emerchantpay

Pay by Link Guide

Version 01

emerchantpay.com

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MPay By Link

1. What is Pay By Link

Pay By Link is a request for a pre-defined payment amount delivered via email or a text message. It enables merchants to create and send payment links to end consumers. Pay By Link can be used for a new order, as a response to email enquiry or support request. The link contains all required information to complete a payment except for the card information which is entered by the consumer. Reminders can be configured to be sent out automatically to end consumer if payment is not completed in expected time frames.

2. What are the benefits?

- Safe and secure – all the transactions are processed through our secure payments gateway;

- Convenient – a straightforward payment process, easily accessed by merchant customers;

- Easy to start – a quick set up process with support provided by our technical team in case needed.

3. Activation

Although a full integration is not required, the Pay By Link feature activation process is not offered as default. The functionality is available only upon request and it is granted following from the assessment of merchant application. Merchants should contact account manager or business development representative.

4. Generation - HOW TO

Merchant can submit the data either via the API (please refer to the gateway API documentation for technical details – section WPF generation), or via the gateway user interface. Please find included below a few 'how to' steps to perform Pay By Link generation via the gateway interface. For information on how to generate a link via the API, please contact tech support.

Merchant user logs in to Genesis and selects Virtual Terminal from the left-hand side main menu. User then clicks on Pay by Link to initiate a transaction.
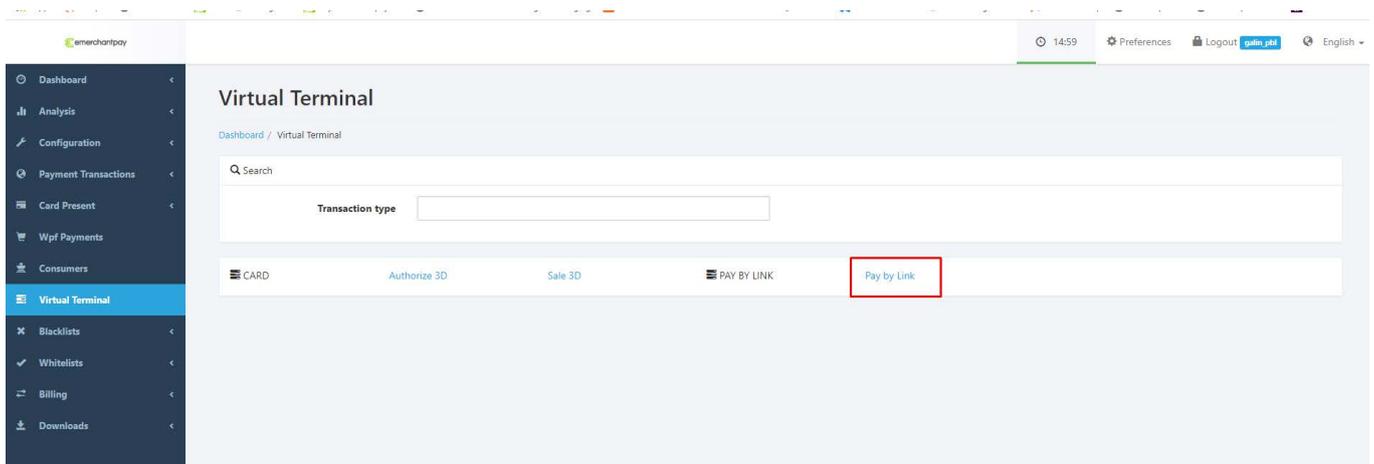
A 'New Pay By Link' page is accessed and the following items are available:

- Selection of authorized Terminal;

- Amount – currency is pre-populated based on the selected Terminal;

- Entry of text in Usage and Description. Both items are displayed to the consumer on the Web Payment Form:

  - Usage is carried as information through all processing entities and would appear on the bank statement of the consumer;

  - Description is information for the consumer on what product/service is being paid.

- Define Notification and Return URLs:

  - Notification URL – URL at merchant where gateway sends outcome of transaction;

  - Return Success URL - URL where customer is sent to after successful payment;

  - Return Failure URL- URL where customer is sent to after unsuccessful payment;

  - Return Cancel URL- URL where customer is sent to when the customer cancels the payment process within the Web Payment Form (WPF).

- Payment lifetime.

If merchant is not able to provide return URLs, the gateway can return static pages in all scenarios for approved, declined and cancelled transactions, In these cases these fields are not required. This feature can be enabled on demand (flag. Supports auto return to merchant at merchant level should be unchecked)

Select Terminal

* Terminal

Galin Terminal PBL - EUR (EUR) ▾

Details

* Amount

| | 43 | , | 99 | ✔ EUR |

* Transaction ID

f0e970fe35d8c7236df082a58a616de1

Usage

Pizza Shop LTD

Description

3 Large Pizzas

Notification URL

https://example.com/notification_url

Return success URL

https://staging.gate.emerchantpay.net/confirmation/success

Return failure URL

https://staging.gate.emerchantpay.net/confirmation/failure

Return cancel URL

https://staging.gate.emerchantpay.net/confirmation/cancel

Payment lifetime (in minutes)

| ✔ Choose from List | Enter custom Value |

2 hours ▾

- Select if payment link should be sent:

  - Generate link only - this option only generates a payment link which can be sent by the merchant externally (i.e. in a customized email with additional information about the order);

  - Send link by Email;

  - Send link by SMS - text.

- Customer information – it is possible to either:

  - Create new consumer;

  - Re-use information on consumers for which already payments were registered in the system. Selection of existing consumers is based on email address. Billing Address in this case is pre-populated from previous payments.

Customer Information

* Language

en ▾

Send Payment Link By :

| ✔ Generate link only | Send link by Email | Send link by SMS |

* Email

| Existing Consumer Email | ✔ New Consumer Email |

consumer_test@oneone.com

Phone

Billing Address

* First name

John

* Last name

Smith

* Primary Address

Third street 323

Secondary Address

* Zip Code

15 SSI

* City

London

* Country

United Kingdom ▾

State

- Selection transaction types and alternative payment methods which will be available to the customer on the WPF;

- indication if 'Pay Later' button should be available on the WPF - this feature allows for the end consumer to postpone completing a transaction via WPF. Consumer can click 'Pay Later' button on the WPF and come back later following reminders email/test he/she receives containing link to the payment;

- indication if automatic reminders should be sent to customer if payment is not finalized. Up to three levels of reminders are configured and they can be sent either through email or text message.

Button 'Send Pay By Link' is available to generate the link and send it to consumer if such option is selected.

5. Link Preview

Once 'Pay by Link' is generated, the link itself and brief details of the transaction are available on the page for the Merchant user to consult.

6. Email Example

Please find below an example of email received by end consumer. This content of the email is subject to customization. Please check chapter Availab le Configuration.
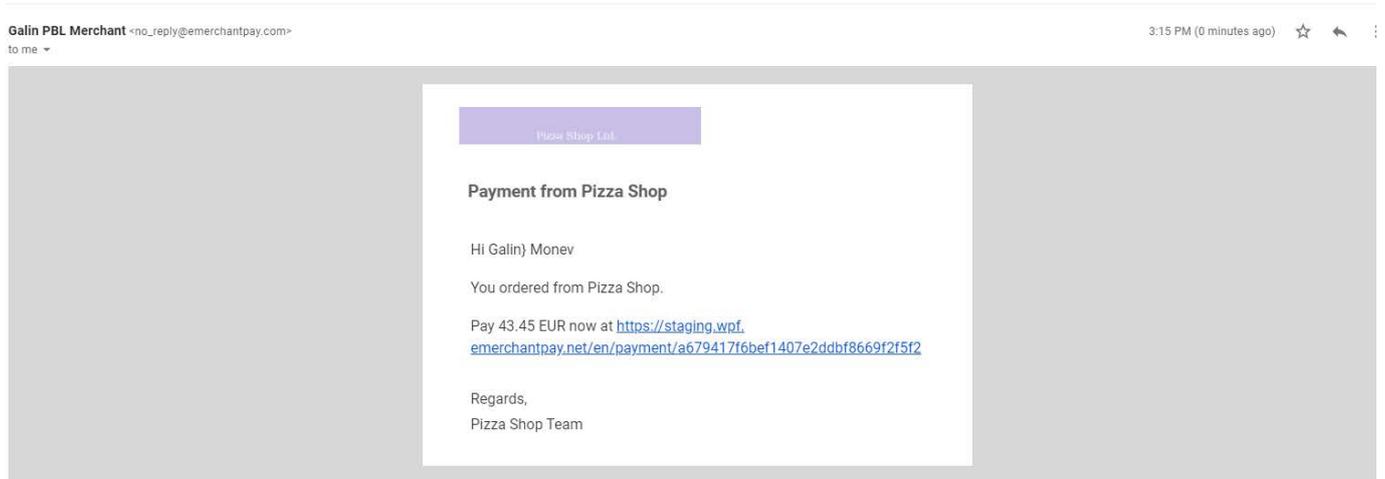
7. WPF example

Example of Web Payment Form accessed by end consumer when clicking on the payment link.

8. Pay By Link consulting and follow up

Merchant users can consult created Pay By Link payments like any other Web Payment Form Payment.

Once a payment transaction is completed by the customer it can be observed in page 'Payment Transactions'.

9. Merchant Payment Notification

If a merchant is not capable of receiving server-to-server notifications for status of a payment, an option is available for the merchant admin user to receive automatic email notifications. Please find an example below. Please request this option explicitly to be enabled if needed.
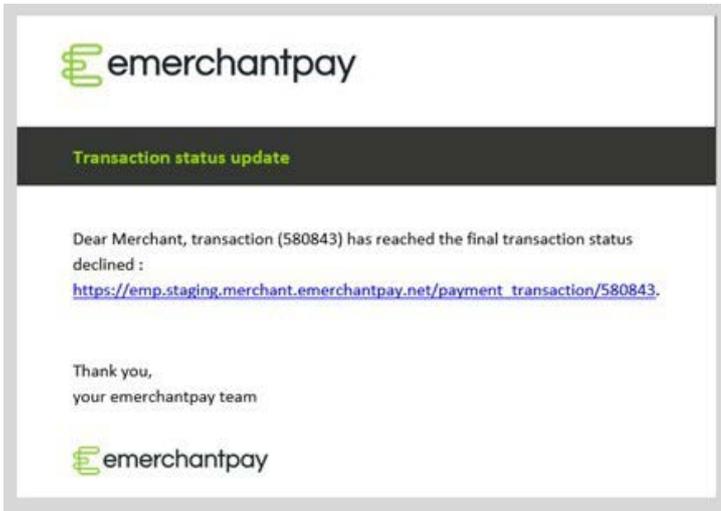
10. Available Configuration

Merchant user can modify reminder settings and email templates through page Configuration→ Merchants→ Merchant Details.
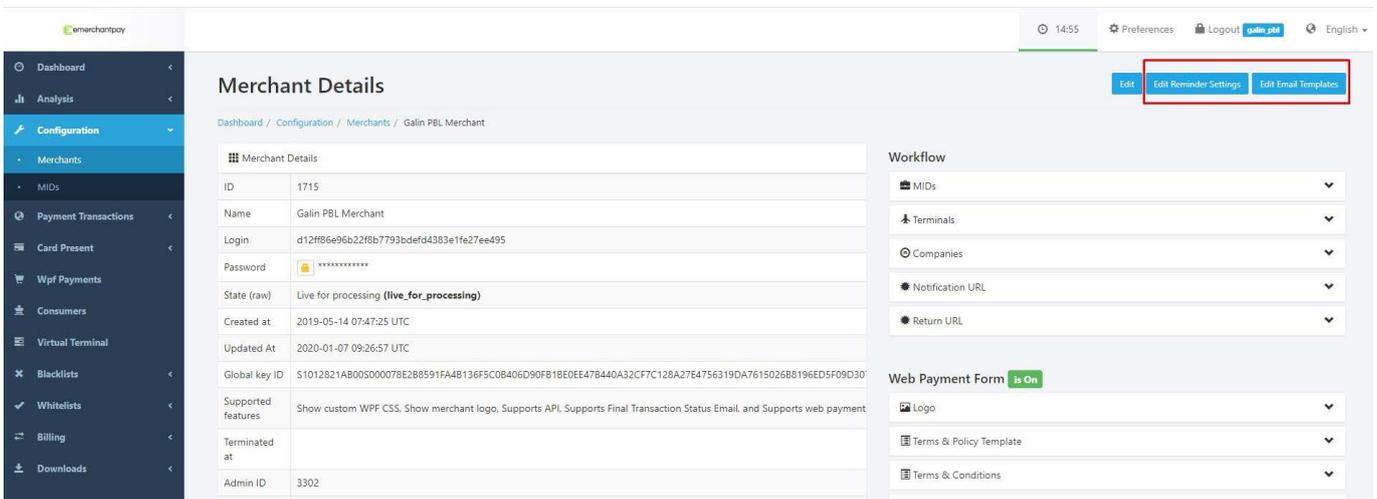
Up to three reminders can be configured and applied for a Pay By Link payment. The channel of the reminder can be either email or text message (sms).
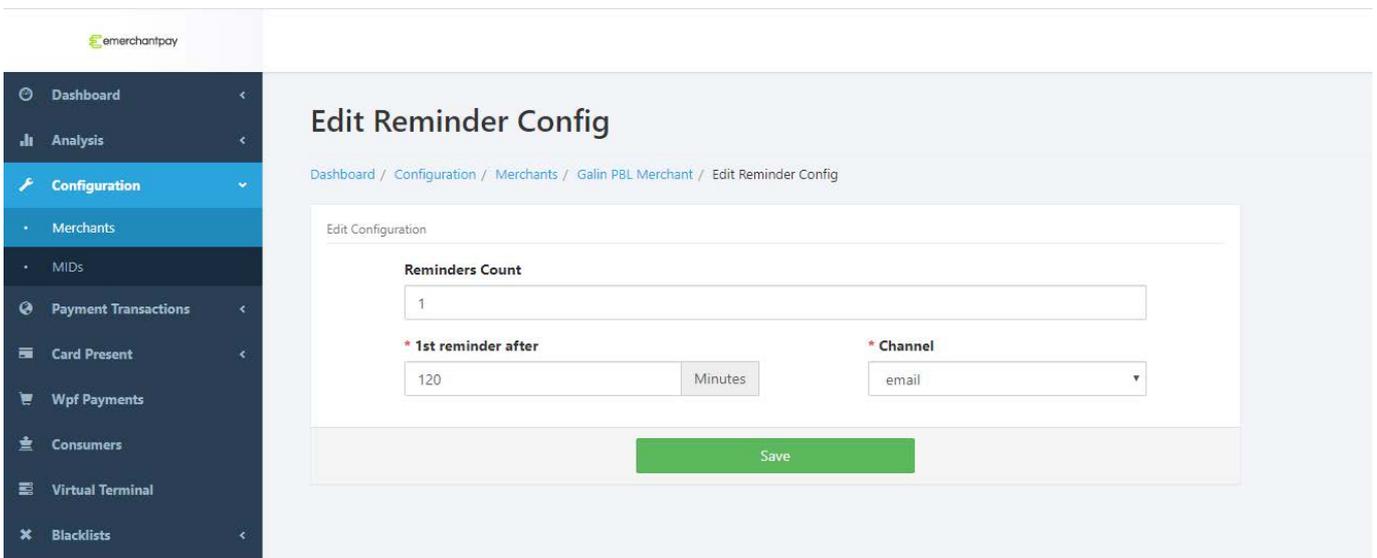
In addition, email templates can be configured by merchant users where fixed text can be combined with dynamically retrieved values such as consumer first and last name, payment amount, etc. These values are retrieved individually for each payment.
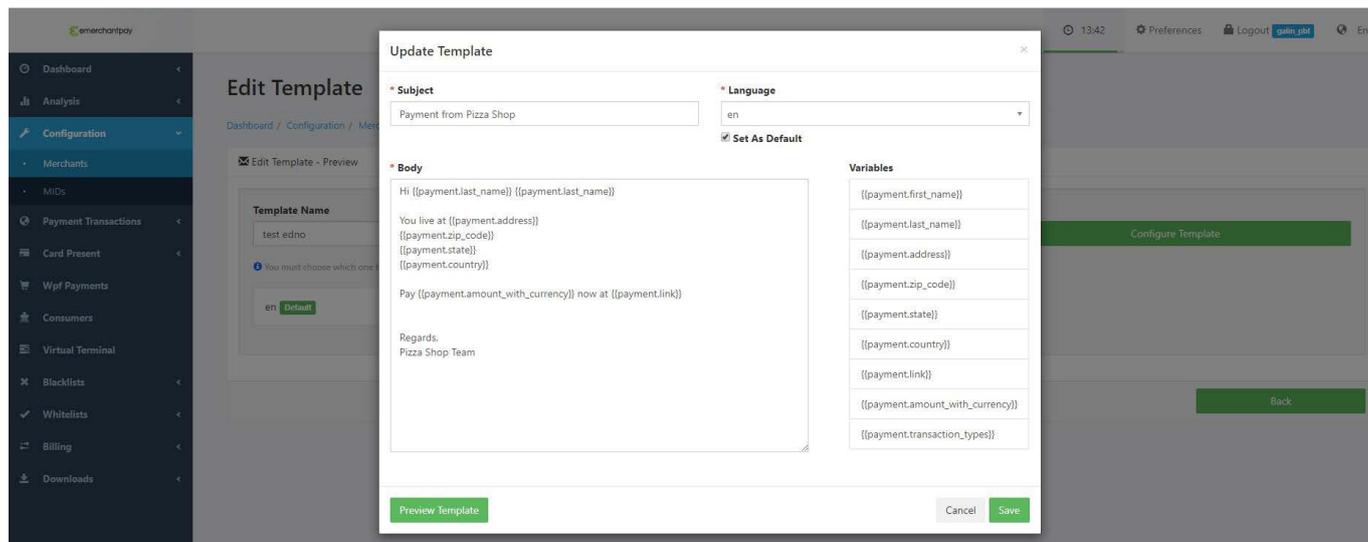
Logo Configured for WPF is also displayed on the Pay By Link emails.
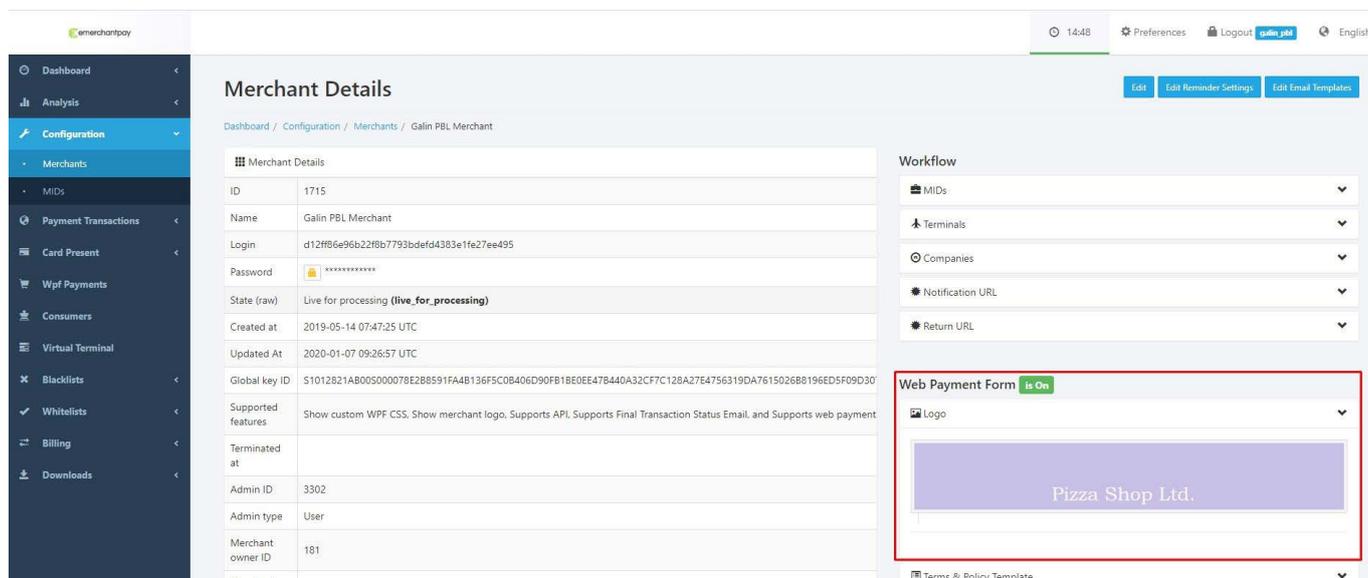
11.   Business Attributes

In certain cases the emerchantpay Risk Department might want to collect special information in the form of business attributes for a service or product delivery that happens in future compared to the payment itself. For example when a user pays now for an event that will happen sometime in the future. Such cases are buying a concert tickets, or booking a holiday. Please refer to Business Attributes - Product Profile_Genesis for additional information.

Business Specific Attributes

* Event Start Date

24-03-2020

* Event End Date

Event Organizer Id

Event Id

☐ Enable Pay Later functionality

☐ Send Payment reminders

Generate payment link

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