Additional information on recurring payments

A subscription compliant with regulations (PSD2)

- **First Subscription Installment**: Strongly authenticated transaction in 3DSV2 (SCA) without exemption request
- Linking subsequent installments to the first subscription installment

Key Features

- Fixed amount and frequency Subscription for a defined duration
- Variable Amount and/or Frequency Subscription (CIT/MIT)

Description

This section explains how to implement card subscriptions that comply with PSD2 regulations on Axepta Online for **CB, VISA, and Mastercard** cards.

Axepta Online supports two types of subscriptions:

1. **Fixed Amount and Frequency Subscription for a defined duration**: The amount, frequency, and duration are known at the time of subscription
2. **Variable Subscription (CIT/MIT)**: For cases where the amount, frequency or duration are not known at the time of subscription (tacit renewal)

The subscription type must be determined at the time of enrollment and cannot be changed during the subscription period.

If you wish to switch from a fixed-duration subscription to a variable subscription, you will need to re-enroll your customer (new CIT - Customer Initiated Transaction - with 3DS authentication).

Prerequisites

- For subscription/recurring payments by card (CB, Visa, Mastercard):
  - Choose which kind of subscription you will use (see below)
  - Obtain your client's consent for the new subscription (on merchant side)
  - Store the following data:
    - The JSON object Card containing: The tokenized card number (PCNr), The card brand, The expiration date
    - The schemeReferenceID received in response to the first transaction (subscription initiation transaction)

First payment

The information for the recurring payment request is passed through the JSON object **"credentialOnFile"**.

Example of a recurring payment request with a fixed amount debit, every day, starting on November 7 and ending on November 20.

Payment recurring data

```
{
        ......

        "credentialOnFile" : {
        "type" : "RECURRING",
        "initialPayment": true,
        "recurring" : {
                "useCase" : "FIXED",
                "frequency" : "DAILY",
                "startDate" : "2025-11-07",
                "expiryDate" : "2025-11-20"
                }
    },

        ......

}
```

Once the first payment is accepted, the data needed for subsequent payments are available in the response to the transaction status request query

(API documentation link: Retrieve payment details by Payment ID ou Retrieve payment details by Transaction ID)

The data to be saved are:

- The tokenized card number: the parameter '**pseudoCardNumber**'
- The scheme Reference ID: the parameter '**schemeReferenceId**'

This data must be presented in subsequent requests:

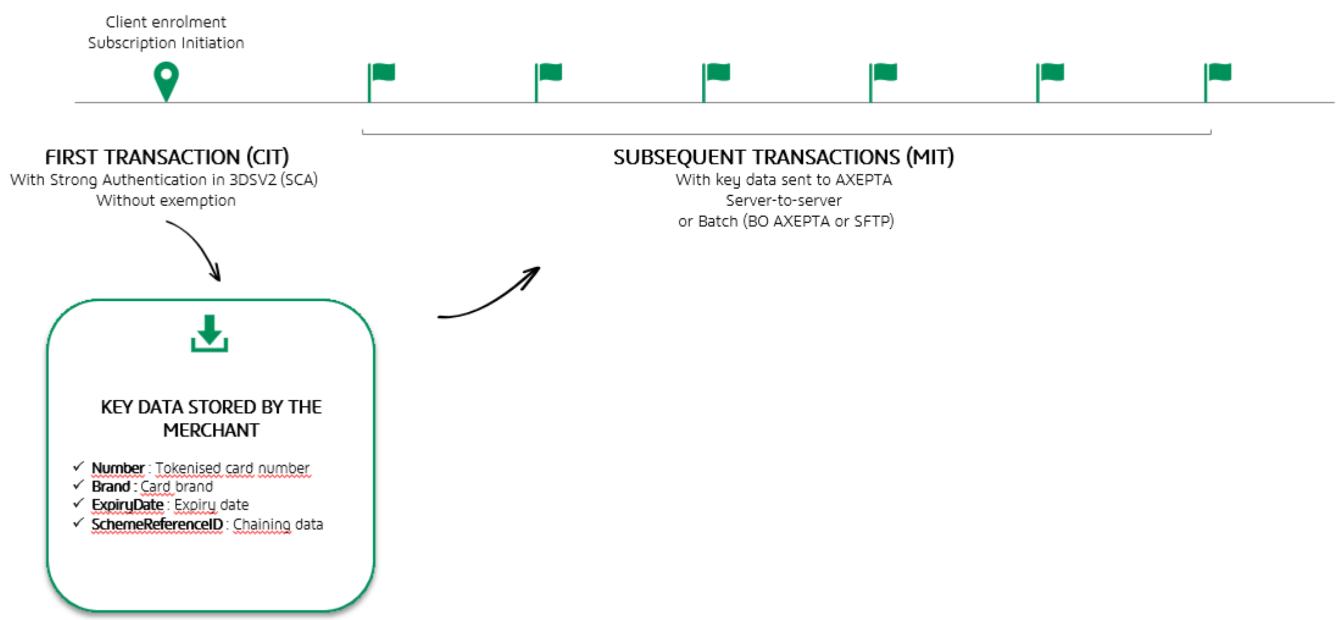
Example: Following the previous request for recurring payment, one of the daily payments:

```
{
        ......

        "credentialOnFile": {
                "type" : "RECURRING",
        "initialPayment": false,
        "recurring" : {
                "useCase" : "FIXED",
                "frequency" : "DAILY",
                "startDate" : "2025-11-07",
                "expiryDate" : "2025-11-20"
                }
    },

    "paymentMethods": {
                "integrationType": "HOSTED",
        "type" : "Card",
        "card" : {
                        "brandSelection": "MERCHANT", // "CUSTOMER" ou "MERCHANT"
            "prefillInfo": {
                "number": "0701953701953810",  // {{PCnrForStoredCredentials}}
                "securityCode": "123",
                "expiryDate": "203003",
                "cardHolderName": "{{firstName}} {{lastName}}",
                "brand" : "VISA"
            },
            "schemeReferenceId" : "1123456"
                }
        }

        ......

}
```

Subscription flows

The subscription setup process involves two main steps:

1. **Customer Enrollment: Subscription Initialization at First Due Date**
    a. The first transaction, initiated by the customer, will be authenticated using 3DSV2. This is referred to as a CIT (Customer-Initiated Transaction).
    b. This transaction will not be eligible for 3DS authentication exemption.
    c. A chaining value will be included in the transaction response. This value must be stored by the merchant and used for all subsequent subscription payments (see diagram below).
2. **Subsequent Subscription Payments**
    a. Subsequent payment requests will be initiated by the merchant. These are referred to as MIT (Merchant-Initiated Transactions).
    b. These requests will include the chaining value received in response to the subscription initialization transaction.



Subscription flows

Focus on transactions chaining

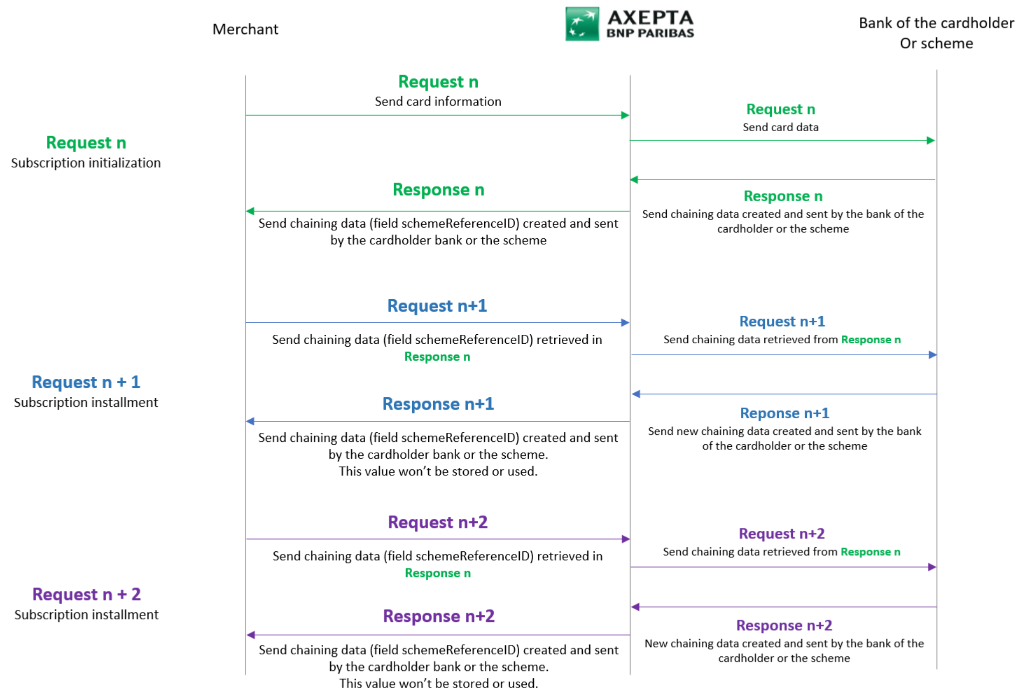
A key data

The first installment of a subscription allows you to retrieve a chaining data that will be used to link ("chain") subsequent installments to this first installment.

The chaining data, received in response to the subscription initialization installment, is generated either by the cardholder's bank or by the scheme used (Visa, Mastercard).

In the Axepta Online documentation, the chaining data is specified in the **schemeReferenceID** parameter.

Principles



Transactions chaining

Subscription implementation

Subscription for a fixed amount and frequency over a defined period

Example

The customer subscribes to a gym for 1 year for € 34.99 per month

- Month 1: The client pays the first month online (CIT)
- Months 2 to 12: The following months, the merchant initiates transactions for €34.99 (MIT)

1. Client enrolement : subscription initiation transaction

The first transaction, initiation of the subscription, will be processed through :

- The payment page
- The card form hosted by BNP Paribas
- A card form hosted by the merchant - only if the merchant is PCI-DSS certified

> ⓘ The 3D Secure authentication is mandatory for the first transaction initiated by the client (CIT)

2. Subsequent transactions

Subsequent transactions are initiated by the merchant through:

- Server-to-server - Initiate card Direct integration by calling Create payment
- Batch - EN_Batch payments or management

The subsequent transactions are not authenticated with 3D Secure because they are initated by the merchant (MIT)

Only the data received in the **schemeReferenceID** of the subscription initialization request response should be stored and reused in all subsequent subscription deadlines (recurring payment).

Depending on the issuers, the **schemeReferenceID** field may be valued in the response of a deadline, but the data received should not be reused.

Subscription with a variable amount and/or frequency - CIT / MIT

A variable subscription corresponds to a subscription whose amount varies during the subscription and/or whose duration is not known at the time of subscription.

Examples

The customer subscribes to a service with a package and monthly consumptions:

- Month 1: The buyer makes the first month's online payment (CIT) for an amount of 50 euros
- Month n+1: The merchant makes a transaction for 12.99 € (MIT)
- Month n+2: The merchant makes a transaction for 35.99 € (MIT)...

Or the customer subscribes to a service with monthly tacit renewal:

- Month 1: The buyer makes the first month's online payment (CIT) for an amount of 50 euros
- Month n+1: The merchant makes a transaction for 50 € (MIT)
- Month n+2: The merchant makes a transaction for 50 € (MIT)...

1. Enrôlement du client : Initialisation de l'abonnement lors de la 1ère échéance

The creation of the first deadline of a subscription is carried out during a payment process via:

- The payment page
- The card form hosted by BNP Paribas
- A card form hosted by the merchant - only if the merchant is PCI-DSS certified

The 3D Secure authentication is mandatory for the first transaction initiated by the client (CIT)

2. Subsequent transactions

Subsequent transactions are initiated by the merchant through :

- Server-to-server - Initiate card Direct integration by calling Create payment
- Batch - EN_Batch payments or management

The subsequent transactions are not authenticated with 3D Secure because they are initated by the merchant (MIT)

Only the data received in the **schemeReferenceID** of the subscription initialization request response should be stored and reused in all subsequent subscription deadlines (recurring payment).

Depending on the issuers, the **schemeReferenceID** field may be valued in the response of a deadline, but the data received should not be reused.

Subscription with AMEX cards

Card subscriptions, compliant with PSD2, on Axepta Online for **AMEX** cards require the use of the **TransactionID** parameter instead of the schemeReferenceID parameter (request and response).
