



Making the most of payment links

How to reach customers on the move without a card machine or a website

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**Table of contents**

About this guide	3
For more information	3
Introduction	4
What is a payment link?	4
Features of our payment links	4
Benefits of using payment links	5
How it works	5
How it looks	6
Getting started	7
What you need	7
How to send a payment link	7
How to store customer details for future payments	9
How to set a time limit for a customer to pay	11
How to keep track of payments	12
How to receive a notification after every successful payment made	12
Tell us where to send payment status updates	14

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About this guide

Welcome to Making the most of payment links. This guide is for you if you are a business owner who uses Cashflows services for processing payments.

This guide describes how you can create and send payment links that customers can use to pay electronically while they are on the move. You don't need a website or a card machine. You don't need to be a developer either.

It's also possible to send payment links using the Cashflows Gateway API. Using the API offers greater control for managing payment links but you do need developer knowledge for this. For information, refer to the separate guide in our Cashflows Help Centre: [Connecting with the Cashflows Gateway \(PDF\)](#).

For more information

The Cashflows Help Centre

Our [Cashflows Help Centre](#) has all of our published guides plus answers to questions about Cashflows products. If you can't find the answer to your question, you can request a new article via your relationship manager or contact the following support teams.

Implementation support

For implementation support before your integration goes live:
Email: implementations@cashflows.com

Technical support

If your account is live with us and you need technical help:
Email: techsupport@cashflows.com



Introduction

To send payment links, you need to use our Cashflows Go Virtual Terminal. With our Virtual Terminal you don't need to pay for a physical card machine (also referred to as a payment terminal). As well as reducing expenses, our Virtual Terminal provides your business with secure, simple, and convenient payment processing options for:

- Taking payments over the phone
For information, refer to the separate guide in our Cashflows Help Centre: [Cashflows Go Virtual Terminal User Guide](#)
- Sending payment links so that customers can pay at their own convenience, wherever they are (including over the phone).

Important: When you sign up with us, you can choose either or both of these options and we enable them for you to use. If we know that you want to use payment links, we set up your account as an eCommerce (ecom) account rather than a Virtual Terminal only account. You can leave that to us. However, if we set you up as a Virtual Terminal user and you later decide that you would like to use payment links, you need to send a request to support@cashflows.com. Our Risk team reviews your request. If they approve, we can then enable the Payment Links option for you.

You can use Virtual Terminal to send payment links from a computer in your office, salon, clinic or other place of work. You can take our Virtual Terminal with you wherever you take your laptop or mobile device. Since Virtual Terminal is available via an internet browser, it means that you can send payment links from wherever there is an internet connection.

What is a payment link?

A payment link is an easy way to get paid. A payment link is a web address (also referred to as a URL) that you can send to a customer to take them to a secure online payment page. You can use our online portal, Cashflows Go, to create and send payment links. For information, see [How to send a payment link](#).

You can send a payment link via text message, email, chat message, app or social media. The customer selects the link and is taken to your checkout page where they can enter their card details and pay.

Features of our payment links

- Payment links work with a range of payment methods including Apple Pay, Google Pay and PayPal
- You can choose to receive a notification after every successful payment made via a payment link. This enables you to stay on top of incoming payments. For information, see [How to keep track of payments](#)
- Our payment links are for one time use. The same link may not be used for multiple customers
- You can embed payment links into emails, electronic invoices, text messages and chats, for example to request a deposit, complete a booking, send a quotation or send a reminder to chase up a payment. If you embed a payment link into an email, you can customise the email to include your own logo and text together with a 'Pay Now' button

Benefits of using payment links

- You don't need an online store, card machine or other payment system
- If you send a payment link to a customer, they can follow the link and pay at their convenience via a mobile device wherever they are
- A payment link is useful for spontaneous sales on the phone although typically we would recommend using the features of our Virtual Terminal for taking payments over the phone. For information, refer to the [Cashflows Go Virtual Terminal User Guide](#) in our Cashflows Help Centre
- Sending a payment link is more secure than taking a payment (MOTO transaction) over the phone because a payment link uses Strong Customer Authentication (SCA)

How it works

1. A customer has ordered goods or services from you and you would like them to pay you.
2. You, or anyone in your business, can sign into Cashflows Go and select the Virtual Terminal option.
3. You enter their card details on the screen.
4. You select the Payment Link option.
5. We create a link to a secure webpage that connects to our payment processing system.
6. We present the payment link to you.
7. You copy the link and send it to the customer or use our payment link email capability. For information, see [How to send a payment link](#).
8. The customer follows the link to the secure web page where they enter their card details.
9. We take care of the payment processing:
 - We check the card number and customer's details with the issuing bank
 - We authorise the payment
 - We process the payment.

Our Cashflows Gateway API offers ways to extend the capabilities of using payment links. For example, with knowledge of using API calls you or a developer can:

- Convert a payment link to a QR code
- Send a payment link to a mobile number
- Chase up a payment that hasn't been made

How it looks

When you use Payment links from Cashflows Go, you see a webpage where you enter the customer's card details:

Virtual Terminal Order

Amount *

Order Reference *

Order Note

Email

Customer

First Name *

Last Name *

Telephone Number

Payment Method * Card Payment Link

[Create payment link](#)



Getting started

This section explains how to start using payment links.

What you need

To send payment links you need:

- An internet connection
- A browser
- A Cashflows Go account with Virtual Terminal permissions



How to send a payment link

To take a payment over the phone you and the customer both need to be available at the same time. Busy schedules can make it difficult to find a mutually convenient time. With a payment link, you can send the customer a link to follow so that they can pay at their convenience. They can pay in their own time via a mobile device wherever they are.

To send a customer a link:

1. Sign into [Cashflows Go](#).
2. From the Cashflows Go menu, select **Virtual Terminal**.
3. Select **Virtual Terminal Order**.

Virtual Terminal Order

Amount * GBP ▾ 00.00

Order Reference * ⓘ Order Reference

Email ⓘ Email

Customer 🔍 Search

First Name * First Name

Last Name * Last Name

Telephone Number Telephone Number

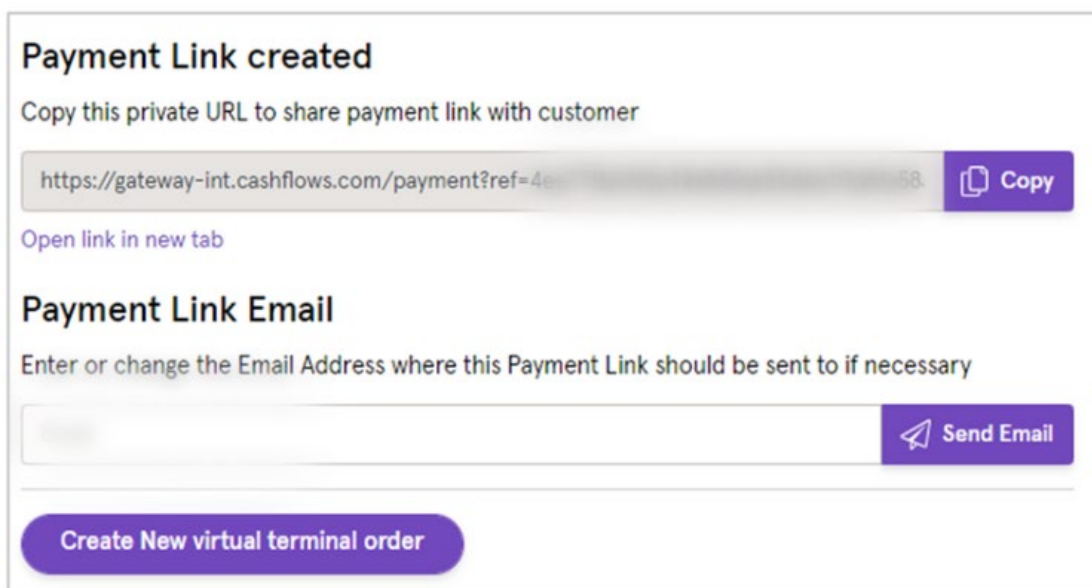
Payment Method * Card Payment Link

Note: The fields that you see on the screen depend on the how the Virtual Terminal is set up for you or your business. For more information refer to [Cashflows Go Virtual Terminal User Guide](#) in our Cashflows Help Centre.

4. Select the currency that the product or service is priced in.

5. Enter the amount to be debited from the card.
6. Enter a unique order reference. This gives you and your customer a way to refer to this payment, for example the order number.
7. It can be useful to add some additional information as an order note, for example colour or size preference. This is optional.

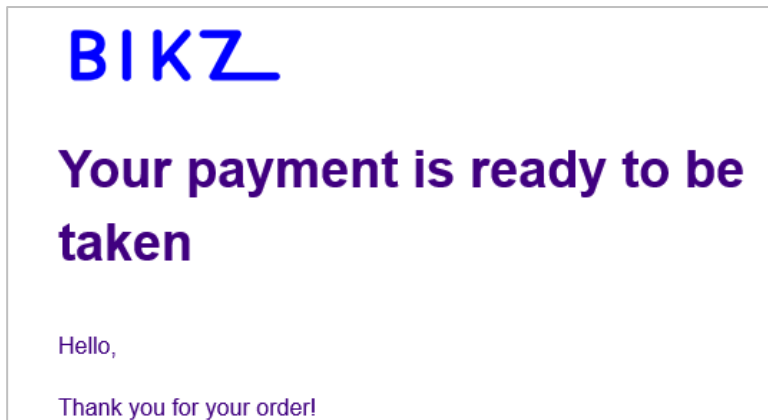
Tip: To enlarge the Order Note box, you can drag the lower-right corner.
8. If you have stored this customer’s details from a previous payment, you can search for them by name.
9. For a new customer, enter their first and last names.
10. The default Payment Method is Card. To send a payment link, select the **Payment Link** option. The card-related fields are no longer displayed. The customer enters their card details when they receive the payment link.
11. Select **Create payment link**. A link is created for you to copy and share in a secure way with the customer.



You can either:

- Use the **Copy** option to copy this link from Cashflows Go into your own email system, an invoice or text message and send it to the customer
 - Send the link in an email directly from Cashflows. The email is sent from no-reply@cashflows.com
12. If an email address is already stored for the customer, it’s filled in for you. If not, enter the email address to use for securely sending the payment link to the customer.
 13. Select **Send Email**. The customer receives an email with details of the purchase and a button to select to make the payment and complete their purchase.

Tip: It's possible to configure the Cashflows Go settings to include your business logo in these order confirmation and payment emails. For information, see the [Cashflows Go Guide](#).



When the customer selects the link in the email, a payment page is displayed. The order details are already filled in. The customer only needs to enter their card details and pay.

Important: Payment links are valid for six months. If a customer tries to pay but is unsuccessful, they have 15 minutes to retry, for example with a different payment method.

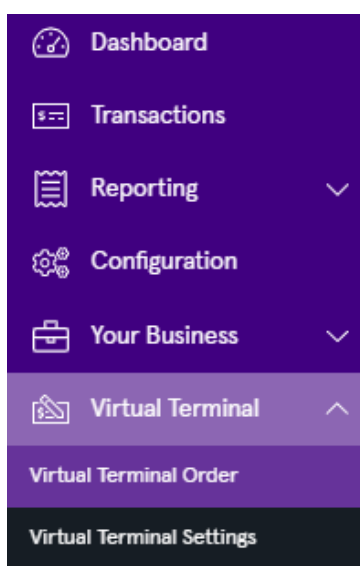


How to store customer details for future payments

It's possible to save and store details about a customer you can search for and re-use them for future payments. This saves you from having to re-enter the details again. With the customer's permission, you can save details such as an email address so that you can send payment links in future or simply keep in touch, for example with special offers. This can contribute to a good customer experience and encourage clients to return in future.

To save and store customer details:

1. From the Cashflows Go menu, select **Virtual Terminal**.
2. Select **Virtual Terminal Order**.



3. Select the Customer **Search** option:

The screenshot shows a 'Virtual Terminal Order' form with the following fields: Amount (GBP, 00.00), Order Reference, Order Note, Email, Customer (with a search icon and a red highlight box), and First Name.

The Search Customer page is displayed.

4. Select **+ New Customer** to display a form where you can enter the customer's details:
 5. After you enter the details, choose **Select**. The customer's details are saved and stored for you to use again in future.
 6. **With the customer's permission**, you can also save their card details for future purchases.
- Important:** It's a GDPR requirement that you alert a customer if you are storing any of their personal details. As a business owner, you are responsible for GDPR compliance.
7. Enter the card details and select the **Save payment information ...** option.

The screenshot shows a card payment form with the following fields: Card Number (4462 0300 0000 0000), Expiration Month (07), Expiration Year (23), Security Code (000), and a 'What is this?' link. Below the fields are two checkboxes: 'Save payment information for this customer for future purchases' (checked) and 'Update customer information' (unchecked). A 'Charge card' button is at the bottom.

8. Select **Charge card**. When this customer returns, you can search for their details.

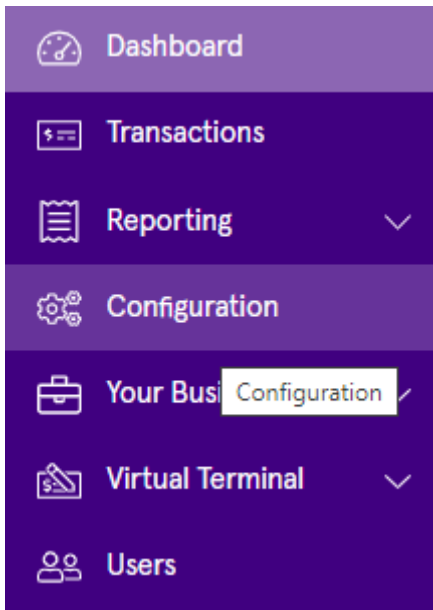


How to set a time limit for a customer to pay

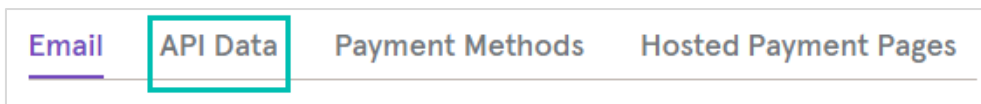
By default a payment link is valid for 6 months. You cannot change this but you can determine how long the associated payment job lasts, for example if you want to, encourage a customer to pay sooner. For more information about payment jobs, refer to [Connecting with the Cashflows Gateway](#).

To set a time limit for a customer to pay:

1. Sign in to Sign into Cashflows Go with Owner permissions.
2. From the Cashflows Go menu, select **Configuration**.



3. Select the **API Data** page.



4. Select **Edit API Data**.
5. Scroll down to Default Expiration Period.

- From the Default Expiration Period list, select the length of time after which you would like all associated payment jobs to expire, for example **7 days**. The option that you choose applies to all payment jobs that you send..

Default Expiration Period

Expiration Period (i)

7 Days x v

Save
Cancel

- Select **Save**.



How to keep track of payments

So that you can keep track of payments, you can choose to receive a notification after every successful payment, including payments via a payment link. You can do this by either:

- Telling us which page to display after a successful (or failed) payment. For information, see [How to receive a notification after every successful payment made](#)
- Using our webhook notification service for payment status updates. For information, see [Tell us where to send payment status updates](#)

Note: Both of these features are optional. You may not need to do these things or may choose not to if you don't have an API developer available.

How to receive a notification after every successful payment made

After we finish processing their payments, we direct customers back to your website.

We direct customers to a webpage according to the status of their payment (successful or failed). Alternatively, you can choose to display your own webpages. You just need to set the addresses (return URLs) of the pages that you want us to display instead. This section explains how to set the default return URLs in Cashflows Go.

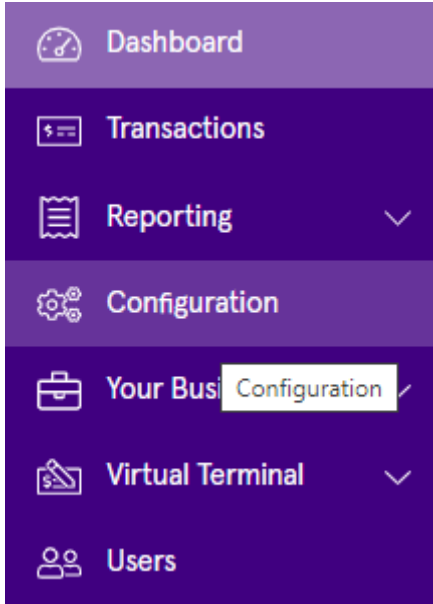
You can specify a different page for each of the following scenarios:

- Success:** A customer completes a successful transaction.
You can display a Thank You page and explain what happens next, when they can expect their delivery and so on.

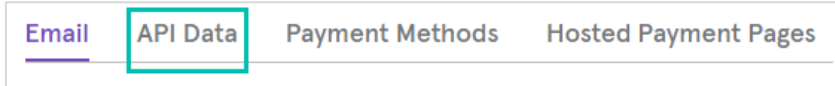
Tip: For security reasons, we recommend that you update an order only when you receive the payment status notification from us. A notification from our Cashflows Gateway assures you that a payment request has not been intercepted during transfer.
- Failed:** A customer fails to complete the payment process, for example because we (or their bank) did not approve it (the payment was declined).
You can display a page to explain what might have happened and give the customer the opportunity to try again with a different payment method.

To tell us which pages to display:

1. Sign into [Cashflows Go](#). You can find step-by-step instructions in the Cashflows Help Centre.
2. From the Cashflows Go menu, select Configuration.



3. Select the **API Data** page.



4. Select **Edit API Data**.
5. Add the address (URL) for each page that you would like to display for example:

A form titled 'Return URLs' with three sections: 'Success', 'Failed', and 'Cancelled'. Each section has an information icon (i) on the right. The 'Success' section has a text input field containing 'https://mywebshop.com/success.html' with a green checkmark to its right, and a placeholder 'https://example.com' below it. The 'Failed' section has a text input field containing 'https://mywebshop.com/failed.html' with a green checkmark to its right, and a placeholder 'https://example.com' below it. The 'Cancelled' section has a text input field containing 'https://mywebshop.com/cancelled.html' with a green checkmark to its right, and a placeholder 'https://example.com' below it.

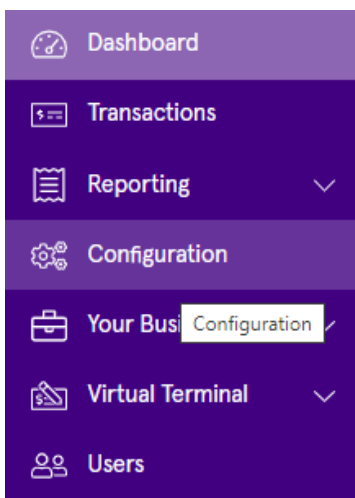
6. Select **Save**.

Tell us where to send payment status updates

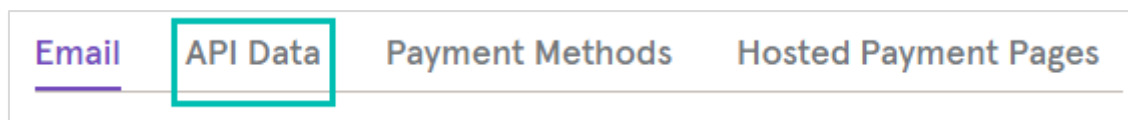
When we have processed a payment and the status changes, for example from *Pending* to *Paid*, we need to communicate this to your website. We use webhooks for this. A webhook is a way for one application to provide data to other applications as it happens (in real-time). This means that you receive data immediately. You don't need to check for changes in payment status. Instead, we can notify you, as long as you tell us where to send the notification webhooks.

To tell us where to send notification webhooks:

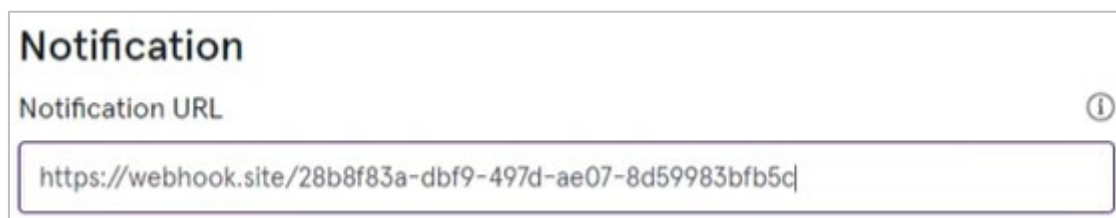
1. Sign into [Cashflows Go](#). You can find step-by-step instructions in the Cashflows Help Centre.
2. From the Cashflows Go menu, select **Configuration**.



3. Select the **API Data** page.



4. Select **Edit API Data**.
5. In the Notification section, add the Notification URL. This is the address where you would like us to send the notifications (webhooks). Here is an example.



6. In the Notification section, add the Notification email address. This is the email address where you would like us to send emails if we need to tell you about any notifications (webhooks) that we couldn't deliver or if anything needs to be configured differently. These emails are for whoever maintains the website. These are not customer-facing emails. Therefore, this should be a business email address, for example the email address of the business owner or person responsible for managing the website.

Notification Email ⓘ

 ✓

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