



# **Managing token recurring payments via the Merchant Back Office**

## **Back Office user manual**

Document version 1.1

# Contents

<b>1. HISTORY OF THE DOCUMENT.....</b>	<b>3</b>
<b>2. OBTAINING HELP.....</b>	<b>4</b>
<b>3. MANAGING PAYMENTS BY TOKEN.....</b>	<b>5</b>
<b>4. SIGNING IN TO THE MERCHANT BACK OFFICE.....</b>	<b>6</b>
<b>5. SETTING UP NOTIFICATIONS.....</b>	<b>7</b>
5.1. Notification sent to the merchant website.....	7
5.2. E-mails sent to the merchant.....	8
5.3. E-mails sent to the buyer.....	9
<b>6. CREATING A TOKEN IN TEST MODE.....</b>	<b>11</b>
<b>7. CREATING A TOKEN IN PRODUCTION MODE.....</b>	<b>14</b>
<b>8. UPDATING A TOKEN.....</b>	<b>16</b>
<b>9. CANCELING A TOKEN.....</b>	<b>18</b>
<b>10. REACTIVATING A TOKEN.....</b>	<b>19</b>
<b>11. CREATING A RECURRING PAYMENT.....</b>	<b>20</b>
<b>12. UPDATING A RECURRING PAYMENT.....</b>	<b>22</b>
<b>13. CANCELING A RECURRING PAYMENT.....</b>	<b>23</b>
<b>14. MANAGING NOTIFICATIONS FOR EXPIRING TOKENS.....</b>	<b>24</b>

## 1. HISTORY OF THE DOCUMENT

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Version	Author	Date	Comment
1.1	Natixis Solutions	Payment 05/02/2020	Addition of the chapter <i>Managing notifications for expiring tokens</i>
1.0	Natixis Solutions	Payment 15/10/2019	Original version

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## 2. OBTAINING HELP

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Looking for help? Check our FAQ on our website

<https://paiement.systempay.fr/doc/fr-FR/faq/sitemap.html>

If you have any technical questions or need assistance, our tech support is available from Monday to Friday from 9 AM to 6 PM

by phone at:

**0810004724**

Service fee 0,06 € / min  
+ call charge

for the clients of Banque Populaire

by phone at:

**0811363364**

Service fee 0,06 € / min  
+ call charge

for the clients of Caisse d'Epargne

by e-mail :

[supportvad@lyra-network.com](mailto:supportvad@lyra-network.com)

and via your Merchant Back Office, menu **Help > Contact support**

To facilitate the processing of your demands, you will be asked to communicate your shop ID (an 8-digit number) .

This information is available in the "registration of your shop" e-mail or in the Merchant Back Office (**Settings > Shop > Configuration**).

## 3. MANAGING PAYMENTS BY TOKEN

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### Management of payments by token

The service of Management of payments by token allows merchants to offer their clients the possibility to associate a token with a payment method, which will facilitate their subsequent payments on the website (without having to re-enter the bank card number).

Tokens allow you to:

- Make fast and secure payments.  
Avoid filling in bank details when making subsequent payments (1-click payment) for the buyer.  
The bank details are stored by the gateway in a highly secure environment, in accordance with the PCI-DSS requirements. Only the token is transferred during the exchange.
- Make recurring payments (subscription).

The service also allows you:

- To identify cards that are due to expire, in order to notify the merchant via a file containing the token of the expiring card.
- To update the bank details associated with a token via the payment page, or manually via the Merchant Back Office.
- To manage the update of other buyer details.

**In compliance with the rules of security and protection of banking details implemented by PCI DSS, the payment method details are destroyed after 15 months of non-use of the associated token.**

The token will remain visible in the Merchant Back Office and can be updated with new details.

### Recurring payment (subscription) management

The recurring payment management service allows merchants to create subscriptions, also known as recurring payments, with or without an expiry date, within the limits of the card validity period.

When creating a recurring payment, the merchant defines the start date and the recurrence rule to apply.

In TEST mode, transactions are created every hour in order to allow the merchant to easily test the IPN processing.

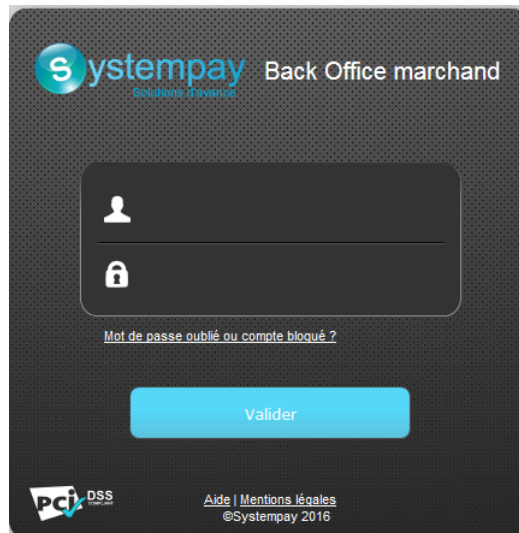
In PRODUCTION mode, transactions are created once a day between midnight and 5:00 a.m.

## 4. SIGNING IN TO THE MERCHANT BACK OFFICE

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Sign in the Back Office:

<https://paiement.systempay.fr/vads-merchant/>



**1. Enter your login.**

The login is sent to the merchant's e-mail address (the subject of the e-mail is **Connection identifiers - [your shop name]**).

**2. Enter your password.**

The password is sent to the merchant's e-mail address (the subject of the e-mail is **Connection identifiers- [your shop name]**).

**3. Click Sign in.**

After 3 password entry errors, the user's account is locked. Click on the link **Forgotten password or locked account** to reset.

## 5. SETTING UP NOTIFICATIONS

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### 5.1. Notification sent to the merchant website

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The merchants offering payment by token on their e-commerce website may need to manually perform one-off operations with tokens or recurring payments.

In order for the merchant website to be notified about the actions performed with tokens via the Merchant Back Office (creation, update, cancellation), the merchant must enable and configure the notifications.

If you have several shops, only one of the shops will receive the notifications, but the created token can be used for payments made in all of the shops of the same company (legal name).

1. Via the menu: **Settings > Notification rules**, click the **Instant Payment Notification URL call** tab.
2. Right click **Instant Payment Notification URL on an operation coming from the Back Office**.
3. Select **Enable the rule**.
4. Right-click **Instant Payment Notification URL on an operation coming from the Back Office** once again.
5. Select **Manage the rule**.
6. Enter the URL of your page in the fields **URL to call in TEST mode** and **URL to call in PRODUCTION mode**.
7. Enter the **E-mail address(es) to notify in case of failure**.
8. To specify several e-mail addresses, separate them with a semi-colon.
9. Set up the parameters for **Automatic retry in case of failure**.  
This option allows to automatically send notifications to the merchant website in case of failure (up to 4 times).
10. Save the modifications.

## 5.2. E-mails sent to the merchant

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The payment gateway allows you to receive an e-mail notification when a token is created. The message contains:

- the confirmation of registration of buyer's banking details,
- the buyer's token that they can later use for another financial operation,

In order to receive this information by e-mail:

1. Via the menu: **Settings > Notification rules**, click the **E-mail sent to the merchant** tab.
2. Right-click the **Confirmation e-mail of recurring payment sent to the merchant** line.
3. Select **Enable the rule**.
4. Right-click **Confirmation e-mail of recurring payment sent to the merchant** once again.
5. Enter the e-mail address to notify.
6. Click the **Save** button.



### 5.3. E-mails sent to the buyer

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The Merchant Back Office allows the merchant to configure e-mails sent to the buyer:

- Confirmation e-mail of recurring payment.
- Confirmation e-mail of payment.
- Token creation and/or update confirmation e-mail.
- Pre-notification e-mail of SEPA direct debit to the buyer.

To use this service, contact the E-commerce customer service to enable the necessary functions within your offer.

To configure these e-mails:

1. From the Merchant Back Office, go to the following menu: **Settings > Notification rules**.
2. Select the **E-mail sent to the buyer** tab.
3. Right-click the rule to be modified and select **Enable the rule**.
4. Right-click the rule again and select **Manage the rule**.  
The rule management wizard appears.
5. Customize the label of the rule and the address to notify in the General settings section.  
To specify several e-mail addresses, separate them with a semi-colon.
6. To customize the e-mail content:
  - a. Click on **Buyer e-mail settings** to view the “default” body of the e-mail provided to all the merchants using the payment gateway.
  - b. Select the tab corresponding to the language that you wish to customize.
  - c. Click on **Customize default text values**.
  - d. Edit the text of the e-mail.
  - e. Click on **Fields to include** to display the list of fields available for e-mail customization.
  - f. Select the fields that you wish to include into the e-mail. A detailed summary of the request processing will be added to the contents of the e-mail.
7. In order to change the events that trigger the notification:
  - a. Click the **Rule conditions** tab.  
A condition is composed of a variable, a comparison operator and a reference value.  
Example: "mode = TEST", "amount exceeding 1000". During the execution of a rule, the value of a variable is retrieved and compared to the reference value.
  - b. Double-click on an existing condition to edit it.
  - c. Click **Add** to create a new condition.  
All the conditions must be validated for the rule to be executed.
8. Click **Save**.

**Note:**

In case your offer already comprises the feature of payment confirmation by e-mail and you have already configured it, we recommend to confirm payments by e-mail using the new functionality called “Advanced

notifications” that can be entirely customized and configured. For this, make sure you delete the first configured rule in order to avoid sending two confirmations to your buyer.

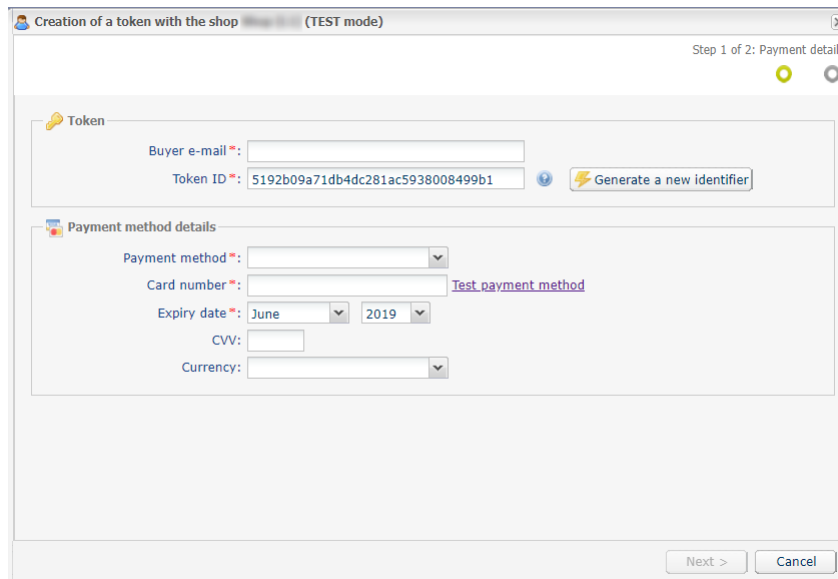
## 6. CREATING A TOKEN IN TEST MODE

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The activation of the token creation feature via the Merchant Back Office is subject to the prior agreement of your financial institution.

### Prerequisites

- The shop must be associated with a distance sale agreement.
1. Display the list of TEST tokens via **Management > TEST recurring payments**.
  2. Click the **Create** button.



3. Select the **Shop to notify** from the list if you have several shops.
4. Enter the **Buyer e-mail** e-mail address.
5. A token is generated by default in the **Token ID** field. You can click on the button **Generate a new identifier** if you wish.  
You also can enter your own token. You must, however, make sure it is unique.
6. Select the payment method from the list.  
The presented payment methods depend on the MIDs associated with your shop.
7. Click on the **Test payment method** link, then on the desired number to automatically enter the details of the test payment method.

**8.** If you wish, you can select the used currency when checking the payment method.

This choice is useful when you have a multi-currency agreement associated with several shops, where each shop only supports one currency.

It will always be possible to use the token for making payments in any currency supported by the agreement.

**9.** Click **Next**.

The buyer detail entry page appears.

The **Token** section reminds you of the specified e-mail and the created token.

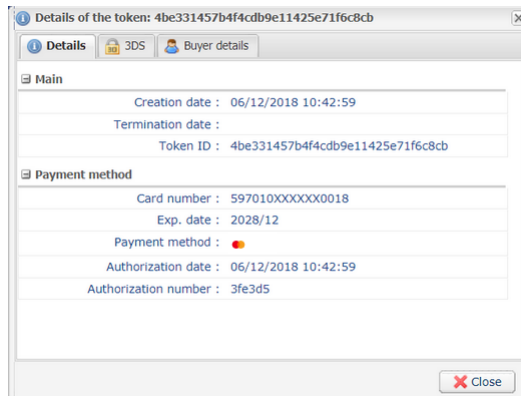
**10.** Fill in the information about the buyer.

These details are useful for buyer identification.

Fields marked with an asterisk (\*) are required.

**11.** Click **Create** to complete the process.

If all the payment method verification processes have been successfully completed, the token detail window appears.



It mentions the **Token ID**. It corresponds to the newly created token. It can be later used for another financial operation in your shop(s).

The processing of a token creation request without payment results in the creation of a **VERIFICATION** transaction type, visible in the Merchant Back Office and having the following characteristics:

- its amount is 1.00 EUR or 0.00 EUR if the acquirer supports it,
- its status is either "Accepted" (vads\_trans\_status=ACCEPTED) or "Declined" (vads\_trans\_status=REFUSED),
- it is never captured and remains in the "Transactions in progress" tab.

**Warning :**

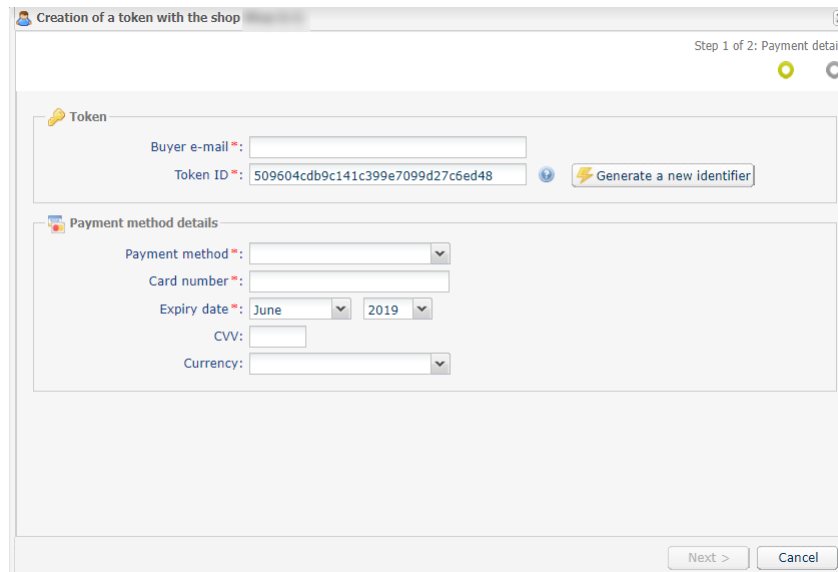
*The token will not be created if the authorization or information request is rejected.*

## 7. CREATING A TOKEN IN PRODUCTION MODE

The activation of the token creation feature via the Merchant Back Office is subject to the prior agreement of your financial institution.

### **Prerequisites**

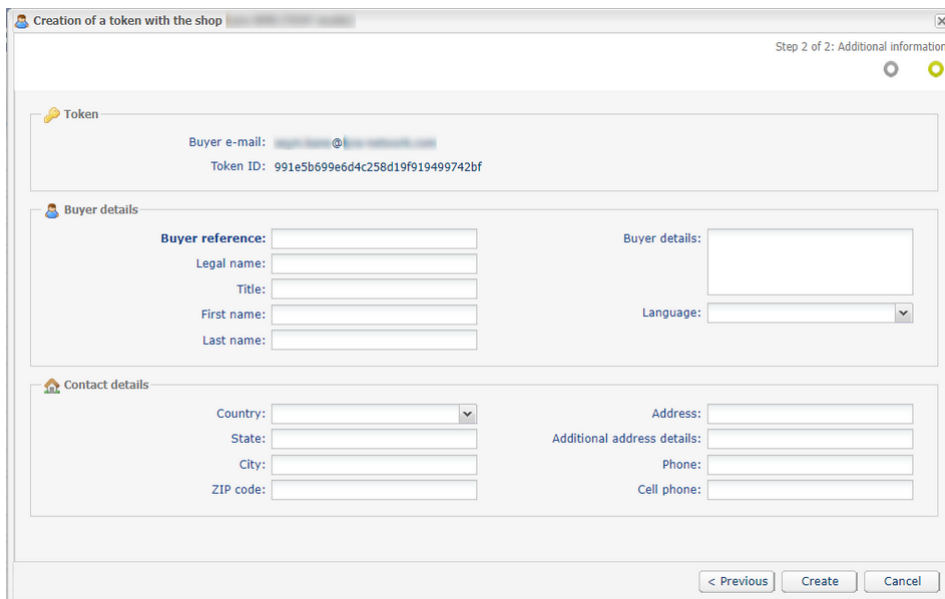
- The shop must be associated with a distance sale agreement.
1. Display the list of PRODUCTION tokens by clicking **Management > Recurring payments**.
  2. Click the **Create** button.



3. Select the **Shop to notify** from the list if you have several shops.
4. Enter the **Buyer e-mail** e-mail address.
5. A token is generated by default in the **Token ID** field. You can click on the button **Generate a new identifier** if you wish.  
You also can enter your own token. You must, however, make sure it is unique.
6. Select the payment method from the list.  
The presented payment methods depend on the MIDs associated with your shop.
7. Enter the buyer's card details.
  - *Card number*
  - *Expiry date*
  - *CVV code*
8. If you wish, you can select the used currency when checking the payment method.  
This choice is useful when you have a multi-currency agreement associated with several shops, where each shop only supports one currency.  
It will always be possible to use the token for making payments in any currency supported by the agreement.
9. Click **Next**.

The buyer detail entry page appears.

The **Token** section reminds you of the specified e-mail and the created token.



Creation of a token with the shop [X]

Step 2 of 2: Additional information

**Token**

Buyer e-mail: [redacted]

Token ID: 991e5b699e6d4c258d19f919499742bf

**Buyer details**

**Buyer reference:** [text input]

Legal name: [text input]

Title: [text input]

First name: [text input]

Last name: [text input]

Buyer details: [text input]

Language: [dropdown menu]

**Contact details**

Country: [dropdown menu]

State: [text input]

City: [text input]

ZIP code: [text input]

Address: [text input]

Additional address details: [text input]

Phone: [text input]

Cell phone: [text input]

< Previous Create Cancel

**10.** Fill in the information about the buyer.

These details are useful for buyer identification.

Fields marked with an asterisk (\*) are required.

**11.** Click **Create** to complete the process.

## 8. UPDATING A TOKEN

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There are two different operations for updating a token:

- **Update buyer details**

This operation allows to update information about the buyer. It also gives the possibility to update the token ID.

- **Replace the payment method**

This operation allows to update the buyer's payment method. It also gives the possibility to update the token ID.

In order to **update buyer details**

1. Via **Management > Recurring payments**, search for the token to update.

2. Right-click the token.

3. Click **Modify**.

4. Click **Update buyer details**.

The token update page appears. Only editable fields are available for input.

5. Edit the e-mail address, if needed.

6. Generate a new token if you wish to replace the old one.

7. Complete or edit the information about the buyer.

Only editable fields can be updated.

8. Click the **Validate** button to save the changes.

In order to **replace the payment method**

1. Via **Management > Recurring payments**, search for the token to update.

2. Right-click the token.

3. Click **Replace the payment method**

The token update page appears.

4. Generate a new token if you wish to replace the old one.

5. Enter the new information about the buyer's payment method.

It is possible to replace the details of one payment card with the details of another payment card within the limits of the payment methods supported by the shop.

6. Click the **Validate** button to save the changes.

The processing of a token update request results in the creation of a VERIFICATION transaction type, visible in the Merchant Back Office and having the following characteristics:

- its amount is 1.00 EUR or 0.00 EUR if the acquirer supports it,



- its status is either 'Accepted' (vads\_trans\_status=ACCEPTED) or 'Refused' (vads\_trans\_status=REFUSED),
- it is never captured and remains in the "Transactions in Progress" tab.

**Warning :**

*The token will not be updated if the authorization or information request is rejected.*

In any case, the merchant will be notified about this update if the **Instant Payment Notification URL on an operation coming from the Back Office** rule is enabled.

## 9. CANCELING A TOKEN

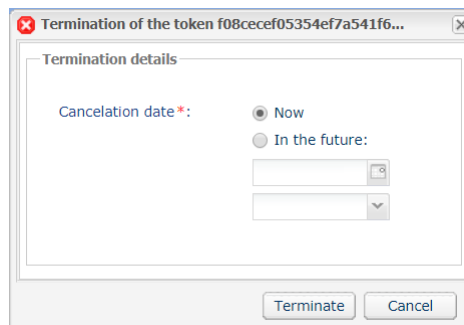
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### IMPORTANT

- Canceling a token will result in canceling all the recurring payments that are currently associated with it.
- A canceled token will remain visible in the Merchant Back Office.
- The data related to the payment method associated with the token will be purged after 15 months of inactivity.

1. Via **Management > Recurring payments**, search for the recurring payment to cancel.
2. Right-click the token.
3. Click the **Terminate** button.

The token termination wizard opens.



4. Choose if you want to cancel the token immediately or later.  
You will then be able to choose the date and time of the cancellation.
5. Click **Terminate** to complete the process.

## 10. REACTIVATING A TOKEN

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A canceled token can be reactivated and used again.

This operation prevents the user from having to create a new token.

**Attention: all the recurring payments associated with the token will remain canceled.**

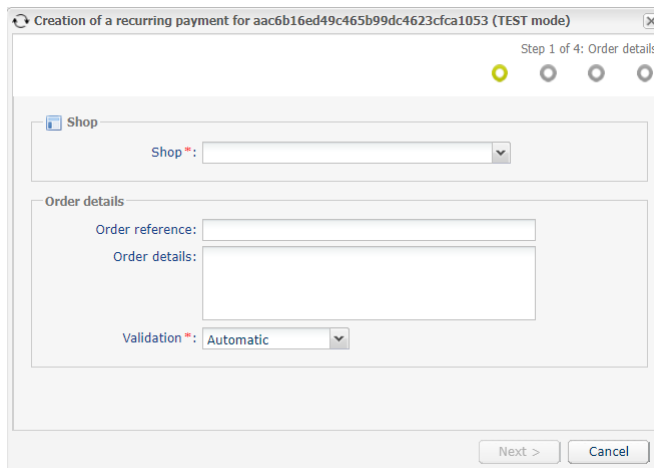
1. Via **Management > Recurring payments**, search for the recurring payment to reactivate.
2. Right-click the token.
3. Click the **Reactivate** button.

## 11. CREATING A RECURRING PAYMENT

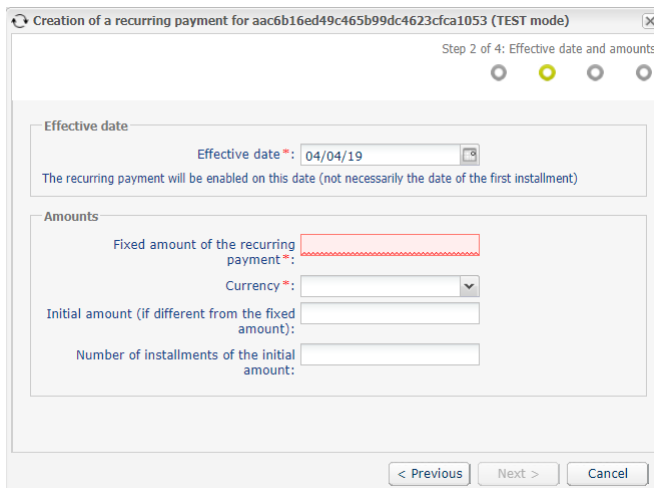
To help you write the recurring payment rules, we have provided the possibility to create recurring payments via the Merchant Back Office.

Recurring payments are created on the basis of an existing token.

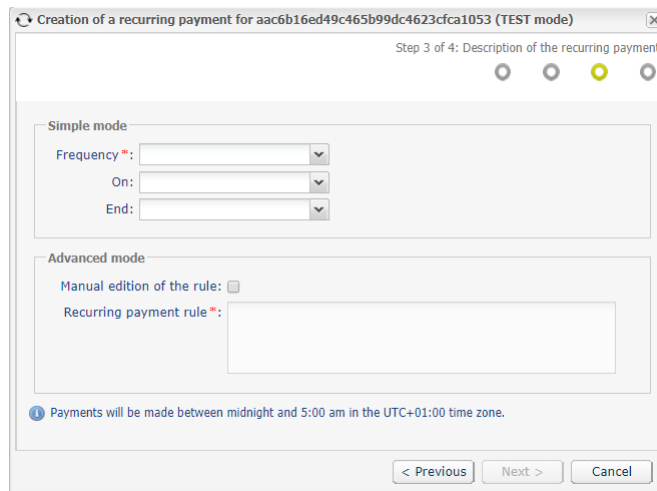
1. Via **Management > Recurring payments** search for the token that will be used for creating the recurring payment.
2. Right-click the token.
3. Click **Create a recurring payment**.



4. Select the shop.
5. Select the **Validation mode** (Automatic or Manual).
6. Click **Next**.



7. Enter the effective date.
8. Enter the **fixed amount** and the **currency** of the recurring payment.  
It is possible to define additional optional parameters (**Initial amount if it is different from the fixed amount** and the **number of installments with the initial amount**).
9. Click **Next**.



**10. Specify the recurrence rule in **Simple mode** or in **Advanced mode**.**

Check the box **Manual edition of the rule** if you wish to enable the advanced mode and specify the desired recurrence rule.

The rule must respect the iCalendar (Internet Calendar) specification, described in the RFC5545 (see <http://tools.ietf.org/html/rfc5545>).

Example of the rule in advanced mode:

```
RRULE:FREQ=YEARLY;BYMONTHDAY=-1;BYMONTH=1,4,7,10;UNTIL=20221231
```

**11. Click **Next** to display the summary of the recurring payment.**

**12. Click **Create** to complete the process.**

## 12. UPDATING A RECURRING PAYMENT

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### IMPORTANT

A recurring payment can no longer be updated once it has reached its validity date.

1. Via **Management > Recurring payments**, search for the recurring payment to update.
2. Select the recurring payment with a right-click.
3. Click **Modify**.
4. The recurring payment update wizard allows you to edit the following elements:
  - The effective date.  
This date cannot be before the current date.
  - The fixed amount of the recurring payment.
  - The currency of each installment.
  - A different amount, referred to as “initial amount”, to apply to the N first installments.  
This parameter allows to debit a different amount within several installments.  
Example of use: 10 EUR per month for 3 months followed by 14.90 EUR per month.
  - The number of installments where the initial amount is applied.
5. Once you have finalized the changes, click the **Validate** button.

## 13. CANCELING A RECURRING PAYMENT

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**Note:**

*A recurring payment remains active until its expiration date.*

In case of anticipated cancellation:

- On the day of installment, the merchant must proceed to cancel the automatically created transaction.
- Before or after the installment date, the recurring payment is canceled and no transactions will be automatically created on the installment date.
- In case of an anticipated authorization, transactions are created 6 days before the installment date. If the cancellation occurs within the 6 days preceding the installment date, the merchant must proceed to cancel the automatically created transaction.

*Anticipated authorizations are available only within the CB networks.*

1. Via **Management > Recurring payments**, search for the recurring payment to cancel.
2. Select the recurring payment with a right-click.
3. Click **Terminate**.
4. Choose if you wish to cancel the token immediately or later.  
You will then be able to choose the date and time of the cancellation.
5. Click **Terminate** to complete the process.

## 14. MANAGING NOTIFICATIONS FOR EXPIRING TOKENS

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The validity period of a token depends on the validity period of the payment method attached to it.

It is possible to set up a notification for when a token is about to expire.

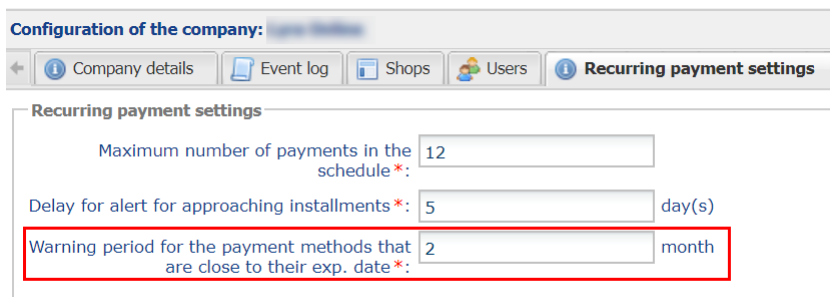
The gateway generates files (one for the company and one for each shop) containing the tokens whose payment method is about to expire and makes them available on our SFTP server in the **common/id** and **shopid/id** directories respectively.

These files are never transmitted by e-mail.

The notification delay is configured in your Merchant Back Office.

To change this delay:

1. Go to the following menu: **Settings > Company > Recurring payment settings**.



The notification delay is defined in number of months with a minimal value of one month.

The default delay is 2 months.

2. Change the value of the **Notification delay for payment methods approaching expiry date** field.

3. Click **Save**.

The modification of your notification delay is taken into account.

### Notification delay principle

A payment method is always valid until the last day of the expiry month.

If the configured delay is set to 2 months, the notification will be generated on the 1<sup>st</sup> day of the month preceding the payment method expiry month.

Example: a notification will be issued on **01/01/2020** for a payment method expiring in **02/2020**.

The expiry dates of payment methods with notifications will be visible thanks to a color code via the Merchant Back Office (**Management > Recurring payments**):




- **Orange** if the expiry is approaching,
- **Red** if the delay has passed.



Token    Recurring payments

List of tokens

Create | Modify | Terminate | Reactivate | Transaction overview | Transaction search | Payment request

Card number	Payment method	Exp. date	Creation date	Termination date
597010XXXXXX0034		2020/02	27/01/2020 13:48:56	
497010XXXXXX0000		2050/06	15/12/2013 16:01:19	
497010XXXXXX0098		2050/06	21/04/2011 18:01:19	

Page 1 of 1    Export    Customize