

PDG Software

VeriSign Payflow Pro Recurring Billing Guide

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VeriSign Recurring Billing

Using VeriSign to configure products that will be billed in installments

You can now configure PDG Shopping Cart and PDG Commerce with VeriSign PayFlow Pro to create products that are billed in installments over time. PDG Shopping Cart or PDG Commerce will charge the initial payment of the product, and will send the appropriate information to VeriSign to charge the future recurring payments. Previously, the initial payment could be made using PDG Shopping Cart or PDG Commerce, but the merchant had to manually configure recurring billing in the VeriSign Manager. The new recurring billing implementation in PDG Shopping Cart and PDG Commerce eliminates this additional step, completely automating the task of supplying the additional information to VeriSign so that the appropriate charges may be billed in the future.

Introduction

To configure recurring billing in your PDG Shopping Cart or PDG Commerce, you must use VeriSign PayFlow Pro as the payment service when a recurring billing product is purchased.

Only one recurring billing product may be purchased in a single transaction between your PDG Software program and VeriSign.

PDG Shopping Cart or PDG Commerce will include the initial cost of the product in the current order, and will pass the appropriate information to VeriSign to charge the recurring payments. The initial purchase will be included in any order invoice e-mails sent to the customer by your PDG Shopping Cart or PDG Commerce product. Additional payments charged in the future will be handled by VeriSign, thus the customer will not receive an e-mail from the PDG Software product on your web site indicating that an additional payment

has been assessed. If you wish for the customer to receive a notification for each future charge, you will need to configure that with VeriSign.

The initial cost of the product can be a different cost than the payments that will be charged over time. The cost set for the product in the Merchant Administrator will be a one time initial cost. After that, the recurring billing will begin on a specified date, charging the same price every time it is assessed from the customer.

Configuring a Product

To configure a product that will use recurring billing, you will need to enter information into User Defined Field #9 of the product details. To access this field, enter your PDG Shopping Cart or PDG Commerce Merchant Administrator. Click on the Products link. If you are using product categories, you will need to click the “View Products” button next to the category. Next click the “Details” button next to the product to enter its details section. At the top of the page, click the “User Defined” link to jump to the User Defined Fields section of the page. The field that must be used for recurring billing is User Defined Field #9.

The text must be entered in User Defined Field #9 in the following format:

```
<!--[#payments=x;amt=y.yy;period=ABCD;start=d]-->text that will be displayed to customer
```

The first portion of this text is enclosed in <!-- and --> characters, indicating that it is an HTML comment. This information is sent as a comment so that PDG Shopping Cart or PDG Commerce can process it correctly when the User Defined Field is called without displaying a line of code to your customers on the Basket.html page.

There are four pieces of information that must be included in the code that will be passed to VeriSign. These pieces of information are:

- Number of payments
- Amount to be charged per payment
- Frequency of payments
- When billing begins

Number of Payments

The number of payments to be made must appear in the following format:

```
#payments=x
```

The “x” in this example must be replaced with a number indicating how many total payments must be made.

Note: The initial cost charged by your PDG Software product is not the first payment. Recurring billing begins on the specified number of days after the item is purchased.

Amount to be Charged per Payment

The amount to be charged per payment must appear in the following format:

amt=y.yy

The “y.yy” in this example must be replaced with an amount in US Currency that must be charged in each individual payment.

Frequency of Payments

The frequency of the payments must appear in the following format:

period=ABCD

The “ABCD” in this example must be replaced with a code from the following list:

- **WEEK** - Weekly Payments: The customer will be charged once a week, on the same day of the week as the day the first payment was made. This method results in 52 payments per year.
- **BIWK** - Biweekly Payments: The customer will be charged once every two weeks, on the same day of the week as the day the first payment was made. This method results in 26 payments per year.
- **SMMO** - Twice Monthly Payments: The customer will be charged on two specific days of each month. This payment type can begin any day between the 1st and 15th of a month, and the second payment will be drawn either 15 days later or on the last day of the month. This method results in 24 payments per year.
- **FRWK** - Fourth Weekly Payments: The customer will be charged every four weeks (28 days) from the previous payment, beginning with the first payment date. This method results in 13 payments per year.
- **MONT** - Monthly Payments: The customer will be charged once a month, on the same day of the month as the day the first payment was made. This method results in 12 payments per year.
- **QTER** - Quarterly Payments: The customer will be charged once every three months, on the same day of the month as the day the first payment was made. This method results in four payments per year.
- **SMYR** - Twice Yearly Payments: The customer will be charged once every sixth months, on the same day of the month as the day the first payment was made. This method results in two payments per year.
- **YEAR** - Yearly Payments: The customer will be charged once per year, on the same day of the year as the day the first payment was made. This method results in one payment per year.

When Billing Begins

This field is optional. If the start variable is not specified, the first recurring billing payment will be charged the day after the initial product purchase. If the start variable is used, it must appear in the following format:

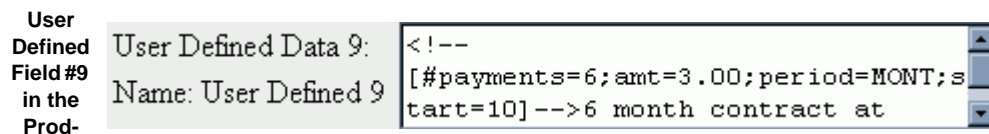
start=d

The “d” in this example must be replaced with a number indicating how many days will pass before the first payment is charged. Please note that the initial cost charged by your PDG Software product is not the first payment. Recurring billing begins on the specified number of days after the item is purchased.

Any text following the close of the HTML comment (“-->” characters) will be displayed to your customers on the Basket.html page. Here you should enter any specific text about the recurring billing you wish to communicate to the customer.

Consider the following example. This product has an initial set up cost of \$10.00, and a recurring cost of \$3.00 per month for a sixth month period. Ten days after the product is purchased, the first payment of \$3.00 will be assessed, and additional payments will be collected once per month for the following five months, for a total of six payments.

<!--[#payments=6;amt=3.00;period=MONT;start=10]-->6 month contract at \$3.00 per month



Product Details section

If you would like to change the name of User Defined Field #9 to be more descriptive, click the “Edit User Defined Field Names” link at the top of the product listing page. In the “User Defined 9” field you may change the name of the field. This name will appear in the Details section for your products. The customer will not see User Defined Field names, they exist only to aid the vendor in organizing the User Defined Fields.

Customizing Templates

If you are using the default Basket.html template provided with your PDG Shopping Cart or PDG Commerce installation, you do not need to make any changes to your template. The recurring billing information will automatically be added to the Basket.html page if necessary.

If you are using a customized Basket.html template, you will need to add the <!--USERDEF9--> tag on your page to display User Defined Field #9. If a product being displayed does not require recurring billing, and no information

is contained in User Defined Field #9 for that product, the tag will be ignored. If a product does require recurring billing, the text included in User Defined Field #9 that is not a part of the HTML comment will be displayed in place of the tag on the page. (**Note:** The full contents of User Defined Field #9 will replace this tag on the page. Since the VeriSign code is contained within an HTML comment, that portion of the text will not be displayed on the template.) The tag must appear within the <!--BEGIN_REPEAT--> and <!--END_REPEAT--> tags on the Basket.html page, and must appear in the following format:

Qty	Description	Unit	Amount	Remove
<input type="text" value="1"/>	Sample 12 6 month contract at \$3.00 per month	\$10.00	\$10.00	Remove
Subtotal:			\$10.00	

<!--USERDEF9-->

Basket Template with recurring billing text

If you would like to display the recurring billing text on the Item page for the product, you may add the <!--USERDEF9--> tag to your Item Template as well. If there is no text entered in User Defined Field #9 for the product, the tag will be ignored.

You may also add the <!--USERDEF9--> tag on a SearchResult or Multi-Item template. On these pages, you must place the tag within the <!--BEGIN_REPEAT--> and <!--END_REPEAT--> tags. If there is no text entered in User Defined Field #9 for a product, the tag will be ignored.

If customers try to purchase an additional, separate item that is also a recurring billing item, they will receive an error message indicating that they may only purchase one recurring billing item at a time. This message will also display the product number of the recurring billing item that is already in the customer's basket. This error will be displayed using the Error.html template page.

