



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

Updated: 31-Oct-2025

Create a Payment Link

For prerequisites and additional information, check the [Pay by Link](#) documentation or watch this short tutorial:

1. Log into [Verifone Central](#).
2. Navigate to **Commerce** > *Payment Tools* > **Pay by Link**.

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.



Commerce

Payment links

7/26/2023 — 8/2/2023 ▼

Organizations ▼

Payment status ▼

Clear

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

Create Payment link

1

Payment Settings

Link Settings

Done

Payment Settings

Organization

Parent



Cart information



Amount



Amount & product

Transaction Amount

EUR



0.00

Merchant Reference (optional)

Invoice Number (optional)

Sales Identifier (optional)

Payment method for EUR



Card



Automatically send transaction for capture 



Add customer address details

Discard

Continue to link settings

- 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.

Cart information

☐ Amount ☒ Amount & product

Currency

Euro [EUR]

X v

Product Information

☒ 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

Add Product

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

Product description

Name what you charge for

Quantity

Price per unit

Code (Optional)

1 ▾

AUD 100.00

☒ GST

Product Total AUD 90.91
Tax Total (10% GST) AUD 9.09
Total Price (w/GST) AUD 100.00

Add Product

Product Total AUD 90.91
Tax Total (10% GST) AUD 9.09
Total Price (w/GST) AUD 100.00

- (Optional) ([Wood Forest National Bank](#) and [Worldpay US](#) 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 [search](#) 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 [acquirer](#).

Depending on the settings in your [Payment Provider Contract \(PPC\)](#) 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.

Payment methods for EUR

Select the payment methods your customer will choose from in the check



Card

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 [charged](#) is known.
 - **Preauthorization** – Also puts the customers funds on hold but is used for when the final amount [captured](#) 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.


Payment methods for EUR

Select the payment methods your customer will choose from in the checkout:

☒  Google Pay


SCA Compliance Type

None

☒  Vipps

SCA Compliance Type

None

☒  Mobile Pay

SCA Compliance Type

None

- Check the option for Enable 3D Secure authentication if required. Under the [Strong Customer Authentication](#) regulations, [3D Secure](#) 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 [capture](#) 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 [Customer Catalog](#) 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

Create Payment link

✓

2

Payment settingsLink settingsDone

Payment settings summaryEUR 10.00

Link settings

Link expiration

1 days ▾

30 days maximum

Preselected language

English (English) X ▾

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.

- (Optional) Choose the **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 [Checkout Themes Editor](#).

- (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.

[< Payment links](#)

Create Payment link



Payment settings



Link settings



Done



Payment link was successfully created

<https://uscst.checkout.vficloud.net/v2/checkout/0cd7d45d-c6a6-41d...>

[Copy link](#)

Expires on 30 Apr 2024 12:43

[Send payment link](#)

Link details

Organization	Parent
Transaction amount	USD 10
Merchant Reference	DefaultMerch
Product(s)	-
Customer name	-

[Return to payment links](#)

- (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**.

Pay by Link

Merchant Reference ▼

Type a Merchant Reference

Created: 8/27/2024 — 9/3/2024 ▼

Organizations ▼

Total: 233 Payment links

Created ⬆

Amount

Email (Recipient)

9/3/2024, 13:20:49

220.00 AUD

-

2. Confirm the details of the Payment Link and **click anywhere on its row** for the [Payment Link Details](#) to appear.

Pay by Link

Merchant Reference ▾

Type a Merchant Reference

Created: 8/27/2024 — 9/3/2024 ▾

Organizations ▾

Payment status ▾

Clear filter

Total: 1 Payment links

Created ▾	Amount	Email (Recipient)	En
9/3/2024, 13:20:49	220.00 AUD	-	m

Results per page

10 ▴

Total: 1 Payment links



Confirmation of payment

Navigate to the *Payment links* page and select the desired payment link to view the [Payment Link Details](#).

- The transaction can be considered successful when marked with the **Paid** [Payment Link Status](#).

- The history will display the **Transaction Successful** event.
- The **View Transaction Details** button can be used to be transferred to the [Orders / Transaction Reports](#) page to view more detailed information about the transaction itself.

10.00 EUR

Paid



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://est.checkout.vfieloud.net/v2/checkout/6e95f14d-cb5d-4848-90e7-05ac29620665/view>~~

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

Customer has already paid using this link.

[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.



- `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"
    }
},
"interaction_type": "PAYMENT_LINK",
"notification_methods": {
    "email": {
        "email_address": "test@gmail.com"
    },
    "sms": {
        "phone_number": "+64111111111"
    }
}
}

```

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 [Verifone eCommerce API](#).