

Pay By Link Guide



Have any questions? We're **always** available Mon - Fri 09:00 - 17:00 at:
hello@inspirepayments.com or **0113 532 6655**

Version 1.0

1 Dashboard

Cross Reference	Timestamp	Customer	Payment Details	Account	Amount Requested	Amount Received	Currency	Type	Unique Reference Order Description	3	S	A	P	R	State
21962923XC06GF93ST45SPZ	2021-06-25 23:06:03		VISA 492942****0821 Expires 12/21	123558	10.00	10.00	GBP	SALE (MOTO)		●	●	●	●	●	CAPTURED
21962523NW05H240DMS9DLY	2021-06-25 23:05:40		VISA 492942****0821 Expires 12/21	123558	10.00	0.00	GBP	SALE (MOTO)		●	●	●	●	●	DECLINED

The Dashboard gives an overview of your MMS Gateway account. There are 2 tabs under the Welcome heading.

- Live Transactions
- Account Contact

Live Transactions

On this tab you can see the 6 most recent transactions that have been processed. There are a number of columns displayed on transaction pages. These columns are:

Account: This is the Merchant ID the transaction was processed on.

Cross Reference: This is a unique cross reference that is generated with every transaction. This crossreference can be used for several things, including refunds, re-running a transaction or reoccurring payments.

Customer: This is the name the customer has entered, and the customers e-mail address (if supplied).

Payment Details: This shows the card/payment type, the masked card number and the expiry date.

Timestamp: This column shows the exact time and date of a transaction.

Amount Requested: This column shows the amount requested from the cardholders' card.

Amount Received: This column shows the amount received from the cardholder's card.

Currency: This column shows the currency of the transaction.

Type: This column shows the type of transaction. Sale, Refund etc.

Order Description: This column shows the order description. This can be a unique description and/or code used by the Merchant to identify a product or service.

3SAPR: These 5 columns will show the status of the 5 security types used to verify a transaction.

3 = 3D Secure. Shows the status of 3D Secure.

S = Security Code. Shows the status of the CVV or CV2 code.

A = Address Verification System. Shows the status of AVS.

P = Postal Code Verification. Shows the status of postal code verification.

R = Risk Check. Shows the status of any third-party risk checks.

State: Shows the full state of the transaction. Green means transaction OK, Amber means transaction may require attention and Red means the transaction has been declined or failed.

You can hover the mouse pointer over these coloured boxes and all column headings for additional information if available.

Account Contacts

This tab contains contact details for the primary contact, support contact and billing contact. Users with the relevant permissions can edit these by clicking the 'Modify Contacts' button.

2 Transactions

Transaction History

Show: All | From: Last 3 Months (Mar - Jun) | 2021-03-01 to 2021-06-25 | Filter Transactions

[Show Advanced Filters](#)

[Download Transaction Reports](#)
[View Transaction Summary](#)
[View Settlement Details](#)

Next: Transactions per page: [10] 20 50 100

Action	Cross Reference	Timestamp	Customer	Payment Details	Account	Amount Requested	Amount Received	Currency	Type	Unique Reference Order Description	CB	3	S	A	P	R	State	Details
Choose	21092323XCR6GF33ST45SPZ	2021-06-25 23:06:03		VISA 492942****8821 Expires: 12/21	123558	10.00	10.00	GBP	SALE (MOTO)		N/A						CAPTURED (AUTHCODE: 94104)	View
Choose	21092522NVV09HZ48DM59DLY	2021-06-25 23:09:49		VISA 492942****8821 Expires: 12/21	123558	10.00	0.00	GBP	SALE (MOTO)		N/A						DECLINED (AUTHCODE: 94104)	View
Choose	21099200K508G47DV78RTV	2021-06-02 00:08:47	Test Customer test@test.com	VISA 492942****8821 Expires: 12/20	123558	9.99	9.99	GBP	SALE (MOTO)	Test - 10 MPRN: 71F4-A598-0801-88D9	N/A						ACCEPTED (AUTHCODE: 24832)	View
Choose	21092090Z91GL18CV15GBV	2021-05-02 00:11:18	Test Customer test@test.com	VISA 492942****8821 Expires: 12/20	123558	9.99	9.99	GBP	SALE (MOTO)	Test - 9 MPRN: 71F4-A598-0801-88D9	N/A						ACCEPTED (AUTHCODE: 94442)	View
Choose	21040722DV38FV93PE80VBX	2021-04-07 22:38:03		VISA 492942****8821 Expires: 12/21	123558	30.00	30.00	GBP	SALE (MOTO)		N/A						REJECTED (DETAIL: 60000)	View

The transactions page is where you can view all your recent transactions, search for a specific transaction, issue a refund or even reprocess a periodical transaction (weekly, monthly etc). This page consists of the following sub sections.

Advanced Search Box

This search box allows you to find transactions based on specific criteria such as date range, customer name, sale amount, cross reference etc.

Show: <Matching Filters> | from: Last 3 Months (Sep - Dec) | 2015-09-01 to 2015-12-30 | Filter Transactions

Accounts: Toggle All Accounts

Actions: PreAuth Sale Refund Credit Verify Toggle All Actions

Types: ECOM MOTO EPOS CA Toggle All Types

Sources: WEB MMS Toggle All Sources

States: Received Approved Referred Declined Reversed Captured Tended Accepted Deferred Rejected Cancelled Finished Toggle All States

Search: Cross Reference for text:

[Show Advanced Filters](#)

You can choose your date range in several different ways. Using the drop down menu pictured below, you can easily choose from predefined date ranges like Today, Yesterday, This Week, Last Week, This Month, Last Month, Last 3 Months etc. These predefined date ranges are useful for quickly seeing all transactions from yesterday for example.

Show from 2015-09-01 to 2015-12-30

Accounts: Toggle All Accounts

Actions: PreAuth Sale Verify Toggle All Actions

Types: ECOM MOTO Toggle All Types

Sources: WEB MMS Toggle All Sources

States: Received Approved Referred Declined Reversed Captured Toggle All States
 Tendered Accepted Deferred Rejected Cancelled Finished

Search: for text

[Show Advanced Filters](#)

You can also choose your date range manually by using the 2 date range boxes as pictured below. Choose the start date and end dates from which you want to view transactions from and then select Filter Transactions.

Show from 2015-09-01 to 2015-12-30

Accounts: Toggle All Accounts

Actions: PreAuth Sale Refund Credit Toggle All Actions

Types: ECOM MOTO EPOS CA Toggle All Types

Sources: WEB MMS Toggle All Sources

States: Received Approved Referred Declined Reversed Captured Toggle All States
 Tendered Accepted Deferred Rejected Cancelled Finished

Search: for text

[Show Advanced Filters](#)

Search:

[Show Advanced Filters](#)

- Customer Name
- Cross Reference
- Merchant Unique ID
- Order Description
- Card Last 4 Digits
- Amount**

Customer Name: This will allow you to search for a transaction by using the customer's name. You can search for first name, second name and partial names.

Cross Reference: This will allow you to search for a transaction based on the transaction cross reference. Each transaction generates a unique cross reference; you can use this cross reference to locate a transaction from the transaction history.

Merchant Unique ID: Merchants can generate their own unique ID's for use with ecommerce sales. When an order from your website is processed, each order can be given its own unique Merchant reference identification number.

Order Description: This will allow you to search for transaction using the order description. You can search for full or partial order descriptions.

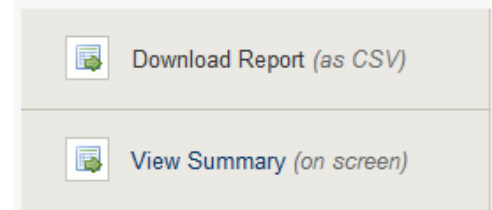
Card Last 4 Digits: This will allow you to search for a transaction by using the last four digits of the Customer's card number.

Amount: This will allow you to search for a transaction using the transaction amount.

Report Downloads

From here you can download transactions reports or summaries. The Download Report button will take the selected date/filter range and then give you the option to create a CSV (comma separated value), TSV (tab separated value), XLS (Excel 2003 spreadsheet), XML (XML document), HTML (HTML document) or a JSON (JSON document) file for the

full transaction history of the selected date range for download or you can download a transaction summary. You can also view the transactions summary on screen.



Transaction History

This is a list of all transactions in chronological order, with the most recent transaction always shown at the top of the list.

Action	Cross Reference	Timestamp	Customer	Payment Details	Account	Amount Requested	Amount Received	Currency	Type	Unique Reference Order Description	CB	3	S	A	P	R	State	Details
Choose...	21952523XCO6GFQ3T145PZ	2021-05-25 23:05:03		VISA 492942****8821 Expires: 12/21	123558	10.00	10.00	GBP	SALE (MOTO)		N/A						CAPTURED (AUTHCODE: 948194)	View
Choose...	21982523NWSH249DM56DLY	2021-05-25 23:05:40		VISA 492942****8821 Expires: 12/21	123558	10.00	0.00	GBP	SALE (MOTO)		N/A						DECLINED (MOTO DECLINED)	View
Choose...	21950200K30BLG47D79RTV	2021-05-02 00:08:47	Test Customer test@test.com	VISA 492942****8821 Expires: 12/21	123558	9.99	9.99	GBP	SALE (MOTO)	Test - 10 MPRN 71F4A59B-0E01-88D9	N/A						ACCEPTED (AUTHCODE: 948820)	View
Choose...	21950200ZP11GL18CY150BY	2021-05-02 00:11:18	Test Customer test@test.com	VISA 492942****8821 Expires: 12/21	123558	9.99	9.99	GBP	SALE (MOTO)	Test - 9 MPRN 71F4A59B-0E01-88D9	N/A						ACCEPTED (AUTHCODE: 948443)	View
Choose...	21940722D738FVQ3FF90VEX	2021-04-07 22:38:03		VISA 492942****8821 Expires: 12/21	123558	30.00	30.00	GBP	SALE (MOTO)		N/A						REJECTED (SETTLE ERROR)	View
Choose...	21840722D738FVQ3FF90VEX	2021-04-07 22:36:56		VISA 492942****8821 Expires: 12/21	123558	30.00	0.00	GBP	SALE (MOTO)		N/A						DECLINED (MOTO DECLINED)	View

There are several columns on this section, these are:

Action: From the drop down menu you can choose to either refund or rerun a transaction.

Account: This is the Merchant ID the transaction was processed on.

Cross Reference: This is a unique cross reference that is generated with every transaction. This cross reference can be used for a number of things, including refunds, re-running a transaction or reoccurring payments.

Customer: This is the name the customer has entered, and the customer's e-mail address (if supplied).

Payment Details: This shows the card/payment type, the masked card number and the expiry date.

Timestamp: This column shows the exact time and date of a transaction. The time and date shown use the ISO8601 standard. This uses the following format. [YYYY]-[MM]-[DD]
[HH:MM:SS]

Amount Requested: This column shows the amount requested from

the cardholder's card. **Amount Received:** This column shows the amount actually

received from the cardholder's card. **Currency:** This column shows the currency

of the transaction.

Type: This column shows the type of transaction. Sale, Refund etc.

Order Description: This column shows the order description. This can be a unique description and/or code used by the Merchant to identify a product or service.

3SAPR: These 5 columns will show the status of the 5 security types used to verify a transaction.

- 3** = 3D Secure. Shows the status of 3D Secure.
- S** = Security Code. Shows the status of the CVV or CV2code.
- A** = Address Verification System. Shows the status of AVS.
- P** = Postal Code Verification. Shows the status of postalcode verification.
- R** = Risk Check. Shows the status of any third-party riskchecks.

3	S	A	P	R
●	●	●	●	●
●	●	●	●	●

State: This column shows the current state of the transaction. See States below. If the transaction was successfully accepted or captured, then it will show an Authorisation Code here too.

Changes to Transaction States

We've recently improved the way in which we report the state of a transaction by giving our Merchants more details on the transactions process. If you are wanting to send goods out to a customer, then you are looking for either the **CAPTURED** State with an **AUTHCODE** or the **ACCEPTED** State with an **AUTHCODE**. Please note this is dependent on the acquirer.



Below is an explanation of each transaction state:

RECEIVED - This transaction has been received, and is ready for authorisation. The Gateway has received the transaction but not done anything with it yet - but store it in the database - chances are we have actually sent it for authorisation if needs be - but no approval has been received from the Acquirer yet - customers would not normally see this state unless they happen to just view the transactions list while a transaction is 'in flight'

APPROVED - This transaction has been approved by the acquiring bank and is ready to be captured for settlement. The Gateway has received approval for the transaction from the Acquirer and the Acquirer will have reserved the funds so the shopper cannot spend them. If automatic immediate capture is used (as normal) then you won't see this state as it will automatically go straight to 'captured'

DECLINED - This transaction has been declined by the acquiring bank. The Gateway has not received approval for the transaction and will go no further with it - no funds will be reserved or transferred. This is mutually exclusive with the 'approved' state

CAPTURED - This transaction has been approved by the acquiring bank and has been captured ready for settlement. The Merchant has indicated that the transaction should be settled as soon as possible - usually first thing the following morning (1am-3am). Unless delayed capture then the Gateway will automatically capture and not wait for the Merchant to indicate it.

TENDERED - This transaction has been sent to the acquiring bank for settlement. The transaction has been sent to the Acquirer for settlement. At this point the transaction can no longer be 'cancelled' or re 'captured'.

DEFERRED - The transaction could not be settled but will be retried at the next available instance - usually first thing the next day.

ACCEPTED - This transaction has been accepted for settlement by the acquiring bank and will appear in your Merchant bank account. The Acquirer has accepted the transaction and will transfer funds in due course

REJECTED - The Acquirer has rejected the transaction and will not transfer the funds
- this is rare.

Other States

REFERRED - This transaction has been referred for manual approval by the acquiring bank. Please contact the bank for an authorisation code. The Acquirer didn't approve the transaction and wants the Merchant to ring them before they approve/decline the transaction - if they approve it the Merchant needs to enter the 'authorisation code' provided to get the transaction to move to the 'approved'/'captured' state.

CANCELLED - This transaction has been cancelled and will not be sent for settlement. The Merchant can cancel a transaction at any stage before it gets to the 'tendered' state. If cancelled the transaction will be stopped and no further action taken - i.e. It will not get to the 'tendered' state and be sent for settlement. This is preferable to doing a refund and is the same as 'voiding' a transaction at the terminal due to an error in the data being entered or shopper changing their mind etc.

FINISHED - The transaction has finished but not via the normal pipeline or 'cancelled' state, this could be due to the Merchant request that a transaction abort early (i.e. performing the 3DS functions only) or due to some error that caused the transaction pipeline to abort. 'Finished' would normally equate to an error and so the actual response code and message should be used to see why the transaction finished.

REVERSED - This transaction has been approved by the acquiring bank but cannot be captured. Collection may be performed instead which will perform a new sale transaction. The transaction was sent to the Acquirer for approval and approval was granted but the Gateway decided not to continue with the transaction and asked the Acquirer to reverse the approval and release any held shopper's funds. This would normally be because the Gateway declined the transaction due to the approval indicating that the AVS/CV2 details were not as the Merchant required.

REVERSED - This is also currently used by the PREAUTH command as it is used to check the account is valid and has enough funds but not reserve those funds. Sort of account validation. We do this by seeking approval for the funds and then reversing that approval automatically. To do an authorisation only which reserves the funds then use a normal SALE with delayed capture.

SETTLING - This transaction has been sent to the acquiring bank for settlement.

REJECTED - This transaction has been rejected for settlement by the acquiring bank, please contact the bank for further details on why the transaction was rejected.

(3DS Only) IN PROGRESS - This transaction is waiting for the customer to enter their 3-D Secure authentication details.

(3DS Only) FAILED - This transaction has given up waiting for the customer to enter their 3-D Secure authentication details.

FAILED - This transaction has been aborted due to it being invalid or due to a gateway error.

The normal sequence for Merchants would be to use SALE with capture immediate. However, some Merchants may take time to prepare an order and not want to take the shoppers money until the order is ready. In this case they would do a SALE with a capture delay or no automatic capture. The transaction will appear as approved and so the Merchant will know the shopper's funds are reserved for them and they may prepare the order. Then when ready to ship the order they would issue a 'CAPTURE' to mark the transaction as 'captured' and cause it to be settled that evening. At this point they may send the funds to the shopper. Note it is still possible at this point for the Merchant to not receive the funds if the settlement fails or if a chargeback is made by the shopper. Settlement failure is rare, but the Merchant may choose to wait until the day after capturing the transaction to check the transaction goes to the 'accepted' state before sending the goods.

However, it is normal for a Merchant to supply the goods as soon as the transaction received the 'captured' state as settlement rarely fails. Electronic shipment etc. would almost always use SALE with immediate capture and email the goods as soon as they get the ok back from the Gateway saying the transaction was approved and in the 'captured' state.

Most Acquirers do not tell us if settlement was rejected so 'accepted' is normally the end of the line and means that the Acquirer accepted our request to settle the transaction even if they ultimately don't do it due to an error.

Please note: In the normal course of a transaction, it will be CAPTURED (approved and waiting for settlement) before moving "ACCEPTED" (sent for settlement).

The states of RECEIVED, APPROVED, TENDERED are all transient states and shouldn't be seen for more than an hour.

Our existing customers that are currently using PREAUTH would probably want to move to the SALE with delayed capture method and stop using the PREAUTH action. We may subsequently alias PREAUTH to be SALE with no automatic capture.

Details: This column will allow you to view a transaction in more detail. To do this click on the View button next to the transaction you wish to see.

1 About Pay Button

The Pay Button allows a Merchant to create a simple HTML link that can be integrated into a webpage or e-mail. When clicked, the user is taken to the hosted payment form with pre-populated product information such as the amount, product description and order reference.

We offer the Pay Button as a QR Code, as a styled and un-styled button and as a simple link.

The advantage of using the Pay Button compared to our hosted integration is its simplicity. It has the features of the hosted form without needing server-side scripting knowledge. Just place the link under your products and you're done. All the card holder must do is click a button, enter their payment details and they have paid.

2 Creating a Pay Button

The easiest way to generate a pay button is to allow our MMS to do it for you. We've integrated the Pay Button into the virtual terminal so it's all in one place.

If you want more out of your Pay Button, we offer that too with our advanced integration. This requires more server-side scripting knowledge, but allows more control over what information your pay button contains.

Virtual Terminal

Under '**Transaction Details**', change the Payment Mode to '**Generate a pay button**'.

When this option is selected, a new field will appear under 'Transaction Details' called '**Amount Mode**'. This provides two options – '**Preset amount (set below)**' and '**Cardholder decides amount**'.

2.1.1 *Preset Amount*

With this option selected, you (the Merchant) choose what amount the cardholder pays when they click on the pay button. This is the standard choice to use if you want a pay button for a product you are selling.

2.1.2 *Cardholder decides amount*

With this option, when the hosted form loads, the cardholder gets to choose the amount they pay. This option is useful if you would like to provide a Pay Button for donation like transactions.

Pay Button Options

With the Pay Button mode selected, a new section called 'Pay Button Options' appears in the Virtual Terminal.

Pay Button Options ▾

*Button Text:

*Redirect URL:

Redirect URL on failure:

2.1.3 Button Text

This will determine what text appears on the Pay Button itself. This field accepts alphanumeric characters, e.g. Pay Now, Pay For 1, etc. and is mandatory.

2.1.4 Redirect URL

The redirect URL is the place the cardholder's browser will be returned to after they have made a payment. This is typically the website where the merchant sells their products. This field is mandatory.

2.1.5 Redirect URL on failure

If you'd like the cardholder to be redirected to a different endpoint if their payment fails, specify a URL in this box. If no value is entered in this box and a payment fails, then the cardholder is taken to the value specified in the 'Redirect URL' box.

3 Inserting the Link/QR Code

Once 'Create Button' has been clicked, the link will be formatted and displayed on the next page.

To insert the code into HTML content, click the Select Code button and then right click and copy the selected code. The code must be pasted into the code view of your HTML content, where you can view and edit the raw HTML and edit any inlineCSS. The link will then be ready for use.

There are 4 options presented: Styled, Un-Styled, Link only and QR Code which can be selected using the tabs on the page. Previews of all the styling options can be seen in the Preview window.

Styled

Copy the button code:

1. Click **Select Code**.
2. Right-click and copy the selected code.

Paste the button code into your website editor:

The code must be pasted in the "code" view, where you can view and edit HTML.

```
<a href='https://gateway.██████████/button/gpz0t9' style='font-family: Arial,Helvetica,sans-serif; width: auto; background: #2864A7; background: -moz-linear-gradient(top, #2864A7 0%, #244B76 100%); /* FF3.6+ */ background: -webkit-gradient(linear, left top, left bottom, color-stop(0%,#2864A7), color-stop(100%,#244B76)); /* Chrome,Safari4+ */
```

Preview

Pay Now

The styled option makes the link look like a pre-formatted button. This is useful for displaying on websites to fit of the style/content of a web-page. It isn't always suitable to send across e-mail clients as the client may not support formatted CSS.

Un-Styled

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

Copy the button code:

1. Click **Select Code**.
2. Right-click and copy the selected code.

Paste the button code into your website editor:

The code must be pasted in the "code" view, where you can view and edit HTML.

```
<a href='https://gateway.██████████.com/button/u15rau'>Pay Now</a>
```

Select Code

Preview

[Pay Now](#)

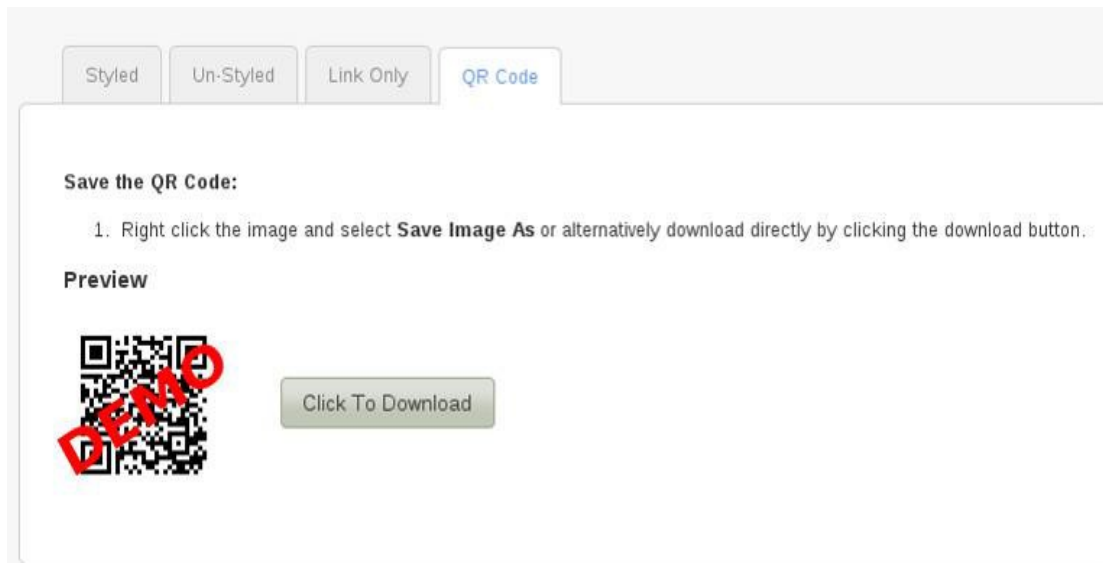
The Un-Styled option creates a standard link that can be styled later using CSS or used as is. This is useful if you want a base to work from to create a button of your choice using CSS.

Link Only

The screenshot shows a user interface for generating a button code. At the top, there are four tabs: 'Styled', 'Un-Styled', 'Link Only' (which is selected and highlighted in blue), and 'QR Code'. Below the tabs, the text reads 'Copy the button code:' followed by a numbered list: '1. Click **Select Code**.' and '2. Right-click and copy the selected code.'. Below this is the instruction 'Paste the button code into your website editor:' and a note: 'The code must be pasted in the "code" view, where you can view and edit HTML.'. A large text area contains the URL 'https://gateway.██████████/button/gpz0t9'. To the right of this text area is a button labeled 'Select Code'. Below the text area is a section titled 'Preview' with a corresponding empty rectangular box.

The link only option provides the raw URL without embedding it in an HTML link. If you want a simple link to send to customers, this is the best option.

QR Code



The QR Code option adds the ability for a QR Code to be downloaded. It is automatically generated and is displayed on the page for testing/preview purposes. Click the download button to save it in a file which can then be uploaded or placed wherever you wish. Alternatively, you can right click the preview image and save it from your browser.

A QR Code scanner must be used to 'read' the code, which will then send the link of the payment form to the device.

Send the Pay Button in an E-mail

In addition to the above, you can also send the Pay Button to a customer's e-mail address here.

If successful, you will be presented with an 'Email sent' message. You can enter an additional e-mail if you wish after this has been sent.

 Email sent.