

conscious

brand, design & marketing for law firms

ConsciousCMS2
Implementation Guide

Bill Pay Module

Giving your clients the option to pay you online by Credit Card or Online Payment



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Introduction

BillPay is the name of the module that forms part of ConsciousCMS2 – the Content Management System that powers your website. BillPay allows you to accept card payments via your website. This document explains the process and provides sample screens.

There are three systems involved in this solution:

- **Your Website:** promotes the service and links through to a form that collects payment information (such as your invoice number). Once the form has been completed, the website contacts the Payment Gateway and instructs it to collect a specific amount of money and provides a few key references (e.g. invoice number).
- **Payment Gateway:** this system interacts with the user to collect payment details and connects with the Banks to execute the transaction. Billpay can work with the following gateway providers:
 - Worldpay (perhaps the biggest)
Cost £20/mth for the “Business Gateway” version which includes up to 350 transactions/mth
 - PayPoint (formerly known as SECPay)
Cost £20/mth for the “Lite” version which includes up to 350 transactions/mth
- **Your Bank:** Your bank has to allow you to collect money online and will issue you a “Merchant Account”. You need an agreement that allows for “credit card holder not present” (unfortunately the rates you are charged by the bank will reflect the increased risk associated with this).

This document assumes that you are already setup to take credit/debit card payments i.e. you have a “Merchant Services” account with your bank. If that is not the case you will first need to talk to your bank.

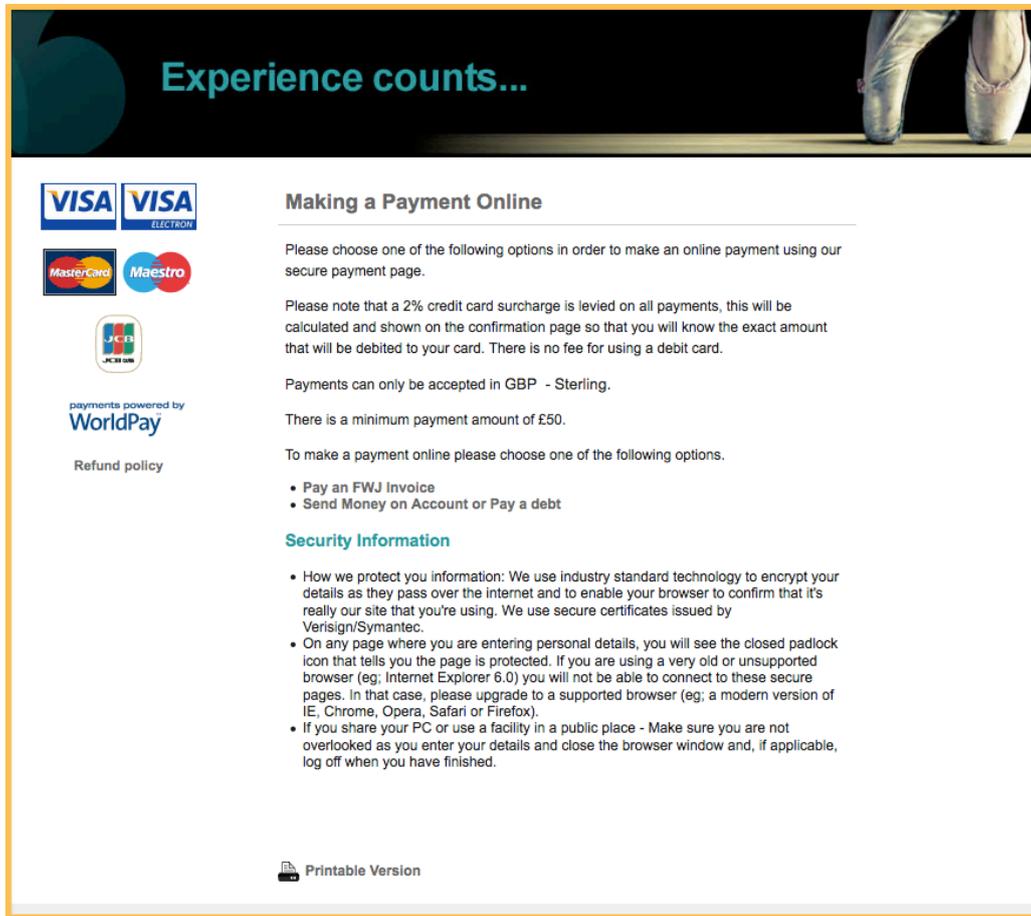
Online Payment Process

The choice of Payment Gateway is a matter of preference. If you use Worldpay the user completes information on the site and then links through to a separate site in order to provide card details. Many people like this approach as users may already be familiar with the payment site.

If you choose PayPoint, the user provides card details without ever leaving your site so the experience is more integrated. Nevertheless, WorldPay tends to be the more popular.

Sample Implementation using WorldPay

As an example of a BillPay implementation please visit <http://www.franciswilksandjones.co.uk> and select "Pay Us Online" from the Contact Us menu or go directly to <http://www.franciswilksandjones.co.uk/site/onlinepayment/>



Experience counts...

VISA VISA ELECTRON

MasterCard Maestro

JCB

payments powered by **WorldPay**

Refund policy

Making a Payment Online

Please choose one of the following options in order to make an online payment using our secure payment page.

Please note that a 2% credit card surcharge is levied on all payments, this will be calculated and shown on the confirmation page so that you will know the exact amount that will be debited to your card. There is no fee for using a debit card.

Payments can only be accepted in GBP - Sterling.

There is a minimum payment amount of £50.

To make a payment online please choose one of the following options.

- Pay an FWJ Invoice
- Send Money on Account or Pay a debt

Security Information

- How we protect you information: We use industry standard technology to encrypt your details as they pass over the internet and to enable your browser to confirm that it's really our site that you're using. We use secure certificates issued by Verisign/Symantec.
- On any page where you are entering personal details, you will see the closed padlock icon that tells you the page is protected. If you are using a very old or unsupported browser (eg; Internet Explorer 6.0) you will not be able to connect to these secure pages. In that case, please upgrade to a supported browser (eg; a modern version of IE, Chrome, Opera, Safari or Firefox).
- If you share your PC or use a facility in a public place - Make sure you are not overlooked as you enter your details and close the browser window and, if applicable, log off when you have finished.

 Printable Version

Standard Implementation - Introduction page

The introduction page explains the process, lists the payment methods, and includes legal information such as links to terms and conditions and refund policy.

Having selected "Pay an Invoice" the user is presented with a payment form.

The screenshot shows a payment form with a header banner that reads "Experience counts..." and features a photograph of a ballerina's feet. The form is organized into three main sections:

- Payment Details:** Includes logos for VISA, VISA ELECTRON, MasterCard, and Maestro. There are three empty input fields for card information.
- Card Details:** Features the JCB logo and the text "payments powered by WorldPay". A dropdown menu for "Card Type" is set to "-- Please select a card type --". A link for "Refund policy" is also present.
- Cardholders Details:** Contains several input fields: "Company Name (if applicable)", "Contact Name *" (filled with "Sarah Joyce"), "Email Address *" (filled with "sarah.joyce@conscious.co.uk"), "Address *" (a large empty text area), "City *", and "Post Code *".

A "Continue" button is located at the bottom right of the form, and a note below it states "* Indicates a mandatory field".

Example of Payment Form

We use industry standard technology to encrypt your details as they pass over the internet and to enable your browser to confirm that it's really our site that you're using. We use secure certificates issued by Verisign/Symantec.

Once the customer fills in the form above, their financial details are recorded via a secure form. A confirmation page is displayed

Experience counts...





payments powered by
WorldPay

Refund policy

Payment Confirmation

Please check the information entered below for the payment. You will be re-directed to a secure payment gateway upon clicking "Confirm Payment". An email confirmation will be sent to bob.smith@conscious.co.uk upon successful collection of the funds. By clicking "Confirm payment" you agree to abide by our terms and conditions.

The total amount that will be collected from your card will be £100.00

Pay an invoice

If you are paying more than one invoice, please send a remittance advice to accounts@franciswilksandjones.co.uk giving details of invoices being paid.

Payment Details

Invoice Number *

Invoice amount *

Our reference (shown on the invoice) *

Card Details

Card Type

Cardholders Details

Company Name (if applicable)

Contact Name *

Email Address *

Address *

City *

Post Code *

Example of Payment Confirmation Page

The user is then transferred to the payment gateway (for example, Worldpay).

Details submitted on the form are transmitted to the payment gateway service that routes the information securely through the relevant financial networks to gain authorisation for the funds. The User will be asked to select the payment method.

WorldPay
Help FAQs Security

Secure Payment Page

Select language: English ⓘ

FWJ LEGAL LTD
Payment method: **Visa**
Description: **1234#Invoice payment/ABCD**
Amount: **£100.00**

Verified by **VISA**

Card details ⓘ

* Indicates a required field

* Card number:

Security Code:

* Expiry date: -- / --

* Cardholder's name: Bob Smith

Cardholder details ⓘ

* Indicates a required field

* Billing address: Baldwin Street, Bristol

Postcode/ZIP code: BS1 1PN

* Country: United Kingdom

Telephone:

Fax:

* Email address: bob.smith@conscious.co.uk

WorldPay (UK) Limited © 2012

Example of Worldpay payment details

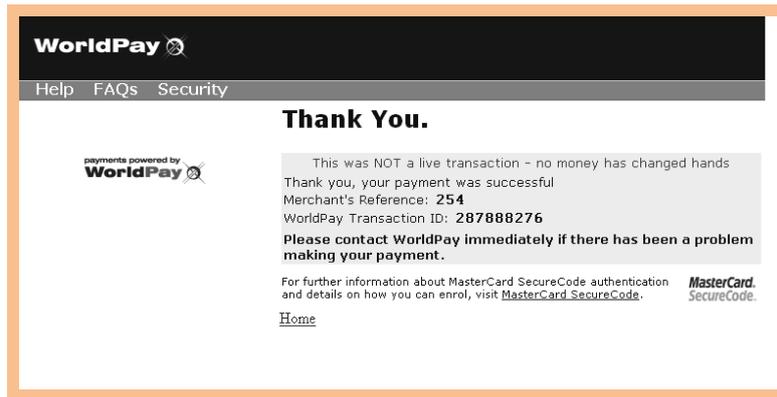
WorldPay
Help FAQs Security

Secure Payment Page

TEST MODE - this is not a live transaction

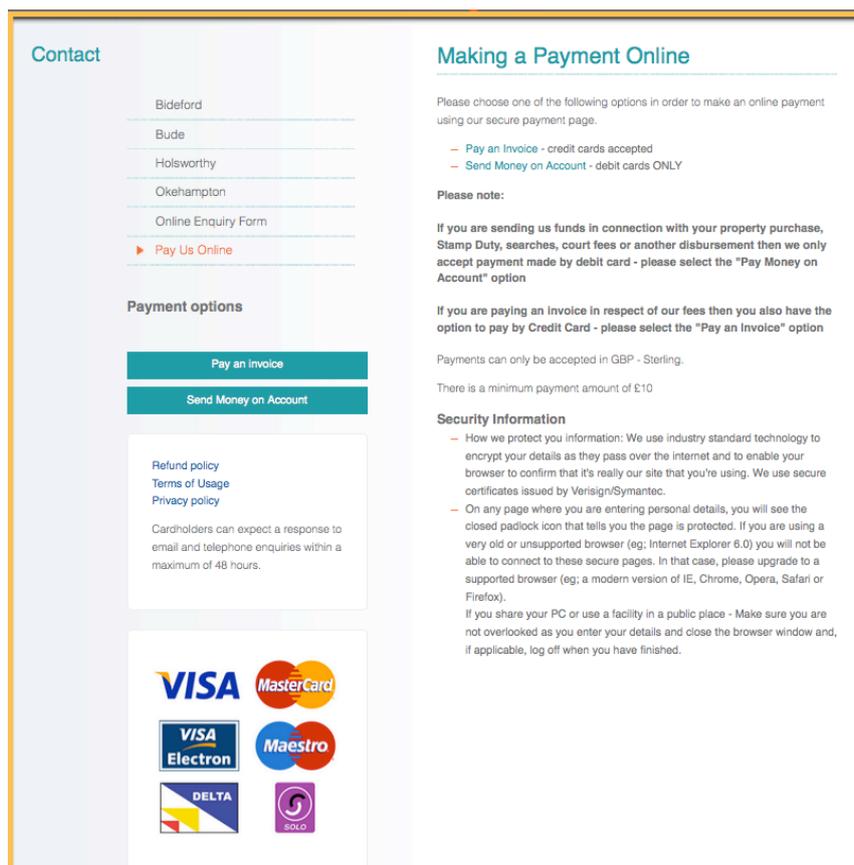
Stephenson Solicitors LLP
Description: Invoice payment/None - 12345
Amount: £206.00
Cardholder's Name: Andrew Gray
Billing Address: University Gate East, Bristol
Postcode/Zip code: BS1 5UB
Email address: agray@conscious.co.uk

Confirmation of Payment



If the transaction is successful, the customer's credit card account is debited and your merchant account is credited. Once all funds have cleared, you are then able to transfer the money to your ordinary business bank account.

Sample Implementation using Pay Point



Typical Example of an Introduction Page

Payment options

Refund policy
Terms of Usage
Privacy policy

Cardholders can expect a response to email and telephone enquiries within a maximum of 48 hours.

Pay an invoice.

Payment Details

Your reference *

Payment Amount *

Invoice Number *

Card Details

Card Type

Card Number

Security Code

Valid From (MMYY)

Expires End (MMYY)

Cardholders Name

Contact Details

Company Name (if applicable)

Contact Name *

Email Address *

Phone *

Address *

City *

Post Code *

Form showing card collection details

Setup Procedure

Please note that we offer this service at a "fixed price" assuming that there is no variation from the following standard process. If you request any changes to functionality of the standard module then this will take more time and be charged separately.

Obtain a Merchant Account

- Speak to your bank about this

Select a Payment Gateway

- **WorldPay:** to obtain a WorldPay account visit <http://www.worldpay.co.uk>
- **PayPoint:** visit <http://www.paypoint.net/solutions/payment-gateway/>. Please ensure that you apply for the correct type of account which must be "Professional" (not "Lite") for the BillPay application to work. If prompted for a "referrer" code please enter Conscious Solutions.

Implementation

You need to send us your account details of your Payment Gateway once that has been established. We will send you a configuration form to complete.

Most Payment Gateway providers (particularly Worldpay) require certain terms and conditions of use to be clearly displayed before they will authorise the website to link to their gateway. For this reason it's essential that you provide text for these three pages:

- Refund policy
- Terms of Usage
- Privacy policy

We will configure BillPay on a test server and invite you to review this before we move this to your live site.

Implementation Options (Fixed Costs)

- **Standard Implementation as above:** £350 + VAT
- **Min payments:** We can implement a minimum payment if required (*£20 extra*)
- **Maximum payments:** we can implement a maximum payment if required (*£20 extra*)
- **Payment surcharge:** we don't recommend this option but we can, if requested, implement a credit card surcharge. For example, a client asking to pay an invoice for £100 can be charged a surcharge (a fixed percentage) in which case the Payment Gateway is asked to collect not £100 but £103 from the card (e.g. a 3% surcharge) (*£20 extra*)

Implementation Options (Costs on Request)

Additional development can be undertaken as required to implement additional features. Examples of some features that clients have asked for in the past include:

- **Additional payment forms:** some clients have asked us to create additional payment forms that have been customised for a specific payment type (e.g. payment for an event). The process remains the same but the form contains different fields and supporting text.
- **Additional fields on form:** some clients have asked for more fields to be added to the form. This can be a complex job, and we'd really only recommend adding one extra field, as there are already a lot of fields to pass through to the payment gateway.
- **Custom validation on fields:** some clients have asked for custom validation of the data entered into certain fields (e.g. the format of invoice number).

Example of Email Confirmation

This is an example of the email confirmation that would be sent by (in this case Worldpay) to the client. A copy is also sent to you.

Subject: WorldPay CARD transaction Confirmation - Found word(s) find out more in the HTML body

Transaction Confirmation
Please retain for your records

Your transaction has been processed by RBS WorldPay, on behalf of <ACME Solicitors LLP>.

Transaction details:

Transaction for the value of: GBP 63.32
Description: <ACME Solicitors LLP> C17203
From: <ACME Solicitors LLP>
Merchant's cart ID: VT-01-C17253
Authorisation Date/Time: 22/Mar/2011 16:46:57
RBS WorldPay's transaction ID: 1758888377
This is not a tax receipt.

Enquiries

This confirmation only indicates that your transaction has been processed successfully. It does not indicate that your order has been accepted. It is the responsibility of Park Let Ltd to confirm that your order has been accepted, and to deliver any goods or services you have ordered.

If you have any questions about your order, please email Park Let Ltd at: help@acmesolicitors.co.uk, with the transaction details listed above.

Thank you for shopping with ACME Solicitors Ltd.

When you submit your transaction for processing by RBS WorldPay you confirm your acceptance of RBS WorldPay's shopper privacy policy, a copy of which can be viewed at: <http://www.rbsworldpay.com/shopper/privacy/>

To find out more about how your transaction was processed, visit RBS WorldPay's Frequently Asked Questions at: <http://www.rbsworldpay.com/shopper/faqs/>

Using BillPay as Part of Your Invoice Process

The way to get the most out of BillPay is to integrate it with your invoice procedures so that clients are constantly reminded that they can settle their account online. Ideally:

- Once per day your accounts software will look for all debts that are "overdue" depending on your payment terms.
- When it finds an overdue debt it sends an automatic email to your client that includes a hyperlink to your website where they can pay with a card.

If this technique is not possible, then at the very least on every invoice you send out, or every collection letter, statement etc, make sure you include text that tells clients they can pay via your website.

It is also possible that you can export a list of names, emails, debt amounts, dates etc and use the Email Engine module to send out collection emails from the website. However, this incurs a larger setup fee. It's better to work with your accounts vendor though.

The email would read something like this:

Dear <<name>>

It would appear that invoice number <<number>> is still outstanding. We would be grateful if you could settle this invoice as soon as possible.

You can send a cheque by return quoting the invoice number on the reverse of the cheque.

You might find it more convenient to pay online via a secure form on our website. To do this just visit <http://www.yourfirm.co.uk/billpay>. You will need to register your details, then complete the simple, secure payment form.

Yours sincerely,

Your Firm Solicitors.

And on invoices read something like this:

We now accept payment via our website. To do this just visit <http://www.yourfirm.co.uk/billpay>. You will need to register your details, then complete the simple, secure payment form.