

How to setup a payment in several installments (Ogone)?

Prerequisites:

- To be a SecuTix-Ogone customer. For more information, you can create a Services ticket [Ticketing](#) [Setting up a payment online](#).
- **Make sure your merchant contract allows you to process Recurrent type transactions from eCommerce (and MOTO for processing via box office). This information can be obtained directly from your acquirer (usually your bank).**

Note: Even though they are automatic, these processes do not exempt you from monitoring to ensure that the installments are actually paid, and to take the necessary measures in case they are not paid (order cancellation, etc).



ATTENTION - LEGAL INFORMATION

The legal framework regulates payments in several installments. Payments cannot be received more than 3 months after the date of the benefit of a product, otherwise, they will be considered as credit operations.

Thus, apart from subscription-type products, it is legally not possible to offer payment with more than 3x with no fees.

For subscription-type products without automatic renewal, the general rule is to make sure that the last installment occurs before the end of the last event consumed within this subscription.

The implementation of this function does not exempt you from inquiring about the applicable legal framework.

1) Create a Pending account payment type

The screenshot shows a web interface for configuring a payment method. At the top, there's a toolbar with icons for saving and closing, and a series of 'TEST' labels. Below this, the title 'Payment Method > Pay in three times (bank card)' is displayed in red. The interface has two tabs: 'General' and 'Parameters'. The 'General' tab is active, showing fields for 'Internal name', 'External name', 'Code', 'Type', 'Status', and 'Predetermined'. The 'Internal name' and 'External name' fields are multi-language, with entries for FR, EN, DE, and ES. The 'Code' field is set to 'Multip'. The 'Type' field is a dropdown menu set to 'Pending account'. The 'Status' field is set to 'Visible', and the 'Predetermined' field is set to 'no'.

Field	Value
Internal name *	FR * Paiement en trois fois (carte bancaire) EN Pay in three times (bank card) DE Zahlen in drei Mal (bankkarte) ES Pagar en tres veces (tarjeta bancaria)
External name *	FR * Paiement en trois fois (carte bancaire) EN Pay in three times (bank card) DE Zahlen in drei Mal (bankkarte) ES Pagar en tres veces (tarjeta bancaria)
Code *	Multip
Type *	Pending account
Status	Visible
Predetermined	no

Give it a name (explicitly).

At the level of the parameters, make it available only for the payment, and activate the option Pending account with follow-up (management of installments).

Enter the number of expected installments (enter an identical value in the default number and the maximum number in order to always have the same number of installments).

☆ Payment Method > Pay in three times (bank card)

General
Parameters

Available for payment * ☒ yes ☐ no

Available for reimbursement * ☐ yes ☒ no

Cash return allowed * ☐ yes ☒ no

Too much perceived allowed * ☐ yes ☒ no

Split payment allowed * ☐ yes ☒ no

Holder currency allowed * ☐ yes ☒ no

Required parameters for pending account payments

Requires operator manual validation (Internet only) * ☐ yes ☒ no

Pending account with follow-up (management of installments) * ☒ yes ☐ no

Number of instalments by default *

Maximum number of instalments * (Max 12)

Date 1st instalment

☒ Delay in days

☐ Fix dated

Fix date 2nd instalment

Percentage 1st instalment on total amount %

Default payment method foreseen for instalments

Minimum order amount EUR

Withdrawal mode *

Internet identifier

The date of the first installment can be dynamic (delays in days, 0 indicating that the first due date takes place when ordering) or static (fix dated, it is necessary then to enter the desired date - If the fixed date is in the future at the time of purchase, the first installment will take place on this date. If the date fixed is in the past, the first installment will take place on the anniversary date of the next month. Ex: date fixed on the 15.09.2017. Any purchase made before this date will result in a first installment on 15.09. A purchase made on 23.10. will result in a first installment of the 15.11).

Please note that in case of a first installment that is not in immediate debit, customers will not be called to immediately enter their credit card number, so there will be no saving of the alias and in the date of the first installment, these customers will not be debited directly but invited to pay their installment online from their personal space.

It is possible to enter a fixed date for the second installment.

"Percentage 1st installment on total amount" allows you to determine the amount of the first installment as a percentage of the total amount. In the example, half the order will be paid at the moment of the purchase, and the remaining installments will be calculated with the remaining amount to be paid /number of installments, i.e. 50% /2. If left blank, the installments will all be equal.

The default payment method foreseen for the installments must be Direct debit (Credit Card).

The Minimum order amount allows you to indicate from which basket amount the payment in installments will be available. It is thus possible for you to offer payment in several installments only after a certain threshold, 300€ for example.

Save and Close.

Associate the newly created method to the corresponding internet point of sale (Organization Initialization Sales channels).

Point de vente > Individual B2C (G)

Général Paramètres Internet Devises Modes de règlement

Modes de règlements supportés

- Compte à débiter
- Direct Debit
- Espèces
- Loyalty points
- Méthodes de paiement externes
- Paiement en trois fois (carte bancaire)
- Pending account with Direct Debit
- Points de fidélité
- Prélèvement bancaire
- Refund in progress
- Uniquement Association

0. Bon cadeau

1. Bon cadeau (rendu monnaie ko, trop perçu ko)

2. Paiement direct (Carte Bancaire)

3. Solde avoir

Politique de sécurité - CVV obligatoire ? ☒ oui ☐ non

Gestion des alias: Activer l'enregistrement des données de paiements ☐ oui ☒ non

2) Check that the pending account is active for all new customers

This can be done in Organization Initialization Characteristics Parameters.

Initialisation

Organisation characteristic

Characteristics

Sales Entities

Administrative Numbers

Organisation parameters

Sales Channels

Workstations

Contingents

Shipment Fees

Documents to send

Distribution media

Predefined remarks

Invoice ranges

Questions

Ticket logo

Seasons

Validation

Season parameters

Tariffs

Custom variables

Price levels

Rate Types

Product types

Fee Types

Sales price component

Charges

General Address Parameters Invoice Organization variables

Time zone Europe/Paris

Contacts Centralised

Currency EUR

Day starting time 12:00 am

Cash type Direct detailed

Use sales price breakdown in bottom-up mode ☐ yes ☒ no

Manage deposit ☐ yes ☒ no

VAT calculation date for performance R1 - Order date

Suspense account authorisation for a new contact ☒ yes ☐ no

Default maximum outstanding balance

Next performance tax number

Parameters necessary for payment via direct debit

Minimum days delayed until first due date 30

Minimum days delayed before performance 30

Day of first due date (1-31) 10

Minimum amount for order to split 10.00 EUR

Note: if the value is set to No, change it to Yes and contact the support team to authorize it for all existing contacts.

WARNING: if you have authorized another payment method of Pending account in the same sales channel as the payment in several installments, this first method will become available to all your customers after this step.

3) Decide if the last installment must take place before the first dated product in the basket.

By default, the above rule is applied: it is not possible to use the payment in 3x if the event on the basket is in 2 months.

If you wish to remove this rule, please contact us asking us to change the Waiting Account With Installment Payment parameter in the institution's parameters.

4) Activate email documents to be sent automatically

Institution Initialization Document types New

These are the documents:

- Instalment payment failure email
- Instalment reminder email
- Instalment payment success email

5) Configure the batch

Organization Tools List of batches

Activate the Instalment management batch

Tools

Models settings

- Tickets models

External Interface

- List of interfaces
- Schedule

Executions

- Executions

Batch programs

- List of batches
- Schedule
- Executions

List of batches

Batch typeAll typesStatusvisible

+NEW-DELETEINVALIDATE

INTERNAL NAME	BATCH TYPE
Contact importation batch	Batch for import of contacts
Default campaign return of investment batch	Batch for computing ROI for the SAMP campaigns
Default computing daily batch	Batch of computing daily indicators
Default computing weekly batch	Batch of computing weekly indicators
Default email campaign response tracking	Batch to compute metrics for emails campaigns
Default email tracking batch	Batch to track emails
Détection des doublons	Batch of duplicates detection
Duplication batch	Batch of season duplication
Export	Batch of logging catalog export
Export contact info batch	Export contact info batch
Import nom bénéficiaire	Ticket holders import batch
Option reservation release batch	Batch of options and bookings release
Paiement des échéances dues	Instalment management
remboursement Aida	Refund of performance/match
Remboursement ventes internet	Refund of performance/match
RQPD Suppression/anonymisation des contacts inactifs	Removal/anonymisation of inactive contacts
test	Batch of options and bookings release

This batch contains two programmations:

- Pay due instalments: process of payment of the installment.
- Send due payment reminder: sending an email notification to the contact who has an installment to be paid.

a) Pay due installments:

Schedule

Interface type *Instalment management*

Interface name *Instalment management*

Function *Pay direct debit installments*

Launch * Automatic

Internal name *
ES *
EN
DE
FR
CA

Frequency * 24 hours

Next execution start time * Computed from start date

Start

☒ Start date

Sunday 21/06/2020

☐ Days before first product date

Start time 01:00 am

End

☐ End date

☒ Days after first product date

End time

Batch size *

File sales channels *

Taquilla
TicketShop B2B DK
TicketShop B2C DK
TicketShop B2C terceros
Ticketshop B2G DK
TicketShop B2P DK

Determine the start mode: manual or automatic (recommended).

If automatic, the frequency must be indicated as well as the time and start date. It is recommended to run the batch every 24 hours, starting at 1:00 a.m.

The batch size represents the number of files the batch will process. It is completely possible to set a high value so it processes all the files.

The sales channel must be the one(s) in which the sale with the installment payment was made. It is possible to add several channels.

Échéance échue au *	<input type="text" value="0"/>	jours
Montant minimum restant (tolérance) *	<input type="text" value="1,00"/>	
Dossiers à exclure (séparés par des virgules)	<input type="text"/>	
Email du destinataire *	<input checked="" type="radio"/> Contact de l'ordre <input type="radio"/> Contact payeur	
Filière de vente d'envoi *	<input type="text" value="Guichet - Test"/>	
Point de vente d'envoi *	<input type="text" value="STX_KOH"/>	
Modèle d'email pour les succès *	<input type="text" value="Instalment reminder"/>	
Modèle d'email pour les erreurs *	<input type="text" value="Instalment reminder"/>	
Modèle de document *	<input type="text" value="Récapitulatif de dossier"/>	
Démarrer le batch en mode simulation	<input type="checkbox"/>	

Instalment overdue by: here, we must consider that 0 is the current date. This is the recommended value. Thus, the batch will process all the due installments the day of the batch processing. If the schedule is done so that the batch runs every day, it will take all the expected installments.

A positive number x will allow all installments exceeded by x days to be processed.

A negative number x will process installments before their deadline (for example, "-3" will process all the due installments up to 3 days away).

The minimum remaining amount allows you to add a rule on the process. By default, 1.00 is the recommended value.

It is possible to enter file numbers separated by commas to exclude certain files from the batch processing.

The recipient's email allows to differentiate the order contact from the payment contact (in case they are different) so that the correct contact is notified on the due date.

Sending sales channel and distribution point of sale are used to determine which channel and point of sales the processing of the installment will be attached to.

Finally, all that remains is to associate the documents created in step 4.

Note: it is possible to start the batch in simulation mode by checking the box. If this box remains checked, the batch will run to detect which files are to be processed and will display the total, without processing them. We have to be careful then to not to check this box so that the payments can be done.

b) Send due instalment reminders

The setting of this function is very similar to the previous one.

The principle is to send an email to the contact a few days before the payment of its due date.

You will therefore need to put a positive value in the "Instalment overdue by" field.

It is not necessary to activate this function to operate the payment in several installments.

Treatment at the Box office.

a) Prerequisites

First of all, make sure your merchant contract allows you to process MOTO-type transactions. This information can be obtained directly from your acquirer (usually your bank).

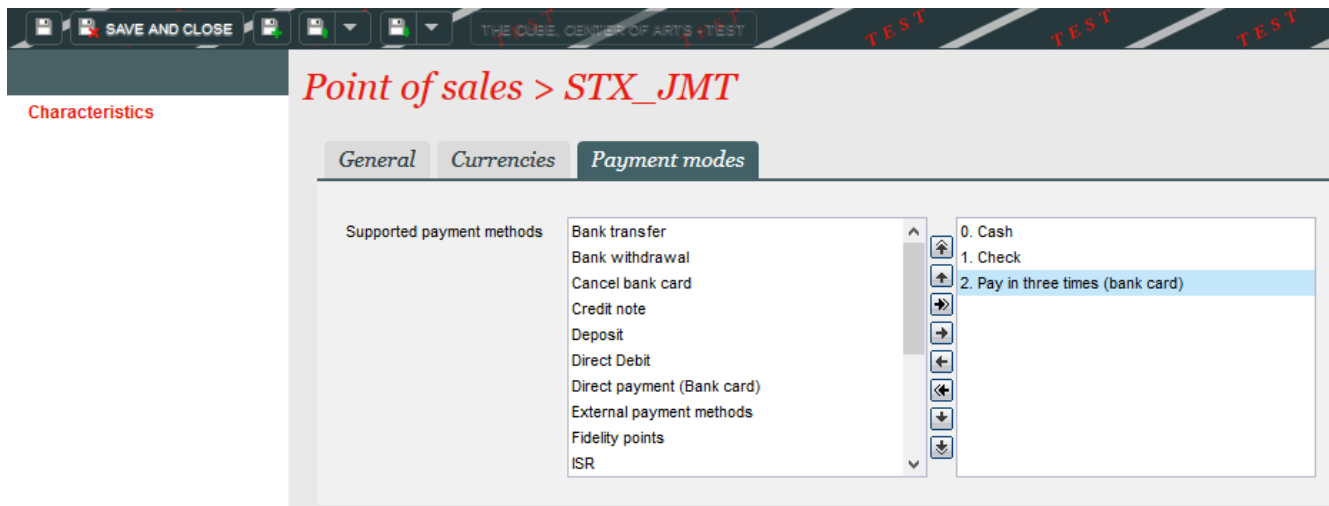
To be able to offer the installment payments at the box office, and in addition actions described above, it is necessary to define the MOTO (Mail Order Telephone Order) payment system for the concerned channel.

For this purpose, in Institution Initialization Sales channel, select the concerned channel. In the setting, on the Payment service provider (MOTO) line, select Hidden Post (ePC) - V6u2

Now in Organization Initialization Sales channels, select the concerned channel and open the point of sale of operators authorized to use the payment in several installments. Note: if several operators are impacted, this action must be repeated for each of them.

In the Epc shop ID field, enter the same electronic payment number as the one used for online sales - this electronic payment number can be found by opening the point of sale in the internet channel, in internet settings).

Check in the payment methods that the payment method dedicated to payment in several installments is available to the operator.



The operator is now ready to make orders via payment in installments.

b) Sales processing

The sales are processed in two steps: placing the order and paying the first installment.

1) Place the order

In the box office, process the order normally. Proceed to payment by choosing the mode dedicated to payment in several installments.

Reminder: the customer must be authorized to pay by pending account (cf: 2). If it is not the case, it is possible to change this value by accessing its contact file, and checking Yes on the Authorized pending account line of the Management tab.

At this step, the various installments are recalled, with their respective amounts. It is possible to modify the dates, amounts and expected payment methods (not recommended).

Payment method: Pay in three times (bank card)

Payer contact *

TARDY, Jean-Marie

ADD

Net amount

342.00

EUR

Charges

0.00

EUR

Total to pay

342.00

EUR

Number of instalments *

3

CALCULATE INSTALMENTS

Payment method: Pay in three times (bank card)

	Instalment date *	Amount (EUR) *	Expected payment method
1.	31/05/2017	171.00	Direct payment (Bank card)
2.	30/06/2017	85.50	Direct payment (Bank card)
3.	31/07/2017	85.50	Direct payment (Bank card)

Remarks

OK

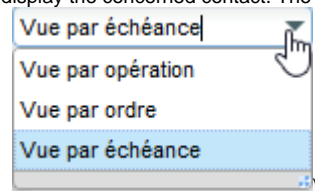
CANCEL

Once the Ok button is pressed, the order is closed and the tickets can be printed.

2) Pay the first installment

Note: at this step, the first installment can perfectly be paid online by the customer, directly from his account.

To proceed with the payment of the first installment, go to the Pending account menu in Sales context, and display the concerned contact. The different



payment terms should be displayed (if necessary, choose the view by installments in the drop-down menu).

Vente

Avantages

Paniers

- Vente - réservation
- Échange - annulation

Dossiers

- Détail d'un dossier
- Dossiers suspendus
- Liste des dossiers
- Liste des demandes
- Dashboard des demandes
- Fréquentation par séance
- Plan de salle

Billets

- Liste des billets
- Billets en vente

Comptes

- Compte d'attente**
- Solde avoir
- Acomptes
- Accords bancaires
- Factures
- Règlements
- Échéances
- Caisses

Compte d'attente

N° facture: [] AJOUTER

Recherche contacts: []

CONTACT

TARDY, Jean-Marie (10000000078)

Compte d'attente: 342,00

Numéro ISAN: []

Détail

Date de: [] Date à: [] Facture: []

Saison: Tous Activité: Toutes Site: Théâtre Événement: []

Date séance de: [] Date séance à: []

[EFFACER] [RECHERCHER]

Vue par échéance

DOSSIER	ORDRE	DATE ORDRE	ÉCHÉANCE	DATE	MONTANT	SOLDE	MODE DE RÈGLEMENT P...	RÉFÉRENCE
<input type="checkbox"/> 100000000348	10000699250	31.05.2017	1	31.05.2017	171,00 €	171,00 €	Palement direct (Carte ...	
<input type="checkbox"/> 100000000348	10000699250	31.05.2017	2	30.06.2017	85,50 €	85,50 €	Palement direct (Carte ...	
<input type="checkbox"/> 100000000348	10000699250	31.05.2017	3	31.07.2017	85,50 €	85,50 €	Palement direct (Carte ...	

Sous-total sélectionné, nombre éléments: 0 0,00 €

Total, nombre éléments: 3 342,00 €

Palement 0,00 €

Palement

Montant: 0,00

ESPÈCES CHÈQUE PAIEMENT DIRECT (CARTE BANCAIRE)

TERMINER

Remarque

HISTORIQUE

Select the first due date, and click on the expected payment method (bak card type).

Vue par échéance

DOSSIER	ORDRE	DATE ORDRE	ÉCHÉANCE	DATE	MONTANT	SOLDE	MODE DE RÈGLEMENT P...	RÉFÉRENCE
<input checked="" type="checkbox"/> 100000000348	10000699250	31.05.2017	1	31.05.2017	171,00 €	171,00 €	Palement direct (Carte ...	
<input type="checkbox"/> 100000000348	10000699250	31.05.2017	2	30.06.2017	85,50 €	85,50 €	Palement direct (Carte ...	
<input type="checkbox"/> 100000000348	10000699250	31.05.2017	3	31.07.2017	85,50 €	85,50 €	Palement direct (Carte ...	

Sous-total sélectionné, nombre éléments: 1 171,00 €

Total, nombre éléments: 3 342,00 €

Palement 171,00 €

Palement

Montant: 171,00

ESPÈCES CHÈQUE PAIEMENT DIRECT (CARTE BANCAIRE)

TERMINER

Remarque

HISTORIQUE

After clicking OK in the summary pop-up, the card data entry window, enter the card information, and **MUST check that the Save alias box is checked** ★.

Mode de paiement: Paiement direct (Carte Bancaire) ✕







Numéro de carte *

Fin de validité *

Possesseur de la carte *

Code de validation *

Save alias ☒

OK

Click OK and check the result of the payment.

The following installments will be processed normally by the batch configured above (step 5).

★ if the operator forgets to check this box, the alias will not be saved and subsequent installments cannot be processed automatically.

However, it is possible to enter the card alias after making the payment:

- From the sales screens: enter the name of the contact and click on the logo on the right. The Use a new card button allows you to enter a bank card to save it.

★ Vente - réservation << N

Recherche contacts 👤 ▼ RÉSERVATIONS ▼ ÉV

CONTACT

TARDY, Jean-Marie [10000000... 👤 📁 📅 ☒ 🗑️ 🔍

Alias management

Détails contact >>

Alias management

No alias found for this contact.

UTILISER UNE NOUVELLE CARTE **OK**

- From the Contact module: find the contact concerned. In Management, the Use a new card button always allows you to make an entry.

Note: it may be necessary to update the operator rights to make this function appear in the contact file: check the Alias management

RANG	MODULE
1	Vente
2	Vente rapide
3	Complément vente
4	Caisse déconnectée
5	Contacts
7	Modul d'attribution de sièges

- Case of refund: if it is necessary to cancel a sale made with payment in several installments, the file must first be canceled by choosing a refund method of the Pending account type so that the various installments are canceled. If an actual payment has already been made, the refund of the corresponding sum will be made on the costumer's credit balance.

Multiple aliases, which card is used

The current rule is that Secutix will get the list of all alias available and not expired for the customer and choose the first one on the list. The list is not ordered. So, the card used will be the same until :

- a new card is added by the customer
- or a card expire and is no more returned in the list of alias

So, if the customer has several cards on his account :

- there is no criteria that determine which card is used
- the same card will be used until the available list of card changed

there is no link with the alias created during the first payment.