



Dynamic Payment Links

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Creating Dynamic Payment Links

Introduction

Optimal Payments' Dynamic Payment Link service allows merchants to receive payments by credit card quickly and securely via the Internet, without having to integrate their online stores to the Optimal Payments transaction processing service. With Dynamic Payment Link, you only have to embed some HTML – of which Optimal Payments provides examples – into your online store. This takes your customers to a secure payment page transparently hosted by Optimal Payments. The customer provides all the required payment information and clicks the payment button. That's all it takes for the purchase to be debited from their credit card and settled in your account. This document provides a brief overview of the process of providing this service.



Before you can use the Dynamic Payment Link, you must have an active Merchant Account with Optimal Payments.

Overview of the Dynamic Payment Link

The following is a typical scenario for a merchant wanting to provide a payment page to a customer for a purchase made on their Web site.



The following scenario is just one typical example. Your solution may be different, depending on some of the options you select.

The Dynamic Payment Link procedure:

1. You incorporate the HTML for a payment page into your current Web site. See *Payment page types* on page 4 for examples.
2. The customer shops at your site, and when they are ready to pay, they click your "Check Out" button. This opens a payment page – resulting from the HTML in step 1 – on your site. For example, you could provide them with a form like this to complete.

Online Purchase				
Invoice Number	12345			
Customer Name	<input type="text" value="John Smith"/>			
Customer Email	<input type="text" value="johns@hotmail.com"/>			
Qty	Description	Price	Tax	Total
1	TV Panasonic	192.99\$	30.03\$	223.02\$
1	Radio AM/FM Sony	88.50\$	13.77\$	102.27\$
Total Amount				325.29\$
				<input type="button" value="Pay Now"/>

3. Once the customer completes any fields necessary, they click the Pay Now button. This opens the Optimal Payments Secure Payment Page, which we securely host.

Secure Payment Page

Welcome Jack Smith,

Please confirm that all the information below is correct before you submit this invoice for payment.

Merchant Information
 Books Galore Invoice Number: 12345
 5 Main Street
 Lethbridge, AB
 T8X 6E4
 1-866-535-1212
 jsmith@bfgs.com

Payment Information
 Fields marked * are required.
 Payment Method: Visa
 Credit Card number: [input]
 Expiration Date: 11 / 2003
 Verification Number: [input] Help
 Payment Amount: USD 325.29

Cardholders Details
 Fields marked * are required.
 Customer Name: Jack Smith
 Email Address: jack@services.com
 Address: 100 Maple Ave.
 Address (cont'd): [input]
 City: Montreal
 State/Province: Quebec
 ZIP/Postal Code: H3C 3D2
 Country: Canada
 Telephone Number: 514 896-9857

Make Payment

4. The customer completes any required fields on the Secure Payment Page, including their credit card information.
5. The customer clicks the “Make Payment” button and their payment is made with their credit card. The purchase is settled into your merchant account, and you receive payment as per your merchant agreement with Optimal Payments (e.g., you might have your money sent by EFT each week).
6. Optimal Payments displays a confirmation page to the customer.

Secure Payment Page

Merchant Information
 Books Galore Invoice Number: 12345
 5 Main Street
 Lethbridge, AB
 T8X 6E4
 1-866-535-1212
 jsmith@bfgs.com

Payment Status
 Status: Payment executed successfully.
 Confirmation Number: 1000135

Payment Information
 Thank you for your payment!
 Your payment of \$325.29 has been received, and will be forwarded to Books Galore

OK Print

7. If you choose, you can implement your own redirect page that displays your own confirmation to the customer after they click on the OK button on the Optimal Payments confirmation page.

Thanks for your payment

Thank you for your payment for the invoice number 12345.
 Your payment confirmation number is 1000135
 You should received your order by mail within 5 days.

Confirm

8. Optimal Payments sends you an email notification of the payment transaction, as well as sending one to your customer on your behalf.

Incorporating a payment page

In order to use the Optimal Payments Secure Payment Page, all you have to do is include a payment page in your own Web site that links to the Optimal Payments payment server. For example, when your customer “checks out”, your payment page would open, and when they click the “Pay Now” button or link, they would be transparently taken to the Optimal Payments page.

You can configure your payment page to your requirements, but you must include two elements:

- Parameters to send to Optimal Payments
- URL to which these parameters are sent

Payment parameters

These are the parameters to include in your HTML.



All parameter names are case sensitive.

Table 1: Payment Parameters

Parameter	Description	Required/Optional
ACCOUNTID	This is your Merchant Account number with Optimal Payments. It is the <i>Account Number</i> in the welcome email Optimal Payments sent you.	Required
AMOUNT	This is the amount of the customer’s purchase. Include decimal points in this value. For example, 10 dollars would be “10.00”. NOTE: If the Amount value is provided, the customer will not be able to modify the payment amount in the resulting payment page. Otherwise, the customer will be able to modify the payment amount field in the resulting payment page.	Optional
CURRENCY	This is the currency code. It must be the same currency as that of the Merchant Account used. Possible values are: <ul style="list-style-type: none"> • CAD • EUR • GBP • USD 	Required
CUSTMAIL	This is your customer’s email address.	Optional
CUSTNAME	This is your customer’s name.	Optional
ERRORURL	This is the URL and path to the page you want to display to the customer if an error occurs. NOTE: If this parameter is not provided and an error occurs, Optimal Payments will display a generic error page to the customer.	Optional
INVNUMBER	This is your invoice number.	Optional

Table 1: Payment Parameters (Continued)

Parameter	Description	Required/Optional
MERCHANTID	This is the Optimal Payments merchant store ID. It is the <i>Merchant ID</i> in the welcome email Optimal Payments sent you.	Required
SUCCESSURL	This is the URL and path to the page you want to display to the customer when the transaction is processed successfully. This page will be displayed to the customer after they leave the Secure Payment Page confirmation page. See <i>Redirect page</i> on page 10. NOTE: If this parameter is not provided, no page is displayed after the confirmation page. This parameter cannot contain variables; it must be a static URL and path only.	Optional

If mandatory parameters are missing or improperly formatted, your customer will see an error page, and the transaction will not be sent to Optimal Payments.



You must include only the parameters listed in the table above – you cannot include additional parameters.

Payment URL

You must include the following payment URL in your payment page:

<https://payment.firepay.com/surefire/ccs/ppl1/onlinepaymentPPL.jsp>

If you are using a payment link in your payment page, this is part of your HREF. If you are using a payment form, this must be part of your form description (see *Payment form* on page 6).

Payment page types

The following examples are samples of HTML that would produce a payment page to send a transaction to Optimal Payments. You can use them as is, modify them, or create your own. Just be sure to include the required elements (which are in bold, red font in the examples).

Payment link

```
<HTML>
<BODY>

<TABLE align="center" width="60%" CELSPACING="0" CELLPADDING="0" BORDER="2">
  <tr><td>
    <TABLE align="center" width="100%" BGCOLOR="#212452" CELSPACING="0"
    CELLPADDING="0" BORDER="0">
      <tr>
        <td>
          <font color=white>
            <b><center>Online Purchase</center></b>
          </font>
        </td>
      </tr>
    </table>
  </td>
</tr>
```

```

</TABLE>
<TABLE align="center" width="100%" BGCOLOR="#E9f3FF" CELLSPACING="0"
CELLPADDING="5" BORDER="0">
  <tr bgcolor="#8c9ad4">
    <td>Qty</td>
    <td>Description</td>
    <td>Price</td>
    <td>Tax</td>
    <td>Total</td>
    <td>Payment</td>
  </tr>
  <tr>
    <td>1</td>
    <td>TV Panasonic</td>
    <td>192.99$</td>
    <td>30.03$</td>
    <td>223.02$</td>
    <td>
      <A HREF="https://
payment.firepay.com/surefire/ccs/ppl/onlinepaymentPPL.jsp?AMOUNT=223.02&CURRENCY=CAD&
INVNUMBER=12345&ACCOUNTID=99999735&MERCHANTID=1234-5432-3456-CAD&
SUCCESSURL=https://merchantServer/exampleResult.html&
ERRORURL=https://merchantServer/exampleError.html"> Pay Now</a>
    </td>
  </tr>
  <tr>
    <td>1</td>
    <td>Radio AM/FM Sony</td>
    <td>88.50$</td>
    <td>13.77$</td>
    <td>102.27$</td>
    <td>
      <A HREF="https://
payment.firepay.com/surefire/ccs/ppl/onlinepaymentPPL.jsp?AMOUNT=102.27&CURRENCY=CAD&
INVNUMBER=12346&ACCOUNTID=99999735&MERCHANTID=1234-5432-3456-CAD&
SUCCESSURL=https://merchantServer/exampleResult.html&
ERRORURL=https://merchantServer/exampleError.html"> Pay Now</a>
    </td>
  </tr>
</TABLE>

</td></tr>
</TABLE>

</BODY>
</HTML>

```

This HTML produces the following payment screen:

Online Purchase					
Qty	Description	Price	Tax	Total	Payment
1	TV Panasonic	192.99\$	30.03\$	223.02\$	Pay Now
1	Radio AM/FM Sony	88.50\$	13.77\$	102.27\$	Pay Now

Your customer just has to click the Pay Now link to open the Secure Payment Page.

Payment form

```

<HTML>
<BODY>
  <TABLE align="center" width="60%" CELLSPACING="0" CELLPADDING="0" BORDER="2">
    <tr><td>
      <FORM NAME="SendForm"
      ACTION="https://payment.firepay.com/surefire/ccs/pp11/onlinepaymentPPL.jsp" METHOD="POST">
        <TABLE align="center" width="100%" BGCOLOR="#212452" CELLSPACING="0" CELLPADDING="0"
        BORDER="0">
          <tr>
            <td>
              <font color=white>
                <b><center>Online Purchase</center></b>
              </font>
            </td>
          </tr>
        </TABLE>
        <TABLE align="center" width="100%" BGCOLOR="#E9f3FF" CELLSPACING="0" CELLPADDING="5"
        BORDER="0">
          <tr>
            <td>Invoice Number</td>
            <td colspan="4">22873</td>
          </tr>
          <tr>
            <td>Customer Name</td>
            <td colspan="4"><INPUT TYPE="TEXT" NAME="CUSTNAME" VALUE="John Smith"></td>
          </tr>
          <tr>
            <td>Customer Email</td>
            <td colspan="4"><INPUT TYPE="TEXT" NAME="CUSTMAIL" VALUE="johns@hotmail.com"
            size=40></td>
          </tr>
        </TABLE>
        <TABLE align="center" width="100%" BGCOLOR="#E9f3FF" CELLSPACING="0" CELLPADDING="5"
        BORDER="0">
          <tr bgcolor="#8c9ad4">
            <td>Qty</td>
            <td>Description</td>
            <td>Price</td>
            <td>Tax</td>
            <td>Total</td>
          </tr>
          <tr>
            <td>1</td>
            <td>TV Panasonic</td>
            <td>192.99$</td>
            <td>30.03$</td>
            <td>223.02$</td>
          </tr>
          <tr>
            <td>1</td>
            <td>Radio AM/FM Sony</td>
            <td>88.50$</td>
            <td>13.77$</td>
            <td>102.27$</td>
          </tr>
          <tr>
            <td colspan="5"><hr></td>

```

```

</tr>
<tr>
  <td colspan="2">Total Amount</td>
  <td></td>
  <td></td>
  <td>325.29$</td>
</tr>
<tr>
  <td colspan="5" align="right">
    <INPUT TYPE="hidden" NAME="AMOUNT" VALUE="325.29">
    <INPUT TYPE="hidden" NAME="INVNUMBER" VALUE="22873">
    <INPUT TYPE="hidden" NAME="ACCOUNTID" VALUE="99999735">
    <INPUT TYPE="hidden" NAME="MERCHANTID" VALUE="1234-5432-3456-CAD">
    <INPUT TYPE="hidden" NAME="CURRENCY" VALUE="CAD">
    <INPUT TYPE="hidden" NAME="ERRORURL"
VALUE="https://merchantServer/exampleError.html">
    <INPUT TYPE="hidden" NAME="SUCCESSURL" VALUE="https://
merchantServer/exampleResult.html">
    <INPUT type="submit" value="Pay Now">
  </td>
</tr>
</TABLE>
</FORM>
</td></tr>
</TABLE>
</BODY>
</HTML>

```

This HTML produces the following payment screen:

Online Purchase				
Invoice Number	12345			
Customer Name	<input type="text" value="John Smith"/>			
Customer Email	<input type="text" value="johns@hotmail.com"/>			
Qty	Description	Price	Tax	Total
1	TV Panasonic	192.99\$	30.03\$	223.02\$
1	Radio AM/FM Sony	88.50\$	13.77\$	102.27\$
Total Amount				325.29\$
				<input type="button" value="Pay Now"/>

Your customer just has to click the Pay Now button to open the Secure Payment Page.

The invoice gets paid

Once your customer clicks on the “Pay Now” button or link you have incorporated into your payment page (see *Payment link* on page 4 or *Payment form* on page 6), their browser opens at Optimal Payments’ Secure Payment Page, similar to the following:

Secure Payment Page

Welcome Jack Smith,

Please confirm that all the information below is correct before you submit this invoice for payment.

Merchant Information

Books Galore	Invoice Number: 12345
5 Main Street	
Lethbridge, AB	
TSX 6E4	
1-866-555-1212	
sylvain@sfg.com	

Payment Information

Fields marked * are required.

Payment Method *	<input type="text" value="Visa"/>
Credit Card Number *	<input type="text"/>
Expiration Date *	<input type="text" value="11"/> / <input type="text" value="2003"/>
Verification Number *	<input type="text"/> Help
Payment Amount *	USD 325.29

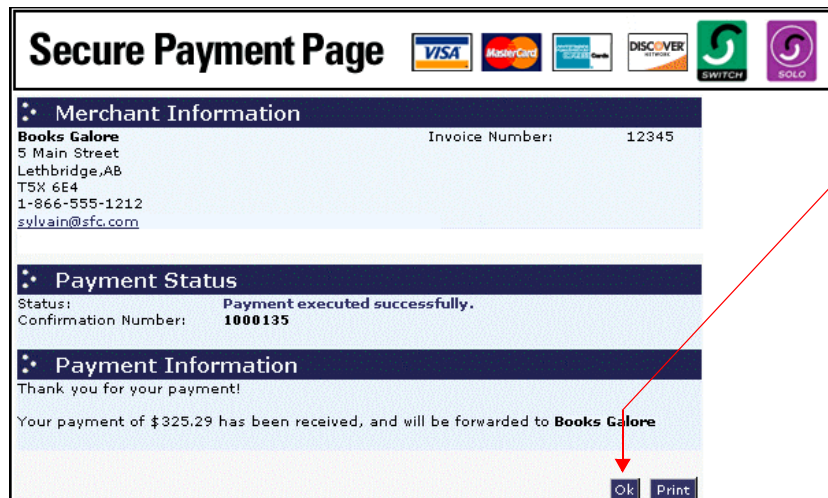
Cardholders Details

Fields marked * are required.

Customer Name *	<input type="text" value="Jack Smith"/>
Email Address *	<input type="text" value="jack@services.com"/>
Address *	<input type="text" value="100 Maple Ave."/>
Address (cont'd)	<input type="text"/>
City *	<input type="text" value="Montreal"/>
State / Province *	<input type="text" value="Quebec"/>
ZIP / Postal Code *	<input type="text" value="H3C 3D2"/>
Country *	<input type="text" value="Canada"/>
Telephone Number *	<input type="text" value="514 896-9857"/>

Make Payment

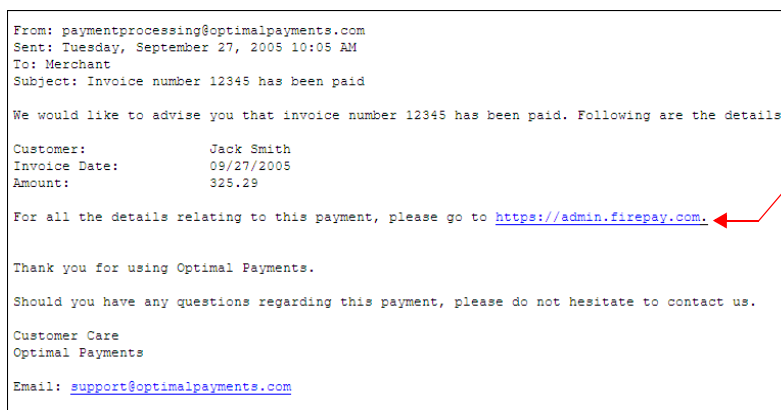
Your customer completes the required fields and clicks the Make Payment button. An Optimal Payments confirmation page opens, confirming the transaction, and the amount is settled into your account, according to your merchant agreement with Optimal Payments.



The OK button is present only if you included a successful redirect page in your payment page (see *SUCCESSURL* on page 4).

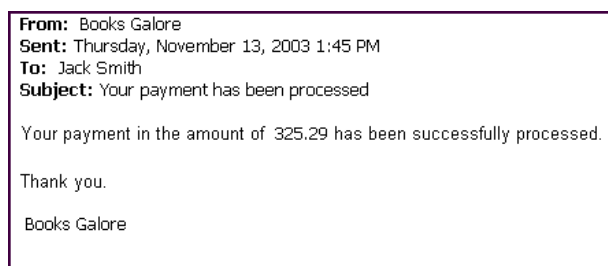
In addition, both the merchant and the customer receive an email confirming the payment transaction.

- Optimal Payments sends you an email like the following:



If you want to verify the details of the payment before you provide your product or service to your customer, you can log in to the Optimal Payments back office to do so.

- Optimal Payments sends your customer an email like the following, on your behalf:



Redirect page

If you wish, you can incorporate a redirect page in your payment link page (see *SUCCESSURL* on page 4). If you have this redirect page, there will be an OK button on the Optimal Payments confirmation page. When your customer clicks this button, they are taken to the page you specify.

For example, you could have them return to your home page, or to your own confirmation page that thanks them for shopping at your site. The following HTML is an example of a redirect page:

```
<HTML>

<script type="text/javascript">
<!--

var loc="" + window.location;
var posConfirm = loc.indexOf("?confirmNo=");
var posInvoice = loc.indexOf("&invNumber=");

var confirmNum=loc.substr(posConfirm+11,posInvoice-(posConfirm+11));
var invoice=loc.substr(posInvoice+11);

function ChangeText() {
    document.forms[0].message.value="Thanks you for your payment for the invoice number
"+invoice+".\r\n\r\n"+
    "Your payment confirmation number is "+confirmNum+"\r\n\r\n"+
    "You should received your order by mail within 5 days.\r\n";
}
-->
</script>

<BODY Onload="javascript:ChangeText()">

    <TABLE align="center" width="60%" CELSPACING="0" CELLPADDING="0" BORDER="2">
        <tr><td>
            <FORM NAME="SendForm" ACTION="https://merchantServer/example1.html"
METHOD="POST">

                <TABLE align="center" width="100%" BGCOLOR="#212452" CELSPACING="0"
CELLPADDING="0" BORDER="0">
                    <tr>
                        <td>
                            <font color=white>
                                <b><center>Thanks for your payment</center></b>
                            </font>
                        </td>
                    </tr>
                </TABLE>

                <TABLE align="center" width="100%" BGCOLOR="#E9f3FF" CELSPACING="0"
CELLPADDING="5" BORDER="0">
                    <tr>
                        <td colspan="2">
                            <textarea name="message" cols=81 rows=6 READONLY></textarea>
                        </td>
                    </tr>
                </TABLE>

            </td>
        </tr>
    </TABLE>
```

```

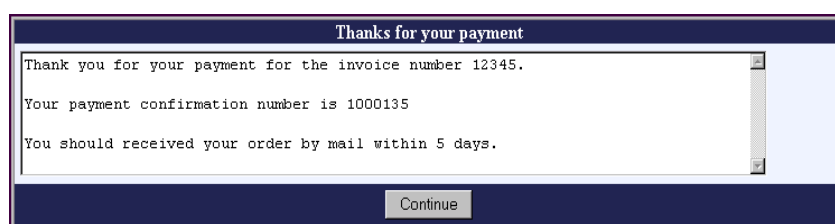
        <TABLE align="center" width="100%" BGCOLOR="#212452" CELLSPACING="5"
CELLPADDING="0" BORDER="0">
        <tr>
        <td align=center>
        <INPUT type=submit value="Continue">
        </td>
        </tr>
        </TABLE>

    </FORM>
</td></tr>
</TABLE>

</BODY>
</HTML>

```

This HTML produces the following redirect page:



If you do not have a redirect page, your customer will either have to close the browser, or click the Back button to get back to your Web page.

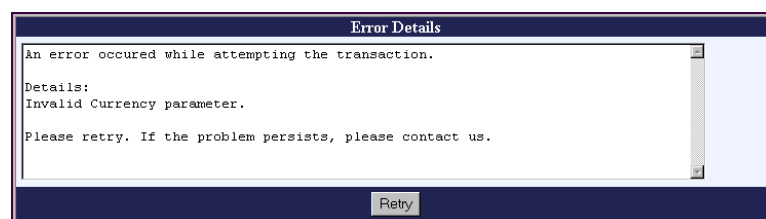
Error responses

There are two possible scenarios in which your customer might encounter an error.

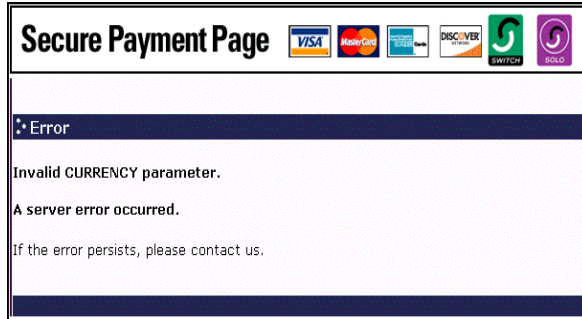
- Payment page errors
- Transaction errors

Payment page errors

If there is a problem with the payment page that you have incorporated into your Web site – for example, a mandatory parameter is missing or is formatted improperly, or for some reason the transaction cannot reach the Optimal Payments server – your customer will see an error page. If you have specified in your Web page that the customer be redirected to an error page that you have created (see *ERRORURL* on page 3), that page will be displayed to your customer.

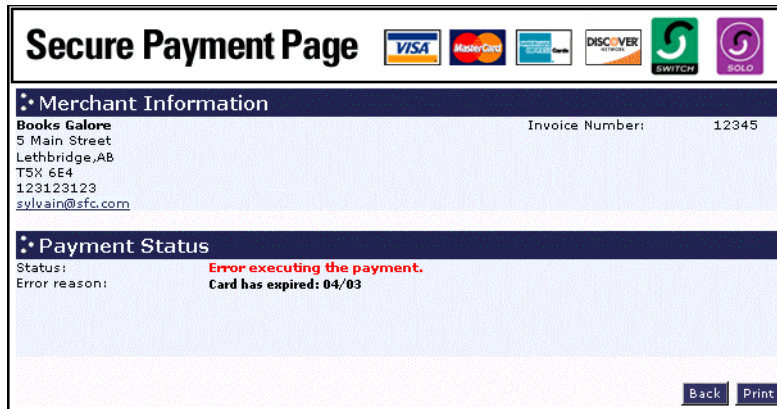


If you have not specified that your customer be redirected to your own error page, then an Optimal Payments Secure Payment Page error page (with the relevant description) will be displayed to your customer.



Payment errors

Once a payment attempt is successfully transmitted to Optimal Payments from your Web site, errors could occur in that transaction itself. For example, your customer may have attempted a purchase with a credit card that has expired. If such an error occurs, Optimal Payments displays a Secure Payment Page error page like the following to your customer, informing them of why their purchase attempt failed.



In this example, your customer could click the Back button, correct the expiry date, and then complete their purchase.