Recurring Billing

Using the Business Center for CyberSource Essentials

January 2019

CyberSource®

the power of payment

CyberSource Contact Information

For technical support questions, go to the Home page in the Business Center to see the contact information appropriate for your account.

Visit the Business Center, your central location for managing your online payment transactions, at https://businesscenter.cybersource.com.

For general information about our company, products, and services, go to http://www.cybersource.com.

For sales questions about any CyberSource Service, email sales@cybersource.com or call 650-432-7350 or 888-330-2300 (toll free in the United States).

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Contents

Recent Revisions to This Document

Release	Changes
January 2019	Updated the link to MIT FAQs. See "Merchant-Initiated Transactions," page 35.
October 2018	Added an Important note. See "Recurring Billing," page 9. Added information about merchant-initiated transactions. See "Merchant-Initiated Transactions," page 35.
June 2018	This revision contains only editorial changes and no technical updates.
February 2018	Updated the test card numbers. See "Test Card Numbers," page 17.
December 2016	Added alternate merchant descriptor information. See "eCheck Installment Subscription," page 24.
August 2014	Updated the "Supported Processors and Payment Types" section. See "Supported Processors and Payment Methods," page 12. Updated the "Requesting an On-Demand Transaction" section. See "Requesting an On-Demand Transaction," page 30. Added an important note to the "Replacement Expiration Dates" section. See "Replacement Expiration Dates," page 38. Updated the "Customer Subscription Sharing" section. See "Customer Subscription Sharing," page 39.

About This Guide

Audience and Purpose

This guide is written for merchants who want to create customer payment subscriptions and eliminate payment data from their network to ensure that customers' sensitive personal information is not compromised during a security breach. A customer's sensitive information is replaced with a unique identifier, known as the *subscription ID*, which you store on your network.

The purpose of this guide is to help you create, update, retrieve, and delete customer subscriptions. It also describes how to process an on-demand transaction using a customer subscription and how to update a payment event.

Conventions

Note, Important, and Warning Statements

Note	A *Note* contains helpful suggestions or references to material not contained in the document.

Important	An *Important* statement contains information essential to successfully completing a task or learning a concept.

Warning	A *Warning* contains information or instructions, which, if not heeded, can result in a security risk, irreversible loss of data, or significant cost in time or revenue or both.

Text and Command Conventions

Convention	Usage
bold	■ Field and service names in text; for example: Include the **ics_applications** field. ■ Items that you are instructed to act upon; for example: Click **Save**.

Related Documents

- *Account Updater User Guide* (PDF | HTML)—describes how to automatically incorporate changes made to a customer's payment card data.

- *Batch Submission User Guide* (PDF | HTML)—describes how to send a batch file of order requests to CyberSource.

- *Business Center User Guide* (PDF | HTML)—describes the features and options available within the Business Center.

- *Credit Card Services User Guide* (PDF | HTML)—describes how to integrate credit card processing into your order management system.

- *Electronic Check Services User Guide* (PDF | HTML)—describes how to integrate eCheck processing into your order management system.

- *Getting Started with CyberSource Essentials* (PDF | HTML)—describes how to get started using the Simple Order API.

- *Payment Tokenization Using the Business Center for CyberSource Essentials* (PDF | HTML)—describes how to request the Payment Tokenization services using the Simple Order API.

- *Reporting User Guide* (PDF | HTML)—describes how to view and configure Business Center reports.

- *Secure Acceptance Hosted Checkout Integration Guide* (PDF | HTML)—describes how to create a Secure Acceptance profile and integrate seamlessly with Secure Acceptance Web/Mobile.

- *Secure Acceptance Checkout API Integration Guide* (PDF | HTML)—describes how to create a Secure Acceptance profile and integrate seamlessly with Secure Acceptance Silent Order POST.

Refer to the Support Center for complete CyberSource technical documentation:

http://www.cybersource.com/support_center/support_documentation

Customer Support

For support information about any CyberSource service, visit the Support Center:

http://www.cybersource.com/support

Introduction

Recurring Billing

Recurring Billing subscriptions support installment payments (see "Installment Subscriptions," page 11) and recurring payments (see "Recurring Subscriptions," page 11). For information about on-demand payments see *Payment Tokenization Using the Business Center for CyberSource Essentials*.

A *subscription ID*, also known as a *payment token* (see "Secure Acceptance," page 10), which you can store on your server, is a unique identifier that cannot be reverse-engineered. It is generated to replace sensitive card and billing information.

Recurring Billing protects sensitive cardholder information in order to comply with industry standards and government regulations and can prevent the theft of card information in storage. The Recurring Billing solution is compatible with the Visa and Mastercard Account Updater service. All payment information stored with CyberSource is automatically updated by participating banks, thereby reducing payment failures. See the *Account Updater User Guide* (PDF | HTML) for more information.

⚠️ Recurring Billing can be used only to collect scheduled payments from customers, not to disburse payments.

Important

Payment Network Token

<table>
<tr>
<td>⚠
Important</td>
<td>CyberSource payment tokenization and payment network tokenization are different features:
■   The CyberSource token (the subscription ID) is created by CyberSource and can be used only with CyberSource payment services.
■   The payment network token is created by a token service provider and can be used throughout the financial network.</td>
</tr>
</table>

The payment network token replaces the primary account number (PAN) that is stored in a customer profile. If a customer profile contains a payment network token, you can use the Business Center to replace the token with an updated PAN.

Subscription ID

<table>
<tr>
<td>⚠
Important</td>
<td>Contact CyberSource Customer Support to have your account configured for a 16-digit subscription ID, or to update from a 22-digit subscription ID to a 16-digit subscription ID.</td>
</tr>
</table>

There are three types of subscription IDs:

■   22 digit—the default subscription ID.

■   16 digit—displays the final 4 digits of the primary account number (PAN) and passes Luhn mod-10 checks. This subscription ID is for card customer subscriptions.

■   16 digit—displays *99* as the two leading digits and passes Luhn mod-10 checks. If your business rules prohibit using 99 as the leading digits, you must modify your system to accept the other 16-digit subscription ID.

Secure Acceptance

Payment Token

If you are using Secure Acceptance to process transactions, the payment token is the customer subscription ID (see). The payment token identifies the card and retrieves the associated billing, shipping, and card information.

Customer Subscriptions

⚠️ **Important**	For information about processing on-demand payments for a customer profile, see *Payment Tokenization Using the Business Center for CyberSource Essentials*.

There are two types of subscriptions: installment subscriptions and recurring subscriptions. A customer subscription contains specific information about a customer that you store in the CyberSource database for future billing. You can also view the customer subscription in the CyberSource Business Center.

A customer subscription includes:

■ Customer contact information, such as billing and shipping information.

■ Customer payment information, such as card type, masked account number, and expiration date.

■ Customer order information, such as the transaction reference number and merchant defined data fields.

Installment Subscriptions

An installment subscription (see "Credit Card Installment Subscription," page 19) allows you to charge a customer's preferred payment method on a fixed number of scheduled payments. You must specify the number of payments, the amount and frequency of each payment, and the start date for processing the payments. CyberSource creates a schedule based on this information and automatically bills the customer according to the schedule. For example, you can offer a product for 75.00 and let the customer pay in three installments of 25.00.

Recurring Subscriptions

A recurring subscription (see "Credit Card Recurring Subscription," page 21) allows you to charge a customer's preferred payment method on a recurring payment basis with no specific end date. You must specify the amount and frequency of each payment and the start date for processing the payments. CyberSource creates a schedule based on this information and automatically bills the customer according to the schedule. For example, you can offer an online service to which the customer subscribes and can charge a monthly fee.

After you have created a customer subscription, the following tasks are available to you:

- Update customer subscription information (see "Updating Customer Subscription Details," page 27).

- Change the payment method of a customer subscription (see "Updating Customer Subscription Details," page 27).

- Process an on-demand transaction using the customer subscription details. You can process an authorization, credit, eCheck credit, and an eCheck debit (see "Requesting an On-Demand Transaction," page 30).

- Retrieve customer subscription information (see "Searching for a Customer Subscription," page 32).

- Cancel a customer subscription (see "Canceling a Customer Subscription," page 29).

- Delete a customer subscription (see "Deleting a Customer Subscription," page 29).

On-Demand Customer Profile

For information about processing on-demand payments for a customer profile, see *Payment Tokenization Using the Business Center for CyberSource Essentials*.

Supported Processors and Payment Methods

Each customer subscription has an associated payment method: credit card, eCheck, or other.

Note	The *other* payment method enables you to store data securely in a customer subscription. This payment method is useful if you do not intend to use the customer subscription for payment transactions. See "Optional Data Storage," page 37

Important	All the processors listed in the table below support automatic preauthorizations and manual preauthorizations. Unless stated otherwise, each processor in the table below supports 1.00 preauthorizations using all credit card types.

Table 1   Supported Processors and Payment Methods

Processor	Payment Method
Chase Paymentech Solutions	■ Credit card—supports 0.00 preauthorizations for Visa and Mastercard cards. ■ Debit card and prepaid card—supports partial authorizations for Visa, Mastercard, American Express, Discover, and Diners Club cards. ■ Electronic check. ■ Replacement expiration dates are supported for Visa and Mastercard cards. See "Replacement Expiration Dates," page 38. ■ Visa Bill Payments—see "Visa Bill Payment Program," page 38.
CyberSource ACH Service	Electronic check.
FDC Compass	■ Credit card—supports 0.00 preauthorizations for Visa and Mastercard cards. ■ Debit card and prepaid card—supports partial authorizations for Visa, Mastercard, American Express, and Discover cards. ■ Replacement expiration dates are supported for Visa and Mastercard cards. See "Replacement Expiration Dates," page 38. ■ Visa Bill Payments—see "Visa Bill Payment Program," page 38.
FDC Nashville Global	■ Credit card—supports 0.00 preauthorizations for Visa and Mastercard cards. ■ Debit card and prepaid card—supports partial authorizations for Visa, Mastercard, American Express, Discover, Diners Club, and JCB (US Domestic) cards. ■ Visa Bill Payments—see "Visa Bill Payment Program," page 38.
FDMS Nashville	■ Credit card—supports 0.00 preauthorizations for Visa cards. ■ Debit card and prepaid card—supports partial authorizations for Visa, Mastercard, American Express, Discover, Diners Club, and JCB (US Domestic) cards. ■ Visa Bill Payments—see "Visa Bill Payment Program," page 38.

Table 1 Supported Processors and Payment Methods (Continued)

Processor	Payment Method
FDMS South	■ Credit card—supports 0.00 preauthorizations for Visa and Mastercard cards. ■ Debit card and prepaid card—supports partial authorizations for Visa, Mastercard, American Express, Discover, and JCB (US Domestic) cards. ■ Replacement expiration dates are supported for Visa and Mastercard cards. See "Replacement Expiration Dates," page 38.
GPN	■ Credit card—supports 0.00 preauthorizations for Visa and Mastercard cards. ■ Debit card and prepaid card—supports partial authorizations for Visa, Mastercard, American Express, Discover, Diners Club, and JCB cards. ■ Visa Bill Payments—see "Visa Bill Payment Program," page 38.
Moneris	Credit card—supports 0.00 preauthorizations for Visa and Mastercard cards.
RBS WorldPay Atlanta	■ Credit card—supports 0.00 preauthorizations for Visa and Mastercard cards. ■ Electronic check.
TeleCheck	Electronic check—supports 1.00 preauthorizations.
TSYS Acquiring Solutions	■ Credit card—supports 0.00 preauthorizations for Visa and Mastercard cards and 1.00 preauthorizations using American Express, Discover, Diners Club, and JCB cards. ■ Debit card and prepaid card—supports partial authorizations for Visa, Mastercard, American Express, Discover, Diners Club, and JCB cards. ■ Visa Bill Payments—see "Visa Bill Payment Program," page 38.

To enable relaxed requirements for address data and expiration date, contact CyberSource Customer Support to have your account configured for this feature. For details about relaxed requirements, see the Relaxed Requirements for Address Data and Expiration Date page.

To enable relaxed requirements for address data and expiration date, contact CyberSource Customer Support to have your account configured for this feature. For details about relaxed requirements, see the Relaxed Requirements for Address Data and Expiration Date page.

Types of Authorizations

Table 2   Types of Authorizations

Authorization	Description
Automatic preauthorization	Automatically preauthorize a credit card when you create a customer subscription, or automatically preauthorize a bank account when you create an eCheck customer subscription. See "Automatically Preauthorizing an Account," page 18. Depending on the payment method and if your account has been configured for automatic preauthorizations, CyberSource automatically runs several fraud checks during a preauthorization: AVS and CVN checks for cards, and Decision Manager for cards and eChecks. **Note** Partial authorizations for prepaid cards and debit cards cannot be performed for automatic preauthorizations. **Important** Contact your merchant account provider to determine whether you will be charged a fee for a preauthorization.
Manual preauthorization	Manually preauthorize a customer's account when you create a customer subscription. This feature is available only with the CyberSource API. **Important** Contact your merchant account provider to determine whether you will be charged a fee for a preauthorization.
Automatic preauthorization reversal	If your processor supports full authorization reversal, you can contact CyberSource Customer Support to automatically reverse preauthorizations when you create a customer subscription. CyberSource does not charge you for reversing automatic preauthorizations. If you cannot create a customer subscription for any reason, or if the preauthorization amount is 0.00, CyberSource does not reverse the automatic preauthorization. **Important** TSYS Acquiring Solutions does not support automatic preauthorization reversals.
Partial authorization	When the balance on a debit card or prepaid card is lower than the requested authorization amount, the issuing bank can approve a partial amount. **Note** Partial authorizations for prepaid cards and debit cards cannot be performed for automatic preauthorizations.

Authorization Consents

Authorization for Electronic Checks

To support customer subscriptions that use electronic checks, you must display a separate consent agreement accepted by the customer before you create the customer subscription. The authorization statement must:

- Be readily identifiable as an authorization.

- Clearly and conspicuously state its terms including the transaction amount and the effective date of the transfer.

- Include the routing number and bank account number to be debited.

- Specify the frequency of the debits and the period of time during which the customer's payment authorization is granted.

- Include instructions for revoking the authorization.

Reporting

Subscription Detail Report

The Subscription Detail report is available in XML and CSV formats and provides detailed information about customer subscriptions and their transactions.

You can view the report on the Business Center, or you can use a client API to programmatically download the report.

For a detailed description of the Subscription Detail Report, and for details about downloading the report, see the *Business Center Reporting Developer Guide* (PDF | HTML).

Subscription Payment Exception Report

The Subscription Payment Exception Report provides information about installment and recurring customer subscriptions. The report includes two lists: retry mode and on hold. See "Subscription Payment Exception Report," page 36.

Transaction Endpoints

> ![Important]
> **!**
> **Important**
> Contact CyberSource Customer Support to configure your account for Recurring Billing.

When you use the live Business Center, the payment method you are testing determines whether you use real card numbers or real account numbers. Create customer subscriptions that use small amounts, such as 1.50. Search for and view your live customer subscriptions in the production version of the Business Center:

Search for and view your test subscriptions in the test version of the Business Center:

https://ebctest.cybersource.com

Test Card Numbers

Use the credit card numbers in the following table to test transactions. Do not use real credit card numbers. To test card types not listed in the table, use an account number that is within the card's bin range. For best results, try each test with a different CyberSource service request and with different test credit card numbers.

Table 3   Test Credit Card Numbers

Credit Card Type	Test Account Number (Remove spaces when sending to CyberSource.)
American Express	3782 8224 6310 005
Diners Club	3800 0000 0000 06
Discover	6011 1111 1111 1117
JCB	3566 1111 1111 1113
Maestro (International)	5033 9619 8909 17
	5868 2416 0825 5333 38
Maestro (UK Domestic)	6759 4111 0000 0008
	6759 5600 4500 5727 054
	5641 8211 1116 6669
	Note Effective May 2011, the issue number is no longer required for Maestro (UK Domestic) transactions.
Mastercard	2222 4200 0000 1113
	2222 6300 0000 1125
	5555 5555 5555 4444
Visa	4111 1111 1111 1111

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Creating a Recurring Subscription

> ⚠️ **Important** Contact CyberSource Customer Support to configure your account for Recurring Billing.

Validating a Customer Subscription

Two validation methods are available to you to validate a card or eCheck customer subscription before you create it.

Charging a Setup Fee

This fee is available only for card payments. It is a one-time optional fee that you can charge only when you are creating a customer subscription. See "Credit Card Installment Subscription," page 19.

> ⚠️ **Important** CyberSource recommends that you do not enable partial authorizations for authorizing a setup fee. If the issuing bank approves a partial amount for the setup fee, the customer subscription is not created.

Automatically Preauthorizing an Account

Only card payments and eCheck payments can be preauthorized, and CyberSource does not charge you for this feature. Before the customer subscription is created, CyberSource authorizes a small amount against the payment method entered for the customer subscription. Each payment processor supports different preauthorization amounts; see "Supported Processors and Payment Methods," page 12.

If your account is configured for automatic preauthorizations, CyberSource automatically runs several fraud checks during a preauthorization depending on the payment method for the new customer subscription:

- AVS checks—credit card only.

- CVN checks—credit card only.

- Decision Manager—credit card and electronic checks.

If your payment processor supports full authorization reversals you can contact CyberSource Customer Support to automatically reverse preauthorizations. When you create a customer subscription with automatic preauthorizations and automatic preauthorization reversals enabled, the order of services is:

1 Credit card authorization service for the preauthorization.

2 Subscription create service—only if the authorization was successful.

3 Full authorization reverse service—only if the authorization was successful and the preauthorization amount was not 0.00.

Creating a Customer Subscription

Credit Card Installment Subscription

To create an installment subscription using a card:

Step 1   Log in to the Business Center:
- Live Transactions: https://ebc.cybersource.com
- Test Transactions: https://ebctest.cybersource.com

Step 2   In the left navigation pane, choose **Recurring Billing > New subscription**.

Step 3   Enter the required installment subscription information:

Table 4   Required Subscription Information

Type Information	Description
Customer Information	First/last name
	Street address 1
	City/state/postal code
	Country
	Email address
Order Information	Order/merchant reference number
	There are two types of data storage fields that you can include in a customer subscription. See "Optional Data Storage," page 37.
Subscription Information	Subscription type—select **installment**.

Table 4   Required Subscription Information (Continued)

Type Information	Description
Installment Transaction	Recurring amount
	Currency
	Start date
	Billing frequency
	Number of payments
Payment Information	Payment type—select **credit card**.
	If you are using the *other* payment type, you can store data securely in a customer subscription. This payment method is useful if you do not intend to use the customer subscription for payment transactions. See "Optional Data Storage," page 37.
Card Information	Card type
	Card number
	Card expiration date

Step 4   Check **Require approval before processing payments** to approve each payment before CyberSource processes it.

> **Note**   If you change the amount of the subscription, all future payment statuses are reset to *unapproved* even if the payments were already approved.

Step 5   Check **Automatically renew this subscription**. The subscription is automatically renewed on the anniversary date.

Step 6   Check **Ignore fraud checks** to disable the fraud checks CyberSource will automatically run during preauthorization of the customer subscription.

If the fraud checks are successful, the customer subscription is created and the authorization is automatically reversed. If the fraud checks fail, the customer subscription is not created and CyberSource does not charge you for the preauthorization and the reversed transactions.

Step 7   Click **Submit**. The success message is displayed along with the subscription ID for the customer subscription.

Step 8   Click the subscription ID to view the customer subscription details. The Subscription Details screen appears. See "Updating Customer Subscription Details," page 27.

To enable or disable automatic preauthorizations:

Step 1 In the left navigation pane, choose **Recurring Billing > Settings**.

Step 2 Check **Perform an automatic preauthorization before creating subscription**.

Step 3 Click **Submit Changes**.

To add supported card types for the customer subscription:

Step 1 In the left navigation pane, choose **Recurring Billing** > **Settings**.

Step 2 Check each card type check box that your merchant account supports.

Step 3 Click **Submit Changes**.

To set the e-commerce indicator for the first payment to recurring:

Step 1 In the left navigation pane, choose **Recurring Billing** > **Settings**.

Step 2 Check **Set e-commerce indicator for first payment to Recurring**.

> ⚠️ **Important**
> All subsequent recurring payments are set to recurring regardless of this setting.

Step 3 Click **Submit Changes**.

Credit Card Recurring Subscription

To create a recurring subscription using a card:

Step 1 In the left navigation pane, choose **Recurring Billing > New subscription**.

Step 2   Enter the required recurring subscription information:

Table 5   Required Subscription Information

Type Information	Description
Customer Information	First/last name
	Street address 1
	City/state/postal code
	Country
	Email address
Order Information	Order/merchant reference number
	There are two types of data storage fields that you can include in a customer subscription. See "Optional Data Storage," page 37.
Subscription Information	Subscription type—select **Recurring**.
Recurring Transaction	Recurring amount
	Currency
	Start date
	Billing frequency
Payment Information	Payment type—select **credit card**.
	If you are using the *other* payment type, you can store data securely in a customer subscription. This payment method is useful if you do not intend to use the customer subscription for payment transactions. See "Optional Data Storage," page 37.
Card Information	Card type
	Card number
	Card expiration date

Step 3   Check **Require approval before processing payments** to approve each payment before CyberSource processes it.

> **Note** If you change the amount of the subscription, all future payment statuses are reset to *unapproved* even if the payments were already approved.

Step 4   Check **Ignore fraud checks** to disable the fraud checks CyberSource will automatically run during preauthorization of the customer subscription.

If the fraud checks are successful, the customer subscription is created and the authorization is automatically reversed. If the fraud checks fail, the customer subscription is not created and CyberSource does not charge you for the preauthorization and the reversed transactions.

Step 5   Click **Submit**. The success message is displayed along with the subscription ID for the customer subscription.

Step 6   Click the subscription ID to view the customer subscription details. The Subscription Details screen appears. See "Updating Customer Subscription Details," page 27.

To enable or disable automatic preauthorizations:

Step 1   In the left navigation pane, choose **Recurring Billing > Settings**.

Step 2   Check **Perform an automatic preauthorization before creating subscription**.

Step 3   Click **Submit Changes**.

To add supported card types for the customer subscription:

Step 1   In the left navigation pane, choose **Recurring Billing** > **Settings**.

Step 2   Check each card type check box that your merchant account supports.

Step 3   Click **Submit Changes**.

To set the e-commerce indicator for the first payment to recurring:

Step 1   In the left navigation pane, choose **Recurring Billing** > **Settings**.

Step 2   Check **Set e-commerce indicator for first payment to Recurring**.

> ⚠️ **Important**   All subsequent recurring payments are set to recurring regardless of this setting.

Step 3   Click **Submit Changes**.

eCheck Installment Subscription

> ⚠️ **Important**
>
> If your processor is TeleCheck, contact them to learn which customer subscription details are required or optional.

To create an eCheck installment subscription:

Step 1   In the left navigation pane, choose **Recurring Billing > New subscription**.

Step 2   Enter the required installment subscription information:

Table 6   Required Subscription Information

Type Information	Description
Customer Information	First/last name
	Street address 1
	City/state/postal code
	Country
	Email address
Order Information	Order/merchant reference number
	There are two types of data storage fields that you can include in a customer subscription. See "Optional Data Storage," page 37.
Subscription Information	Subscription type—select **installment**.
	Currency
Payment Information	Payment type—select **check**.
	Alternate Merchant Descriptor. Alternate contact information for your business, such as email address or URL.
Installment Transaction	Recurring amount
	Currency
	Start date
	Billing frequency
	Number of payments
Check Information	Account number
	Account type
	Check routing number—also known as the *transit number*.

Step 3   Check **Require approval before processing payments** to approve each payment before CyberSource processes it.

> If you change the amount of the subscription, all future payment statuses are reset to *unapproved* even if the payments were already approved.
>
> **Note**

Step 4   Check **Automatically renew this subscription**. The subscription is automatically renewed on the anniversary date.

Step 5   Check **Customer Check Statement** to authorize electronic debits from the checking account you have entered.

Step 6   Click **Submit**. The success message is displayed along with the subscription ID for the customer subscription.

Step 7   Click the subscription ID to view the customer subscription details. The Subscription Details screen appears. See "Updating Customer Subscription Details," page 27.

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eCheck Recurring Subscription

> !
>
> If your processor is TeleCheck, contact them to learn which customer subscription details are required or optional.
>
> **Important**

To create an eCheck recurring subscription:

Step 1   In the left navigation pane, choose **Recurring Billing > New subscription**.

Step 2   Enter the recurring subscription information:

Table 7   Required Subscription Information

Type Information	Description
Customer Information	First/last name
	Street address 1
	City/state/postal code
	Country
	Email address

Table 7   Required Subscription Information (Continued)

Type Information	Description
Order Information	Order/merchant reference number
	There are two types of data storage fields that you can include in a customer subscription. See "Optional Data Storage," page 37.
Subscription Information	Subscription type—select **installment**.
	Currency
Payment Information	Payment type—select **check**.
Installment Transaction	Recurring amount
	Currency
	Start date
	Billing frequency
Check Information	Account number
	Account type
	Check routing number—also known as the *transit number*.

Step 3   Check **Require approval before processing payments** to approve each payment before CyberSource processes it.

Note   If you change the amount of the subscription, all future payment statuses are reset to *unapproved* even if the payments were already approved.

Step 4   Check **Customer Check Statement** to authorize electronic debits from the checking account you have entered.

Step 5   Click **Submit**. The success message is displayed along with the subscription ID for the customer subscription.

Step 6   Click the subscription ID to view the customer subscription details. The Subscription Details screen appears. See "Updating Customer Subscription Details," page 27.

To enable automatic preauthorization before creating subscription:

Step 1   In the left navigation pane, choose **Payment Tokenization > Settings**.

Step 2   Check **Perform an automatic preauthorization before creating subscription**.

Updating Customer Subscription Details

![!] **Important**   Only customer subscriptions with a status of *current* can be modified. You cannot change the type of subscription.

Updating Card Information

To update a customer's card information:

Step 1   In the left navigation pane, choose **Recurring Billing > Search**. The Subscription Search screen appears.

Step 2   Choose the scope for the search:

- All Subscriptions
- Active Subscriptions
- Canceled Subscriptions—choose a date range.
- Creation Date of Subscriptions—choose a date range.
- Expiration Date of Subscriptions—choose a date range.
- Field and value—choose a specific field; for example, the subscription ID.

Step 3   Click **Submit**. The Subscription Search Results screen appears.

Step 4   Click the title of the customer subscription that you want to modify. The Subscription Details screen appears.

![Note] **Note**   If your account is configured to use a 16 digit format-preserving subscription ID, and you update the card number, you receive a new subscription ID if the last four digits of the new card number are different from the previous card number. The status of the previous subscription ID changes to *superseded*. You cannot update, delete, or cancel a customer subscription that has a status of *superseded*.

Step 5   Click **Modify Subscription**. The Edit Subscription screen appears.

Step 6   Modify the customer subscription details and click **Submit**.

Replacing a Payment Network Token with Card Information

To update a customer's payment network token to card information:

Step 1   In the left navigation pane, choose **Recurring Billing > Search**. The Subscription Search screen appears.

Step 2   Choose the scope for the search:

- All Subscriptions
- Active Subscriptions
- Canceled Subscriptions—choose a date range.
- Creation Date of Subscriptions—choose a date range.
- Expiration Date of Subscriptions—choose a date range.
- Field and value—choose a specific field; for example, the subscription ID.

Step 3   Click **Submit**. The Subscription Search Results screen appears.

Step 4   Click the title of the customer subscription you want to modify. The Subscription Details screen appears.

Step 5   Click **Modify Subscription**. The Edit Subscription screen appears.

Step 6   Under Card Information, the following payment network token fields are unavailable:

- Token Transaction Type—in-app transaction. An application on the customer's mobile device provided the token data.

- Requestor ID—this value is assigned by the token service provider and is unique within the token service provider's database. The value identifies your business and indicates that the cardholder's account number is tokenized.

Step 7   Enter the new card number and card expiration date. The new card number replaces the payment network token value, and the new card expiration date replaces the expiration date of the payment network token.

Step 8   Click **Submit**.

Canceling a Customer Subscription

To cancel a customer subscription:

Step 1 In the left navigation pane, choose **Recurring Billing > Search**. The Subscription Search screen appears.

Step 2 Choose the scope for the search:
- All Subscriptions
- Active Subscriptions
- Canceled Subscriptions—choose a date range.
- Creation Date of Subscriptions—choose a date range.
- Expiration Date of Subscriptions—choose a date range.
- Field and value—choose a specific field; for example, the subscription ID.

Step 3 Click **Submit**. The Subscription Search Results screen appears.

Step 4 Click the title of the customer subscription you want to modify. The Subscription Details screen appears.

Step 5 Click **Cancel Subscription**. The Subscription Details screen appears. The cancellation message is displayed along with the Subscription ID.

Deleting a Customer Subscription

To delete a customer subscription:

Step 1 In the left navigation pane, choose **Recurring Billing > Search**. The Subscription Search screen appears.

Step 2 Choose the scope for the search:
- All Subscriptions
- Active Subscriptions
- Canceled Subscriptions—choose a date range.
- Creation Date of Subscriptions—choose a date range.
- Expiration Date of Subscriptions—choose a date range.
- Field and value—choose a specific field; for example, the subscription ID.

Step 3 Click **Submit**. The Subscription Search Results screen appears.

Step 4 Click the title of the customer subscription you want to modify. The Subscription Details screen appears.

Step 5 Click **Delete Subscription**.

Requesting an On-Demand Transaction

To request an on-demand transaction:

Step 1 In the left navigation pane, choose **Recurring Billing > Search**. The Subscription Search screen appears.

Step 2 Choose the scope for the search:
- All Subscriptions
- Active Subscriptions
- Canceled Subscriptions—choose a date range.
- Creation Date of Subscriptions—choose a date range.
- Expiration Date of Subscriptions—choose a date range.
- Field and value—a specific field; for example, the subscription ID.

Step 3 Click **Submit**. The Subscription Search Results screen appears.

Step 4 Click the title of the customer subscription you want to modify. The Subscription Details screen appears.

Step 5 Click **Make On-Demand Payment or Credit**. The On-Demand Payment or Credit screen appears.

The on-demand transaction types that you can request are:
- Credit Card—authorization, sale.
- Electronic checks—debit, credit.

Step 6 Enter the amount for the transaction.

Step 7 Choose the transaction type.

Step 8 Click **Submit**. The Subscription Details screen appears. The transaction result message is displayed along with the request ID for the transaction.

Converting a Transaction to a Customer Subscription

Note	If you are using the FDC Nashville Global processor, you can also update the customer's email address when converting a transaction to a customer subscription.

Important	Transaction information resides in the CyberSource database for 60 days after the transaction takes place. If you account is configured to use automatic preauthorizations, CyberSource does not perform a preauthorization when you convert a transaction to a customer subscription.

To convert a transaction to a customer subscription:

Step 1 In the left navigation panel, choose **Transaction Search > General Search**. The General Search screen appears. The search options are:

- Field and value: search by a customer's email address, first or last name, account suffix, or specific transaction information such as the request ID and transaction reference numbers.

- An application.

- A reply: the response received by the transaction you are searching for. For example, searching for all successful transactions.

- Date range: select the date and time interval for your search; for example, transactions processed during the past hour, those from the previous 1-6 months, or a custom range that you define.

Step 2 Click **Search**. The Transaction Search Results page appears.

Step 3 Click the request ID link of the transaction. The Transaction Search Details page appears.

Step 4 Under Available Actions, click **Create Subscription**.

Step 5 Enter the customer subscription details. See "Creating a Customer Subscription," page 19.

Step 6 Click **Submit**.

Searching for a Customer Subscription

To request an on-demand transaction:

Step 1 In the left navigation pane, choose **Recurring Billing > Search**. The Subscription Search screen appears.

Step 2 Choose the scope for the search:

- All Subscriptions

- Active Subscriptions

- Canceled Subscriptions—choose a date range.

- Creation Date of Subscriptions—choose a date range.

- Expiration Date of Subscriptions—choose a date range.

- Field and value—choose a specific field; for example, the subscription ID.

Step 3 Click **Submit**. The Subscription Search Results screen appears.

Step 4 Click the title of the customer subscription you want to view. The Subscription Details screen appears.

Additional Features

Email Notifications

⚠️ **Important**	You can configure email notifications on the Subscription Settings page in the Business Center, or contact CyberSource Customer Support to configure this functionality.

CyberSource can send emails to your customers on your behalf to alert them of events related to their subscriptions. CyberSource offers the following types of email notifications:

- Pre-processing notification—informs the customer of an upcoming payment. This message can be sent seven days before CyberSource processes the payment. You can configure this setting by selecting the number of days the customer receives the notification before their transaction has been processed. When a card is to expire within 60 days, CyberSource adds a paragraph with this information to the message.

- Successful payment message—informs the customer of a successful payment. This email message is not sent if you process a one-time payment for a subscription.

- Failed payment message—informs the customer of a problem with one of the payments for the installment or recurring subscription. This email is sent only when the subscription goes on hold, not simply because one payment attempt has failed.

To configure email notifications:

Step 1 Log in to the Business Center:
- Live Transactions: https://ebc.cybersource.com
- Test Transactions: https://ebctest.cybersource.com

Step 2 In the left navigation pane, choose **Recurring Billing > Settings**.

Step 3 Configure the email notifications you would like to send to a customer.

Step 4 Click **Submit Changes**.

Email Format

For each type of notification, you must enter text in each section of the message:

Header—use the header section to add information about your company appropriate for the type of email message. For example, if the email is a successful payment message, the text you might add is *Demo company thanks you for your recent purchase*.

Body—use the body section to add information about the transaction appropriate for the type of email message. Add the customer's name, a description of the product purchased, and the total amount for the transaction.

Footer—use the footer to add a message that gives the customer contact details for your company. For example, *If you have any queries relating to your purchase, please visit us at www.democompany.com or call us at 123-123-1234*.

Email Smart Tags

You can insert email smart tags to add specific information to each email notification. If no data exists for the smart tag, no information is displayed in the email.

Table 8   Email Smart Tags

Smart Tag	Description
##AMOUNT##	Amount of the payment.
##COMMENTS##	Optional comments that you included when creating the subscription.
##CUSTOMER_ACCOUNT_ID##	Optional account ID, tracking number, reward number, or other unique number that you assign to the customer.
##CUSTOMER_FIRST_NAME##	Customer first name.
##CUSTOMER_LAST_NAME##	Customer last name.
##ACCOUNT_NUMBER_LAST_DIGITS##	Card number with all but the last four digits masked.
##MERCHANT_NAME##	Merchant name.
##ORDER_NUMBER##	Order or merchant reference number that you assigned to the customer's subscription.
##PAYMENT_DATE##	Date that a successful payment or failed payment attempt was processed.
##SCHEDULED_DATE##	Date of an upcoming payment that is used for the pre-notification email.
##TITLE##	Title of the customer subscription.

Email Templates

CyberSource provides email templates for each type of email notification.

Successful Payment Template

Subject: Your Account Has Been Billed by ##MERCHANT_NAME##

<HEADER>

Dear ##CUSTOMER_FIRST_NAME## ##CUSTOMER_LAST_NAME##,

A payment has been charged to your account:

Order Number: ##ORDER_NUMBER##

For: ##TITLE##

On: ##PAYMENT_DATE##

Amount: ##AMOUNT##

Account: ##ACCOUNT_NUMBER_LAST_DIGITS##

<FOOTER>

Failed Payment Template

Subject: ##MERCHANT_NAME## Had a Problem Billing Your Account

<HEADER>

Dear ##CUSTOMER_FIRST_NAME## ##CUSTOMER_LAST_NAME##,

Order Number: ##ORDER_NUMBER##

For: ##TITLE##

On: ##PAYMENT_DATE##

Amount: ##AMOUNT##

Account: ##ACCOUNT_NUMBER_LAST_DIGITS##

<FOOTER>

Merchant-Initiated Transactions

For information about merchant-initiated transactions, see:

FAQ for Merchants Using CyberSource Tokenization or Recurring Billing

Payment Exceptions

⚠️ **Important**	Contact CyberSource Customer Support to set the maximum amount of payment retries before a transaction is placed *on hold*.

If a scheduled credit card payment fails, CyberSource automatically retries to collect the payment. While CyberSource is retrying to process the transaction, the customer subscription is in *retry mode.* After all possible retries are exhausted, the customer subscription changes from retry mode to *on hold*.

Subscription Payment Exception Report

The Subscription Payment Exception Report provides information about installment and recurring customer subscriptions. The report includes two lists: a retry mode list and an on hold list.

Retry Mode

Subscriptions in this list are in retry mode because CyberSource is attempting to process payments that have failed.

Corrective Action (On Hold)

Subscriptions in the On Hold list are on hold because they need corrective action. This situation exists because all retries have been exhausted or because a payment failed for a reason that requires your attention, such as an expired credit card number. You cannot manually place a subscription on hold, and CyberSource does not automatically cancel a subscription that is on hold.

If the subscription went on hold for a reason that requires you to update the subscription, contact the customer to get the updated information. When you update the subscription, it is automatically taken off hold, and all past payments are automatically scheduled for collection the next day. If you want to prevent the past-due payment from being scheduled, you can skip it. See "Updating Customer Subscription Details," page 27.

⚠️ **Important**	CyberSource recommends that you skip past-due payments before updating a subscription with the correct information. If you update the subscription first and then skip the past-due payments, you could create a timing conflict that results in the payments being executed instead of being skipped. To avoid this possibility, skip the payments before updating the subscription.

To take a subscription off hold:

Step 1   Determine why the subscription is on hold:

- In the Subscription Payment Exception Report, look at the status column.

- View the transaction details for the last failed payment attempt by viewing the subscription information. See "Updating Customer Subscription Details," page 27.

Step 2   Update the subscription with new or corrected information. See "Updating Customer Subscription Details," page 27.

When you update the subscription, it is automatically taken off hold and all past payments are automatically scheduled for collection the next day. To prevent past-due payments from being scheduled, you can skip them as described in "Updating Customer Subscription Details," page 27.

Optional Data Storage

Each payment method enables you to store data securely in a customer subscription. If you are using the *Other* payment method, you must use CyberSource API services to submit a customer subscription request. This payment method is useful if you do not intend to use the customer subscription for payment transactions.

You can include two types of data storage fields in a customer subscription:

- **Encrypted data fields 1 to 4**—CyberSource encrypts this data before storing it in the database. The validation performed on these fields is a size check. Fields 1 to 3 are string (100) and the fourth field is string (2K). You can include any data in the encrypted fields.

- **Merchant-defined data fields 1 to 4**—CyberSource does not encrypt these fields before storing them in the database. Legal limitations exist on the type of data that you can include in the unencrypted fields.

	Merchant-defined data fields are not intended to and MUST NOT be used to capture personally identifying information. Accordingly, merchants are prohibited from capturing, obtaining, and/or transmitting any personally identifying information in or via the merchant-defined data fields. Personally identifying information includes, but is not limited to, card number, social security number, driver's license number, state-issued identification number, passport number, and card verification numbers (CVV, CVC2, CVV2, CID, CVN). In the event CyberSource discovers that a merchant is capturing and/or transmitting personally identifying information via the merchant-defined data fields, intentionally or not, CyberSource WILL immediately suspend the merchant's account, which will result in a rejection of any and all transaction requests submitted by the merchant after the point of suspension.
Warning	

	When you create a customer subscription based on an existing transaction, the merchant-defined data fields are not transferred to the new customer subscription.
Note	

Visa Bill Payment Program

This feature is a transaction indicator for specific authorization or credit requests that Visa wants to differentiate from other types of purchases and credits. Customers can use their Visa cards to pay bills, such as monthly utility bills. Visa requests that you flag the bill payments and credits so that they can be easily identified.

Replacement Expiration Dates

	Contact CyberSource Customer Support to configure your account to use replacement expiration dates. This feature is available only for installment and recurring customer subscriptions.
Note	

	Effective October 17, 2014, an issuing bank can decline an authorization request for a recurring transaction with a Visa Europe card if the expiration date is incorrect, invalid, or missing. If you do not provide the correct expiration date for a recurring transaction the authorization request may be declined.
Important	

Your account can be configured so that when a credit card's expiration date passes, CyberSource automatically uses a replacement expiration date to process payments for that customer subscription. See "Supported Processors and Payment Methods," page 12, for a list of processors that support replacement expiration dates.

Customer Subscription Sharing

Note	Contact CyberSource Customer Support to enable your account for subscription sharing.

When you create a customer subscription, your CyberSource merchant ID is associated with that subscription. You can share customer profiles among merchant IDs, and you can access customer subscriptions that were created with other CyberSource merchant IDs.

You can:

■   Create a customer subscription by converting an existing transaction that was processed with a CyberSource merchant ID other than your own.

■   Retrieve customer subscription information—search by the merchant ID or the account ID of the customer subscription (see "Searching for a Customer Subscription," page 32).

■   Update customer subscription information (see "Updating Customer Subscription Details," page 27).

■   Perform an on-demand transaction using the customer subscription (see "Requesting an On-Demand Transaction," page 30).

You cannot delete a customer subscription that has a merchant ID other than your own.

Account Updater

CyberSource Account Updater is integrated with the Recurring Billing functionality so that your customer subscriptions can be kept current with the latest credit card data changes. These changes can include a new expiration date, a new credit card number, or a brand change such as a change from Visa to Mastercard.

You can use the Account Updater REST API to submit a batch of subscription IDs (tokens) to be processed by the Account Updater service, or CyberSource can configure your account to automatically update your customer subscriptions with updated credit card data. See the *Account Updater User Guide* (PDF | HTML).