

Wirecard CEE Integration Documentation



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How to simplify payment for regular consumers?

For regular consumers you may want to simplify the checkout by shortening the payment process if the consumer's payment method data is already known to Wirecard.

The **advantage for merchants** are less shopping cart abandonments during the checkout process due to the enhanced ease of use.

The **advantage for your consumers** is a very simplified checkout process since the consumer only needs to confirm the shipping address and the payment method and click "Order with obligation to pay" to complete the purchase.

Solution

If you have saved the `orderNumber` of the order the corresponding consumer has made before, you can effect a new payment using the back-end operation `recurPayment`. You only need to set the saved order number as value for the parameter `sourceOrderNumber` to refer to this payment and a new payment is initiated.

Most of the payment methods that support recurring payments do have a 400 days limitation. It is therefore important that you always refer to the latest payment made by the corresponding consumer.

If `recurPayment` is not possible your consumer needs to re-enter the payment method data.

As an example, the recurring payment operation could be integrated into your online shop in such a way that from the consumer's point of view your online shop would offer the previously used credit card displaying the masked credit card number (`maskedPan`). Your consumer would then check if this is the intended credit card to use. After confirming the payment, the `recurPayment` back-end operation would be performed. If this operation failed, your consumer could again be presented with the payment method selection.

Security

Recurring payments require special security considerations since a payment can be initiated without the knowledge of all payment method details. Thus, a person with malicious intent could order **and pay** items in your online shop using the account of one of your consumers, if e.g. the password is too simple.

In addition to your own security measures the Wirecard Fraud Prevention Suite can be used for recurring payments.

Requirements

Recurring payments are not supported by all payment methods. Visit the table regarding transaction based back-end operations of payment methods for more information.

Common pitfalls

Recurring payments may fail because there is a **limit of 400 days**. Also, the card may have been reported stolen in the meantime or the authorization limit may have been exceeded. If the recurring payment fails, you need to request another payment method from your consumer.

Credit and debit cards do expire, making a recurring payment impossible. Save the response parameter `expiry` at the initial payment in correlation to your consumer to check if a recurring payment is still possible.

Also some credit and debit cards only allow **3-D Secure** authenticated transactions. For these cards **no recurring payments** are possible.

Since payments can be effected by logging in into your online shop, place significant importance on **security**. If an unauthorized person can gain access to an account of your consumer, ordering items to a different shipping address could be possible and your consumer would be charged. Therefore consider additional authorization measures for effecting a recurring payment.