••• verifone

https://verifone.cloud/docs/online-payments/pay-link/create-payment-link Updated: 24-Jun-2025

Create a Payment Link

For prerequisites and additional information check the Pay by Link documentation.

- 1. Log into Verifone Central.
- 2. Navigate to **Commerce** > *Payment Tools* > **Pay by Link**.



Commerce

Commerce

Optimize commerce operations with a comprehensive suite of payment tools, designed to streamline transactions and maximize revenue. Stay on top of financial performance with detailed reporting on sales and revenue, and never miss a payment with reliable payment deliverables.

3. In the *Payment Links* page, click on the **Create Payment Link** button at the top of the page.

••• verifone	Commerce	Devices	Administration	
] Co	mme	erce	
Paym	ent links			
Type a Me	erchant Reference			
7/26/202	23 — 8/2/2023 🗸	Organiz	ations V Payment s	tatus 🗸 Cle

4. The *Create Payment Link* page will be displayed. You'll now be prompted to enter the **Payment Settings**, such as the **Amount**, **Payment Methods**, and **Customer information**.

Payment settings

eate Payment	link	
Payment Settings	Link Settings	Done
Payment Settings		
Organization		
Parent	•	
Cart information		
Amount Amount & p	roduct	
Transaction Amount		
EUR 🗸	0.00	
Merchant Reference (optional)		
Invoice Number (optional)		
Sales Identifier (optional)		
Payment method fo		
Payment method to		
Card		
 Automatically send transact 	tion for capture (i)	
+ Add customer address deta	ils	

• Select the **Organization** to which the transaction belongs. If your account is associated with only one organization, this field will pre-populate, otherwise, if it is associated with multiple organizations, you will need to select one organization from the list.

A compatible Payment Provider Contract (PPC) with an e-commerce sales channel is required to use the Pay by Link tool.

- If the default option for **Cart information** is selected:
 - Use the left-hand side dropdown menu to select the **Currency**. If you only have one currency available, this will automatically be selected.
 - The default currency field will pre-populate as per your Organization's setup.
 - Enter the **Amount** in the righthand side field.

(Optional) Select the **Amount & Product** button to create a list of specific products the customer is purchasing.

- Use the *Product Catalog* page to prepopulate the product details.
- Enter the *Product description*, *Quantity* and *Price per unit*.
- (Optional) Enter a *Product ID/SKU*. Typically, this is the Stock Keeping Unit (SKU) number.

(Optional) Use the Add Product button to add more products and repeat the previous two steps.

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duct Information		
duct mormation		
Use Product Catalog		
Product Name		
Search by product name		^
+ Add to product catalog		
+ Manually enter product		
Type to search		
Quantity Price per unit		Product ID/SKU (Optional)
1 V EUR	0.00	
Total Price		EUR 0.00

(Available for Australia and New Zealand) You can specify per product line item whether it is taxable or not, by enabling the GST (Goods and Services Taxes) toggle button.

Cart information

🔿 Amount 🛛 💿 Amount & product

Product Information

Name what you charge for		
Quantity Price per unit	Code (Optional)	
1 V AUD 100.0		
COST	Product Total	AUD 90.9
Gor	Tax Total (10% GST)	AUD 9.09
	Total Price (w/GST)	AUD 100.00
	Product Total	AUD 90.9
	Tax Total (10% GST)	ALID 9 09
	Tax TULAI (10% 001)	1000.00

- (Optional) (<u>Wood Forest National Bank</u> and <u>Worldpay US</u> merchants only), the following fields will be displayed:
 - Amount is taxable: Click the checkbox to indicate the amount of the payment that is taxable.
 - **Tax Amount**: The amount of tax to be paid on the purchase. Only displayed if the *Amount is taxable* checkbox is checked.
 - **PO Number** (Purchase Order Number): The number of the purchase as assigned by you).
- (Recommended) Enter a **Merchant Reference**. Text or a number of your choosing to help you identify the payment and link this with your order system. Also used to search for this link within the *Payment Links* page.

Merchant Reference field for Pay by Link is restricted to 50 characters.

• (Optional) Enter an **Invoice Number**. Text or a number to help you link the payment with your invoicing system.

The **Merchant Reference** and **Invoice Number** can be used to <u>search</u> for a specific transaction in your Orders / Transaction Reports.

• (Optional) Enter a **Sales Identifier**. Text or a number that some in-store devices also use during the transaction, allowing you to filter across your payment channels.

• Select from your available list of your **Payment Methods**. If you have only one available, this will be automatically selected for you. The payment method needs to be supported by your <u>acquirer</u>.

Depending on the settings in your <u>Payment Provider Contract (PPC)</u> you will be prompted with different fields.

• (if applicable) The **Payment Contract** field will be displayed only if there will be more than one available PPC for the selected organization and currency.

Pa	yment methods for EUR
Sele	ect the payment methods your customer will choose from in the check
	Card
F	Payment Contract
	Mastercard, Visa
	Carte Bancaire, Mastercard, Visa, Vpay, Electron, Maestro onboarding test
	Mastercard, Visa onboardingtesting
	Maestro, Mastercard, Visa, Diners, American Express
[Enable 3-D Secure authentication

- (For Israel) Select Authorization or PreAuthorization as Authorization Type.
 - Authorization An authorization transaction puts the customers funds on hold, which should be used for when the final amount <u>charged</u> is known.
 - **Preauthorization** Also puts the customers funds on hold but is used for when the final amount <u>captured</u> is not known and may be less than the initial amount
- (If applicable) Choose between *Sale* and *Standard installment* in the **Credit term** field.
 - Sale A standard payment. The sale transaction implies authorization (putting the funds on hold) and capture is done in one single step.
 - Installments Select the maximum number of payments needed.
- (If applicable) For each wallet, choose the SCA Compliance Type.
 - None No 3D Secure authentication will not be required.
 - Wallet 3D Secure authentication will be required at the Wallet providers discretion.
 - Force_3DS 3D Secure authentication will always be required.

	1	^
SCA Compliance Type		
None	× •	
None	× •	
🗹 🦾 Mobile Pay		^
SCA Compliance Type		^

• Check the option for Enable 3D Secure authentication if required. Under the <u>Strong Customer</u> <u>Authentication</u> regulations, <u>3D Secure</u> is required for all regions except the United States and Canada.

For some regions where 3D Secure is mandatory, this option will be restricted to enabled.

- The **Automatically send transaction for capture** checkbox is selected by default, enabling you to perform a sale transaction (authorization + capture). If you unselect this checkbox, you will have to manually perform the <u>capture</u> after the customer has completed the payment link.
- Enter the Customer details. These are required for 3D Secure, Klarna, MobilePay and Vipps.

You can use the <u>Customer Catalog</u> feature to prepopulate the necessary fields in the *Customer details* section.

- Enter the **First Name** and **Last Name**.
- Enter the Phone Number. Use the dropdown menu to select the correct country code.
 The default country field selector will pre-populate as per your Organization's setup.
- Enter the **Email Address**. This email can also be used, later, to track the payment link. The field will be displayed as *Email (Customer)*, in the payment links list page.
- Enter the **Identifier**. An optional identifier of the document recipient.
 - Personal ID (for individuals)
 - Tax identification number (for business)
- Enter the **Billing Address** information
 - (UK merchants only) Do not use the state/province field.
 - The default country field selector will pre-populate as per your Organization's setup.
- (Optional) Uncheck **The shipping address is the same as the billing address** checkbox if you need to enter a different **Shipping Address**.

Once the payment settings are completed, click on **Continue to link settings** to proceed and customize the payment link experience for your customer.

Link settings

reate Payment li	nk		
Payment settings	2 Link settings		Done
Payment settings summary			EUR 10.00
Link settings			
Link expiration			
1 days 🗸			
30 days maximum			
Preselected language			
English (English)	× •		
Checkout theme			
Default theme	•		
Delivery settings			
Send link by email			
Send link by phone number			
Back to payment settings		Discard	Create payment link

• (Optional) Use the **Link Expiration** setting to control how long the payment link should remain active. The maximum is 30 days from the time you created the link. Once it expires, the customer cannot access the payment link.

You can disable and re-enable payment link's via the Payment Links menu.

- $\circ~$ (Optional) Choose the $\ensuremath{\textbf{Preselected language}}$ to be used in the customers checkout page.
- (Optional) Set a Checkout theme of your choice to personalize the Pay by Link checkout page. You can choose the *Default theme* (the default template theme provided by Verifone) or a customized theme created via the <u>Checkout Themes Editor</u>.

- (Optional) Use the **Delivery Settings** to send the payment link directly to the customer. If you didn't use this option you can always send the payment link at a later time.
 - Use Send link by email to send via email. After entering the email address, the email can also be used, later, to track down the payment link. The field will be displayed as *Email* (*Recipient*), in the payment links list page.
 - Use Send link by phone number to send via SMS text message.

Once you have entered your desired settings, click on the Create payment link button to proceed.

You can always edit the previous payment configuration, by selecting the **Back to payment settings** button.

Done page

A success page will be displayed confirming the Payment link was successfully created.

Link settin	gs :essfully cr 0cd7d45d-c6a6-	Done Teated
ink was succ	cessfully cr 0cd7d45d-c6a6-	reated 41d Ø Copy link
d.net/v2/checkout/	0cd7d45d-c6a6·	41d Ø Copy link
Parent		
USD 10		
DefaultMerch		
-		
	Parent USD 10 DefaultMerch -	Parent USD 10 DefaultMerch -

- (Optional) The payment link can be copied to a clipboard, by pressing the **Copy link** button, allowing you to share the payment link with the customer directly through your desired channel.
- (Optional) The **Send payment link** button can be used to send the link via an SMS text message or email to the customer.
- 5. Use the Return to Payment Links button to go back to the Payment Links page.

Payment Link details

- 1. Navigate to the Payment Links page, and find the payment link you wish to send.
 - The **Created time**, **Email (Recipient)**, **Email (Customer)**, **Amount**, **Merchant Reference** and **Status** will be displayed to help you identify each payment link.
 - To search for a specific payment link, select the needed identifier and click Search.
 - Merchant Reference: enter the merchant reference used when creating the payment link.
 - **Email (Customer)**: enter the email address used when creating the payment link, if the *Customer details* section was completed.
 - **Phone Number (Customer)**: enter the phone number used when creating the payment link, if the *Customer details* section was completed.
 - **First Name (Customer)**: enter the first name used when creating the payment link, if the *Customer details* section was completed.
 - Last Name (Customer): enter the last name used when creating the payment link, if the *Customer details* section was completed.
 - You can also filter the displayed payment links by **Date**, **Organizations** and **Payment status**.



2. Confirm the details of the Payment Link and **click anywhere on its row** for the <u>Payment Link Details</u> to appear.

	Type a Merchant Reference		
Created: 8/27/2024 — 9	/3/2024 V Organizations	Payment status V	Clear filte
otal: 1 Payment links			
Created 🖨	Amount	Email (Recipient)	Er



Confirmation of payment

Navigate to the *Payment links* page and select the desired payment link to view the <u>Payment Link Details</u>.

• The transaction can be considered successful when marked with the **Paid** <u>Payment Link Status</u>.

- The history will display the Transaction Successful event.
- The **View Transaction Details** button can be used to be transferred to the <u>Orders / Transaction Reports</u> page to view more detailed information about the transaction itself.

10.00 EUR Paid X

Payment link Customer Actions

History

Transaction Successful 22 Jan 2024 18:39

Checkout initiated a pay request 22 Jan 2024 18:39

3D Secure authentication successful Status: Successful 22 Jan 2024 18:39

3D Secure Lookup Successful Enrolled: Bank is participating in 3-D Secure protocol and will return the ACS URL Status: Challenge Required 22 Jan 2024 18:39

Link delivered via email 22 Jan 2024 18:39

Link URL Expired

https://cst.chcckout.vficloud.nct/v2/chcckout/6c95f14d_cb5d-4848_90c7_05ac29620665/vicw

Transaction ID: fef63d1b-6fc3-458e-87ff-11f4161907a6

View Transaction Details

Using Pay by Link via the API

Required fields

To configure Checkout for accepting Pay by Link, the following fields are required:

• entity_id - This value can be found in the portal or provided to you by a Verifone employee. The Entity ID can be found in Verifone Central under *Administration ? Organizations*. The 'Organization ID' listed is the Entity ID.

Organizations EST	
General informa	tion
Parent organization	Verifone
Organization ID	3d4a23b3-1871-4558-b9c2-f2810071bbbf 📑

- currency_code Currency code
- amount Transaction amount. Transaction with zero amount value will be considered as account verification and by default implicitly capture will be set to false for an account validation transaction.
- configurations Object with one or more payment method configurations
- interaction type Type of checkout. Allows for distinguishing payments accepted via different channels.

If the link will be sent via email or SMS, then an additional field is required.

• notification_methods - The link can be sent automatically using one of the two options (email or SMS) or both of them in conjunction

Here is an example body for creating a Pay by Link:

```
{
    "amount": 100,
    "currency code": "NZD",
    "entity_id": "entity_id",
    "customer_details": {
        "billing": {
            "address_1": "Your_Address",
            "first_name": "First_Name",
            "last_name": "Last_Name",
            "country code": "NZ",
            "city": "Your_City"
        },
        "entity_id": "entity_id",
"email address": "test@gmail.com"
        },
    "configurations": {
        "card": {
            "payment contract id": "payment contract id",
            "threed_secure": {
                "enabled": true,
                "threeds_contract_id": "threeds_contract_id",
                "total_items": "01",
                "transaction mode": "S"
```

The response for creating the Payment Link will look like this:

```
{ "id": "string", "url": "string"}
```

APIs used to update the transaction status

• Actions that can be performed on a transaction after it was initiated are listed in the <u>Verifone eCommerce</u> <u>API</u>.