



Pay by Link

Solution Brief



www.verifone.com

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1. Overview

Accepting online payments for sales does not always imply a one-size solution for all the merchant's needs. When negotiating your product pricing on a user basis or when selecting customers based on the business' specifics, merchants need a flexible way to collect payments, which requires tailored carts for each use case.

Verifone's Pay-by-Link solution is an efficient and expeditious way to collect custom payments from your prospects, with no technical effort needed. It consists of generating a dedicated payment link for the transaction, which can be easily shared with the user on any channel they prefer: email, text message, or even social media channels. The merchant simply creates a custom URL from the user-friendly Verifone Central, which when accessed by the visitor shows custom terms for the payment of the product or service. The vendor can customize the transaction details when generating the link, such as including specific payment methods or setting an expiration date for the link.



Verifone Pay-by-Link is a secure way to get paid, without the technical hassle.

2. How It Works

STEP 1



The merchant generates a unique payment link for a particular user

STEP 2

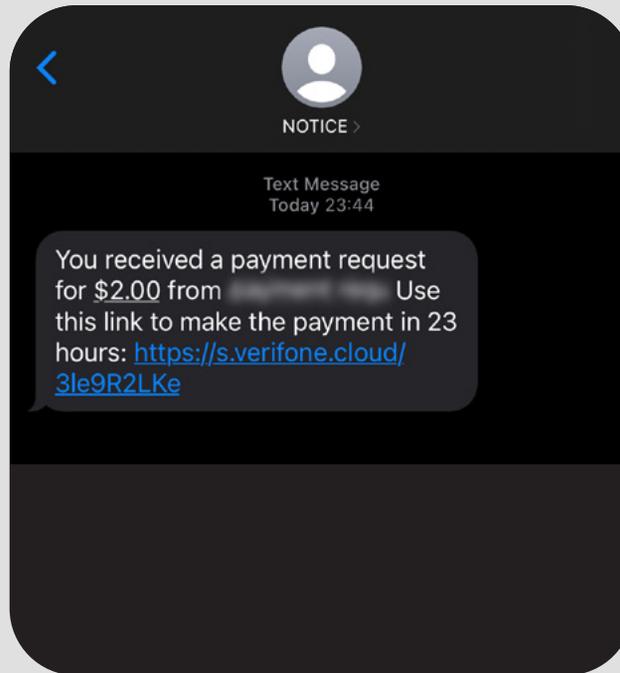


The customer receives the link on the channel of their choice

STEP 3



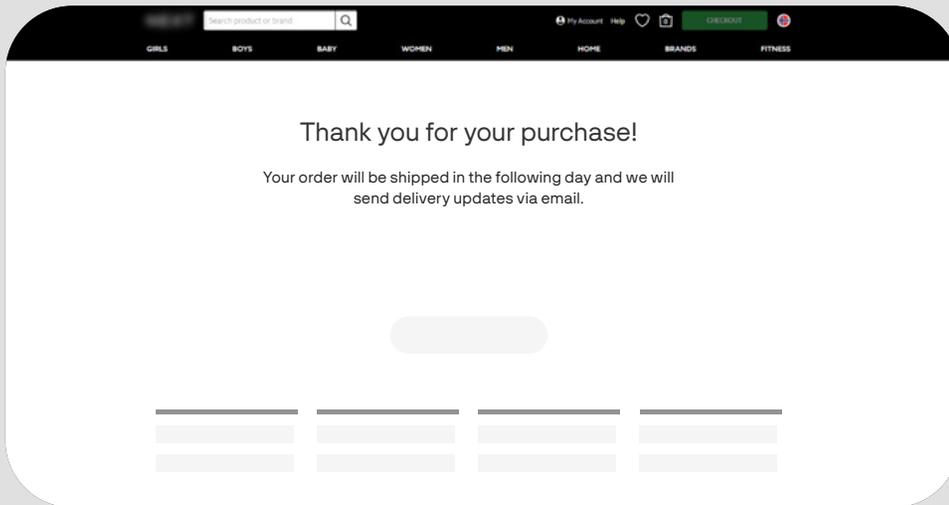
When clicked, the link takes the user to a redirect checkout page for payment, where the merchant has set the parameters of the offering

A screenshot of a mobile application interface titled "Create Payment link". It features a progress bar with three steps: "Payment settings" (active), "Link settings", and "Done". Below the progress bar is a "Payment Settings" form with fields for "Organization", "Cart information" (radio buttons for "Amount" and "Amount & product"), "Transaction Amount" (a slider set to 0.00), and "Merchant Reference (optional)". There is a checkbox for "Automatically send transaction for capture" and a "+ Add customer address details" link. At the bottom, there are "Discard" and "Continue to link settings" buttons.A screenshot of a payment checkout page. At the top, it shows the "verifone" logo and a payment amount of "\$2.00" with a "Show details" link. Below this is a "Pay with card" section with input fields for "Card number", "Expiration date", and "CVV". A blue "Pay \$2.00" button is at the bottom. A footer note says "Secure payments provided by verifone".

STEP 4



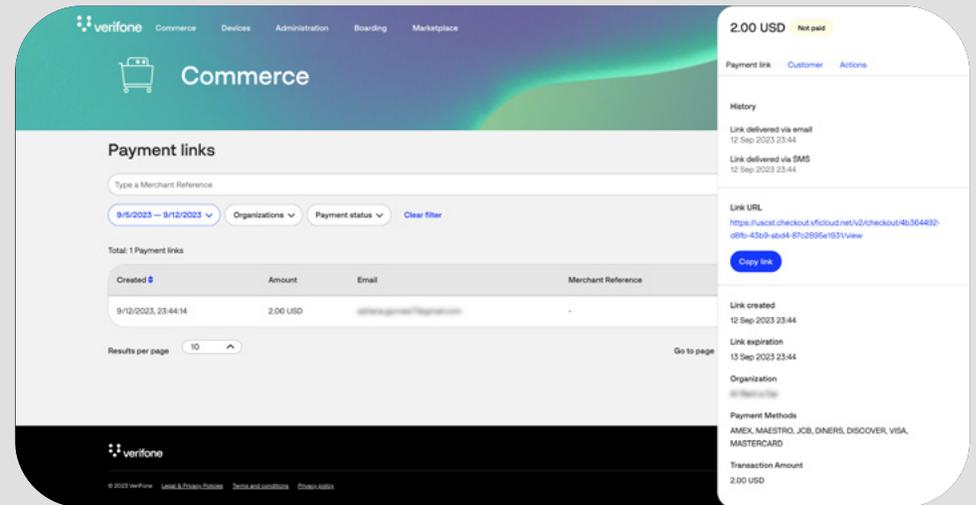
After payment, the user can be redirected to a webpage of the merchant's choosing



STEP 5



The merchant tracks Pay-by-Link transaction status from their Verifone Central dashboard



3. Outcomes and Benefits



Get paid for sales without the need for a dedicated website or complex integrations



Recover abandoned carts or overdue accounts without having to chase customers



Introduce omnichannel scenarios to complement your in-store offerings

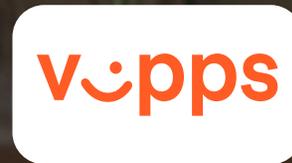
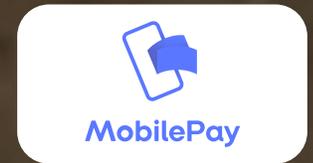


Have full visibility over transaction and authorization status, real-time data and full reporting to fuel data-driven business insights.



3.1 Payment Methods Accepted

Welcome shoppers with multiple payment options, allowing them to check out with their wallet of choice. Our payment portfolio includes all global card schemes as well as APMs (Alternative Payment Methods) like digital wallets and BNPL (Buy Now, Pay Later) schemes.



3.2 Payment Methods Accepted

The following attributes are tracked in Verifone Central for each Pay-by-Link generated by the merchant:



Transaction status and authorization status:

Not paid/Paid/Failed/Expired and Authorization successful/Failed authorization



Link history and payment link URL



Link creation and expiration date



Organization name

2.00 USD Not paid

Payment link [Customer](#) [Actions](#)

History

Link delivered via email
12 Sep 2023 23:44

Link delivered via SMS
12 Sep 2023 23:44

Link URL

<https://uscst.checkout.vfcloud.net/v2/checkout/4b364492-d8fb-43b9-abd4-87c2895e1931/view>

[Copy link](#)

Link created
12 Sep 2023 23:44

Link expiration
13 Sep 2023 23:44

Organization
Verifone VPC Test

Payment Methods
AMEX, MAESTRO, JCB, DINERS, DISCOVER, VISA, MASTERCARD

Transaction Amount
2.00 USD



Payment methods



Transaction amount



Customer details and billing and/or shipping address

verifone Commerce Devices Administration Boarding Marketplace

Commerce

Transactions

Transaction ID

Created: 1/1/2023 - 9/12/2023 Organizations Merchant ID Minimum (2) X Maximum (2) X E-commerce X Mail X

Total: 4 transactions

Created	Reference	Merchant Reference	Organization	Product	Orig. amount
4/3/2023, 16:16:57	230403342	WNBBB	Verifone VPC Test Site	Visa	2.00 USD
4/3/2023, 16:13:25	230403341	WNBBB	Verifone VPC Test Site	Visa	2.00 USD
4/3/2023, 16:10:33	230403339	WNBBB	Verifone VPC Test Site	Visa	2.00 USD
4/3/2023, 16:10:22	230403338	WNBBB	Verifone VPC Test Site	Visa	2.00 USD

Results per page: 10 Go to page

2.00 USD E-commerce

History [Actions](#) [Details](#) [Customer](#) [Documents](#)

Organization
Verifone VPC Test

Reference
230403339

Transaction logs

Sale Failed 2.00 USD

April 3, 2023 at 16:10:33

By [Verifone VPC Test Site](#)

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4. Use Cases

Suitable for:



Sellers and online providers

who offer custom negotiated offers, like those selling B2B, non-standard deals, luxury items, etc. offers,



Merchants who sell in physical locations

and want to complement the user experience with omnichannel approaches like allowing customers to finalize their in-store transaction on their phones. The payment link can also be associated with a QR code that shoppers can easily scan to access the online checkout.



Service professionals or representatives

who select users and work with custom terms, like therapists, call center representatives, craft artisans, etc.



Merchants who sell online

(websites, marketplaces, dedicated apps) who wish to recover abandoned carts from users who didn't finalize the purchase.



5. Availability

Pay-by-Link is included in Verifone's base eCommerce offering. Merchants need to simply log in to their Verifone Central account, generate the link, and then distribute it on their user's preferred channels.



6. Future-Proof Your Customer Journeys!

Verifone revolutionizes commerce. Simply. Everywhere.

[Contact our sales teams](#) to find the best solution for your needs.



Devices

Accept payments in-person with top-of-the-line devices, for each use case.

[LEARN MORE](#)



eCommerce

Accept tokenized payments in your online channels, including world- favorite APMs.

[LEARN MORE](#)



Acquiring

Manage your payments end to end, from acceptance to settlement.

[LEARN MORE](#)



Services

Leverage value-added services for tokenization, security, support, or deployment.

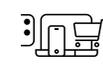
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APMS

Expand the payment experience with choices beyond traditional card payments (digital wallets, BNPLs).

[LEARN MORE](#)



Omnichannel

Create connected-commerce experiences across channels: online, in-app and in-person.

[LEARN MORE](#)

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Verifone is the payments architect shaping ecosystems for online and in-person commerce experiences, including everything businesses need – from secure payment devices to eCommerce tools, acquiring services, advanced business insights, and much more. As a global FinTech leader, Verifone powers omni-commerce growth for companies in over 165 countries and is trusted by the world's best-known brands, small businesses and major financial institutions. The Verifone platform is built on a four-decade history of innovation and uncompromised security, annually managing more than 12B transactions worth over \$500B on physical and digital channels.

Learn more at www.verifone.com

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