

Installment payment



The principle

Payment in 3 times

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The principle

This payment method allows merchants to offer buyers the payment of purchases in several installments.

The merchant specifies in the payment request:

- The amount of the first maturity (default equal to the amount of other maturities);
- The amount of other maturities (one amount for all others);
- The total number of deadlines;
- The day of the month of the other deadlines (for the withdrawals whose period is at least equal to the month, by default, the day of the current date).

The authorization of the first expiry is made the day of the order.

Validation (capture) can be performed at the same time or independently.

Other deadlines, payment action 'Authorization + Validation' are planned:

- For daily payments, all the following days.
- For weekly payments, the same day of the week as the order
- For bi-weekly payments, every two weeks, the same day of the week as the order
- For other payments, the day of the month specified by the merchant or its default value. The second deadline occurs during the nth month following the order, where n is the number of months between two deadlines.

To make the payment due, Payline stores the buyer's card data and stores it in a wallet or wallet. If you do not send us a wallet ID in your payment request, we create an implicit wallet it is a backup of the card data only during the period of validity of the payment file.

Payment in 3 times

Step 1: Initialize the Web Payment Request

This step is carried out with the web service "doWebPayment".

An example of a payment request

This example gives rise to a payment in 3 monthly installments, including the withdrawal of the first expiry is done in a second step, to the shipping of your parcel by a request of validation. The second and third samples will be taken every "05" of the months to come.

deadlines	Transaction Type
THE 10/09/2013: 500,00 EUR	Authorization (Shipping Rate)
THE 05/10/2013: 500,00 EUR	Authorization + Validation (Immediate debit)
THE 05/11/2013: 500,00 EUR	Authorization + Validation (Immediate debit)

Here is an excerpt from the call to the "doWebPayment" web service.

```
<impl:payment>
  <obj:amount>150000</obj:amount>
  <obj:currency>978</obj:currency>
  <obj:action>100</obj:action>
  <obj:mode>NX</obj:mode>
  <obj:contractNumber>1234567</obj:contractNumber>
  <obj:differedActionDate />
</impl:payment>
...
<impl:recurring>
  <obj:firstAmount>50000</obj:firstAmount>
  <obj:amount>50000</obj:amount>
  <obj:billingCycle>40</obj:billingCycle>
  <obj:billingLeft>3</obj:billingLeft>
  <obj:billingDay>05</obj:billingDay>
  <obj:startDate></obj:startDate>
</impl:recurring>
```

Step 2: Read the details of the transaction

This step is performed with the web service "getWebPaymentDetails".

The tags to use in the response of the web service

For each maturity (billingRecord):

An example of reading the details of the transaction

Here is an example of an extract from the response of the web service "getWebPaymentDetails".

```
<billingRecordList>
<billingRecord xmlns="http://obj.ws.payline.experian.com">
  <date>10/09/2013</date>
  <amount>50000</amount>
  <status>1</status>
  <result>
    <code>00000</code>
    <shortMessage>Transaction approved</shortMessage>
    <longMessage>Transaction approved</longMessage>
  </result>
  <transaction>
    <id>10910171316416</id>
    <date>10/09/2013 17:13</date>
    <isDuplicated/>
    <isPossibleFraud/>
  </transaction>
  <authorization>
    <number>A55A</number>
    <date/>
  </authorization>
</billingRecord>
<billingRecord xmlns="http://obj.ws.payline.experian.com">
  <date>05/10/2013</date>
  <amount>50000</amount>
  <status>0</status>
</billingRecord>
<billingRecord xmlns="http://obj.ws.payline.experian.com">
  <date>05/11/2013</date>
  <amount>50000</amount>
  <status>0</status>
</billingRecord>
</billingRecordList>
```

Read the detail of the result of a deadline

Following the notification of a deadline, you must come and get the result of the transaction in

calling the "GetPaymentRecordId" web service with the payment record identifier received in

parameter of the notification URL.

An example of a request

```
<impl:getPaymentRecordRequest>
  <impl:contractNumber>7891234</impl:contractNumber>
  <impl:paymentRecordId>185321</impl:paymentRecordId>
</impl:getPaymentRecordRequest>
```

Disable a payment record

To disable a payment record, you must make a call to the "disablePaymentRecord" web service.

Here is an example of a call to this web service:

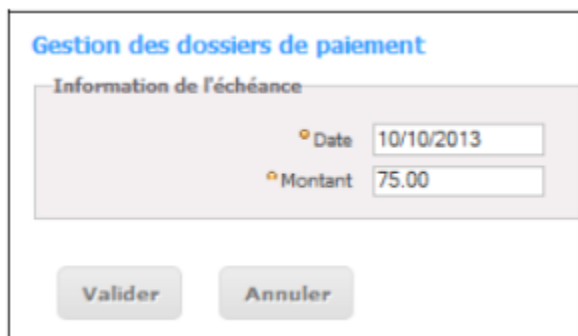
```
<impl:disablePaymentRecordRequest>
  <impl:contractNumber>7891234</impl:contractNumber>
  <impl:paymentRecordId>185531</impl:paymentRecordId>
</impl:disablePaymentRecordRequest>
```

Modify a deadline

Modification of a deadline can be done on the administration center.

To do this, go to the tab "Recurring payment" / "Management of the files of payments", search your payment record with its number.

In the detail of the payment file, you can consult your future deadlines:



Gestion des dossiers de paiement

Information de l'échéance

Date 10/10/2013

Montant 75.00

Valider Annuler

By clicking on the "Modify" link from a deadline, you have access to this screen:

Echéancier						
Date	Montant	Id trans	Nb essais	Etat	Statut	
10/09/2013	150,00 EUR	10910113741749	1	Actif	Efectué	
10/10/2013	75,00 EUR		0	Actif	A venir	Modifier
10/11/2013	75,00 EUR		0	Actif	A venir	Modifier

You can change the amount and / or the due date from this screen.

Payline integration

Payline offers several ways to integrate this payment solution in several times:

- [by the Web Pages](#) , using the doWebPayment service with deadlines managed by Payline or by the merchant (wallet or tokenization);
- [through Direct Payment](#) , using Payline's virtual portfolios with the doRecurringWalletPayment service;
- by the Payline Administration Center, to change deadlines.