Recurring Billing for ACH Getting Started

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Introduction

This document will describe and lay out how a partner would be able to achieve recurring billing. This is a process that has to be handled by the partner as Healthcare Omni-Channel Gateway does not handle recurring payments automatically.

Recurring Billing

Overview

1. Make a POST call to create a new transaction. Creates a new transaction.
2. Make a GET call to retrieve a transaction and store the provided token. The ISV issues a request to TB to check the transaction status (ex card was swiped response). This URL is accessed repeatedly by the ISV (polling). If the transaction is approved then the read_at field with be updated with the current timestamp. Note the date of the original transaction and run a batch process for the interval that was selected. ex Monthly.
3. Make a POST call with the saved token to process the transaction. Sends a transaction directly to the gateway for processing. This can be used with check data.

Request details:

URL: https://tb-sandbox.paymentfusion.com/transactions

Verb: GET

Required Parameters:

- **serial_number**= The serial number of the terminal. Use only serial_number or client_id, not both.
- **client_id**= The client_id of client associated to the terminal. Use only serial_number or client_id, not both.
- **amount**= The amount in USD with 2 decimals that will be charged, must be a number greater than 0. (e.g. "1", "1.00", "1.01", "1.2").
- **merchant_id**= The merchant identifier that will be used to connect to the gateway.

Recommended Parameters:

- **remote_id**= Used for keeping track of a 3rd party identifier alongside the transaction object. This is typically used by the ISV to assign its own identifier to the transaction for easy matching in case any network issues appear. This is not validated for uniqueness.
- **callback_url_1**= One of the three URLs where Transaction Broker will POST to when a transaction is finalized by the terminal. Multiple callbacks may occur as new information is updated. This eliminates the need for polling for the transaction's status. Only HTTPS URLs are allowed. The callback will the callback will retry if the host is unresponsive. The response received from the callback url must have the response code 2xx. Basic auth credentials may be added in to url ie. 'https://username:password@address.com' or as an url param 'https://address.com?token=secret'.

Headers:

- **Authorization:** Needs to include `Basic` word before Base64 encoded `api_id:api_token`. The `api_id` is the identifier of the organization created on TAP; size range - `20`. The `api_token` is the unique token previously generated by TAP and provided securely to the organization; size range - 3
  Example: `Basic ODA5BVgrNdZkZmbiFlJlTThkYTA2eG00MzA5dHh1bWZnZgfdZDE=`
- **Accept:** Specifies the requested API version. If this field is not specified or has an invalid format, the call will be routed to a previous version. If the previous version does not exist, a 404 page will be displayed.
  Example: `application/vnd.paymentfusion.v3.0.0+json`
- **Content-Type:** application/x-www-form-urlencoded
- **Cache-Control:** no-cache Host: tb-sandbox.paymentfusion.com
- **Accept-Encoding:** gzip, deflate
- **Connection:** keep-alive

Body:

```
{
  "confirm_amount": "boolean",
  "serial_number": "012345",
  "client_id": "543210",
  "amount": "10.00",
  "invoice": "string",
  "um_command": "string",
  "merchant_id": "56787655",
  "user_name": "string",
  "customer_name": "string",
  "software_name": "string",
  "ip_address": "string",
  "clerk_number": "string",
  "billing_street": "string",
  "billing_city": "string",
  "billing_state": "string",
  "billing_zip": "string",
  "comments": "string",
  "description": "string",
  "return_card_data": "boolean",
  "save_card": "boolean",
  "tip_amount": "string",
  "tip_method": "string",
  "allow_partial_auth": "boolean",
  "callback_url_1": "string",
  "callback_url_2": "string",
  "callback_url_3": "string",
  "terminal_text": "string",
  "suppress_signature": "boolean",
  "remote_id": "string",
  "receipt_ref_num": "integer",
  "receipt_option": "string",
  "prompt_for_zip_code": "boolean",
  "street_address": "string",
  "zip_code": "string"
}
```

Response Body:

```
{
  "id": "string",
  "v": "string"
}
```

id= The newly created transaction ID. This needs to be saved in order to correctly identify the transaction once it is finalized.

Request details:

URL: https://tb-sandbox.paymentfusion.com/transactions/{id}

Verb: GET

Parameters:

- **Path:**
  - **id**= Specifies the Transaction we are targeting. Stored from step one.

Headers:

- **Authorization:** Needs to include `Basic` word before Base64 encoded `api_id:api_token`. The `api_id` is the identifier of the organization created on TAP; size range - `20`. The `api_token` is the unique token previously generated by TAP and provided securely to the organization; size range - 3
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- **Cache-Control:** no-cache Host: tb-sandbox.paymentfusion.com
- **Accept-Encoding:** gzip, deflate
- **Connection:** keep-alive

Response Body:

```
{
  "id": "integer",
  "amount": "string",
  "serial_number": "string",
  "client_id": "string",
  "invoice": "string",
  "ip_address": "string",
  "user_name": "string",
  "customer_name": "string",
  "software_name": "string",
  "clerk_number": "string",
  "transaction_status": "string",
  "credit_card_token": "string",
  "card_type": "string",
  "card_expiration_date": "string",
  "masked_card_number": "string",
  "um_command": "string",
  "created_at": "string",
```

```
"tip_amount": "string",
"tip_method": "string",
"cancel_requested": "string",
"cancel_requested_at": "string",
"gateway_identifier": "string",
"gateway_response": {},
"gateway_reference_number": "string",
"gateway_response_message": "string",
"gateway_result_code": "string",
"gateway_result_text": "string",
"gateway_auth_code": "string",
"return_card_data": "boolean",
"save_card": "boolean",
"merchant_id": "string",
"billing_street": "string",
"billing_city": "string",
"billing_zip": "string",
"billing_state": "string",
"comments": "string",
"description": "string",
"card_holder": "string",
"gateway_ip": "string",
"signature": "string",
"card_hash": "string",
"auth_amount": "string",
"remaining_balance": "string",
"emv_data": {
  "receipt": "string",
  "customer_verification_method": "string"
},
"remote_id": "string",
"street_address": "string",
"zip_code": "string",
"input_method": "string",
"bin_data": {
  "bin": "integer",
  "card_brand": "string",
  "issuing_org": "string",
  "card_type": "string",
  "card_category": "string",
  "issuing_country": "string",
  "issuing_country_code_a2": "string",
  "issuing_country_code_a3": "string",
  "issuing_country_number": "integer",
  "issuing_phone": "string",
  "issuing_website": "string",
  "pan_length": "string",
  "issued_entity": "string",
  "is_regulated": "string",
  "is_commercial": "boolean"
```

```
  },
  "mid": "string",
  "tid": "string",
  "v": "string"
}
```

token= Token issued by the gateway and that can be used for future transactions. Store this value to make recurring payments easier.

Request details:

URL: https://tb-sandbox.paymentfusion.com/transactions/process/ach

Verb: POST

Required Parameters:

- **merchant_id**= The merchant identifier that will be used to connect to the gateway.
- **amount**= The amount in USD with 2 decimals that will be charged, must be a number greater than 0. (e.g. "1", "1.00", "1.01", "1.2").
- **ach_token**= The **token** value that was stored from the response body in step 2. The check token. It is required if either name_on_check, routing_number or account_number are not provided. **OR:**
- **name_on_check**= The check name on check. It is not required if ach_token is provided.
- **routing_number**= The check routing number. It is not required if ach_token is provided.
- **account_number**= The check account number. It is not required if ach_token is provided. **OR:**
- **micr** = The check MICR(Magnetic Ink Character Recognition)

Recommended Parameters:

- **remote_id**= Used for keeping track of a 3rd party identifier alongside the transaction object. This is typically used by the ISV to assign its own identifier to the transaction for easy matching in case any network issues appear. This is not validated for uniqueness.
- **callback_url_1**= One of the three URLs where Transaction Broker will POST to when a transaction is finalized by the terminal. Multiple callbacks may occur as new information is updated. This eliminates the need for polling for the transaction's status. Only HTTPS URLs are allowed. The callback will the callback will retry if the host is unresponsive. The response received from the callback url must have the response code 2xx. Basic auth credentials may be added in to url ie. 'https://username:password@address.com' or as an url param 'https://address.com?token=secret'.

Headers:

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- **Cache-Control:** no-cache Host: tb-sandbox.paymentfusion.com
- **Accept-Encoding:** gzip, deflate
- **Connection:** keep-alive

Body:

```
{
  "merchant_id": "012345",
  "amount": "10.00",
  "invoice": "string",
  "software": "string",
  "ip_address": "string",
  "clerk": "string",
```

```
  "billing_street": "string",
  "billing_city": "string",
  "billing_state": "string",
  "billing_zip": "string",
  "comments": "string",
  "description": "string",
  "command": "string",
  "force_duplicate": "boolean",
  "allow_partial_auth": "boolean",
  "zip_code": "string",
  "name_on_check": "string",
  "routing_number": "string",
  "account_number": "string",
  "check_number": "string",
  "ach_token": "string",
  "micr": "string",
  "drivers_license": "string",
  "state": "string",
  "ssn": "string",
  "check_type": "string",
  "check_account_type": "string",
  "email_address": "string",
  "phone_number": "string",
  "street_1": "string",
  "street_2": "string",
  "street_3": "string",
  "city": "string",
  "state_or_province_code": "string",
  "postal_code": "string",
  "country_code": "string",
  "street_address": "string",
  "remote_id": "string",
  "client_id": "string",
  "sec_code": "string",
  "callback_url_1": "string",
  "callback_url_2": "string",
  "callback_url_3": "string"
}
```

Response Body:

```
{
  "amount": "string",
  "auth_amount": "string",
  "gateway_auth_code": "string",
  "card_type": "string",
  "created_at": "string",
  "gateway_identifier": "string",
```

```
    "gateway_reference_number": "string",
    "gateway_response": {},
    "gateway_response_message": "string",
    "gateway_result_code": "string",
    "gateway_result_text": "string",
    "merchant_id": "string",
    "mid": "string",
    "remote_id": "string",
    "tid": "string",
    "tip_amount": "string",
    "transaction_status": "string",
    "v": "string"
  }
```


You have now completed implementing recurring payments.