

# PAYMENT METHODS

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# INTRODUCTION

## 1. Introduction

### Online payment gateways

Online payment gateways enable you to receive payments straight to your account, without having to ring up customers and chase payments.

We've integrated Flyerlink<sup>®</sup> and online orders with WorldPay, PayPal and Buckaroo.

WorldPay (formerly part of RBS) offers better rates than PayPal for using their service, but the set up process is longer and more time consuming. PayPal are more expensive, but provide a much faster set up service. Buckaroo is a European payment gateway, and it will not work in the UK.

We'd recommend using PayPal, unless you're already set up with WorldPay or are particularly attracted to their rates. If you're interested in WorldPay, please refer to **Resource Article Code 3747**.

This document gives an overview of the different payment gateways and how to configure Flyerlink<sup>®</sup> to accept credit and debit card payments online.

### Offline payment methods

You can also set up offline payment methods that will show for *all* your customers.

These are useful for large customers, but contain an element of risk. You will need to chase up offline payments to ensure they've taken place, and then you should add a cashbook in Flyerlink. If you do not want to use offline payment methods, you do not have to include them.

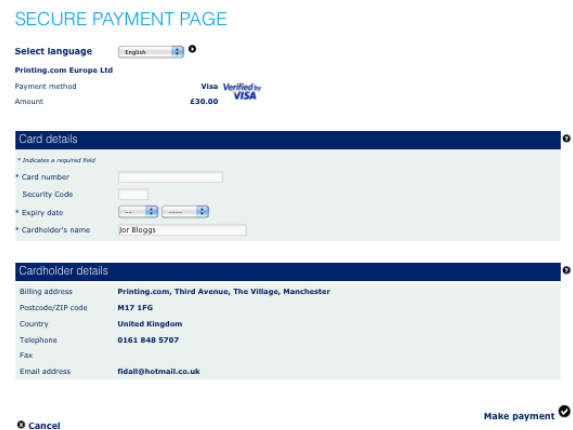
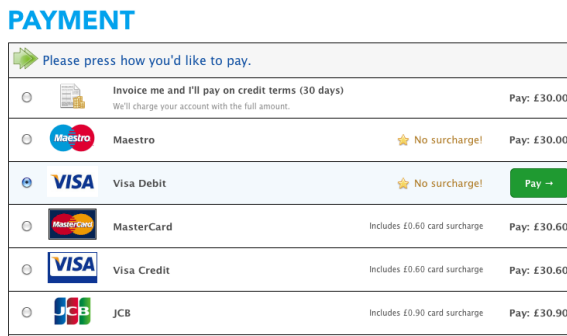
You can set *individual* customers to be invoiced separately by changing their credit terms in the **Workgroup > Customer > View/Amend** page.

- A secure online payment method reduces 'dropped baskets', where the customer isn't confident about security;
- Reduced administration in Flyerlink<sup>®</sup>;
- No risk of forgetting to manually process the payment offline;
- Many customers already have PayPal accounts, and prefer using PayPal then entering card details.

## 2. Online Payment Processing

### How does it work?

Once you're signed up to accept an online payment method customers are redirected to a secure payment page.



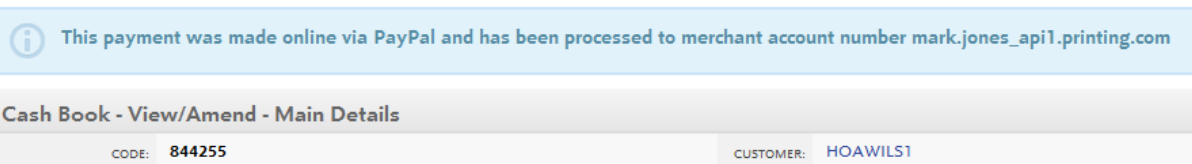
### Authentication and payment

The payment provider will verify the credit card details for you, and will credit your account with the funds for each order. If you don't have an existing account, see section 3.

If the details can't be verified, the payment is normally declined and the shopper or payee is asked to use another type of payment.

### Flyerlink<sup>®</sup> magic

You'll receive details of the order via email and Flyerlink<sup>®</sup> News Feed as normal. We'll automatically create a cashbook in Flyerlink<sup>®</sup> for you, and allocate it to the order. If you view the cashbook you'll see a message at the top of the screen, to let you know it's already been processed:



Check **Resource Article 3747** for more details about Worldpay.

Check **Resource Article 4741** for more details about PayPal.

Check **Resource Article 4964** for more details about Stripe (our recommended payment gateway).



### 3. Offline payment methods

You have the choice of a few different offline payment methods:

1. Workgroup offline payments
2. Customer offline payments

that you can add to a card reader that's linked to your account.

#### Workgroup offline payments

You can also set up offline payment methods that will be visible to all the customers in your workgroup.

Go to your **Workgroup > Admin > Workgroup Settings > Payment Methods** page. Then click on the **Add or edit offline payment methods** link.

You'll see a few different offline payments, and payment instructions.

The offline payment instructions show up when a customer checks out.

Allow New Payment Method

WORKGROUP CODE: **W11**
SHORT NAME: **w3shop**

PAYMENT METHOD:

Pay by phone (0.0% surcharge) ▾

or Create New

ENTER CUSTOMER INSTRUCTIONS FOR THIS PAYMENT METHOD:

Please phone this number: 0161 1111 1111

Add Payment Method

Cancel

## PAYMENT

Please press how you'd like to pay.		
<input type="radio"/>	<b>Invoice me and I'll pay on terms: Pay offline</b>	<b>Pay: £128.40</b>
<input type="radio"/>	<b>Cash on delivery</b>	<b>No surcharge!</b> <b>Pay: £128.40</b>
<input checked="" type="radio"/>	<b>Pay by phone</b> Please phone this number: 0161 1111 1111	<b>No surcharge!</b> <div style="background-color: #4CAF50; color: white; padding: 5px 10px; border-radius: 3px; margin-top: 5px;"><b>Pay</b> &gt;</div>