Modification of existing subscriptions - 01/01/2022

⚠ **Are you concerned ?**

Yes, if you offer subscriptions / recurring payments to your customers.

All subscriptions / recurring payments on Axepta Online started in 3DSV1 are concerned by this modification, whether the merchant keeps his 3DSV1 implementation or modifies his implementation to be compliant with 3DSV2.

Description

A change in the current regulations requires that transactions relating to subscriptions / recurring payments are chained to an chaining initilization transaction (cf. diagram). It's called chained transactions.

This section explains how to chained transaction for subscriptions on Axepta Online started in 3DSV1 before 01/01/2022.

Setting up the chained transactions requires the management of an additional parameter in the payment request, the schemeReferenceID, which will be populated with the chaining value.

Updating subscriptions goes through 2 steps:

1. Initiate the chaining (for example in january): The merchant sends a payment request with a chaining value defined by the customer's card brand (cf. implementation section of the current page) and stores the chaining value received in the answer
2. Send chained transactions (for example in february, march...): The merchant sends a payment request with the chaining value received in response of the chaining initialization

ⓘ **Subscriptions started after 01/01/2022**

Chained transaction is also required for subscriptions on Axepta Online initiated in 3DSV1, cf. section Recurring payment / One click

Diagram
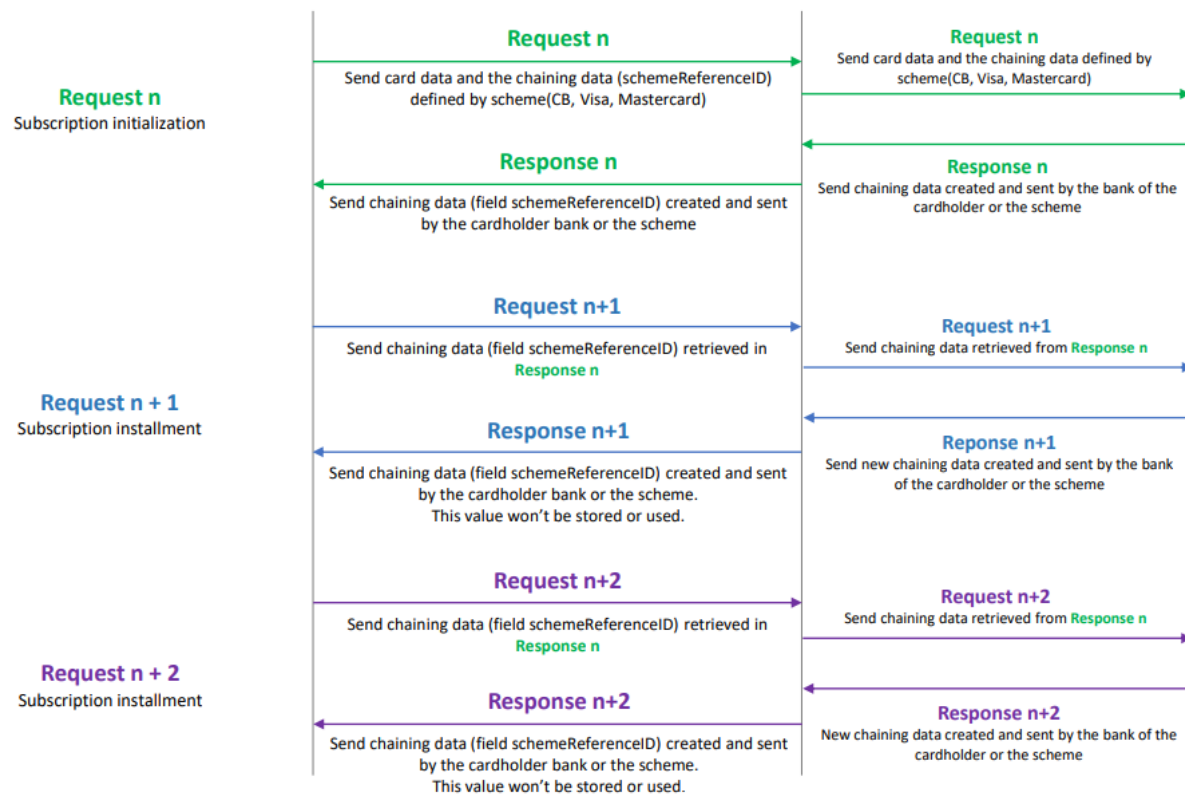
Chained transactions initiated in 3DSV1

Prerequisites

- You offer your customers payment by card
- Customers made their subscriptions before the regulatory change
- You store the pseudo card number
- You will store the schemeReferenceID received in the response of the chaining initialization

Implementation

Objective

Chained transaction for subscriptions on Axepta Online started in 3DSV1 before 01/01/2022.

Example

- **January Initialize chaining** with a standard chaining value defined by the customer's card brand and store the schemeReferenceID received in the reponse (**Implementation: cf. Step 1**)
- **February Chained transactions** i.e transactions with **schemeReferenceID** in the request, value retieved in the reponse of the chaining initialization transaction (**Implementation : cf. Step 2**)
- **March and next Chained transactions** i.e transactions with **schemeReferenceID** in the request, value retieved in the reponse of the chaining initialization transaction (**Implementation : cf. Step 2**)

Step 1 : Chaining initialization

The creation of a new installement of a subscription / recurring payment can be initiated by the merchant with :

- Server-to-server - direct.aspx
- Batch - Batch integration

Request

ℹ The following table describes the **additional** encrypted parameter to add in the payment request :

Parameter	Format	CND	Description
schemeReferenceID	ans..64	M	Chaining data for card subscriptions transactions To initialize the chaining, it is necessary to use the values defined by CB, Visa and Mastercard CB : 9999999999999 - 13 digits VISA: 887001863998888 - 15 digits MasterCard: 1231_MCC999999 - 13 digits

Response

ℹ
- A new schemeReferenceID will be sent in the chaining initialization ttransaction response
- This value is stored by the merchant and will be used in all subsequent transactions of this subscription (recurring payments)

Step 2 : Creation of chained transactions

The creation of a new installement of a subscription / recurring payment can be initiated by the merchant with :

- Server-to-server - direct.aspx
- Batch - Batch integration

Request

ℹ The following table describes the **additional** encrypted parameter to add in the payment request :

Parameter	Format	CND	Description
schemeReferenceID	ans..64	M	Data used to chaine recurring transactions to the 1st transaction of the subscription ℹ Only use the value receveid in the **chaining initialization reponse**

Response

The parameter schemeReferenceID can be populated in the response of a chained transaction, but this value should not be used.

Only the value received in the response of the chaining initialization transaction has to be stored and used in the next intsallments of the subscription / recurring payments.