

# Scheduled Payments

Integration Guide v.2.0.1



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# 1 Overview

Scheduled payments allow 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 does not have to spend so much at the time of the order. The scheduling and amount calculation is done entirely by the merchant.

## IMPORTANT

Scheduled payments only work in ePDQ e-Commerce and DirectLink, and only with the following Brands:

- Visa
- MasterCard
- American Express
- JCB
- Diners

*This guide is an addition, and should be read alongside the Basic e-Commerce Integration Guide and/or the DirectLink Integration guide.*

## 2 Submission via e-Commerce

### 2.1 Additional payment parameters

When you initiate a new transaction, you have to submit additional parameters, indicating that you wish to settle the payment in multiple instalments.

The following hidden fields are used to transmit scheduled payments to our system:

Field	Usage
AMOUNT	Full amount to be paid MULTIPLIED BY 100, as the format of the amount must not 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.).
(...)	
AMOUNT <i>N</i>	The amount of the last payment.
EXECUTIONDATE <i>N</i>	The execution date of the last payment.

*More information about these fields can be found online. Just log in to your ePDQ account and go to: Support > Integration & user manuals > Technical guides > Parameter Cookbook.*

Note that there is no "executiondate1", as the first payment will naturally be the date of the initial transaction.

#### IMPORTANT NOTES

- There is no technical restriction on the number of scheduled payments, although for security reasons we advise you not to extend them too far into the future.
- If the interval between the last execution date and the card's expiry date is less than 3 months, the payment will be refused. This 3-month threshold can be adjusted by our Customer Care on request.

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.

#### Example

A customer buys something on your website for 300 EUR on 10/04/2010. 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 10/05/2010) and 1/3 in two months (on 10/06/2010).

\* 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="10/05/2010">
<input type="hidden" name="AMOUNT3" value="10000">
<input type="hidden" name="EXECUTIONDATE3" value="10/06/2010">
```

## 2.2 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 e-mail.

<b>Order reference : hva1003101941</b> <b>Total charge : 3.00 EUR</b> <b>Beneficiary :</b>	
<b>The following payments have been scheduled for this transaction</b>	
<b>Date</b> Today 10/05/2010 (dd/mm/yyyy) 10/06/2010 (dd/mm/yyyy)	<b>Amount</b> 1.00 EUR 1.00 EUR 1.00 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.

## 2.3 SHA Signature

All scheduled payment fields should be contained in the SHA Signature.

*For more information on SHA, please refer to the Basic e-Commerce integration Guide.*

## 3 Submission via DirectLink

### 3.1 Additional Payment parameters

When you initiate a new transaction, you must submit additional parameters, indicating that you wish to settle the payment in multiple instalments.

The following hidden fields are used to transmit scheduled payments to our system:

Field	Usage
AMOUNT	Full amount to be paid MULTIPLIED BY 100, as the format of the amount must not 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.).
(...)	
AMOUNT <i>N</i>	The amount of the last payment.
EXECUTIONDATE <i>N</i>	The execution date of the last payment.

*More information about these fields can be found online. Just log in to your ePDQ account and go to: Support > Integration & user manuals > Technical guides > Parameter Cookbook.*

Note that there is no "executiondate1", as the first payment will naturally be the date of the initial transaction.

#### IMPORTANT NOTES

- There is no technical restriction on the number of scheduled payments, although for security reasons, we advise you not to extend them too far into the future.
- If the interval between the last execution date and the card's expiry date is less than 3 months, the payment will be refused. This 3-month threshold can be adjusted by our Sales Team on request.

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.

#### Example

A customer buys something on your website for 300 EUR on 10/04/2010. 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 10/05/2010) and 1/3 in two months (on 10/06/2010).

\* query string in the event that your customer pays the full amount in one payment:  
<https://mdepayments.epdq.co.uk/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://mdepayments.epdq.co.uk/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=10/05/2010&executiondate3=10/06/2010&currency=EUR
```

## 3.2 SHA Signature

All scheduled payments fields should be contained in the SHA Signature.

*For more information on SHA, please refer to the DirectLink integration Guide.*

## 4 Transaction Feedback

### 4.1 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 will be in status "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". If a scheduled payment is refused or has an error, the system will re-try it once a day, for up to 10 days. After the last attempt, the payment will remain unsettled.

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

### 4.2 ePDQ 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	XXXXXXXXXXXX1111
22506235/1	order6421	9-Payment requested	testoff	2013-07-03 16:58:48	65.00 EUR /			TEST	SAS-Last data capture (payment)	test123	VISA	XXXXXXXXXXXX1111

Clicking this button will take you to the following screen, where you have a detailed overview. A "Delete" button allows you to cancel future occurrences (if, for any reason, you require to do so).

Date	Amount	Description	Status	BRAND	Attempts	Delete
2013-07-10	40.00 EUR		56		0/10	<input type="button" value="116108"/>
2013-08-04	25.00 EUR		56		0/10	<input type="button" value="116109"/>

### 4.3 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.

## 4.4 Maintenance operations

If you have performed your initial payment using the "Authorisation" operation code (transaction is in status "5 - Authorised") you may cancel, capture and even partially capture the initial amount, but that 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" box ticked, the transaction will have the status "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.