



# **Token and subscription management**

## **Back Office user manual**

Document version 1.4.2

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# 1. HISTORY OF THE DOCUMENT

Version	Author	Date	Comment
1.4.2	Société Générale	5/19/2023	<ul style="list-style-type: none"><li>• Update of the <i>Presentation of the service</i> chapter.</li></ul>
1.4.1	Société Générale	8/19/2022	<ul style="list-style-type: none"><li>• Update of the <i>Presentation of the service</i> chapter.</li></ul>
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1.3	Société Générale	7/3/2020	<ul style="list-style-type: none"><li>• Addition of the chapter <i>Creating a token using a transaction</i>.</li></ul>
1.2	Société Générale	5/28/2020	<ul style="list-style-type: none"><li>• Clarification added to the chapter <i>Managing payments by identifier</i> on the possibility to update a payment method that expired during a payment by token.</li><li>• Update of the chapter <i>Managing expiring tokens</i>.</li></ul>
1.1	Société Générale	2/5/2020	Addition of the chapter <i>Managing expiring tokens</i> .
1.0	Société Générale	10/15/2019	Initial version

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## 2. PRESENTATION OF THE SERVICE

### Management of payments by token

The payment by token management service allows merchants to offer their buyer the possibility to associate a token with a payment method, which will facilitate their subsequent payments on the website (no more need to re-enter the credit card number or the IBAN).

Tokens allow you to:

- Make fast and secure payments.

The buyer no longer has to fill in bank details when making subsequent payments (1-click payment).

The gateway stores the bank details in a highly secure environment, in accordance with the PCI-DSS requirements. Only the token is transferred during the exchange.

- Make recurring payments (subscriptions).



**Token are usable by all the shops of the same company.**

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.
- Update the bank details associated with a token via the payment page, or manually via the Merchant Back Office.
- Automatically detect if the payment method has expired and offer an update in case of payment by token.
- When creating a token, detect if the payment method has been previously registered.
- Manage other buyer detail updates.



**In compliance with the banking data security and protection rules implemented by PCI DSS, the payment method details are destroyed after the associated token has not been used for 15 months.**

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 with **fixed amounts and payment schedule**, 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, the amount of the installments and the recurrence rule to apply.

Once the start date (also known as the “effective date”) has been reached, the payment gateway automatically processes the installments.

After that, the merchant can no longer edit the amount of the installment payments.

To be notified of the result of a deadline, the **Instant Payment Notification URL when creating a recurring payment** rule must be activated and configured from the Merchant Back Office (menu **Settings > Notification rules**).

In TEST mode, the transaction corresponding to the first installment is created no later than 1 hour after the subscription, according to the schedule determined by the subscription rule.

In PRODUCTION mode, transactions are created once a day between midnight and 5:00 am, in the Europe/Paris time zone.

## 2.1. Uniqueness of registered payment methods

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By default, the gateway authorizes the buyer to register their payment method several times on the merchant website.

However, if the merchant wants to, they can enable an option via their Merchant Back Office that will allow them to detect when a token is created, if the payment method has been previously registered.



It is not recommended to enable the uniqueness check of the registered payment method if you do not control its impact on your implementation.

- [Operating principle](#)
- [What should I do if a duplicate payment method is detected?](#)
- [Activation of the payment method uniqueness detection](#)

### Operating principle

Once the option is activated, the gateway verifies the validity of the payment method with the issuer each time a token is created, and then proceeds to verify the uniqueness of the payment method.

If the payment method has never been registered, then a new token associated with this payment method is created and its identifier is returned to the merchant website upon the end of payment notification.

If the payment method has already been registered (same number and expiration date), then an existing token is used and its identifier is returned to the merchant website upon the end of payment notification.

The returned buyer's data is the same as the data transmitted by the merchant, and not the same as the details of the previously registered token.

The field **vads\_identifier\_status** is set to **CREATED**, even if in this case no token is created.

The notification then contains an additional field set to **true**:

- **vads\_identifier\_previously\_registered** for the notification in the Hosted Payment Form format.
- **paymentMethodTokenPreviouslyRegistered** for the notification in the REST API format.



- There is no detection of payment method uniqueness during the token update.
- If the payment method is already associated with several tokens, the end of payment notification contains the identifier of the most recent token.
- The creation of a token via Merchant Back Office is refused if the payment method is already associated with another token.
- The **vads\_identifier\_previously\_registered** field is not returned upon return to shop.
- The **vads\_identifier\_previously\_registered** field is never returned in the end of payment notification if no duplicate payment methods are detected. Therefore, the **false** value is never sent to the merchant website.

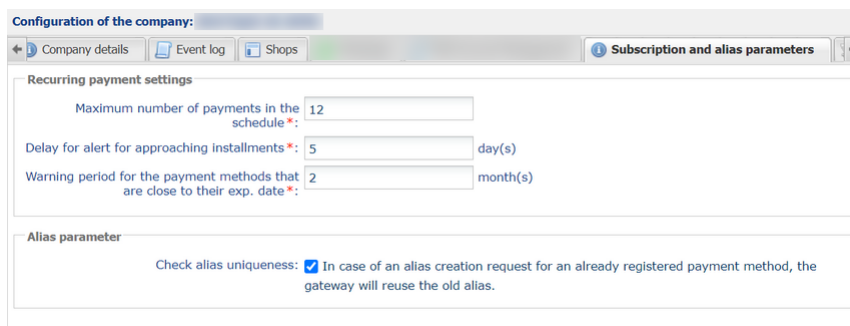
## What should I do if a duplicate payment method is detected?

It depends on your business requirements.

- You can decide to do nothing and provide the service or deliver the goods to the buyer.
- You can check whether the customer code associated with the existing token matches the buyer's customer code. If this is not the case, you can search if a family tie between the two customers explains why the same payment method is used by two different customers.
- You can check if the person requesting the registration of the payment method is the same person who has already registered this payment method (e.g. by checking their contact details, e-mail address, country etc.).
- If all the controls put in place fail, that means that you might be a victim of fraud and can then decide to cancel the payment.

## Activation of the payment method uniqueness detection

1. Via the Merchant Back Office, go to **Settings > Company**, then click on the **Subscription and alias parameters** tab.



Configuration of the company:

Company details | Event log | Shops | **Subscription and alias parameters**

Recurring payment settings

Maximum number of payments in the schedule \*: 12

Delay for alert for approaching installments \*: 5 day(s)

Warning period for the payment methods that are close to their exp. date \*: 2 month(s)

Alias parameter

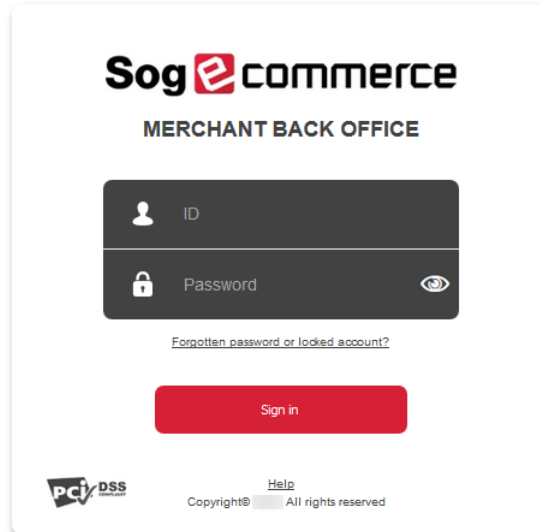
Check alias uniqueness:  In case of an alias creation request for an already registered payment method, the gateway will reuse the old alias.

2. In the **Alias parameter** section, check the **Check alias uniqueness** box.
3. Click the **Save** button to save the changes.

## 3. SIGNING IN TO MERCHANT BACK OFFICE

Sign in to the Back Office:

<https://sogecommerce.societegenerale.eu/vads-merchant/>



The screenshot shows the login interface for the Sogecommerce Merchant Back Office. At the top, the logo 'Sogecommerce' is displayed in black, with a red square containing a white 'e' between 'Sog' and 'commerce'. Below the logo, the text 'MERCHANT BACK OFFICE' is centered. The login form consists of two dark grey input fields: the first is labeled 'ID' with a person icon, and the second is labeled 'Password' with a lock icon and an eye icon for toggling visibility. Below these fields is a link that reads 'Forgotten password or locked account?'. A prominent red button labeled 'Sign in' is positioned below the link. At the bottom left, there is a 'PCI DSS' logo. At the bottom center, there is a 'Help' link and the text 'Copyright © All rights reserved'.

**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 it.



A user's password is valid for 90 days. Beyond this period, a renewal will be requested when connecting.

## 4. SETTING UP NOTIFICATIONS

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### 4.1. 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. Right-click **Instant Payment Notification URL on an operation coming from the Back Office**.
2. Select **Manage the rule**.
3. Enter the **E-mail address(es) to notify in case of failure** field in the **General settings** section.  
To specify several e-mail addresses, separate them with a semi-colon.
4. Check the box **Automatic retry in case of failure** if you wish to authorize the gateway to automatically resend the notification in case of a failure (can be done up to 4 times).
5. In the **Instant Payment Notification URL of the API form V1, V2** section, specify the URL of your page in the fields **URL to notify in TEST mode** and **URL to notify in PRODUCTION mode** if you wish to receive notifications in the API form format.
6. In the **REST API Instant Payment Notification URL** section, specify the URL of your page in the fields **Target URL of the IPN to notify in TEST mode** and **Target URL of the IPN to notify in PRODUCTION mode** if you are using the JavaScript client.
7. Save the changes.
8. Enable the rule by right-clicking **Instant Payment Notification URL on an operation coming from the Back Office** and select **Enable the rule**.



## 4.2. 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 buyer's banking detail registration,
- 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 **Confirmation e-mail of recurring payment sent to the merchant**.
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 **Save**.

### 4.3. 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.
- Payment confirmation e-mail.
- Token creation and/or update confirmation e-mail.
- Pre-notification e-mail of SEPA direct debit to the buyer.

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 body of the e-mail.

Note:

To preview the changes, click **Preview the e-mail** at the bottom of the dialog box.

**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**.

## 5. CREATING A TOKEN IN TEST MODE

### ***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 **Create**.

The screenshot shows a dialog box titled "Creation of a token with the shop (TEST mode)" with a close button in the top right corner. The progress indicator shows "Step 1 of 2: Payment details". The dialog is divided into two main sections:

- Token section:** Contains a "Buyer e-mail" input field, a "Token ID" field with the value "5192b09a71db4dc281ac5938008499b1", and a "Generate a new identifier" button.
- Payment method details section:** Contains a "Payment method" dropdown menu, a "Card number" input field with a link "Test payment method", an "Expiry date" field with "June" and "2019" dropdowns, a "CVV" input field, and a "Currency" dropdown menu.

At the bottom right of the dialog, there are "Next >" and "Cancel" buttons.

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.

Creation of a token with the shop (TEST mode) Step 1 of 2: Payment details

**Token**

Buyer e-mail \*:

Token ID \*: 2351f45cccd8478884fc9c0ca1109bd6 [Generate a new identifier](#)

**Payment method details**

Payment method \*: Mastercard

Card number \*:

Expiry date \*: December 2018

CVW:

**Choice of the TEST payment method**

- 5970100300000018 : Payment accepted with 3D Secure authentication
- 5970100300000026 : Payment with interactive 3D Secure authentication
- 5970100300000034 : Payment accepted, merchant not enrolled in 3D Secure
- 5970100300000042 : Payment accepted, buyer not enrolled in 3D Secure
- 5970100300000067 : Payment accepted, payment warranty = NO
- 5970100300000075 : Payment declined because 3D Secure authentication failed, buyer failed to authenticate
- 5970100300000083 : Payment declined, authorization refused because maximal amount reached
- 5970100300000091 : Payment declined, authorization refused because of a wrong visual cryptogram

Next > Cancel

**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 Step 2 of 2: Additional information

**Token**

Buyer e-mail:

Token ID: 991e5b699e6d4c258d19f919499742bf

**Buyer details**

Buyer reference:

Legal name:

Title:

First name:

Last name:

Buyer details:

Language:

**Contact details**

Country:

State:

City:

ZIP code:

Address:

Additional address details:

Phone:

Cell phone:

< Previous Create Cancel

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

These details are useful for buyer identification.

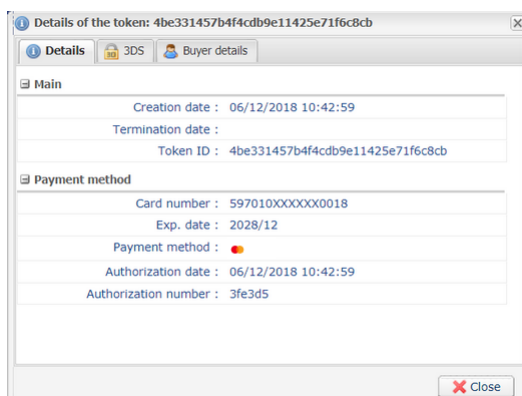
Fields marked with an asterisk (\*) are required.

The buyer's "First name" and "Last name" are mandatory when creating a SEPA mandate.

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

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

Example:



The following tabs are available:

- **Additional**

Displays alias characteristics such as creation date or **token ID**.

The token ID corresponds to the newly created token. Later on, it can be used for another financial operation in your shop(s).

- **Buyer information**

Displays the buyer's personal details.

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

- its amount is 1.00 EUR or EUR 0.00, if supported by the acquirer,
- 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.



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

## 6. CREATING A TOKEN IN PRODUCTION MODE

### 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 **Create**.

The screenshot shows a dialog box titled "Creation of a token with the shop" with a close button (X) in the top right corner. The progress indicator shows "Step 1 of 2: Payment details" with a yellow circle next to it. The dialog is divided into two main sections:

- Token section:** Contains a "Buyer e-mail \*" text input field. Below it, the "Token ID \*" is displayed as "509604cdb9c141c399e7099d27c6ed48". To the right of the Token ID is a blue circular refresh icon and a button labeled "Generate a new identifier".
- Payment method details section:** Contains several fields: "Payment method \*" (a dropdown menu), "Card number \*" (a text input field), "Expiry date \*" (two dropdown menus for month and year, currently showing "June" and "2019"), "CVV" (a text input field), and "Currency" (a dropdown menu).

At the bottom right of the dialog, there are two buttons: "Next >" and "Cancel".

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

Step 2 of 2: Additional information

**Token**

Buyer e-mail: [redacted]  
Token ID: 991e5b699e6d4c258d19f919499742bf

**Buyer details**

**Buyer reference:** [text field]  
Legal name: [text field]  
Title: [text field]  
First name: [text field]  
Last name: [text field]

Buyer details: [text field]  
Language: [dropdown menu]

**Contact details**

Country: [dropdown menu]  
State: [text field]  
City: [text field]  
ZIP code: [text field]

Address: [text field]  
Additional address details: [text field]  
Phone: [text field]  
Cell phone: [text field]

< 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.

The buyer's "First name" and "Last name" are mandatory when creating a SEPA mandate.

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



## 7. CREATING A TOKEN USING A TRANSACTION

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This action allows the user to create a token of the payment method used for the payment.

This action is authorized only if the original transaction status is:

- accepted
- to be validated
- waiting for capture
- captured
- capture in progress

The payment method used for the original transaction must:

- support payment by token,
- be supported by a non-terminated MID associated with the shop.

Token creation leads to creating a transaction of **VERIFICATION** type and sending the following notifications (if the Merchant has enabled the corresponding rules):

- Instant Payment Notification URL on an operation coming from the Back Office,
- Confirmation e-mail of token creation sent to the merchant,
- Confirmation e-mail of token creation sent to the buyer.

A line will be added to the detail summary of the original transaction in order to track the transaction.

To create a token:

1. Right-click the transaction.
2. Select **Create a token using a transaction**.  
The token creation wizard appears.
3. Enter the **Buyer e-mail** e-mail address.
4. 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.
5. 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.

6. Click **Next**.

The buyer detail entry page appears.

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

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

These details are useful for buyer identification.


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

The buyer's "First name" and "Last name" are mandatory when creating a SEPA mandate.

**8.** 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. Later on, it can be used for another financial operation in your shop(s).

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

## 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.

Certain details such as the buyer's first and last names that are specified during the creation of a SEPA mandate cannot be changed.

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.

**However, a card payment method cannot be replaced by an IBAN.**

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, that has the following characteristics:

- its amount is 1.00 EUR or EUR 0.00, if supported by the acquirer,
- 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.



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



- 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 **Terminate**.

The token termination wizard opens.

Termination of the token

Termination details

Cancellation date \*:

Now

In the future:

27/07/20

Terminate Cancel

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.**

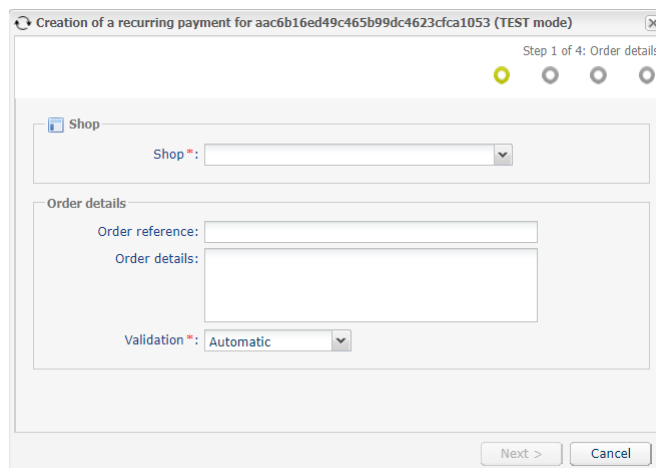
1. Via **Management > Recurring payments**, search for the recurring payment to reactivate.
2. Right-click the token.
3. Click **Reactivate**.

## 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.

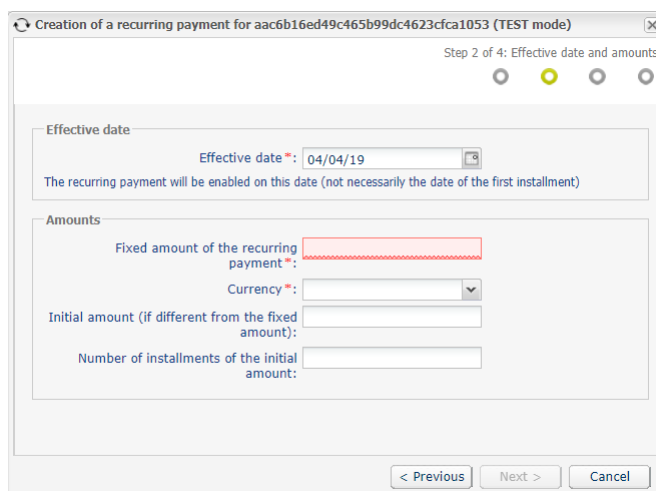
Recurring payments are created on the basis of an existing token.

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**.



The screenshot shows a dialog box titled "Creation of a recurring payment for aac6b16ed49c465b99dc4623cfca1053 (TEST mode)". It is at "Step 1 of 4: Order details". The dialog has a "Shop" section with a dropdown menu. Below it is the "Order details" section with fields for "Order reference:", "Order details:", and "Validation \*:" (set to "Automatic"). At the bottom are "Next >" and "Cancel" buttons.

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



The screenshot shows the same dialog box at "Step 2 of 4: Effective date and amounts". The "Effective date" section has a date field set to "04/04/19" and a note: "The recurring payment will be enabled on this date (not necessarily the date of the first installment)". The "Amounts" section has fields for "Fixed amount of the recurring payment \*:", "Currency \*:", "Initial amount (if different from the fixed amount):", and "Number of installments of the initial amount:". At the bottom are "< Previous", "Next >", and "Cancel" buttons.

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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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: EUR10 per month for 3 months followed by EUR14.90 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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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 .*

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 EXPIRING TOKENS

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

The Back Office allows to configure the delay after which a token is considered to be about to expire.

When a token is about to expire, the payment gateway notifies the Merchant.

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.

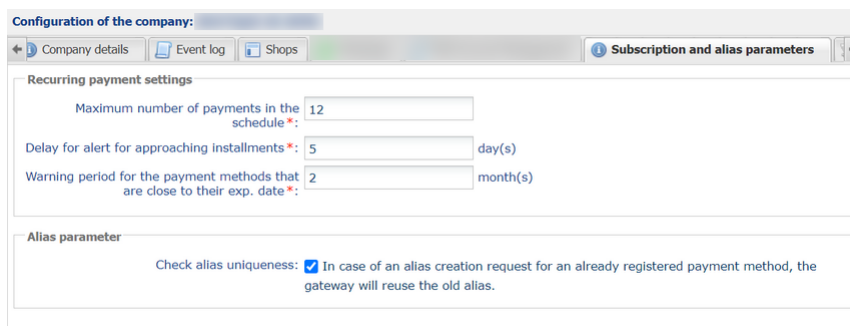
Example: a notification will be issued on **01/01/2020** for a payment method expiring in **02/2020**.

The payment gateway can notify the Merchant when a token is about to expire.

### 14.1. Configuring the notification delay

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1. Go to the following menu: **Settings > Company > Subscription and alias parameters**.



The screenshot shows a web interface titled "Configuration of the company:". It has a navigation bar with "Company details", "Event log", "Shops", and "Subscription and alias parameters" (which is active). Below the navigation bar, there are two main sections:

- Recurring payment settings:** This section contains three input fields:
  - "Maximum number of payments in the schedule \*:" with a value of 12.
  - "Delay for alert for approaching installments \*:" with a value of 5 and the unit "day(s)".
  - "Warning period for the payment methods that are close to their exp. date \*:" with a value of 2 and the unit "month(s)".
- Alias parameter:** This section contains a checkbox labeled "Check alias uniqueness:" which is checked. Below the checkbox, there is a note: "In case of an alias creation request for an already registered payment method, the gateway will reuse the old alias."

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

The default delay is 2 months.

2. Update the value of the **Warning period for the payment methods that are close to their exp. date** field.

3. Click **Save**.

The update of your notification delay is taken into account.

### 14.2. Viewing expiring tokens

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The approaching payment method expiry dates will be identified with a color code in the Merchant Back Office (**Management > Recurring payments**):

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

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	

You can sort tokens by expiry date by clicking on the column **Exp. date**.

### 14.3. Expiring card files

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The gateway generates files (one for each company and each shop) containing the tokens that are about to expire and uploads them to our SFTP server respectively in the following directories:

- **shopId/id** for the file listing the tokens with at least one subscription for this shop and whose payment method is about to expire.
- **common/id** for the file listing all the tokens (with or without subscriptions) that have not been canceled and are about to expire.

Expiring card files are generated every 1<sup>st</sup> of every month, at 4:00 UTC.

These files are never sent by e-mail.

For more information on these files, see the *File exchange, Expiring card files* implementation guide available in our online documentation archive.

## 15. OBTAINING HELP

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Looking for help? Check our FAQ on our website

<https://sogecommerce.societegenerale.eu/doc/fr-FR/faq/faq-homepage.html>

For any technical inquiries or if you need any help, contact [technical support](#).

In view of facilitating the processing of your requests, please specify your shop ID (an 8-digit number) in your query

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