

Payment Methods and Integrations

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Applicable Journey to Usership Initiatives

Focus Area: Subscriber Experience
Business Initiative: Enable Multiple Payment Methods

Focus Area	J2U Business Initiative	Applicability?
Business Operations	Minimize Involuntary Churn	Payment Orchestration
	Maximize Collections	Payment Orchestration
Offering Design	Tailor Offering for International Markets	Gateway and methods by region

Enabling Multiple Payment Methods for Enhanced Customer Experience and Acquisition

This guide supports the topic of enabling multiple payment methods and their supporting integration patterns in Zuora. Enablement of multiple payment methods enhances customer experience through offering more ways for a customer to pay. In the advanced stages of Customer acquisition strategy, payments can be used as a strategic differentiator.

The intent of this guide is to present the payment method integration patterns and how they drive the availability of various payment methods. It also considers each integration pattern as a whole as the question of ACH or Google Pay should be considered at a macro level before a micro. A deep dive into which payment methods offer the most success in which regions is not considered. For design patterns and considerations within Zuora Billing, Collect, and Revenue refer to the applicable Journey 2 Usership Initiatives.



The guide also recognizes that theory does not always equate to practical implementation guidelines. To this end, use concepts in the guide to provide a basis for how to design rather than rigidly define what the end result will be for your use of Zuora.

Key Takeaways

- A flexible and robust payment strategy can be utilized as a competitive differentiator.
- Take ownership of your customer data!
 - Vaulting payment method data in Zuora or a standalone vault offers max flexibility and leverage when integrating with various gateways and/or processors
- Different payment gateways and payment methods have different levels of success based on many factors (such as region, processor, gateway capabilities, etc). Understand these factors and have a payment orchestration strategy to leverage the most successful path

Zuora Hosted Page

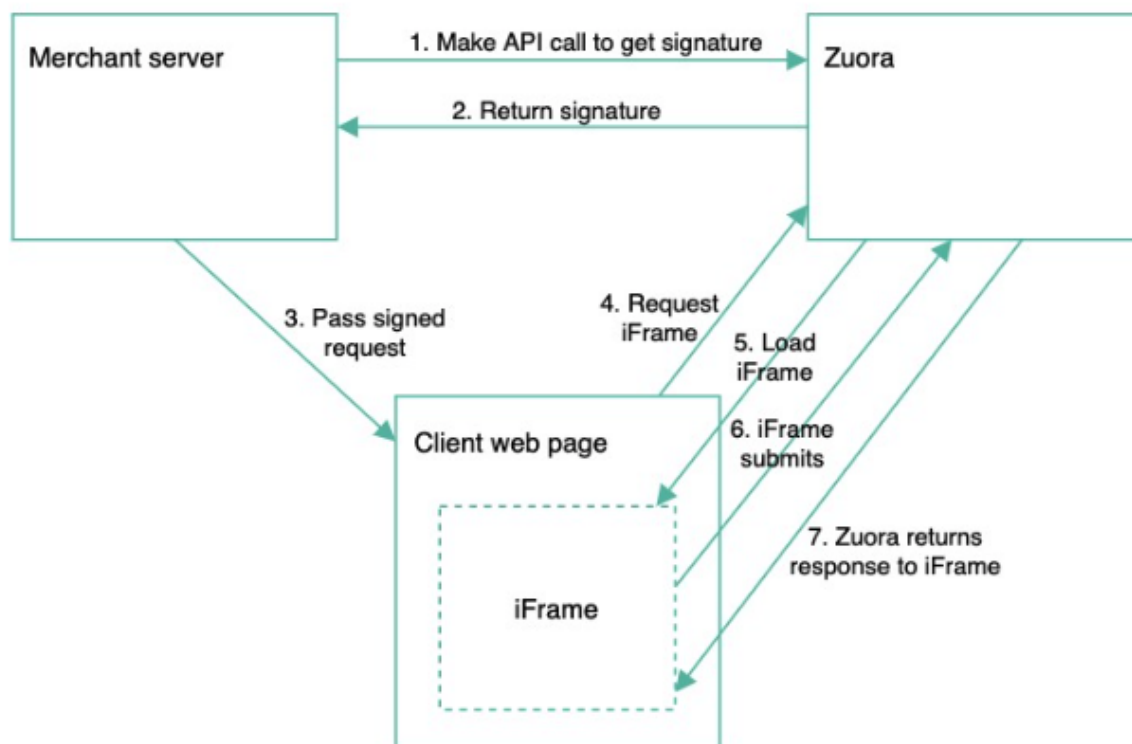
Zuora's [Hosted Page](#) allows the capture of payment method details in a (Payment Card Industry) PCI-compliant and secure manner from customers. These payment method details are then vaulted in Zuora for use to capture payment. These payment methods are not related to a specific gateway and can be used across multiple gateways to capture payments.

[Payment Pages 2.0](#) is the latest version of the Zuora HPP (Hosted Payment Page). Utilizing the Zuora HPP allows the customer to take advantage of the out of the box (OOTB) [gateway integrations](#) in a seamless manner. Utilizing an integrated payment gateway allows the use of the corresponding payment methods associated with that gateway integration. Please review the corresponding gateway integration KC article for supported payment methods. [Example](#).

Design Considerations

- Follow the [linked KC articles](#) to correctly configure Payment Pages 2.0 and TEST!
- [Security Measures for Payment Pages 2.0](#)
- Metadata and [Gateway Options](#)
 - Zuora HPP has the ability to send metadata or gateway options to the gateway. This data can then be utilized in various way by the gateway (for fraud detection for example)
 - [Ayden 2.0](#) and [Stripe v2](#) support metadata
- Can utilize more than one Zuora Hosted Page
- [Supported Gateways](#)
 - Not all gateways listed in KC are still under active development. The KC page for each gateway lists which gateways are no longer under active development

- If more details on which gateway is supported then please submit a Zuora Support Ticket and reach out to your account team
- Can utilize more than one gateway (multiple of the same gateway type and/or multiple gateway types)
- [3ds2 supported gateways](#)
- [Supported Payment Methods](#)
 - Dependent on which Zuora supported gateway is utilized
- Regional Payment Methods
 - Certain payment methods are more prominent or solely utilized in certain regions
 - Confirm the gateway(s) under consideration support the major payment method(s) of the region and that they are also supported through the [Zuora integration](#)



Universal Payment Connector

[Universal Payment Connector \(UPC\) and Open Payment Method \(OPM\) services](#) are frameworks developed by Zuora, which allow you to integrate any payment gateway and payment method to Zuora subscription, billing, and revenue management in a dynamic and flexible manner. With the support of UPC, you are able to create and integrate your custom payment gateway, and OPM offers the capabilities to create your custom payment method type and payment method.



There are various ways to implement UPC depending on your payment strategy. UPC can be utilized in parallel with Zuora hosted pages and Zuora OOTB payment gateways, or it can be utilized as a standalone.

When would I use the Universal Payment Connector?

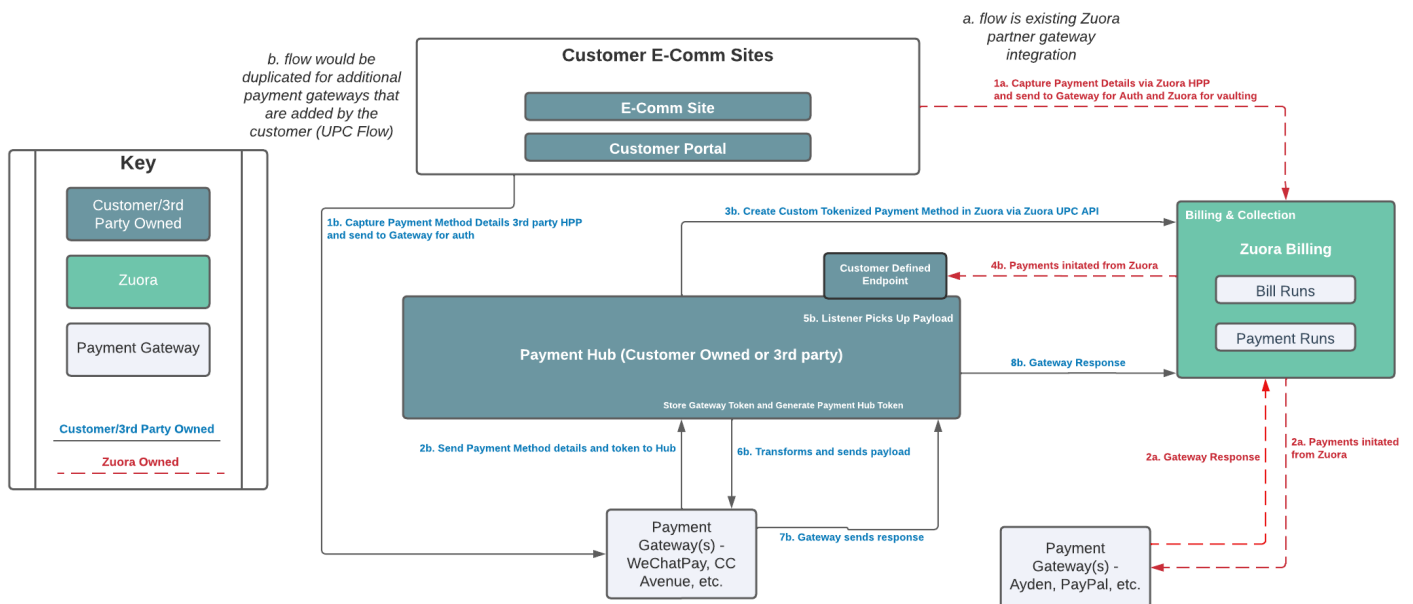
- To integrate with a payment gateway(s) that Zuora does not have an existing integration with
- A payment hub is already built that has integrations to CC network, issuer, and/or gateway(s). Utilizing UPC allows you to integrate that payment hub directly into Zuora to allow for a seamless payment integration
- To utilize payment methods that are not supported within existing Zuora-gateway integrations (requires connecting to that gateway via UPC and using an external hosted page that supports those payment methods)

All reasons above should be taken into consideration within your entire payment strategy.

Design Considerations

- Review the compatible and not compatible feature list [here](#)
- Only one UPC gateway can be [supported through the Configurable Payment Retry \(CPR\)](#)
 - Impacts strategy of UPC
 - If using CPR and UPC then it is recommended to utilize one UPC gateway configured to your payment hub, which can be integrated with multiple gateways. See diagram below for example
- Requires a [payment hub](#) to process requests and responses between the custom payment gateway configured in Zuora and the external payment gateway
- Collection of payment details and any authentication are completed through a non-Zuora Hosted Payment Page
 - This can be a gateway HPP or a custom HPP owned by the business
- Vaulting of PCI data external to Zuora
 - This can be vaulted by a 3rd party vendor, customer payment payment hub (that is PCI compliant), or gateway
- Zuora stores the UPC token
 - This token is usually not considered PCI data
 - This token can be a customer generated token or a gateway generated token. Depending on design of payment hub and flow
- The location of the customer data (card data and customer information)
 - If the card/payment method information is stored within a specific gateway then you are limited to using only that gateway for processing payments
 - If storing the card/payment information in a standalone vault within your payment hub (business owned or 3rd party) then this can be leveraged to orchestrate payment routing to different gateways depending on your own logic
- Payment Methods limited to what the integrated payment gateway supports

- The connections of Zuora's custom payment gateway integration are expected to be synchronous



FAQs

- Which gateways are natively supported with Zuora?
 - [Gateway KC page](#)
 - Check the gateway KC page to verify it is not deprecated or sunset
- Which payment methods are supported by Zuora?
 - Zuora supports different payment methods by gateway
 - [Quick link](#) to supported payment methods by gateway
- What is a Credit Card Reference payment method?
 - Credit Card Reference payment method is supported by certain Zuora integrated gateways. These payment methods are utilized when a gateway hosted page is utilized along with the gateway's vaulting service. The payment method details are stored in the gateway and a token is generated that is used within Zuora for payments. The above UPC flow would be similar for CC Ref payment methods. The difference being there is no payment hub required since Zuora natively supports certain gateways for CC Ref payment methods
- Can I use a Credit Card Reference payment method for a digital wallet type payment method that my gateway supports, such as GooglePay?
 - This depends. The Credit Card Reference payment method has been designed to support tokenized Credit Card transactions from the gateway.



This means that if the gateway submits a different payload for different payment method types, such as GooglePay, then it will not be supported.

- How can I easily check the health of my payment process?
 - [Zuora System Health](#) contains dashboards for Payments and Hosted Page Health. They provide excellent insight to [payment e-success](#) and [Zuora Hosted traffic and threat data](#)
 - [Configurable Payment Retry](#) has a [dashboard](#) that shows retry and document closure success
 - Zuora [OOTB reporting](#) is also an available resource to customize your reports
- Can I use my Braintree gateway integration with Zuora for the PayPal payment method?
 - PayPal is not supported through our Braintree integration because we have a direct integration with [PayPal Commerce Platform](#)
- I want to integrate with a certain gateway that Zuora does not have a native integration with. How can I do this?
 - This is the exact use case that Zuora's [Universal Payment Connector \(UPC\)](#) was created for! Review the KC documentation and the above UPC section for details on UPC.
- Do you support recurring payments in India?
 - Please review this [Community article](#) for payment support in India details
- What other region specific payment methods does Zuora support?
 - Please review this [KC](#) with the listed payment methods supported by payment gateway
- What is Gateway Reconciliation and does Zuora support it?
 - This [KC article](#) discusses gateway reconciliation and the gateways that we currently support for reconciliation
- Does Zuora support any type of Payment Method Updater services?
 - Zuora does have a [Payment Method Updater](#) service and integrates directly with Account Updater services of specific gateways (listed at bottom of linked KC above).
 - VISA and Mastercard are supported through the gateway integration Updaters listed in the above KC
 - AMEX is supported directly through [Cardrefresher from AMEX](#)
- How can ACH payment methods be validated?
 - Review [this KC](#) on NACHA Web Debit Mandate that became active in March 2022
 - Microdeposits: Zuora customer can generate a couple of micro-deposits that the subscriber would have to detect and respond to in an external UI page
 - External (or UPC) integration with a bank such as Bank of America or platform like [Plaid](#) that provides validation services
 - Check the Zuora KC page for the gateway you are integrating with to see if there is an OOTB validation integration. Such as we support with [Checkout.com and ValidiFi](#)