



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.

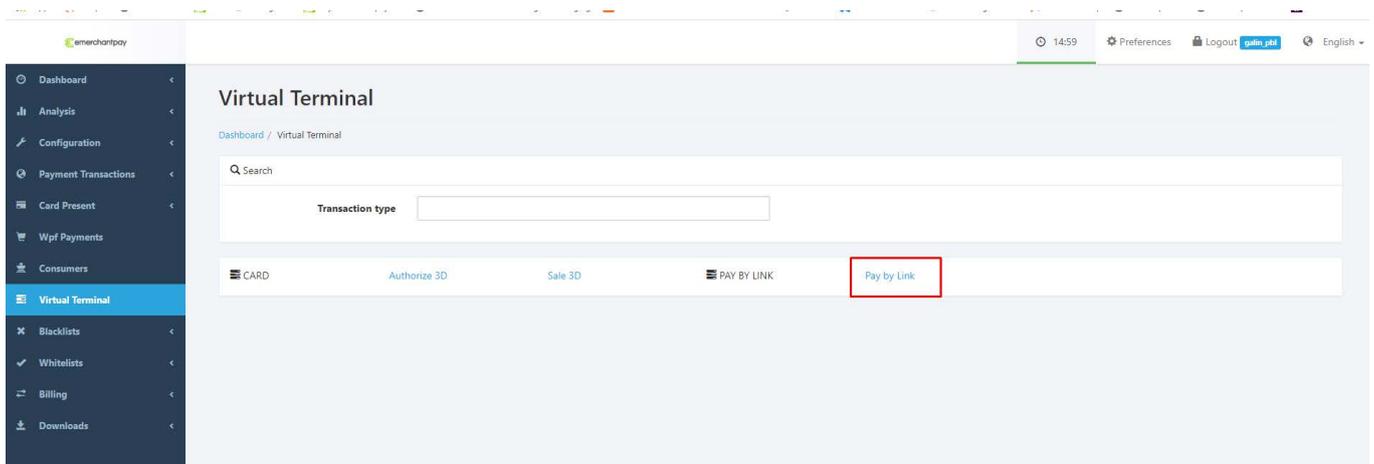
3. Activation

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**

Galini 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.

Available Transaction Types

Transaction types

☰ 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

🕒 15:00 ⚙️ Preferences 🔒 Logout 👤 gavin_john 🌐 English

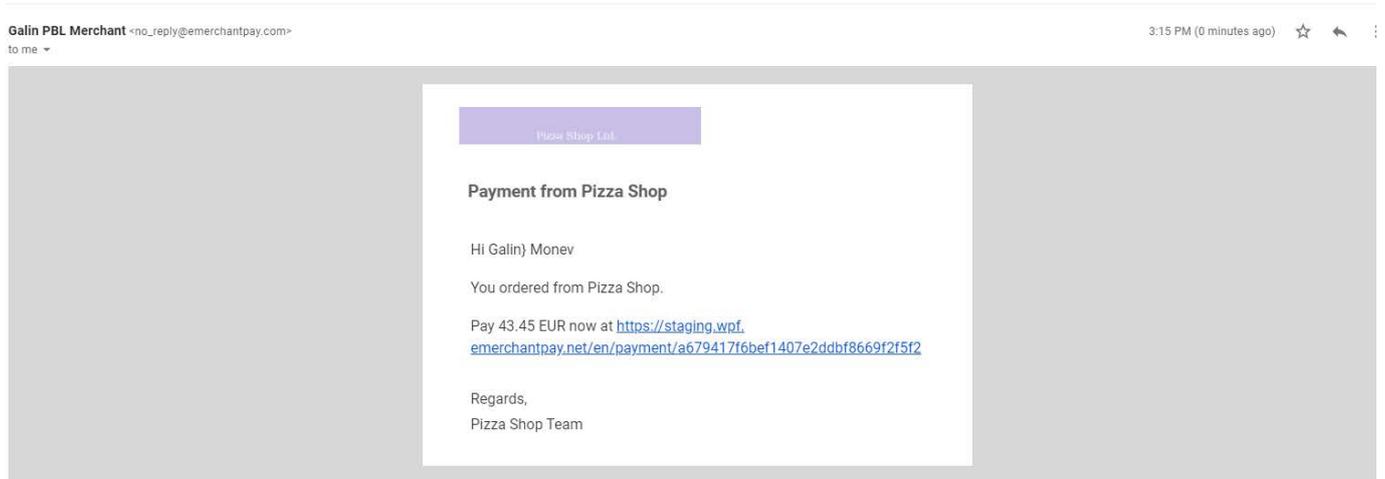
Pay By Link

☰ 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 Available Configuration.



7. WPF example

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

Customer email
galin_money@abv.bg

Usage
Pizza Shop Ltd

First name
John

Last name
Dohn

Address 1
Second Street 22

City
London

Zip code
15 KLA

Country
United Kingdom

You are about to pay for...
2 x Large Pizza Margarita

24.00 EUR

Card

Pay with Card

Accepted cards
VISA Mastercard American Express

Your credit card statement will be billed as:
test descri Sofia

FULL NAME MONTH/YEAR

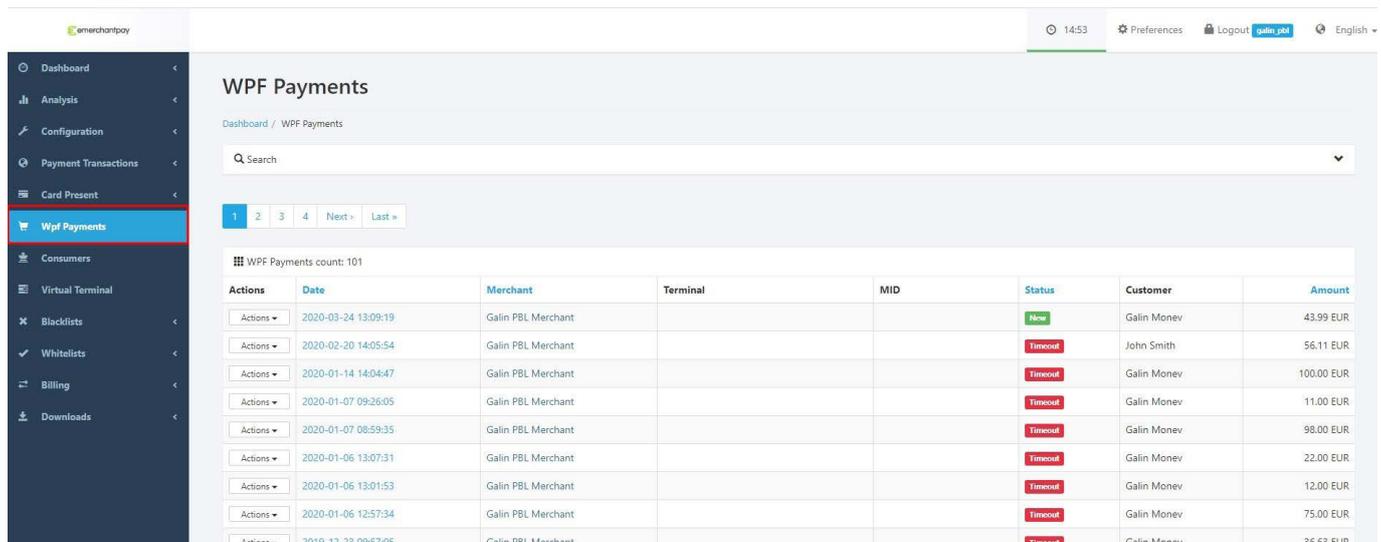
Card holder

Card number

Expiration date CVV
Select Month Select Year

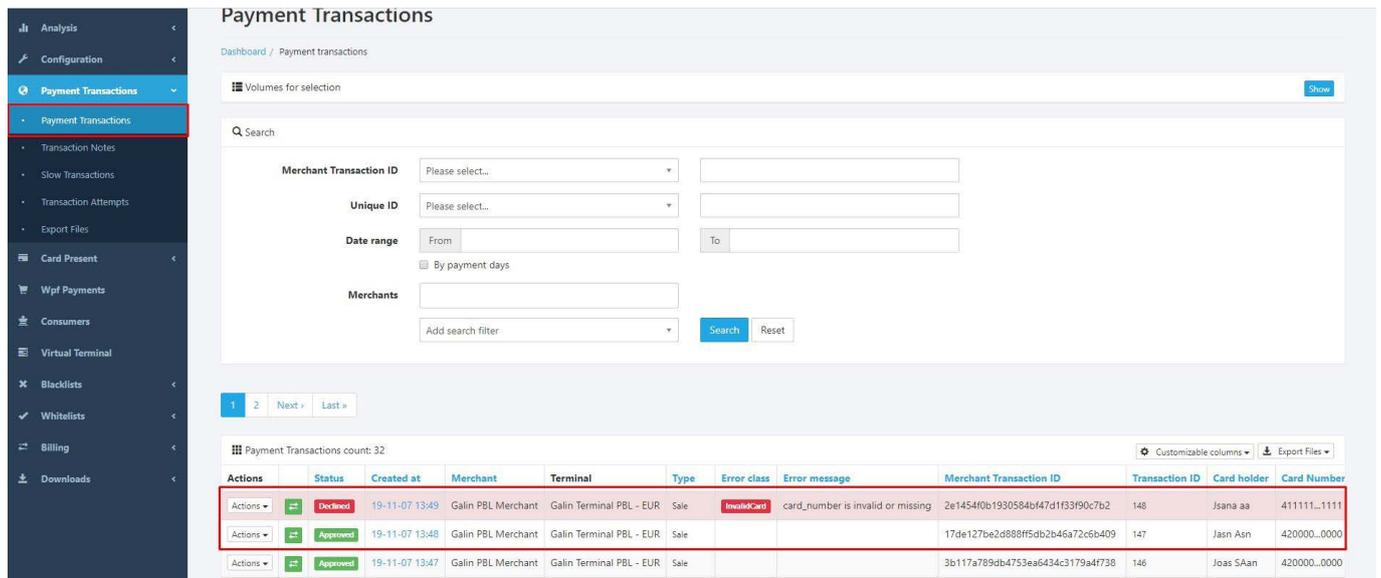
8. Pay By Link consulting and follow up

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



Actions	Date	Merchant	Terminal	MID	Status	Customer	Amount
Actions	2020-03-24 13:09:19	Galin PBL Merchant			New	Galin Monev	43.99 EUR
Actions	2020-02-20 14:05:54	Galin PBL Merchant			Timeout	John Smith	56.11 EUR
Actions	2020-01-14 14:04:47	Galin PBL Merchant			Timeout	Galin Monev	100.00 EUR
Actions	2020-01-07 09:26:05	Galin PBL Merchant			Timeout	Galin Monev	11.00 EUR
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 PBL Merchant			Timeout	Galin Monev	36.63 EUR

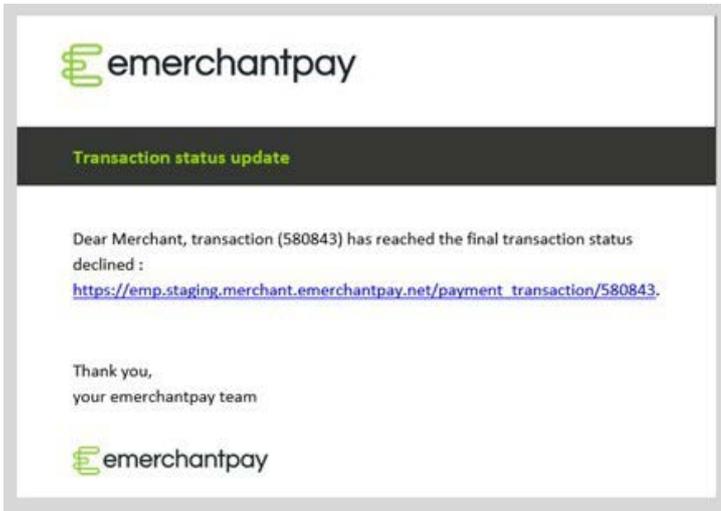
Once a payment transaction is completed by the customer it can be observed in page 'Payment Transactions'.



Actions	Status	Created at	Merchant	Terminal	Type	Error class	Error message	Merchant Transaction ID	Transaction ID	Card holder	Card Number
Actions	Declined	19-11-07 13:49	Galin PBL Merchant	Galin Terminal PBL - EUR	Sale	InvalidCard	card_number is invalid or missing	2e1454f0b1930584b147d1f3390c7b2	148	Jsana aa	411111...1111
Actions	Approved	19-11-07 13:48	Galin PBL Merchant	Galin Terminal PBL - EUR	Sale			17de127be2d888f5db2b46a72c6b409	147	Jasn Asn	420000...0000
Actions	Approved	19-11-07 13:47	Galin PBL Merchant	Galin Terminal PBL - EUR	Sale			3b117a789db4753ea6434c3179a4738	146	Joas SAan	420000...0000

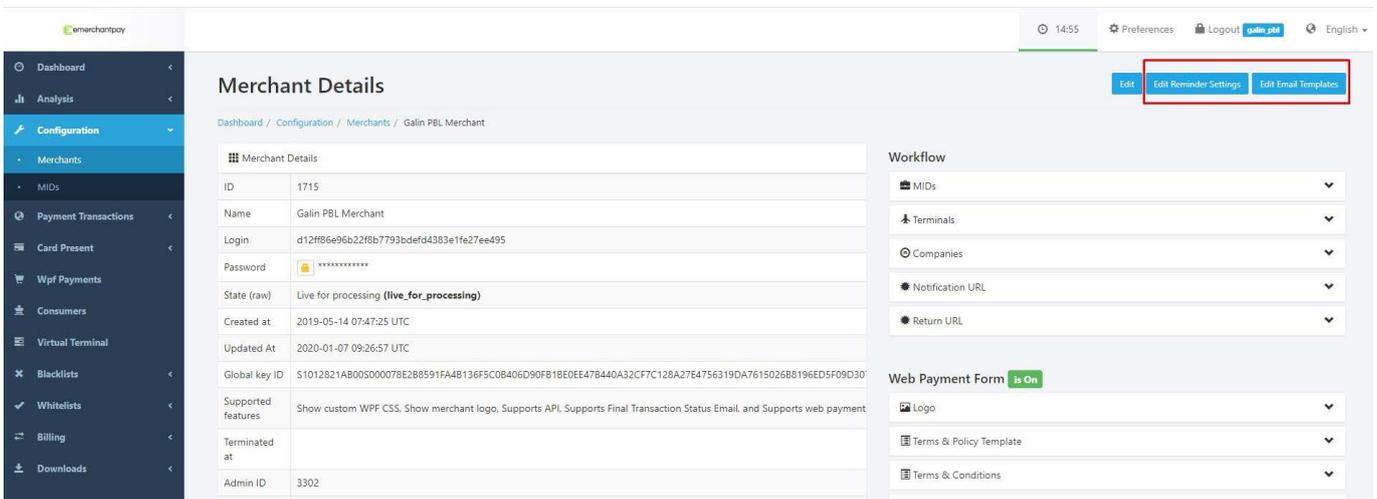
9. Merchant Payment Notification

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.

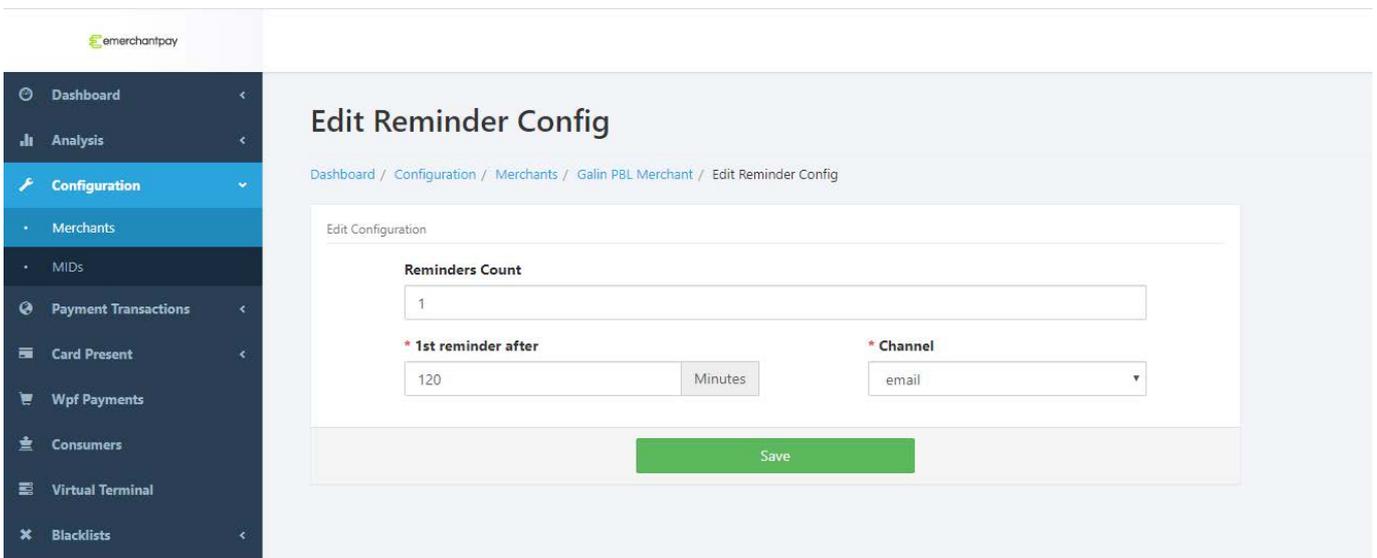


10. Available Configuration

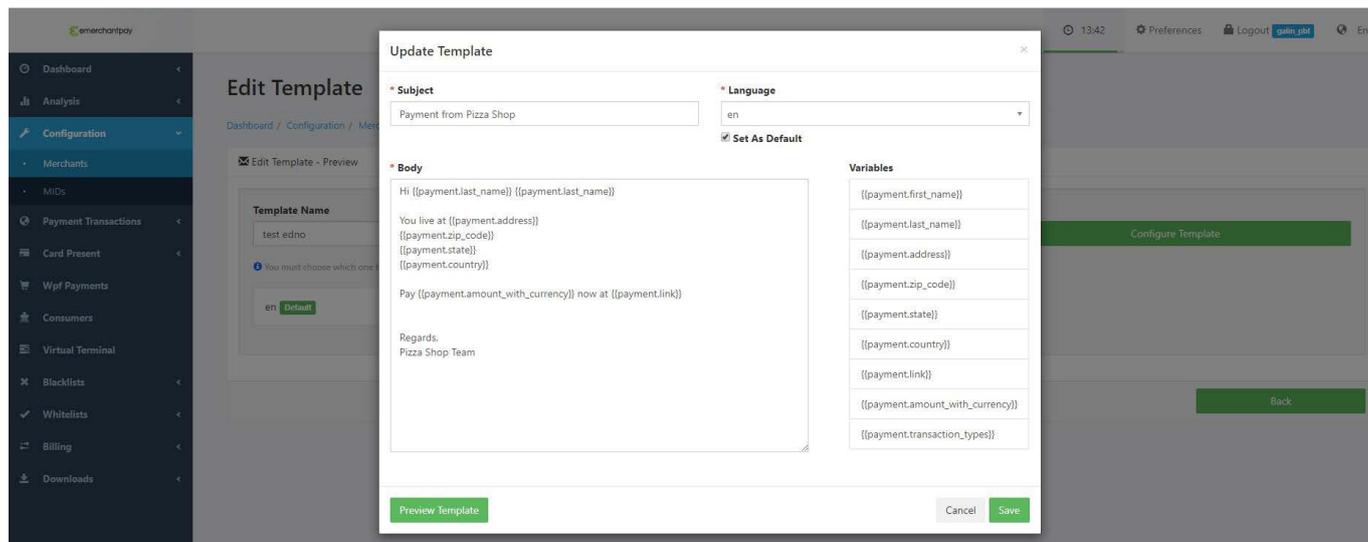
Merchant user can modify reminder settings and email templates through page Configuration → Merchants → Merchant Details.



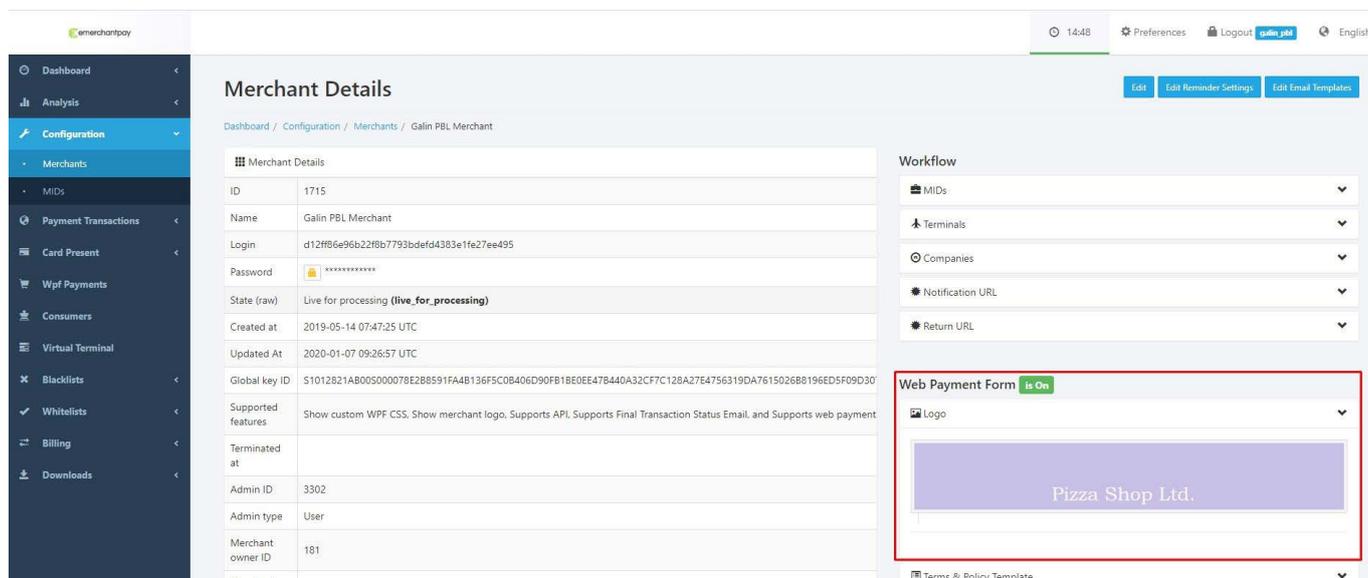
Up to three reminders can be configured and applied for a Pay By Link payment. The channel of the reminder can be either email or text message (sms).



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 merchantpay 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**

*** Event End Date**

Event Organizer Id

Event Id

Enable Pay Later functionality

Send Payment reminders

[Generate payment link](#)



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