

# Recurring Transactions (RT) Agreements

User Guide - V1.02

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# 1 About RT Agreements

The RT Agreements system is designed to automatically repeat transactions at pre-determined intervals for either a fixed number of intervals or indefinitely.

You would use a Recurring Transaction (RT) when you want to process additional payments against card details you have already obtained from a previous transaction.

Merchants who use this system to implement billing or subscription type payments are encouraged to use Continuous Authority (CA) transactions to comply with Card Payment Scheme practices. *Your Acquirer may refuse to accept the recurring transactions if they are not subject to an agreement between yourself and your customer.*

## 1.1 Continuous Authority (CA) Recurring Transactions

- Continuous Authority (CA) Recurring Transactions are used when a Merchant has an agreed fixed or flexible payment schedule with a cardholder. These transactions are most often used for subscription based services, such as fitness memberships or magazine subscriptions, where an initial payment is taken, followed by further regular payments.
- A Continuous Authority arrangement allows the Merchant to process repeat payments on an agreed basis, without needing to obtain authorisation from the cardholder each time, provided that clear consent was obtained at the outset.
- CA Recurring Transactions typically require a specific Acquirer Merchant Account (MID) that is configured by the Acquirer to support recurring payments.

## 1.2 Key Requirements for CA Recurring Transactions

- The Merchant must clearly inform the cardholder of the payment terms, including timing, frequency, and amount, and must obtain explicit agreement for the recurring payments.
- This agreement forms part of the Merchant Policy and is referenced by a Merchant Policy Reference Number (MPRN).
- The first transaction in the recurring sequence must be obtained securely and fully authorised using methods such as Verified by Visa, MasterCard SecureCode, Card Security Code, or Chip and PIN.
- This initial transaction must be processed with a zero floor limit.
- All subsequent transactions must be processed on the designated CA MID and must be sent online for authorisation.
- Transactions must not occur more than 13 months apart.

### 1.3 Additional Guidance

- A subsequent Continuous Authority transaction assumes that a valid agreement is in place. If the cross-reference provided to the initial or previous transaction does not already have credentials on file, those credentials will be treated as being stored for the first time. This can occur when the original transaction pre-dated the introduction of agreement flagging. Such transactions may risk being declined.
- Traditionally, Continuous Authority refers to transactions made at predetermined intervals and amounts (such as magazine subscriptions or instalment payments) and are sent to the Gateway as *type* '9'. However, under the Visa MIT Framework, future unscheduled or ad hoc uses of a cardholder's credentials, without the cardholder's direct participation, must also be made under a valid Credentials-on-File (COF) agreement. Visa refers to this wider usage as a Standing Instruction. These unscheduled transactions should be sent to the Gateway as *type* '2', including an *rtAgreementType* of 'unscheduled'.
- Using a cardholder's card details without a valid agreement is not permitted and may result in the transaction being declined. If such a transaction is accepted, it could also lead to chargebacks.
- Recurring Transactions are not permitted for Maestro unless you are enrolled in the Maestro Recurring Payment Program.
- Finally, Credentials-on-File (COF) should always refer to stored credentials used under a formal agreement, not merely "Card-on-File" storage. While the Gateway may retain card details temporarily for settlement, refunds, and reporting purposes, this does not constitute a stored credentials agreement.

## 2 Using RT Agreements

The Recurring Transactions creation/information page can be accessed via the *RT Agreements* on the main menu in the MMS.

**Recurring Transaction Agreements** Create/Modify RT Agreement

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Show  from   to

[Next >](#) Entries per page: [10](#) [20](#) [50](#) [100](#)

Action	ID	Name/MPRN	Start Date	Payment Count	Initial Payment	Cycle Payments	Final Payment	Next Payment	Balance	State
<input type="button" value="Choose..."/>	3	RTA05A7-22CC-16CC-6CE5 MPRN:05A7-22CC-16CC-6CE5	2015-08-20	2 of 30	GBP 10.00 on 2015-08-20	GBP 10.00 every day	GBP 10.00 on 2015-09-18	GBP 10.00 on 2015-08-22	GBP 20.00	RUNNING

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### Main Screen

<b>Action</b>	<b>View</b> – View details of the Agreement selected <b>View Tx</b> – View all transactions from this Agreement <b>Stop</b> – Stop the Agreement from running
<b>ID</b>	The Rule ID for the Agreement
<b>Name/MPRN</b>	Agreement name and Agreement Policy Reference Number
<b>Start Date</b>	Date the Agreement began
<b>Payment Count</b>	How many times the Agreement has ran
<b>Initial Payment</b>	Amount and date of initial transaction
<b>Cycle Payments</b>	Amount of agreed payments and occurrence
<b>Final Payments</b>	Final amount agreed and date
<b>Next Payment</b>	Upcoming payment amount and date
<b>Balance</b>	Amount processed so far
<b>State</b>	Status of Agreement  <b>Running</b> - Active <b>Pending</b> - Waiting to process <b>Stopped</b> - Inactive

### 3 Creating the RT Agreements

A Recurring Transaction Agreement is setup with the gateway to start on a fixed date in the future. To create a new *RT Agreement*, click on the 'Create/Modify RT Agreement' button in the top right hand corner. Once loaded the page should look like the below.

Test Account: **Recurring Transaction Agreement**

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**RT Agreement Lookup**

Please enter the Agreement ID, Agreement Name or Policy Reference of the RT Agreement you wish to find.

RT Agreement:

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**RT Agreement**

**Agreement Identity**  
Please provide a name for this agreement and optionally a description as to its purpose. If no name is provided then one will be automatically generated. A unique policy reference can also be provided, this is the Policy Reference Number (MPRN) used by the customer to refer to this agreement with the relevant card schemes etc., if not provided a reference will be automatically generated.

Agreement Name:  Required // Up to 50 characters // Defaults to automatically generated name  
Description:  Optional // Up to 255 characters  
Policy Reference:  Required // Up to 20 characters // Defaults to automatically generated reference

**Initial Transaction Details**  
Please enter the cross reference of the initial transaction for this recurring series of transactions. This must be a successful Sale or Account Verification transaction that was used to capture the Consumer's payment details and initiate a recurring payment agreement. For further information, click [here](#).

Initial Transaction:  Required // This is the cross reference of the initial transaction

The following payment details are taken from the **initial transaction** and can not be changed.

Agreement Type:  Fixed // Taken from initial transaction  
Cardholder Name:  Fixed // Taken from initial transaction  
Card Number:  Fixed // Taken from initial transaction  
Card Expiry (MMYY):  Fixed // Taken from initial transaction

**Subsequent Transaction Details**  
Please specify the date the subsequent payments should start, unless an 'initial payment date' is also specified, this will be the date from which the recurring payments start. A different Merchant Account can be chosen if required, such as a dedicated recurring payment enabled account, however it must support the recurring agreement type, currency and stored payment details. A 'Unique Reference' can be specified which overrides any taken from the initial transaction. The actual transaction sequence number will be automatically appended to the 'Unique Reference' to keep it unique.

Merchant Account:  Required // Defaults to initial transaction's Merchant Account  
Start Date:  Required // Defaults to 'Today'  
Unique Reference:  Required // Up to 40 characters // Defaults to initial transaction's value  
Cloned Fields:  Optional // Additional fields to clone

**Payment Schedule**  
Please specify the schedule type required. Fixed Scheduling allows an amount and frequency to be specified along with any optional initial and final payment. Variable scheduling allows the exact dates and amounts to be specified.

Schedule Type:

**Fixed Payment Cycle**  
Please specify the amount and frequency of each recurring payment made under this agreement. A fixed number of payment cycles can be specified or the agreement can run indefinitely until manually cancelled. For example: You can request to take 15 payments of £10.00 with each payment being taken every 2 weeks. The initial payment is not included in the payment cycle count, only the number of subsequent recurring transactions.

Recurring Amount (€):  Required // Defaults to initial transaction amount  
Take payment every:   Required  
Repeat:  Required

**Initial Payment Details**  
If you wish to take a different amount for the initial payment or take it on a specific date then specify this below. The date must be on or after the agreement start date. Further recurring payment dates will be set according to this initial payment date. Any period between the start date and the initial payment date can be used to indicate a 'trial' period where the agreement is active but no payments are being taken.

Initial Payment Date:  Optional // Defaults to agreement start date  
Initial Amount (€):  Optional // Defaults to recurring amount

**Final Payment Details**  
If you wish to take a different amount for the final payment or take it on a specific date then specify this below. The date must fall after the normal date of the penultimate payment. These details cannot be specified if the agreement is set to run forever (ie until manually cancelled).

Final Payment Date:  Optional // Defaults to date of last recurring payment  
Final Amount (€):  Optional // Defaults to recurring amount

**Payment Retries**  
The system will attempt to retry failed payments once every 24-hours until the specified maximum number of attempts have been made. If no retries are required then enter a zero, a blank entry will default to 4 attempts. Payment retries will not be attempted if the decline code advises against reattempting the transaction.

Max Retry Attempts:  Optional // Defaults to 4 attempts

### 3.1 RT Agreement Lookup

<b>RT Agreement</b>	This allows you to search for a specific Agreement by ID or Agreement Name.
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### 3.2 RT Agreement Creator

<b>Agreement Identity</b>		
<b>Agreement Name</b>	Required	This gives you the option to give the new RT Agreement a specific name. The default is an automatically generated and can be changed.
<b>Description</b>	Optional	The description field can be used for further information (e.g. logging who created the Agreement, etc).
<b>Policy Reference</b>	Required	This gives you the option to give a unique policy reference can also be provided, this is the Policy Reference Number (MPRN) used by the customer to refer to this agreement with the relevant card schemes etc., if not provided a reference will be automatically generated.
<b>Initial Transaction Details</b>		
<b>Initial Transaction</b>	Required	This is the cross reference of the transaction that acts as the basis for each recurring transaction. This transaction is used to provide the payment information (card number, expiry date, etc.), payment currency and as the default for any unique transaction reference and cycle amounts. This must be a successful Sale or Account Verification transaction that was used to capture the Consumer's payment details and initiate a recurring agreement.
<b>Subsequent Transaction Details</b>		

<b>Merchant Account</b>	Required	This specifies the Merchant Account you wish to set the RT Agreement up on. The Merchant account must support the base transaction's currency and card type.  <i>Defaults to base transaction's Merchant Account.</i>
<b>Start Date</b>	Required	This specifies the date the RT Agreement should start, unless an 'initial payment date' is also specified, this will be the date from which the payment cycles start.  <i>Defaults to 'Today'.</i>
<b>Unique Reference</b>	Required	A 'Unique Reference' and 'Order Description' can be specified for each payment which overrides any used in the base transaction. The actual transaction sequence number will be automatically appended to the 'Unique Reference' to keep it unique.  <i>Defaults to base transaction's value.</i>
<b>Payment Schedule</b>		
<b>Schedule Type</b>	<b>Required</b>	<b>Specify the schedule type required.</b>
<b>Fixed Payment Cycle</b>		
<b>Recurring Amount</b>	Required	This allows you to specify the amount of each recurring payment under the Agreement.  <i>Defaults to base transaction amount.</i>
<b>Take Payment Every</b>	Required	This specifies the frequency of each recurring payment under the Agreement.
<b>Repeat</b>	Required	This allows you to specify a fixed number of payment cycles for the Agreement, or the Agreement can run indefinitely until manually cancelled.

<b>Initial Payment Details</b>		
<b>Initial Payment Date</b>	Optional	Specify the date when the Agreement should start.  <i>Defaults to agreement start date.</i>
<b>Initial Amount</b>	Optional	Specify whether a different amount should be taken on the initial payment.  <i>Defaults to recurring amount.</i>
<b>Final Payment Details</b>		
<b>Final Payment Date</b>	Optional	Specify the final payment date.  <i>Defaults to date of last recurring payment.</i>
<b>Final Amount</b>	Optional	Specify the final amount that should be taken.  <i>Defaults to recurring amount.</i>
<b>Variable Payment Schedule</b>		
<b>Schedule</b>	Required	Specify the dates and amounts of each recurring payment made under this agreement.
<b>Payment Retries</b>		
<b>Max Retry Attempts</b>	Optional	Specify the number of times the payment will be retried. If no retries are required, enter 0; a blank entry will default to 4 attempts.  <i>Defaults to 4 attempts.</i>

Once 'Create Agreement' has been clicked, the Agreement will be activated and put in place.

### **3.3 Stopping a RT Agreement**

If an Agreement is no longer required and can be cancelled/stopped simply go to the RT Agreements panel and locate the Agreement you wish to stop.

To stop the RT Agreement click on the Action drop down box and click on Stop, follow the dialog box instructions and then the RT Agreement should

stopped. You will be able to tell by looking in the state column of the RT Agreement portal.

## 4 Customer Communication

### *4.1 Customer Receipts*

Each recurring transaction should send a customer receipt using the existing receipt notification system, informing them that the transaction has been taken (if enabled on the account and the base transaction contained an e-mail address). In addition to the normal information, the receipt includes the policy reference number rather than the normal order reference.

**For information about using our direct integration, please see our Gateway Integration Guide.**

## 5 Version Control

<b>Version</b>	<b>Date</b>	<b>Update information</b>
1.01	13/11/2020	Updated formatting.
1.02	21/10/2025	Changes made to RTA handling.