CARD ON FILE

As part of a continued commitment to their cardholder's security, the card brands have identified two ways your shopper's payment information can be stored and used. To accommodate this initiative, BlueSnap is introducing new requirements to properly identify the following types of transactions where a stored card is used.

1. **Cardholder Initiated transaction (CIT)** – A transaction where the shopper is actively participating. For example:
   - A returning shopper who has previously authorized having their payment data stored for future purchases.
2. **Merchant Initiated transaction (MIT)** – A transaction that is initiated by the merchant and involves stored shopper payment credentials (which were authorized by the shopper to be stored for future purchases). Examples include:
   - A recurring payment for a subscription. This is a fixed amount billed at regular intervals.
   - Topping off a bus pass account balance when the value reaches below a certain level, as agreed upon by the cardholder. This is an "unscheduled card on file" since the amount and frequency occur at inconsistent intervals.

ACTIONS:

IF YOU'RE USING ONE OF OUR API'S TO SEND TRANSACTIONS YOU'LL NEED TO MAKE CHANGES TO YOUR CODE.

IF YOU'RE USING OUR BUYNOW HOSTED SOLUTIONS, THE NECESSARY CHANGES WILL BE IMPLEMENTED FOR YOU.

UPDATES FOR PAYMENT API MERCHANTS

If you're using our Payment API, here are the updates you'll want to implement as it relates to the storage and use of your shopper's data.

1. You'll need to add a shopper approval box to your checkout page where your shoppers will provide their consent to have their payment information stored for future transactions.   For example:
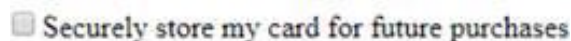
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   The result from this approval box will be used to populate a new "*storeCard*" parameter. A checked box will reflect a value of "**true**" for this parameter.

   Note: If the products you sell do not require a recurring payment, or you prefer not to store your shopper's payment information, you can omit this approval box and set this value to "false"

2. There are new parameters to include with your transaction requests.

   a. **storeCard** – Used with [Auth](#) or [Auth/Capture](#) requests to indicate if the shopper provided permissions to store their payment data. The expected values of this parameter are "true" or "false". The default value will be "true".

   b. **scheduled** – Used with [Create Merchant Managed Subscription](#) and [Retrieve Specific Subscription](#) to identify if the transaction is a regularly scheduled event. The expected values for this parameter are "true" or "false". The default value for [Create Merchant Managed Subscriptions](#) will be "false". A common use case for a "create merchant managed" subscription would be having your shoppers bus pass balance automatically "topped off" if the account balance drops below a specified amount. **Note:** For regularly scheduled subscriptions ([Create Subscription](#)), managed by BlueSnap, you will not need to populate this parameter as we will automatically set to "true".

CODE SAMPLES:

TO PERFORM A STANDARD [AUTH/CAPTURE](#)

```
{
  "amount": 11,
  "storeCard": true,
  "softDescriptor": "DescTest",
  "cardHolderInfo": {
    "firstName": "test first name",
    "lastName": "test last name",
    "zip": "123456"
  },
  "currency": "USD",
  "creditCard": {
    "expirationYear": "2023",
    "securityCode": "837",
    "expirationMonth": "02",
    "cardNumber": "4263982640269299"
  },
  "cardTransactionType": "AUTH_CAPTURE"
}
```

TO "TOP-OFF" AN ACCOUNT USE [CREATE MERCHANT MANAGED SUBSCRIPTION](#) AS FOLLOWS:

```
{
  "amount": 45,
  "currency": "USD",
  "scheduled": "false",
  "payerInfo": {
    "firstName": "John",
```

```
      "lastName": "Doe",
      "zip": "12345",
      "country": "us"
     },
     "paymentSource": {
      "creditCardInfo": {
       "creditCard": {
        "expirationYear": "2023",
        "securityCode": "111",
        "expirationMonth": "05",
        "cardNumber": 4012000033330026
       }
      }
     }
    }
```

UPDATES FOR EXTENDED API MERCHANTS

If you're using our Extended Payment API here are the updates you'll want to implement as it relates to the storage and use of your shopper's data.

1. You'll need to add a shopper approval box to your checkout page where your merchants will provide their consent to have their payment information stored

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The result from this approval box will be used to populate a new "*storeCard*" parameter. A checked box will reflect a value of "**true**" for this parameter.

Note: If the products you sell do not require a recurring payment, or you prefer not to store your shopper's payment information, you can omit this approval box and set this value to "false".

2. There are new parameters to include with your transaction requests.

   a. **storeCard** – Used with Create Order w/ New Shopper and Create Shopping Context requests to indicate if the shopper provided permissions to store their payment data. The expected values of this parameter are "true" or "false".

   b. **scheduled** – Used with Create Subscription Charge and Retrieve Subscription Charge to identify if the transaction is a regularly scheduled event. The expected values for this parameter are "true" or "false". The default value for Create Subscription Charge will be "false". A common use case for this scenario would be having a shopper's stored value automatically "topped off" if the account balance drops below a specified amount. **Note:** For regularly scheduled subscriptions managed by BlueSnap, you will not need to populate this parameter as we will automatically set to "true".

UPDATES FOR BUYNOW MERCHANTS

If you're using our Payment API there are some updates you'll want to be aware of as it relates to the storage and use of your shopper's data.

- **BuyNow** users will see a new checkbox for shoppers to authorize the storage of their payment information for future purchases.

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- If the product being purchased is subscription/recurring based, this checkbox is mandatory and needs to be checked by the shopper to proceed with the order. The "submit" button will be disabled and a message to the shopper will show: "***Your credit card must be stored in order to run recurring transactions***".
- If the shopper is not purchasing a recurring product the checkbox will be optional. If the shopper does not check the box, we will not store the shopper's payment information.
- If cart includes multiple items and there is at least one recurring product the checkbox will be mandatory.
- In the BlueSnap console→ **New/Edit Contract** → **Advanced Recurring Settings** a new checkbox called "**Scheduled**" will be added. This checkbox is intended to be used in conjunction with "custom plans" and will be unchecked by default so future transactions can be processed without interruption. For guidance, the checkbox will have a tooltip that reads: "***Check this flag if subsequent charges of this plan are scheduled and will occur at fixed intervals***".

WHAT'S NEXT

BlueSnap will be rolling out support and complete online documentation for this functionality in July.