Azupay PayID Reference Guide

For Order Payments Only

This article relates only to single use PayID order payments. Azupay PayID currently cannot be used for account payments. Learn more: Azupay PayID

Azupay PayID & Orders

An Azupay PayID is **a unique single use 'email address'** generated at checkout for **a specific payment request** for **a specific order (number)**. The shopper copies the email address, logs into their bank account and makes a bank transfer for the order. Instead of entering your bank account details, they just have to enter the PayID email address.

How CV ecommerce uses a PayID: a PayID email address is always linked to a specific order and payment amount for a one-off payment.

Your store name, order and amount is displayed to payer after PayID is entered during online banking

PayID Properties

A PayID for order payment is:

- **unique:** 'email' string randomly generated by Azupay for a specific payment request tied to a specific order
- **single-use:** can only be used once successfully before being deactivated
- **amount-controlled:** payer entered bank transfer amount must match the payment request's
- **time-limited:** unused PayID will expire and be deactivated

    - Azupay's maximum and default expiry is 48 hours (2880 mins)
    - CV ecommerce's default expiry is is 48 hours (2880 mins). NOTE - Bank security checks can delay payment completion and a PayID must be active when the bank sends payment confirmation to Azupay.
    - If a PayID is deactivated, payment is automatically rejected (refunded back to source) by Azupay.

- **set to be deleted by certain events:**

    - the user clicks Cancel on the Azupay popup during checkout
    - the user session times out (session time outs)
    - the PayID expiry date/time passes.

PayID & Order Payments

When your customer selects to pay by PayID, the system sends Azupay a request that contains:

- your Azupay client ID
- the client transaction ID (order number)
- payment description (reference added in the Azupay dashboard about payment. Default: your business + order number)
- payment amount

Azupay's response contains the above and also:

- the payment request ID
- a unique PayID
- request creation date and time
- PayID expiry date/time
- payment request status of 'WAITING'

ⓘ What is the Payment Request ID?

Think of the PayID email address as a customer-facing tool. It lets a shopper pay for their order by bank transfer without the need to know or enter your full bank account details. In fact, they only see the PayID.

But for official record-keeping as a payment method, a lot of other details are recorded. For your team and CV ecommerce's payment and order systems, it is important to know which PayID email address was used or not used for which order. It is possible for a shopper to have generated more than one PayID against an order. (Don't worry, only one PayID can be active againsts one order at any time.) And a PayID is eventually deregistered and deleted. Then there are the interests of other stakeholders invested in the payment transaction, i.e., Azupay, the payer's bank, your bank, etc.

For each PayID generated, Azupay records a bunch of details that is or can be of use for payment, or later on if payment or non-payment needs to be traced. The **Payment Request ID** is the official record identifier name that keeps together all the details of a PayID email address. You can use it to officially track a PayID payment to an order. CV ecommerce also records the Payment Request ID as part of an order payment record.

PayID Payment Tracking

It is possible for more than one PayID to be generated per order. For example, the user selects to pay by PayID and the payment request generates a PayID. They click Cancel, automatically deactivating that PayID. They select PayID as payment again. A new PayID request is generated with a new PayID.

To track which payment request was used to pay for an order, it is best to track or verify payment using the **Payment Request ID**. This ID is always linked to a specific PayID and is included in any payment update sent or received by Azupay. In CV ecommerce, it is added in PayID payment notification emails to customers and as part of the PayID payment record on the Release Payments page.

For full details of the PayID transaction and status, check the payment in the the Azupay Dashboard.

PayID Payment Statuses

Azupay marks one of these statuses against a generated PayID instance:

- `COMPLETE` - the PayID was used to successfully pay for the order and Azupay has received confirmation from the payer's bank

    - **NOTE -** the PayID Payment Request record with 'complete' status also includes: completed date/time, amount received, payer entered reference (if any)
- `WAITING` - the PayID was generated against the order BUT Azupay has not yet received confirmation from the payer's bank AND the PayID has not expired.

    - **NOTE -** you can only delete a `PaymentRequest` that is in `WAITING` status
- `EXPIRED` - no acceptable payment was received before the PaymentRequest expired
- `RETURN_IN_PROGRESS` - a payment was received but is in the midst of being returned to the source account
- `RETURN_COMPLETE` - the payment was returned to the source account

PayID Emails

The system provides four PayID customer notification emails that are auto-scheduled to send when certain payment events occur. Each updates the buyer with their PayID payment record and any status updates. You can also set these emails to be bcc'ed to relevant team members.

All emails include the PayID for internal tracking and payment enquiries by customers. See: Azupay PayID Emails

Release Payments

Coming soon

Your team members can manually release or reject a PayID payment, or check its status by using the Release Payments feature. Search by receipt number or order/invoice number. Payment details include the Payment Request ID.

Receipt Nu... ↑	Customer C...	User N...	Invoice Nu...	Order Nu...	Transaction Amo...	Invoice ...	Date St...	Payment T... De...	Payment St...
K+9p4EE0rJnMtomRf WKWEDRh82BnAboH P2KwgIPyEIA=	WAFFA	Jane Smith	100020494	100020494	$50.88	$50.88	15/02/2023 09:09 AM	PAYID	On Hold

Related Resources

- Azupay PayID Payments

- PayID Payment Refunded Details Widget
- PayID Payment Successful Widget
- PayID Payment Unsuccessful Widget
- PayID Payment Pending Widget

- Checkout Payment Options Widget