

MCS MID GUIDANCE DOCUMENT

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New MID Payment Gateway and IWA IBG Integration

Introduction

The purpose of this document is to guide the user through the new payment options on the MID and the integrated IWA IBG (Insurance Backed Guarantee) product range offer. It includes a step-by-step guide on how to navigate the new sections in the certificate creation process.

You will need access to the MCS Installations Database as an MCS contractor or administrator.

1. MID Payment Gateway and IBG overview

The latest MID (MCS Installations Database) development includes the implementation of a new payment gateway, this gives users a seamless payment experience, offering the most popular payment methods including debit/credit card, PayPal and Google pay.



The transition to a new and easier payment gateway in the MID, will be much simpler for MCS contractors to navigate when creating certificates, and remove the need for contractors to create a PayPal account.

The MID allows users to purchase certificates on a 'pay as you go' method, or alternatively the 'basket' feature will remain in place, to accommodate contractors who prefer to purchase MID products (e.g., certificates, IBGs') in bulk.

The MCS-IWA Insurance Backed Guarantee offer will be available for all MCS technologies, except for Micro CHP and Wind technologies.

2. Certificate Creation Process

Step one of the certificate creation asks whether an installation is domestic or commercial, the technology type of the installation, as well as the overall cost of the system (including VAT). Contractors must ensure that these details are inputted correctly.



Create New Certificate

Is the installation domestic or commercial? *

Please select

Technology Type *

Please select

Overall Cost of the Installation *

£

! The Overall Cost of the Installation is the full cost of the installation that is charged to the customer.

Consumer Email Address (optional)

! Enter a Consumer Email Address if you would like the MID to automatically email this certificate upon completion. If you do not want the certificate to be emailed to the consumer please leave this field blank.

The MID has functionality to directly send MCS certificates to the system owner of the installation. If contractors would like the MID to automatically send the generated MCS certificate to the system owner via email, the relevant email address can be entered in the field above. This is not mandatory, so if contractors prefer to provide the certificate to the consumer directly themselves, this field can be bypassed.

Once these fields have been completed, select 'next' and a confirmation box will appear, asking for confirmation that the information that has been inputted is correct.

These details will not be able to be amended later, once the certificate has been generated, unless the contractor contacts the MCS helpdesk.

Before progressing to generate the MCS certificate, please confirm that you have correctly selected that the installation is for either a domestic or a commercial property and that you have correctly input the total cost of the installation (this is the full amount that has been invoiced and includes VAT). You will not be able to edit this information once this certificate has been created.

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3. MID Purchase Items

As MCS are now offering optional extras to MCS contractors, specifically a IBG product range provided by IWA, the certificate creation process has altered. These IBGs for installations will be available for purchase at the point of certificate creation, this will simplify the process for MCS contractors.

The range of IBG's with different cover periods and premiums are displayed in the drop-down menu in the options column. The MCS contractor can choose which IBG product they would like to purchase, by selecting the tick box and selecting an IBG from the menu. This IBG will be purchased at the same time as the MCS certificate, and the total will be added to the price column.

[Home](#) / [New Certificate](#)



Create New Certificate on behalf of: Tims Friendly Installation Company

Step 2 of 13

Please Select	Item	Options	Price
<input checked="" type="checkbox"/>	MCS Certificate		£30.00
<input type="checkbox"/>	Insurance Backed Guarantee Provided by IWA	<input type="button" value="Please select"/>	£0.00
Total for options selected (exc: VAT):			£30.00

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More details of the IBG's offered by IWA can be found in the table below:

Policy Payment Structure

Install Type	Term	Max Residential Install Cost	Cost	Maximum Commercial Install Cost
Solar PV	2	£25,000.00	£15.00	£200,000.00
	5	£25,000.00	£30.00	£200,000.00
	7	£15,000.00	£90.00	£200,000.00
	10	£15,000.00	£90.00	£200,000.00
Solar Thermal	2	£25,000.00	£15.00	£200,000.00
	5	£25,000.00	£30.00	£200,000.00
Battery	2	£15,000.00	£15.00	£200,000.00
	5	£15,000.00	£30.00	£200,000.00
All Heat Pumps (ASHP/EAHP/GSHP)	2	£25,000.00	£20.00	£200,000.00
	5	£25,000.00	£40.00	£200,000.00
Biomass	2	£25,000.00	£50.00	£200,000.00
	5	£25,000.00	£80.00	£200,000.00

Sourcing an IBG from IWA via the MID is not mandatory, so MCS certified contractors are permitted to obtain IBG's from alternative IBG providers in the market (e.g., CPA, QANW). If an MCS certified contractor chooses to do this, they are required to complete the below declaration, to confirm that they will obtain an IBG from another provider. The requirement for MCS certified Contractors to provide consumers with an Insurance Backed Guarantee is stipulated by the contractor's Consumer Code, so this requirement must be adhered to.



Create New Certificate on behalf of: .Chelsfield Electrical Ltd t/a Chelsfield Solar test test test

Step 2 of 9



Please note: You have opted to not purchase an IWA Insurance Backed Guarantee (IBG) via MCS. By ticking this box you are confirming that you understand that you must put an IBG in place with another provider.

Back

Hannah Tweedle (hannah.tweedle@mcsCertified.com) is signed in

Next

After Step 2, the remainder of the certificate creation process will remain the same and is to be followed as normal (please see below):

What was installed and when?

Technology Type *

Biomass

Commissioning Date *

25/11/2020



Which product was installed?

Manage Favourites

Select a licence holder and product

Only show my favourites

Licence Holder

Please select

Products

Please select

Add

Search for your product...

Only show my favourites

Search for product

Start typing your product...

Add

Back

Next

When the contractor reaches the 'Insurance Backed Guarantee Policy Owner' section, this page will request for the system owner's name and email address. These details will not appear on the MCS certificate itself, but rather this information will be held in a report that will be sent to IWA on a regular basis by MCS. The information is required so that IWA are aware of who to send the IBG details to.

Insurance Backed Guarantee Policy Owner

As you have chosen to purchase an Insurance Backed Guarantee from IWA via MCS, this policy will be issued directly to the consumer within 10 working days of the MCS certificate being created. In order to do this, we need you to provide the details of the system owner.

This information is required in order to provide an IBG directly to the System Owner, without this information IWA (the IBG provider) will not be able successfully process the application. Please only provide this information if you have been given permission from the System Owner to do so.

MCS will only collect the information you choose to give us, and we process it with your consent or on another legal basis. We only require the minimum amount of personal information that is required to resolve the IBG application. We do not sell this information to third parties, although we may be required to share it with other organisations who are involved in the IBG Application Process, such as a IBG provider. MCS is compliant with the General Data Protection Regulation (GDPR).

Please note: if the system owner does not have a valid email address, the policy will be sent via post to the installation address.

System Owner Name *

System Owner Email Address

 This is the email address that will be used to send the IBG directly to the System Owner.

Note: this page will only appear if an IWA IBG has been selected by the contractor, through the MID.

4. Payment

At the beginning of the certificate creation (step 2), the MCS contractor will have the option to use any existing credits on their MID account, before they completely move to the pay as you go/basket purchase method. If a contractor chooses to use an existing credit, the price of the certificate will be listed as 'free'. If the contractor chooses to use the new payment methods (not using credits), the price of the certificate will default to £30 (excluding VAT) (please see below).



Create New Certificate on behalf of: 0800 Repair Gas Services

Step 2 of 9

Please Select	Item	Options	Price
<input checked="" type="checkbox"/>	MCS Certificate	<input type="checkbox"/> Use existing credit (2 remaining)	£30.00

Please Select	Item	Options	Price
<input checked="" type="radio"/>	MCS Certificate	<input checked="" type="checkbox"/> Use existing credit (1 remaining)	Free

When the MCS contractor reaches the final stage in creating their MCS certificate, the below page which will show a breakdown of the certificate and IBG costs (if applicable). Two cost totals will be listed, a total including VAT and a total excluding VAT.

To process the payment, the contractor will have 3 options to choose from:

- Add the certificate/IBG to the basket, to be purchased at a later time, perhaps with other certificates (4.1)
- Select "Pay Now", this will navigate you to the new payment offerings including Credit/Debit card, Paypal & Google Pay (4.2)
- Select 'Pay with PayPal' to pay for the certificate/IBG immediately, via Paypal (4.3)

 Create New Certificate
Step 9 of 10

Item Name	Cost (ex VAT)	Cost (inc VAT)
MCS Certificate	£30.00	£36.00
Insurance Backed Guarantee Provided by IWA - 2 year Insurance Backed Guarantee	£15.00	£15.00
Postage costs - ELECTRONICALLY SENT DIRECT TO CONSUMER	£0.00	£0.00
Total	£45.00	£51.00

Please click this button if you would like to add this certificate to your Installer's basket for payment at a later date.
The certificate will not be complete and cannot be downloaded until payment is made from the basket screen.

Click this button to pay for this certificate.

Click this button to pay for this certificate now via PayPal:

Add to basket
Pay now
Pay with PayPal

Payment processes are outlined in detail within the following sections 4.1, 4.2 & 4.3 of this guide:

4.1. Using the Basket

If the contractor would prefer to pay for the certificate and IBG (if applicable), later or with other MCS certificates, the contractor can select 'add to basket' to add the MID products to the installer basket.

Step 9 of 10

Create New Certificate on behalf of: Sharma Solar Thermal Limited 1

Item Name	Cost (ex VAT)	Cost (inc VAT)
MCS Certificate	£30.00	£36.00
Insurance Backed Guarantee Provided by IWA - 2 year Insurance Backed Guarantee	£15.00	£15.00
Postage costs - ELECTRONICALLY SENT DIRECT TO CONSUMER	£0.00	£0.00
Total	£45.00	£51.00

Please click this button if you would like to add this certificate to your Installer's basket for payment at a later date.
The certificate will not be complete and cannot be downloaded until payment is made from the basket screen.

Add to basket

Click this button to pay for this certificate:

Pay now

Click this button to pay for this certificate now via PayPal:

Pay with PayPal

The MID will then direct the contractor to the 'Basket for installer' area (see below):



Basket for Installer (Tims Friendly Installation Company)

[Purchase selected](#)

[Select all](#) [Un-select all](#) [Remove selected](#)

Please Select	Edit Certificate	Technology Type	Created Date	Address	Postcode	Total Spend
<input checked="" type="checkbox"/>	Edit	Solar Photovoltaic	17/03/2021 09:14	7	L31 5NL	£81.00
Total (inc: VAT)						£81.00

The basket will now list the technology type of the certificate added, the date and time the certificate was created, along with the address details and the total spend.

The certificate will remain in the basket until the contractor selects 'Purchase selected'. In the top left corner of the screen.

Note: the certificates status will remain as 'in basket' and will not be officially generated until payment has been made. Contractors are also able to add several other certificates to the basket, if they would like to pay for several certificates in one transaction (example below):

[Home](#) / [Basket](#)



Basket for Installer (Tims Friendly Installation Company)

[Purchase selected](#)

[Select all](#) [Un-select all](#) [Remove selected](#)

Please Select	Edit Certificate	Technology Type	Created Date	Address	Postcode	Total Spend
<input checked="" type="checkbox"/>	Edit	Solar Photovoltaic	17/03/2021 09:14	7	L31 5NL	£81.00
<input checked="" type="checkbox"/>	Edit	Air Source Heat Pump	17/03/2021 13:15	36	L31 5NL	£76.00
<input checked="" type="checkbox"/>	Edit	Solar Thermal	17/03/2021 13:31	3	L31 5NL	£66.00
Total (inc: VAT)						£223.00

Once 'purchase selected' has been chosen, the below screen will appear, providing a breakdown of the MID purchases. To complete the payment, the contractor can either select "Pay now" or 'Pay with PayPal'.

The "Pay now" will direct the contractor to the new payment offerings including Debit/ Credit card, Paypal and Google Pay.

The "Pay with PayPal" will link directly to the PayPal portal, in which they can either log into their own PayPal account to make payment or can pay with a debit/credit card.

 Basket Payment (Sharma Solar Thermal Limited 1)

Item Name	Postcode	Address	Cost (ex VAT)	Cost (inc VAT)
MCS Certificate	WA4 4AB	V3	£30.00	£36.00
Insurance Backed Guarantee Provided by IWA - 2 year Insurance Backed Guarantee	WA4 4AB	V3	£15.00	£15.00
Postage costs - ELECTRONICALLY SENT DIRECT TO CONSUMER	WA4 4AB	V3	£0.00	£0.00
Total			£45.00	£51.00

Click this button to pay for this certificate:

Click this button to pay for this certificate now via PayPal:

[Pay now](#)
[Pay with PayPal](#)

4.2 - "Pay Now" guide (Credit/Debit card, Paypal & Google Pay)

Pay Now Option:

Item Name	Postcode	Address	Cost (ex VAT)	Cost (inc VAT)
MCS Certificate	WA4 4AB	V3	£30.00	£36.00
Insurance Backed Guarantee Provided by IWA - 2 year Insurance Backed Guarantee	WA4 4AB	V3	£15.00	£15.00
Postage costs - ELECTRONICALLY SENT DIRECT TO CONSUMER	WA4 4AB	V3	£0.00	£0.00
Total			£45.00	£51.00

Billing address

Address Line 1

Address Line 2

Address Line 3

Postcode

Choose a way to pay

Card

PayPal

Google Pay

[Back](#) [Next](#)

The above screen requests an address, these address fields will default to the address held within the main MID user account. Please note that for fraud protection purposes this address should match the address held on file by the purchasing bank for the card being used.

These address fields can be overwritten where necessary.

If the address doesn't match the address the bank holds, then the transaction may be declined by the issuing bank.

Debit/ Credit Card

Pay with card

Card Number

***** * * * * * 

Please fill out a card number.

Expiration Date (MM/YY)

MM/YY

CVV (3 digits)

Postal Code

By paying with my card, I agree to the [PayPal Privacy Statement](#).

[Choose another way to pay](#)

Complete the sections as follows:

- Long card number
- Expiry Date
- CVV (3 digit number on back of card)
- Postcode (The postcode will need to match the postcode the bank holds for the payment card being used)

Select 'Next'

If the transaction has been successful, a green pop up box will appear in the bottom right hand corner of the screen. You will also receive an email of your purchase invoice/payment confirmation.



Basket for Installer (Sharma Solar Thermal Limited 1)

You have no certificates ready to purchase.

Version 1.8.3.6

[Privacy Policy](#) | [Contact Us](#) | MCS is a trading name of T...

MCS Installation Database

✓ Payment complete. We have charged you
£56.00.

Your MCS certificates will now be available to download.

PayPal

Billing address

Address Line 1

First Floor, Violet 3

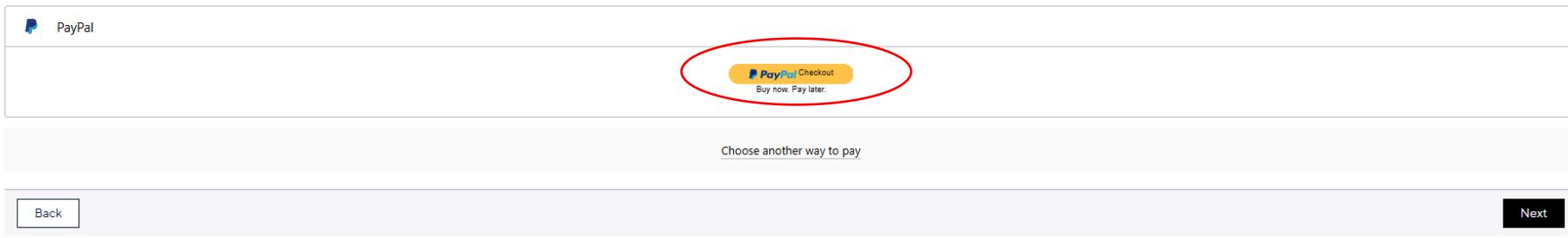
Address Line 2

Sci-Tech Daresbury, Keckwick Lane

Address Line 3

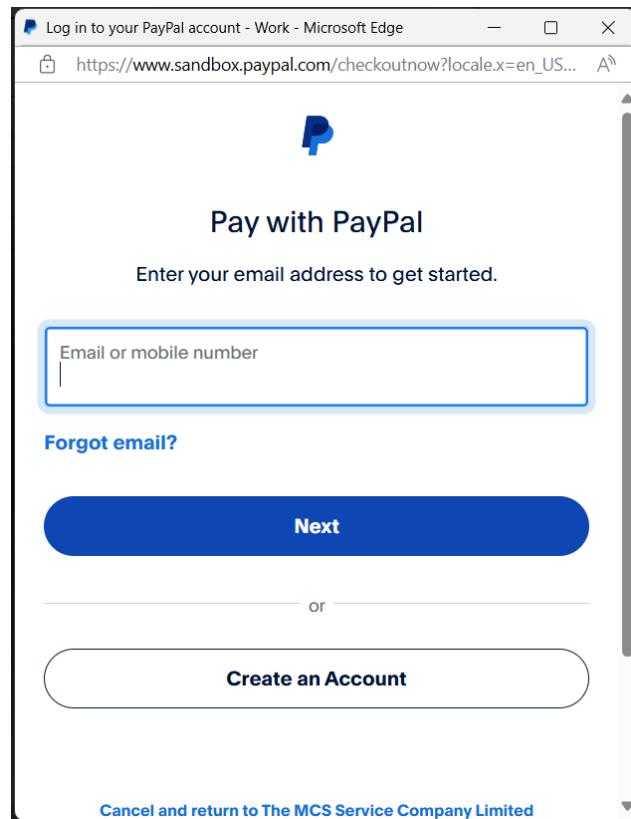
Postcode

WA4 4AB

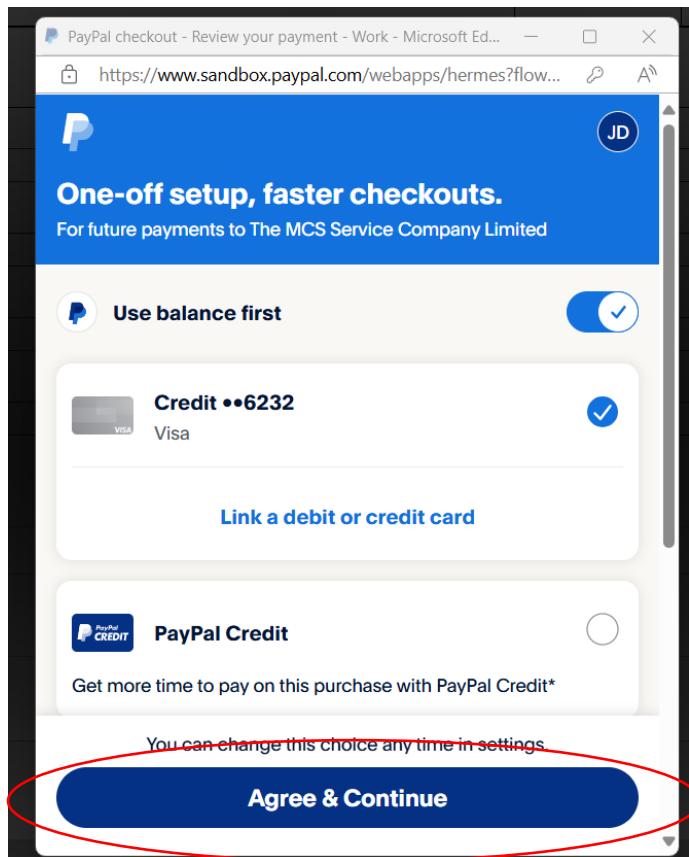


Select the *Paypal Checkout* link for the above screen.

Paypal will then open in a pop up box, this will invite you to login, or set up an account if you wish to do so.



Follow the on screen instructions, and link the payment to your chosen card:



Select Agree and Continue.

Billing address

Address Line 1

First Floor, Violet 3

Address Line 2

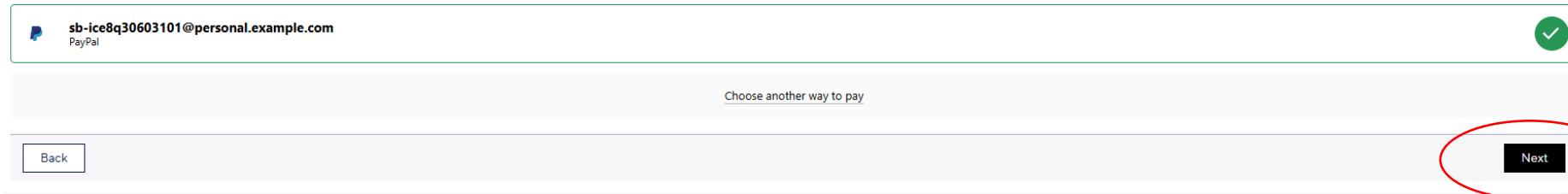
Sci-Tech Daresbury, Keckwick Lane

Address Line 3

Postcode

WA4 4AB

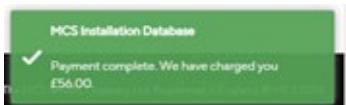
Paying with PayPal



The screenshot shows a PayPal payment interface. At the top, a green header bar displays the email address **sb-ice8q30603101@personal.example.com** and a green checkmark icon. Below this, a white area contains the text **Choose another way to pay**. At the bottom, there are two buttons: a white **Back** button on the left and a black **Next** button on the right, which is circled in red.

Once the paypal credentials have been entered, please ensure that you select the 'Next' button to fully complete payment.

If the transaction has been successful, a green pop up box will appear in the bottom right hand corner of the screen. You will also receive an email of your purchase invoice/ payment confirmation.



Your MCS certificates will now be available to download.

Googlepay

Select the Googlepay option from the payments screen:

Billing address

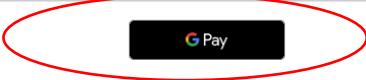
Address Line 1
First Floor, Violet.3

Address Line 2
Sci-Tech Daresbury, Keckwick Lane

Address Line 3

Postcode
WA4 4AB

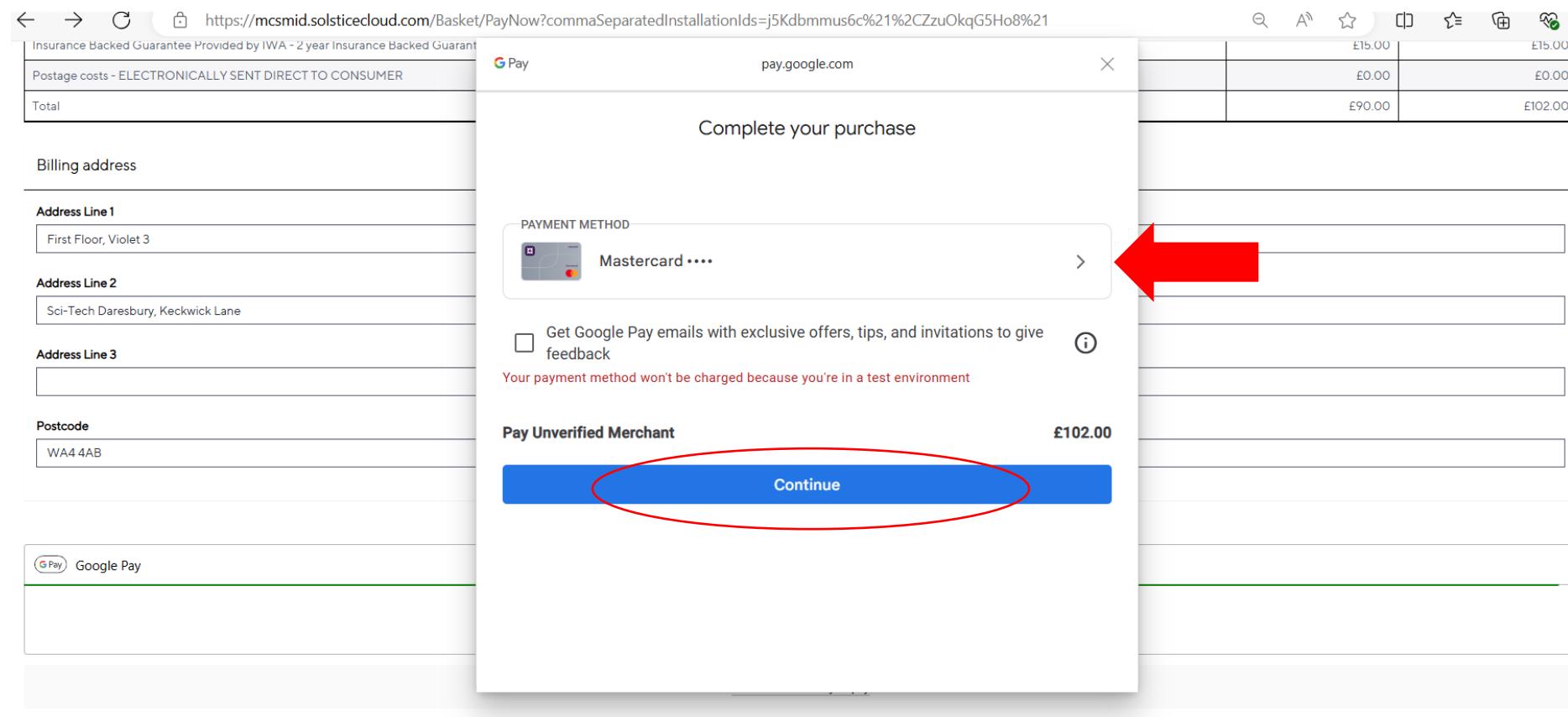
 Google Pay

 **Google Pay**

[Choose another way to pay](#)

[Back](#) [Next](#)

Googlepay will then open in a pop up box, login to your account, select your payment method from the drop down, and then continue:



Insurance Backed Guarantee Provided by IWA - 2 year Insurance Backed Guarantee

Postage costs - ELECTRONICALLY SENT DIRECT TO CONSUMER

Total

Billing address

Address Line 1
First Floor, Violet 3

Address Line 2
Sci-Tech Daresbury, Keckwick Lane

Address Line 3

Postcode
WA4 4AB

Google Pay pay.google.com

Complete your purchase

PAYMENT METHOD
Mastercard ****

Get Google Pay emails with exclusive offers, tips, and invitations to give feedback

Your payment method won't be charged because you're in a test environment

Pay Unverified Merchant £102.00

Continue

£15.00 £15.00
£0.00 £0.00
£90.00 £102.00

Billing address

Address Line 1

First Floor, Violet 3

Address Line 2

Sci-Tech Daresbury, Keckwick Lane

Address Line 3

Postcode

WA4 4AB

Paying with Google Pay



[Choose another way to pay](#)

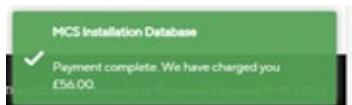
[Back](#)

[Next](#)

Once the Google Pay account credentials have been verified, a green bow and tick will appear.

Please select 'Next' to complete your purchase

If the transaction has been successful, a green pop up box will appear in the bottom right hand corner of the screen. You will also receive an email of your purchase invoice/ payment confirmation.



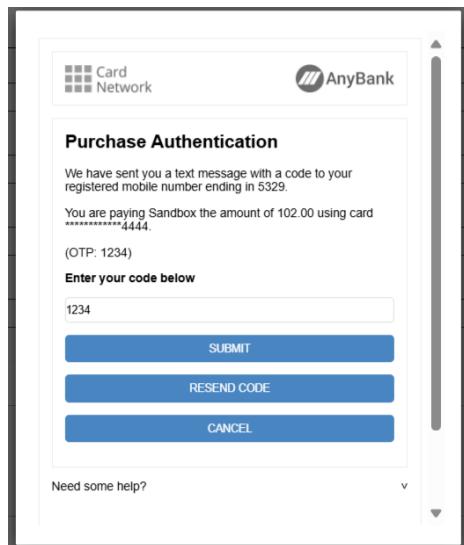
Your MCS certificates will now be available to download.

3D Secure

3D Secure (3DS) is an authentication method that provides an additional layer of authentication for debit and credit card transactions, protecting against fraudulent activity.

Occassionally, you may be asked to input a code sent to your mobile phone to verify a transaction, this is a fraud protection tool used by the banking system, if this occurs it's the banks that have requested the check, rather than MCS ourselves.

The code will be send to the phone number associated with the account/ card facility used to make payment.



4.3 - Pay with PayPal

This will redirect the contractor to the PayPal portal in which they can either log into their own PayPal account to pay from a PayPal balance, or can pay with a debit/credit card:

Logged in as mcsmid@mcsCertified.com | [Basket 2](#) | [1](#) | [Logout](#)

MCS The MCS Installations Database

New Certificate | Installers | Notes | Products | Certification Bodies | Installations | Benchmark | Postcodes | Users | Credits | Reports | News | Terms | Audit | My Account

Home / Basket / Payment

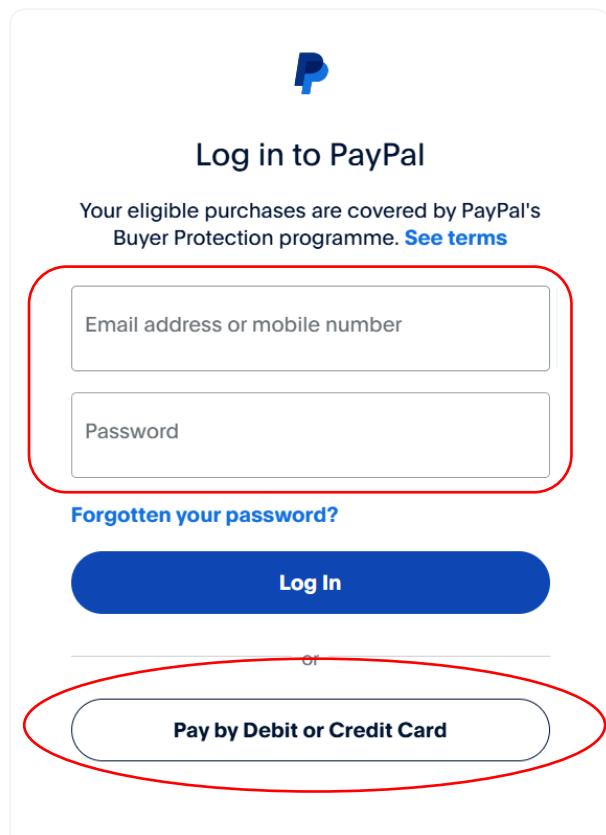
 Basket Payment (Test 12)

Item Name	Postcode	Address	Cost (ex VAT)	Cost (inc VAT)
MCS Certificate	WA4 4AB	V3	£30.00	£36.00
Insurance Backed Guarantee Provided by IWA - 2 year Insurance Backed Guarantee	WA4 4AB	V3	£15.00	£15.00
Postage costs - ELECTRONICALLY SENT DIRECT TO CONSUMER	WA4 4AB	V3	£0.00	£0.00
MCS Certificate	WA4 4AB	V3	£30.00	£36.00
Insurance Backed Guarantee Provided by IWA - 2 year Insurance Backed Guarantee	WA4 4AB	V3	£15.00	£15.00
Postage costs - ELECTRONICALLY SENT DIRECT TO CONSUMER	WA4 4AB	V3	£0.00	£0.00
Total			£90.00	£102.00

Click this button to pay for this certificate: [Pay now](#)

Click this button to pay for this certificate now via PayPal: [Pay with PayPal](#)

You will then be prompted to login to your PayPal account or alternatively you can make a direct payment via debit or credit card:



Log in to PayPal

Your eligible purchases are covered by PayPal's Buyer Protection programme. [See terms](#)

Email address or mobile number

Password

[Forgotten your password?](#)

Log In

Or

Pay by Debit or Credit Card

Pay with debit or credit card

Your financial details won't be shared with the seller.
[You can also pay later with options from PayPal.](#)

Country/region

Email address

Phone type Phone number



Card number

Expiry date Security code

Billing address

First name Last name

Address line 1

Address line 2 (optional)

Town/City

County (optional)

Postcode

£102.00 GBP

 PayPal balance

Make this my preferred way to pay

 Visa
Credit ****6232

[+ Add debit or credit card](#)

 PayPal Credit
Get 0% interest for 4 months on this £102.00 purchase with PayPal Credit.*

 Pay in 3 New
3 payments of £34.00. [Learn more](#)

Continue to Review Order

Once the payment has been processed via PayPal, the contractor will be redirected back to the MID and a box will appear stating 'confirm and make payment'. By clicking this, the contractor is confirming that the payment is complete and that the amount has been charged to their chosen card.

Logged in as mcsmid@mcscertified.com |  2 |  1 | Logout

MCS The MCS Installations Database

New Certificate Installers Notes Products Certification Bodies Installations Benchmark Postcodes Users Credits Reports News Terms Audit My Account

Home / Basket / Payment

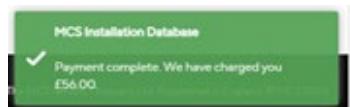
Basket Payment (Test 12)

Item Name	Postcode	Address	Cost (ex VAT)	Cost (inc VAT)
MCS Certificate	WA4 4AB	V3	£30.00	£36.00
Insurance Backed Guarantee Provided by IWA - 2 year Insurance Backed Guarantee	WA4 4AB	V3	£15.00	£15.00
Postage costs - ELECTRONICALLY SENT DIRECT TO CONSUMER	WA4 4AB	V3	£0.00	£0.00
MCS Certificate	WA4 4AB	V3	£30.00	£36.00
Insurance Backed Guarantee Provided by IWA - 2 year Insurance Backed Guarantee	WA4 4AB	V3	£15.00	£15.00
Postage costs - ELECTRONICALLY SENT DIRECT TO CONSUMER	WA4 4AB	V3	£0.00	£0.00
Total			£90.00	£102.00

Thanks for authorising payment with PayPal. Please check the details above and, if you're happy, click the button below to complete payment.

[Confirm and Make Payment](#)

If the transaction has been successful, a green pop up box will appear in the bottom right hand corner of the screen. You will also receive an email of your purchase invoice/ payment confirmation.



Your MCS certificates will now be available to download.

Payment receipts for the MID purchases will be sent to the email listed on the contractor's MID account. This receipt will include a breakdown of the products purchased, a VAT breakdown and will also contain the relevant VAT registration number.

5. What to Do If There Is a Problem?

If you have difficulty resolving an issue with the certificate creation section or require any more information around the MCS/IWA product range, please contact the MCS Helpdesk team either via email: mcshelpdesk@mcsCertified.com, or telephone: 0333 103 8130.

For more information about IWA, please visit www.iwa.biz.

AMENDMENTS ISSUED SINCE PUBLICATION

<i>Document Number</i>	<i>Approval</i>	<i>Amendment Details</i>	<i>Date</i>
1.0	<i>Approved by MCS Operations Team</i>	<i>First Issue</i>	4/12/2020
1.1	<i>Approved by MCS Operations Team</i>	<i>Installer Basket Amendments</i>	6/4/2021
1.2	<i>Approved by MCS Finance Team</i>	<i>Braintree Integration</i>	17/4/2024