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<https://verifone.cloud/docs/online-payments/pay-by-link>

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## Pay by Link

### Overview

Pay by Link is an easy and secure way that allows you to receive payments from customers. You will generate a payment link by providing payment details (amount and currency) in Verifone Central. The link can be shared with your customers through the desired engagement channels. When your customers visit the link, they are prompted to complete the payment. After they have completed the payment, you can review the payment status and transaction details in Verifone Central under the *Payment Links* page.

This integration method is available via Verifone Central and [Checkout API](#).

### Benefits

- If you do not have an eCommerce solution or are **still building your web shop** or mobile app and you need to collect payments from your customers.
- If your business is handling phone transactions in a **Call Center**, you can accept payments securely, and prevent bank details from being shared over the phone.
- If you need to collect payments in addition to web and in-store checkout by accepting payments on **multiple channels** (Email/ Call Center/ SMS/ Social Media), thus speeding up the transactions.
- If you want to **reduce the cart abandonment rates** by placing payment links directly in the message sent as a follow-up to customers who left before making a purchase.
- If you want to offer your business customers a simpler and **quicker way to pay their invoices** and improve your cash flow.

### Prerequisites

- Have a [Verifone Central](#) account in either our Sandbox or Production environment with access to Pay-by-Link.
  - Don't have a Verifone Central Account already? [Contact your regional sales team](#) to get started.
- [Have access to a Verifone Central account](#) that has the **Merchant Cashier** or **Merchant Supervisor** role. For more information on roles see [Users and merchant roles](#).
  - Forgotten your password? Click the [portal link for you region](#) and [reset your password](#).
- Generate a [Secure Card Capture Key](#) on your user's organization.
- **(Optional)** Activate Advanced Payment Methods to provide more channels to your shoppers.
  - Check which [APM's your acquirer supports](#)
  - Activate [Apple Pay](#)
  - Activate [Google Pay](#)

For Mail Order or Telephone Order (MOTO) transactions where the cardholder shares their card details and you (the merchant) enter their details on their behalf, use [Virtual Terminal](#).

## Access

### ? Access:

- **Merchant Cashier** – can generate payment links: create, set the payment and the customer details, send the customer the payment link, and follow the transaction status.
- **Merchant Supervisor** – can generate and send payment links and initiate a refund.

For instructions on how to generate a payment link, share the payment link and other options check the [Create a Payment Link](#) documentation.