

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.

100 M 10 00	the state	1.51 1.57 51	1.44		17	177 (F	1.51 1.5		Tel: 1	20010
<pre>Eemerchantpay</pre>							() 14:59	Preferences	Logout galin_pbl	🛛 English 🗸
⑦ Dashboard	<		i.							
.lı Analysis	< VII	rtual lermina	I							
✗ Configuration	< Dashb	ooard / Virtual Terminal								
Payment Transactions	۹ ۹	Search								
🗃 Card Present	e -	Transaction	n type							
🗑 Wpf Payments										
호 Consumers		CARD	Authorize 3D	Sale 3D	E PAY BY LINK	Pay by Link				
🗐 Virtual Terminal										
× Blacklists	<.									
✓ Whitelists	s.									
≓ Billing	•									
🛓 Downloads										



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)

* Terminal	
Galin Terminal PBL - EUR (EUR)	2
* 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	



- 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.

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			
Diama			

-	
' 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.

vailable Transaction Types		
Transaction types		
CARD CARD		*
Authorize 3D	Sale 3D	
	Enable Pay Later functionality	
	Send Payment reminders	
	Generate payment link	

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.

	PayByLink payment successful	④ 15:00	Preferences	🔒 Logout 📴 galin_pbl	English
Pay By Link					
III Payment Confirmation					
Name	Value				
Status	new				
Unique Id	b01129e63c6c94ae0334a39b4e6c2601				
Transaction Id	f0e970fe35d8c7236df082a58a616de1				
Consumer Id	6652				
Timestamp	2020-03-24T13:09:19Z				
Amount	43.99				
Currency	EUR				
Redirect Url	https://staging.wpf.emerchantpay.net/en/payment/b01129e63c6c94ae0334a39b4e6c2601				



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.

Customer email galin_monev@abv.bg	You are about to pay for 2 x Large Pizza Margarita
Usage Pizza Shop Ltd	24.00 EUR
First name John Last name	Card
Donn Address 1 Second Street 22	Pay with Card
City London	VISA 🧶 🛄
Sounday	Your credit card statement will be billed as
United Kingdom	FULL NAME
	Card number
	Expiration date CVV Select Month Select Year

7

8. Pay By Link consulting and follow up

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

Eemerchantpay							O 14:53	Preferences	🔒 Logout 🔒 Logout	englisi
O Dashboard	<									
.lı Analysis	*	VVPF Pa	ayments							
F Configuration	*	Dashboard / W	PF Payments							
@ Payment Transactions	<	Q Search								*
🗃 Card Present	×.	_								
🗑 Wpf Payments		1 2 3	4 Next > Last »							
🚖 Consumers		III WPF Paym	nents count: 101							
🗐 Virtual Terminal		Actions	Date	Merchant	Terminal	MID	Status	Customer		Amount
× Blacklists	<	Actions +	2020-03-24 13:09:19	Galin PBL Merchant			New	Galin Monev		43.99 EUR
✓ Whitelists	<.	Actions +	2020-02-20 14:05:54	Galin PBL Merchant			Timeout	John Smith		56.11 EUR
🚅 Billing	<	Actions 🕶	2020-01-14 14:04:47	Galin PBL Merchant			Timeout	Galin Monev	1	00.00 EUR
* * * *		Actions 🕶	2020-01-07 09:26:05	Galin PBL Merchant			Timeout	Galin Monev		11.00 EUR
Y Downloads	S	Actions 🕶	2020-01-07 08:59:35	Galin PBL Merchant			Timeout	Galin Monev		98.00 EUR
		Actions 🕶	2020-01-06 13:07:31	Galin PBL Merchant			Timeout	Galin Monev		22.00 EUR
		Actions 🕶	2020-01-06 13:01:53	Galin PBL Merchant			Timeout	Galin Monev		12.00 EUR
		Actions 🕶	2020-01-06 12:57:34	Galin PBL Merchant			Timeout	Galin Monev		75.00 EUR
		Actions +	2019-12-23 09:57:05	Galin PBI Merchant			Timeout	Galin Money		36.63 FUR

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

.lı Analysis	۲.	Pay	yment	Trans	actions									
	n <	Dashb	oard / Payme	nt transaction:	s									
Ø Payment Trans	nsactions ~		/olumes for s	election										Show
	sactions	Qs	Search											
	otes ions		Merc	hant Transac	tion ID Plea	ase select		×						
Transaction Att	ttempts			Un	ique ID Plea	ase select		•						
Export Files				Date	e range Fro	m			То					
Card Present	*				Ву	/ payment days								
🗑 Wpf Payments	ts			Me	rchants									
🛓 Consumers					Add	i search filter			Search Res	et				
🗐 Virtual Termin	inal													
× Blacklists	*	_												
✓ Whitelists	٠	1	2 Next >	Last »										
₽ Billing	*	III F	Payment Trans	sactions cour	nt: 32							¢ Customizable	e columns 🗸 🛓	Export Files 🕶
± Downloads	*	Actio	ons	Status	Created at	Merchant	Terminal	Туре	Error class	Error message	Merchant Transaction ID	Transaction ID	Card holder	Card Number
		Actio	ons 🕶 🔛	Declined	19-11-07 13:49	Galin PBL Merchant	Galin Terminal PBL - EUR	Sale	InvalidCard	card_number is invalid or missing	2e1454f0b1930584bf47d1f33f90c7b2	148	Jsana aa	4111111111
		Actio	ons 🕶 🛃	Approved	19-11-07 13:48	Galin PBL Merchant	Galin Terminal PBL - EUR	Sale			17de127be2d888ff5db2b46a72c6b409	147	Jasn Asn	4200000000
		Actio	ons 🕶 🔛	Approved	19-11-07 13:47	Galin PBL Merchant	Galin Terminal PBL - EUR	Sale			3b117a789db4753ea6434c3179a4f738	146	Joas SAan	4200000000

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 Configurationà Merchantsà Merchant Details.

Cemerchantpay				© 14:55	🌣 Preferences 🔒 Logout 🖬 🕼
) Dashboard I Analysis	۲ ۲	Mercha	nt Details		Edit Edit Reminder Settings Edit Email Ter
Configuration	~	Dashboard / Co	nfiguration / Merchants / Galin PBL Merchant		
Merchants		III Merchant	Details	Workflow	
MIDs		ID	1715	MIDs	
Payment Transactions	*	Name	Galin PBL Merchant	★ Terminals	
Card Present	*	Login	d12ff86e96b22f8b7793bdefd4383e1fe27ee495	Companies	
Wpf Payments		Password	AXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	Companies	
		State (raw)	Live for processing (live_for_processing)	Notification URL	
Consumers		Created at	2019-05-14 07:47:25 UTC	Return URL	
Virtual Terminal		Updated At	2020-01-07 09:26:57 UTC		
Blacklists	٠.	Global key ID	S1012821AB00S000078E288591FA4B136F5C0B406D90FB1BE0EE47B440A32CF7C128A27E4756319DA7615026B8196ED5F09D30	Web Payment Form is On	
Whitelists	*	Supported features	Show custom WPF CSS, Show merchant logo, Supports API, Supports Final Transaction Status Email, and Supports web payment	Iogo	
Billing	٠	Terminated		Terms & Policy Template	
Downloads	*	Admin ID	3302	Terms & Conditions	

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).

2 emerchantpay					
⑦ Dashboard	<				
I Analysis	< Ed	it Reminder Config			
Configuration	✓ Dashb	oard / Configuration / Merchants / Galin	PBL Merchant / Edit Reminder Co	onfig	
Merchants	Edit	t Configuration			
MIDs		Reminders Count			
Payment Transactions	*	1			
Card Present	*	* 1st reminder after		* Channel	
Wpf Payments		120	Minutes	email	٣
Consumers			Save		
Virtual Terminal					
Blacklists	< .				

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.

	Cemerchantpay					© 13:42	Preferences	🔒 Logout 🛛 galin pal	Ø En
0	Dashboard	*	Update Template		×				
		Edit Template	* Subject	* Language					
A		Dashboard / Configuration / Met	Payment from Pizza Shop	en	*				
		🖾 Edit Template - Preview	* Body	🗷 Set As Default	Variables				
•			Hi {{payment.last_name}} {{payment.last_name}}		{{payment.first_name}}	-			
0		<	You live at {[payment.address]}		{{payment.last_name}}		Configure Templa	te	
		est curro	(payment.state)} {(payment.state)} {(payment.country)}	{{payment.address}}			sorngure remps	v.	
T		- The must capese winds one	Pay ((payment.amount_with_currency)} now at ((payment.link))		{{payment.zip_code}}				
		en Deaut			{{payment.state}}				
101			Regards, Pizza Shop Team		{{payment.country}}				
×					{{payment.link}}				
÷		е.			((payment.amount_with_currency))			Back	
4		×		j.	{{payment.transaction_types}}				
*		*							
			Preview Template		Cancel Save				

Logo Configured for WPF is also displayed on the Pay By Link emails.

<pre>emerchantpay</pre>				③ 14:48	Preferences	Logout galin pbl	english
🕲 Dashboard 🧹	and Merchant Details				Edit Edit Re	minder Settings Edit Em	ail Templates
🖌 Configuration 🔷	Dashboard / Cor	nfiguration / Merchants / Galin PBL Merchant					
Merchants	III Merchant I	Details	Workflow				
• MIDs	ID	1715	🚔 MIDs				*
Payment Transactions	Name	Galin PBL Merchant	★ Terminals				~
📼 Card Present 🗸	Login	d12ff86e96b22f8b7793bdefd4383e1fe27ee495	O Companies				~
🗑 Wpf Payments	Password	ALL REPORTED	*				
* Consumers	State (raw)	Live for processing (live_for_processing)	* Notification UKL				
	Created at	2019-05-14 07:47:25 UTC	Return URL				•
😇 Virtual Terminal	Updated At	2020-01-07 09:26:57 UTC					
× Blacklists <	Global key ID	S1012821AB00S000078E288591FA4B136F5C0B406D90FB1BE0EE47B440A32CF7C128A27E4756319DA7615026B8196ED5F09D30	Web Payment Form	s On			
✔ Whitelists <	Supported features	Show custom WPF CSS, Show merchant logo, Supports API, Supports Final Transaction Status Email, and Supports web payment	🖬 Logo				~
≓ Billing <	Terminated						
🛨 Downloads 🔹 <	Admin ID	3302					
	Admin type	User	-		1		
	Merchant owner ID	181					
	Merchant		Terms & Policy Template	20			*

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 Spe	cific 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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