Authvia TXT2PAY

How does Authvia TXT2PAY work?

When Authvia TXT2PAY is enabled, merchants can send messages/invoices right from their Merchant Portal Virtual Terminal by starting conversations with their customers. Authvia TXT2PAY is located on the merchants left side menu. Once the merchant starts a conversation, they will be able to preview what the SMS text will look like before sending it to their customer. Merchants with multiple processors will have the option to select which processor they want that payment to be processed on. When the merchant sends a message, it goes out immediately.

Dqp_a4ptaZ.png

Once they have conversations started they can manage their customers and manage/search their open/in-progress, completed and/or expired conversations in their Conversation History reporting page. Conversation reports are downloadable. If the merchant decides to close the Conversation, the customer does not get notified via text and the customer will just not be able to pay via that link in their text.

Customer Experience

Once the conversation is sent, the consumers will receive a SMS text message with the customized instruction that the merchant has entered, a 4 digit Authvia issued code (if they are signed up with Authvia, their information is tied to their mobile number and will automatically populate) and a link to Authvia's web page where the consumer can (1) manually entering their credit card if they are new to Authvia, they will simply add their credit card information, which will be safely stored with Authvia or (2) if already using Authvia, they can change the card that would be used for that payment if they don't want to use the 4 digit code for their default card.

Once the consumer pays the bill/invoice, they will receive a SMS text that the payment was successful, along with a link to the receipt page. The receipt page is available to be printed and downloaded.

This is the text that the customer will receive if they have never paid via Authvia. The merchant's name will be displayed at the beginning of the text:

XigVFU8kPm.png

This is the text that the customer will receive if they have paid via Authvia before and have an account setup, which will include their 4 digit code to pay. The merchant's name (Vital Test in this example) will be displayed at the beginning of the text:

Wluvy8AvtJ.png

This is the text the customer will receive after they make their payment; it includes a link to their receipt:

xm00cMxCfl.png

This is what the customer will see if they click on the receipt link. They have the option to print and download the receipt:

EeKTdHwqpm.png

If the transaction fails, Authvia will send another text indicated that the transaction was unsuccessful and will provide another link to pay, where the customer can enter a different card for the payment.

Frequently Asked Questions

Is this PCI compliant? Yes, Authvia stores the merchant's client’s payment information with Level One security for the Payment Card Industry Data Security Standards.

Can the merchant's customer change their payment method? Yes, they can click on the link in the provided text message and change their payment method.

Does Authvia verify the recipient’s phone number? Authvia authenticates the number, carrier and device to ensure that they are valid. Authvia then locks the link to the phone number.

Is the Authvia app an actual conversation app where merchants can continue to text customers? No, there is not a way to continue communication with the merchant from the Authvia app.

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