



PURCHASE  
DIRECT

PAY BY LINK TRAINING MANUAL



FP SOLUTIONS

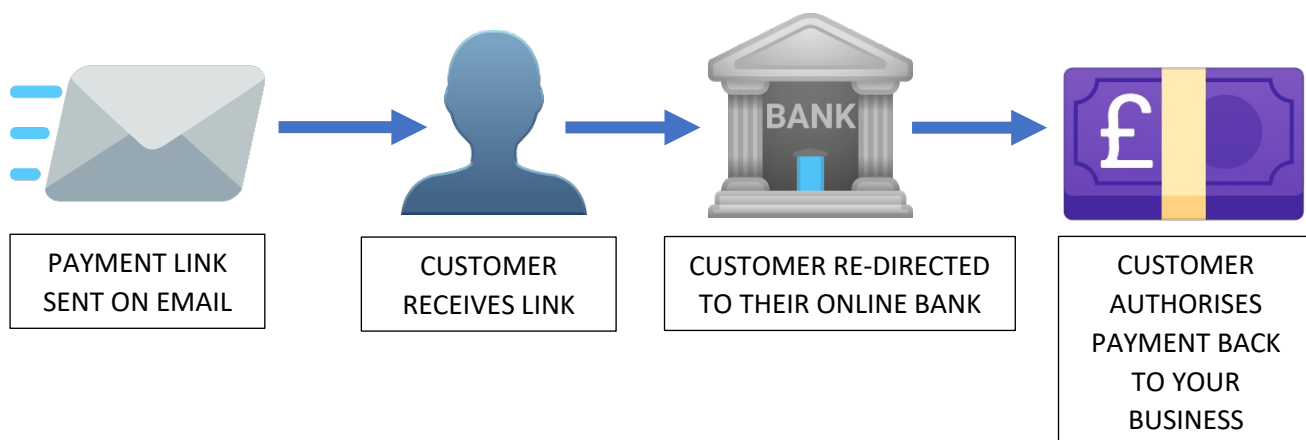
DRIVING FINANCIAL PERFORMANCE

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## Introduction - what is open banking?

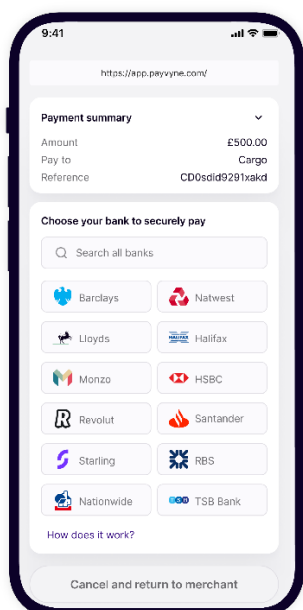
Open banking is an online system created to improve the payment process between customers and your business.



As above, you send your customer the payment link on an email (via our system), they click on the link, the link re-directs them to their online banking, they then authorise the payment. Once the payment is authorised, the money is transferred to your business.

## How does open banking work?

**Open banking** is the process of **enabling third-party payment providers** and financial service providers to **access consumer banking information**. This practice is possible through the use of application programming interfaces (APIs).



*Example of an open banking authorisation that your customer will see.*

## How open banking benefits your business:

- If you use card payments, open banking is a significantly less expensive option as you are avoiding the normal card processing fees. For example, a £20,000 transaction paid by debit card would cost approx. £40 to process. To process the same value transaction via our software would cost you £1.
- A secure, professional personalised experience for your customers.
- Instantly receive notification of payments received. No more need to clarify bank transfers have arrived with Accounts.

## Getting started – logging in and setting up your account.

After you attend our online training, you will receive two emails.

The first email contains a link to the pay by link online software you will be using, and also contains a default password set by our team.

The second email contains an **authorisation link** for you to click and authorise your email account.

**Please ensure you authorise your email account or you won't be able to reset your password / receive payment status emails.**

Once your email has been authorised, go onto the pay by link website:

<https://pay.mybanklink.co.uk/>



Once here, click the 'forgot password' button, and change your password to something more secure that you can remember.

Note: your **username** will always be your email address.

## Once logged in – the main screen:

After you have fully set your account up and logged in. You will be presented with your home screen.

Request Date	Reference	User	Department	Customer Name	Customer Email	Customer Mobile	Payment Type	Payment Amount	Payment Status	Dual Links	Resend
23/08/2022 9:17	Reg No	Dawn Langlais	St Albans BMW - Service	Miss Dawn Langlais	dawn@purchase-direct.co.uk	07920 565090	OpenBanking	£1.00	PAID		
23/08/2022 8:50	Reg No	Dawn Langlais	St Albans BMW - Service	Miss Dawn Langlais	dawn@purchase-direct.co.uk	07920 565090	OpenBanking	£1.00	PAID		
22/08/2022 14:11	Reg No	Dawn Langlais	St Albans BMW - Admin	Miss Dawn Langlais	dawn@purchase-direct.co.uk	07920565090	OpenBanking	£1.00	PAID		
22/08/2022 11:08	Reg No	Dawn Langlais	St Albans BMW - Admin	Miss Dawn Langlais	dawn@purchase-direct.co.uk	07920565090	OpenBanking	£1.00	PAID		
22/08/2022 10:35	Reg No	Dawn Langlais	St Albans BMW - Admin	Miss Dawn Langlais	dawn@purchase-direct.co.uk	07920 565090	OpenBanking	£1.00	PAID		

This displays the **last 72 hours of payment requests** your department has made.

*(Note, if you have been setup as an admin user or oversee multiple departments then you will have visibility to them all.)*

Our system is live and can be viewed anywhere at any time on either a **tablet** or **computer**.

*Please note, mobile phones do not work as there is too much data on our system to create a user-friendly environment for a smaller screen.*

What each column on this screen means:

<p><b>Request Date</b></p> <p>23/08/2022 9:17</p>	<p>The date payment was requested from the customer (the date the email was sent / QR Code created)</p>
<p><b>Reference</b></p> <p>Reg No</p>	<p>Free type field. The reference is what your accounts team will use to reconcile payments. We recommend either the vehicle reg number, an invoice number or order number.</p>
<p><b>User</b></p> <p>Dawn Langlais</p>	<p>The person that has requested the payment from the customer.</p>

<p><b>Department</b></p> <p>St Albans BMW - Service</p>	<p>Shows what department the person requesting payment is in.</p>
<p><b>Customer Name</b></p> <p><b>Customer Email</b></p> <p><b>Customer Mobile</b></p>	<p>Your customer's details.</p>
<p><b>Payment Type</b></p> <p>OpenBanking</p>	<p>This will always be open banking as that's the system used for this payment method.</p>
<p><b>Payment Amount</b></p> <p>£1.00</p>	<p>The amount your customer is due to pay / paid.</p>
<p><b>QR Code</b></p>	<p>A QR Code can be generated instead of sending a link on an email – this is useful if you are with the customer in person. See more detail on page 12.</p>
<p><b>Dual Links</b></p>	<p>Dual links are only applicable if the payment has been split because of bank daily limits. See more detail on dual links on page 9.</p>

## What each payment status on this screen means:

<b>Payment Status</b>	Payment status shows you the status of the payment request. Details on the status below:
<b>PAID</b>	<b>Paid</b> = the transaction has been paid / completed
<b>SENT</b>	<b>Sent</b> = payment link has been emailed to the customer
<b>OPENED</b>	<b>Opened</b> = customer has clicked on the payment link
<b>EXPIRED</b>	<b>Expired</b> = payment link expired (expires after 72 hours)
<b>CREATED</b>	<b>Created</b> = only for QR codes, means QR code image has been created
<b>DECLINED BY BANK ⓘ</b>	<b>Declined by bank</b> = customers bank did not authorise the payment.
<b>ON HOLD BY BANK ⓘ</b>	<b>On hold by bank</b> = The payment has been authorised by the bank, but funds have NOT been released. Advise the customer to call the bank to authorise release of the funds.
<b>DECLINED BY CUSTOMER ⓘ</b>	<b>Declined by customer</b> = The customer did not authorise the payment within their online banking or banking app.
<b>NO BANK SELECTED ⓘ</b>	<b>No bank selected</b> = The customer did not complete the bank selection page.

## What are dual links?

Dual links are individual payment links that relate to one payment request.

They are automatically created by our system when it recognises that a payment request is larger than the daily limit for the customer's bank account.

For example, if a payment request was for £30,000 and the customer's daily limit for open-banking transactions was £25,000:

Dual link 1 would take the maximum amount allowed for that day i.e. £25,000.

Dual link 2 would take the remainder on the second day i.e. £5,000.

Request Date	Reference	User	Department	Customer Name	Customer Email	Customer Mobile	Payment Type	Payment Amount	Payment Status	Dual Links	Resend
23/08/2022 15:06	VEH REG (1 of 2)	Megan Rawlings	St Albans BMW - Service	Miss Megan Rawlings	megan.rawlings@fp-solutions.co.uk	07905844068	OpenBanking	£1.00	SENT		
23/08/2022 15:06	VEH REG (2 of 2)	Megan Rawlings	St Albans BMW - Service	Miss Megan Rawlings	megan.rawlings@fp-solutions.co.uk	07905844068	OpenBanking	£1.00	SENT		

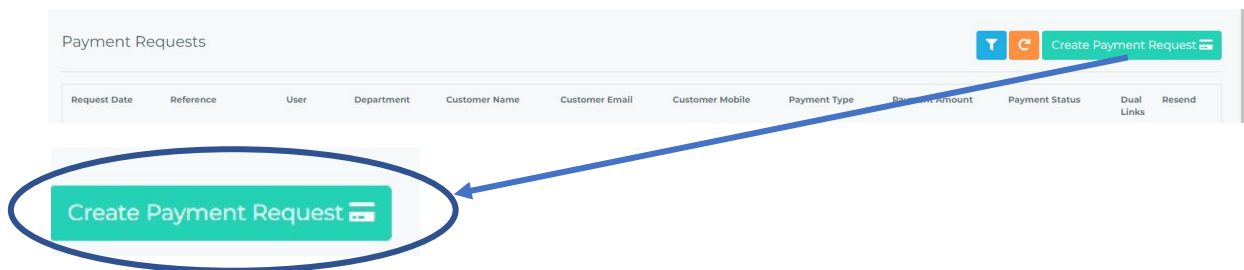
Request Date	Reference
23/08/2022 15:06	VEH REG (1 of 2)
23/08/2022 15:06	VEH REG (2 of 2)

The customer receives one email, containing the links for both, instructing the customer to make payment across multiple days.

*Please note, customers will not be able to pay using the second link until the following day.*

## Making a payment request – email

When you are ready to make a payment request to a customer, click the ‘create payment request button’ at the top of the screen:



A pop-up screen will open for you to enter the request details:

Create Payment Request

Select A Department:

Customer Details		Transaction Details	
Title:	<input type="text" value="Miss"/>	Payment Reference:	<input type="text" value="VEH REG"/>
Forename:	<input type="text" value="Megan"/>	Transaction Value:	<input type="text" value="1"/>
Surname:	<input type="text" value="Rawlings"/>	Transaction Method:	<input type="text" value="Open Banking"/>
Mobile Number:	<input type="text" value="07905844078"/>	Request Method:	<input type="text" value="Email"/>
Email Address:	<input type="text" value="megan.rawlings@fp-solutio"/>	Customer's Bank:	<input type="text" value="MONZO"/>

**i** Bank selection is required in order to calculate the most cost-effective payment method

At the top, it will say ‘select a department’ – this will be defaulted to the relevant department and site you are under in the company e.g. Site X – Sales

Select A Department:

On the left-hand side of the screen, you have ‘**Customer Details**’ – complete the details for your customer. PLEASE NOTE, THESE FIELDS ARE MANDATORY

On the right-hand side of the screen, you have **'Transaction Details'**:

**Payment Reference:** we recommend typing a vehicle registration, invoice number, or order number. Your accounts department will use this to reconcile the payments later.

Transaction Details

Payment Reference:

**Transaction Value:** the total amount you are requesting from your customer to pay.

Transaction Value:

**Transaction Method:** we will always be using 'open banking' for requesting payments.

Transaction Method:

**Request Method:** we only request payments via email / QR Code at present.

Request Method:

**File attachments:** when you select 'Email' on the request method dropdown, it will bring up a further section to attach a file.

If you have an invoice, job sheet etc. to attach for the customer you can attach this to the same email the customer receives containing the payment link.

Files:

**Customer's Bank:** select the bank your customer is paying from on the dropdown list.

*Ensuring you input the correct bank will mean the system can handle payments according to the daily payment limit for the relevant bank.*

Customer's Bank:

Once you have entered all the details, click **'submit'**:

**Submit Request**

Please note, if the payment request amount entered is larger than the customer's daily limit for open banking. You will be notified of a split payment being created.

**Warning:** x

This transaction will require multiple payment links as the value has exceeded the banking limit. Proceed?

To proceed with the request, click 'ok' - this is a standard message to advise you that the payment request will create multiple payment links as outlined in the dual links section.

## Making a Payment Request – QR Code

If you are with a customer in person, you can generate a QR code instead of sending them an email with a payment link on.

The customer can then scan the QR code image from your laptop / tablet screen and it will take them through the same process as they would have via the link.

To generate a QR code, click on 'create payment request'


The next steps are the same as if you were creating a payment request for a link. The only difference is when you get to the 'request method', you need to select 'QR code' instead of Email.

Request Method:

Customer's Bank:

Bank selection is required in order to calculate the most cost-

Once you have clicked submit request, the payment requests screen will then create a new line with the QR code image:

Request Date	Reference	User	Department	Customer Name	Customer Email	Customer Mobile	Payment Type	Payment Amount	Payment Status	QR Code	Dual Links	Resend
13/01/2023 10:32	QR CODE	Megan Rawlings	St Albans BMW - Admin	Miss Megan Rawlings	megan.rawlings@fp-solutions.co.uk	07905844068	OpenBanking	£100	CREATED			

Click on the QR code icon and you will be presented with the QR code for your customer to scan

QR Code



Close

## After payment has been requested - what the customer sees:

Once an email payment request has been submitted, the customer will receive an email like the example below:



REFERENCE: VEH REG

Dear Megan,

Further to our recent conversation, I have the pleasure in providing the below payment link to enable you to make your OpenBanking payment of £1 to us in a **secure and convenient way**.

To make your secure payment please click the following link, where you will be directed to our secure payment partner who will guide you through the payment process:

<https://pay.mybanklink.co.uk/Customer/SendAPIDataVyne?id=2e3daaa1-3e38-4244-9602-d3afc756aa39>

**IMPORTANT INFORMATION:** Once you click on the link, you will have 30 minutes to complete your payment. After this your link will expire and you will be required to request a new one from us.

If you have any questions or concerns relating to this email, please feel free to contact me on 01707 299100 or email: [pblsupport@fp-solutions.co.uk](mailto:pblsupport@fp-solutions.co.uk) where i will be happy to answer any questions you may have.

Many thanks and we look forward to receiving your payment.

Kind Regards

Megan Rawlings

The email will always state the **'reference'** you entered on the payment request e.g. the vehicle registration.

It is also **personalised** to the **customer's name** you entered on the request.

REFERENCE: VEH REG

Dear Megan,

It also states the **payment request total** value:

OpenBanking payment of £1 to us in a **secure and convenient**

Following this, the email **directs the customer to the payment link** which takes them through the authorisation process.

<https://pay.mybanklink.co.uk/Customer/SendAPIDataVyne?id=2e3daaa1-3e38-4244-9602-d3afc756aa39>

The payment link is valid for 72 hours once the customer has clicked on the link – after this time period the link expires, which means you will need to resend a new link to the customer.

### Dual Links – emails:

If the customer is receiving multiple links i.e. if a **dual link** has been created because of a daily limit being exceeded, then the email will look like this:



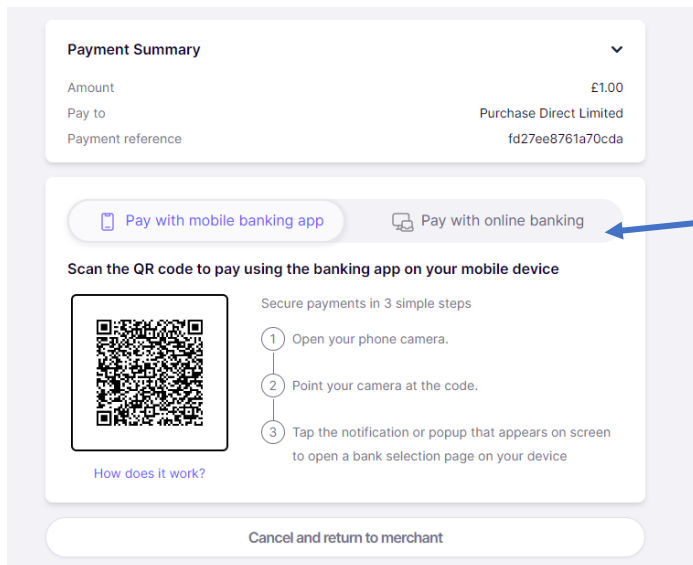
REFERENCE: VEH REG (1 of 2)

Dear Megan,

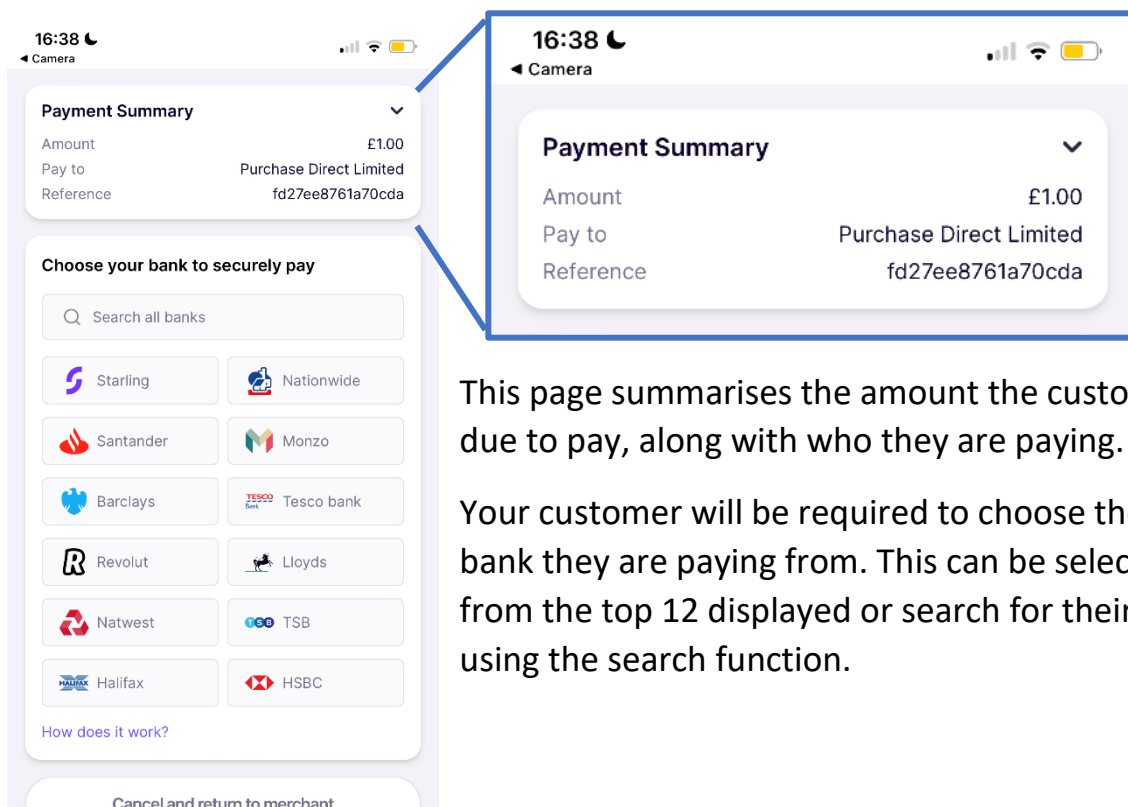
It will state next to the reference that this is (1 of 2), indicating to the customer that there will be 1 of 2 payment links. Likewise, if the request has been split into 3 links, this will display '1 of 3'.

## Payment authorisation process (customer's end):

Once the customer clicks on the payment link in the email or uses the QR code, they will be re-directed to this screen:



Once the customer has selected their bank, they will be diverted to the following screens:



This page summarises the amount the customer is due to pay, along with who they are paying.

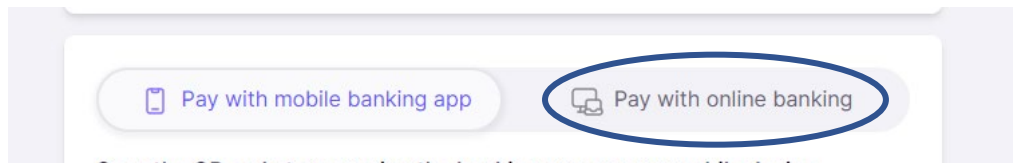
Your customer will be required to choose the bank they are paying from. This can be selected from the top 12 displayed or search for their bank using the search function.

At present, the main UK bank not compatible is co-op bank. However, as soon as they develop their open banking systems, we will add them to our list.

The system recognises that most people complete their online banking using an app, so will display a QR code (if the payment link is opened on a computer) this allows the customer to scan the QR code using their mobile device and will divert them.

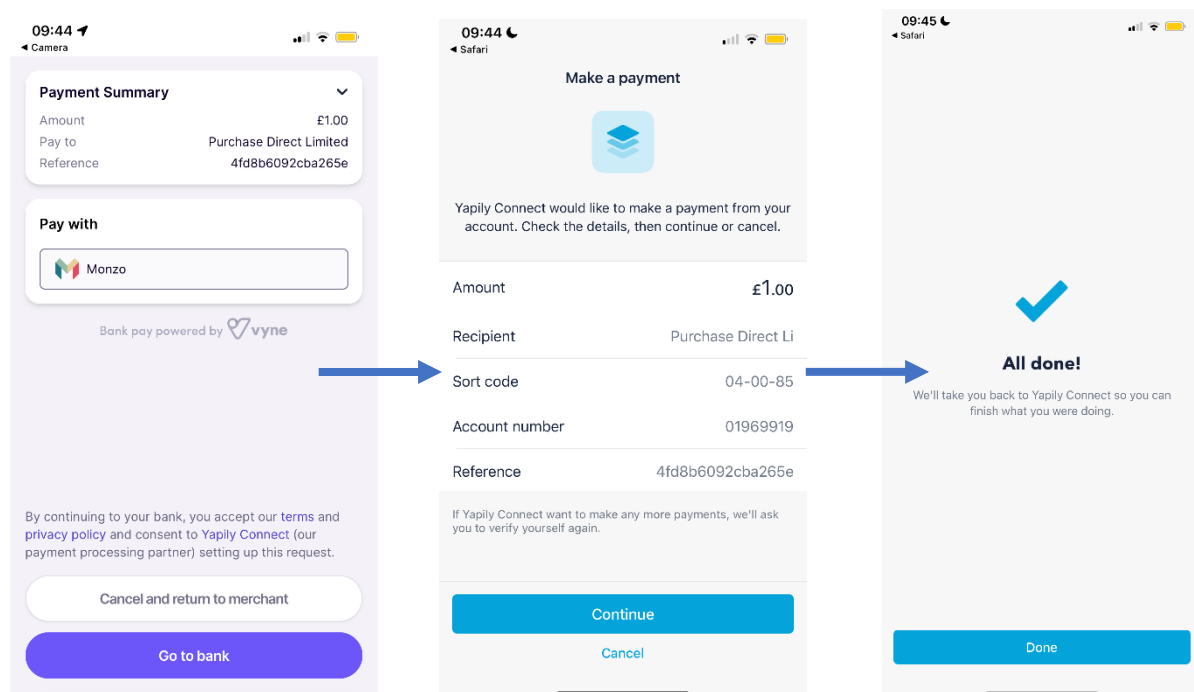
However, if the customer would prefer to pay the traditional way via their online login details on a computer, this is also an option.

Instead of scanning the QR code, they can simply click the option to the right:



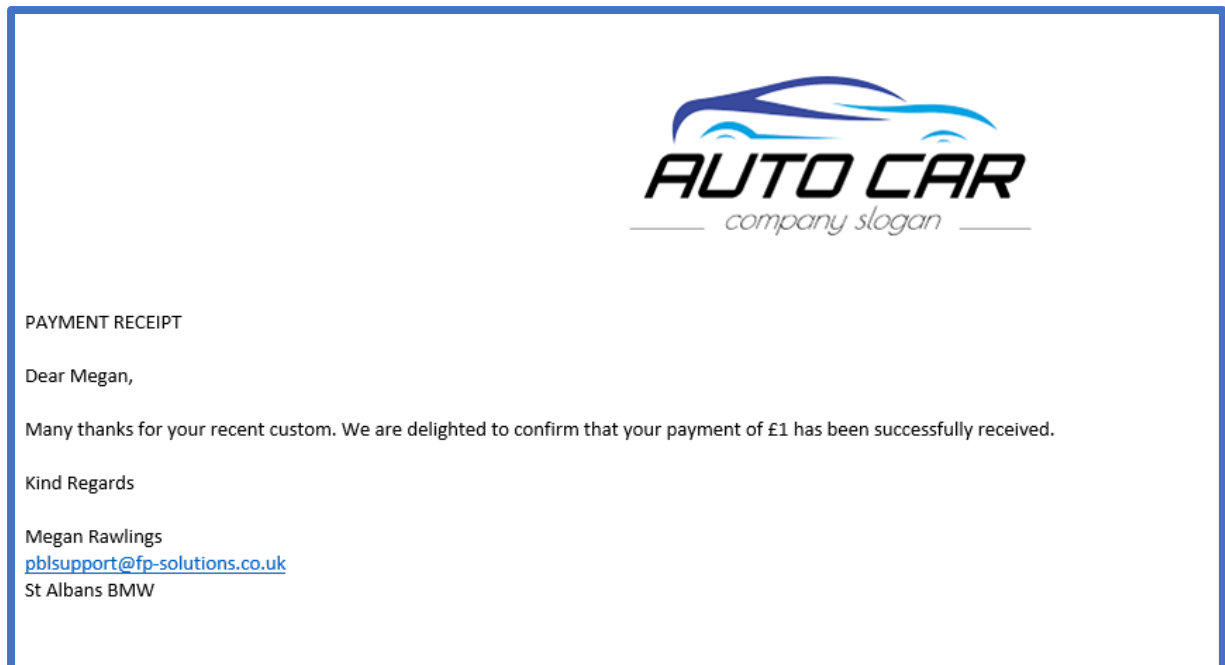
Which directs them to paying online by entering their banking details.

The open-banking payment process is quick and easy for your customers to use, please see below example for paying from a Monzo account:

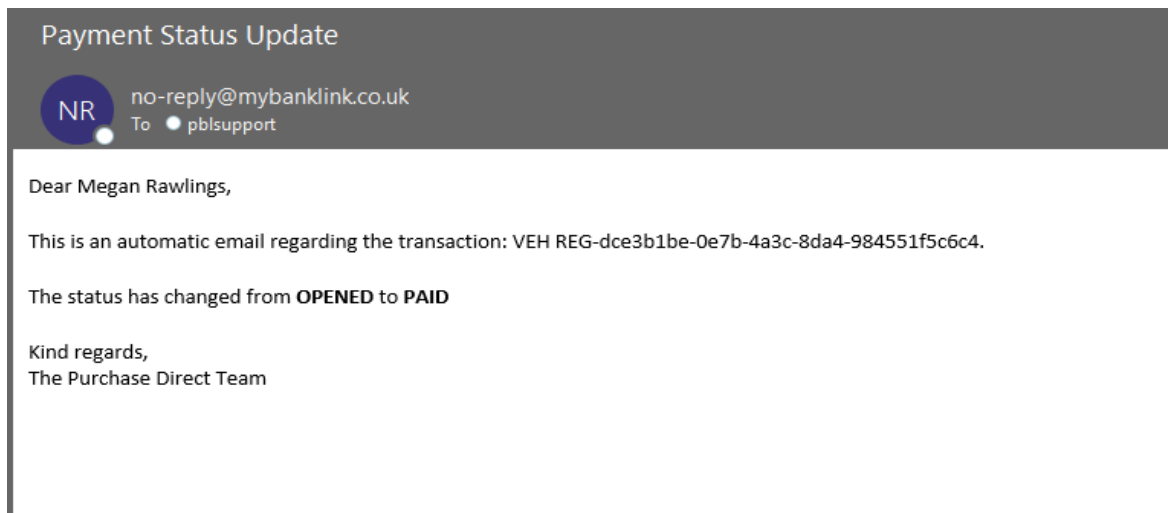


## After payment authorisation

After the payment process has been completed / authorised by the customer, they will receive an email confirming that this has been paid:



Likewise, you will also receive an email receipt confirming their payment has been received:



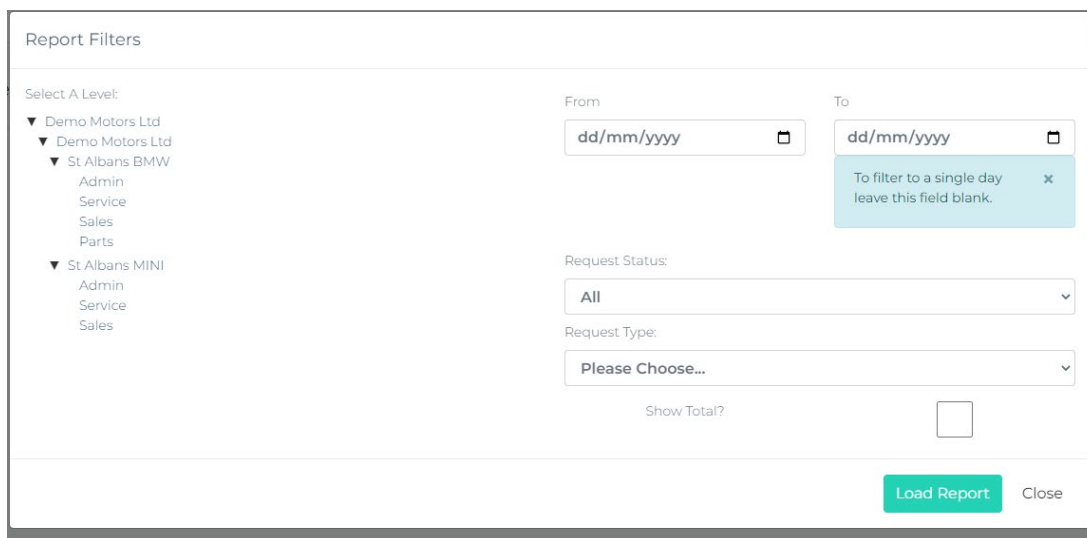
*If the **payment failed**, you and the customer will both receive an email stating that the transaction has failed – in your case this will also include the reason e.g. declined by customer. If this happens, you can contact the customer and re-send the payment link to them to try again.*

## Reporting

The main screen only shows the last 72 hours of payment requests. If you need to check a payment request that was made more than 72 hours ago, you can go to the 'Reports' section. Located on the left side of your screen:



Once you click on this button, another screen will pop up:

The image shows a 'Report Filters' dialog box. On the left, under 'Select A Level:', there is a tree view with 'Demo Motors Ltd' expanded, showing 'St Albans BMW' and 'St Albans MINI'. Under 'St Albans BMW', 'Sales' is highlighted. On the right, there are two date input fields labeled 'From' and 'To', both containing 'dd/mm/yyyy'. A tooltip above the 'To' field says 'To filter to a single day leave this field blank.' Below the date fields are two dropdown menus: 'Request Status:' set to 'All' and 'Request Type:' set to 'Please Choose...'. There is a 'Show Total?' checkbox which is currently unchecked. At the bottom right, there are two buttons: 'Load Report' (green) and 'Close'.

- Select A Level:
- ▼ Demo Motors Ltd
    - ▼ Demo Motors Ltd
      - ▼ St Albans BMW
        - Admin
        - Service
        - Sales**
        - Parts
      - ▼ St Albans MINI
        - Admin
        - Service
        - Sales

On the left, Admin users can select the area level you want to load the data for – for example, if you just want the sales department data, click sales. Other users will only see their relevant departments.

On the right, you can choose the date range you want to load the data for.

*Note, if you just want a single day, you can enter that date in the 'from' field and leave the 'to' field blank.*

From

To

To filter to a single day  
leave this field blank.

Under '**request status**' you can select the statuses you want to display:

Request Status:

Request Status:

Request Type:

Show Total?

Under '**request type**' please select 'open banking' as this is the process we use for this system.

Request Type:

Show Total?

You can also select if you want to show a total value under the data.

Once you have selected the relevant options for the report, click 'load report':

Once the report has loaded, it will look like this:

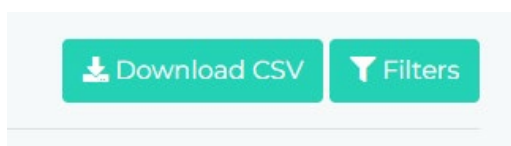
Reports Viewer Download CSV Filters

St Albans BMW-Sales

Request Date	Reference	User	Department	Customer Name	Customer Email	Customer Mobile	Payment Type	Payment Amount	Payment Status
23/08/2022 14:39	VEH REG	Megan Rawlings	St Albans BMW-Sales	Miss Megan Rawlings	megan.rawlings@fp-solutions.co.uk	07905844068	OpenBanking	£1	FAILED

Total: £1

There is also the option to download this data as a csv file and use in excel:



Each data line is clickable, so if you need more information on a payment request, click onto the request in the report and it will load up another screen like this:

Payment Request Details

Selected Department: St Albans BMW-Sales

Title:	Miss	Payment Reference:	VEH REG
Forename:	Megan	Transaction Value:	1
Surname:	Rawlings	Transaction Method:	OpenBanking
Mobile Number:	07905844068	Request Method:	Email
Email Address:	megan.rawlings@fp-solutions.co.uk	Account Number:	
		Sort Code:	

Close

*Note, this feature is also available on the 'main screen' – each data line is clickable and opens another screen to show further information on that payment request.*

## Further Support

If you need further support from our team, or have a question, feel free to email us on:

[pbbsupport@fp-solutions.co.uk](mailto:pbbsupport@fp-solutions.co.uk)

## FAQs

**Q:** What happens if the customer pays with a different bank to the one set up on the payment request? (e.g. payment request chose Barclays, but customer later decides to pay from a Lloyds bank account)

**A:** Depending on the daily open banking limits, most of the time the payment will still go through. However, if the daily limit is exceeded because the payment is too large to go through, then the payment will fail and you will have to make the payment request again.

**Q:** What if the customer is overseas and wants to pay with a non-UK bank account?

**A:** Open banking payments is currently only available for UK paying bank accounts

**Q:** What happens if the customer has set their own daily banking limit?

**A:** It is possible in some cases for customers to have a self-determined daily limit that is less than the bank's usual amount. It's worth asking the customer to remove their user defined daily limit before attempting to make payment.