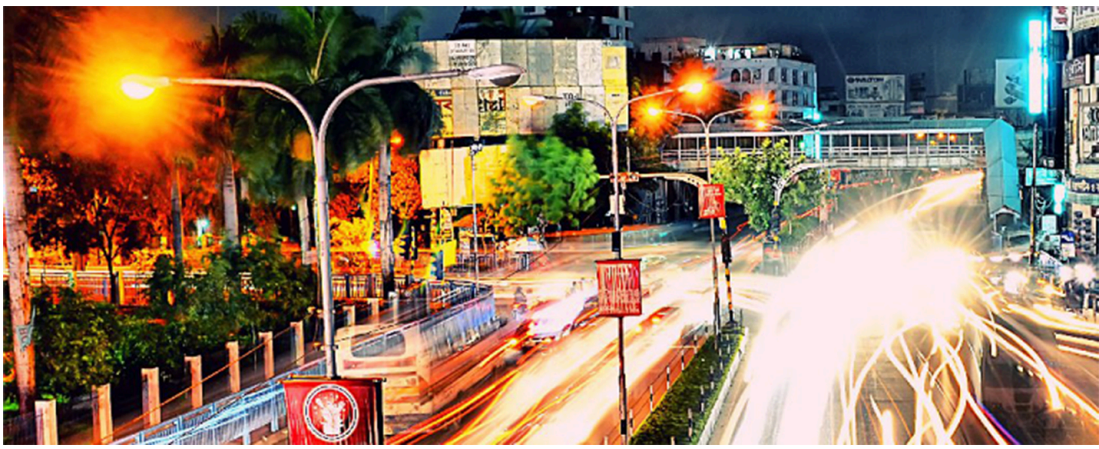
Recurring Billing

Business Center User Guide

cybersource
A Visa Solution



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Recent Revisions to This Document

Release	Changes
22.01	Updated the Business Center URLs.
21.01	Added maximum number of retries to Payment Exceptions (on page 40).
20.02	Changed *Cybersource through VisaNet* to *Visa Platform Connect*. Removed support for PINless debit cards. Moneris: added support for China UnionPay. See Supported Processors and Payment Methods (on page 10).
20.01	Added the Business CenterURL for transactions in India.
19.03	Updated Business Center procedures throughout.
19.02	This revision contains only editorial changes and no technical updates.

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 a *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

The following special statements are used in this 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.

Related Documentation

Related Documents

Subject	Description
Account Updater	Account Updater User Guide—describes how to automatically incorporate changes made to a customer's payment card data.
Offline Transaction Submission	*Offline Transaction File Submission Implementation Guide*.
Reporting	*Business Center Reporting User Guide*— describes the features and options available in the Business Center.

For additional documentation, visit these documentation sites:

- Cybersource Developer Center/Developer Guides: https://developer.cybersource.com/api/developer-guides.html
- Cybersource Support Center/Technical Documentation: https://www.cybersource.com/en-us/support/technical-documentation.html
- Cybersource Technical Documentation Portal: https://docs.cybersource.com/en/index.html

Customer Support

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

http://www.cybersource.com/support

Introduction to Recurring Billing

Recurring Billing protects sensitive cardholder information in order to comply with industry standards and government regulations and can prevent the theft of payment card information. 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* for more information.

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

Contact customer support to configure your account for Recurring Billing.

Subscription ID

A subscription ID, also known as a *payment token*, which you can store on your server, is a unique identifier that cannot be reverse-engineered. It replaces sensitive payment card and billing information.

Important: Contact 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.

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 payment 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.

Payment Network Token

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

Secure Acceptance

If you use Secure Acceptance to process transactions, the payment token is the customer subscription ID (see Subscription ID (on page 8)). The payment token identifies the payment card and retrieves the associated billing, shipping, and payment card information.

Customer Subscriptions

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 database for future billing. You can also view the customer subscription in the Business Center.

A customer subscription includes but is not limited to:

- Billing and shipping information.
- Payment card type, masked account number, and expiration date.
- Transaction reference numbers and merchant-defined data fields.

Installment Subscriptions

An installment subscription enables 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.

See Creating Subscriptions (on page 19).

Recurring Subscriptions

A recurring subscription 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, you can:

- Update customer subscription information.
- Change the payment method of a customer subscription.
- Process an on-demand transaction using the customer subscription details.
- Retrieve customer subscription information.
- Cancel a customer subscription.
- Delete a customer subscription.

See Creating Subscriptions (on page 19).

On-Demand Customer Profile

For information about processing on-demand payments to create a customer profile, see Request an On-Demand Transaction (on page 34).

Supported Processors and Payment Methods

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

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 (on page 40).

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 payment card types.

Supported Processors and Payment Methods

Processor	Payment Method
AIBMS	Credit card.
American Express Direct	Debit card and prepaid card—supports partial authorizations. Only American Express card types are supported.
Asia, Middle East, and Africa Gateway	Credit card.
Barclays	Credit card—supports 0.00 preauthorizations for Visa and Mastercard cards.

Supported Processors and Payment Methods (continued)

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. See Replacement Expiration Dates (on page 41). • Visa Bill Payments—see Visa Bill Payment Program (on page 41).
Citibank	Credit card—supports 0.00 preauthorizations for Visa and Mastercard cards.
Cybersource ACH Service	Electronic check.
Elavon Americas	Credit card—supports 0.00 preauthorizations for Visa, Mastercard, American Express, Discover, Diners Club, and China UnionPay.
FDC Compass	• Credit card—supports 0.00 preauthorizations for Visa and Mastercard. • Debit card and prepaid card—supports partial authorizations for Visa, Mastercard, American Express, and Discover. • Replacement expiration dates are supported for Visa and Mastercard. See Replacement Expiration Dates (on page 41). • Visa Bill Payments—see Visa Bill Payment Program (on page 41).
FDC Nashville Global	• Credit card—supports 0.00 preauthorizations for Visa, Mastercard, and China UnionPay.

Supported Processors and Payment Methods (continued)

Processor	Payment Method
	• Debit card and prepaid card—supports partial authorizations for Visa, Mastercard, American Express, Discover, Diners Club, JCB (US Domestic), and China UnionPay. • Visa Bill Payments—see Visa Bill Payment Program (on page 41).
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). • Visa Bill Payments—see Visa Bill Payment Program (on page 41).
FDMS South	• Credit card—supports 0.00 preauthorizations for Visa and Mastercard. • Debit card and prepaid card—supports partial authorizations for Visa, Mastercard, American Express, Discover, and JCB (US Domestic). • Replacement expiration dates are supported for Visa and Mastercard. See Replacement Expiration Dates (on page 41).
GPN	• Credit card—supports 0.00 preauthorizations for Visa and Mastercard. • Debit card and prepaid card—supports partial authorizations for Visa, Mastercard, American Express, Discover, Diners Club, and JCB. • Visa Bill Payments—see Replacement Expiration Dates (on page 41).
HSBC	Credit card—supports 0.00 preauthorizations for Visa and Mastercard.

Supported Processors and Payment Methods (continued)

Processor	Payment Method
	Important: Does not support automatic preauthorization reversals.
Ingenico ePayments	Credit card.
JCN Gateway	Credit card.
LloydsTSB Cardnet	Credit card.
Moneris	Credit card—supports 0.00 preauthorizations for Visa, Mastercard, and China UnionPay.
OmniPay Direct	Credit card—supports 0.00 preauthorizations using Visa, Mastercard, Maestro (International), and Maestro (UK Domestic).
RBS WorldPay Atlanta	• Credit card—supports 0.00 preauthorizations for Visa and Mastercard. • Electronic check.
SIX	Credit card.
Streamline	Credit card—supports 0.00 preauthorizations for Visa and Mastercard.
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. • Debit card and prepaid card—supports partial authorizations for Visa, Mastercard, American Express, Discover, Diners Club, and JCB. • Visa Bill Payments—see Visa Bill Payment Program (on page 41).
Visa Platform Connect	• Credit card—supports 0.00 preauthorizations for Visa and Mastercard. • Credit card—supports 1.00 preauthorizations for American Express, Discover, Diners Club, and JCB.

Supported Processors and Payment Methods (continued)

Processor	Payment Method
	• Debit card and prepaid card—supports partial authorizations for Visa, Mastercard, American Express, Diners Club, JCB, and Discover. • Replacement expiration dates are supported for Visa and Mastercard. See Replacement Expiration Dates (on page 41).
Worldpay VAP	• Credit card—supports 0.00 preauthorizations for Visa, American Express, Diners Club, Discover, JCB, and Mastercard. • Debit card and prepaid card—supports partial authorizations for Visa, Mastercard, American Express, Discover, Diners Club, and JCB.

Relaxed Requirements for Address Data and Expiration Date

To enable relaxed requirements for address data and expiration date, contact customer support to configure your account for this feature. For details about relaxed requirements, see Relaxed Requirements for Address Data and Expiration Date.

Types of Authorizations

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 (on page 19). Depending on the payment method and if your account has been configured for automatic preauthorizations, Cybersource

Types of Authorizations (continued)

Authorization	Description
	automatically runs several fraud checks during a preauthorization: AVS and CVN checks for cards, and Decision Manager for cards and echecks. 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 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.

Types of Authorizations (continued)

Authorization	Description
	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 User Guide*.

Transaction Endpoints

Important: Contact 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:

https://businesscenter.cybersource.com

For live transactions in India:

https://businesscenter.in.cybersource.com

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

https://businesscentertest.cybersource.com

Test Card Numbers

Use the credit card numbers in the following table to test transactions. Do not use real 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. Remove spaces when sending to Cybersource.

Test Credit Card Numbers

Credit Card Type	Test Account Number
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

Test Credit Card Numbers (continued)

Credit Card Type	Test Account Number
	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

Creating Subscriptions

Validating a Customer Subscription

Two validation methods are available to you to validate a payment card or echeck customer subscription before you create it—charging a setup fee or automatically preauthorizing the account.

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 (on page 20).

Important: It is recommended 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 (on page 10).

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

Credit Card Subscriptions

Credit Card Installment Subscription

Create an Installment Subscription Using a Card

1. Log in to the Business Center:
   - Live Transactions: https://businesscenter.cybersource.com
   - Live Transactions in India: https://businesscenter.in.cybersource.com
   - Test Transactions: https://businesscentertest.cybersource.com
2. In the left navigation pane, choose **Virtual Terminal > Recurring Billing**. The Recurring Billing page appears.
3. Click **New Subscription**. The Add Subscription panel appears.
4. Enter the required installment subscription information:

Credit Card Installment Subscription Required Information

Type of Information	Description
Order	Order/merchant reference number. You can include two types of data storage fields in a customer subscription. See Optional Data Storage (on page 40).
Payment	Payment type—choose **credit card**.

Type of Information	Description
	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 (on page 40).
	Card number
	Card verification number
	Card expiration date
	Check Ignore fraud checks to disable the fraud checks that 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.
Customer	Customer ID
	First and last name
	Company
	Street address 1
	Street address 2
	City, state, ZIP/postal code
	Country
	Phone number
	Email address
Shipping	First and last name
	Company
	Street address 1
	Street address 2
	City, state, ZIP/postal code
	Country
Subscription	Subscription type—choose **Installment**.

Type of Information	Description
Installment Transaction	Title
	Recurring amount
	Currency
	Setup fee
	Start date
	Billing frequency
	Number of payments

5. Check Require approval before processing payments to approve each payment before Cybersource processes it.

   If you change the amount of the subscription, the status of all future payments is reset to unapproved even if the payments were already approved.

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

7. Click **Submit**. The success message appears along with the subscription ID for the customer subscription.

8. Click the subscription ID. The Subscription Details screen appears. See Updating Customer Subscription Details (on page 30).

Credit Card Recurring Subscription

Create a Recurring Subscription Using a Card

1. Log in to the Business Center:

   - Live Transactions: https://businesscenter.cybersource.com
   - Live Transactions in India: https://businesscenter.in.cybersource.com
   - Test Transactions: https://businesscentertest.cybersource.com

2. In the left navigation pane, choose **Virtual Terminal > Recurring Billing**. The Recurring Billing page appears.

3. Click **New Subscription**. The Add Subscription panel appears.

4. Enter the required recurring subscription information:

Credit Card Recurring Subscription Required Information

Type of Information	Description
Order	Order/merchant reference number. You can include two types of data storage fields in a customer subscription. See Optional Data Storage (on page 40).
Payment	Payment type—choose **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 (on page 40).
	Card number
	Card verification number
	Card expiration date
	Check **Ignore fraud checks** to disable the fraud checks that 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.
Customer	Customer ID
	First and last name
	Company
	Street address 1
	Street address 2
	City, state, ZIP/postal code
	Country
	Phone number
	Email address
Shipping	First and last name

Type of Information	Description
	Company
	Street address 1
	Street address 2
	City, state, ZIP/postal code
	Country
Subscription	Subscription type—choose **Recurring**.
Recurring	Title
	Recurring amount
	Currency
	Setup fee
	Start date
	Billing frequency

5. Check **Require approval before processing payments** to approve each payment before Cybersource processes it.
   If you change the amount of the subscription, the status of all future payments is reset to unapproved even if the payments were already approved.

6. Click **Submit**. The success message appears along with the subscription ID for the customer subscription.

7. Click the subscription ID. The Subscription Details screen appears. See Updating Customer Subscription Details (on page 30).

eCheck Subscriptions

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

eCheck Installment Subscription

Create an eCheck Installment Subscription

1. Log in to the Business Center:

- Live Transactions: https://businesscenter.cybersource.com
- Live Transactions in India: https://businesscenter.in.cybersource.com
- Test Transactions: https://businesscentertest.cybersource.com

2. In the left navigation pane, choose **Virtual Terminal > Recurring Billing**. The Recurring Billing page appears.
3. Click **New Subscription**. The Add Subscription panel appears.
4. Enter the required installment subscription information:

Echeck Installment Subscription Required Information

Type of Information	Description
Order	Order/merchant reference number. You can include two types of data storage fields in a customer subscription. See Optional Data Storage (on page 40).
Payment	Payment type—choose **Check**.
	Alternate Merchant Descriptor. Alternate contact information for your business, such as email address or URL.
	SEC Code—choose the authorization.
	Account number
	Check number
	Account type
	Check routing number—also known as the transit number.
	Driver's license number
	State/Province
	Date of birth
Customer	Customer ID
	First and last name
	Street address 1
	City, state, ZIP/postal code
	Country

Type of Information	Description
	Phone number
	Email address
Shipping	First and last name
	Company
	Street address 1
	Street address 2
	City, state, ZIP/postal code
	Country
Subscription	Subscription type—choose **Installment**.
Installment Transaction	Title
	Recurring amount
	Currency
	Setup fee
	Start date
	Billing frequency
	Number of payments

5. Check **Require approval before processing payments** to approve each payment before Cybersource processes it.
   If you change the amount of the subscription, the status of all future payments is reset to unapproved even if the payments were already approved.

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

7. Click **Submit**. The success message appears along with the subscription ID for the customer subscription.

8. Click the subscription ID. The Subscription Details screen appears. See Updating Customer Subscription Details (on page 30).

eCheck Recurring Subscription

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

Create an eCheck Recurring Subscription

1. Log in to the Business Center:
   - Live Transactions: https://businesscenter.cybersource.com
   - Live Transactions in India: https://businesscenter.in.cybersource.com
   - Test Transactions: https://businesscentertest.cybersource.com
2. In the left navigation pane, choose **Virtual Terminal > Recurring Billing**. The Recurring Billing page appears.
3. Click **New Subscription**. The Add Subscription panel appears.
4. Enter the recurring subscription information:

Echeck Recurring Subscription Required Information

Type of Information	Description
Order	Order/merchant reference number. You can include two types of data storage fields in a customer subscription. See Optional Data Storage (on page 40).
Payment	Payment type—choose **Check**.
	Alternate Merchant Descriptor. Alternate contact information for your business, such as email address or URL.
	SEC Code—choose the authorization.
	Account number
	Check number
	Account type
	Check routing number—also known as the transit number.
	Driver's license number
	State/Province
	Date of birth
Customer	Customer ID
	First and last name
	Street address 1

Type of Information	Description
	City, state, ZIP/postal code
	Country
	Phone number
	Email address
Shipping	First and last name
	Company
	Street address 1
	Street address 2
	City, state, ZIP/postal code
	Country
Subscription	Subscription type—choose **Recurring**.
Recurring Transaction	Title
	Recurring amount
	Currency
	Setup fee
	Start date
	Billing frequency
	Number of payments

5. Check **Require approval before processing payments** to approve each payment before Cybersource processes it.
   If you change the amount of the subscription, the status of all future payments is reset to unapproved even if the payments were already approved.

6. Click **Submit**. The success message appears along with the subscription ID for the customer subscription.

7. Click the subscription ID. The Subscription Details screen appears. See Updating Customer Subscription Details (on page 30).

Managing Subscription Settings

Enable or Disable Automatic Preauthorizations

1. Log in to the Business Center:
    - Live Transactions: https://businesscenter.cybersource.com
    - Live Transactions in India: https://businesscenter.in.cybersource.com
    - Test Transactions: https://businesscentertest.cybersource.com
2. In the left navigation pane, choose **Virtual Terminal > Recurring Billing**. The Recurring Billing page appears.
3. Click **Subscription Settings**.
4. Check **Perform an automatic preauthorization before creating subscription**.
5. Click **Submit**.

Add Supported Card Types for the Customer Subscription

1. Log in to the Business Center:
    - Live Transactions: https://businesscenter.cybersource.com
    - Live Transactions in India: https://businesscenter.in.cybersource.com
    - Test Transactions: https://businesscentertest.cybersource.com
2. In the left navigation pane, choose **Virtual Terminal > Recurring Billing**. The Recurring Billing page appears.
3. Click **Subscription Settings**.
4. Check each card type check box that your merchant account supports.
5. Click **Submit**.

Set the e-commerce Indicator for the First Payment to Recurring

1. Log in to the Business Center:
    - Live Transactions: https://businesscenter.cybersource.com

- Live Transactions in India: https://businesscenter.in.cybersource.com
- Test Transactions: https://businesscentertest.cybersource.com

2. In the left navigation pane, choose **Virtual Terminal > Recurring Billing**. The Recurring Billing page appears.
3. Click **Subscription Settings**.
4. Check **Set e-commerce indicator for first payment to Recurring**.

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

5. Click **Submit**.

Updating Customer Subscription Details

> ⓘ **Important:** Only customer subscriptions with a status of current can be modified. You cannot change the type of subscription.

Update Customer Card Information

1. Log in to the Business Center:
   - Live Transactions: https://businesscenter.cybersource.com
   - Live Transactions in India: https://businesscenter.in.cybersource.com
   - Test Transactions: https://businesscentertest.cybersource.com
2. In the left navigation pane, choose **Virtual Terminal > Recurring Billing**. The Recurring Billing page appears.
3. Choose the scope for the search:
   - Organization
   - Type
     - Subscriptions
     - Subscription payments

- Scope of subscriptions
    - All
    - Active
    - On-hold
    - Cancelled—choose a date range.
    - Creation date—choose a date range.
    - Expiration date—choose a date range.
    - Payment card expiration date—choose a date range.
    - Field and value—choose a specific field; for example, subscription ID.

  The subscriptions list appears.

4. Click the title of the customer subscription that you want to modify. The Subscription Details screen appears.
   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.
5. Click **Edit Subscription**. The Edit Subscription screen appears.
6. Modify the customer subscription details and click **Submit**.

Update a Customer Payment Network Token to Card Information

1. Log in to the Business Center:
    - Live Transactions: https://businesscenter.cybersource.com
    - Live Transactions in India: https://businesscenter.in.cybersource.com
    - Test Transactions: https://businesscentertest.cybersource.com
2. In the left navigation pane, choose **Virtual Terminal > Recurring Billing**. The Recurring Billing page appears.
3. Choose the scope for the search:
    - Organization

- Type
    - Subscriptions
    - Subscription payments
- Scope of subscriptions
    - All
    - Active
    - On-hold
    - Cancelled—choose a date range.
    - Creation date—choose a date range.
    - Expiration date—choose a date range.
    - Payment card expiration date—choose a date range.
    - Field and value—choose a specific field; for example, subscription ID.

The subscriptions list appears.

4. Click the title of the customer subscription you want to modify. The Subscription Details screen appears.
5. Click **Edit Subscription**. The Edit Subscription screen appears.
   Under Payment 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.
6. 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.
7. Click **Submit**.

Cancel a Customer Subscription

1. Log in to the Business Center:

- Live Transactions: https://businesscenter.cybersource.com
- Live Transactions in India: https://businesscenter.in.cybersource.com
- Test Transactions: https://businesscentertest.cybersource.com

2. In the left navigation pane, choose **Virtual Terminal > Recurring Billing**. The Recurring Billing page appears.
3. Choose the scope for the search:
    - Organization
    - Type
        - Subscriptions
        - Subscription payments
    - Scope of subscriptions
        - All
        - Active
        - On-hold
        - Cancelled—choose a date range.
        - Creation date—choose a date range.
        - Expiration date—choose a date range.
        - Payment card expiration date—choose a date range.
        - Field and value—choose a specific field; for example, subscription ID.

    The subscriptions list appears.
4. Click the title of the customer subscription you want to modify. The Subscription Details screen appears.
5. Click **Cancel Subscription**.
6. Click **Confirm**.

Delete a Customer Subscription

1. Log in to the Business Center:

- Live Transactions: https://businesscenter.cybersource.com
- Live Transactions in India: https://businesscenter.in.cybersource.com
- Test Transactions: https://businesscentertest.cybersource.com

2. In the left navigation pane, choose **Virtual Terminal > Recurring Billing**. The Recurring Billing page appears.
3. Choose the scope for the search:
    - Organization
    - Type
        - Subscriptions
        - Subscription payments
    - Scope of subscriptions
        - All
        - Active
        - On-hold
        - Cancelled—choose a date range.
        - Creation date—choose a date range.
        - Expiration date—choose a date range.
        - Payment card expiration date—choose a date range.
        - Field and value—choose a specific field; for example, subscription ID.
4. The subscriptions list appears.
5. Click the title of the customer subscription you want to modify. The Subscription Details screen appears.
6. Click **Delete Subscription**.
7. Click **Confirm**.

Request an On-Demand Transaction

1. Log in to the Business Center:

- Live Transactions: https://businesscenter.cybersource.com
- Live Transactions in India: https://businesscenter.in.cybersource.com
- Test Transactions: https://businesscentertest.cybersource.com

2. In the left navigation pane, choose **Virtual Terminal > Recurring Billing**. The Recurring Billing page appears.
3. Choose the scope for the search:
    - Organization
    - Type
        - Subscriptions
        - Subscription payments
    - Scope of subscriptions
        - All
        - Active
        - On-hold
        - Cancelled—choose a date range.
        - Creation date—choose a date range.
        - Expiration date—choose a date range.
        - Payment card expiration date—choose a date range.
        - Field and value—choose a specific field; for example, the subscription ID.

    The subscriptions list appears.
4. Click the title of the customer subscription you want to modify. The Subscription Details screen appears.
5. Click **Make On-Demand Payment**. The On-Demand Payment screen appears. The on-demand transaction types that you can request are:
    - Credit Card—authorization, sale.
    - Electronic checks—debit, credit.
6. Enter the amount for the transaction.
7. Choose the transaction type.

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

Convert a Transaction to a Customer Subscription

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 your account is configured to use automatic preauthorizations, Cybersource does not perform a preauthorization when you convert a transaction to a customer subscription.

1. Log in to the Business Center:
   - Live Transactions: https://businesscenter.cybersource.com
   - Live Transactions in India: https://businesscenter.in.cybersource.com
   - Test Transactions: https://businesscentertest.cybersource.com
2. In the left navigation panel, click **Transaction Management**.
3. Click **Transactions**. The Transaction List appears, showing all transactions performed in the past seven days. Click the Date Range filter to change this range as needed.
4. Enter the text you want to look for within the filters. You might need to select additional subcategories based on your selection. A list of transactions matching your search criteria appears.
5. Repeat Steps 3 and 4 to add additional filters to the search, and press Enter. The results of your search display in the Transactions List.
6. Click the request ID link of the transaction. The Transaction Search Details page appears.
7. Click **More**.
8. Enter the customer subscription details. See Credit Card Subscriptions (on page 20).
9. Click **Create Subscription**.

Additional Features

Email Notifications

Important: You can configure email notifications on the Subscription Settings page in the Business Center, or contact 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.

Configure Email Notifications

1. Log in to the Business Center:
    - Live Transactions: https://businesscenter.cybersource.com
    - Test Transactions: https://businesscentertest.cybersource.com
2. In the left navigation pane, choose **Virtual Terminal > Recurring Billing**. The Recurring Billing page appears.
3. Click **Subscription Settings**.
4. Configure the email notifications you would like to send to a customer.
5. Click **Submit**.

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.

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.

Email Smart Tags (continued)

Smart Tag	Description
##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:

https://support.cybersource.com/s/article/Support-for-Merchant-Initiated-Transactions-and-Credential-on-File-for-Visa-Mastercard-and-Discover

Payment Exceptions

Important: Contact 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 the maximum five retries are exhausted, the customer subscription changes from retry mode to *on hold*.

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.

  Warning: 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.

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

Visa Bill Payment Program

For more information about the Visa Bill payment Program and the processors that support it, see the *Credit Card Services Developer Guide*.

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 customer support to configure your account to use replacement expiration dates. This feature is available only for installment and recurring customer subscriptions.

Important: 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.

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 (on page 10), for a list of processors that support replacement expiration dates.

Customer Subscription Sharing

Contact 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.
- Update customer subscription information (see Updating Customer Subscription Details (on page 30)).
- Perform an on-demand transaction using the customer subscription (see Request an On-Demand Transaction (on page 34)).

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

Account Updater

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*.