



Static Payment Links

December 2008
Version 1.0

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Creating Static Payment Links

Introduction

Optimal Payments' Static Payment Link service allows merchants to receive payments by credit card quickly and securely via the Internet, without having to integrate their online stores to the Optimal Payments transaction processing service. With Static Payment Link, you only have to embed one or more HTML links – which Optimal Payments provides – into your store's Web page. This link takes your customer to a secure payment page transparently hosted by Optimal Payments. The customer provides all the required payment information and clicks the Make Payment button. That's all it takes for the purchase to be debited from their credit card and settled in your account. This document provides a brief overview of the process of providing this service.



Before you can use the Static Payment Link, you must have an active merchant account with Optimal Payments Inc.

Overview of the static payment link

The following is a typical scenario for a merchant wanting to provide a payment page to a customer for a purchase made on their Web site.



The following scenario is just one typical example. Your solution may be different, depending on some of the options you select.

The Static Payment Link procedure:

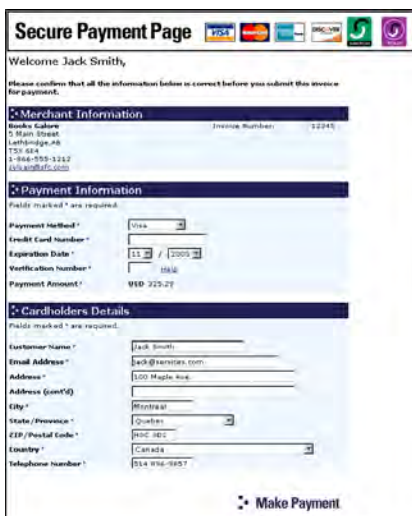
1. You browse to a form similar to the following at Optimal Payments (see *Generating the payment link* on page 1-3 for more information):

The screenshot shows a web form titled "Static Payment Link Generator". At the top right, there are logos for VISA and MasterCard. Below the title, it says "Fields marked * are required." The form contains the following fields: "Customer Name" (text input), "Customer Email" (text input), "Invoice Number" (text input), "Amount" (text input with a note "(Format: #.## or blank)"), "Currency" (dropdown menu showing "USD"), "Account ID" (text input with an asterisk), "Merchant ID" (text input with an asterisk), and "Merchant Password" (text input with an asterisk). A "Create Link" button is located at the bottom right of the form.

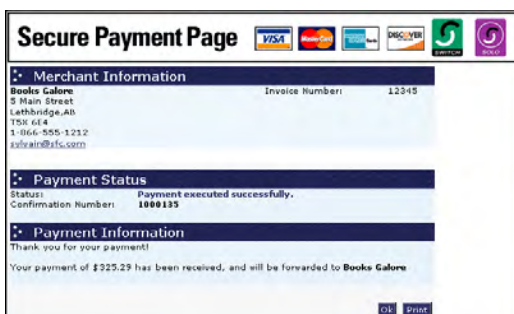
2. You complete the fields and click Send (see *Payment link fields* on page 1-3 for more information on completing the fields).
3. Optimal Payments returns a link similar to the following in the resulting Web page:



4. You take the text from the link and insert that as a link in your Web page.
5. Your customer shops at your site, and when they are ready to pay for an item, they click your "Pay" button, which activates the link you have embedded in your Web page. The Secure Payment Page opens, securely hosted by Optimal Payments.



6. Your customer completes the required fields on the Secure Payments Page, including their credit card information.
7. Your customer clicks the Make Payment button and their payment is made with their credit card. The purchase is settled into your merchant account, and you receive payment as per your merchant agreement with Optimal Payments (e.g., you might have your money wired to you or sent by EFT each week).
8. Optimal Payments displays a confirmation page to your customer.



9. Optimal Payments sends you an email notification of the payment transaction, as well as sending one to your customer on your behalf.

Generating the payment link

In order to generate a payment link that you will include in your Web page, complete the Optimal Payments form and click Create Link to send it to Optimal Payments.

1. Direct your browser to the following URL:

<https://payment.firepay.com/surefire/ccs/ppll/linkBuilder.jsp>

The Static Payment Link Generator window opens.

2. Complete the fields on this form. See *Payment link fields* on page 1-3 for information on which parameters are mandatory and optional.
3. Click the Create Link button. This sends the information you have entered to Optimal Payments.
4. Optimal Payments immediately returns a Web page containing the payment link.

Generating multiple links

If you want more than one link for your Web page, then you would complete and send the form multiple times, with the information modified for each. For example, say you have three products and want to create a payment link for each. If your products were priced at \$20, \$30, and \$40, you would complete and send the form three times, making sure the Amount field reflected these prices for each link you create.

Payment link fields

The following table contains the fields included in the form.



All field names are case sensitive.

Table 1: Payment Link Fields

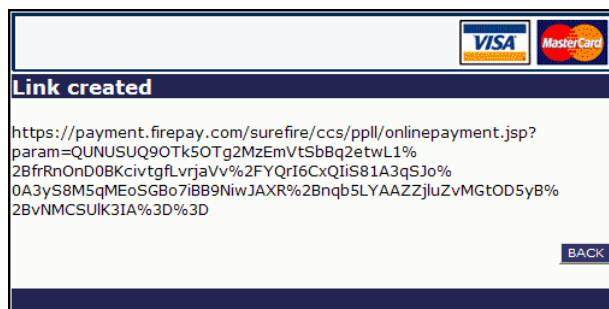
Field	Description	Required/Optional
Account ID	This is your Merchant Account number with Optimal Payments.	Required

Table 1: Payment Link Fields (Continued)

Field	Description	Required/Optional
Amount	This is the amount of the purchase or item. Include decimal points in this value. For example, 10 dollars would be "10.00". NOTE: If you do <i>not</i> provide the Amount value, your customer will be able to modify the payment amount field in the Secure Payment Page.	Optional
Currency	Select a currency code. It must be the same currency as that of the Merchant Account used.	Required
Customer Email	This is your customer's email address. NOTE: You would not complete this field if, for example, you were embedding the payment link in your Web page.	Optional
Customer Name	This is your customer's name. NOTE: You would not complete this field if, for example, you were embedding the payment link in your Web page.	Optional
Invoice Number	This is your invoice number.	Optional
Merchant ID	This is your Optimal Payments merchant store ID.	Required
Merchant Password	This is your Optimal Payments merchant password.	Required

Receiving the payment link

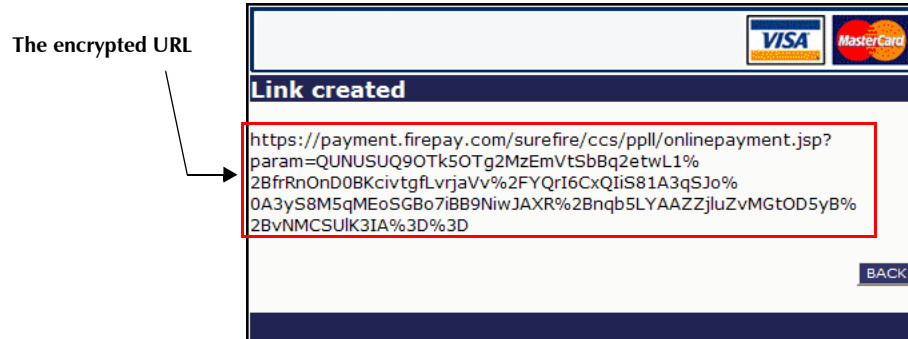
Once you click Create Link on the Static Payment Link Generator, Optimal Payments immediately displays an encrypted URL to you in the resulting Web page.



Using the payment link

To use the Optimal Payments payment link:

1. Copy the encrypted URL returned to you by Optimal Payments.



2. Embed it in your Web site. For example, you could put it behind a “Pay” button or text link in your Web page. When your customer clicks the button or link, the Secure Payment Page opens.

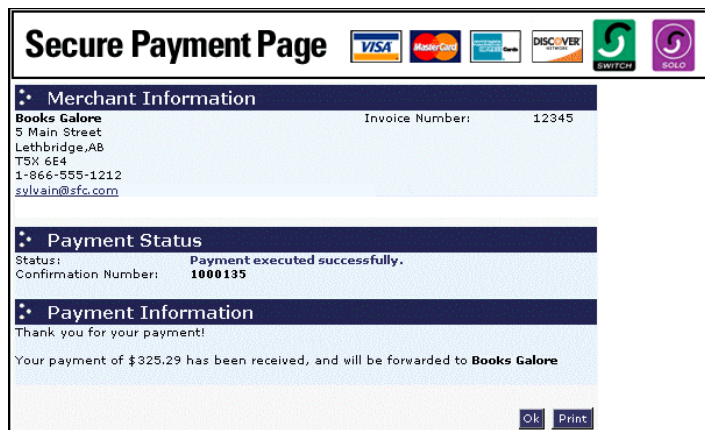


You could also take the resulting link and email it to a customer. Your customer just has to click on the link in the email they receive, and the Secure Payment Page opens in a browser for them.

The invoice gets paid

Once your customer clicks on the “Pay” button or link you have incorporated into your Web site (or have sent to them in an email), their browser opens at Optimal Payments’ Secure Payment Page, similar to the following:

Your customer completes the required fields and clicks Make Payment. A page opens, confirming the transaction, and the amount is settled into your account according to your merchant agreement with Optimal Payments.

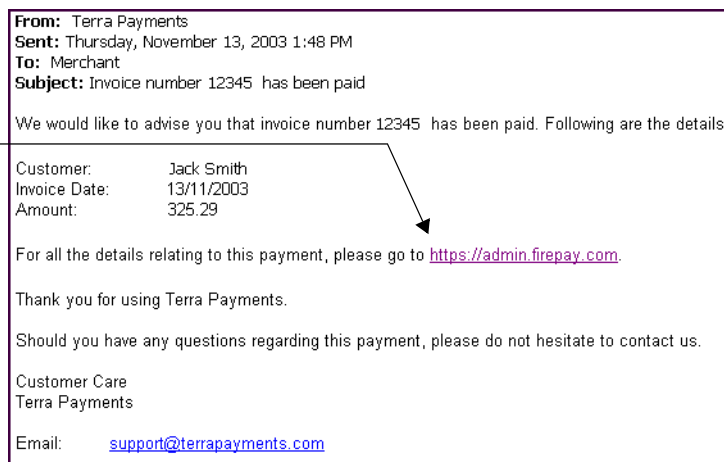


Confirmation emails

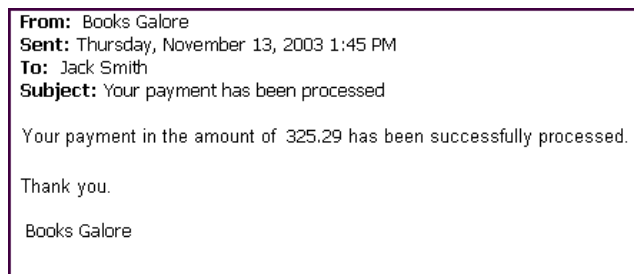
In addition to displaying a confirmation page to your customer, Optimal Payments sends a confirmation email to both you and your customer.

- Optimal Payments sends you an email like the following:

If you want to verify the details of the payment before you provide your product or service to your customer, you can log in to the Optimal Payments back office to do so.



- Optimal Payments sends your customer an email like the following, on your behalf:



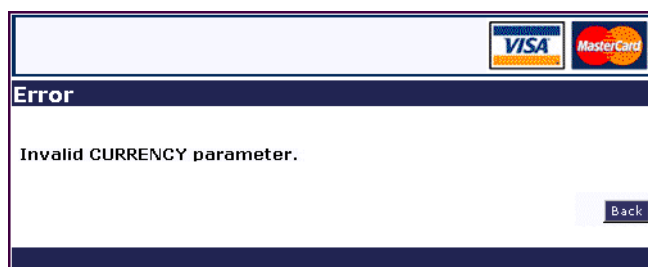
Error responses

There are two possible cases in which an error could be encountered:

- When you click the Create Link button on the link generator page
- When your customer clicks the Make Payment button on the Secure Payment Page

Link creation errors

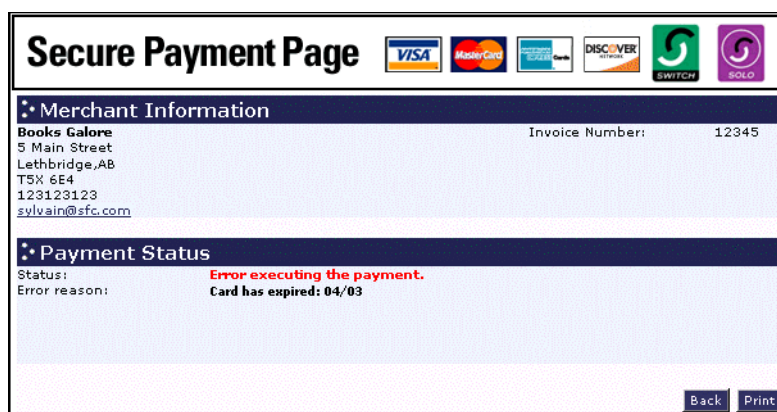
If you are missing a mandatory parameter or have incorrectly entered a parameter in the Static Payment Link Generator page, Optimal Payments returns an error like the following when you click Create Link:



In this case, you would not receive the URL link. However, you would need only to click the Back button, correct the currency parameter, and then click Create Link to generate the URL link.

Payment errors

If an error occurs when your customer clicks the Make Payment button on the Secure Payment Page – e.g., they enter an expired credit card – Optimal Payments displays a Secure Payment Page error like the following, informing them of why their purchase attempt failed.



In this example, your customer could click the Back button, correct the expiry date, and then complete their purchase.

