

MCS MID GUIDANCE DOCUMENT



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 new 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.

1. MID Payment Gateway and IBG overview

The latest MID (MCS Installations Database) development includes a new payment gateway in the MID, in conjunction with the launch of an Insurance Backed Guarantee (IBG) product range, provided by IWA. The MCS-IWA Insurance Backed Guarantee offer will be available for all MCS technologies, except for Micro CHP and Wind technologies.

The transition to a new and easier payment gateway in the MID will be much simpler for MCS contractors to navigate when creating certificates. The remainder of the document will highlight that MCS has moved away from the use of credits, however, the PayPal portal will still be used. The new MID-PayPal integration allows a 'pay as you go' payment method, either via debit or credit card or by using an existing/new PayPal account. An installer 'basket' has also been introduced, to accommodate contractors who prefer to purchase MID products (e.g., certificates, IBGs) in bulk.

2. Certificate Creation Process

The process on how to create an MCS certificate has altered slightly, due to the new payment methods and the integration of new options associated with the IWA IBG offer. Step one of the certificate creation will now ask 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? *

Technology Type *

Overall Cost of the Installation *

£	
<p>! The Overall Cost of the Installation is the full cost of the installation that is charged to the customer.</p>	

Consumer Email Address (Optional)

<p>! 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.</p>

Installer Project Reference Number (Optional)

There is also the option to input the customer's email address if the contractor would like the certificate to be automatically sent to the relevant customer. If the contractor would prefer to provide the certificate to the customer directly, this field can be bypassed. An optional 'Installer Project Reference Number' field has also been added to this stage of the certificate, to allow installers to specify a project number that is associated with the installation.

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. As explained below, these details will not be able to be amended later when 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 is now offering optional extras to MCS contractors, specifically an 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 IBGs with different cover periods and premiums is 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.

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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	<div>Please select</div>	£0.00
		Total for options selected (exc: VAT):	£30.00

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More details of the IBGs offered by IWA can be found in the table below:

Policy Payment Structure – Domestic Contracts only

Solar PV – contract values up to £25,000	
Two-year IBG insurance	£15 per contract
Five-year IBG insurance	£30 per contract
Solar PV – contract values up to £15,000	
Seven-year IBG insurance	£90 per contract
Ten-year IBG insurance	£90 per contract

Heat Pumps contract values up to £50,000	
Two-year IBG insurance	£20 per contract
Five-year IBG insurance	£40 per contract

Solar Thermal – contract values up to £25,000	
Two-year IBG insurance	£15 per contract
Five-year IBG insurance	£30 per contract

Battery Storage – contract values up to 25,000	
Two-year IBG insurance	£15 per contract
Five-year IBG insurance	£30 per contract

Biomass – contract values up to £50,000	
Two-year IBG insurance	£50 per contract
Five-year IBG insurance	£80 per contract

For commercial contracts, two-year and five-year insurance-backed guarantees are available for all products, with the IBG price equating to 1% of the total contract value.

Sourcing an IBG from IWA via the MID is not mandatory, so MCS-certified contractors are permitted to obtain IBGs 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 (unless it is a commercial installation). 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.

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

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 if this installation is for a Domestic Consumer or the installation does not need an IBG, for example if it is a Commercial Installation or for a New Build.

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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](#)

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When the contractor reaches the 'Insurance Backed Guarantee Policy Owner' section, this page will request 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 regularly. The information is required so that IWA is aware of who to send the IBG policy documentation.

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. If an IWA IBG has not been purchased via the MID, the contractor will need to specify the alternative IBG provider.

4. Payment

At the beginning of the certificate creation (step 2), the MCS contractor will still 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

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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="checkbox"/>	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 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 two options to choose from:

- 1) Select 'Pay with PayPal' to pay for the certificate/IBG immediately, OR
- 2) Add the certificate/IBG to the basket, to be purchased at a later time, perhaps with other certificates



Create New Certificate

Step 9 of 9

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
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

Or, click this button to pay for this certificate now via PayPal:


Pay with PayPal

Back

Both processes are outlined in the following two sections 4.1 and 4.2.

4.1. Pay As You Go Option

If the contractor would like to pay for the certificate immediately, the contractor will need to select 'Pay with PayPal' (see below). This will redirect the contractor to the PayPal portal in which they can either log in to their own PayPal account to pay from a PayPal balance or can pay with a debit/credit card.

 **Create New Certificate**

Step 9 of 9

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
Total	£45.00	£51.00

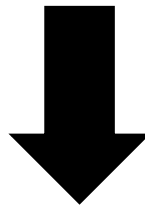
Please click this button if you would like to add this certificate to your Installer's basket for payment at a later date.
The certificate will not be complete and cannot be downloaded until payment is made from the basket screen.

Or, click this button to pay for this certificate now via PayPal:

[Add to basket](#)

[Pay with PayPal](#)

[Back](#)





Log in to PayPal

Enter your email address or mobile phone number to get started.

Next

or

Pay by Debit or Credit Card

[Cancel and return to Jagjit Dosanjh-Elton's Test Store](#)



🛒 £51.00 GBP ▾

PayPal Guest Checkout

Your financial details won't be shared with the merchant.

Country/region
United Kingdom ▾

Card type ▾

Card number

Expiry date

Security code



First name

Last name

Billing Address

Address line 1

Address line 2 (optional)

Town/City

County (optional) ▾

Postcode

☒ Send to my billing address



PayPal is the safer, easier way to pay

No matter where you shop, we help keep your financial information more secure.

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.

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Create New Certificate

Step 9 of 9

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
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

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

Back

Upon selecting the 'confirm and make payment' button, the certificate will be available to download and a copy should be sent to the system owner (if the contractor has not requested the MID send the certificate automatically).



Create New Certificate

Step 9 of 9

Installation Complete

Certificate Number: MCS-01239090-H

Installation Address: 5
YORK ROAD
MAGHULL, LIVERPOOL
Merseyside
L31 5NL

Products Installed: • BBT8767-10-03-415W/ CS3W-415P



Download Certificate

Insurance Backed Guarantee Policy Purchased

Thank you for purchasing an IWA Insurance Backed Guarantee via MCS. These details have now been passed on to IWA to raise the policy. This policy will be issued directly to the system owner within 10 working days.

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[Return to My Installations](#)

Note: 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, and a VAT breakdown and will also contain the relevant VAT registration number.

4.2. Using the Installer 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.



Create New Certificate

Step 9 of 9

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
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

Or, click this button to pay for this certificate now via PayPal:

Pay with PayPal

Back

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'.

Note: the status of the certificate will remain as 'in basket' and will not be officially generated until the 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):

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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 selected, the below screen will appear, providing a breakdown of the MID purchases. To complete the payment, the contractor must select 'Pay with PayPal'. This will direct the contractor to the PayPal portal, in which they can either log in to their own PayPal account to pay from a PayPal balance or can pay with a debit/credit card.

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Basket Payment (Tims Friendly Installation Company)

Item Name	Postcode	Address	Cost (ex VAT)	Cost (inc VAT)
MCS Certificate	L31 5NL	1	£30.00	£36.00
Insurance Backed Guarantee Provided by IWA - 2 year Insurance Backed Guarantee	L31 5NL	1	£15.00	£15.00
Total			£45.00	£51.00

Please click the button to authorise payment using PayPal:

Pay with PayPal

Cancel

To complete the payment, select 'Confirm and make payment':

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Basket Payment (Tims Friendly Installation Company)

Item Name	Postcode	Address	Cost (ex VAT)	Cost (inc VAT)
MCS Certificate	L31 5NL	1	£30.00	£36.00
Insurance Backed Guarantee Provided by IWA - 2 year Insurance Backed Guarantee	L31 5NL	1	£15.00	£15.00
Total			£45.00	£51.00

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

Once the payment is complete, the below page will appear showing the basket is now empty and the certificate/certificates will now be available to view in the installations tab. Any IBGs purchased will be sent over to IWA every week and the system owners should receive the policies within 10 working days.

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



Basket for Installer (Tims Friendly Installation Company)

You have no certificates ready to purchase.

Note: Again, like the Pay as You Go method outlined in section 4.1, 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 in the one transaction, and 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 about 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

Document Number	Approval	Amendment Details	Date
1.0	Approved by MCS Operations Team	First Issue	4/12/2020
1.1	Approved by MCS Operations Team	Installer Basket Amendments	6/4/2021
1.2	Approved by MCS Operations Team	Updated IWA IBG Pricing Structure	1/4/2022