



Pay by Link



Quick Start Guide

About this guide

Send your customers a link that takes them directly to a payment page. Ideal for e-invoicing, single item purchases and taking outstanding payments conveniently.



What is Pay by Link?

Pay by Link allows you to direct your customers to a hosted payment page, without the need for an e-commerce site. It can be pasted into your existing website, sent via email (or social media) directly to your customers or used to create a 'Buy Now' button on your website for single-item purchases.

Get Set Up Quickly

So that you can start taking payments with Pay by Link as soon as possible, this guide will help you with:

1. **Logging into the Merchant Management System (MMS)**
2. **Creating a Pay by Link**
3. **Inserting or sending Pay by Link (sales transaction)**
4. **Refunding a transaction**

Benefits

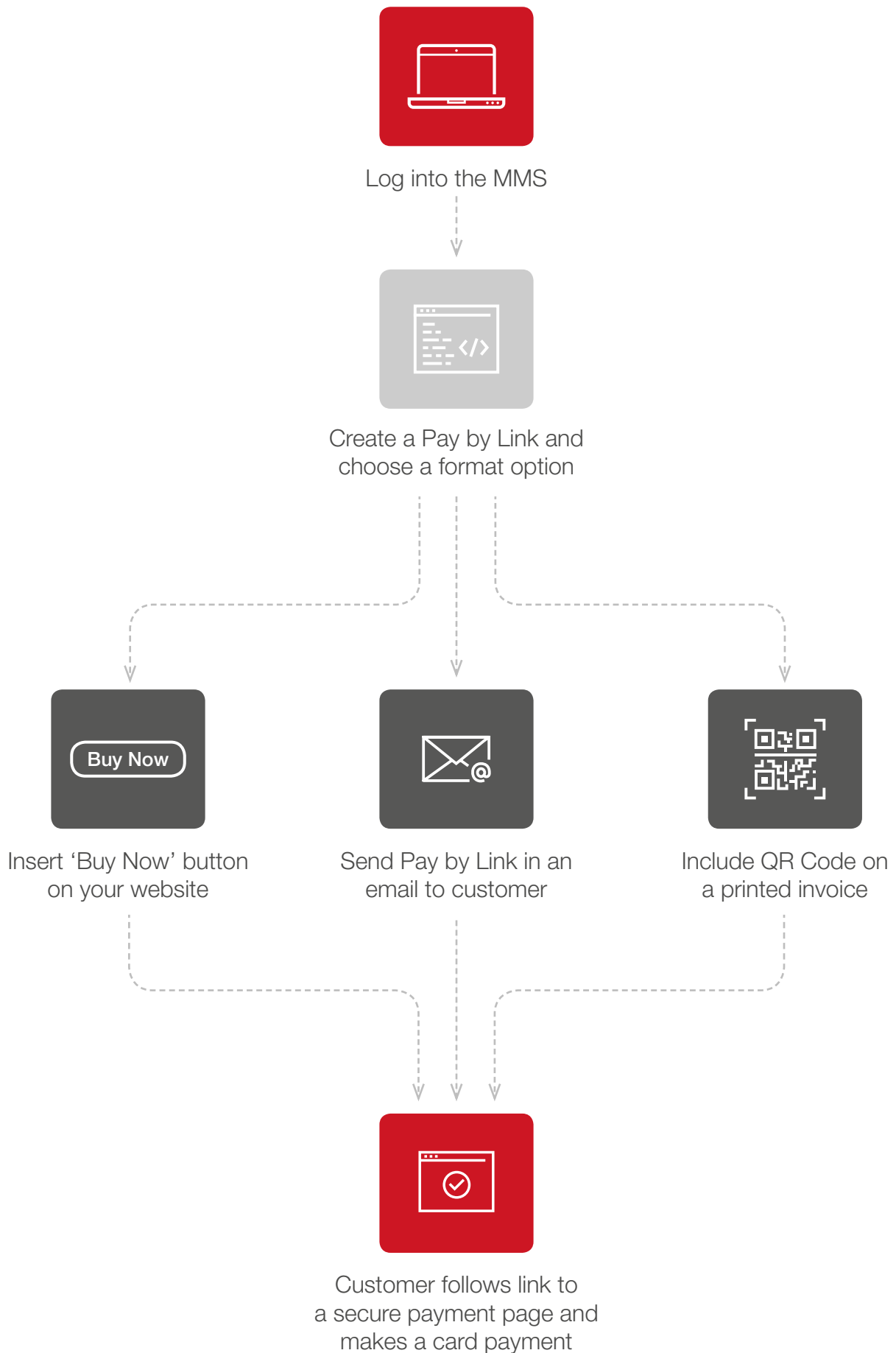
- Follow up outstanding customer payments via email
- Provide an immediate option to pay on e-invoices
- Take card payments without needing a website

Features

- **Instant reporting to monitor transactions in real-time**
- **Access for up to 20 users per account**
- **4 simple Pay by Link format options to choose from**
- **Setup single or recurring payments**

About this guide

How does Pay by Link work?



1. Logging in

1. Follow the link to the **MMS (Merchant Management System)** login page where you can access your **Pay by Link** tool: <https://mms.retailmerchantservices.co.uk/admin/login.php>

Note: You may want to bookmark this in your internet browser or add the URL to your desktop for quick access.

2. Log in using your **Username** and **Password** provided by the Retail Merchant Services Customer Service team, in an email entitled: '**Retail Merchant Services – Account Live**'.

01905 254201 rms@retailmerchantservices.co.uk

Login

Login

Please enter your login details below:

Username

Password Forgot password?

Login

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2. Creating a Pay by Link

1. Select the **Pay Button** tab on the navigation ribbon.



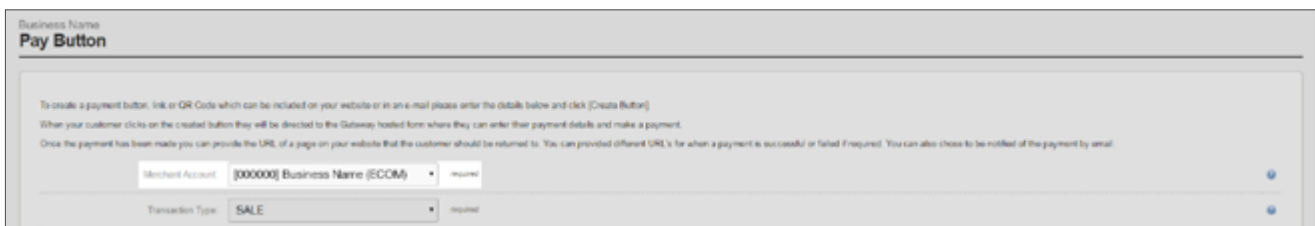
2. Under the **Merchant Account** drop down, you should see the following information:

- **6-digit reference number**
- **Your business name**
- **(ECOM)**

E.g. [000000] Business Name (ECOM)

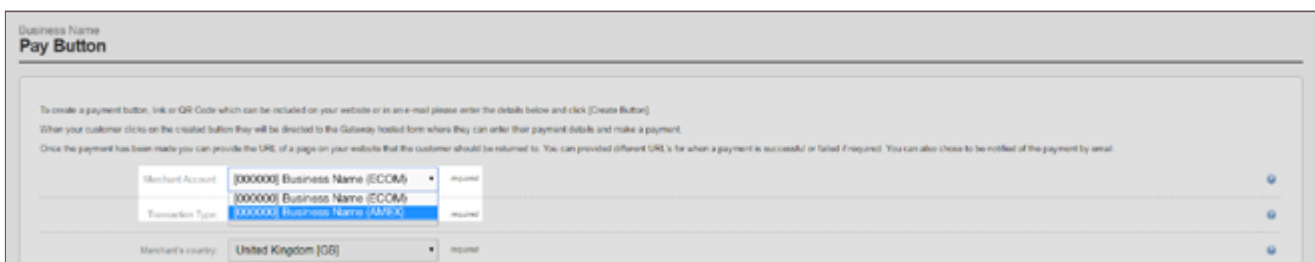
Please contact Customer Services on 01908 354 201 if you can't see this information.

Note: You may see more than one option in this drop down if you have multiple accounts or Amex cards enabled.



If the customer is paying with an **Amex** card, you will need to select **(AMEX)** from the drop down.

Note: **Amex** cards will not be accepted under **(ECOM)**. If you require the Amex facility and it's not available to you, please contact Customer Services on 01908 354 201.



- In the **Transaction Type** drop down you may see several choices. Choose **SALE** to create a Pay by Link that initiates a sales transaction.
- The **Merchant's Country** should not be changed from its pre-set value. Likewise, **Currency** should not be changed from its pre-set value if you want the transaction to occur in your home currency.

Note: If there are multiple currencies under one merchant account, you may choose the currency you wish to process the payment in. However, you must have a **Multi-Currency Account** to do this. Please call Customer Services on 01908 354 201 to check you have this capability.

A screenshot of a payment form. The fields shown are: Merchant Account (with a dropdown menu), Transaction Type (SALE), Merchant's country (United Kingdom [GB]), and Currency (United Kingdom Pound (£) [GBP]). Each field has a small blue icon to its right. Below these fields is an Amount field and a Capture/Settle field.

- Enter the transaction value into the **Amount** field, without any currency symbols.
- Set the **Capture/Settle** drop down to **Automatically immediately** to ensure the transaction goes through the same day, otherwise select the day on which you would like the transaction to take place.

A screenshot of the payment form showing the Amount field set to 0.00 and the Capture/Settle field set to Automatically immediately. The other fields (Merchant Account, Transaction Type, Merchant's country, Currency) are the same as in the previous screenshot.

- Populate the **Button Text** field with any text you want to be displayed on the Pay by Link. This will be visible to your customer if you choose to send a **Styled** or **Un-Styled** Pay by Link.
- OPTIONAL** Entering a value in the **Order Description** field may help you identify the transaction at a later date within the **MMS**.

A screenshot of the payment form showing the Button Text field set to Pay Now and the Order Description field set to Additional Building Materials Flat001. The other fields (Merchant Account, Transaction Type, Merchant's country, Currency, Amount, Capture/Settle) are the same as in the previous screenshots.

- Within the **Redirect URL** field, enter a website address that your customer will direct to after a transaction. This could be a 'thank you' page. Alternatively, you could simply return them to your website's homepage.

Note: Ensure you prefix any web address with '**https://**' e.g. '**https://www.business.co.uk**'.

10. OPTIONAL Entering a **Redirect URL on failure** will direct your customer to a web page specific to when a payment has failed.

Note: If a value for **Redirect URL on failure** is supplied, the URL specified for **Redirect URL** will only be used when a payment has been successful.



A screenshot of a form with four rows. The first row is 'Order Description' with a text input field containing 'customer' and a blue circular icon on the right. The second row is 'Redirect URL' with a text input field containing 'https://www.business.co.uk/thank-you' and a blue circular icon on the right. The third row is 'Redirect URL on failure' with a text input field containing 'https://www.business.co.uk/payment-fail' and a blue circular icon on the right. The fourth row is 'Notification Email' with a text input field containing 'customer@business.co.uk' and a blue circular icon on the right.

11. OPTIONAL Entering a **Notification Email** address will send a notification to the contact of your choice after a successful transaction.

Note: If left blank, then your default merchant email address will be used.



A screenshot of a form with two rows. The first row is 'Redirect URL on failure' with a text input field containing 'https://www.business.co.uk/payment-fail' and a blue circular icon on the right. The second row is 'Notification Email' with a text input field containing 'customer@business.co.uk' and a blue circular icon on the right.

12. OPTIONAL If **Customer Receipts Required** is set to **Yes** and the payment is successful, a notification email will be sent to your customer if they enter a valid e-mail address during checkout.

13. OPTIONAL If Address Required is set to **Yes**, the **Address** and **Postcode** sections at checkout will be marked as required fields. If set to **No**, these fields will be optional.



A screenshot of a form with two rows. The first row is 'Customer Receipts Required' with a dropdown menu set to 'Yes' and a blue circular icon on the right. The second row is 'Address Required' with a dropdown menu set to 'Yes' and a blue circular icon on the right.

14. After all required fields have been completed, press **Create Button**.



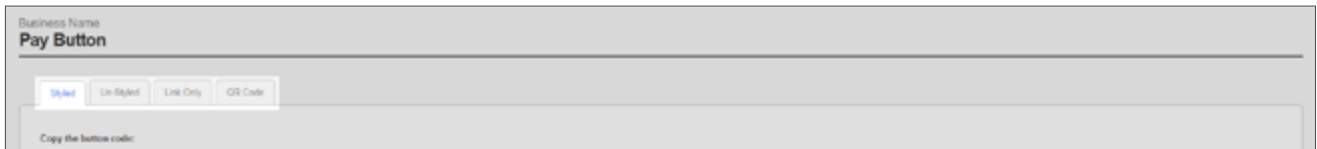
A screenshot of a form with two rows. The first row is 'Customer Receipts Required' with a dropdown menu set to 'Yes' and a blue circular icon on the right. The second row is 'Address Required' with a dropdown menu set to 'Yes' and a blue circular icon on the right. Below the second row, a green button labeled 'Create Button' is highlighted with a white circle.

3. Inserting or sending Pay by Link

1. When your Pay by Link is generated, you will be given 4 options to choose from:

- **Styled**
- **Un-Styled**
- **Link Only**
- **QR Code**

These can be selected by scrolling through the ribbon.

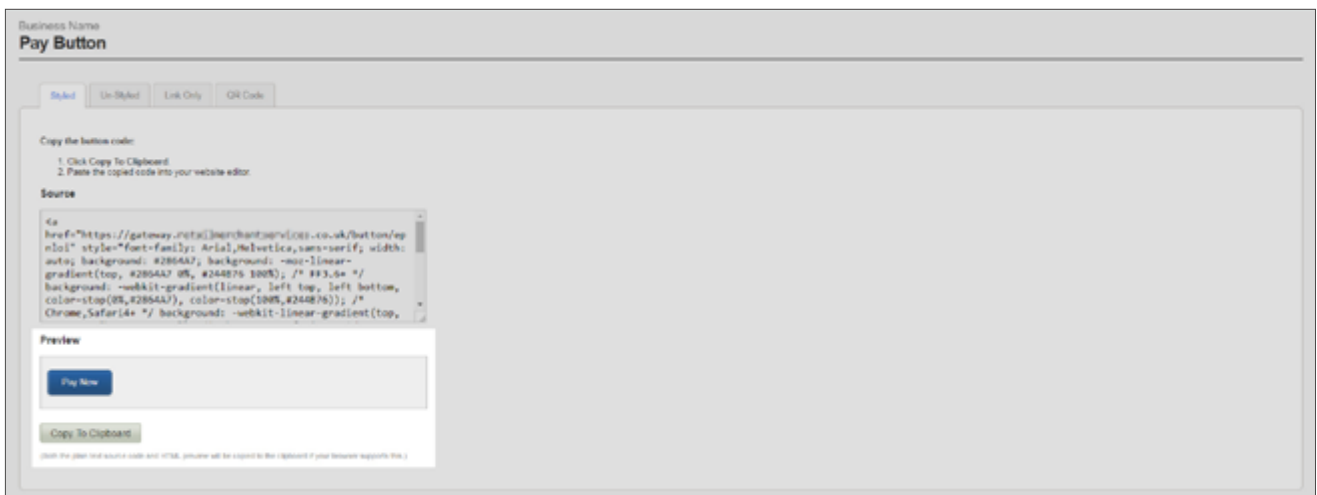


2. **Styled**

The **Styled** option makes the Pay by Link look like a formatted button.

- A preview can be seen in the **Preview** box
- Click **Copy to Clipboard**
- Paste (Ctrl+V) into your email client or website editor

Note: Your email client must support HTML and formatted CSS in order for the Pay by Link to display correctly.



Suggested uses:

A **Styled** Pay by Link can be used on your website for single-item purchases. Ideal for collecting payments of the same value, where price is likely to stay the same, for example:

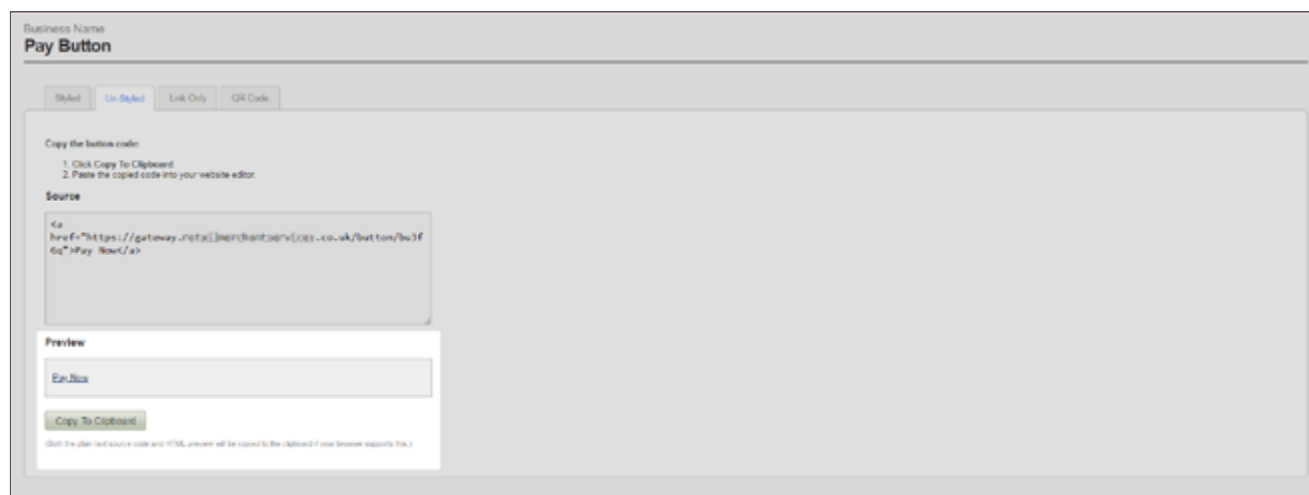
- Taking donations of a set price denomination (Donate: £5, £10 or £20)
- Selling one or more units of a single item on a web page ('Buy Now' button)
- Placing multiple 'Buy Now' buttons on a page to sell multiple products

3. Un-Styled

The **Un-Styled** Pay by Link is a standard link that can be used immediately or styled later using CSS.

- i. A preview of this can be seen in the **Preview** box
- ii. Click **Copy to Clipboard**
- iii. Paste (Ctrl+V) into your email client or website editor

Note: Your email client must support HTML in order for the Pay by Link to display correctly.



Suggested uses:

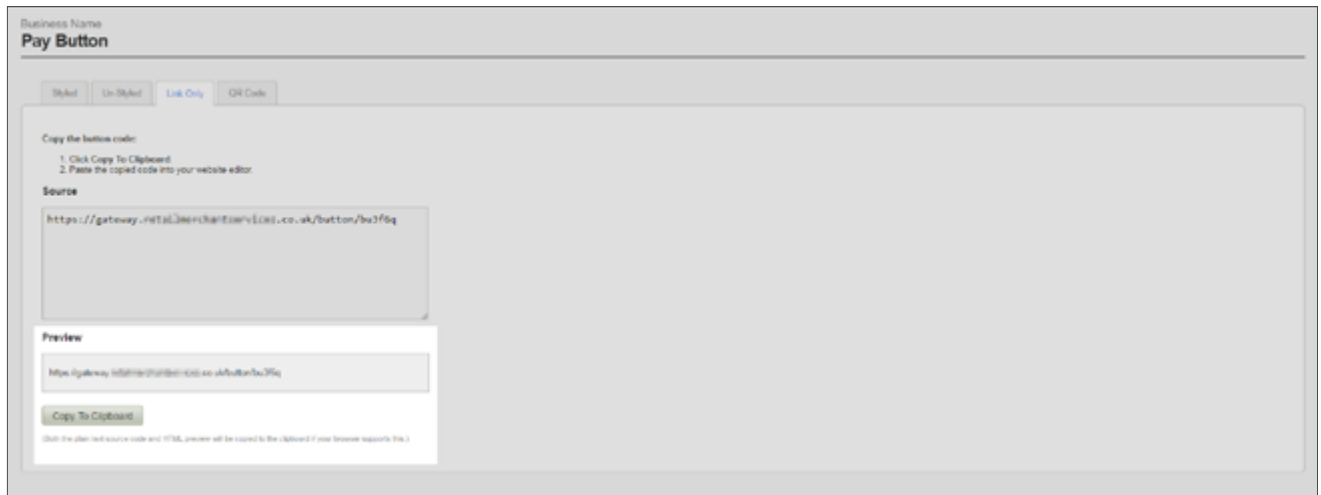
An **Un-Styled** Pay by Link is a good starting point if you want to create a bespoke styled button using CSS. Alternatively, the link can be used in its original format and pasted straight into your website or email client.

- Instant, single-item purchases.

4. Link Only

Link Only is a raw URL without being embedded into an HTML link.

- i. A preview of this can be seen in the **Preview** box
- ii. Click **Copy to Clipboard**
- iii. Paste (Ctrl+V) into an email



Suggested uses:

Link Only is a simple link to send to your customers via email, allowing you to prompt or collect payments easily.

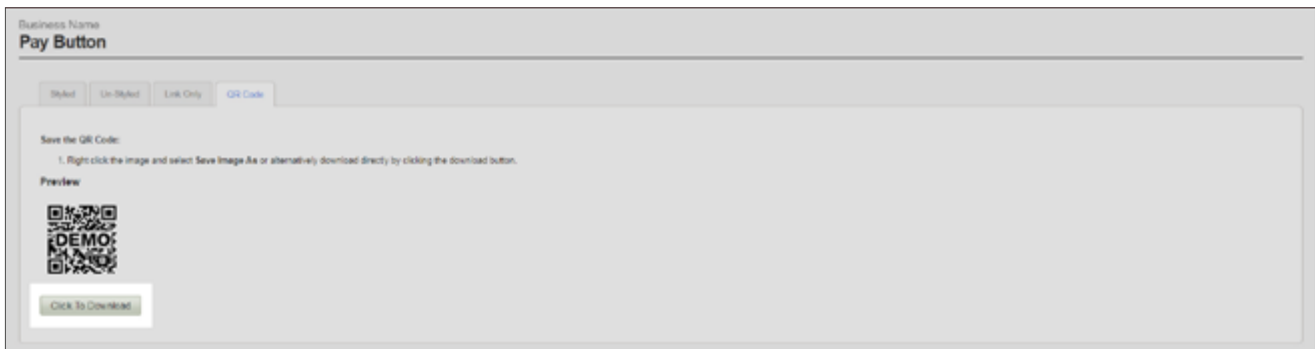
- Include a link within e-invoices to your customers
- Collect specific outstanding payments from targeted customers
- Useful tool within credit control departments

5. QR Code

A **QR Code** is a effectively bar-code that when scanned, will direct customers to a payment page.

- i. A preview of this can be seen in the **Preview** box
- ii. **Click To Download**
- iii. Upload to your email or website. Alternatively, print onto direct mail.

Note: A **QR Code** can only be read by a **QR Scanner**. This is an application that can be installed on the majority of smart phones (some smart phones have this function as standard).

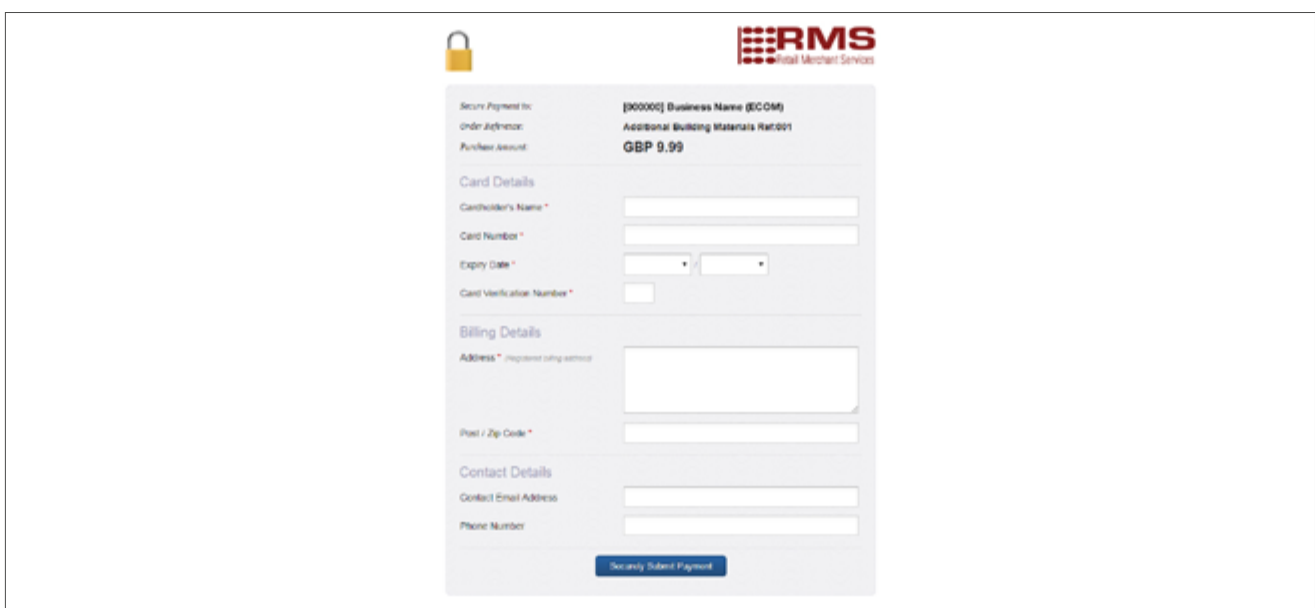


Suggested uses:

A **QR Code** is an alternative method to sending your customers a Pay by Link. It can be uploaded to digital spaces as an image, but it can also create a fast route to payment from any printed media your customers receive.

- A paper invoice posted to your customer could include a printed **QR Code**
6. After your customer has followed a Pay by Link (Styled, Un-Styled, Link Only or QR Code), they will be directed to our secure hosted payment page.

From here they can make a card payment to the amount specified by you.

A screenshot of a secure payment page. At the top left is a padlock icon, and at the top right is the 'RMS Retail Merchant Services' logo. The page is divided into several sections: 'Secure Payment to: [00000] Business Name (ECOM) Additional Billing Materials Ref001 GBP 9.99', 'Card Details' with fields for Cardholder's Name, Card Number, Expiry Date, and Card Verification Number, 'Billing Details' with fields for Address and Post / Zip Code, and 'Contact Details' with fields for Contact Email Address and Phone Number. A blue button at the bottom says 'Securely Submit Payment'.

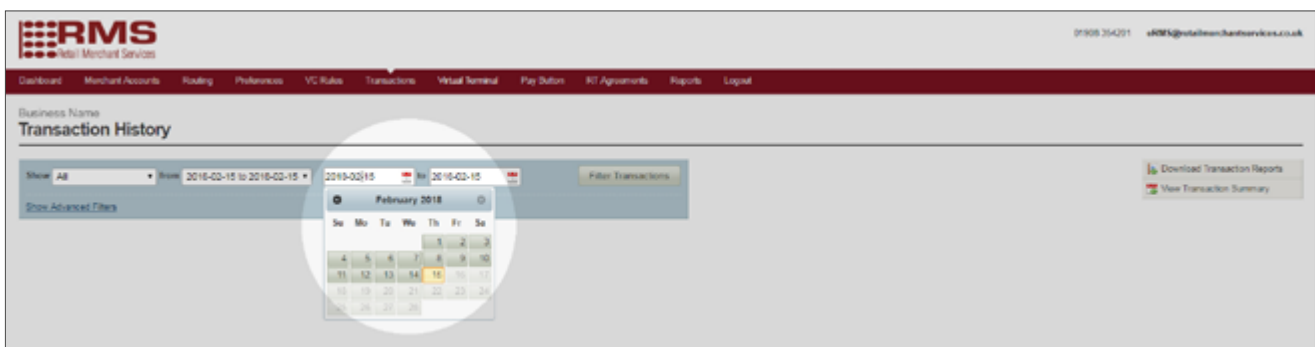
3. Refunding a transaction

1. Select the **Transactions** tab on the navigation ribbon.

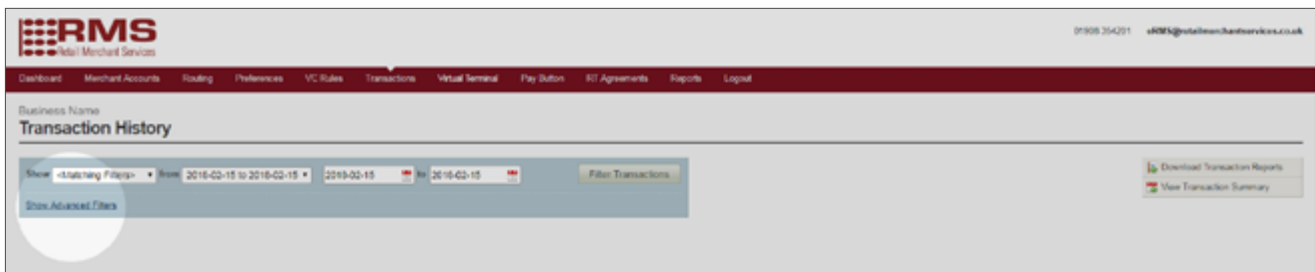


2. Use the transaction filter to search transactions by:

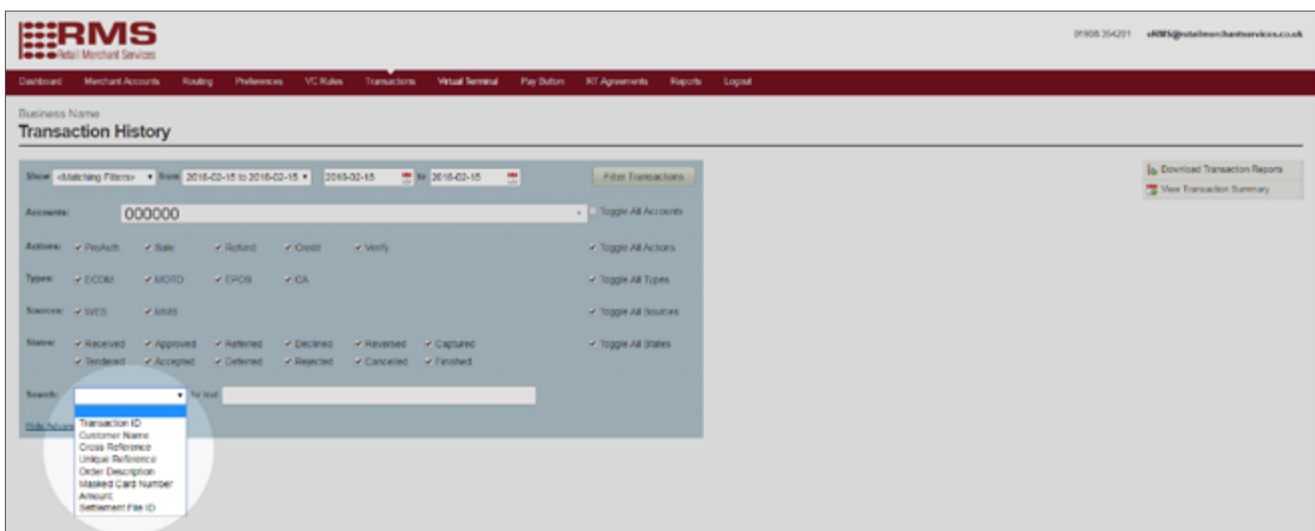
- **Status**
- **Set denominations of time e.g. 'Last Week'**
- **Specific date**



3. To search for a specific customer, click **Show Advanced Filters**.

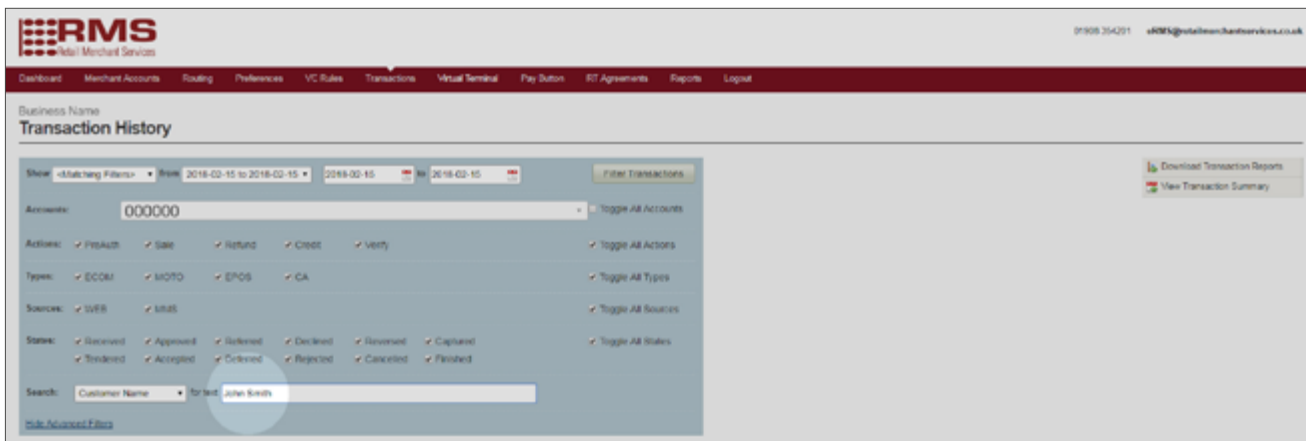


4. Use the **Search** drop down to choose a field to search by e.g. **Customer Name**.



5. Enter the search term in the **for text** field and press enter on your keyboard.

Note: The term you are searching for must be populated within the correct field in the transaction record to return a search.



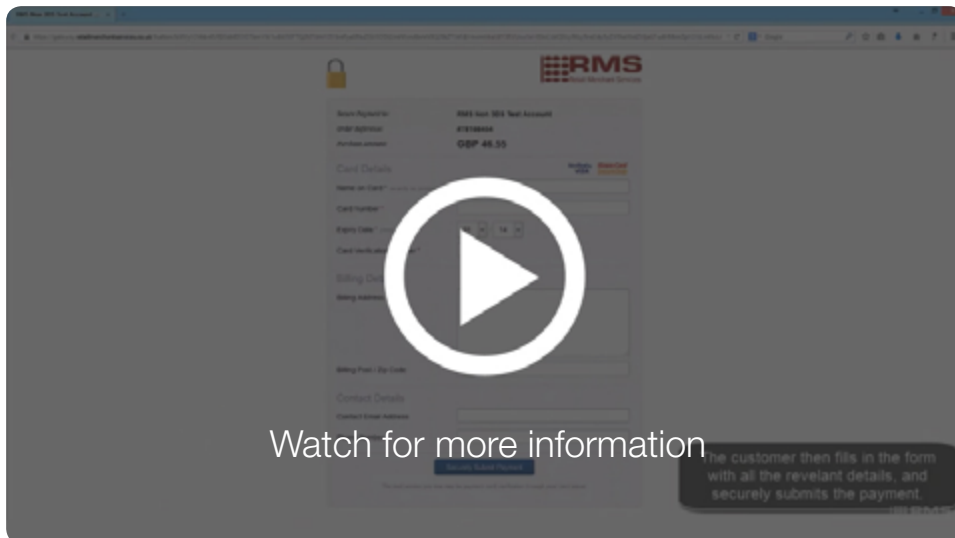
6. When the customer is located, select **REFUND SALE** from the **Action** drop down and the customer will be refunded.

Action	Cross Reference	Timestamp	Customer	Payment Details	Account	Amount Requested	Amount Received	Currency	Type	Invoice Reference	Order Description	S	A	P	R	Status	Details
Choose...	88888888888888888888	2018-02-05 15:51:29	John Smith accounts@smithstore.co.uk	VISA 481288****8787 XXXX 1018	101030	10.00	10.00	GBP	SALE (Action)	887654321044 P435						ACCEPTED via Payment Initiation	Details
REFUND SALE																	
REFUND SALE																	
SETUP RECURRING																	
VIRTUAL TERMINAL																	

Customer Service & Technical Support

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Watch for more information