

Scheduled Payments

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1. Introduction

Scheduled Payments allows customers to pay for a purchase in several instalments, instead of one single payment. This is usually done for large amounts, so that the customer doesn't have to spend too much at once for an order. The scheduling and amount calculation is done entirely by the merchant.

2. Additional parameters

To indicate that you wish to settle a new transaction in multiple instalments, you must submit some additional parameters.

The following hidden fields are used to transmit scheduled payments to our system (in e-Commerce and DirectLink mode):

Field	Description
AMOUNT	Full amount to be paid (MULTIPLIED BY 100, as the format of the amount cannot contain any decimals or other separators).
AMOUNT1	The amount to be paid on the day of the initial transaction (MULTIPLIED BY 100).
AMOUNT2	The amount of the second payment (MULTIPLIED BY 100). This field can be repeated N times, changing the digit at the end of the field name (AMOUNT3, AMOUNT4, etc.).
EXECUTIONDATE2	The execution date of the second payment. Format: dd/MM/yyyy This field can be repeated N times, changing the digit at the end of the field name (EXECUTIONDATE3, EXECUTIONDATE4, etc.).
AMOUNTN	The amount of the last payment.
EXECUTIONDATEN	The execution date of the last payment.

Note that there is no "EXECUTIONDATE1", as the first payment will naturally be the date of the initial transaction.

- To avoid initial authorization data from expiring before the occurrence of the following payment request, the maximum number of days between two execution dates (EXECUTIONDATEN and EXECUTIONDATEN+1) within a series of scheduled payments is limited to 43 days.
- All execution dates should be within the retention period defined by the first execution date (EXECUTIONDATE1) and the maximum number of days set under *Configuration>Account>Data Retention Management* in the Back-Office.

Our system will check that all the dates and amounts are correct, and then process the first payment. If the first operation is successful, the subsequent instances are stored and executed on the dates you requested.

2.1 SHA-Signature

All scheduled payment fields should be contained in the [SHA-IN Signature](#).

3. e-Commerce

3.1 Example

A customer buys something on your website for 300 EUR on 10/04/2015. You give your customer the option to either pay the full amount in one go or to pay in three instalments: 1/3 now, 1/3 the following month (on 10/05/2015) and 1/3 in two months (on 10/06/2015).

- Hidden field in the event that your customer pays the full amount in one payment:
<input type="hidden" name="AMOUNT" value="30000">
- Hidden fields in the event that your customer pays the amount in three instalments using Scheduled Payments:
<input type="hidden" name="AMOUNT" value="30000">
<input type="hidden" name="AMOUNT1" value="10000">
<input type="hidden" name="AMOUNT2" value="10000">
<input type="hidden" name="EXECUTIONDATE2" value="10/05/2015">
<input type="hidden" name="AMOUNT3" value="10000">
<input type="hidden" name="EXECUTIONDATE3" value="10/06/2015">

3.2 Payment page

When using scheduled payments, the payment page will appear as shown below, so that the customer can review what has been planned. This information is repeated in the confirmation email.

Order reference : hva1003101941		
Total charge : 300 EUR		
Beneficiary :		
The following payments have been scheduled for this transaction		
Date	Amount	
Today	100 EUR	
10/05/2015 (dd/mm/yyyy)	100 EUR	
10/06/2015 (dd/mm/yyyy)	100 EUR	
Please select a payment method by clicking on the logo.		
Card: SSL secured transaction		

Note that as only credit cards are supported at this time, other payment methods are (intentionally) hidden on the payment page.

4. DirectLink

4.1 Example

A customer buys something on your website for 300 EUR on 10/04/2014. You give your customer the option to either pay the full amount in one go or to pay in three instalments: 1/3 now, 1/3 the following month (on 10/05/2014) and 1/3 in two months (on 10/06/2014).

- Query string in the event that your customer pays the full amount in one payment:
`https://secure.ogone.com/ncol/test/orderdirect.asp?PSPID=teststd&ORDERID=order123&USERID=yourUser&PSWD=yourpassword&BRAND=VISA&ED=1215&CARDNO=4111111111111111&AMOUNT=300&CURRENCY=EUR`
- Query string in case you customer pays the amount in three instalments using Scheduled Payments:
`https://secure.ogone.com/ncol/test/orderdirect.asp?PSPID=teststd&ORDERID=order456&USERID=yourUser&PSWD=yourpassword&BRAND=VISA&ED=1215&CARDNO=4111111111111111&AMOUNT=300&AMOUNT1=100&AMOUNT2=100&AMOUNT3=100&EXECUTIONDATE2=10/05/2014&EXECUTIONDATE3=10/06/2014¤cy=EUR`

5. Transaction feedback

5.1 Statuses

Scheduled Payments have a single reference (PAYID) with multiple payments.

By default, a transaction with Scheduled Payments will have a status "56 - OK with scheduled payments". After the last scheduled instalment has been cleared, the transaction status will be "9 - Payment requested".

In the event of an error with one of the scheduled payments, the transaction status will be "57 - Error on scheduled payments". By default, if a scheduled payment is refused or has an error, the system will retry it once a day, for up to 10 days. If you wish to amend the retries for all future scheduled payments, please contact the helpdesk.

If the initial payment is refused, the transaction status will be 2 (refused), just as for a standard transaction, and no scheduled payments will be triggered.

5.2 Ingenico ePayments account

The transaction view page has a new button at the bottom, indicating how many scheduled payments are upcoming. Once a scheduled payment has been executed, it will appear in the list of operations for the order.

Pay ID	Merch ref	Status ?	Authorisation	Payment date	Total	File / line	NCID	Error	Action	Accept in	Charg Meth	Card/ACC no
22506235/0	order6421	5-Authorised	test123	2013-07-03 16:43:42	65.00 EUR /			0	RES-Authorisation		VISA	XXXXXXXXXXXXXXXX1111
22506235/1	order6421	9-Payment requested	testoff	2013-07-03 16:58:48	65.00 EUR /		TEST		SAS-Last data capture (payment)	test123	VISA	XXXXXXXXXXXXXXXX1111

BACK

CURRENT SELECTION

SCHEDULED PAYMENTS (2 TOTAL, 2 UPCOMING)

Clicking this button will take you to the following screen, where you have a detailed overview. If necessary, a "Delete" button allows you to cancel future occurrences.

Date	Amount	Description	Status	BRAND	Attempts	Delete
2013-07-10	40.00 EUR		56		0/10	116108
2013-08-04	25.00 EUR		56		0/10	116109

5.3 Operation code

When performing scheduled payments, the initial payment will be processed using the Default Operation code as defined in the "Global transaction parameters" tab of your Technical information page.

Note: If you capture your initial payment after the next scheduled payment date, the scheduled payment in question will be triggered on that same day.

However, all subsequent (scheduled) payments will be processed as Direct Sales, irrespective of your configuration.

5.4 Maintenance operations

Scheduled Payments

If you have performed your initial payment using the "Authorisation" operation code (transaction status is "5 - Authorised") you may cancel, capture and even partially capture the initial amount, but the scheduled payments will not be triggered until the initial amount has been fully processed. Please note also that partial cancellations are not supported.

If you have the option activated, you may refund a transaction completely or partially. Please note that if you perform a partial refund with the "last operation" checkbox ticked, the transaction status will be "8 - Refunded" and future scheduled payments will not be triggered. In other cases, as long as the transaction is in status 56, future occurrences will take place.

You can only refund an amount inferior or equal to what has already been captured.