ConnectPay Taking Payments

Version 1.0

Taking Payments with ConnectPay

Logging into the ConnectPay portal

https://go2pay.uk/App/frmLogin.aspx (https://go2pay.uk/App/frmLogin.aspx)

Once your account is open you will receive your account details by email, which will include your:

Account Number
Username
Password

Surcharges

Throughout this user guide there are references to surcharges. You have the ability to add a surcharge to your payments for non EAA (European Econominc Area) issued cards, or corporate/business cards. Our software will identify these card types* and apply any pre-set surcharge to these transactions.

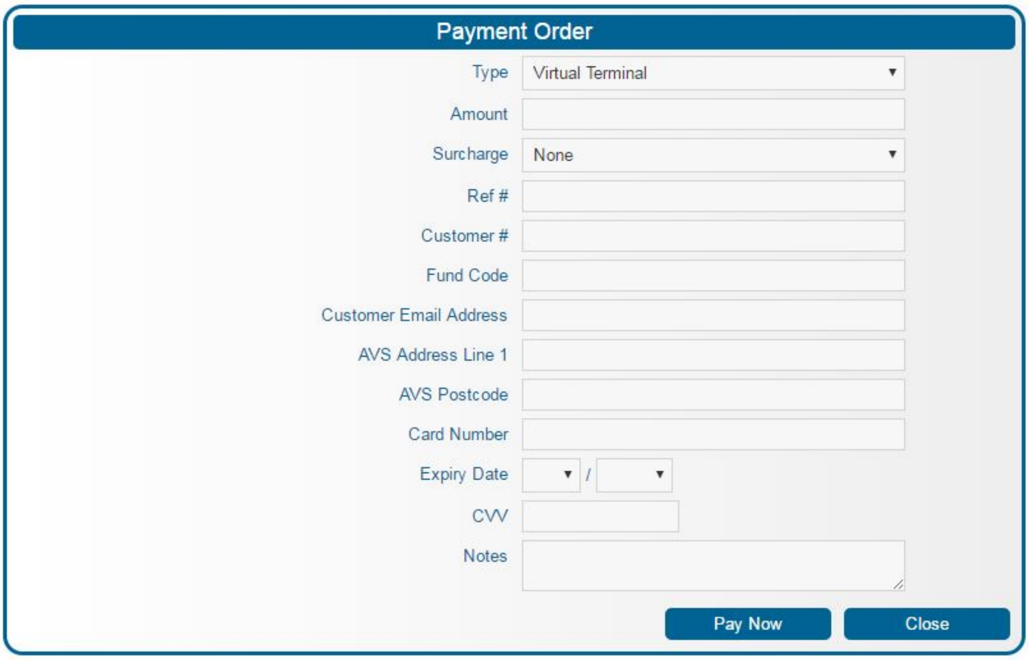
**We cannot provide a cast iron guarantee that 100% of all non EAA or corporate/business cards will be identified by our system. We rely on the description of the card given by the particular card issuer, but expect that the vast majority will be correctly classified.*

Menu Options

On logging in you have the following options. *You may not have access to all of these options as it will depend on your user privileges and payment options on your account.*

Virtual Terminal

Select **Payment Order** from the Main Menu, then select **Virtual Terminal** from the "Type" dropdown.



You will only be able to view fields that your business or account settings are set up for.

Optional Fields

Surcharge: Add a surcharge to the transaction amount (you will need to have surcharge set up on your account)
Customer #: Additional reference field to help you identify a transaction.
Fund Code: Additional reference field to help you identify a transaction.
AVS Address Line 1: For AVS checking*
AVS Postcode: For AVS checking*
Customer Email Address: Enter your customer's email address to send them an email receipt once the payment is complete.

*When using AVS checking, the address details you enter for AVS checking **must** be the address the card is registered to, otherwise the transaction will decline.*

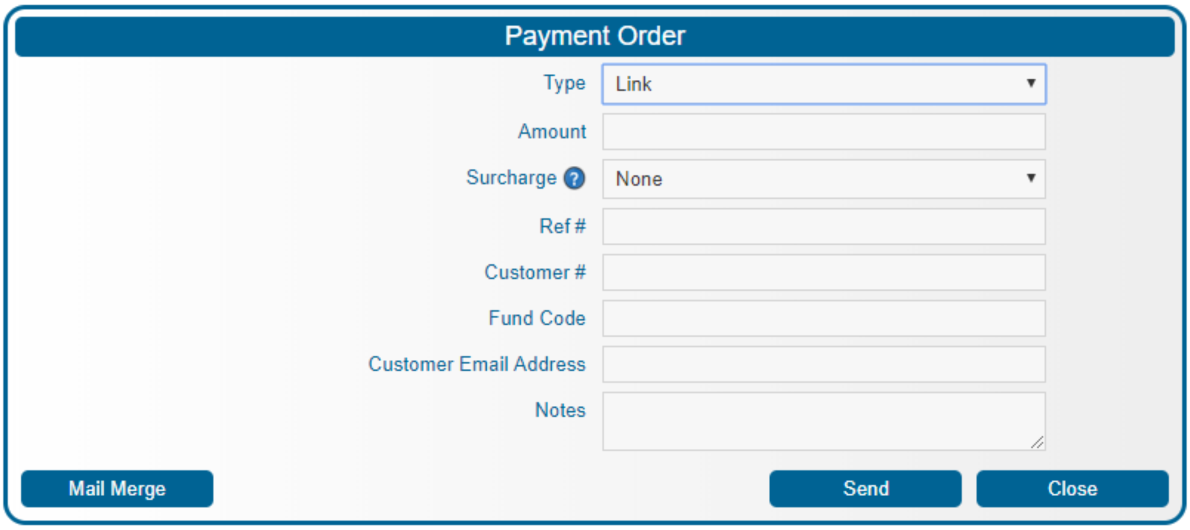
Taking Payments using link, email and call centre

Select **Payment Order** from the Main Menu.

Under the “Type” dropdown you will be able to select from the payment options your account is set up for.

Send a payment link to your customer

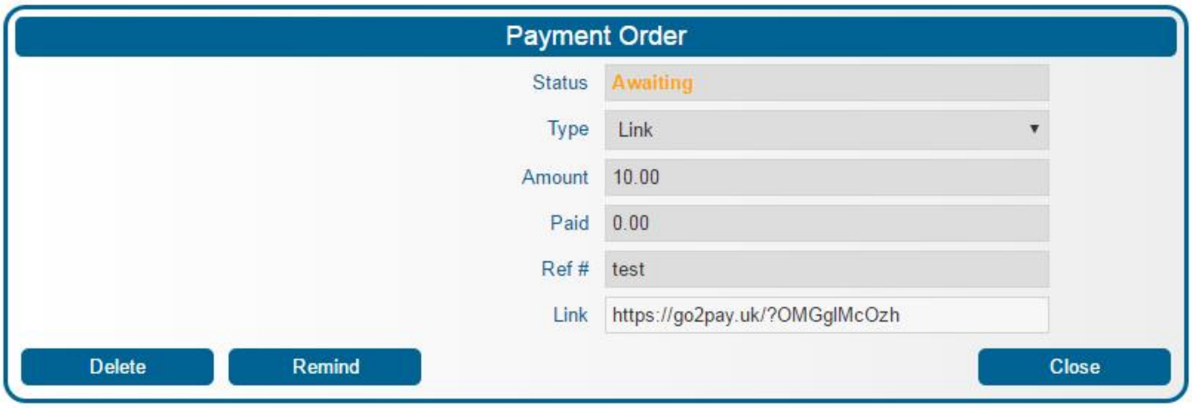
Select **Link** from the “Type” dropdown. This function allows you to generate a payment link to send to your customer.



Optional Fields

Surcharge: Add a surcharge to the transaction amount (you will need to have surcharge set up on your account). *Please note that you will only see the amount before surcharge in the history as the surcharge will be added when the customer actually pays using the link.*
Customer #: Additional reference field to help you identify a transaction.
Fund Code: Additional reference field to help you identify a transaction.
Customer Email Address: Enter your customer's email address to send them an email receipt once the payment is complete.

After setting up the payment link and selecting “Send” the following screen will display. You will need to copy and paste the link into an email, SMS or add it to the invoice you are sending to the customer.



Send a payment link to your customer using the email function in ConnectPay.

Select **Email** from the “Type” dropdown. This function allows you to generate a payment link via the same steps as above, then send it to your customer directly from ConnectPay. You can customise the template that is used here within the Merchant Screen.

The customer payment page

The link created by the Link and Email functions take the customer to a payment page which is hosted in our Level 1 PCI Secure Environment. This page can be customised with your logo. The link expires after 1 month.

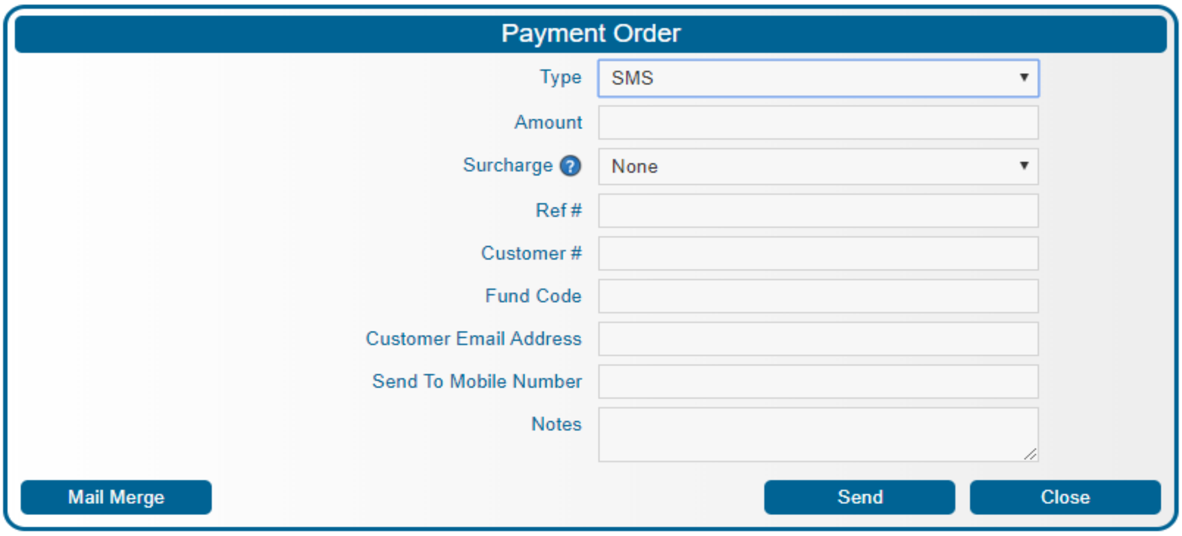
You will be able to view the status of the payment within ConnectPay. When payment has not yet been made it will state “Awaiting”, if a payment is submitted it will display “Authorised” if it has been approved by the bank or “Declined” if it has been rejected by the bank. If the link expires before payment is attempted, it will display “Expired”. This status can be checked in Payment Order History on the main menu.

Both of these functions can be integrated into your software systems via our Go2Pay API.

If you would like your link payments to have the protection of 3D Secure for fraud liability protection, you will need an Ecommerce Merchant Account. If the payment is made using 3D Secure authentication you are guaranteed payment. Get in touch to set up an Ecommerce Merchant Account.

Send a payment link to your customer by text message

Select **Link** from the “Type” dropdown. This function allows you to generate a payment link to send to your customer. This function allows you to generate a payment link to text to your customer.



Optional Fields

Surcharge: Add a surcharge to the transaction amount (you will need to have surcharge set up on your account). *Please note that you will only see the amount before surcharge in the history as the surcharge will be added when the customer actually pays using the link.*
Customer #: Additional reference field to help you identify a transaction.
Fund Code: Additional reference field to help you identify a transaction.

After setting up the payment link and selecting "Send" a screen will display where you can enter the mobile number you are sending the link to.

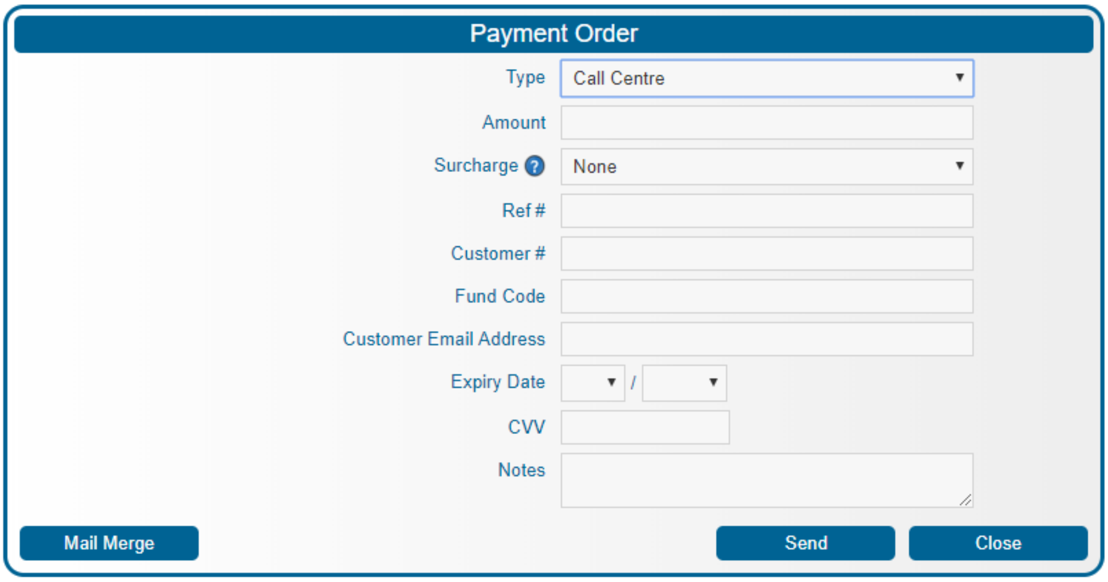
As with email links, the status can be checked in Payment Order History on the main menu.

Transfer your customer to a secure telephone payment line to make payment

Select **Payment Order** from the Main Menu, then select **Call Centre** from the "Type" dropdown.

Optional Fields

Surcharge: Add a surcharge to the transaction amount (you will need to have surcharge set up on your account). *Please note that you will only see the amount before surcharge in the history as the surcharge will be added when the customer actually pays using the link.*
Customer #: Additional reference field to help you identify a transaction.
Fund Code: Additional reference field to help you identify a transaction.



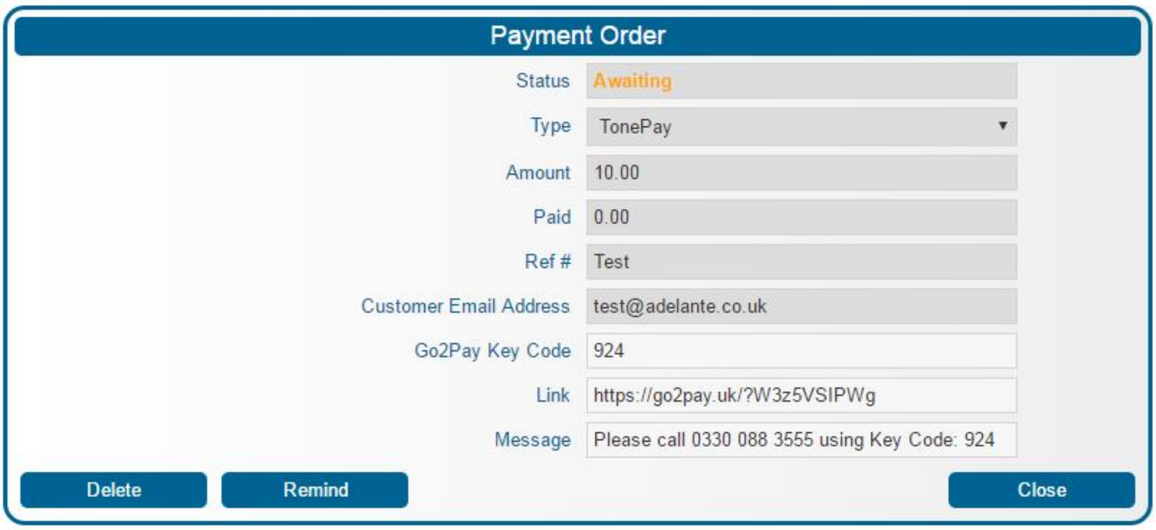
Enter the payment details including only the Expiry Date and the CVV number then select "Send".

The system generates a link prompting the user/employee to dial your TonePay Call Centre line and giving them a 3-digit code to enter. This payment link will expire after 5 minutes if not used for security reasons.

When the user/employee calls the number, they will be asked to enter the 3-digit code and transfer the customer, the customer will be transferred when the user/employee hangs up.

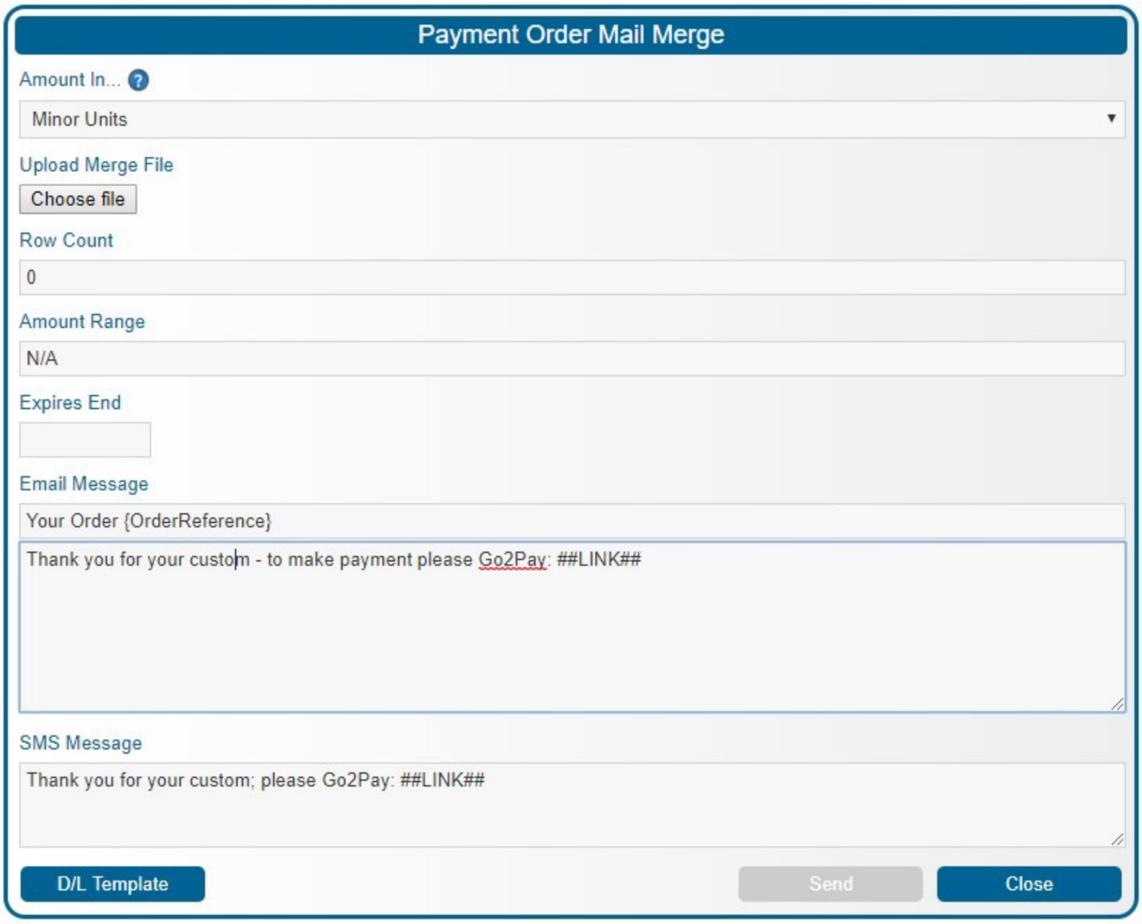
The customer will hear a recorded message, welcoming them to the payment line and confirming the amount due for payment. They will then be asked to enter their card details and will be told if their payment was successful or declined – if declined they will be asked to call the office as soon as possible.

The user/employee will be able to see the status change from "Awaiting" to "Authorised" or "Declined" once the customer has completed the payment. They can also see this information in the Payment Order History tab of the main menu.



Mail Merge

- Log into ConnectPay: https//go2pay.uk (https://go2pay.uk/App/frmLogin.aspx) (You will need your Account number, User Name and Password)
- Select **Payment Order** from the main menu
- Select **Mail Merge**



Notes:
Amount In Minor Units: select this if your import file has the amount in pennies (e.g. for £15.99 the amount in the file is 1599)

Amount In Major Units: select this if your import file has the amount in pounds and pennies with a decimal point (e.g. £15.99 in the file is 15.99)

- Download the mail merge template for the format your file needs to be in by clicking **D/L Template.** This needs to be an Excel compatible CSV file.

	A	B	C	D	E
1	Order Reference	Amount	Send To	Customer Reference	Fund Code
2					
3					
4					
5					

- You will need to complete at least the Order Reference, Amount and Send to fields.
- Additional columns can also be added e.g. Name, Address etc.
- The 'Customer Referenece' and 'Fund Code' fields are additional reference fields should you require them. You will need to have these fields enabled on your account (if you have not already done so) in order to view them in your transaction history.
- The 'Send To' field can be either an email address or a mobile number depending on whether you wish to send the payment link by email or SMS.
- **Save** the new Merge file as a CSV
- **Upload** the merge file, address any errors and check the row count matches your file.
- **Amend** the Email and SMS message templates as required (please do not remove ##LINK##). If you would like any merge fields to be included in the email/SMS message you will need to brace them. For example;

  Dear {Name}
  Account No: {Customer Reference}
  Thank you for your recent order {Order Reference}. In order to pay by card please click on the following link; ##LINK##

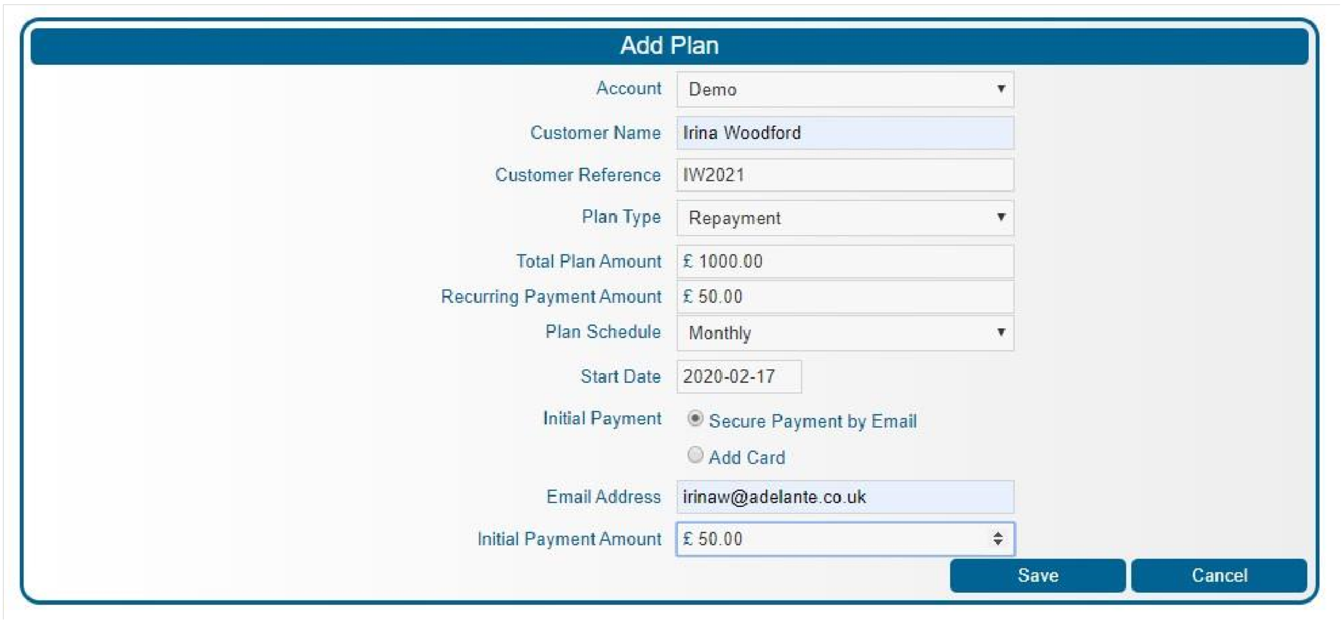
  Many thanks.
  Kind Regards,
  Adelante Accounts Department

- Select **Send**

Recurring Payments

Adding a new Payment Plan

Once you are in the new plan screen, there are numerous fields that are displayed. Fill in details like customer name, plan type, amounts, schedule, start date and decide how to take the first payment on the plan.

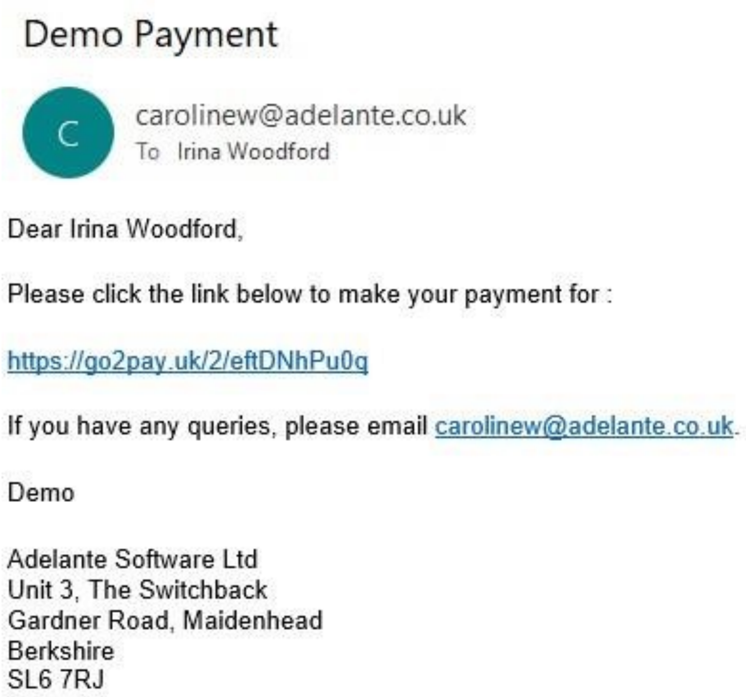


Plan Type – there are 3 different plans available:

- **Repayment** – an outstanding balance that will be paid in instalments e.g. debt management.
- **Continuous** – regular instalments, but no overall outstanding balance being reduced/ owed – e.g. gym membership.
- **Ad-hoc** – a plan that allows you to put up an amount and then take payment by unscheduled ad-hoc payments.

Initial Payment – can be taken in two ways:

- ***The 3D-secure way*** (preferred): send a payment link to your customer, if you have their email address. They will receive an email (template set up on the Merchant tab) with an active payment link.



Demo Payment

carolinew@adelante.co.uk
To Irina Woodford

Dear Irina Woodford,

Please click the link below to make your payment for :

https://go2pay.uk/2/eftDNhPu0q

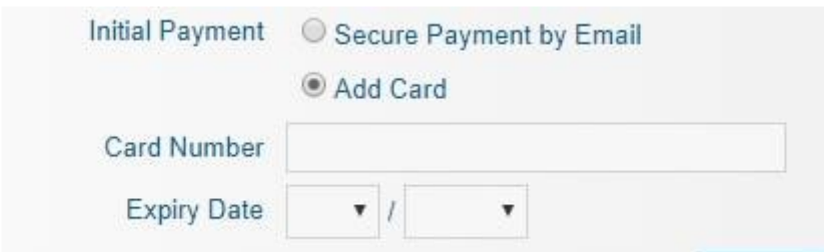
If you have any queries, please email carolinew@adelante.co.uk.

Demo

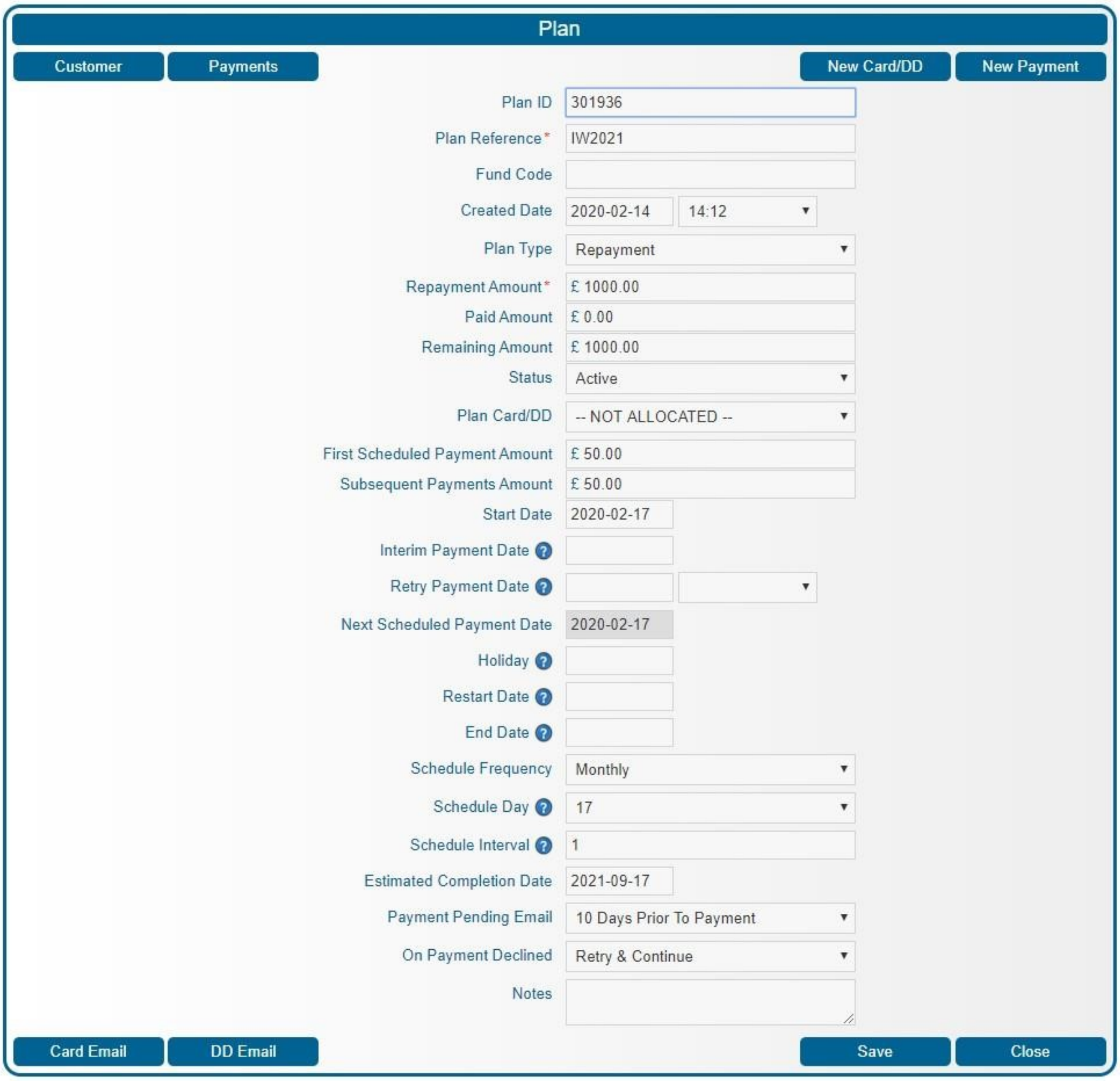
Adelante Software Ltd
Unit 3, The Switchback
Gardner Road, Maidenhead
Berkshire
SL6 7RJ

Clicking on the link will take them to a payment screen where they enter their card details and can decide to save the card details as their default payment card. They will receive a confirmation of their payment.

The non-secure way: fill in their credit card details yourself



Once the details are saved, you are presented with a new screen that will capture further details of this plan:



Plan Reference – this will default to the customer reference, but can be amended.

Status – 'Active' is set as the default upon creation of new plans. Other options include 'Pending', 'Suspended', 'Cancelled' or 'Complete'.

Plan Card – associate the card you wish to be used for this plan.

First Scheduled Payment – this can be a one-off payment that differs from the subsequent payments.

Subsequent Payments – the regular payment amount.

Start Date – first scheduled payment date.

Holiday – hardly used, it's an option if you would like not to take payments on certain days or over a certain period (like Christmas for example).

Schedule Frequency – Select 'Daily', 'Weekly', 'Monthly' or 'Quarterly'.

Schedule Interval – the number relating to the frequency between payments, e.g. a schedule frequency of weekly, with a schedule interval of 2, would equate to a payment fortnightly.

Pending Email – The number of days you want to inform the customer of their upcoming payment (optional).

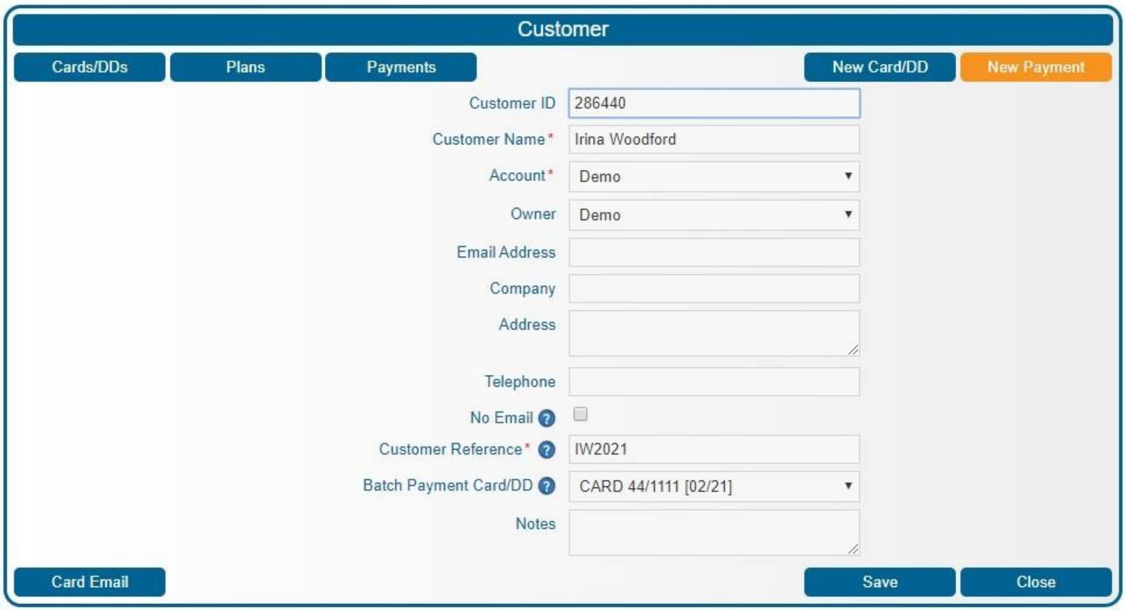
On Payment Declined – If a scheduled payment fails, you can direct the plan to either *'Continue'* without retrying, *'Retry & Continue'*, *'Retry & Suspend'* or *'Suspend'*. More details on this can be found in the *"Managing declined payments"* section of this user guide.

Amending Plans

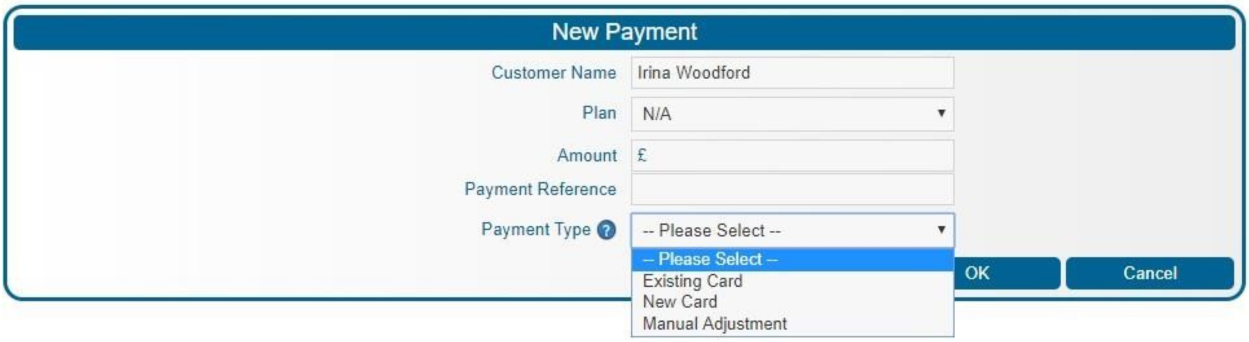
Once a plan is set up, you can amend the fields that are not greyed out, like plan status (e.g. from 'Active' to 'Suspended') or schedule frequency and schedule interval.

Taking a New Payment

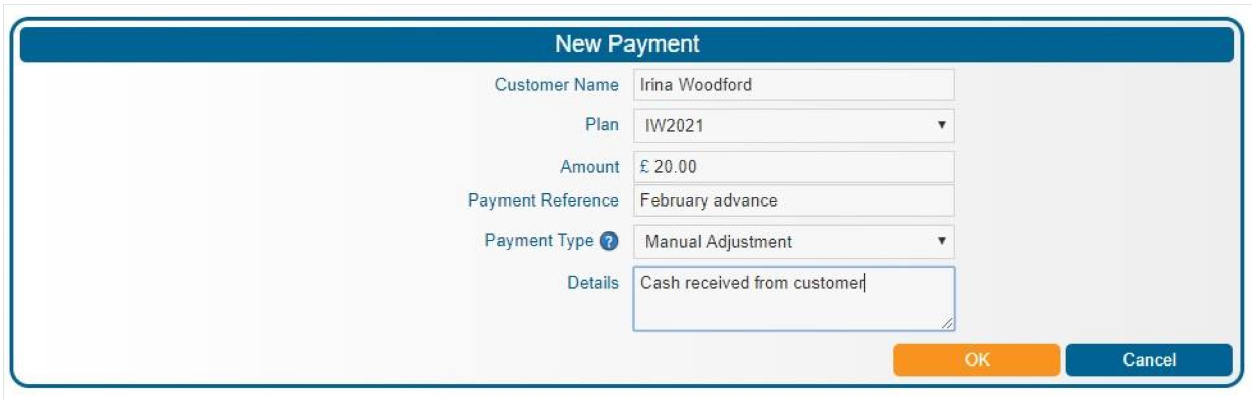
To add a new payment to a plan/customer you can select the *New Payment* button on either the **Customers** menu or the **Plans** menu.



This takes you through to the below page, here you can take a payment using an '*Existing card*', '*New Card*' or a '*Manual Adjustment*'.



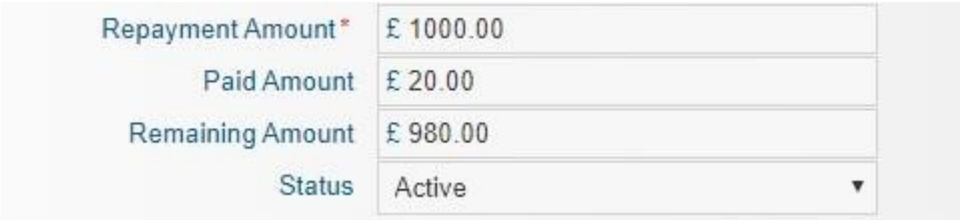
- **Existing Card** – you can choose a card that is already saved in the system, enter the payment reference number and amount, then select OK.
- **New Card** – this option will allow you to enter the ref number, amount and whether or not you would like to set this card '*Set As Active Card*', this will then be used for all future payments.
- **Manual Adjustment** – This allows you to re-balance the customer's account – e.g. if they have paid via cash, cheque or BACS – but please note this is only an *adjustment* to the customer's balance – no payment will be taken against a card.



Fill out the Amount and Reference, then select 'Manual Adjustment' under the Payments Type. A new **'Details'** field will appear - this is an information box where you can enter details on how this manual adjustment was taken (e.g. cash, cheque or BACS).

Once this information is filled out then select 'OK'.

From here you should be able to go back into the Plan and see the *'Remaining Amount'* value decrease by the amount entered as a *'Manual Adjustment'*.



Repayment Amount*	£ 1000.00
Paid Amount	£ 20.00
Remaining Amount	£ 980.00
Status	Active

You can also see this transaction in the '*Payments'* tab, the source will state Manual Adjustment.

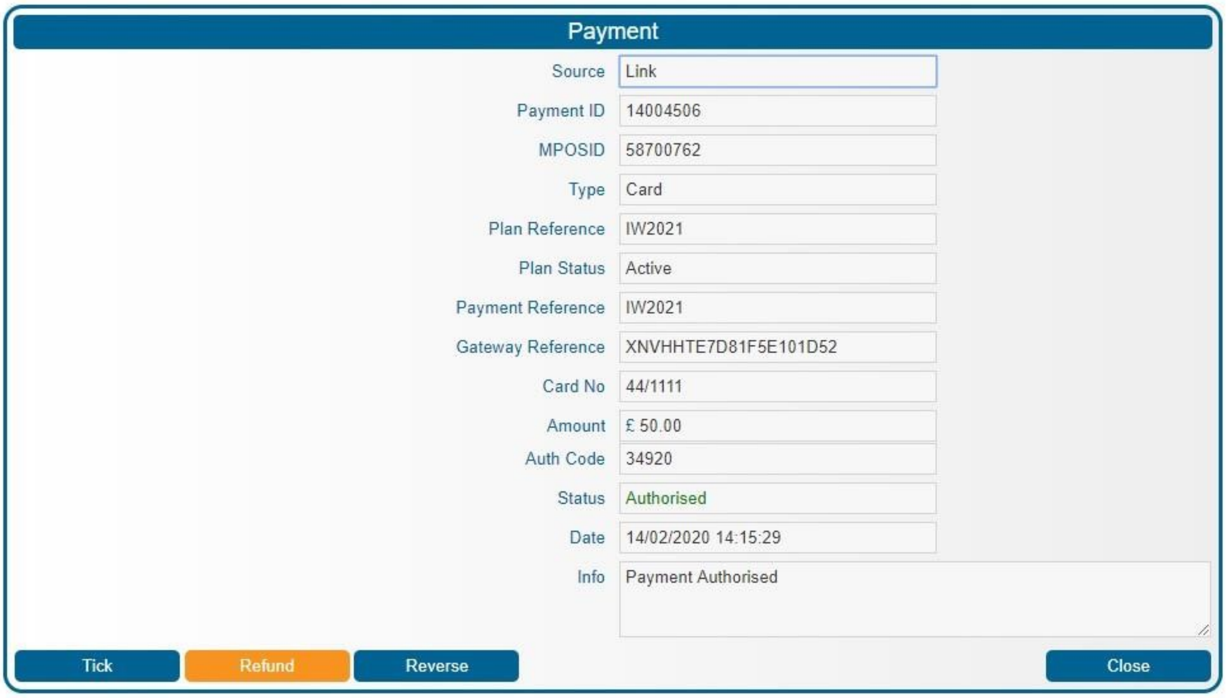
Payments

Customer	Customer Ref.	Payment Reference	Source	Status	Amount
Irina Woodford	IW2021	February advance	Manual Adjustment	Authorised	£20.00
Irina Woodford	IW2021	IW2021	Recurring Payment	Refunded	£50.00
Irina Woodford	IW2021	IW2021	Link	Reversed	£50.00

A reminder, **this cannot be used for card payments**.

Refunding and reversing a transaction

If you need to refund a transaction, this can be done by going into the '*Payments'* screen and searching for your payment by using the parameters available. Once you have found your transaction, select the transaction and you will see a *'Refund'* button.



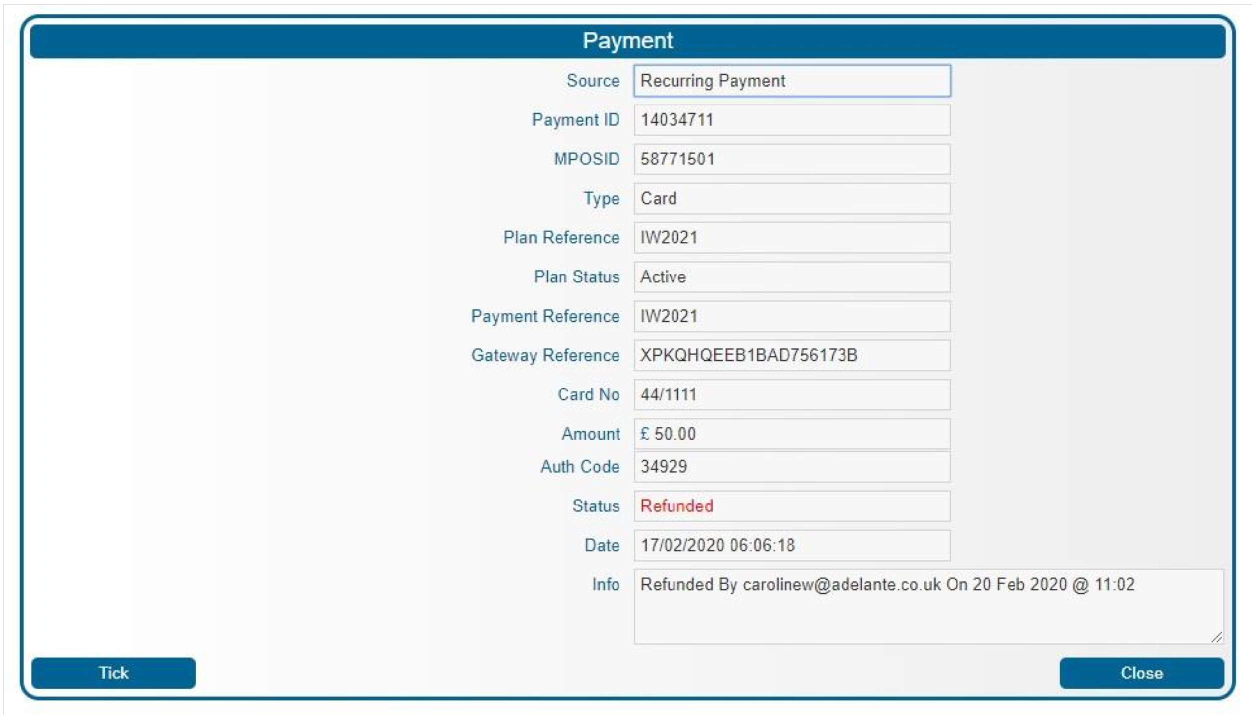
Payment

Source	Link
Payment ID	14004506
MPOSID	58700762
Type	Card
Plan Reference	IW2021
Plan Status	Active
Payment Reference	IW2021
Gateway Reference	XNVHHTE7D81F5E101D52
Card No	44/1111
Amount	£ 50.00
Auth Code	34920
Status	Authorised
Date	14/02/2020 14:15:29
Info	Payment Authorised

Tick Refund Reverse Close

Once you have clicked this, a pop up will display asking you to confirm the amount.

A confirmation screen will give you the details of the refund.



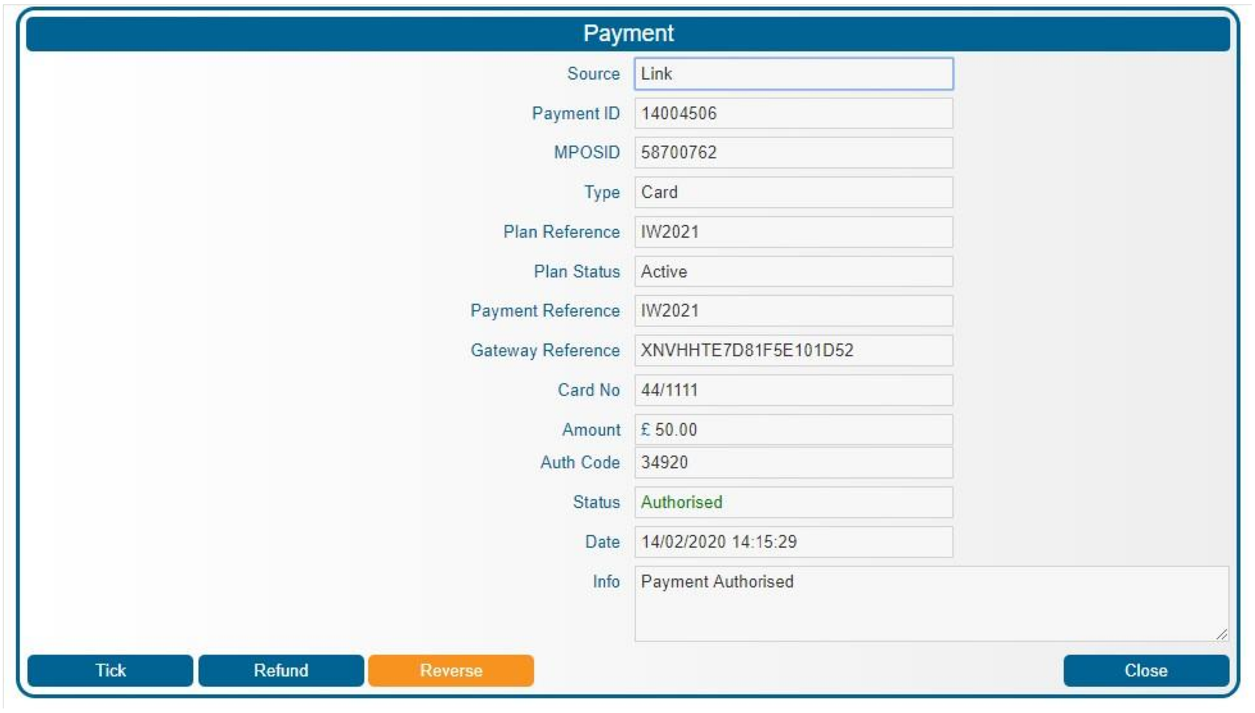
The refunded transaction will appear in the *'Payments'* screen too.

Customer Ref.	Payment Reference	Source	Status	Amount	Auth Code	ConnectPay ID	Card No	Payment Date
test	test	Recurring Payment	Authorised	£50.00	34956	58881378	44/1111	20/02/2020 06:01
test - Tammy	test	Retry Payment	Declined	£10.00		0		19/02/2020 09:04
test - Tammy	test	Retry Payment	Declined	£10.00		0		19/02/2020 08:03
test - Tammy	test	Retry Payment	Declined	£10.00		0		19/02/2020 07:02
test - Tammy	test	Recurring Payment	Declined	£10.00		0		19/02/2020 06:01
IW2021	IW2021	Recurring Payment	Refunded	£50.00	34929	58771501	44/1111	17/02/2020 06:06

A reversed transaction is different from a refunded one, as there are no actual funds being transferred, just the remaining amount will be adjusted accordingly.

As an example of when this would be needed: a payment was made on a card that has now expired, and the payment was not necessary. We can't refund it back onto the payment card, so we organise a cheque or pay back by cash. To adjust the system in this case, we reverse the transaction.

It is affected in a very similar way as the refund above.



Payment

Source	Link
Payment ID	14004506
MPOSID	58700762
Type	Card
Plan Reference	IW2021
Plan Status	Active
Payment Reference	IW2021
Gateway Reference	XNVHHTE7D81F5E101D52
Card No	44/1111
Amount	£ 50.00
Auth Code	34920
Status	Authorised
Date	14/02/2020 14:15:29
Info	Payment Authorised

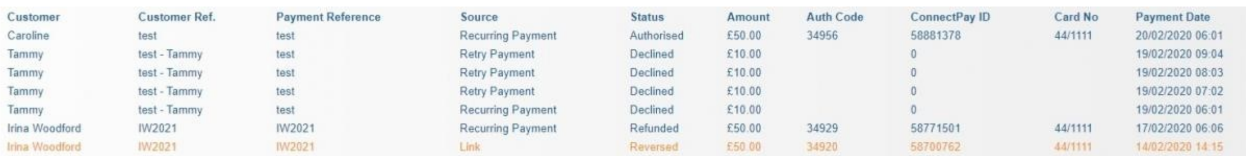
Tick Refund Reverse Close

Confirm

Are you sure you want to REVERSE this payment?

(This is NOT a REFUND!)

OK Cancel



Customer	Customer Ref.	Payment Reference	Source	Status	Amount	Auth Code	ConnectPay ID	Card No	Payment Date
Caroline	test	test	Recurring Payment	Authorised	£50.00	34956	58881378	44/1111	20/02/2020 06:01
Tammy	test - Tammy	test	Retry Payment	Declined	£10.00		0		19/02/2020 09:04
Tammy	test - Tammy	test	Retry Payment	Declined	£10.00		0		19/02/2020 08:03
Tammy	test - Tammy	test	Retry Payment	Declined	£10.00		0		19/02/2020 07:02
Tammy	test - Tammy	test	Recurring Payment	Declined	£10.00		0		19/02/2020 06:01
Irina Woodford	IW2021	IW2021	Recurring Payment	Refunded	£50.00	34929	58771501	44/1111	17/02/2020 06:06
Irina Woodford	IW2021	IW2021	Link	Reversed	£50.00	34920	58700762	44/1111	14/02/2020 14:15

Managing Declined Payments

As part of the set-up of each new plan, we can set the default actions for managing declined payments:

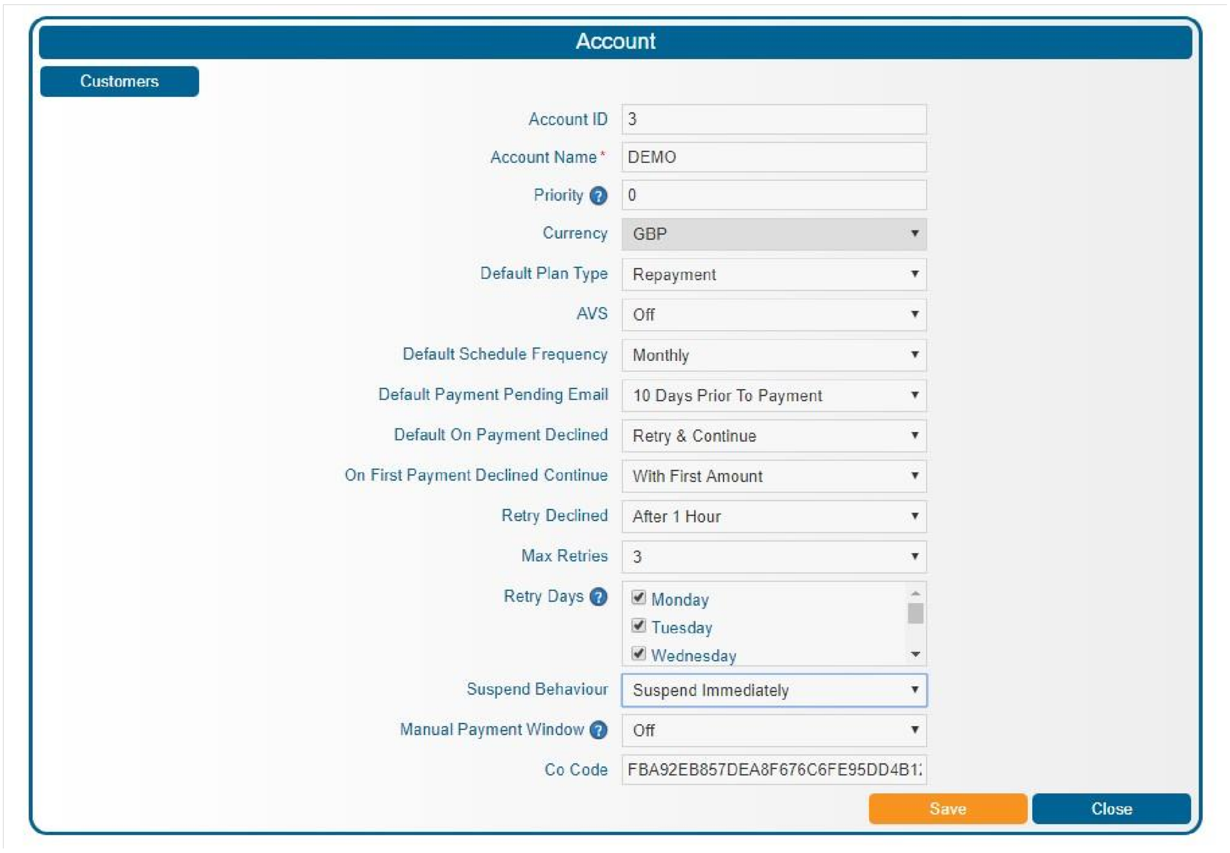
Continue – 'Skips' the declined payment and takes the next payment as scheduled.

Retry and Continue – Retry (see options below); schedule continues as planned.

Retry and Suspend – Retry (see options below); if no success, suspend the plan.

Suspend – Suspend the plan on declined payment.

How the plans deal with a decision to retry and/or suspend can be easily set up on the *Account* detail screen, accessible via the *Merchant* tab:



- Choose *when* to retry the declined payment e.g. you could try in 2 hours from the original attempt or try the next day.

- Choose *how often* to retry the declined payment – you can choose to try between 1 and 3 times to collect the missed payment.

  Retries do not affect the schedule of the plan – any payment links sent to the customer expire on a successful automated retry to prevent them from paying again.

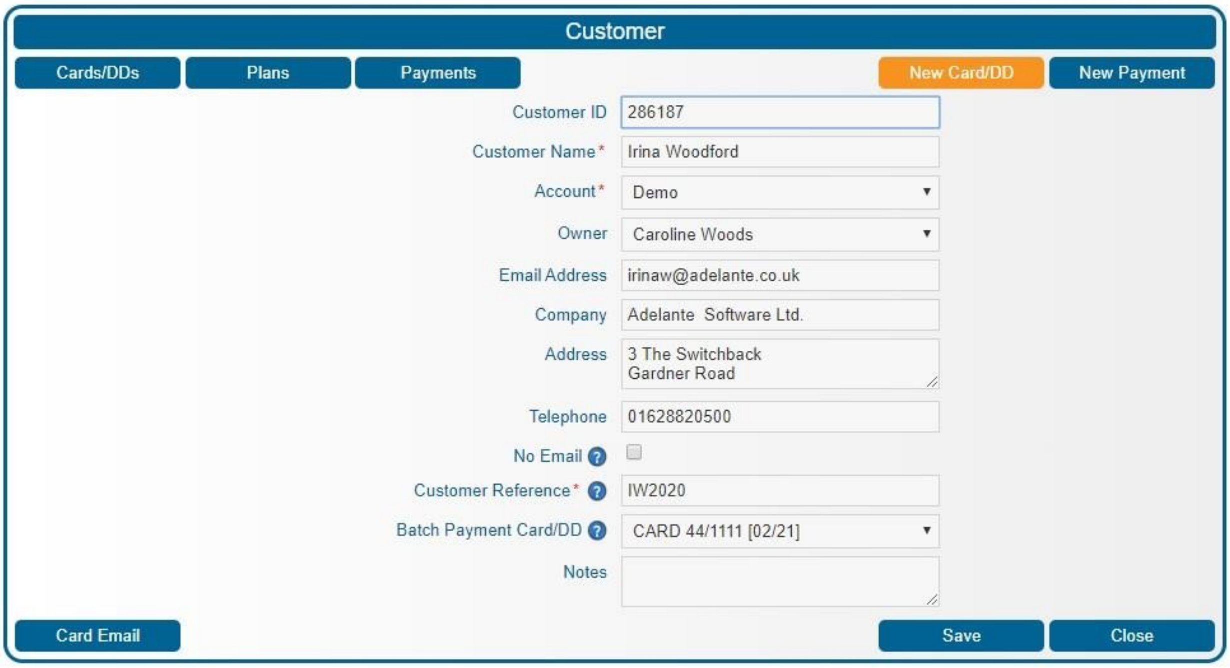
If you choose to suspend your plans on declined payment attempts, you have 2 options:

- *Suspend immediately.*
- *Defer once* – the plan will be suspended only after 2 sequential scheduled payment failed attempts.

Adding a New Card or Direct Debit

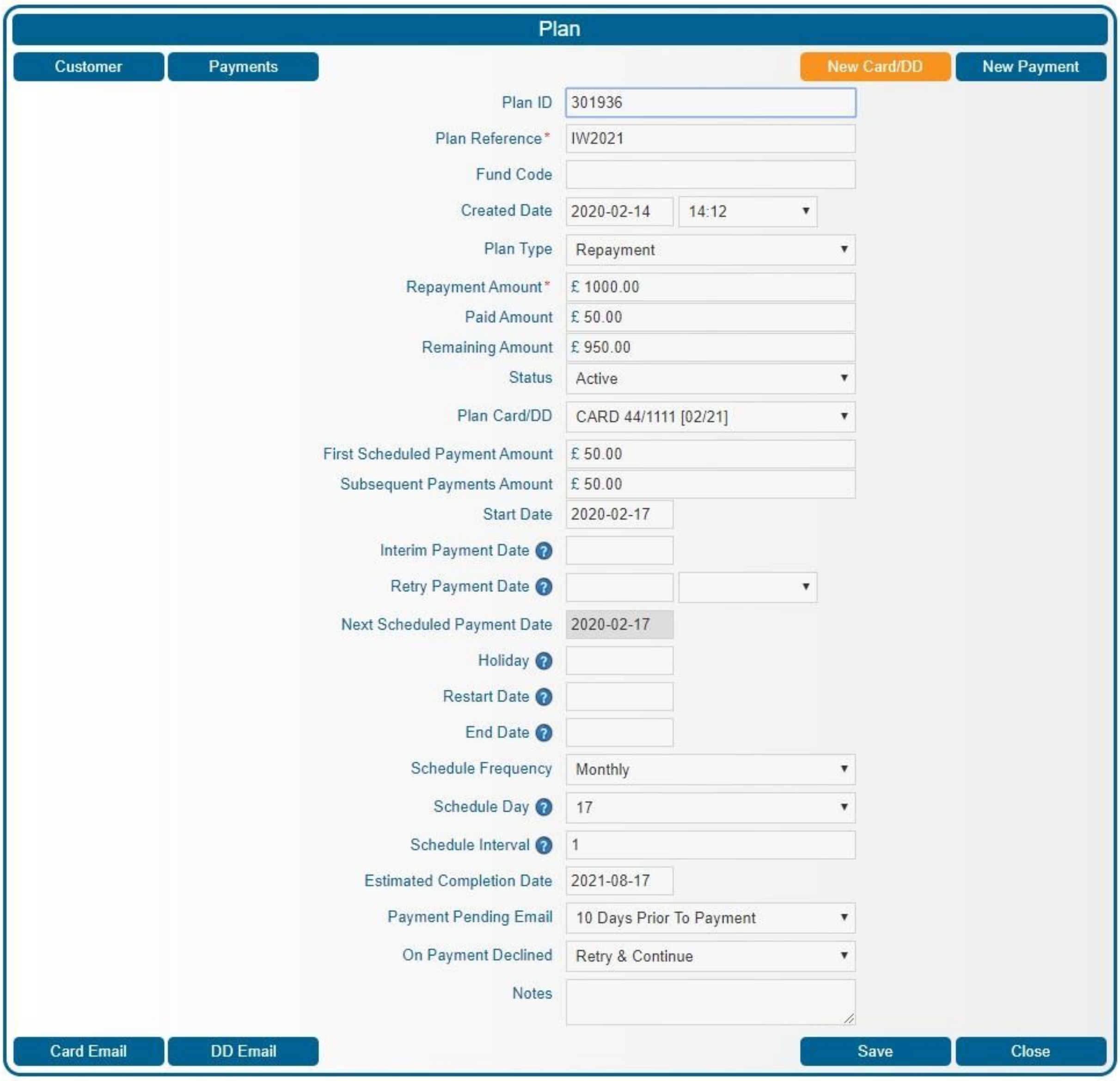
This can be done in the following ways:

- In the **Customer** screen, either select **'New Card/DD':**

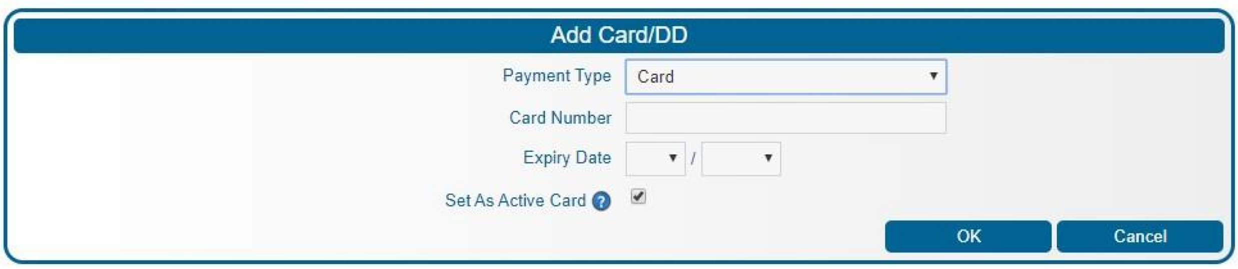


or just from the **'Cards/DD'** screen:

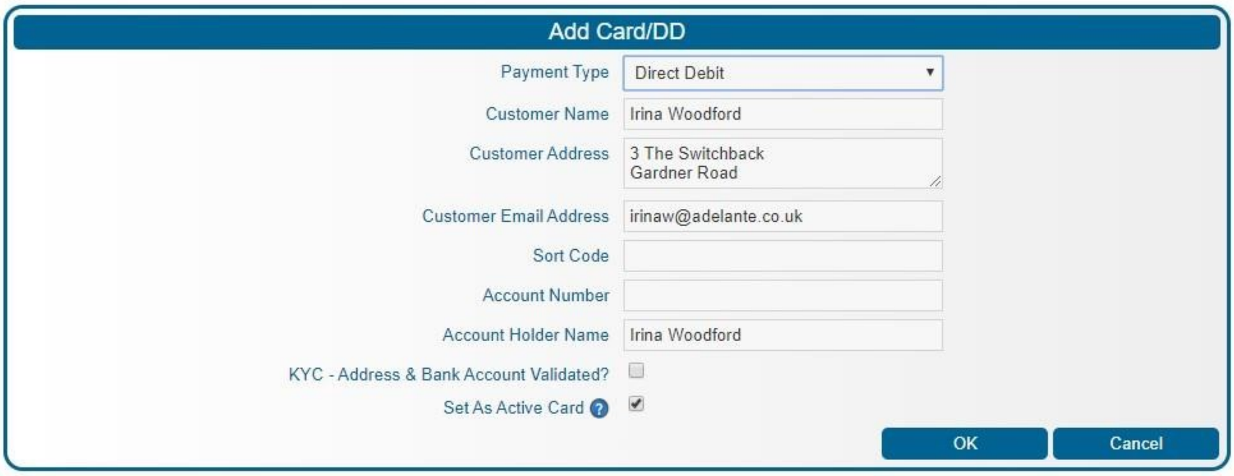
- In the **Plan** screen for your customer, **'New Card/DD':**



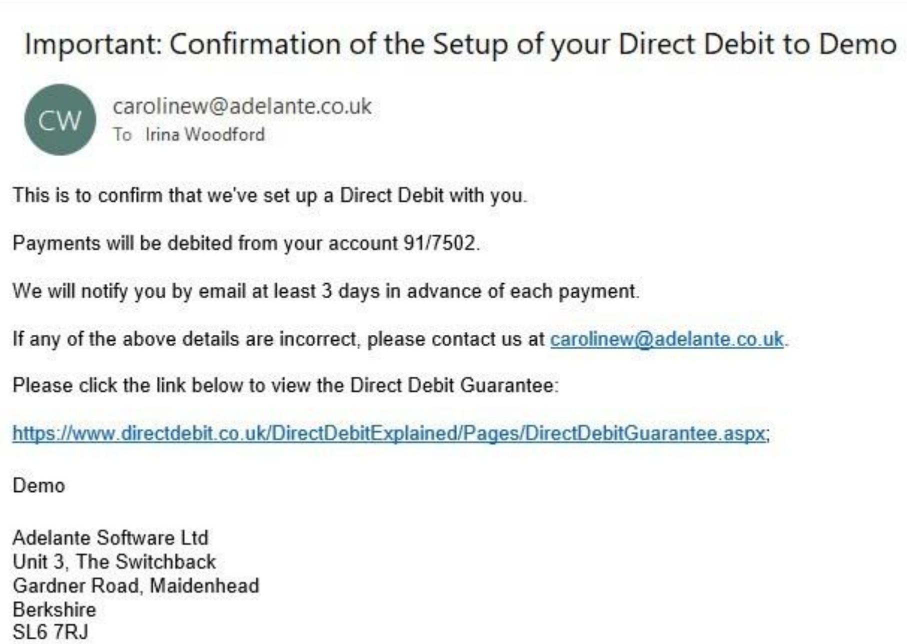
Once any of the buttons above is clicked, we can choose to either add a new card (and decide whether it will become the default payment card):



or we can add a new direct debit:



A valid post code, sort code and account number are essential and need to be validated.
A confirmation email will be sent out to the customer once the direct debit is set up.



Important: Confirmation of the Setup of your Direct Debit to Demo

CW carolinew@adelante.co.uk
To Irina Woodford

This is to confirm that we've set up a Direct Debit with you.

Payments will be debited from your account 91/7502.

We will notify you by email at least 3 days in advance of each payment.

If any of the above details are incorrect, please contact us at carolinew@adelante.co.uk.

Please click the link below to view the Direct Debit Guarantee:

https://www.directdebit.co.uk/DirectDebitExplained/Pages/DirectDebitGuarantee.aspx;

Demo

Adelante Software Ltd
Unit 3, The Switchback
Gardner Road, Maidenhead
Berkshire
SL6 7RJ

Missing Cards

When you set up a plan for a customer, it is possible for you to go through the whole process and not add or allocate a card to the plan.

Please note that if you are doing this, you will receive an automated email from Adelante with an Excel document attached, informing you of which *Plan Reference* and *Customer Reference* have missing cards.

This is run daily and will be sent to the merchant @ 6.00 am daily until all the cards have been allocated to the plans. This is a useful report to have if you are setting plans up prematurely – such as gym memberships.

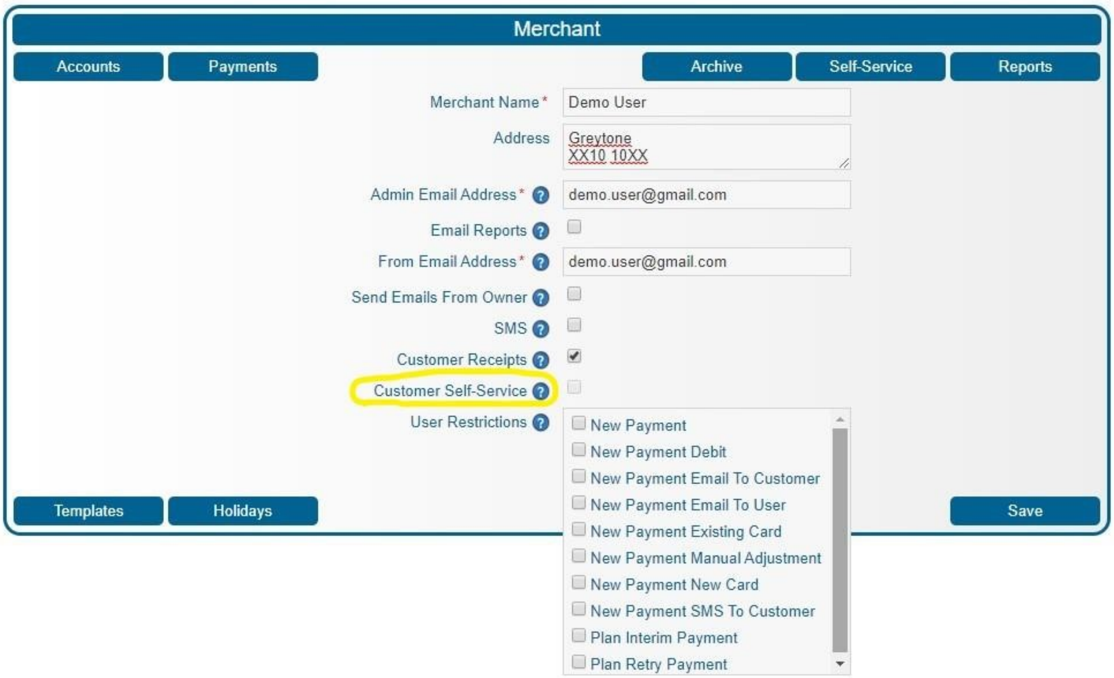
Currently there is no way of turning this email notification off, as this is a good safety net for merchants to ensure the plans are set up accordingly.

Self Service

Recurring Payments is a merchant portal and is entirely merchant-driven. No customers have any access to this portal. Self-service does not mean that customers can log in and update their payment card details.

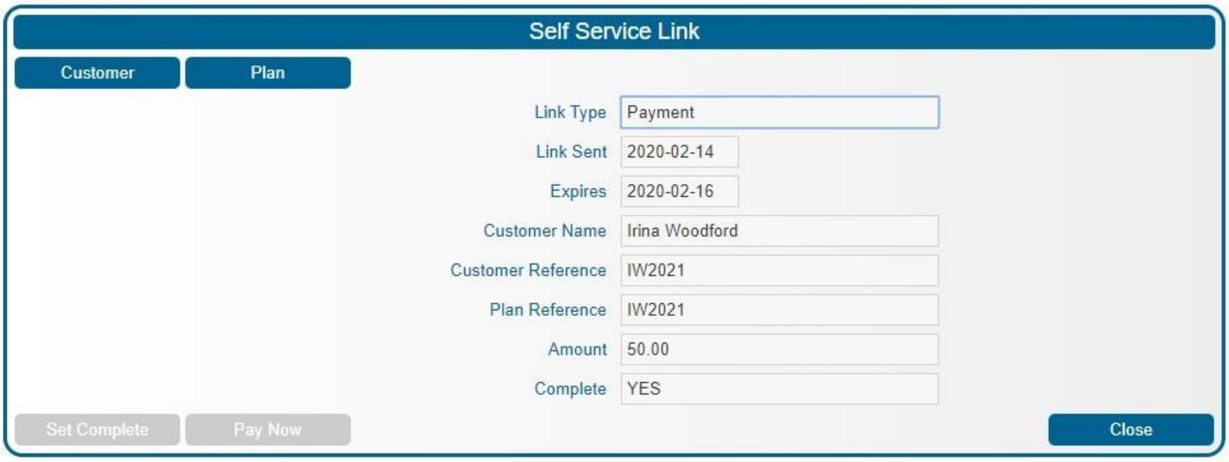
What it does mean, however, is that if a customer's scheduled payment declines, they will be sent an email with a payment link. They can click on the link and make their payment, updating their plan with the new card details.

You will need your customer's email address in their customer record for this to happen. Also, on the *Merchant* tab, the **'Customer Self-Service'** box needs to be ticked.



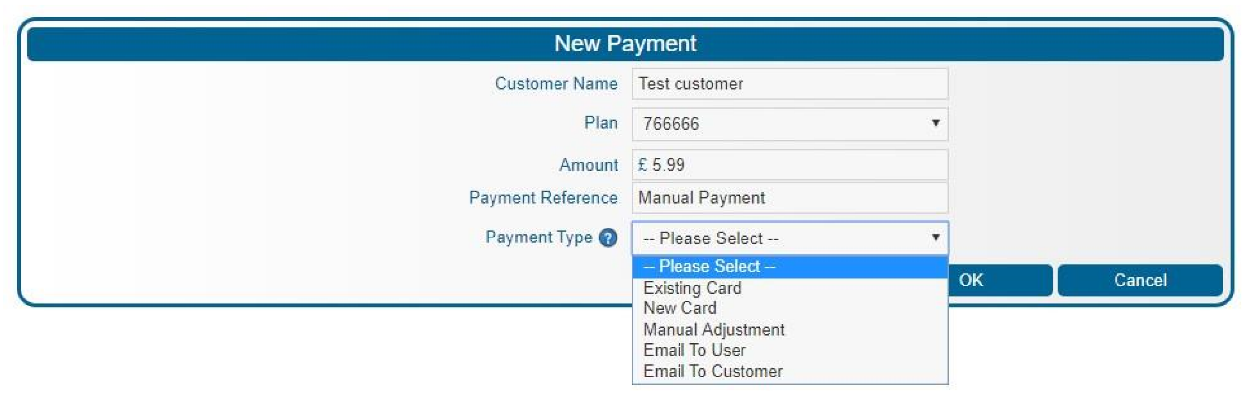
Clicking on the **'Self-Service'** tab will bring up a search screen for all the links that have been generated.

Clicking on any of the links will give a detailed view, as below:



This is an example of a link for a **completed** payment. The screen just details the payment.

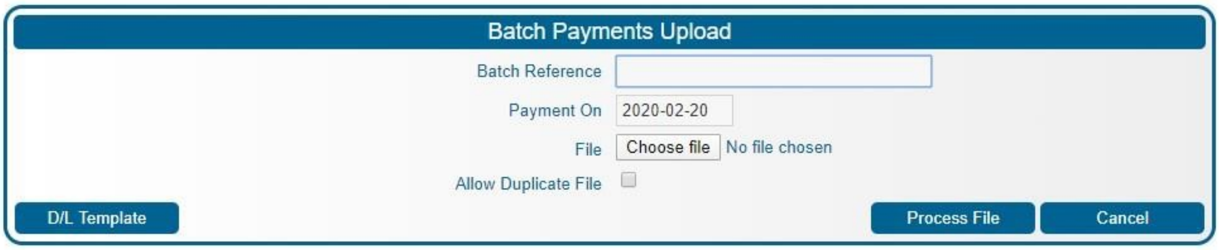
This above is an example of a link to a payment that had **NOT** been completed, so there is an option to either settle the payment in cash/cheque and just adjust it on the system to show as complete by pressing the '*Set Complete'* button; or use the *'Pay Now'* option:



Batch Payments

Uploading batch payments

Similar to the *Customer bulk upload* facility referenced in the *'Customers'* section, this allows you to upload a whole batch of payments that need to be processed, without having to set them up one by one.



Batch Reference: here you can select a batch reference applicable for this payment upload (e.g., Jan 2020).

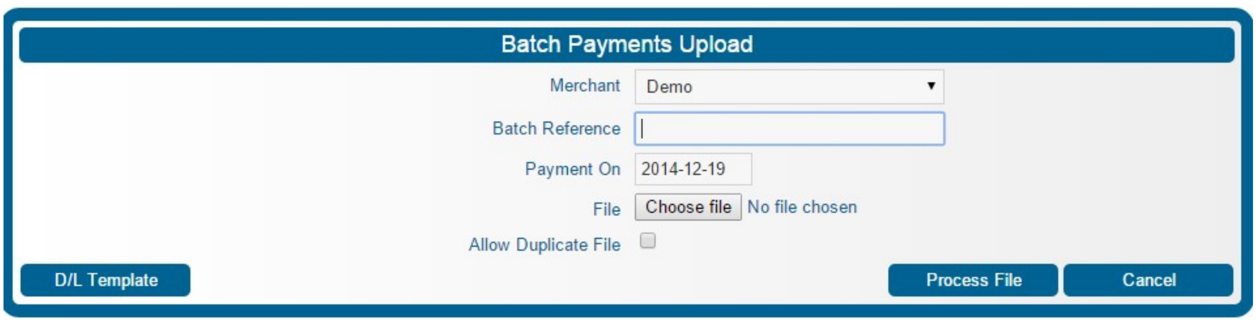
D/L Template: you need to download this template to input the data in order to upload the file and process. The D/L template contains *'Customer Ref'*, *'Payment Ref'* and the *'Amount'*.

Payment On: this will default to the current date; however, you can amend this to a date in the future.

Once you have hit *'Process File'*, you will see a page where you can see the batch payment processing- not that this can take a few minutes. If you have selected a date in the future, the page will display the below message:

X Payment(s) Pending– This screen will continue to refresh until all payments are complete– you can wait or come back again later.

If you then revisit the page on that date, you should see the status of the payments- *Authorised* or *Declined*.



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