

Checkout API User Guide



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Overview

VPS APIs (Application Program Interfaces) enable companies and organizations to use cloud services to process payments and receive real-time payment confirmations/rejections. VPS offers robust payment APIs to meet clients' specific needs.

A Checkout API gives authorized government partners and merchants the ability to integrate online card payment services into their software for payments. A client provides the front-end design and software, and VPS then seamlessly integrates with their software to provide a payment option. Customers receive immediate confirmation once their electronic payment is authorized and completed. Typically, this API method is used by clients that do not want to collect, transmit, or store cardholder information.

Technical requirements for the Checkout API are found in the Checkout API Technical Specification guide.

Payment Details

Information

After selecting a checkout option on a client site, customers are directed to the VPS Checkout API user interface where they can see account information and payment details, select payment methods, and enter billing information.

ValuePaymentSystems

1

PAYMENT
DETAILS

2

REVIEW
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PAYMENT
RECEIPT

This service allows you to pay your dog licenses electronically and is a service of Value Payment Systems. All payments are processed immediately and the payment date is equal to the time you complete your transaction. A convenience fee of \$1.75 is charged by Value Payment Systems for using this service. We accept MasterCard, Visa, and Discover credit and debit cards.

Account Information

Payment Type: test

Invoice#: 123123






Payment Details

Payment Amount : \$120.00

Split Pay

What is Split Pay?


Select Payment Method*

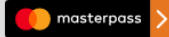



Or Checkout With:

PAY WITH MY BANK

Instantly pay with a bank account
Secured technology by AMEX








Tell Me More

Check out with



The Account Information section can display up to 15 data points (lineitems - please reference the Checkout API Technical Specification). Clients have the option to hide the Account Information section if they do not wish to show these data points.

Payment Details

Payment Amount : \$

1.00

Variation on Payment Details - if a partial payment parameter is passed, a textbox with the payment amount will be displayed.

Payment Methods

VPS offers multiple ways to pay, making the process more convenient and easier for bill payers.

These include:





- Credit cards: Mastercard, VISA, Discover, and American Express
- Debit cards
- Electronic checks
- Digital wallets: Pay With My Bank (Amex Move), Amex Express Checkout, Masterpass, and VISA Checkout
- PayPal

The method selected determines the remaining payment details and billing information to be collect from the customer to move forward with the payment.


Credit and debit cards

Select Payment Method*


Credit








Or Checkout With:




Instantly pay with a bank account
Secured technology by AMEX







[Tell Me More](#)



Card Number *

XXXXXXXXXXXXXXXX

Expiration Month*

--

Expiration Year*

--

CVV *

XXX

[What is CVV?](#)

eChecks

Select Payment Method*

Echeck

E-CHECK

Or Checkout With:

PAY WITH MY BANK

Instantly pay with a bank account
Secured technology by AMEX

AMEX

EXPRESS
CHECKOUT

masterpass

>

VISA Checkout

Tell Me More

Check out with

PayPal

Check Type*

Select Check Type

Account Number*

Account Number

Confirm Account Number*

Confirm Account Number

Bank Routing Number*

Routing Number

[Sample Check](#)

For credit cards, debit cards, and eChecks, customers will have to complete billing information. Digital wallets and PayPal have varying payment detail needs depending upon the application selected.

Billing Information

☐ Check this if card address is international.

Cardholder First Name*

First Name

Last Name*

Last Name

Billing Address Line 1*

Billing Address Line 2

City*

Anytown

State*

--Select--

ZIP code*

XXXXX

Contact Phone Number*

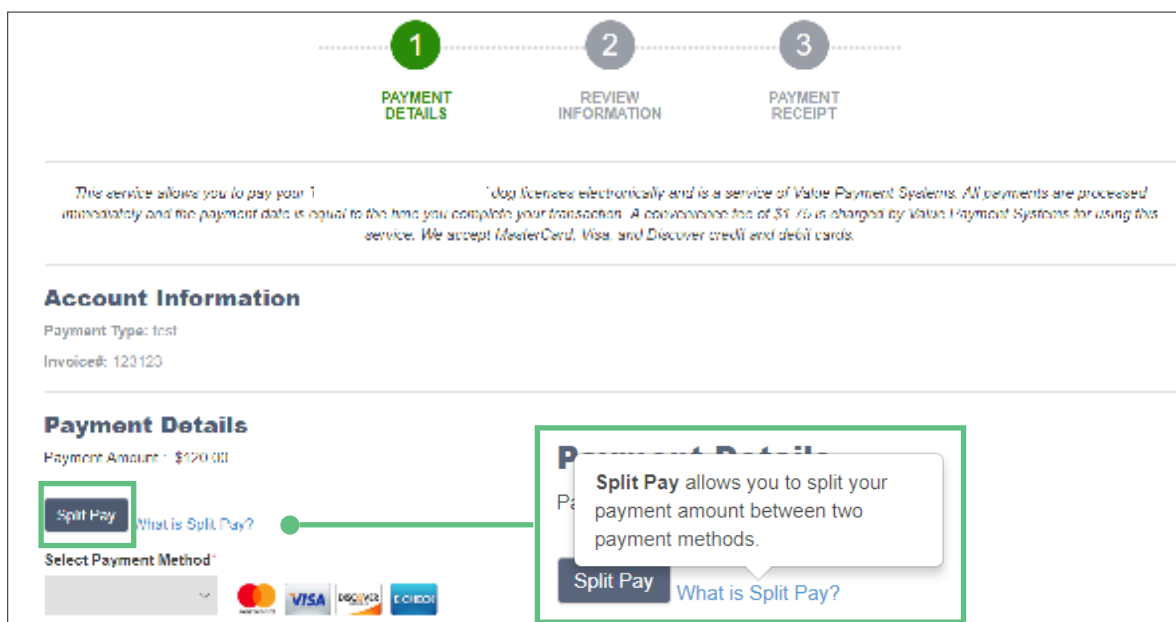
Phone Number

Email Address*

email@email.com

Split Pay

In the Payment Details section, clients can elect to display the Split Pay feature, a flexible payment option allowing users to split a payment between two methods of credit cards, debit cards, or e-checks.



1 PAYMENT DETAILS 2 REVIEW INFORMATION 3 PAYMENT RECEIPT

This service allows you to pay your 1st bill electronically and is a service of Value Payment Systems. All payments are processed immediately and the payment date is equal to the time you complete your transaction. A convenience fee of \$1.75 is charged by Value Payment Systems for using this service. We accept MasterCard, Visa, and Discover credit and debit cards.

Account Information
Payment Type: test
Invoice#: 123123

Payment Details
Payment Amount: \$120.00

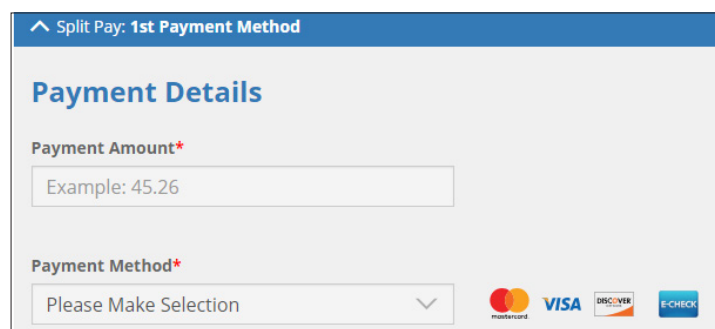
Split Pay What is Split Pay?

Select Payment Method*

Mastercard VISA DISCOVER E-CHECK

Split Pay What is Split Pay?

Split Pay allows you to split your payment amount between two payment methods.



Split Pay: 1st Payment Method

Payment Details

Payment Amount*
Example: 45.26

Payment Method*
Please Make Selection

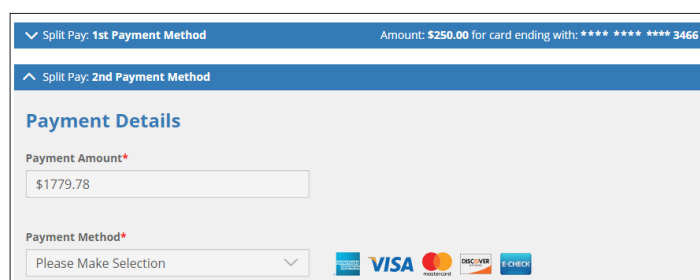
Mastercard VISA DISCOVER E-CHECK

Click the Split Pay button to show the first payment method section. There are three options for payment method: Debit, Credit, and E-Check. The payment detail fields will change based on the selected payment method (Debit/Credit or E-Check).



Cancel Split Pay Save Payment Method

Click Save Payment Method after completing the payment and billing details for the first payment method. Click Cancel Split Pay to return to the original payment screen.



Split Pay: 1st Payment Method Amount: \$250.00 for card ending with: **** * 3466

Split Pay: 2nd Payment Method

Payment Details

Payment Amount*
\$1779.78

Payment Method*
Please Make Selection

VISA Mastercard DISCOVER E-CHECK

Upon saving, the first section collapses and the second section appears. Complete the payment and billing details and click Save Payment Method.

After saving the second payment method, both rows show the split payment amount and payment method information. A summary section appears with associated fees and total charges. Click Continue to proceed with the payments.

Split Pay: 1st Payment Method
Amount: \$250.00 for eCheck w/Account Number: 1234567891
Edit

Split Pay: 2nd Payment Method
Amount: \$1779.78 for card ending with: **** * 5557
Edit

Amount for eCheck w/Account Number 1234567891:	\$250.00	Convenience Fee:	\$1.00	Total Charged:	\$251.00
Amount for card **** * 5557:	\$1779.78	Convenience Fee:	\$26.69	Total Charged:	\$1806.47
Total amount (with fees) for both payment methods:				\$2057.47	

Back
Continue

Edit details for each method by clicking on the Edit icon.

Split Pay: 2nd Payment Method

Payment Details

Payment Amount*

The total amount for the transactions does not equal the payment amount owed. Please resubmit transactions.

Note: The two payments must total the exact amount due. An error will appear after the second payment method is saved if the amount for both transactions does not equal the total payment owed.

1 PAYMENT DETAILS
2 REVIEW INFORMATION
3 PAYMENT RECEIPT

Account Information

Name: Ben Smith
Address: 123 Anytown Road, Nashville TN 37214
Payment Type: Property Tax
Parcel Number: 30-07-03-400-013
Amount Owed: \$2029.78

Payment Details

Amount for card **** 3456:	\$250.00	Convenience Fee:	\$3.75
Total Charged:	\$253.75		
Amount for card **** 5557:	\$1779.78	Convenience Fee:	\$26.69
Total Charged:	\$1806.47		
Total amount (with fees) for both payment methods:		\$2060.22	

Billing Information

Payment Method 1:
Name: Ben Smith
Address: 123 Anytown Road, Nashville TN 37214

Payment Method 2:
Name: Ben Smith
Address: 123 Anytown Road, Nashville TN 37214

* A non-refundable convenience fee will apply.

EDIT PAYMENT DETAILS
ACCEPT TERMS & PROCESS PAYMENT

Terms and Conditions

This secure service is offered by Value Payment Systems in agreement with your payment ability. All payments are processed immediately, and the payment date and time are equal to the time you complete this transaction and receive a confirmation number. If your payment is unable to be processed, your payment liability will remain outstanding and you will be subject to any applicable penalties or interest. These obligations remain your sole responsibility. Value Payment Systems cannot issue refunds once your payment is processed and you receive a confirmation number.

Please make sure you enter and review all information carefully for accuracy prior to completing your transaction. By selecting the Accept Terms button on this page you are agreeing to these Terms and Conditions.

Payment details and and billing information are shown for each payment method. Click Accept Terms & Process Payment to continue.

1
PAYMENT
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PAYMENT
RECEIPT

Account Information

Payment Type: Dog Licenses
Invoice#: 123123
Amount Owed: \$120.00

Payment Details

Amount for card **** 5557:	\$105.00	Convenience Fee:	\$1.75
Total Charged:		\$106.75	
Amount for card **** 0060:	\$15.00	Convenience Fee:	\$1.75
Total Charged:		\$16.75	
Total amount (with fees) for both payment methods:		\$123.50	

Billing Information

Payment Method 1:
Name: Joe Smith
Address: 123 Main St Nashville TN 37215

Payment Method 2:

Congratulations

Your transaction has been successfully completed.
Your confirmation number is:


4774055

07/26/2018 14:58:23 [CST]

Your payment will post to the account listed below. Your payment is equal to the time you completed this transaction as shown on the Stamp. Payments received after 8:00 p.m. Eastern Time will post the next business day.

Your confirmation email will be sent from confirmation@paylocal.gov. Email reminders will be sent from reminders@paylocal.gov.

Please print this page for your records.

 Print Receipt

Account Information

Payment Type: Dog Licenses
Invoice#: 123123
Amount Owed: \$120.00

Payment Details

Amount for card **** 5557:	\$105.00
Convenience Fee:	\$1.75
Total Charged:	\$106.75
Amount for card **** 0060:	\$15.00
Convenience Fee:	\$1.75
Total amount (with fees) for both payment methods:	\$123.50

A payment transaction of \$105.00 has been successfully completed and will post to the account. A payment transaction of \$15.00 was not processed.

Billing Information

Payment Method 1:
Name: Joe Smith
Address: 123 Main St Nashville TN 37215

Payment Method 2:
Name: Joe Smith
Address: 123 Main St Nashville TN 37215

Payment Details

Amount for card **** 5557:	\$105.00	Convenience Fee:	\$1.75
Total Charged:		\$106.75	
Amount for card **** 0060:	\$15.00	Convenience Fee:	\$1.75
Total amount (with fees) for both payment methods:		\$123.50	

A payment transaction of \$105.00 has been successfully completed and will post to the account. A payment transaction of \$15.00 was not processed.

When the payments process, a confirmation number will appear and a receipt can be printed. If one of the methods failed to process for any reason, an error message will appear and the failed method will be highlighted with red text.

Review Information

The Review Information tab displays the account information, payment details, and bill payer details for the customer to review before proceeding with payment. If the Split Pay feature has been selected, the review page will vary slightly to display the two payment methods. To edit payment information, select the “Edit Payment Details” button at the bottom of the screen to go back to the previous page.

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PAYMENT
DETAILS

REVIEW
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PAYMENT
RECEIPT

This is not a receipt. Review your information and click the Accept Terms and Process Payment button to process your payment.

Account Information

Payment Type: Client Display Name

Payment Details

Amount: \$115.00
Convenience Fee: \$2.50
Total Amount: \$117.50

Card Number: XXXXXXXXXXXXXXX5557
Expiration Date: 12/2020

Bill Payer Details

Joe Smith sebastian
Address Line 1 Address Line 2 City TN 37215 US

Terms and Conditions

This secure service is offered by Value Payment Systems in agreement with your payment entity. All payments are processed immediately, and the payment date and time are equal to the time you complete this transaction and receive a confirmation number. If your payment is unable to be processed, your payment liability will remain outstanding and you will be subject to any applicable penalties or interest. These obligations remain your sole responsibility. Value Payment Systems cannot issue refunds once your payment is processed and you receive a confirmation number.

Please make sure you enter and review all information carefully for accuracy prior to completing your transaction. By selecting the Accept Terms button on this page you are agreeing to these Terms and Conditions.

Edit Payment Details

Accept Terms and Process Payment

1

2

3

PAYMENT
DETAILS

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INFORMATION

PAYMENT
RECEIPT

This is not a receipt. Review your information and click the Accept Terms and Process Payment button to process your payment.

Account Information

Payment Type: Dog Licenses
Invoice#: 123123
Amount Owed: \$120.00

Payment Details

Amount for card **** 5557:	\$105.00	Convenience Fee:	\$2.50
Total Charged:		\$107.50	
Amount for card **** 0060:	\$15.00	Convenience Fee:	\$5.00
Total Charged:		\$20.00	
Total amount (with fees) for both payment methods:		\$127.50	

Billing Information

Payment Method 1:
Name: Joe Smith
Address: 123 Main St Nashville TN 37215

Payment Method 2:
Name: Joe Smith
Address: 123 Main St Nashville TN 37215

Terms and Conditions

This secure service is offered by Value Payment Systems in agreement with your payment entity. All payments are processed immediately, and the payment date and time are equal to the time you complete this transaction and receive a confirmation number. If your payment is unable to be processed, your payment liability will remain outstanding and you will be subject to any applicable penalties or interest. These obligations remain your sole responsibility. Value Payment Systems cannot issue refunds once your payment is processed and you receive a confirmation number.

Please make sure you enter and review all information carefully for accuracy prior to completing your transaction. By selecting the Accept Terms button on this page you are agreeing to these Terms and Conditions.

Edit Payment Details

ACCEPT TERMS & PROCESS PAYMENT

Payment Receipt

The payment receipt provides the account and payment information for the transaction, as well as a confirmation number. Receipts can be printed from this screen, or emailed if an email address was entered on the Payment Details screen.

1 2 3

PAYMENT
DETAILS REVIEW
INFORMATION PAYMENT
RECEIPT

Your transaction has been successfully completed!

Account Information
Payment Type: Client Display Name

Payment Details
Amount: \$115.00
Convenience Fee: \$2.50
Total Amount: \$117.50

Card Number: XXXXXXXXXXXXX5557
Expiration Date: 12/2020

Bill Payer Details
Joe Smith
123 Main St Address Line 2 Nashville TN 37215 US
loremIpsumLoremIpsum

Your confirmation number is:

1580815

Tuesday, September 25, 2018 3:18:08 PM [CST]

Please print this page for your records.

Print Receipt

Other Features

Parallel Payments

The parallel payment functionality allows a customer to make one payment across multiple departments, while VPS submits the payment to the multiple partner IDs and associated bank accounts.

For example, a State currently has three different departments with Checkout API: taxes, motor services, and citations. A customer has payments to make across all three departments. The customer can add all relevant payments to their shopping cart and pay them all with one credit card in one easy transaction. After that transaction is processed, VPS sends payments related to each department's partner ID into the associated department bank account.

Current settings/rules for parallel payments:

- Only available for Checkout API
- Maximum three departments/entities
- All department Checkout APIs must be configured to accept the same payment methods, the same fraud check options must be applied, and the general UI must be the same.
- No partial payments are currently allowed; if one department payment is successful but the other two payments fail, the successful payment will be voided by VPS. One limitation to this approach is that a void may take up to 72 hours to be reflected. Ideally, in the future, partial payments will be allowed by the client.

Additional Configuration Options

- Allow/refuse checks that come back with no data
- Allow/refuse checks that come back with no data if the payment is above a certain threshold
- Check for duplicates before creating a Transaction ID
- Allow a payment cap for transactions from a PartnerID - Card and/or eCheck
- Disable confirmation email and client alert email
- Redirect to client RedirectURL instead of the receipt page
- Add footer message on receipt page
- Show/hide individual wallets: AmexExpress Checkout, Pay With My Bank, Masterpass, Visa Checkout
- Show/hide billing address
- Enable Split Pay