



## Payment initiation and Post-Payment Options

### Section 1: Payment initiation via Secure Payment Portal or QR Codes

A hyperlink is used to initiate payments through Xpress-pay. They can be embedded in a “Pay now” button or other link in your web page or email or in a QR code on any visual medium. The link identifies the merchant, along with optional personalized information and the amount to be paid. Here are the components:

#	Constant information	Parameter
1	<a href="https://pay.xpress-pay.com/">https://pay.xpress-pay.com/</a>	URL prefix, required
2	?pk=	Payment type (number, provided by Systems East)
3	&l1= (optionally: &l2= through &l5=)	Identifying information
4	&a=	Prefills the donation or payment amount
5	&n=	Prefills Payee Name on payment info screen
6	&addr=	Prefills Payee address on payment info screen
7	&z=	Prefills Payee zip code on payment info screen
8	&e=	Prefills Payee Email Address on payment info screen
9	&p=	Prefills Payee phone number on payment info screen
10	&uid=	Unique entity identifier
11a	&sponly=	Used to schedule a payment only, not to pay (1 of 3)
11b	&from=	Beginning of date range for scheduled payment (2 of 3)
11c	&to=	End of date range for scheduled payment (3 of 3)

**Note:** Items 1 and 2 are required. All other parameters are optional. Details by row are as follows:

- 1) URL: Required exactly as shown (do not omit the “https://”).
- 2) Payment type: Associates the URL with your organization and payment type. Depending upon your requirements, you might have more than one payment type.
- 3) Flexible fields: You can use (and optionally prepopulate) up to five fields on the initial screen using these parameters (the second character is a lowercase L). Each is displayed on the opening screen unless hidden from the visitor, and each can be prepopulated.
- 4) An initial amount can be provided here and can be enforced or editable, or an amount could be preset depending on a dropdown selection. Please discuss your specific needs with our Support Group.
- 5) Prefills the “Name” on the checkout screen, though may still be edited there. Note that a space is represented by “%20” (without the quotes, such as John%20Smith).

- 6) As with #5, prefills the “Address” on the checkout screen. Note that the address is used for the house number and street name only. The city/state is retrieved based on the zip code.
- 7) As with #5, prefills the “Zip code” on the checkout screen.
- 8) As with #5, prefills the “Email address” on the checkout screen.
- 9) As with #5, prefills the “Telephone number on the checkout screen.
- 10) A unique entity identifier is typically used to uniquely identify an account or similar single entity. For scheduled (or recurring) payments, the UID is used to associate incoming bills with existing scheduled payment profiles. Given its vital role, we recommend that you discuss the UID with our Support Group if you are planning to upload bills that will be used to initiate scheduled payments.
- 11) Scheduled Payment option: The `&sponly=yes` specification will bypass the payment process entirely, instead allowing the visitor to schedule a single payment in advance:
  - a. Both the `&from=` and `&to=` parameters are required.
  - b. Dates are inclusive, must be a valid, and in yyyy-mm-dd format.
  - c. The “From” date presented to the visitor will be either the “from” date specified or tomorrow’s date, whichever is later.
  - d. The “to” date cannot be today’s date or earlier.
  - e. This feature can be used with either instant or posted bills. For the latter, a valid `&uid=` must be provided in order to successfully locate the posted bill targeted for payment. The UID data must also be in the uploaded bill file.

#### Notes:

- Spaces are not permitted inside URLs. Use %20 for a space, such as John%20Smith.
- Parameter names, the component between “&” and “=”, must be in lower case.
- The &l1 through &l5 parameters (lower case L’s) are used to display personalized information such as a policy or account number. For example, a mailed insurance bill with a personalized QR code might use &l1 for the policy number and &l2 for the name. The visitor would then see their own information on the initial screen and consequently know they are paying the correct bill.
- If you wish, dropdown selection boxes can be displayed in place of &l1 or &l1/&l2. Contact our Support Group for more information.
- Any of the &l1 thru &l5 fields can be optional or required.
- It is common for donation campaigns to use the &l1 parameter for a Source Code. For example, an organization might use &l1=M012 for their magazine campaign, but &l1=E017 for emails. For this use, the &l1 field would hidden from donors’ view, but vital to the organization.
- The above rules may be combined in many ways, and mixed between the five available fields. Please discuss your specific needs with our Support Group for assistance.
- After payment, we can direct the visitor to your response page instead of our receipt. To do so, simply advise us during setup. See the next page for specific information.
- You can create your own QR codes at [www.qrstuff.com](http://www.qrstuff.com) using the “URL” option.

Sample initiating links are presented on the following page.

### **Sample static link**

Customer provides all payment information:

<https://pay.xpress-pay.com/?pk=6498>

### **Sample dynamic link**

Customer information is embedded in link, including their checkout information. Click the link and then use the *Proceed as Guest* option to see this in action.

<https://pay.xpress-pay.com/?pk=6498&l1=25-25672&l2=Robert%20Harris&a=76.23&n=Robert%20Harris&addr=12%20Church%20St&e=rharris@gmail.com&z=12345&p=8005551212>

Static QR code sample



Dynamic QR code sample



Works with all devices and operating systems



(continued)

## **Section 2: Specifications for Post-payment Options**

After a successful payment, Xpress-pay typically displays and emails a merchant-branded receipt. If applicable, an option is presented to allow the visitor to create a scheduled payment profile. There are other options available. Xpress-pay can also either:

- Send an asynchronous post to advise you of payments and, on request, failed attempts.
- Redirect the visitor to a URL of your choice (synchronous post). Note that this option negates the visitor's ability to create a scheduled/recurring payment since they will no longer be at the Xpress-pay site.

There are no additional charges for either option, unless we are to develop customized code to issue an asynchronous post to your API. In this case, a customization charge not exceeding \$2,000 will apply. To speak with a member of our Support Group for details on any aspect of this, please visit [www.xpress-pay.com](http://www.xpress-pay.com), select *Contact*, then *Support*.

You can also produce a report or download a payment file. To download payments, log in as an administrator, produce a Payment Detail Report, and click the *Text* or *CSV* download icons in the upper right, or you can invoke our automated FTP feature. Documentation is available at [www.xpress-pay.com/support](http://www.xpress-pay.com/support). See the section entitled *Bill & Payment Information Exchange*.

The chart below describes post parameters. To leverage these options, provide our Support Team with the appropriate URL. For security reasons, the URL can only be configured by our Support Team.

### **Postback parameters**

#	Constant information	Parameter
1	<a href="https://[yourURL]">https://[yourURL]</a>	URL to receive the payment information
2	?transactionId=	Transaction ID provided by the financial network
3	&timestamp=	Unix time stamp at time of payment (see <a href="http://www.onlineconversion.com/unix_time.htm">http://www.onlineconversion.com/unix_time.htm</a> )
4	&billAmount=	Base amount paid
5	&siteFeeAmount=	Amount of the site fee charged and paid
6	&totalAmount=	Total amount paid
7	&paymentType	"card" or "echeck"
8	&fullName=	Payment instrument account holder name
9	&zip=	Payment instrument account holder zip code
10	&email=	Payment instrument account holder email
11	&l1= (and &l2= through &l5=)	Echo of your submissions for &l1 through &l5
12	&uid=	Echo of your submission for &uid

Thank you selecting Xpress-pay for your eCommerce needs. Our team stands ready to assist you in achieving success with your ePayment project.