

---

CARDNET



PAY BY URL

---

User Guide



LLOYDS BANK

# Pay by URL

The Payment URL functionality allows you to provide a link to your customers (e.g. in an email invoice, WhatsApp message, SMS, QR code, etc.) which then takes the customer to a webpage where they can securely make the payment with their preferred payment method, whenever convenient for them.

This is especially useful in scenarios where goods get paid after delivery, where no goods get shipped at all (e.g. final payment for trips that have been booked months ago) or for the payment of monthly bills. With the Payment URL functionality enabled for your store, you will find an option to select Generate Payment URL under the Order Information.

## Virtual Terminal: Dedicated checkbox for Payment URL generation

### Point of Sale

Required fields Optional fields

▼ Product Catalogue

Select Products

▼ Order Information

Generate Payment URL:	<input checked="" type="checkbox"/>
Order Number:	<input type="text"/>
Purchase Order Number:	<input type="text"/>
Invoice Number:	<input type="text"/>
Subtotal:	1 001.00
Delivery Amount:	<input type="text"/>
VAT/GST:	<input type="text"/>
Total Amount:	1 001.00
Currency:	GBP ▼

► Customer Details

► Delivery Information

► Comments

Continue

If the checkbox is selected, the Card section (Credit Card, Direct Debit) and Recurring sections will be hidden. You can then complete the required information for the payment URL and continue the transaction as usual.

The generated URL will be shown on the Transaction Result page where it can be selected (copied) to provide it to the customer. The URL can also be copied from the Order Details page at a later point.

**Virtual Terminal: Generated Payment URL to be copied by clicking Select button**

## Transaction Result

---

### Transaction Information

Transaction Type:	Sale
Transaction Status:	<b>APPROVED</b>
Payment URL:	<a href="https://test.ipg-online.com/connect/gateway/processing?storename=11999999999&amp;oid=VT-fe5cfffdf-4013-40c0-ae4b-37b16643cb03&amp;paymentUrlId=c8400180-9733-46f9-9143-db5cf2644091">https://test.ipg-online.com/connect/gateway/processing?storename=11999999999&amp;oid=VT-fe5cfffdf-4013-40c0-ae4b-37b16643cb03&amp;paymentUrlId=c8400180-9733-46f9-9143-db5cf2644091</a> <input type="button" value="Select"/>
Transaction date and time:	24-Nov-2016 12:30:28
Approval code:	? : Payment URL created:

---

### Order Information

Generate Payment URL:	true
Order Number:	VT-fe5cfffdf-4013-40c0-ae4b-37b16643cb03
Subtotal:	1 001.00
Total Amount:	1 001.00
Currency:	GBP

---

### Card

Transaction Origin:	Mail Order/Telephone Order
Are You Swiping The Card?:	No
Expiry date:	01 / 2016

---

### Customer Details

Notification Language	en_GB
-----------------------	-------

Please note that a created Payment URL is shown in the Reports with an approval code “?:Payment URL created”. Once the consumer has accessed the URL and made the payment, the Reports will show the result of the payment transaction.

**Virtual Terminal: Overview of a Payment URL transaction completed by the customer**

## Order Details

VT-fe5cfffdf-4013-40c0-ae4b-37b16643cb03      24-Nov-2016 12:30:28 (Europe/London)

Date	Terminal ID	User ID	Type	Card number	Exp. Date	Approval	Amount																
24-Nov-2016 12:30:28			Sale			?:Payment URL created:	1 001.00 GBP																
Comments:																							
Payment URL:				<a href="https://test.ipg-online.com/connect/gateway/processing?storename=11999999999&amp;oid=VT-fe5cfffdf-4013-40c0-ae4b-37b16643cb03&amp;paymentUrlId=c8400180-9733-46f9-9143-db5cf2644091">https://test.ipg-online.com/connect/gateway/processing?storename=11999999999&amp;oid=VT-fe5cfffdf-4013-40c0-ae4b-37b16643cb03&amp;paymentUrlId=c8400180-9733-46f9-9143-db5cf2644091</a>																			
<div style="display: flex; justify-content: space-between; align-items: flex-start;"> <div style="width: 20%;"> <div style="border: 1px solid gray; padding: 2px; margin-bottom: 5px; text-align: center;">Void</div> <div style="border: 1px solid gray; padding: 2px; margin-bottom: 5px; text-align: center;">Send Notifications</div> <div style="border: 1px solid gray; padding: 2px; text-align: center;">Print Receipt</div> </div> <div style="width: 80%;"> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">24-Nov-2016 12:32:30</td> <td style="width: 10%;">21400031</td> <td style="width: 5%;"></td> <td style="width: 10%;">Sale</td> <td style="width: 15%;">403587_4977 12/2018 Y:341515:3845578251:PPXP:2303</td> <td style="width: 10%;"></td> <td style="width: 20%;"></td> <td style="width: 15%;">1 001.00 GBP</td> </tr> <tr> <td colspan="8">Comments:</td> </tr> </table> </div> </div>								24-Nov-2016 12:32:30	21400031		Sale	403587_4977 12/2018 Y:341515:3845578251:PPXP:2303			1 001.00 GBP	Comments:							
24-Nov-2016 12:32:30	21400031		Sale	403587_4977 12/2018 Y:341515:3845578251:PPXP:2303			1 001.00 GBP																
Comments:																							

**Benefits of using Pay by URL**

- Send a payment URL link directly to your customers via email
- Add payment links to invoices so a payment can be made directly
- Simple set up – send the link to make a payment using an email through the Virtual Terminal
- Make it easier for your customers to pay without the need for logins and passwords
- Reduce cost – no need to setup a website to accept payments

## Find out more

---

 Go to [lloydsbankcardnet.com](https://lloydsbankcardnet.com)

 Call us:  
New Customers on 0808 274 5210  
Lines open from 9am-5pm Monday to Saturday

Existing Customers on 01268 567100  
Lines open from 8am-9pm Monday to Saturday

Please contact us if you'd like this information in an alternative format such as Braille, large print or audio.

If you have a hearing or speech impairment and would prefer to use a Textphone, call us on 0345 300 2281 (lines open 24 hours a day, seven days a week).  
If you are Deaf and prefer to use BSL then you can use the SignVideo service available on our website [lloydsbank.com/signvideo.asp](https://lloydsbank.com/signvideo.asp)

---

### Important information

Please remember we cannot guarantee the security of messages sent by email.

Cardnet® is a registered trademark of Lloyds Bank plc.

Lloyds Bank plc. Registered Office: 25 Gresham Street, London, EC2V 7HN. Registered in England and Wales No. 2065. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Lloyds Bank plc is covered by the Financial Ombudsman Service. (Please note that due to the eligibility criteria of this scheme not all Lloyds Bank customers will be covered.)

This information is correct as of August 2017.



**LLOYDS BANK**

CRD00065 (08/17)