

Verifone eCommerce Recurring payment implementation – A step for step guide

The recurring payment subscription and recurring payment processes are outlined in this document. Verifone eCommerce service is always integrated into merchant's web shop and recurring payments are initiated from the web shop, not from Verifone eCommerce system.

Recurring payment subscription process

Recurring payment subscription is done via hosted payment pages by executing a payment with the parameter 'i-t-1-1_recurring-payment'=1' and parameter 's-t-1-30_recurring-payment-subscription-code' containing the code which is later used to refer to the created subscription. Using same subscription code again will update the subscription. Depending on the acquirer the original payment be used as a first payment or must be automatically cancelled. Inquire this detail from the acquirer and processor if payment processor is used.

Recurring payment process

The recurring payment step is started by listing the saved payment method id by method 'list-saved-payment-methods' with parameter 's-t-1-30_recurring-payment-subscription-code' having the same value that was used in subscription phase.

Next the actual recurring payment is executed by method 'process-payment' using the returned saved payment method id value in parameter 'l-t-1-20_saved-payment-method-id' and parameter 'i-t-1-1_recurring-payment'=1'.

Step for step guide for implementation

Step 1 (in web shop or app): Payment initial request via hosted-pages interface

When the customer chooses in the web shop or app not to be pay everything up-front, but ie via monthly instead, the card payment for the first monthly fee must be flagged by sending (all!) the following additional parameters in the payment initial request via hosted-pages interface:

Parameter name	Value
i-t-1-1_recurring-payment	1
s-t-1-30_recurring-payment-subscription-name	Example: Training12months
s-t-1-30_recurring-payment-subscription-code	Example: T12M
i-t-1-3_recurring-payment-subscription-expected-period	Example: 30 (if monthly payments)
t-t-14-19_recurring-payment-subscription-end	Recommendation: leave this value empty so that contract can be prolonged and same payment card can be used without deadline

Please note also that the values for the following parameters must not be empty when i-t-1-1_recurring-payment is set to 1:

s-f-1-30_buyer-first-name
s-f-1-30_buyer-last-name
s-f-1-100_buyer-email-address
s-t-1-255_buyer-external-id

Besides from this, the initial payment is exactly like an ordinary one-time-up-front payment.

Note! This is the only time when the customer has to enter card details etc.

Note! Request to be sent to <https://epayment.test.point.fi/pw/payment> (Test-host!)

Note! It is indicated for the customer that card will be saved for recurring payment on the hosted payment page as follows:

Demo Merchant Sweden

Demo Merchant Agreement (demo-merchant-se)

Order Number: 1502080698439670

349,00 SEK

This is a recurring subscription.
Card will be saved.

Payment Details

Cards (Debit/Credit)



NOTE

trainer_month

Cancel Payment

Step 2 (back-office host): Retrieve payment method code to use for additional (recurring) payments via server-to-server interface

Please note that server-to-server-interface is to be used for this step and that it is not the web shop or app, but in a back-office-host where this functionality is to be implemented, the same host which keeps track of orders/agreements with customers.

In order to be able to initiate any new payment with the card used for the initial payment (see step 1), a unique payment method code must be retrieved from Babs Paylink's/Verifone's payment host. This needs to be done only once for each customer/agreement (as the same payment method can be used to initiate all recurring payments) and can be done either at one when a new agreement got in place or just before initiating a new payment (ie new monthly fee a month after the first initial payment).

In order to retrieve a unique payment method code for a certain customer, the List Saved Payment Methods request which is available in the server-to-server interface must be used.

2.3.5 List Saved Payment Methods (list-saved-payment-methods)

Operation for listing saved payment methods for given buyer.

2.3.5.1 Additional Request Fields

Title	Parameter Name	Format	Version	Optional
First Name	s-f-1-30_buyer-first-name	String with length of 1-30 characters.	3	No
Last Name	s-f-1-30_buyer-last-name	String with length of 1-30 characters.	3	No
Phone Number	s-t-1-30_buyer-phone-number	String with length of 0, 1-30 characters.	3	Yes
Email Address	s-f-1-100_buyer-email-address	String with length of 1-100 characters.	3	No
Buyer External Identifier	s-t-1-255_buyerexternal-id	String with length of 1-255 characters.	3	Yes
Delivery Address Line #1	s-t-1-30_delivery-address-line-one	String with length of 0, 1-30 characters.	3	Yes
Delivery Address Line #2	s-t-1-30_delivery-address-line-two	String with length of 0, 1-30 characters.	3	Yes
Delivery Address Line #3	s-t-1-30_delivery-address-line-three	String with length of 0, 1-30 characters.	3	Yes
Delivery Address City	s-t-1-30_delivery-address-city	String with length of 0, 1-30 characters.	3	Yes
Delivery Address Postal Code	s-t-1-30_delivery-address-postal-code	String with length of 0, 1-30 characters.	3	Yes
Delivery Address Country Code	i-t-1-3_delivery-address-country-code	String with length of 0, 1-3 characters.	3	Yes
Recurring Payment Subscription Code	s-t-1-30_recurring-payment-subscription-code	String with length of 0, 1-30 characters.	3	Yes

In connection with this request, it is important that exactly the same (not empty!) values must be sent for the following parameters in the request as in connection with the initial payment (see step 1), otherwise no payment method code can be retrieved:

s-f-1-30_buyer-first-name
s-f-1-30_buyer-last-name
s-f-1-100_buyer-email-address
s-t-1-255_buyer-external-id
s-t-1-30_recurring-payment-subscription-code

The values for Payment Method Code and Payment Method ID in the response to the request need to be saved and used for initiating new payment (ie for paying monthly fee for new month).

2.3.5.2 Additional Response Fields

Title	Parameter Name	Format	Version	Optional
Payment Method Code	s-t-1-30_payment-method-code-<N>	String with length of 1-30 characters.	3	Yes
Payment Method ID	i-t-1-20_payment-method-id-<N>	Long integer value formatted as string with 1-20 numeric characters.	3	Yes
Payment Method Title	s-t-1-30_payment-method-title-<N>	String with length of 1-30 characters.	3	Yes
Card Expected Validity	s-t-1-6_card-expected-validity-<N>	String with length of 1-6 characters	4	Yes

Note! Request to be sent to <https://epayment.test.point.fi/pw/serverinterface> (Test-host!)

Note! Please note that the cards valid-until date is received in the response, which indicates that from date onwards it is not unlikely that no more payments with this card can be made.

Example request (POST-data)

i-f-1-11_interface-version=5&i-t-1-3_delivery-address-country-code=246&l-f-1-20_request-id=202&s-f-1-100_buyer-email-address=Aaa%40email.com&s-f-1-10_software-version=5.0.0&s-f-1-30_buyer-first-name=a&s-f-1-30_buyer-last-name=aa&s-f-1-30_operation=list-saved-payment-methods&s-f-1-30_software=PHP+Merchant+App&s-f-1-36_merchant-agreement-code=demo-merchant-se&s-t-1-255_buyer-external-id=38&s-t-1-30_recurring-payment-subscription-code=trainer_month&t-f-14-19_request-timestamp=2017-08-18+09%3A02%3A53&s-t-256-256_signature-one=2D0FC64DBC1A39C8F7872632B994CB47215C8DB93D35B03D43A49536C8739FF0EC579BCA02B5606ECA878BE663D3AC632045EF4A5A663A3C73C8EF8E45A0BED54F9BBA42B7AC612F14431B04729E1446CBA7B89D2647149EC8BE03E80F04BC9E5D41AA36BB4C328FE69BDDAE96FFE4D F5413FA5483BCBD12D34EEDB0C2CD6AD9

Example response (POST-data)

i-f-1-11_interface-version=5&l-f-1-20_request-id=202&l-f-1-20_response-id=202&l-t-1-20_payment-method-id-0=6205295&s-f-1-10_software-version=1.62.1.60&s-f-1-30_operation=list-saved-payment-methods&s-t-1-30_payment-method-code-0=visa&s-t-1-30_payment-method-title-0=401600*****0228&s-t-1-6_card-expected-validity-0=82017&s-t-256-256_signature-one=6F9CB54FE75C9AFA2AD13B897BB5DD74F448DC5AA26CE309E075B9409E063424C62CB3AA42AD8E24DC69F5B0452D4E8271E6CB4D979F619A214E53CF5DA9D7011292A92B7D6D3DED1C7E9650A259C5F60EF2F980E15EE02968478A2F6B72B6291B42C175EBBB42A4DE2024C2EB1AF773392E60437059DA34B45FAB0CAEB5C29E&s-t-256-256_signature-two=B020BCE2186F00D7A4E9CEC8B10DDFDCFD84C771D1AF0ED0DC2C8EE9AD23D5EF4396A4021BCF53B2F7B2790E47D3211C80DC81D940E49091C097D09C31B1E7C414B751574CC02ECC5EF260E3E0D475F79C635F7A8E42D98A69B3B4A67C6B6D2912C23DE37DCEF8529FB405461E6B4D2809F0F7DDEC098D457B045966289F38C8&t-f-14-19_response-timestamp=2017-08-18+09%3A03%3A05

Step 3 (back-office host): Initiate new (recurring) payment via server-to-server interface

Once a unique payment method code for a certain customer/agreement was successfully retrieved (see step 2), a new payment (ie for paying monthly fee for new month) can be initiated. As for step 2, this is not implemented in the app where the initial payment was made, but a back-office-host. This host also must have updated info about customers and agreement, among others to avoid that additional payments are not initiated not being aware of that a certain agreement might have been cancelled, changed etc.

In order to initiate a new payment for a certain customer, the process payment request which is available in the server-to-server interface must be used.

2.3.7 Process Payment (process-payment)

Operation for processing the payment.

2.3.7.1 Additional Request Fields

Title	Parameter Name	Format	Version	Optional
Payment Locale	locale-f-2-5_payment-locale	String with length of 2-5 characters.	3	No
Payment Timestamp	t-f-14-19_payment-timestamp	yyyy-MM-dd HH:mm:ss	3	No
Order Number	s-f-1-36_order-number	String with length of 1-36 characters.	3	No
Order Timestamp	t-f-14-19_order-timestamp	yyyy-MM-dd HH:mm:ss	3	No
Order Note	s-t-1-36_order-note	String with length of 0 or 1-36 characters.	3	Yes
Currency Code	i-f-1-3_order-currency-code	String with length of 1-3 Numeric characters.	3	No
Gross Amount	i-f-1-20_order-gross-amount	Long integer value formatted as string with 1-20 numeric characters.	3	No
First Name	s-f-1-30_buyer-first-name	String with length of 1-30 characters.	3	No
Last Name	s-f-1-30_buyer-last-name	String with length of 1-30 characters.	3	No
Phone Number	s-t-1-30_buyer-phone-number	String with length of 0, 1-30 characters.	3	Yes
Email Address	s-f-1-100_buyer-email-address	String with length of 1-100 characters.	3	No
Buyer External Identifier	s-t-1-255_buyerexternal-id	String with length of 1-255 characters.	3	Yes
Delivery Address Line #1	s-t-1-30_delivery-address-line-one	String with length of 0, 1-30 characters.	3	Yes
Delivery Address Line #2	s-t-1-30_delivery-address-line-two	String with length of 0, 1-30 characters.	3	Yes
Delivery Address Line #3	s-t-1-30_delivery-address-line-three	String with length of 0, 1-30 characters.	3	Yes
Delivery Address Postal Code	s-t-1-30_delivery-address-postal-code	String with length of 0, 1-30 characters.	3	Yes
Delivery Address Country Code	i-t-1-3_delivery-address-country-code	String with length of 0, 1-3 characters.	3	Yes
Payment Method ID	i-t-1-20_saved-payment-method-id	Long integer value formatted as string with 1-20 numeric characters.	3	No
Recurring Payment	i-t-1-1_recurring-payment	Integer with value 0 or 1.	3	Yes
Deferred Payment	i-t-1-1_deferred-payment	Integer with value 0 or 1.	3	Yes
Card Security Code	s-t-1-4_card-security-code	String with length of 1-4 characters.	3	Yes
Register Token	i-t-1-1_register-token	Integer with value 0 or 1.	3	Yes / Not for Weaver
Request extra token info	i-t-1-1_token-extra-info	Integer with value 0 or 1.	5	Yes
Token scope	i-t-1-1_token-scope	Integer with value 1,2,3	5	Yes / Not for Weaver
Token	s-t-1-256_token	String with length of 0 or 1-256 characters.	6	Yes
Dynamic feedback	s-t-1-1024_dynamic-feedback	String with length of 1-1024 chars.	5	Yes
Payment Method Code	s-f-1-30_payment-method-code	String with length of 1-30 characters.	6	No

The same values for the following parameters must be sent as during step 1 and step 2 and must not be empty:

s-f-1-30_buyer-first-name
s-f-1-30_buyer-last-name
s-f-1-100_buyer-email-address
s-t-1-255_buyer-external-id
s-t-1-30_recurring-payment-subscription-code

The values retrieved for the following parameters in the response to the List Saved Payment Requests under step 2 must be used:

s-f-1-30_payment-method-code
i-t-1-20_saved-payment-method-id

In the request, value "1" must be set for parameter i-t-1-1_recurring-payment to state that this is an recurring payment.

All other values mandatory for the Server-to-server process payment request must of course be sent as well, especially right amount for the new payment in the parameter I-f-1-20_order-gross-amount.

Note! Request to be sent to <https://epayment.test.point.fi/pw/serverinterface> (Test-host!)

2.3.7.2 Additional Response Fields

Title	Parameter Name	Format	Version	Optional
Transaction Number	I-f-1-20_transaction-number	Integer value formatted as string with 1-20 numeric characters.	3	No
Payment Method Code	s-f-1-30_payment-method-code	String with length of 1-30 characters.	3	No
Order Number	s-f-1-36_order-number	String with length of 1-36 characters.	3	No
Order Note	s-t-1-36_order-note	String with length of 1-36 characters.	3	Yes
Order Timestamp	t-t-14-19_order-timestamp	yyyy-MM-dd HH:mm:ss	3	No
Order Currency Code	i-f-1-3_order-currency-code	String with length of 1-3 numeric characters.	3	No
Order Gross Amount	I-f-1-20_order-gross-amount	Long integer value formatted as string with 1-20 numeric characters.	3	No
Filing code	s-t-1-26_filing-code	String with length of 1-26 characters.	3	Yes
Token	s-t-1-256_token	String with length of 0 or 1-256 characters.	3	Yes
Token expiration date	s-t-10-10_token-expiration-date	yyyy-MM-dd	5	Yes
Masked pan	s-t-1-36_token-masked-pan	String with length of 0 or 1-36 characters.	5	Yes
Authorization id.	s-t-1-6_authorization-number	String with length of 1 to 6 characters.	5	Yes
One way token	s-t-1-256_token_one_way	String with length of 1 to 256 characters.	5	Yes
Card type	s-t-1-30_card-type	String with length of 1 to 30.	5	Yes
Expiry date	s-t-1-6_card-expiry-date	String with length of 1 to 6.	5	Yes
Error code	s-t-1-4-error-code	String with length of 1 to 4.	5	Yes
3DS authorization status	i-t-1-1_card-3ds-enrollment-status	String with length of 2.	5	Yes
3DS enrollment status	s-t-1-1-3ds-charge-back	String with length of 1.	5	Yes
3DS charge back	s-t-1-1-3ds-charge-back	String with length of 1.	5	Yes
Customer IP Country	i-t-1-3_customer_ip_country	String with length of 1 to 3.	5	Yes
Card Issued Country	i-t-1-3_card_issued_country	String with length of 1 to 3.	5	Yes
Last two digits on the card	i-t-2-2_card-pan-last2	String of digits with length of 2.	5	Yes
First six digits on the card	i-t-6-6_card-pan-first6	String of digits with length of 6.	5	Yes
Reference Number	I-f-1-20_reference-number	String with length of 1 to 20.	5	Yes
Two Way Token	s-t-1-256_token_two_way	String with length of 1 to 256.	5	Yes
Settlement date	s-t-6-6_settlement-date	String with length of 6.	5	Yes

Note! If the requested payment is not approved (reason provided in the error code parameter), action must be taken. For example, an e-mail could be created by the back-office host and sent to the customer informing that recurring payment was not successful and what customer is expected to do (ie make sure funds are available when retry is made next day or click on a link provided in the e-mail or menu in the app to register a new payment card if the old one expired etc. The new card shall be registered by using hosted-pages-integration and recurring payment parameters exactly in the same way as with the original order, but relating to the existing agreement/order rather than creating a new one. At the same time, of course a new first payment is made).

Example request (POST-data)

i-f-1-20_request-id=906&t-f-14-19_request-timestamp=2017-08-18+09%3A02%3A54&s-f-1-36_merchant-agreement-code=demo-merchant-se&s-f-1-30_software=PHP+Merchant+App&s-f-1-10_software-version=5.0.0&i-f-1-11_interface-version=5&s-f-1-30_operation=process-payment&locale-f-2-5_payment-locale=fi_FI&t-f-14-19_order-timestamp=2017-08-18+09%3A02%3A54&t-f-14-19_payment-timestamp=2017-08-18+09%3A02%3A54&s-f-1-36_order-number=123&s-t-1-36_order-note=Order+note&i-f-1-3_order-currency-code=752&i-f-1-20_order-gross-amount=1230&s-f-1-100_buyer-email-address=Aaa%40email.com&s-f-1-30_buyer-first-name=a&s-f-1-30_buyer-last-name=aa&s-t-1-255_buyer-external-id=38&i-t-1-20_saved-payment-method-id=6205295&i-t-1-1_recurring-payment=1&s-t-256-256_signature-one=9A7AFEB99C4727C77C639709B635823545C7FA38F6B045F7DFDCA66E360580FF8FF2548452BE5C5CA74252539E04C3A2DA3490E61A11A60D932BF012A9162A38D93286F2EDA41CBD90A795759105B39FB0178E96B2222C827E42F087AF757C1C2962D870E145C8FCB53CD55C6F6D8A9A4FA01C90659CF88019885AE5E1CC7B35

Example response (POST-data)

i-f-1-11_interface-version=5&i-f-1-3_order-currency-code=752&i-f-1-20_order-gross-amount=1230&i-f-1-20_request-id=906&i-f-1-20_response-id=906&i-f-1-20_transaction-number=1816439013&s-f-1-10_software-version=1.62.1.60&s-f-1-30_operation=process-payment&s-f-1-30_payment-method-code=visa&s-f-1-36_order-number=123&s-t-1-26_filing-code=170818013841&s-t-1-36_order-note=Order+note&s-t-256-256_signature-one=135DFB5CD4C41B16CEAC2C4AB7EA049517E7827D4985A477989C780D2ADD6EA0C92712E93D3275D433EBD4C944D3D0F851959E77434E8F4104E892BFC8805191DAA00D8E64A227AD2E66ACCF37A6B3689ABCCE46C823FE4E1C178B617C376C5679F4B689A262CF173545A96B86D2456C0D986A05C9ACAA10453E2A35931A23B6&s-t-256-256_signature-two=599AB12A9964BD49883B99CBA78A7CCF46DBB488F20A23617D247F64D9349DE374D2B1F24BC16D3F4778725200205B1E7E3F367093E0E7C908119F703F90AA0B5FCAAD453D90875E21CF53237E65DEE6503183F82BB6FE31DB1AFAA97C620B1D8DB59C5B80D30D1A1974F186F41F872B79EE877FDAC87635249288CEC2FC6060&t-f-14-19_order-timestamp=2017-08-18+09%3A10%3A31&t-f-14-19_response-timestamp=2017-08-18+09%3A10%3A43