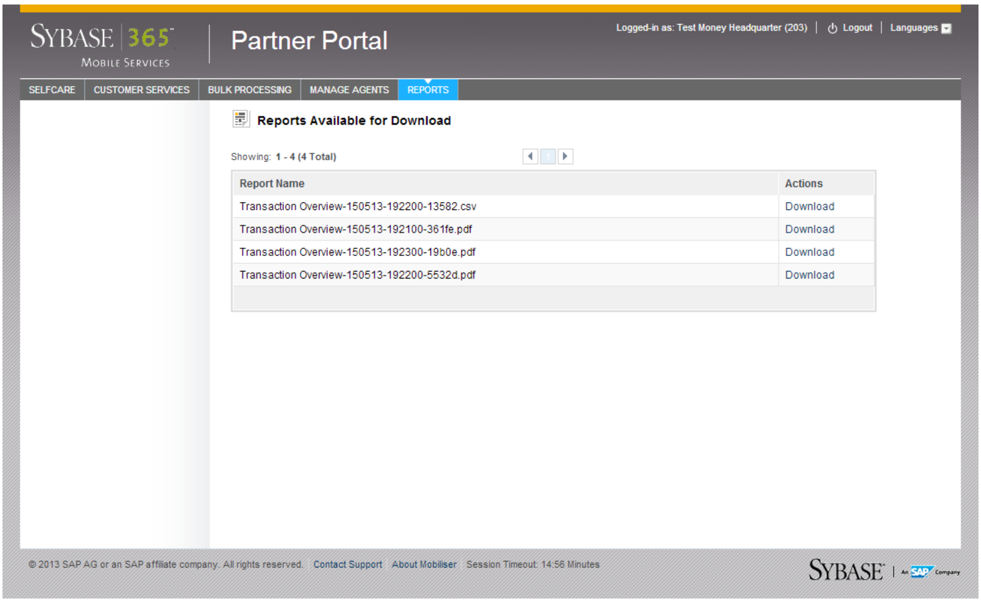
By default, report data is generated for the previous day; however, you can use the day offset field to generate data from earlier than the previous day. For example, a day offset of 2 produces a report for the day before yesterday. For some reports, you must enter specify a date range to generate the 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 also configure multiple batch reports for the same report type. In addition to adding batch reports, you can edit and remove a batch report. If you don't want to remove the batch report completely, then you can disable it by selecting **NO** from the Active drop down list.



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.



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