Qualpay Checkout Overview

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Qualpay Checkout is a method for adding payments to your website or application using a hosted payment page or modal window.

There are two ways you can invoke Qualpay Checkout: the <u>dynamic link method</u> or the <u>permanent link</u> <u>method</u>. Below is a comparison of the two methods.

Dynamic Link Method	Permanent Link Method
A dynamic link is generated each time Checkout is invoked and requires web development.	The permanent link is generated within Qualpay Manager and does not require web development. A portion of the link can be customized.
The dynamic link is generated using Qualpay Checkout API.	The permanent link is copied from Qualpay Manager and pasted into your website or application.
Each payment transaction is processed via a unique link.	Each payment is processed via the same link.
The transaction amount can be set before the transaction or specified (partial payment) by the customer at the transaction time.	The customer can specify the transaction amount at the time of the transaction, or a single amount can be used for all your customers.
Partial payments are supported.	Partial payments are not supported.
Prefill the checkout page with your customer's saved payment information for repeat transactions and add customer records to the Qualpay Customer Vault.	No integration with Qualpay Customer Vault.
Webhooks can be used to automate your processes and workflow.	Webhooks are not available.
CAPTCHA options are "None", "Present if Suspicious", and "Present Always."	CAPTCHA options are "Present if Suspicious" and "Present Always."
One checkout profile supports multiple types of Transaction Fees (one fee per unique link) by using different <u>payment profiles</u> .	One checkout profile supports one Transaction Fee. When you create your checkout profile, select a payment profile that uses a Transaction Fee.

Refer to the <u>Qualpay Developer Portal</u> to view the instructions for using the dynamic link method.

Qualpay Checkout supports both <u>Sale</u> and <u>Authorization</u> transaction types. It also supports Visa, MasterCard, Discover, American Express, International Diners, JCB, Google Pay, and <u>ACH Payments</u>. ACH Payment transaction method must be presented to your customer in USD. If you use a profile in a currency other than USD, the option for ACH Payments will not display to your customer.

You can elect for Qualpay to automatically send your customer a receipt.

Qualpay Checkout can be <u>customized</u> to match your branding. You can create more than one checkout profile to match different payment workflows or brands.

<u>Surcharges</u> or <u>Convenience Fees</u> can be added to Qualpay Checkout to recover your card processing fees or as an additional fee for the convenience of paying an invoice online.