

REST API Payment with Recurring Mandates

Recurring mandates allow you to debit a customer's bank account repeatedly without requiring the customer to approve each payment individually. This is a common pattern for subscription models, one-click checkouts and adhoc merchant-initiated debits.

Axcepta Platform supports recurring mandates for the two main scenarios:

- **Unscheduled Customer-Initiated Transactions (CIT):** One-click payments where the customer initiates payment manually but does not have to re-enter payment information.
- **Unscheduled Merchant-Initiated Transactions (MIT) & Recurring Payments:** Payments initiated by you without any customer interaction, such as in the case of subscriptions or ad-hoc charges.

Implementation workflow

You can setup recurring mandates with BNP by following 3 simple steps:

1. Initial transaction with recurring intent
2. Store credentials securely
3. Subsequent transactions

1. Initial transaction

Setup intent for an recurring by passing the below information in the `credentialOnFile` object:

```
{
  ...
  "credentialOnFile": {
    "type": "RECURRING",
    "initialPayment": true
  }
}
```

2. Credential storage

Store the account and mandate details based on the integration type upon receiving successful payment response to the initial transaction:

Integration type	Action
Hosted forms – Hosted Payment Page or Direct Debit Hosted forms	Fetch the account and mandate details by calling Retrieve payment details by payment ID and store it <pre>{ ... "paymentMethods": { "type": "DIRECTDEBIT", "directDebit": { "mandate": { "mandateId": "SEPA123456789", "dateOfSignature": "15.02.2025" }, "account": { "code": "DE123456789", "number": "DE89370400440532013000", "accountHolderName": "John Doe", "bankName": "National Bank" } } } }</pre>

Direct integration	Store the account and mandate details that you already have during the payment process.
--------------------	---

3. Subsequent transactions

Submit the subsequent payment request with request parameters depending on the type of your integration

Integration type	Payment parameters
Hosted forms - Hosted Payment Page or card hosted forms	<ul style="list-style-type: none"> Submit the <code>credentialOnFile</code> object as below: <pre> { ... "credentialOnFile": { "type": "RECURRING", "initialPayment": false } } </pre> Pass the account details in <code>prefillInfo</code> object and mandate details in <code>mandate</code> object, returned previously in the response of initial transaction, for a faster checkout <pre> { "paymentMethods": { "type": "DIRECTDEBIT", "directDebit": { "mandate": { "mandateId": "SEPA123456789", "dateOfSignature": "15.02.2025" }, }, "prefillInfo": { "account": { "code": "BYLADEMLKMD", "number": "DE89370400440532013000", "accountHolderName": "John Doe", "bankName": "National Bank" } } } } </pre>

Direct Integration

- Submit the `credentialOnFile` object as below:

```
{
  ...
  "credentialOnFile": {
    "type": "RECURRING",
    "initialPayment": false
  }
}
```

- Pass the account and mandate details as below:

```
{
  "paymentMethods": {
    "type": "DIRECTDEBIT",
    "directDebit": {
      "mandate": {
        "mandateId": "SEPA123456789",
        "dateOfSignature": "15.02.2025"
      },
      "account": {
        "code": "BYLADEM1KMD",
        "number": "DE89370400440532013000",
        "accountHolderName": "John Doe",
        "bankName": "National Bank"
      }
    }
  }
}
```