

# RECURRING TRANSACTIONS (RT) AGREEMENTS

## USER GUIDE

Version: 1.0

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## 1 About RT Agreements

The RT Agreements system is designed to automatically repeat transactions at pre-determined intervals for either a fixed number of intervals or indefinitely.

You would use a Recurring Transaction (RT) when you want to process additional payments against card details you have already obtained from a previous transaction.

The system handles both Card On File Recurring Transactions (COF RT) and Continuous Authority Recurring Transactions (CA RT).

Merchants who use this system to implement billing or subscription type payments are encouraged to use Continuous Authority (CA) transactions to comply with Card Payment Scheme practices.

### 1.1 Card On File Recurring Transactions (COF RT)

Card On File Recurring Transactions are handled exactly the same as if the merchant manually made the subsequent transactions using, for example, the Rerun facility on the Merchant Management System (MMS) Virtual Terminal (VT)

They are processed on a standard Acquirer Merchant Account (MID) and do not need a fixed payment agreement to be setup between the Customer and the Merchant.

Their usage is discouraged but they provide a stop-gap solution.

### 1.2 Continuous Authority Recurring Transactions (CA RT)

Continuous Authority Recurring Transactions are used when the Merchant agreed a fixed payment schedule with a Customer. A typical example would be taking payments for a subscription-based product where you have processed an initial payment and you want to take further regular payments: i.e. a fitness club membership or a magazine subscription.

They often require a special Acquirer Merchant Account (MID) which is configured by the Acquirer to allow CA transactions.

Their usage is encouraged when any form of automated RT is used.

To process a CA RT:

- You must specify to the cardholder the details of the payments (timings and amounts) and gain the cardholder's agreement to process RT

payments. This agreement is referred to as the Merchant Policy and is referenced by the Merchant Policy Reference Number (MPRN)

- The second and all subsequent transactions on a card must be undertaken on a designated merchant number (MID) and must go online for an authorisation. RTs must be no more than 13 months apart.
- The initial transaction (only) of the recurring sequence of transactions must be obtained securely using, as appropriate, Verified by Visa, MasterCard SecureCode, Card Security Code or Chip and PIN, and must be authorised using a zero floor limit.

Note: Recurring Transactions are not permitted for Maestro unless you have been accepted for the Maestro Recurring Payment Program.

## 2 Using RT Agreements

The Recurring Transactions creation/information page can be accessed via the *RT Agreements* on the main menu in the MMS.

**Recurring Transaction Agreements** Create/Modify RT Agreement

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Action	ID	Name/MPRN	Start Date	Payment Count	Initial Payment	Cycle Payments	Final Payment	Next Payment	Balance	State
<input type="button" value="Choose..."/>	3	RTA:05A7-22CC-16CC-6CE5 MPRN:05A7-22CC-16CC-6CE5	2015-08-20	2 of 30	GBP 10.00 on 2015-08-20	GBP 10.00 every day	GBP 10.00 on 2015-09-18	GBP 10.00 on 2015-08-22	GBP 20.00	RUNNING

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## 2.1 Main Screen

<b>Action</b>	<b>View</b> – View details of the Agreement selected <b>View Tx</b> – View all transactions from this Agreement <b>Stop</b> – Stop the Agreement from running
<b>ID</b>	The Rule ID for the Agreement
<b>Name/MPRN</b>	Agreement name and Agreement Policy Reference Number
<b>Start Date</b>	Date the Agreement began
<b>Payment Count</b>	How many times the Agreement has ran
<b>Initial Payment</b>	Amount and date of initial transaction
<b>Cycle Payments</b>	Amount of agreed payments and occurrence
<b>Final Payments</b>	Final amount agreed and date
<b>Next Payment</b>	Upcoming payment amount and date
<b>Balance</b>	Amount processed so far
<b>State</b>	Status of Agreement  <b>Running</b> - Active <b>Pending</b> - Waiting to process <b>Stopped</b> - Inactive

### 3 Creating the RT Agreements

A Recurring Transaction Agreement is setup with the gateway to start on a fixed date in the future. To create a new *RT Agreement* simply click on the 'Create/Modify RT Agreement' button in the top right hand corner. Once loaded the page should look like the below.

#### Recurring Transaction Agreement

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**RT Agreement Lookup**

Please enter the Agreement ID, Agreement Name or Policy Reference of the RT Agreement you wish to find.

RT Agreement:  Find Agreement

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**RT Agreement**

**Agreement Identity**  
Please provide a name for this agreement and optionally a description as to it's purpose. If no name is provided then one will be automatically generated. A unique policy reference can also be provided, this is the Policy Reference Number (MPRN) used by the customer to refer to this agreement with the relevant card schemes etc., if not provided a reference will be automatically generated.

Agreement Name:  Required // Up to 50 characters // Defaults to automatically generated name

Description:  Optional // Up to 255 characters

Policy Reference:  Required // Up to 20 characters // Defaults to automatically generated reference

**Base Transaction**  
Please enter the cross reference of the transaction that acts as the basis for each recurring transaction. This transaction is used to provide the payment information (card number, expiry date, etc.), payment currency and as the default for any unique transaction reference and cycle amounts. *Note: any purchase data, such as line item data, tax or discount amounts, supplier, delivery, recipient details etc. will not be replicated in the recurring transaction and should not be relied on.*

Base Transaction:  Required // This is the cross reference of the transaction you wish to have recurring payments on

**Agreement Overrides**  
Please specify the date the RT Agreement should start, unless an 'initial payment date' is also specified, this will be the date from which the payment cycles start. You can also specify whether payments should be sent as ad hoc 'Card On File (COF)' payments or sent to the Acquirer marked as 'Continuous Authority (CA)' payments. A different Merchant Account can be chosen if required, but it must support the base transaction's currency and card type. A 'Unique Reference' and 'Order Description' can be specified for each payment which overrides any used in the base transaction. The actual transaction sequence number will be automatically appended to the 'Unique Reference' to keep it unique.

Merchant Account:  Required // Defaults to base transaction's Merchant Account

Start Date:  Required // Defaults to 'Today'

Method:  Required // Defaults to 'Card On File'

Unique Reference:  Required // Up to 40 characters // Defaults to base transaction's value

**Recurring Cycle**  
Please specify the amount and frequency of each recurring payment made under this agreement. A fixed number of payment cycles can be specified or the agreement can run indefinitely until manually cancelled. For example: You can request to take **15** payments of **£10.00** with each payment being taken every **2 weeks**.

Recurring Amount (£):  Required // Defaults to base transaction amount

Take payment every:   Required

Repeat:  Required

**Initial Payment Details**  
If you wish to take a different amount for the initial payment or take it on a specific date then specify this below. The date must be on or after the agreement start date. Further recurring payment dates will be set according to this initial payment date.  
*Any period between the start date and the initial payment date can be used to indicate a "trail" period where the agreement is active but no payments are being taken.*

Initial Payment Date:  Optional // Defaults to agreement start date

Initial Amount (£):  Optional // Defaults to recurring amount

**Final Payment Details**  
If you wish to take a different amount for the final payment or take it on a specific date then specify this below. The date must fall after the normal date of the penultimate payment.  
*These details can not be specified if the agreement is set to run forever (ie until manually cancelled).*

Final Payment Date:  Optional // Defaults to date of last recurring payment

Final Amount (£):  Optional // Defaults to recurring amount

Create Agreement

### 3.1 RT Agreement Lookup

<b>RT Agreement</b>	This allows you to search for a specific Agreement by ID or Agreement Name.
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### 3.2 RT Agreement Creator

<b>Agreement Identity</b>		
<b>Rule Name</b>	Required	This gives you the option to give the new RT Agreement a specific name. The default is an automatically generated and can be changed.
<b>Description</b>	Optional	The description field can be used for further information (e.g. logging who created the Agreement, etc).
<b>Policy Reference</b>	Required	This gives you the option to give a unique policy reference can also be provided, this is the Policy Reference Number (MPRN) used by the customer to refer to this agreement with the relevant card schemes etc., if not provided a reference will be automatically generated.
<b>Base Transaction</b>		
<b>Base Transaction</b>	Required	This is the cross reference of the transaction that acts as the basis for each recurring transaction. This transaction is used to provide the payment information (card number, expiry date, etc.), payment currency and as the default for any unique transaction reference and cycle amounts.
<b>Agreement Overrides</b>		
<b>Merchant Account</b>	Required	This specifies the Merchant Account you wish to set the RT Agreement up on. The Merchant account must

		<p>support the base transaction's currency and card type.</p> <p><i>Defaults to base transaction's Merchant Account.</i></p>
<b>Start Date</b>	Required	<p>This specifies the date the RT Agreement should start, unless an 'initial payment date' is also specified, this will be the date from which the payment cycles start.</p> <p>Defaults to 'Today'.</p>
<b>Method</b>	Required	<p>This will specify whether payments should be sent as a 'Card On File (COF)' payment or sent to the Acquirer marked as a 'Continuous Authority (CA)' payment.</p> <p>Defaults to 'Card On File'.</p>
<b>Unique Reference</b>	Required	<p>A 'Unique Reference' and 'Order Description' can be specified for each payment which overrides any used in the base transaction. The actual transaction sequence number will be automatically appended to the 'Unique Reference' to keep it unique.</p> <p>Defaults to base transaction's value.</p>
<b>Recurring Cycle</b>		
<b>Recurring Amount</b>	Required	<p>This allows you to specify the amount of each recurring payment under the Agreement.</p> <p>Defaults to base transaction amount.</p>
<b>Take Payment Every</b>	Required	<p>This specifies the frequency of each recurring payment under the Agreement.</p>
<b>Repeat</b>	Required	<p>This allows you to specify a fixed number of payment cycles for the Agreement, or the Agreement can run indefinitely until manually cancelled.</p>



<b>Initial Payment Details</b>		
<b>Initial Payment Date</b>	Optional	Specify the date when the Agreement should start.  Defaults to agreement start date.
<b>Initial Amount</b>	Optional	Specify whether a different amount should be taken on the initial payment.  Defaults to recurring amount.
<b>Final Payment Details</b>		
<b>Final Payment Date</b>	Optional	Specify the final payment date.  Defaults to date of last recurring payment.
<b>Final Amount</b>	Optional	Specify the final amount that should be taken.  Defaults to recurring amount.

Once 'Create Agreement' has been clicked, the Agreement will be activated and put in place.

### **3.3 Stopping a RT Agreement**

If an Agreement is no longer required and can be cancelled/stopped simply go to the RT Agreements panel and locate the Agreement you wish to stop.

To stop the RT Agreement click on the Action drop down box and click on Stop, follow the dialog box instructions and then the RT Agreement should stopped. You will be able to tell by looking in the state column of the RT Agreement portal.

## 4 Customer Communication

### 4.1 Customer Receipts

Each recurring transaction should send a customer receipt using the existing receipt notification system informing them that the transaction has been taken (if enabled on the account and the base transaction contained an e-mail address). In addition to the normal information the receipt it includes the policy reference number rather than the normal order reference.