Payment initiation and Post-Payment Options

Section 1: Payment initiation through QR Codes or Xpress-pay Secure Payment Portal

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	https://pay.xpress-pay.com/	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

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 #6, 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 #6, prefills the "Zip code" on the checkout screen.

8) As with #6, prefills the "Email address" on the checkout screen.

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9) As with #6, 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 recurring payments, the UID is used to associate incoming bills with existing recurring 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 recurring payments.

Notes:

- Spaces are <u>not</u> 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 using the "URL" option.

Sample static link: Customer provides all payment information:
https://pay.xpress-pay.com/?pk=2655

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=2655&l1=25-25672&l2=Robert%20Harris&l3=12%20Church%20St&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

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Section 2: Specifications for Post-payment Options

After payment, a merchant-branded receipt is emailed to the visitor and, if requested, also to the merchant. A payment history record is also created. You then have several post-payment options at your disposal:

- Xpress-pay displays an on-screen receipt. If applicable, an option is presented to enroll in recurring payments. In this scenario, an asynchronous post can be issued to an API of your choice, or you can develop an API to our specifications

- Redirect: The visitor is redirected to a landing page you designate for subsequent processing.

For details on either scenario, please visit the Xpress-pay website (www.xpress-pay.com), select *Contact us*, then *Merchant Support*.

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

After payment, a merchant-branded receipt is emailed to the visitor and, if requested, also to the merchant. A payment history record is also created. You then have several post-payment options at your disposal:

- Xpress-pay displays and emails a receipt. If applicable, an option is presented to enroll in recurring payments.

- API post: Combined with the above option, we can also instruct Xpress-pay to issue an asynchronous post to an API on your server, allowing you to record payments in real time.

- Redirect (synchronous post): The visitor is redirected to a landing page you designate for subsequent processing.

With Option 2 or 3, use the information below as a guide when developing either your API or your landing page. You can leverage either of these options without additional charge. If we are to develop customized code to post to your API, a customization charge not exceeding $2,000 will apply.

With any option, you can 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.

The chart below describes the format of both the synchronous and asynchronous posts. To leverage these options, provide our Support Team with the appropriate URL. For security reasons, the URL can only be set by our Support Team.

Programming considerations:

- Before transferring the session to Xpress-pay for payment, you should generate and record a unique session ID of your own and include that as the &uid parameter in your submission. You'll then be able to readily identify the consumer upon their return.

- When using the synchronous post option, the redirecting URL and the parameters will be visible, so you should intercept and mask them prior to presentation of your landing page to the consumer.

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Postback information

#	Constant information	Parameter
1	https://[yourURL]	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 http://www.onlineconversion.com/unix_time.htm)
4	&billAmount=	Base amount paid
5	&siteFeeAmount=	Amount of the site fee charged and paid
6	&totalAmount=	Total amount paid
7	&fullName=	Payment instrument account holder name
8	&zip=	Payment instrument account holder zip code
9	&email=	Payment instrument account holder email
10	&l1= (and &l2= through &l5=)	Echo of your submissions for &l1 through &l5
11	&uid=	Echo of your submission for &uid

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

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