**USA ePay General API doc:**

<http://wiki.usaepay.com/developer/transactionapi>

Overview:

* Save credit card is achieved by: capture payment (if success and ‘UMaddcustomer’) => Customer profile can be created; note ‘UMschedule’ can be set as disabled
* Split payment is achieved by: processing multiple payments in the same request, however, lots of changes will be required on Magento end

**API spec:**

<http://wiki.usaepay.com/developer/soap>

**PHP library download:**

<http://wiki.usaepay.com/developer/phplibrary>

**Some details:**

Recurring Billing

The API allows you to add customers to a recurring billing cycle through client-side or server-side methods. In order for a customer to be added to a recurring billing cycle the UMaddcustomer command must be set to yes and the initial charge must be approved. Once the initial charge is approved and the UMaddcustomer has been set to yes, the customer will automatically be added to a recurring billing cycle. To set the initial amount and the recurring charge to different amounts, use UMamount to the initial charge and UMbillamount to the recurring charge. (If UMbillamount is left empty, UMamount will be the recurring charge.)If you do not want to enable recurring billing for this customer, set UMschedule=disabled.

Split Payments

The transaction API can process multiple payments to multiple merchants/source keys in single call. This is useful in cases where a base sale is processed by the merchant and a separate handling fee is processed by another merchant. In the following examples we will use the scenario of a concert where the ticket price is $25 dollars collected by the venue plus a $2 handling fee that is collected by the servicing company. The venue and the servicing company have two separate merchant accounts and two separate source keys.