

TECHNICAL SPECIFICATIONS

Recurring Transactions



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History of Changes

Date	Version	Changes
07/08/2020	1.0	Original version
01/09/2021	2.0	Option of receiving a standing order without charging the card
16/03/2022	2.1	Service rebranding to epay eCommerce
14/09/2022	2.2	Removal of fixed TraceID values for VISA & Mastercard
13/10/2022	2.3	Update of manual links
20/09/2023	2.4	Updated chapter 2.2 with the mandatory parameters "Currency" & "Exponent" in the Wrapper 3DS call



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1. Introduction

This document outlines the procedure to be followed by merchants wishing to make recurring card payments on their customer's order. It is a description of the steps to be taken by businesses that receive an order from their customers online, to charge their card one or more subsequent times, at intervals of fixed or non-fixed frequency.



2. Merchant Action Flow

The steps the merchants must follow to send recurring transactions are described below.

1.

Merchants that receive an order from the cardholder through an online transaction in which strong authentication is performed (successful 3D Secure process)

This is the case when the cardholder enters the company's website, charges his/her card and at the same time instructs the company to charge his/her card periodically.

In detail, the steps to be followed are as follows:

- Initial card charge via [Redirection](#) or [Web Service](#) after successful completion of the 3D Secure process:

- **For transactions via Redirection:**

In the Ticketing Web Service, values should be sent to the parameters:

- **RecurringInd**
- **RecurPurchaseDate** (When RecurringInd=**C** an empty value should be sent.)
- **RecurFreq** (When RecurringInd=**C** an empty value should be sent.)
- **RecurEnd** (When RecurringInd=**C** an empty value should be sent.)

The 3D Secure process must have completed successfully, meaning that the **AuthStatus** parameter must be returned with a **value of 01**.

- **For transactions via Web Service:**

In the 3D Secure (Wrapper) process, values should be sent to the parameters:

- **RecurringInd**
- **RecurPurchaseDate** (When RecurringInd=**C** an empty value should be sent.)
- **RecurFreq** (When RecurringInd=**C** an empty value should be sent.)
- **RecurEnd** (When RecurringInd=**C** an empty value should be sent.)

In the Transaction Web Service call, a value must be sent to the **RecurringInd** parameter.

The 3D Secure process must have completed successfully, meaning the **MdStatus** parameter must have been returned with a **value of 1 or 4**.

- If the charge is successful, epay eCommerce will return values in the "Token" and "TraceID" parameters.
- Storage of "Token" and "TraceID" by the merchant.
- The next time the merchant needs to charge the card, without the presence of the customer, then it will make the charge via [Web Service](#) or [Batch File](#), including the following parameters, which indicate that this is a recurring transaction:
 - **RecurringInd:** Used if the transaction is a recurring payment, that is, when there is an agreement between the cardholder and the business for recurring charges (e.g. standing order). Possible values are:
 - **R:** In case of a recurring transaction carried out with a fixed frequency.
 - **C:** In case of a recurring transaction that does not take place with a fixed frequency.
 - **TraceID:** In recurring payments and from the second recurrence onwards, the value of the TraceID that relates to the first transaction and was returned by epay eCommerce to the merchant via the [Redirection](#) or [Web Service](#) is included.
 - **ECI (for merchants with charges via Web Service):**
The values **ECI=07** for Visa and **ECI=00** for Mastercard should be sent consistently.

2.

Merchants that receive an online order from the cardholder, without charging the card, provided that strong authentication (successful 3D Secure process) has been performed

This is the case when the cardholder enters the merchant's site, instructs the merchant to charge his card periodically, without charging his card with any amount at that moment.

In detail, the steps to be followed are as follows:

- For a standing order via [Redirection](#) or [Web Service](#) after successful completion of the 3D Secure process:

■ **For transactions via Redirection:**

In the Ticketing Web Service, values should be sent to the parameters:

- **RecurringInd = R ή C**
- **RecurPurchaseDate** (When RecurringInd=**C** an empty value should be sent.)
- **RecurFreq** (When RecurringInd=**C** an empty value should be sent.)

- **RecurEnd** (When RecurringInd=**C** an empty value should be sent.)
- **RequestType = 00** (Preauthorization transaction)
- **Amount = 0,00** (Zero amount)
- **AccountVerification = 1**

If the 3D Secure process has been successfully completed (in which case the value AuthStatus = 01 will be returned), a zero-charge card transaction will follow and the merchant will receive a successful response in the Success URL with the values in the Token and TraceID parameters filled in (which should be saved).

Otherwise (if the 3D Secure process is not successful), the customer will be redirected to the card details entry page to perform the process again (no action required by the merchant).

■ For transactions via Web Service:

In the 3D Secure (Wrapper) process, values should be sent to the parameters:

- **RecurringInd = R ĩ C**
- **RecurPurchaseDate** (When RecurringInd=**C** an empty value should be sent.)
- **RecurFreq** (When RecurringInd=**C** an empty value should be sent.)
- **RecurEnd** (When RecurringInd=**C** an empty value should be sent.)
- **Amount = 0**
- **ChallengeInd = 04**
- **Currency = 978**
- **Exponent = 2**

The 3D Secure process must have completed successfully, meaning the **MdStatus** parameter must have been returned with **a value of 1 or 4**.

The Transaction Web Service is then called, using the following values. No charge will be made through this call.

- **RecurringInd = R ĩ C**
- **RequestType = AUTHORIZE** (Preauthorization transaction)
- **Amount = 0,00** (Zero amount)
- Dispatch of **ECI, CAVV, XID, Protocol, DsTransID** as returned from the 3D process.

- If the charge is successful, epay eCommerce will return values in the "Token" and "TraceID" parameters.
- Storage of "Token" and "TraceID" by the merchant.
- The next time the merchant needs to charge the card, without the presence of the customer, then it will make the charge via [Web Service](#) or [Batch File](#), including the following parameters, which indicate that this is a recurring transaction:
 - **RecurringInd:** Used if the transaction is a recurring payment, that is, when there is an agreement between the cardholder and the business for recurring charges (e.g. standing order). Possible values are:
 - **R:** In case of a recurring transaction carried out with a fixed frequency.
 - **C:** In case of a recurring transaction that does not take place with a fixed frequency.

- **TraceID:** In recurring payments and from the second recurrence onwards, the value of the TraceID that relates to the first transaction and was returned by epay eCommerce to the merchant via the [Redirection](#) or [Web Service](#) is included.
- **ECI (for merchants with charges via Web Service):**
The values **ECI=07** for Visa and **ECI=00** for Mastercard should be sent consistently.



Note:

If a merchant stores the clear card numbers and does not use the [Tokenization](#) service, then if the charge is made via **Web Service** (from the 2nd recurrence onwards for cases where the order is given online and in all transactions in case the order is given via physical presence), **<KeyEntry>=CardOnFile** must be sent.