



Token and recurring payment management

Back Office user manual

Document version 1.3

Contents

1. HISTORY OF THE DOCUMENT.....	3
2. OBTAINING HELP.....	4
Viewing online documentation.....	4
Getting in touch with technical support.....	4
3. MANAGING PAYMENTS BY TOKEN.....	5
4. SIGNING IN TO THE MERCHANT BACK OFFICE.....	6
5. SETTING UP NOTIFICATIONS.....	7
5.1. Notification sent to the merchant website.....	7
5.2. E-mails sent to the merchant.....	8
5.3. E-mails sent to the buyer.....	9
6. CREATING A TOKEN IN TEST MODE.....	11
7. CREATING A TOKEN IN PRODUCTION MODE.....	14
8. CREATING A TOKEN USING A TRANSACTION.....	16
9. UPDATING A TOKEN.....	18
10. CANCELING A TOKEN.....	20
11. REACTIVATING A TOKEN.....	21
12. CREATING A RECURRING PAYMENT.....	22
13. UPDATING A RECURRING PAYMENT.....	24
14. CANCELING A RECURRING PAYMENT.....	25
15. MANAGING EXPIRING TOKENS.....	26
15.1. Configuring the notification delay.....	26
15.2. Viewing expiring tokens.....	26
15.3. Expiring card files.....	27

1. HISTORY OF THE DOCUMENT

Version	Author	Date	Comment
1.3	Lyra Network	03/07/2020	<ul style="list-style-type: none">• Addition of the <i>Creating a token using a transaction</i> chapter
1.2	Lyra Network	28/05/2020	<ul style="list-style-type: none">• Information added to the chapter <i>Managing payments by identifier</i> on the possibility to update a payment method that expired during a payment by token.• Update of the chapter <i>Managing expiring tokens</i>.
1.1	Lyra Network	2/5/2020	Addition of the chapter <i>Managing expiring tokens</i> .
1.0	Lyra Network	10/15/2019	Initial version.

This document and its contents are confidential. It is not legally binding. Any reproduction and / or distribution of all or part of this document or its content to a third party is strictly prohibited or subject to prior written authorization from Lyra Network. All rights reserved.

2. OBTAINING HELP

Viewing online documentation

Looking for help? See our online documentation

France	https://payzen.io/fr-FR/faq/sitemap.html
Europe	https://payzen.io/en-EN/faq/sitemap.html
Latin America (except Brazil)	https://payzen.io/lat/faq/sitemap.html
Brazil	https://payzen.io/pt-BR/faq/sitemap.html
India	https://payzen.io/in/faq/sitemap.html

We are constantly improving the understanding and proper use of our technical documentation. We appreciate any constructive remarks on your part.

Please send your comments and suggestions about the documentation to the e-mail address support@payzen.eu.

Getting in touch with technical support

For technical inquiries or support, you can reach us from Monday to Friday, between 9 a.m. and 6 p.m.

	By phone	By e-mail
France	0811708709 <small>Service fee 0,06 € / min + call charge</small>	support@payzen.eu
Europe	+33 820902103 <small>Service fee 0,12 € / min + call charge</small>	support@payzen.eu
Latin America (except Brazil)	N/A	soporte@payzen.lat
Brazil	+55 (11) 3336-9217 +55 (11) 3336-9209	suporte@payzen.com.br
India	+91 (022) 33864910 / 932	support.pg.in@lyra.com

and via your Merchant Back Office, **Help > Contact support**

In view of facilitating the processing of your demands, you will be asked to communicate your shop ID (an 8-digit number).

This information is available in the “registration of your shop” e-mail or in the Merchant Back Office (**Settings > Shop > Configuration**).

3. MANAGING PAYMENTS BY TOKEN

Management of payments by token

The payment by token management service allows merchants to offer their clients the possibility to associate a token with a payment method, which will facilitate their subsequent payments on the website (no more need to re-enter the credit card number or the IBAN).

Tokens allow you to:

- Make fast and secure payments.

For the buyer - avoid filling in bank details when making subsequent payments (1-click payment).

The gateway stores the bank details in a highly secure environment, in accordance with the PCI-DSS requirements. Only the token is transferred during the exchange.

- Make recurring payments (subscription).

The service also allows you to:

- Identify cards that are due to expire, in order to notify the Merchant via a file containing the token of the expiring card.
- Update the bank details associated with a token via the payment page, or manually via the Merchant Back Office.
- Automatically detect if the payment method is expired and offer an update in case of payment by token.
- Manage other buyer detail updates.

In compliance with the banking data security and protection rules implemented by PCI DSS, the payment method details are destroyed after the associated token has not been used for 15 months.

The token will remain visible in the Merchant Back Office and can be updated with new details.

Recurring payment (subscription) management

The recurring payment management service allows merchants to create subscriptions, also known as recurring payments, with or without an expiry date, within the limits of the card validity period.

When creating a recurring payment, the Merchant defines the start date and the recurrence rule to apply.

In TEST mode, transactions are created every hour in order to allow the Merchant to easily test the IPN processing.

In PRODUCTION mode, transactions are created once a day between midnight and 5:00 a.m.

4. SIGNING IN TO THE MERCHANT BACK OFFICE

Sign in the Back Office:

<https://secure.payzen.eu/vads-merchant/>

PayZen **MERCHANT BACK OFFICE**
Powered by Lyra

ID

Password

[Forgotten password or locked account?](#)

SIGN IN

Help | Terms and conditions
Copyright LYRA © 2019 All rights reserved

PCI DSS

1. Enter your login.

The login is sent to the merchant's e-mail address (the subject of the e-mail is **Connection identifiers - [your shop name]**).

2. Enter your password.

The password is sent to the merchant's e-mail address (the subject of the e-mail is **Connection identifiers- [your shop name]**).

3. Click Sign in.

After 3 password entry errors, the user's account is locked. Click **Forgotten password or locked account** to reset.

5. SETTING UP NOTIFICATIONS

5.1. Notification sent to the merchant website

The merchants offering payment by token on their e-commerce website may need to manually perform one-off operations with tokens or recurring payments.

In order for the merchant website to be notified about the actions performed with tokens via the Merchant Back Office (creation, update, cancellation), the merchant must enable and configure the notifications.

If you have several shops, only one of the shops will receive the notifications, but the created token can be used for payments made in all of the shops of the same company (legal name).

1. Via the menu: **Settings > Notification rules**, click the **Instant Payment Notification URL call** tab.
2. Right-click **Instant Payment Notification URL on an operation coming from the Back Office**.
3. Select **Enable the rule**.
4. Right-click **Instant Payment Notification URL on an operation coming from the Back Office** once again.
5. Select **Manage the rule**.
6. Enter the URL of your page in the fields **URL to call in TEST mode** and **URL to call in PRODUCTION mode**.
7. Enter the **E-mail address(es) to notify in case of failure**.
8. To specify several e-mail addresses, separate them with a semi-colon.
9. Set up the parameters for **Automatic retry in case of failure**.
This option allows to automatically send notifications to the merchant website in case of failure (up to 4 times).
10. Save the changes.

5.2. E-mails sent to the merchant

The payment gateway allows you to receive an e-mail notification when a token is created. The message contains:

- the confirmation of buyer's banking detail registration,
- the buyer's token that they can later use for another financial operation,

In order to receive this information by e-mail:

1. Via the menu: **Settings > Notification rules**, click the **E-mail sent to the merchant** tab.
2. Right-click **Confirmation e-mail of recurring payment sent to the merchant**.
3. Select **Enable the rule**.
4. Right-click **Confirmation e-mail of recurring payment sent to the merchant** once again.
5. Enter the e-mail address to notify.
6. Click **Save**.

5.3. E-mails sent to the buyer

The Merchant Back Office allows the merchant to configure e-mails sent to the buyer:

- Confirmation e-mail of recurring payment.
- Confirmation e-mail of payment.
- Token creation and/or update confirmation e-mail.
- Pre-notification e-mail of SEPA direct debit to the buyer.

To configure these e-mails:

1. From the Merchant Back Office, go to the following menu: **Settings > Notification rules**.
2. Select the **E-mail sent to the buyer** tab.
3. Right-click the rule to be modified and select **Enable the rule**.
4. Right-click the rule again and select **Manage the rule**.
The rule management wizard appears.
5. Customize the label of the rule and the address to notify in the General settings section.
To specify several e-mail addresses, separate them with a semi-colon.
6. To customize the e-mail content:
 - a. Click on **Buyer e-mail settings** to view the “default” body of the e-mail provided to all the merchants using the payment gateway.
 - b. Select the tab corresponding to the language that you wish to customize.
 - c. Click on **Customize default text values**.
 - d. Edit the text of the e-mail.
 - e. Click on **Fields to include** to display the list of fields available for e-mail customization.
 - f. Select the fields that you wish to include into the e-mail. A detailed summary of the request processing will be added to the body of the e-mail.

Note:

To preview the changes, click **Preview the e-mail** at the bottom of the dialog box.

7. In order to change the events that trigger the notification:

a. Click the **Rule conditions** tab.

A condition is composed of a variable, a comparison operator and a reference value.

Example: "mode = TEST", "amount exceeding 1000". During the execution of a rule, the value of a variable is retrieved and compared to the reference value.

b. Double-click on an existing condition to edit it.

c. Click **Add** to create a new condition.

All the conditions must be validated for the rule to be executed.

8. Click **Save**.

6. CREATING A TOKEN IN TEST MODE

Prerequisites

- The shop must be associated with a distance sale agreement.
1. Display the list of TEST tokens via **Management > TEST recurring payments**.
 2. Click **Create**

The screenshot shows a dialog box titled "Creation of a token with the shop (TEST mode)" with a close button in the top right corner. The progress indicator shows "Step 1 of 2: Payment details".

Token section:

- Buyer e-mail *:
- Token ID *: [Generate a new identifier](#)

Payment method details section:

- Payment method *:
- Card number *:
- Expiry date *:
- CVV:
- Currency:

At the bottom right, there are "Next >" and "Cancel" buttons.

3. Select the **Shop to notify** from the list if you have several shops.
4. Enter the **Buyer e-mail** e-mail address.
5. A token is generated by default in the **Token ID** field. You can click on the button **Generate a new identifier** if you wish.
You also can enter your own token. You must, however, make sure it is unique.
6. Select the payment method from the list.
The presented payment methods depend on the MIDs associated with your shop.
7. Click on the **Test payment method** link, then on the desired number to automatically enter the details of the test payment method.

Creation of a token with the shop (TEST mode) Step 1 of 2: Payment details

Token

Buyer e-mail *:

Token ID *: 2351f45cccd8478884fc9c0ca1109bd6 [Generate a new identifier](#)

Payment method details

Payment method *: Mastercard

Card number *:

Expiry date *: December 2018

CVV:

Choice of the TEST payment method

- 5970100300000018 : Payment accepted with 3D Secure authentication
- 5970100300000026 : Payment with interactive 3D Secure authentication
- 5970100300000034 : Payment accepted, merchant not enrolled in 3D Secure
- 5970100300000042 : Payment accepted, buyer not enrolled in 3D Secure
- 5970100300000067 : Payment accepted, payment warranty = NO
- 5970100300000075 : Payment declined because 3D Secure authentication failed, buyer failed to authenticate
- 5970100300000083 : Payment declined, authorization refused because maximal amount reached
- 5970100300000091 : Payment declined, authorization refused because of a wrong visual cryptogram

Next > Cancel

8. If you wish, you can select the used currency when checking the payment method.

This choice is useful when you have a multi-currency agreement associated with several shops, where each shop only supports one currency.

It will always be possible to use the token for making payments in any currency supported by the agreement.

9. Click **Next**.

The buyer detail entry page appears.

The **Token** section reminds you of the specified e-mail and the created token.

Creation of a token with the shop Step 2 of 2: Additional information

Token

Buyer e-mail:

Token ID: 991e5b699e6d4c258d19f919499742bf

Buyer details

Buyer reference:

Legal name:

Title:

First name:

Last name:

Buyer details:

Language:

Contact details

Country:

State:

City:

ZIP code:

Address:

Additional address details:

Phone:

Cell phone:

< Previous Create Cancel

10. Fill in the information about the buyer.

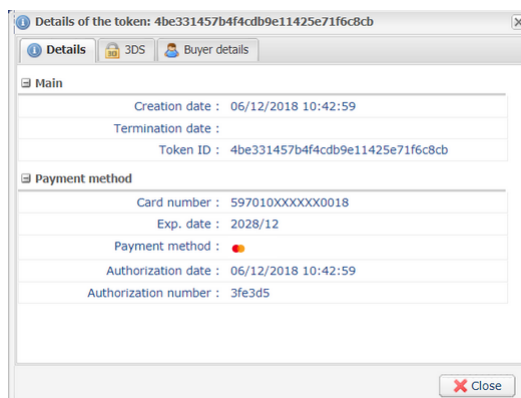
These details are useful for buyer identification.

Fields marked with an asterisk (*) are required.

The buyer's "First name" and "Last name" are mandatory when creating a SEPA mandate.

11. Click **Create** to complete the process.

If all the payment method verification processes have been successfully completed, the token detail window appears.



It mentions the **Token ID**. It corresponds to the newly created token. It can be later used for another financial operation in your shop(s).

The processing of a token creation request without payment results in the creation of a **VERIFICATION** transaction type, visible in the Merchant Back Office, that has the following characteristics:

- its amount is 1.00 EUR or 0.00 EUR, if supported by the acquirer,
- its status is either "Accepted" (vads_trans_status=ACCEPTED) or "Declined" (vads_trans_status=REFUSED),
- it is never captured and remains in the "Transactions in progress" tab.

Warning :

The token will not be created if the authorization or information request is rejected.

7. CREATING A TOKEN IN PRODUCTION MODE

Prerequisites

- The shop must be associated with a distance sale agreement.
1. Display the list of PRODUCTION tokens by clicking **Management > Recurring payments**.
 2. Click **Create**.

The screenshot shows a dialog box titled "Creation of a token with the shop" with a close button (X) in the top right corner. The progress indicator shows "Step 1 of 2: Payment details" with a yellow circle next to it. The dialog is divided into two main sections:

- Token section:** Contains a "Buyer e-mail *" text input field. Below it, the "Token ID *" is displayed as "509604cdb9c141c399e7099d27c6ed48". To the right of the Token ID is a blue circular refresh icon and a button labeled "Generate a new identifier".
- Payment method details section:** Contains several fields: "Payment method *" (a dropdown menu), "Card number *" (a text input field), "Expiry date *" (two dropdown menus showing "June" and "2019"), "CVV" (a text input field), and "Currency" (a dropdown menu).

At the bottom right of the dialog, there are two buttons: "Next >" and "Cancel".

3. Select the **Shop to notify** from the list if you have several shops.
4. Enter the **Buyer e-mail** e-mail address.
5. A token is generated by default in the **Token ID** field. You can click on the button **Generate a new identifier** if you wish.
You also can enter your own token. You must, however, make sure it is unique.
6. Select the payment method from the list.
The presented payment methods depend on the MIDs associated with your shop.
7. Enter the buyer's card details.
 - *Card number*
 - *Expiry date*
 - *CVV code*
8. If you wish, you can select the used currency when checking the payment method.
This choice is useful when you have a multi-currency agreement associated with several shops, where each shop only supports one currency.
It will always be possible to use the token for making payments in any currency supported by the agreement.
9. Click **Next**.
The buyer detail entry page appears.

The **Token** section reminds you of the specified e-mail and the created token.

Creation of a token with the shop

Step 2 of 2: Additional information

Token

Buyer e-mail: [redacted]
Token ID: 991e5b699e6d4c258d19f919499742bf

Buyer details

Buyer reference: [text box]
Legal name: [text box]
Title: [text box]
First name: [text box]
Last name: [text box]

Buyer details: [text box]
Language: [dropdown menu]

Contact details

Country: [dropdown menu]
State: [text box]
City: [text box]
ZIP code: [text box]

Address: [text box]
Additional address details: [text box]
Phone: [text box]
Cell phone: [text box]

< Previous Create Cancel

10. Fill in the information about the buyer.

These details are useful for buyer identification.

Fields marked with an asterisk (*) are required.

The buyer's "First name" and "Last name" are mandatory when creating a SEPA mandate.

11. Click **Create** to complete the process.

8. CREATING A TOKEN USING A TRANSACTION

This action allows the user to create a token of the payment method used for the payment.

This action is authorized only if the original transaction status is:

- accepted
- to be validated
- waiting for capture
- captured
- capture in progress

The payment method used for the original transaction must:

- support payment by token,
- be supported by a non-terminated MID associated with the shop.

Token creation leads to creating a transaction of **VERIFICATION** type and sending the following notifications (if the Merchant has enabled the corresponding rules):

- Instant Payment Notification URL on an operation coming from the Back Office,
- Confirmation e-mail of token creation sent to the merchant,
- Confirmation e-mail of token creation sent to the buyer.

A line will be added to the detail summary of the original transaction in order to trace the transaction.

To create a token:

1. Right-click the transaction.

2. Select **Creating a token using a transaction**.

The token creation wizard appears.

3. Enter the **Buyer e-mail** e-mail address.

4. A token is generated by default in the **Token ID** field. You can click on the button **Generate a new identifier** if you wish.

You also can enter your own token. You must, however, make sure it is unique.

5. If you wish, you can select the used currency when checking the payment method.

This choice is useful when you have a multi-currency agreement associated with several shops, where each shop only supports one currency.

It will always be possible to use the token for making payments in any currency supported by the agreement.

6. Click **Next**.

The buyer detail entry page appears.

The **Token** section reminds you of the specified e-mail and the created token.

7. Fill in the information about the buyer.

These details are useful for buyer identification.

Fields marked with an asterisk (*) are required.

The buyer's "First name" and "Last name" are mandatory when creating a SEPA mandate.

8. Click **Create** to complete the process.

If all the payment method verification processes have been successfully completed, the token detail window appears.

It mentions the **Token ID**. It corresponds to the newly created token. It can be later used for another financial operation in your shop(s).

Warning:

The token will not be created if the authorization or information request is rejected.

9. UPDATING A TOKEN

There are two different operations for updating a token:

- **Update buyer details**

This operation allows to update information about the buyer. It also gives the possibility to update the token ID.

- **Replace the payment method**

This operation allows to update the buyer's payment method. It also gives the possibility to update the token ID.

In order to **update buyer details**

1. Via **Management > Recurring payments**, search for the token to update.
2. Right-click the token.
3. Click **Modify**.
4. Click **Update buyer details**.

The token update page appears. Only editable fields are available for input.

5. Edit the e-mail address, if needed.
6. Generate a new token if you wish to replace the old one.
7. Complete or edit the information about the buyer.
Only editable fields can be updated.
Certain details such as the buyer's first and last names that are specified during the creation of a SEPA mandate cannot be changed.

8. Click the **Validate** button to save the changes.

In order to **replace the payment method**

1. Via **Management > Recurring payments**, search for the token to update.
2. Right-click the token.
3. Click **Replace the payment method**

The token update page appears.

4. Generate a new token if you wish to replace the old one.
5. Enter the new information about the buyer's payment method.

It is possible to replace the details of one payment card with the details of another payment card within the limits of the payment methods supported by the shop.

However, a card payment method cannot be replaced by an IBAN.

6. Click the **Validate** button to save the changes.

The processing of a token update request results in the creation of a VERIFICATION transaction type, visible in the Merchant Back Office, that has the following characteristics:

- its amount is 1.00 EUR or 0.00 EUR, if supported by the acquirer,
- its status is either “Accepted” (vads_trans_status=ACCEPTED) or “Declined” (vads_trans_status=REFUSED),
- it is never captured and remains in the “Transactions in progress” tab.

Warning :

The token will not be updated if the authorization or information request is rejected.

In any case, the merchant will be notified about this update if the **Instant Payment Notification URL on an operation coming from the Back Office** rule is enabled.

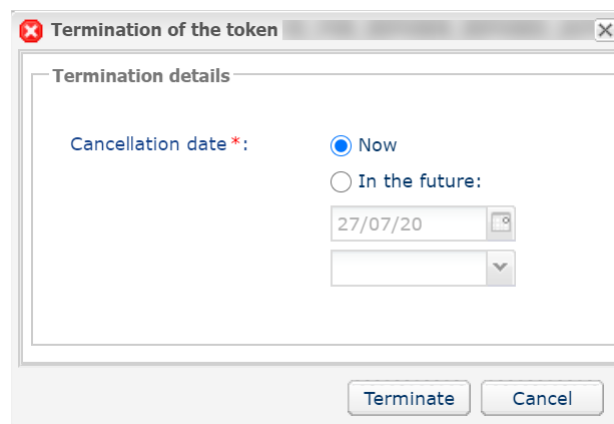
10. CANCELING A TOKEN

IMPORTANT

- Canceling a token will result in canceling all the recurring payments that are currently associated with it.
- A canceled token will remain visible in the Merchant Back Office.
- The data related to the payment method associated with the token will be purged after 15 months of inactivity.

1. Via **Management > Recurring payments**, search for the recurring payment to cancel.
2. Right-click the token.
3. Click **Terminate**.

The token termination wizard opens.



4. Choose if you want to cancel the token immediately or later.
You will then be able to choose the date and time of the cancellation.
5. Click **Terminate** to complete the process.

11. REACTIVATING A TOKEN

A canceled token can be reactivated and used again.

This operation prevents the user from having to create a new token.

Attention: all the recurring payments associated with the token will remain canceled.

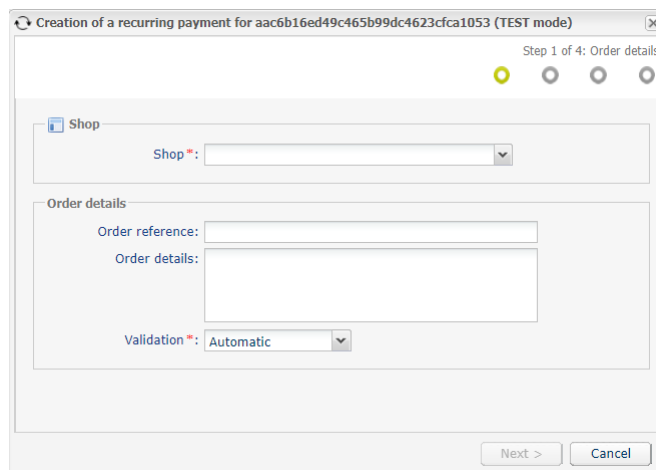
1. Via **Management > Recurring payments**, search for the recurring payment to reactivate.
2. Right-click the token.
3. Click **Reactivate**.

12. CREATING A RECURRING PAYMENT

To help you write the recurring payment rules, we have provided the possibility to create recurring payments via the Merchant Back Office.

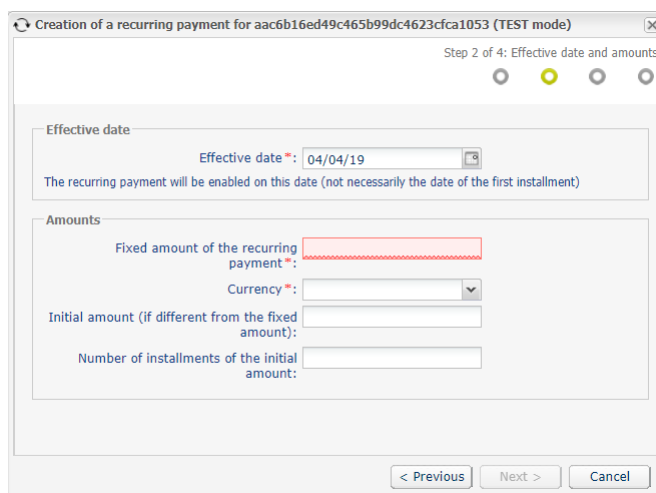
Recurring payments are created on the basis of an existing token.

1. Via **Management > Recurring payments** search for the token that will be used for creating the recurring payment.
2. Right-click the token.
3. Click **Create a recurring payment**.



The screenshot shows a dialog box titled "Creation of a recurring payment for aac6b16ed49c465b99dc4623cfca1053 (TEST mode)". It is at "Step 1 of 4: Order details". The dialog has a "Shop" section with a dropdown menu. Below it is the "Order details" section, which includes a text field for "Order reference:", a larger text area for "Order details:", and a dropdown menu for "Validation *:" set to "Automatic". At the bottom right, there are "Next >" and "Cancel" buttons.

4. Select the shop.
5. Select the **Validation mode** (Automatic or Manual).
6. Click **Next**.



The screenshot shows the same dialog box at "Step 2 of 4: Effective date and amounts". The "Effective date" section has a date field set to "04/04/19" with a calendar icon. Below it is a note: "The recurring payment will be enabled on this date (not necessarily the date of the first installment)". The "Amounts" section includes a text field for "Fixed amount of the recurring payment *:" (highlighted in red), a dropdown for "Currency *:", and three text fields for "Initial amount (if different from the fixed amount):", "Number of installments of the initial amount:", and "Number of installments of the initial amount:". At the bottom, there are "< Previous", "Next >", and "Cancel" buttons.

7. Enter the effective date.
8. Enter the **fixed amount** and the **currency** of the recurring payment.
It is possible to define additional optional parameters (**Initial amount if it is different from the fixed amount** and the **number of installments with the initial amount**).
9. Click **Next**.

10. Specify the recurrence rule in **Simple mode** or in **Advanced mode**.

Check the box **Manual edition of the rule** if you wish to enable the advanced mode and specify the desired recurrence rule.

The rule must respect the iCalendar (Internet Calendar) specification, described in the RFC5545 (see <http://tools.ietf.org/html/rfc5545>).

Example of the rule in advanced mode:

```
RRULE:FREQ=YEARLY;BYMONTHDAY=-1;BYMONTH=1,4,7,10;UNTIL=20221231
```

11. Click **Next** to display the summary of the recurring payment.

12. Click **Create** to complete the process.

13. UPDATING A RECURRING PAYMENT

IMPORTANT

A recurring payment can no longer be updated once it has reached its validity date.

1. Via **Management > Recurring payments**, search for the recurring payment to update.
2. Select the recurring payment with a right-click.
3. Click **Modify**.
4. The recurring payment update wizard allows you to edit the following elements:
 - The effective date.
This date cannot be before the current date.
 - The fixed amount of the recurring payment.
 - The currency of each installment.
 - A different amount, referred to as “initial amount”, to apply to the N first installments.
This parameter allows to debit a different amount within several installments.
Example of use: 10 EUR per month for 3 months followed by 14.90 EUR per month.
 - The number of installments where the initial amount is applied.
5. Once you have finalized the changes, click the **Validate** button.

14. CANCELING A RECURRING PAYMENT

Note:

A recurring payment remains active until its expiration date.

In case of anticipated cancellation:

- On the day of installment, the merchant must proceed to cancel the automatically created transaction.
- Before or after the installment date, the recurring payment is canceled and no transactions will be automatically created on the installment date.
- In case of an anticipated authorization, transactions are created 6 days before the installment date. If the cancellation occurs within the 6 days preceding the installment date, the merchant must proceed to cancel the automatically created transaction.

Anticipated authorizations are available only within the CB networks.

1. Via **Management > Recurring payments**, search for the recurring payment to cancel.
2. Select the recurring payment with a right-click.
3. Click **Terminate**.
4. Choose if you wish to cancel the token immediately or later.
You will then be able to choose the date and time of the cancellation.
5. Click **Terminate** to complete the process.

15. MANAGING EXPIRING TOKENS

The validity period of a token depends on the validity period of the payment method linked to it.

The Back Office allows to configure the delay after which a token is considered to be about to expire.

When a token is about to expire, the payment gateway notifies the Merchant.

A payment method is always valid until the last day of the expiry month.

If the configured delay is set to 2 months, the notification will be generated on the 1st day of the month preceding the payment method expiry month.

Example: a notification will be issued on **01/01/2020** for a payment method expiring in **02/2020**.

The payment gateway can notify the Merchant when a token is about to expire.

15.1. Configuring the notification delay

1. Go to the following menu: **Settings > Company > Recurring payment settings**.

Configuration of the company: [Company Name]

← Company details Event log Shops Users Recurring payment settings

Recurring payment settings

Maximum number of payments in the schedule *: 12

Delay for alert for approaching installments *: 5 day(s)

Warning period for the payment methods that are close to their exp. date *: 2 month(s)

The notification delay is defined in number of months with a minimal value of one month.

The default delay is 2 months.

2. Change the value of the **Notification delay for payment methods approaching expiry date** field.
3. Click **Save**.

The update of your notification delay is taken into account.

15.2. Viewing expiring tokens

The approaching payment method expiry dates will be identified with a color code in the Merchant Back Office (**Management > Recurring payments**):

- **Orange** if the expiry is approaching,
- **Red** if the delay has passed.

Card number	Payment method	Exp. date	Creation date	Termination date
597010XXXXXX0034		2020/02	27/01/2020 13:48:56	
497010XXXXXX0000		2050/06	15/12/2013 16:01:19	
497010XXXXXX0098		2050/06	21/04/2011 18:01:19	

You can sort tokens by expiry date by clicking on the column **Exp. date**.

15.3. Expiring card files

The gateway generates files (one for each company and each shop) containing the tokens that are about to expire and uploads them to our SFTP server respectively in the following directories:

- **shopId/id** for the file listing the tokens with at least one subscription for this shop and whose payment method is about to expire.
- **common/id** for the file listing all the tokens (with or without subscriptions) that have not been canceled and are about to expire.

Expiring card files are generated every 1st of every month, at 4:00 UTC.

These files are never sent by e-mail.

For more information on these files, see the *File exchange, Expiring card files* implementation guide available in our online documentation archive.