

# Everything you need to know about publisher payments

An APMA guide to affiliate marketing payment processes



## Introduction from the APMA

The affiliate and partner marketing industry typically relies on three or four key players to keep the channel running smoothly.

Whether publisher, agency, advertiser, network or platform, each plays a crucial role in maintaining the health of this diverse and dynamic ecosystem.

However, the industry can only function with timely publisher payments from advertisers.

Fast payments fuel growth, enable investment, and enhance company valuations. While networks continue to improve their payment systems, navigating them can still be complex, especially for publishers working across multiple platforms.

This Affiliate and Partner Marketing Association guide is your go-to resource for understanding key payment processes, varied terminology, and support across UK affiliate networks.

Whether you're deciphering industry jargon, ensuring you're making full use of available payment tools, or onboarding new finance team members who need to manage multiple creditors, this guide is here to help you navigate the complexities.

We will guide you from the point a sale is made to the moment it's paid.

*A special thank you to Digital Consultant and APMA Advisory Board member Julia Stent, who has worked tirelessly to aggregate all the information in this guide, ensuring the data collected from networks has been mapped consistently and is accurate at the time of publication.*

*Also, a special thank you to APMA member [Revving](#), our Payments Guide sponsor.*

## Introduction from Revving

In affiliate and adtech, payments are notoriously slow, routinely taking longer than 120 days. That means the publishers, agencies, advertisers, networks and platforms that fuel the industry with content and ad placements are left out of pocket for an unreasonably long time.

The affiliate industry feels this pain as much as any other part of the supply chain. That's why we're proud to sponsor this report, which offers timely, practical guidance for publishers navigating complex payment systems across multiple networks and platforms.

Faster payments don't just improve cash flow, they fuel innovation, support reinvestment, and increase business valuations. Yet many in the industry are still held back by long payment terms and inconsistent validation practices. At Revving, our mission is to make payment delays a thing of the past. This report aligns with that mission by shining a light on the systems and blockers affecting publishers across the UK.

We thank the APMA for producing such an important and actionable guide, and for their ongoing efforts to support a healthier, fairer affiliate ecosystem.

## About Revving

Revving captures sales data at source to provide instant access to pending and approved commissions against revenues. We're the only capital funding platform purpose-built for adtech that enables companies to access earnings instantly, cancelling out payment delays and letting them get on with growing their business.

Contact: [rich@revving.io](mailto:rich@revving.io)



# Everything you need to know about Publisher Payments

## Why Payment Speed is Crucial

This guide marks the APMA's first step in addressing payment speed in the affiliate industry. Efficient cash flow benefits everyone, as it:

- **Supports growth:** allowing publishers to reinvest in their business.
- **Enhances customer experience:** particularly for models that rely on upfront payments to reward customers.
- **Boosts industry investment:** improving working capital terms makes the industry more attractive to investors.

## Who Is This Guide For?

This guide is designed for:

- **Publishers:** looking to streamline their payment processes across multiple networks.
- **Commercial and finance teams:** managing payments and navigating industry terminology.
- **Agencies, networks, and advertisers:** seeking a broader understanding of how affiliate payments work and how innovation can drive program growth.

## How Did We Create This Guide?

1. We drafted a survey of the most important questions regarding affiliate platform payments from a publisher's perspective, with input from APMA members Genie Shopping, Broadband Genie, Top Cashback, Reward Gateway, and Global Savings Group.
2. The survey was sent to 12 major UK affiliate networks and platforms for their responses: Adtraction, Affiliate Future, Awin, CJ, financeAds International,

impact.com, Kwanko, Optimise, Partnerize, Rakuten, Tradedoubler and Webgains.

3. The APMA compiled survey responses to create the guide's content. Before publishing, each platform that participated was sent a copy for approval.

## What's Next?

This is the first step in the APMA's bigger plans to enhance payment processes. Look out for further content releases in the coming months, including more information on credit advancement functionality and innovation by affiliate networks.

The APMA also plans to work with its members to look for opportunities to introduce best practice guides and codes of conduct, to continue to improve affiliate payments.

If you have a suggestion for additional content, would like to add to any information shown here, or would like to propose a member initiative to enhance payments, contact [info@theapma.co.uk](mailto:info@theapma.co.uk).

## The Publisher Payments Process

Once transactions are validated, approved commissions are compiled into an invoice for the advertiser.

The network then distributes these commissions to publishers.

In some cases, payments are made after the advertiser has paid the invoice, while in others, the network may advance the payment before receiving funds from the advertiser. Payments are processed using various methods and schedules, depending on the network's policies and the publisher's selected payment preferences.

## Publisher Payment Methods

| Network / Platform       | Supported payment methods for UK publishers | Do you support currency conversion for payments to UK publishers from international advertisers? | What is the minimum payment threshold for UK publishers to receive a payout? |
|--------------------------|---------------------------------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|
| Adtraction               | IBAN                                        | ✓                                                                                                | £10                                                                          |
| Affiliate Future         | BACS                                        | X                                                                                                | £20                                                                          |
| Awin                     | BACS                                        | ✓                                                                                                | £20                                                                          |
| CJ                       | BACS<br>IBAN                                | ✓                                                                                                | £25/€25                                                                      |
| financeAds International | Bank Transfer                               | X                                                                                                | £50                                                                          |
| impact.com               | BACS<br>IBAN<br>PayPal                      | ✓                                                                                                | £10                                                                          |
| Optimise                 | BACS<br>IBAN                                | ✓                                                                                                | £10                                                                          |
| Partnerize               | BACS<br>PayPal<br>IBAN                      | ✓                                                                                                | £20                                                                          |
| Rakuten Advertising      | PayPal<br>ACH/BACS<br>Cheque                | ✓                                                                                                | £50                                                                          |
| Tradedoubler             | BACS<br>IBAN<br>Payoneer                    | X                                                                                                | £30                                                                          |
| Webgains                 | BACS<br>PayPal<br>Swift                     | X                                                                                                | £20                                                                          |

## Speed of Payment to Publishers

speed of payments is essential to ensure a healthy affiliate programme.

The length of time it takes for a transaction to be paid can depend on the advertiser's validation period, the length of time it takes to pay their platform invoice, and the following period for that payment to then be passed on to the publisher.

In some instances, platforms will pay invoices to publishers before receiving funds from advertisers, but in many instances, the payout depends on the advertiser's prompt payment.

Payment passed is important to generate positive cash flow for the publisher, enabling them to reinvest in growing campaigns and, in many instances, pass on a reward and ensure a good end-customer experience.

*“Fast and predictable payments are the cornerstone of a strong affiliate ecosystem.*

*“Unfortunately, too many publishers are forced to juggle cash flow because of delays to validations and payments. When publishers can rely on prompt payments, they have the confidence to scale their efforts, drive more traffic, and ultimately deliver better results for advertisers.*

*“This has a meaningful impact at Genie Shopping given our rapid growth, and we actively make decisions about which partners to work based on validation and payment speed.”*

**Warrick Lambert, CEO of Genie Shopping**

## Frequency of Publisher Payouts

| Network / Platform       | Can publishers choose how often they receive payments?                                         | How often do you make payments to UK publishers?                                                           |
|--------------------------|------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
| Adtraction               | Faster payments are available on request and are subject to an additional fee.                 | Monthly (5th).                                                                                             |
| Affiliate Future         | X                                                                                              | Twice per month.                                                                                           |
| Awin                     | Monthly or twice per month.                                                                    | Twice per month (1st & 15th).                                                                              |
| CJ                       | X                                                                                              | Once per month for all currencies (approx 20th)<br>Twice per month for USD, GBP, EUR (approx 20th & 28th). |
| financeAds International | Monthly or twice per month.                                                                    | Twice per month (1st & 16th).                                                                              |
| impact.com               | Every time the minimum threshold is met, or once per month by default. Date can be customised. | Daily, if the threshold is met.                                                                            |
| Optimise                 | X                                                                                              | Fortnightly.                                                                                               |
| Partnerize               | Entirely customisable.                                                                         | Daily if the threshold is met.                                                                             |
| Rakuten Advertising      | X                                                                                              | Weekly on Wednesdays.                                                                                      |
| Tradedoubler             | X                                                                                              | Monthly, or fortnightly for publishers generating 5,000+ EUR                                               |
| Webgains                 | Weekly or monthly.                                                                             | Weekly if the threshold is met.                                                                            |

## How are affiliate transactions recorded?

Affiliate transactions are recorded through tracking technologies that attribute customer actions, such as purchases or sign-ups, to the publisher that referred them.

When a user clicks an affiliate link or uses a tracked promotion code, a unique identifier is generated and stored, often via cookies or server-side tracking. This identifier allows the affiliate network or platform to link the transaction to the publisher.

Once the user completes the desired action, the advertiser's system sends the transaction details to the affiliate platform, including the order value, time, and any associated product information.

The transaction is then logged with a status, such as pending, indicating it is under review. After validation by the advertiser to confirm eligibility, the transaction status is updated to approved or declined, and commissions are calculated accordingly.

## Enhanced transaction reporting

Most networks and platforms offer enhanced transaction reporting, to give more detail on what was sold.

This can enable publishers to optimise their campaigns and can be used by advertisers to set custom commission and validation rules or analyse the performance of particular sale attributes. Examples of enhanced transaction reporting include:

- Product-level Reporting: See the items contained within a transaction.
- SKU: Enables the item sold to be matched to a unique identifier number.
- Category: The type of item sold, frequently used for category-level commission groups.
- Customer Status: New versus returning customers.
- Stay Dates, Destination, Trip Duration, etc: Frequently used by travel advertisers.

- Detailed Package Breakdowns: Common in telecoms to understand products sold.
- Custom Parameters: Many platforms enable up to 100+ custom parameters of the advertisers' choice.

When a transaction that contains multiple items takes place, this is typically recorded as a single transaction.

Where a multiple-item purchase is recorded as a single transaction, every platform provides publishers and advertisers the ability to see its component parts within their transaction reporting interface.

There can be rare exceptions to this where different commission rules are required, such as on finance programmes (e.g. with financeAds) or where an advertiser has specifically created a custom set up to track items individually.

## The Transaction Validation Process

When a transaction is recorded as pending, it means the affiliate network or platform has tracked the activity (e.g., a sale or lead) and is awaiting review by the advertiser. The advertiser evaluates the transaction during this validation process to ensure it meets the programme criteria.

Once reviewed, the transaction is either confirmed, meaning it is approved and eligible for commission or declined, indicating it does not qualify.

Networks and platforms use a variety of terminology for this process, as follows:

| Network / Platform       | When a transaction is first recorded, what validation state is set for that transaction? | For most programmes, what statuses can transactions have after the validation process is complete? |
|--------------------------|------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|
| Adtraction               | Pending                                                                                  | Accepted, Declined                                                                                 |
| Affiliate Future         | Accepted                                                                                 | Accepted, Declined                                                                                 |
| Awin                     | Pending                                                                                  | Accepted, Amended, Declined                                                                        |
| CJ                       | Pending                                                                                  | Accepted, Declined                                                                                 |
| financeAds International | Pending                                                                                  | Approved, Declined                                                                                 |

| Network / Platform  | When a transaction is first recorded, what validation state is set for that transaction? | For most programmes, what statuses can transactions have after the validation process is complete? |
|---------------------|------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|
| impact.com          | Pending                                                                                  | Approved, Locked, Reversed                                                                         |
| Optimise            | Pending                                                                                  | Validated, Rejected                                                                                |
| Partnerize          | Pending                                                                                  | Approved, Declined                                                                                 |
| Rakuten Advertising | Pending, Accepted                                                                        | Confirmed, Denied                                                                                  |
| Tradedoubler        | Pending (Status P)                                                                       | Approved, Denied, Deleted                                                                          |
| Webgains            | Confirmed or Delayed                                                                     | Confirmed, Adjusted, Cancelled                                                                     |

*You can see a further guide to terminology used in payment processes in our Glossary.*

## Why is it Important to Validate Sales Promptly?

One of the most important factors in running a successful affiliate programme is promptly validating pending transactions. This is because it:

- Ensures Timely Commission Payments: Prompt validation allows affiliates to receive commissions without unnecessary delays, maintaining their trust and satisfaction.
- Improves Cash Flow for Affiliates: Affiliates rely on timely payments to reinvest in campaigns and sustain their operations effectively. Prompt validations are key to the continued growth of many affiliate business models.
- Supports Accurate Reporting: Quick validation ensures up-to-date transaction statuses, enabling affiliates to analyse performance and adjust strategies as needed. This is particularly important during seasonal variations in returns, such as Black Friday.
- Enhances Affiliate Relationships: Efficient validation demonstrates professionalism and respect for affiliate contributions, creating stronger partnerships. Many networks and platforms publicise the average validation period of an affiliate programme so that publishers can see this information when choosing which advertisers to promote.
- Reduces Administrative Overheads: Delayed validations can result in more queries and disputes, increasing the workload for advertisers and affiliates.

For example, many publisher companies may need to conduct month-end or year-end reporting and run reconciliation processes on validated sales.

*“Completing validations promptly is essential for us as we look back at how many sales have been approved or declined to assess advertiser performance.*

*“This enables us to give advertisers the right level of exposure across our site, as we can properly determine how many sales took place. It’s also really useful when advertisers process rejections and approvals at the same time during their validation process.*

*“Some advertisers process rejections first and leave other sales pending for longer - this can cause us to overestimate how many of their sales will be rejected and downplay their performance.*

*“Accurate rejection rate data allows us to reinvest in marketing channels to drive further growth. It will also help to catch if advertisers have any tracking set-up issues early, like reporting duplicate transactions, which, unfortunately, was a problem we’ve seen multiple times in the past.”*

*Chris Said, Head of Commercial at Broadband Genie (leading telecoms comparison publisher).*

## Why Might Transactions be Declined?

During the validation process, an advertiser might indicate that a transaction is not eligible for payment. The most common reasons for this are:

- **Customer Returns or Cancellations:** Transactions are declined when a product is returned, or a service is cancelled after the purchase is recorded. This is particularly crucial for cashback or loyalty publishers, where rewards are tied to purchases. Declining such transactions ensures that rewards are not issued to customers who no longer qualify.
- **Fraudulent Activity:** The transaction was flagged as invalid due to fraudulent behaviour, such as fake leads or unauthorised clicks.
- **Non-Compliance with Terms:** The publisher did not follow the agreed-upon programme terms, such as using prohibited promotional methods or bidding on prohibited search terms.

- **Incomplete Payment:** The customer did not complete the purchase or payment process.
- **Duplicate Transactions:** The same transaction was recorded multiple times, requiring the removal of duplicates. In these instances, the advertiser should work with their platform to investigate how to prevent this from happening in the future.
- **Invalid Promotional Codes:** The sale was linked to an expired voucher code or a code that the publisher was not permitted to use.
- **Order Errors:** Issues like incorrect product details or pricing errors invalidated the transaction.
- **Tracking Errors:** The transaction could not be fully verified due to incomplete or inconsistent tracking data. In these instances, the best practice would be for the advertiser to communicate how they will rectify the tracking error.
- **Deduplication:** The transaction was attributed to another marketing channel or partner, such as paid search or direct traffic, in line with the advertiser's attribution model, resulting in the affiliate transaction being declined to prevent duplicate commission payouts. The best practice is for the advertiser to enable deduplication before their network or platform records the sale. However, deduplication may need to occur during the validation process, where this is not technically possible.

Every time a transaction is declined, the advertiser needs to provide a reason why that decline took place.

There are two approaches to this - either to choose from a pre-selected menu of reasons built into their network or platform or to enter free-form text to explain the reason.

There is debate in the affiliate industry about which of these is the best approach.

Some parties believe free-form text allows for many scenarios that might happen for an advertiser and enables them to give more granular transparency to the publisher.

Other parties, including many publishers, believe that choosing from a pre-selected list gives greater consistency to enable more consistent reporting on large data sets and cross-program analysis, as well as preventing advertisers from entering reasons that are not transparent (e.g. "Not valid").

## Approach to Decline Reasons

| Network / Platform       | Do you provide standardised reasons for transaction declines? | Is it possible for advertisers to enter free-text reasons for declining transactions? |
|--------------------------|---------------------------------------------------------------|---------------------------------------------------------------------------------------|
| Adtraction               | ✓                                                             | X                                                                                     |
| Affiliate Future         | ✓                                                             | ✓                                                                                     |
| Awin                     | ✓                                                             | ✓                                                                                     |
| CJ                       | ✓                                                             | X                                                                                     |
| financeAds International | ✓                                                             | ✓                                                                                     |
| impact.com               | ✓                                                             | ✓                                                                                     |
| Optimise                 | ✓                                                             | X                                                                                     |
| Partnerize               | ✓                                                             | ✓                                                                                     |
| Rakuten Advertising      | X*                                                            | X                                                                                     |
| Tradedoubler             | ✓                                                             | X                                                                                     |
| Webgains                 | ✓                                                             | ✓                                                                                     |

\*On Rakuten Advertising, when a transaction is declined, manual cancellation is recorded as the reason. However, additional details are provided when a publisher raises a query.

## Amending Transactions

Some networks and platforms allow advertisers to amend transactions during the validation process.

Amendments might need to occur due to incorrect recorded transaction details, changes in the customer's order during their payment process, or part-returns.

| Network / Platform       | Do you allow advertisers to amend a transaction during the validation process? | Further detail                                                                                                                                                            |
|--------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Adtraction               | ✓                                                                              | Transactions may only be amended while they are pending.                                                                                                                  |
| Affiliate Future         | ✓                                                                              | Transaction order values may only be amended if an advertiser uses second-level transaction recording.                                                                    |
| Awin                     | ✓                                                                              |                                                                                                                                                                           |
| CJ                       | ✓                                                                              | If a transaction is in <i>New/Pending</i> status, advertisers can partially correct or fully reverse a transaction if an order was only partially fulfilled or cancelled. |
| financeAds International | X                                                                              | Except in occasional instances where a commission tier adjustment is required.                                                                                            |
| impact.com               | ✓                                                                              |                                                                                                                                                                           |
| Optimise                 | ✓                                                                              | Advertisers can amend transaction value, basket items and volume purchased.                                                                                               |
| Partnerize               | ✓                                                                              | Advertisers can amend transaction values or items sold.                                                                                                                   |
| Rakuten Advertising      | ✓                                                                              |                                                                                                                                                                           |
| Tradedoubler             | ✓                                                                              | When transaction values are amended, the previous transaction value is visible with a strikethrough.                                                                      |
| Webgains                 | ✓                                                                              | Only transaction value can be amended.                                                                                                                                    |

## Custom Validation Rules per Publisher

Most networks and platforms will enable advertisers to customise their validation rules at a programme-wide level - for example, adjusting their validation window to account for the length of their returns process or booking dates for travel programmes.

Some platforms also allow advertisers to set custom validation rules for individual publishers.

This allows them to account for differences in publisher business models and their varying needs from validations. To explain this further, we can use the following scenario for an advertiser with a 30-day returns period.

1. **Publisher A is a cashback affiliate.** The advertiser needs to work with Publisher A to ensure their customer orders are fulfilled, to avoid paying out cashback on returns.

In this instance, the advertiser can validate publisher A's sales after 30 days. They may set a validation window of 30 days for Publisher A, to ensure they can pay valid cashback as promptly as possible.

2. **Publisher B is an affiliate who primarily buys traffic from paid search.** They require a quick turnaround on cashflow, to pay search engines promptly and grow the advertiser's campaign.

Customers are not rewarded for their purchase via the publisher, so there is no risk of invalid reward payouts.

In this instance, the advertiser could choose to validate all sales at the time of purchase, factoring this into their commercial terms with this publisher and strengthening their relationship with them.

| Network / Platform       | Do you allow advertisers to set custom validation rules per publisher? | Further detail                                                                             |
|--------------------------|------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|
| Adtraction               | ✓                                                                      | Available on a case-by-case basis.                                                         |
| Affiliate Future         | X                                                                      |                                                                                            |
| Awin                     | ✓                                                                      | Currently in pilot phase, available on request.                                            |
| CJ                       | ✓                                                                      |                                                                                            |
| financeAds International | ✓                                                                      |                                                                                            |
| impact.com               | ✓                                                                      |                                                                                            |
| Optimise                 | ✓                                                                      | Available at a publisher-type level (e.g. cashback), not at an individual publisher level. |
| Partnerize               | ✓                                                                      |                                                                                            |
| Rakuten Advertising      | ✓                                                                      | Available on a case-by-case basis.                                                         |
| Tradedoubler             | ✓                                                                      | Available on a segment level.                                                              |
| Webgains                 | ✓                                                                      |                                                                                            |

## Validation Windows

A validation window refers to the specific period during which an advertiser can review, approve, or decline a transaction.

This window begins when the transaction is recorded (e.g., a sale or lead is tracked) and ends when the transaction must either be validated or automatically approved.

The purpose of the validation window is to give advertisers time to confirm that the transaction is legitimate, meets all programme requirements, and qualifies for commission. This might involve checks such as verifying no product returns, ensuring payments were completed, or confirming compliance with promotional

terms. Once the validation window expires, any transactions not explicitly declined are typically auto-approved, guaranteeing the publisher's commission.

Different platforms offer different functionality and limits for advertiser validation windows.

| Network / Platform       | Standard practice                                                                                                              | Maximum possible                                                                                                                                                                                                           |
|--------------------------|--------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Adtraction               | Auto-approval as standard on 90%+ of programmes in the UK, e.g. 30-day auto-approve validation window.                         | No network-wide maximum.                                                                                                                                                                                                   |
| Affiliate Future         | Transactions are automatically accepted unless declined within 30 days.                                                        | Custom validation windows can be set for second-level validation processes.                                                                                                                                                |
| Awin                     | Most UK advertisers set custom auto-validation windows.                                                                        | For Awin Access advertisers (typically smaller businesses) the maximum is 67 days. For Transaction Queries, the maximum is 75 days.                                                                                        |
| CJ                       | The advertiser has until the 10th of the following month to validate transactions, after which time the transaction is locked. | Advertisers can set custom validation cycles with no fixed limit to accommodate for sector needs (e.g. travel booking periods), however, their validation window must be declared in their programme terms and conditions. |
| financeAds International | Most transactions are validated within 7 days after month end.                                                                 | 60 days maximum before auto approval.                                                                                                                                                                                      |
| impact.com               | Custom depending on advertiser.                                                                                                | Maximum period of 13 months, after which time the transaction is auto-approved, unless the advertiser sets custom rules that they should be auto-declined.                                                                 |

| Network / Platform  | Standard practice                                                                                                                                                                      | Maximum possible                                                                                                           |
|---------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|
| Optimise            | Advertisers set custom validation windows. After this time elapses, transactions are auto-approved.                                                                                    | No network-wide maximum.                                                                                                   |
| Partnerize          | The majority of advertisers are contractually required to validate transactions within 30 days.                                                                                        | Depends on individual advertiser contracts.                                                                                |
| Rakuten Advertising | Advertisers are required to review and close invoices by the end of the calendar month in which invoices are sent to them.                                                             | Advertisers are required to review and close invoices by the end of the calendar month in which invoices are sent to them. |
| Tradedoubler        | Validation window of 60 days, after which time they are auto-approved. This can be updated on a program level, with auto-approval removed if required.                                 | Some exceptions, e.g. for travel clients, with no network-wide maximum.                                                    |
| Webgains            | Most advertisers are set on auto-approve with a validation window of 30-90 days, depending on the return policies. Custom validation windows per advertiser are possible upon request. | No network-wide maximum, some travel advertisers might have over 360 days allowance to align with the booking cycles.      |

## Transaction Query Functionality & Access by Platform

| Network / Platform       | Are publishers able to submit transaction queries? | Do you offer all publishers access to your transaction query system by default?* | Transaction types supported by transaction query system: |                                                                  |                                                                                     |
|--------------------------|----------------------------------------------------|----------------------------------------------------------------------------------|----------------------------------------------------------|------------------------------------------------------------------|-------------------------------------------------------------------------------------|
|                          |                                                    |                                                                                  | 1). Transactions that were not tracked                   | 2). Transactions that are tracked with an incorrect sale amount. | 3). Transactions that were tracked but were incorrectly declined during validation. |
| Adtraction               | ✓                                                  | X                                                                                | ✓                                                        | ✓                                                                | ✓                                                                                   |
| Affiliate Future         | ✓                                                  | X                                                                                | ✓                                                        | X - Manual                                                       | X - Manual                                                                          |
| Awin                     | ✓                                                  | X                                                                                | ✓                                                        | ✓                                                                | ✓                                                                                   |
| CJ                       | ✓                                                  | X                                                                                | ✓                                                        | ✓                                                                | ✓                                                                                   |
| financeAds International | ✓                                                  | ✓                                                                                | ✓                                                        | X                                                                | X                                                                                   |
| impact.com               | ✓                                                  | X                                                                                | ✓                                                        | ✓                                                                | ✓                                                                                   |
| Optimise                 | ✓                                                  | ✓                                                                                | ✓                                                        | ✓                                                                | ✓                                                                                   |
| Partnerize               | ✓                                                  | X                                                                                | ✓                                                        | ✓                                                                | ✓                                                                                   |
| Rakuten Advertising      | ✓                                                  | ✓                                                                                | ✓                                                        | ✓                                                                | ✓                                                                                   |
| Tradedoubler             | ✓                                                  | ✓                                                                                | ✓                                                        | ✓                                                                | ✓                                                                                   |
| Webgains                 | ✓                                                  | X                                                                                | ✓                                                        | ✓                                                                | ✓                                                                                   |

*\*Where this system is not offered by default to all publishers, publishers must either belong to a specific category (e.g. cashback, loyalty, etc) or submit a request to the platform to gain access.*

## What is a transaction query?

A transaction query is a process where publishers request an investigation into untracked or disputed transactions.

These queries allow publishers to provide details of sales or leads they believe should have been recorded by the affiliate network but were not properly tracked or attributed. Transaction queries typically involve submitting evidence,

such as order details or customer information, which advertisers can review to validate the transaction and award commission if applicable.

Transaction queries are essential in the affiliate channel to ensure transparency and accuracy in tracking, especially given the complexities of digital transactions.

They provide a mechanism for resolving discrepancies caused by technical issues, tracking errors, or communication gaps between publishers and advertisers. This process helps maintain trust and fairness in affiliate partnerships by rewarding publishers for the value they generate.

## How should advertisers respond to transaction queries?

Advertisers should respond promptly to tracking queries and use their best efforts to resolve the query fairly.

While the gold standard would be to have the best tracking setup possible, no solution is infallible, and transaction queries are likely to happen. In most instances, transaction queries occur when a customer reports a transaction for which they did not receive a reward. Still, other scenarios can occur, such as missing test transactions reported by the publisher, disputed decline reasons, etc.

It is important to resolve these promptly in order to:

- **Boost Customer Satisfaction:** By efficiently resolving queries, advertisers ensure that publishers are rewarded fairly, fostering a positive perception of their programme by that publisher and unlocking further opportunities for growth.
- **Build Trust with Your Publishers:** Promptly responding to transaction queries demonstrates that you value transparency and fairness as an advertiser, strengthening relationships with your affiliates.
- **Maintain Your Reputation:** Advertisers who handle queries professionally are likelier to be seen as reliable partners, attracting high-quality affiliates to their programmes.
- **Improve Tracking Accuracy:** Investigating queries can highlight tracking issues or gaps, enabling you to optimise your systems and prevent future discrepancies.

*“At TopCashback, our ethos is all about saving the most members the most money.*

*“Resolving transaction queries is a big part of that. If tracking fails for any reason, it gives members a second chance to earn their cashback. If a member misses out on this commission, it can reflect badly on us and the brands we work with.*

*“For advertisers, resolving transaction queries isn’t just about fixing problems—it’s an opportunity to enhance customer satisfaction and build trust with engaged members.*

*“Happy members are more likely to shop again with both TopCashback and the brand, creating a win-win situation that strengthens partnerships and unlocks more opportunities for growth.”*

*Alia Swinnerton-Kean, Tracking Manager, Top Cashback.*

## Contact details

| Network / Platform       | Link to sign up as a new publisher                                                                                                                                                                                                                                                                                                                                                                                                                                      | Contact details for support                                                                                                                                                                                                                                                                 |
|--------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Adtraction               | <a href="https://adtraction.com/partners">https://adtraction.com/partners</a>                                                                                                                                                                                                                                                                                                                                                                                           | <a href="mailto:support@adtraction.com">support@adtraction.com</a>                                                                                                                                                                                                                          |
| Affiliate Future         | <a href="https://affiliatefuture.com/register/publishers">https://affiliatefuture.com/register/publishers</a>                                                                                                                                                                                                                                                                                                                                                           | <a href="mailto:support@affiliatefuture.com">support@affiliatefuture.com</a>                                                                                                                                                                                                                |
| Awin                     | <a href="https://ui.awin.com/publisher-signup/en/awin/">https://ui.awin.com/publisher-signup/en/awin/</a>                                                                                                                                                                                                                                                                                                                                                               | <a href="https://success.awin.com/s/contact-support">https://success.awin.com/s/contact-support</a>                                                                                                                                                                                         |
| CJ                       | <a href="https://signup.cj.com/member/signup/publisher/#/">https://signup.cj.com/member/signup/publisher/#/</a>                                                                                                                                                                                                                                                                                                                                                         | <a href="mailto:support@cj.com">support@cj.com</a><br><a href="https://www.cj.com/contact-us">https://www.cj.com/contact-us</a>                                                                                                                                                             |
| financeAds International | <a href="https://www.financeads.com/earn-money-with-affiliate-programmes/sign-up/">https://www.financeads.com/earn-money-with-affiliate-programmes/sign-up/</a>                                                                                                                                                                                                                                                                                                         | <a href="mailto:invoicing@financeads.com">invoicing@financeads.com</a>                                                                                                                                                                                                                      |
| impact.com               | <a href="https://app.impact.com/signup/none/create-new-mediapartner-account-flow.ihtml?execution=3s1#/?viewkey=signUpStart">https://app.impact.com/signup/none/create-new-mediapartner-account-flow.ihtml?execution=3s1#/?viewkey=signUpStart</a>                                                                                                                                                                                                                       | Partners can log a ticket directly through the platform or start a chat with the support team:<br><a href="https://app.impact.com/secure/mediapartner/support/customer-support-portal-flow.ihtml">https://app.impact.com/secure/mediapartner/support/customer-support-portal-flow.ihtml</a> |
| Optimise                 | <a href="https://optimisemedia.com/signup/">https://optimisemedia.com/signup/</a>                                                                                                                                                                                                                                                                                                                                                                                       | Please create a support ticket via your log in.                                                                                                                                                                                                                                             |
| Partnerize               | <a href="https://partnerize.com/partners">https://partnerize.com/partners</a>                                                                                                                                                                                                                                                                                                                                                                                           | <a href="https://help.phgsupport.com/hc/en-us/requests/new">https://help.phgsupport.com/hc/en-us/requests/new</a>                                                                                                                                                                           |
| Rakuten Advertising      | <a href="https://auth.rakutenmarketing.com/auth/realms/rakuten-advertising/protocol/openid-connect/registrations?client_id=publisher-dashboard&amp;redirect_uri=https%3A%2F%2Fpublisher.rakutenadvertising.com&amp;response_type=code">https://auth.rakutenmarketing.com/auth/realms/rakuten-advertising/protocol/openid-connect/registrations?client_id=publisher-dashboard&amp;redirect_uri=https%3A%2F%2Fpublisher.rakutenadvertising.com&amp;response_type=code</a> | <a href="https://pubhelp.rakutenadvertising.com/hc/en-us/articles/360048142052-Contact-Customer-Support#h_01HONNH3WQA40NCBE24P7E0KXV">https://pubhelp.rakutenadvertising.com/hc/en-us/articles/360048142052-Contact-Customer-Support#h_01HONNH3WQA40NCBE24P7E0KXV</a>                       |
| Tradedoubler             | <a href="https://publishers.tradedoubler.com/en/publishers/signup/">https://publishers.tradedoubler.com/en/publishers/signup/</a>                                                                                                                                                                                                                                                                                                                                       | <a href="mailto:publisher@tradedoubler.com">publisher@tradedoubler.com</a>                                                                                                                                                                                                                  |
| Webgains                 | <a href="https://www.webgains.com/front/user/signup/">https://www.webgains.com/front/user/signup/</a>                                                                                                                                                                                                                                                                                                                                                                   | <a href="mailto:support@webgains.com">support@webgains.com</a>                                                                                                                                                                                                                              |

## Glossary

| Term     | Meaning                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Accepted | <p>In affiliate marketing, accepted refers to the status given to a transaction that has passed all necessary checks and is confirmed as valid, making it eligible for commission payment to the publisher. When a sale is marked as accepted, it means the advertiser has verified that the transaction meets their criteria—for example, confirming that the product wasn't returned, fraud wasn't involved, and the publisher's promotional methods complied with programme terms. Once a transaction is accepted, it typically moves towards invoicing and payment, indicating that the publisher will receive commission for that sale.</p>                                                                                                                                                                                                                                                                            |
| Amended  | <p>Amended refers to a change or adjustment made to the details of a transaction after it has been initially recorded as pending. This typically happens when the advertiser identifies a discrepancy or needs to update the transaction for reasons such as:</p> <ul style="list-style-type: none"><li>• Adjusting the commission amount (e.g., applying a partial refund or correcting a tracking error).</li><li>• Modifying the transaction value (e.g., if the customer changed their order or only partially completed a purchase).</li><li>• Correcting errors in the transaction's data (e.g., fixing an incorrect sale date or product details).</li></ul> <p>When a transaction is amended, it remains valid, but the final payout or other associated details may differ from the initial recording. This allows advertisers to ensure accuracy before the transaction moves to approved or declined status.</p> |
| Approved | <p>In affiliate marketing, approved refers to the status given to a transaction that has passed all necessary checks and is confirmed as valid, making it eligible for commission payment to the publisher. When a sale is marked as approved, it means the advertiser has verified that the transaction meets their criteria—for example, confirming that the product wasn't</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

|               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|---------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|               | <p>returned, fraud wasn't involved, and the publisher's promotional methods complied with programme terms. Once a transaction is approved, it typically moves towards invoicing and payment, indicating that the publisher will receive commission for that sale.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Auto-approval | <p>Auto-approved refers to a process where transactions are automatically confirmed as valid and eligible for commission after a certain period, unless the advertiser actively declines them. During the auto-approve period, advertisers have a set amount of time to review and, if necessary, reject a transaction if it doesn't meet their criteria. If the advertiser does not take action within this period, the transaction is automatically approved, and the commission is guaranteed to the publisher.</p>                                                                                                                                                                                                                            |
| Available     | <p>Available refers to rewards or commissions that have been fully approved, processed, and are ready for the partner to withdraw immediately.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Bonus payment | <p>Bonus payments are additional commissions or rewards offered by advertisers to publishers, typically as incentives for achieving specific goals or volume amounts or promoting certain campaigns.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Cancelled     | <p>In this context, cancelled refers to a transaction that has been reviewed by the advertiser and determined to be invalid or ineligible for commission. This could happen for several reasons, such as:</p> <ul style="list-style-type: none"> <li>• The customer cancelled or returned the purchase.</li> <li>• The sale was flagged as fraudulent or not genuine.</li> <li>• The publisher did not comply with the programme's terms and conditions (e.g., using prohibited promotional methods).</li> <li>• The transaction failed to meet the advertiser's criteria (e.g., incomplete payment).</li> </ul> <p>For transactions that are cancelled, the associated commission does not get added to the publisher's invoice for payment.</p> |
| Clawbacks     | <p>Clawbacks refer to the process of reversing or reclaiming commission payments from publishers after they have already been paid. This typically happens if an advertiser later discovers that the transaction linked to the commission was invalid or if the publisher did not follow agreed-upon terms and conditions, such as using prohibited promotional methods.</p>                                                                                                                                                                                                                                                                                                                                                                      |

|                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|-------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                   | Clawbacks are essentially a way for advertisers or networks to recover funds if a payment was made in error or under circumstances that violate the program's policies.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Confirmed         | Confirmed means that a transaction has been validated and approved by the advertiser, making it eligible for commission payment to the publisher.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Conversion Status | Conversion status indicates the current stage of a transaction, such as whether it is pending, approved, declined, or paid.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| DAC7 Directive    | The DAC7 Directive is a European Union directive aimed at improving tax transparency and compliance for digital platforms. It requires digital platforms, such as affiliate networks, to collect and report specific information about the earnings and tax residency of sellers or publishers who earn income through their platforms. This information is shared with EU tax authorities to help prevent tax evasion and ensure fair taxation.                                                                                                                                                                                                                                                                               |
| Decline Reasons   | Decline reasons are explanations provided by advertisers to indicate why a transaction has been marked as ineligible for commission. These reasons help ensure transparency and consistency in the affiliate marketing process, allowing publishers to understand why a particular sale, lead, or action was not approved.                                                                                                                                                                                                                                                                                                                                                                                                     |
| Declined          | <p>Declined refers to a transaction that has been reviewed by the advertiser and determined to be invalid or ineligible for commission. This could happen for several reasons, such as:</p> <ul style="list-style-type: none"> <li>• The customer cancelled or returned the purchase.</li> <li>• The sale was flagged as fraudulent or not genuine.</li> <li>• The publisher did not comply with the programme's terms and conditions (e.g., using prohibited promotional methods).</li> <li>• The transaction failed to meet the advertiser's criteria (e.g., incomplete payment).</li> </ul> <p>For transactions that are declined, the associated commission does not get added to the publisher's invoice for payment.</p> |
| Deleted           | <p>Deleted refers to a transaction that has been reviewed by the advertiser and determined to be invalid or ineligible for commission. This could happen for several reasons, such as:</p> <ul style="list-style-type: none"> <li>• The customer cancelled or returned the purchase.</li> <li>• The sale was flagged as fraudulent or not genuine.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                  |

|                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|-------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                         | <ul style="list-style-type: none"> <li>• The publisher did not comply with the programme's terms and conditions (e.g., using prohibited promotional methods).</li> <li>• The transaction failed to meet the advertiser's criteria (e.g., incomplete payment).</li> </ul> <p>For transactions that are deleted, the associated commission does not get added to the publisher's invoice for payment.</p>                                                                                                                                                                                                                                                                                                                    |
| Denied                  | <p>Denied refers to a transaction that has been reviewed by the advertiser and determined to be invalid or ineligible for commission. This could happen for several reasons, such as:</p> <ul style="list-style-type: none"> <li>• The customer cancelled or returned the purchase.</li> <li>• The sale was flagged as fraudulent or not genuine.</li> <li>• The publisher did not comply with the programme's terms and conditions (e.g., using prohibited promotional methods).</li> <li>• The transaction failed to meet the advertiser's criteria (e.g., incomplete payment).</li> </ul> <p>For transactions that are denied, the associated commission does not get added to the publisher's invoice for payment.</p> |
| Disposition codes       | <p>Disposition codes are custom reasons defined by advertisers to explain the outcome of a transaction, such as why it was reversed, approved, or declined. These codes provide partners with clear, specific feedback about transaction decisions.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Effective               | <p>Effective refers to transactions that will only become valid and eligible for commission at a future date, such as after a hotel check-in or flight completion.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| ISO 27001 certification | <p>ISO 27001 certification is an internationally recognised standard for information security management. It ensures that an organisation has a robust system in place to protect the confidentiality, integrity, and availability of information. Achieving this certification demonstrates that the organisation follows strict security practices and has undergone independent audits to verify compliance with the standard.</p>                                                                                                                                                                                                                                                                                      |
| Locked                  | <p>Locked refers to a transaction status indicating that the validation period has ended, and the advertiser can no longer make changes, such as approving or declining the transaction. Once locked, the transaction is final and ready for payment to the publisher.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Part-returns            | <p>Part-returns refer to situations where a customer returns only some items from an order, rather than the entire purchase. This</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

|                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|-------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                   | may result in adjustments to the transaction value and the associated commission.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Partial Returns   | Partial returns refer to situations where a customer returns only some items from an order, rather than the entire purchase. This may result in adjustments to the transaction value and the associated commission.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Pending           | Pending refers to a status assigned to a transaction that has been recorded but has not yet been confirmed as valid or eligible for commission. When a transaction is marked as pending, it indicates that the advertiser is still reviewing it to ensure it meets all the necessary criteria (e.g., no returns, fraud checks, or compliance with promotional methods).                                                                                                                                                                                                                                                                                                                                                        |
| Recall Period     | The recall period is the time frame during which an advertiser can modify or cancel a transaction before it is finalised and eligible for commission.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Rejection Reasons | Rejection reasons are explanations provided by advertisers to indicate why a transaction has been marked as ineligible for commission. These reasons help ensure transparency and consistency in the affiliate marketing process, allowing publishers to understand why a particular sale, lead, or action was not approved.                                                                                                                                                                                                                                                                                                                                                                                                   |
| Rejected          | <p>Rejected refers to a transaction that has been reviewed by the advertiser and determined to be invalid or ineligible for commission. This could happen for several reasons, such as:</p> <ul style="list-style-type: none"> <li>• The customer cancelled or returned the purchase.</li> <li>• The sale was flagged as fraudulent or not genuine.</li> <li>• The publisher did not comply with the programme's terms and conditions (e.g., using prohibited promotional methods).</li> <li>• The transaction failed to meet the advertiser's criteria (e.g., incomplete payment).</li> </ul> <p>For transactions that are rejected, the associated commission does not get added to the publisher's invoice for payment.</p> |
| Reversed          | <p>Reversed refers to the process of invalidating a transaction that was previously marked as approved or auto-approved. This typically happens when an advertiser identifies an issue with the transaction after the approval stage, such as:</p> <ul style="list-style-type: none"> <li>• The customer returned the product or cancelled the service.</li> </ul>                                                                                                                                                                                                                                                                                                                                                             |

|                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                    | <ul style="list-style-type: none"> <li>• Fraud or invalid activity was detected post-approval.</li> <li>• Errors in tracking or validation were discovered.</li> <li>• The transaction did not comply with terms that were initially overlooked.</li> </ul> <p>When a transaction is reversed, it effectively “undoes” the approval, and the commission associated with that transaction is retracted.</p>                                                                                                                                                                                                 |
| Second-level transaction reporting | <p>Second levels refers to a validation process where transactions are initially recorded as pending instead of automatically being marked as accepted. This allows advertisers with longer review periods (over 30 days) to assess transactions in more detail before deciding to approve or decline them, providing greater flexibility for industries with extended validation requirements.</p>                                                                                                                                                                                                        |
| Self-billed                        | <p>Self-billed refers to a billing process where the affiliate network or platform generates invoices on behalf of the publisher, rather than the publisher creating the invoices themselves. This means that publishers don’t have to submit invoices to get paid; instead, the network automatically creates an invoice based on appropriate transactions.</p> <p>Self-billing simplifies the payment process for both the advertiser and the publisher by reducing administrative tasks, ensuring accuracy in transaction records, and aligning invoices directly with the transaction report data.</p> |
| SKU                                | <p>A SKU (Stock Keeping Unit) is a unique identifier assigned to each product or item in a retailer’s inventory. It is used to track specific products for purposes such as sales reporting, inventory management, and order processing.</p> <p>In affiliate marketing, tracking individual item SKUs within an order allows advertisers to see detailed information about which products were purchased, rather than just the total sale amount. This can provide insights into product performance and help with commission attribution if different items have varying commission rates.</p>            |

|                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|---------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tracked                   | <p>Tracked as a transaction status means that a sale, lead, or other desired action has been successfully recorded by the affiliate network or platform. This happens when a customer's activity (e.g., a purchase or signup) is correctly attributed to a publisher through tracking technology, such as cookies, tracking links, or other methods.</p> <p>A tracked status indicates that the transaction is in the system but has not yet been reviewed or validated by the advertiser. It is an initial status that may later change to pending, approved, or declined as the transaction goes through the validation and approval process.</p>                                                                                                                                                                                                                                                               |
| Transaction queries       | <p>Transaction queries are requests submitted by publishers to investigate untracked or missing sales. These queries allow publishers to provide details of transactions they believe should have been recorded, enabling advertisers or networks to verify and address the issue.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Truelock Window           | <p>A truelock window is a fixed period during which transactions can be amended. After this window closes, no further changes (such as approvals, declines, or adjustments) can be made to those transactions.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Two-factor authentication | <p>Two-factor authentication (2FA) is a security measure that requires users to provide two forms of identification to verify their identity before gaining access to their accounts. This adds an extra layer of protection beyond just a password, making unauthorised access more difficult.</p> <p>The two factors typically involve:</p> <ol style="list-style-type: none"> <li>1. Something you know (like a password or PIN)</li> <li>2. Something you have (such as a mobile device, where a one-time code is sent, or an authentication app that generates verification codes)</li> </ol> <p>For example, when logging into an affiliate marketing platform, a user might enter their password and then be prompted to input a code sent to their phone. This ensures that even if someone else knows the password, they would still need access to the second factor (the mobile device) to log in.</p> |

|                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|-------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Validation        | <p>Validation refers to the process by which an advertiser or affiliate network confirms that a transaction is legitimate, meets the programme's criteria, and is eligible for commission. Validation is a critical step in the transaction lifecycle and typically involves checking the following:</p> <ul style="list-style-type: none"> <li>• The transaction was not cancelled, returned, or refunded by the customer.</li> <li>• There was no fraudulent activity or invalid promotional methods used to generate the sale.</li> <li>• All terms and conditions of the affiliate programme were met.</li> </ul> <p>Once a transaction is validated, it is considered cleared and ready for inclusion in the publisher's payment run. The timing of validation directly affects when the transaction will be paid, as payments only include transactions validated and approved up to specific cut-off dates outlined in the payment schedule.</p> |
| Validation period | <p>The validation period refers to the time frame an advertiser has to review and confirm whether a transaction is valid and eligible for commission. This period accounts for industry-specific factors, such as cancellation policies in finance or the time between booking and service delivery in travel, and can vary significantly depending on the advertiser's sector or campaign type.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Validation window | <p>A validation window refers to the specific period during which an advertiser can review, approve, or decline a transaction. This window begins when the transaction is recorded (e.g., a sale or lead is tracked) and ends when the transaction must either be validated or is automatically approved.</p> <p>The purpose of the validation window is to give advertisers time to confirm that the transaction is legitimate, meets all programme requirements, and qualifies for commission. This might involve checks such as verifying no product returns, ensuring payments were completed, or confirming compliance with promotional terms. Once the validation window expires, any transactions not explicitly declined are typically auto-approved, guaranteeing the publisher's commission.</p>                                                                                                                                              |

