C9 Online Card Processing Workflows and screen grabs

1 Overview

Outline end user experience for card processing with tillpay; from point of view of dealership clients and staff at dealership.

Secure card processing is concerned with minimising chargeback risks for dealerships through better card handling hygiene. Principals

- Dealers and staff never need to know what a card number is
- Where cards are provided by customers they are validated using 3d secure or similar mechanisms

Components of this:

- Web order : customer inputs card as a once off
  - Card input on web
  - Card processing from c9 once order arrives
- Web order : customer inputs card and flags that it can be reused
  - Card input on web
  - Card processing from c9 once order arrives
- Non web order : ability to request customer to input their card no in and bill it later

1.1 Version History

- V1 Nov 2023 : initial draft
- v2 July 2024
  - Outline capture on website option
  - update reconciliation to describe clearing gl codes
  - outline process for handling cancelled orders
- v3 july 2024
  - Include some more details on how to reconcile tillpay. Targeting dealers who do not use c9 for bank rec

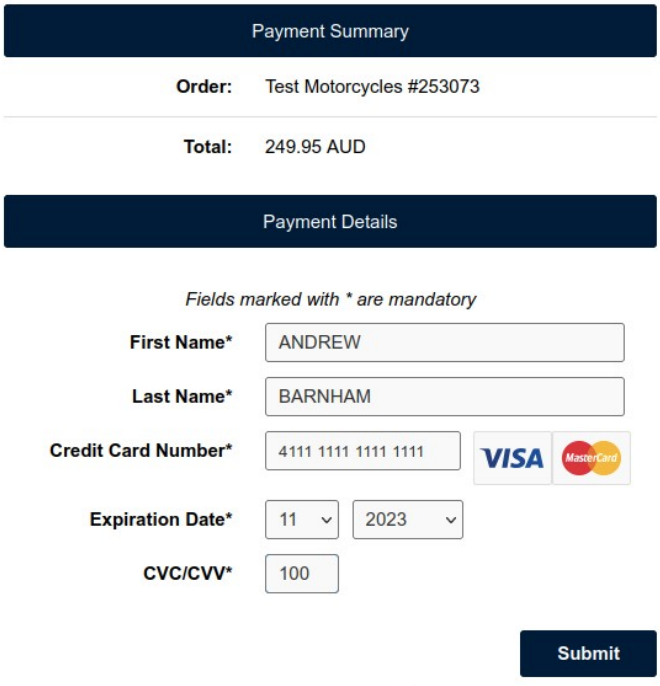
2 Basic Web order workflow

2.1 Customer initiates order

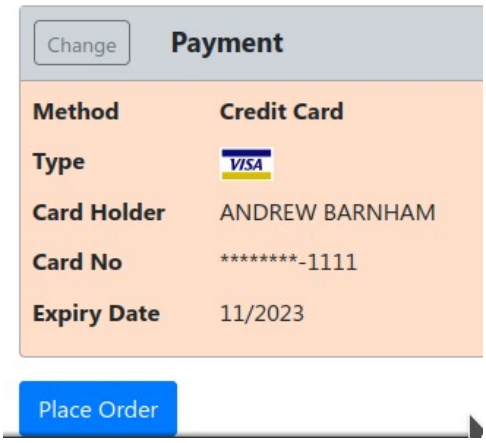
On checkout screen, credit card input looks similar to this:

Customer hits the checkbox to memorise the card if you wish then clicks on Enter Card details

This redirects them to tillpay where they input card details. Like so:

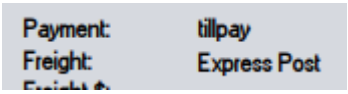


Push on and close the order as normal. Note you can see that c9 is able to access some of details of the card used, but not the full card:



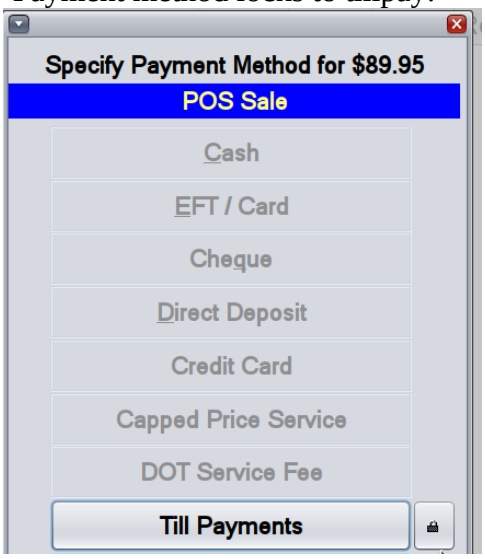
2.2 Weborder processing in c9

Weborder processing in c9 looks very similar to paypal. Instead of paypal order platform shows as tillpay



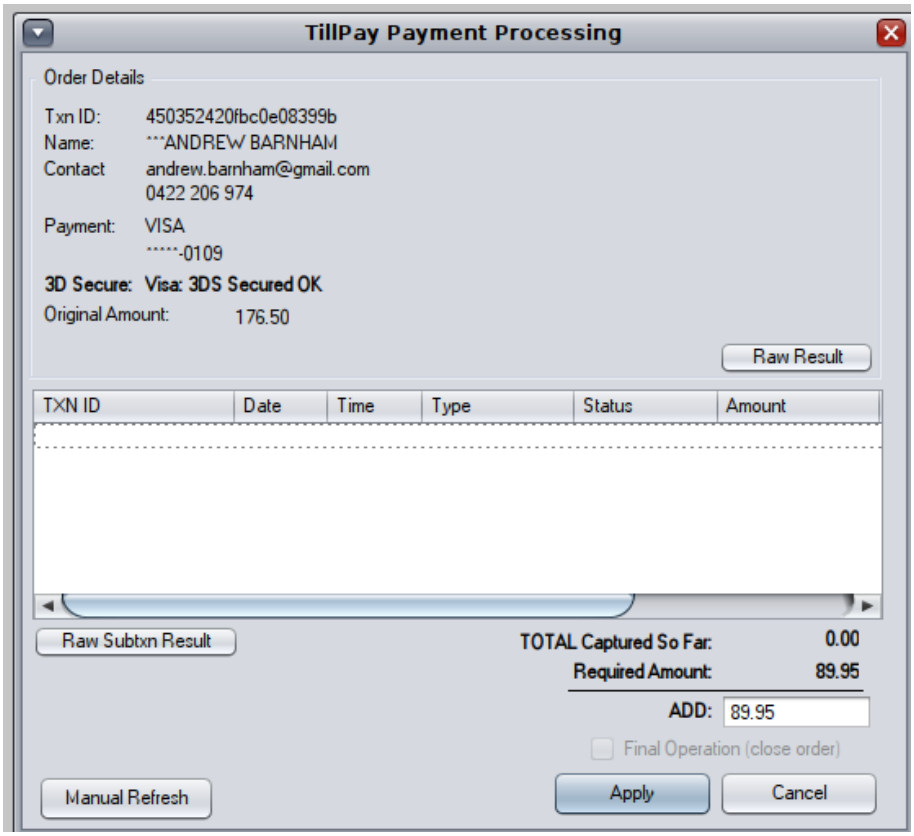
As you process payment it works like paypal, it wants all money upfront to secure the preauthorisation:

Payment method locks to tillpay:

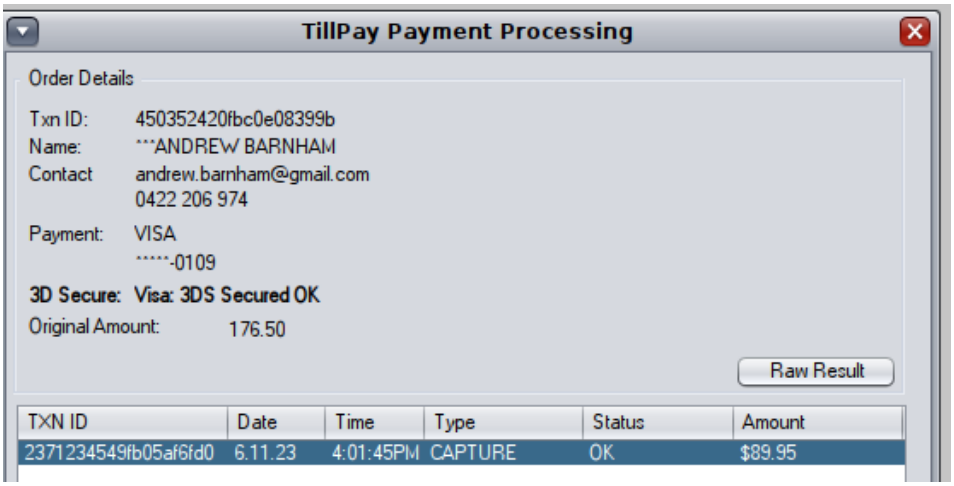


As you press on you will see a screen very similar to paypal. Click on ok to apply captures and secure money then press on as usual.

Initial:



Apply to capture:

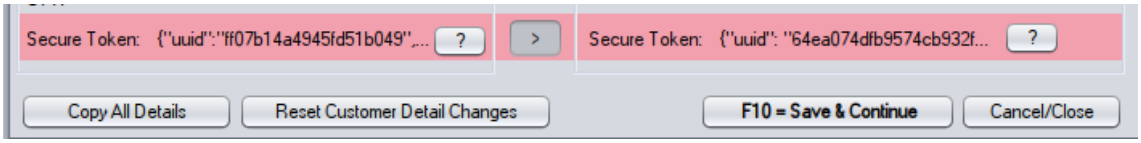


Apply again to press on.

3 Recurring payment processing

3.1 Recurring payments Setup during checkout

When operator selects recurring payment. Then we see this on initial sync screen:



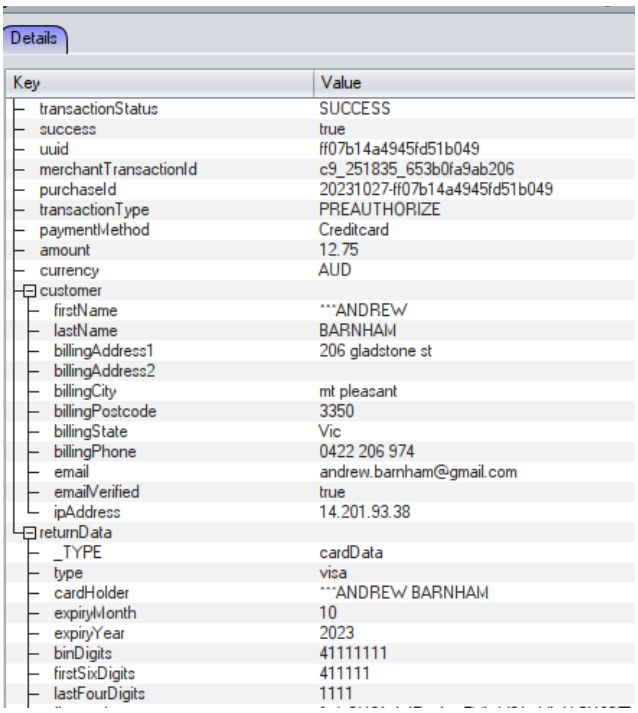
A secure token is a way we track cards without tracking card details for future txns.

Normal card processing there isn't a token, but when user selects recurring then one will be created.

The token on the left is new token coming in, the one on the right happens to be one on file already. For first token, there will be no token on right.

When you merge the token on order will be default update token on file, removing past token if any.

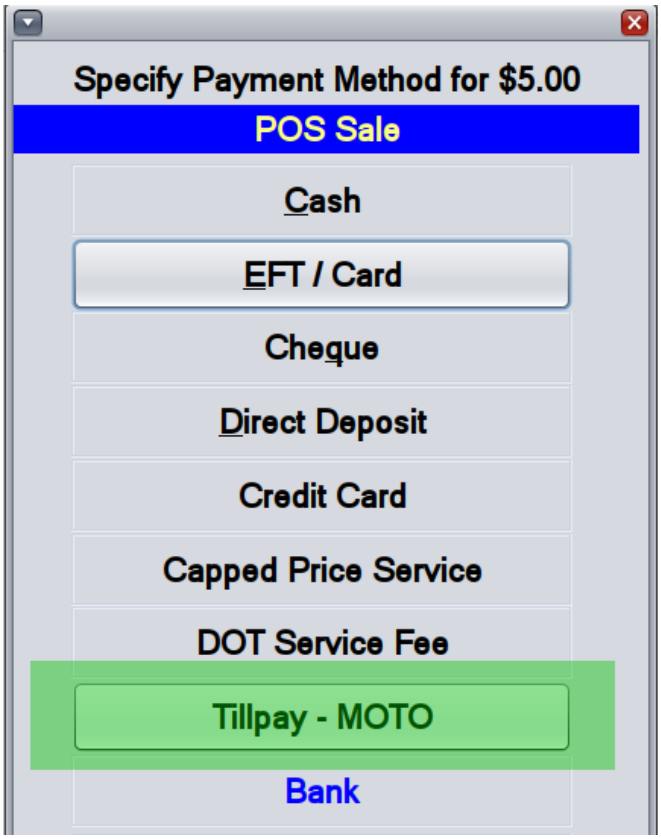
Press the ? Button to see raw details about the token. Generally don't need to do this and information isn't designed to be easily read but it is there if needed.



3.2 Using a token

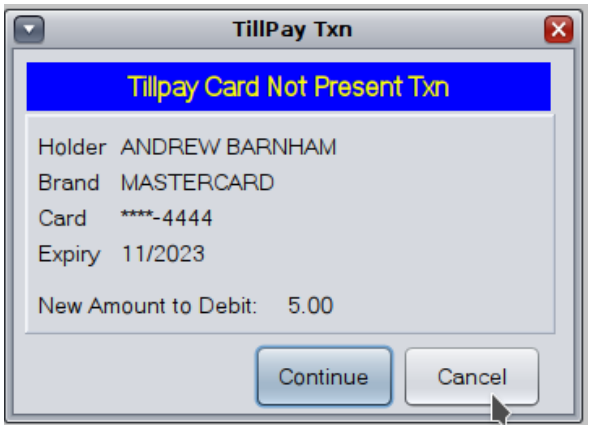
You can use a token in spares point of sale like so.

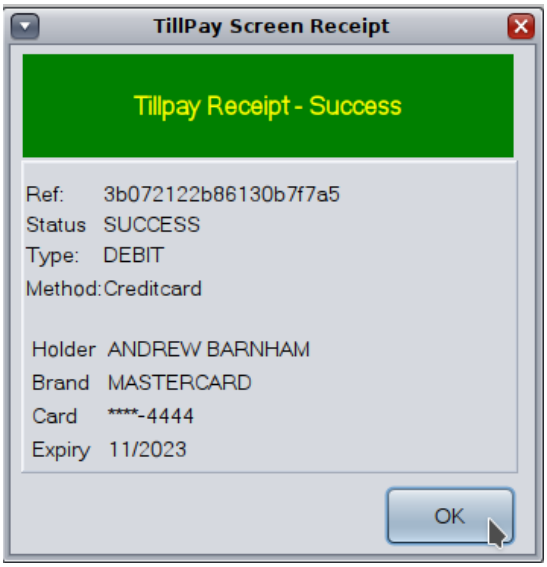
When you pick a customer with a token c9 will offer an option on payment methods to use it. Like so:



This only appears in point of sale when you select a customer, as a receipt sale, and that customer has a valid secure token.

Press on and you'll see some screens telling you what is going on.





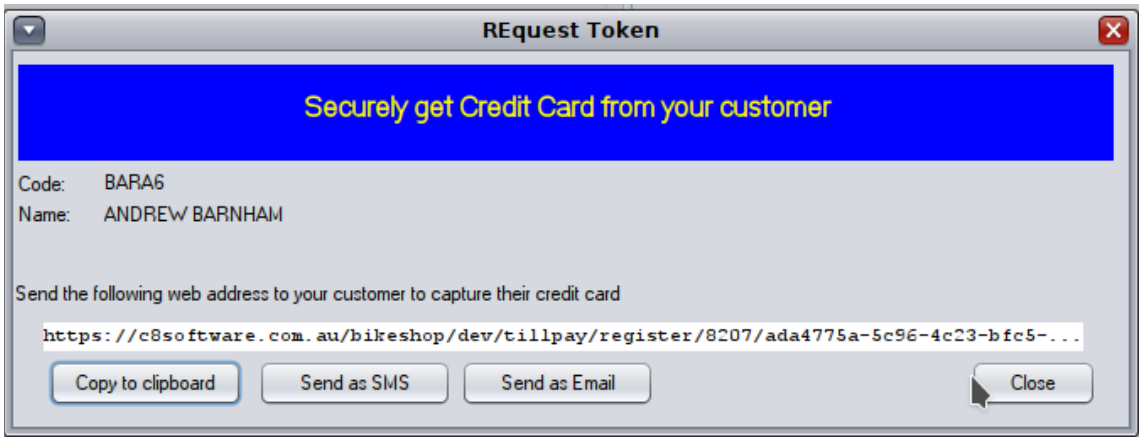
3.3 Requesting a Customer to provide card details

In view contact, details tab : two buttons for token.

Details gets current token details

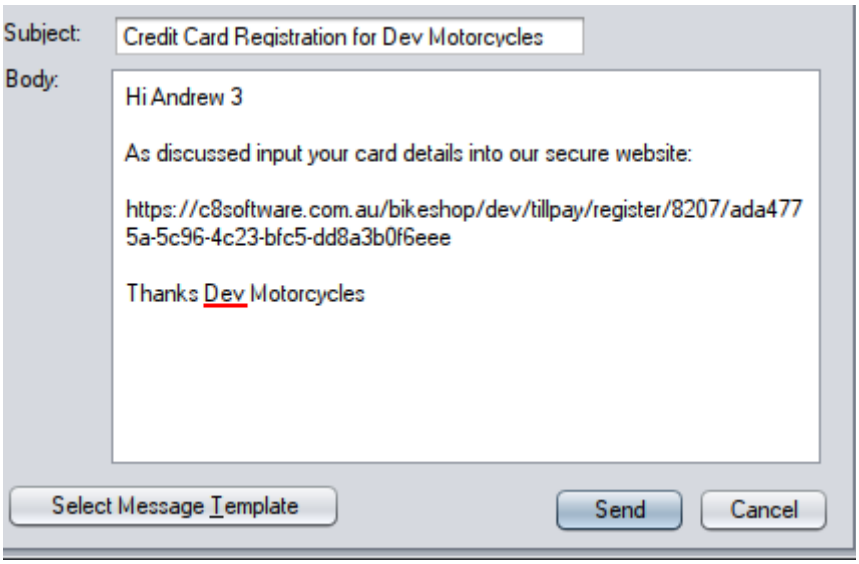
Request card generates a new token request

Request screen once you press on:

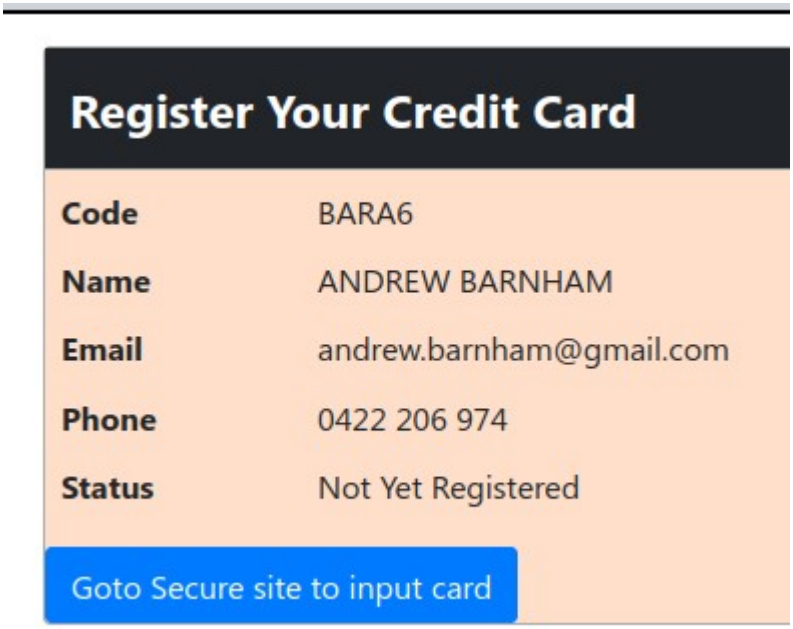


Send them the address shown and they can input their card into your website

Send sms/email are convenience buttons to send them an alert for address

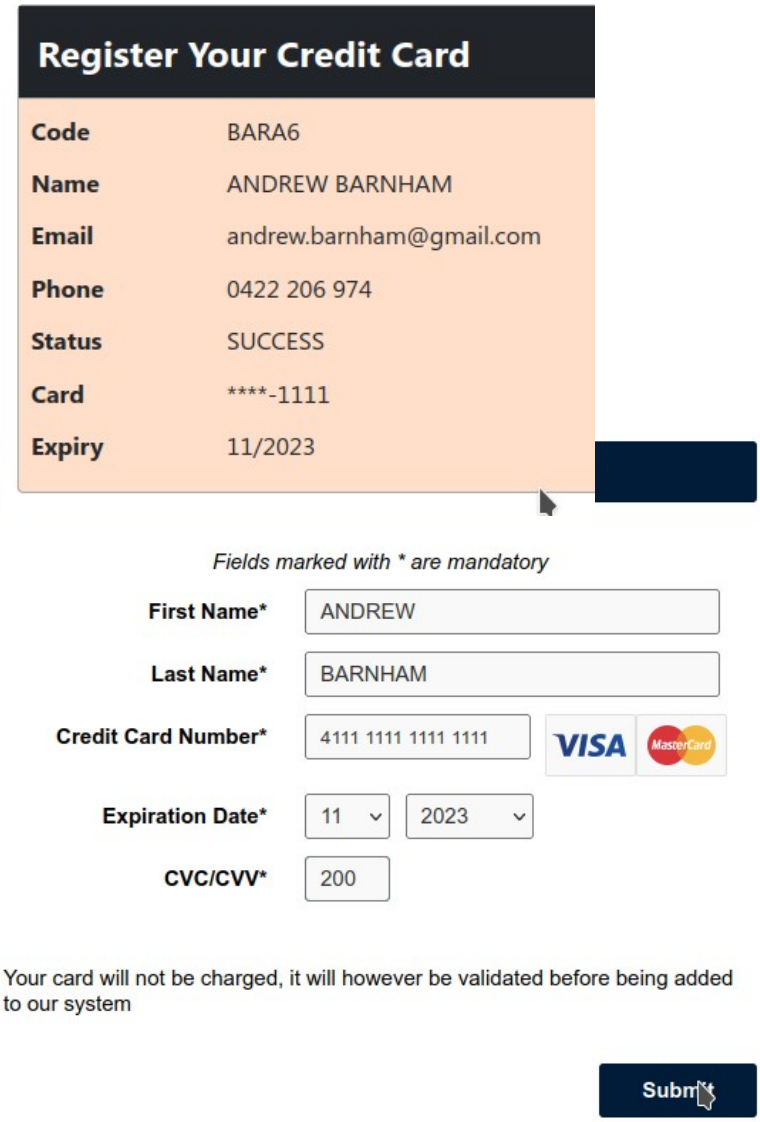


The website the customer will goto:



They will follow the link and input card.

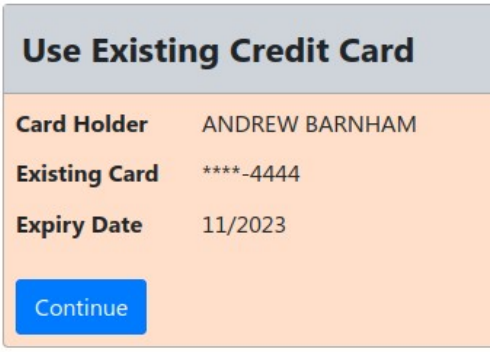
They will finally see:



You can now use the token in c9 via tillpay – moto payment method shown above

3.4 Weborder recurring card

Finally, when customer logs into website and does a checkout, if they have a valid secure token on file c9 will let them use that. It functionally works same as prior existing card option : c9 doesn't capture more details. Once in c9 you use tillpay – moto to processes



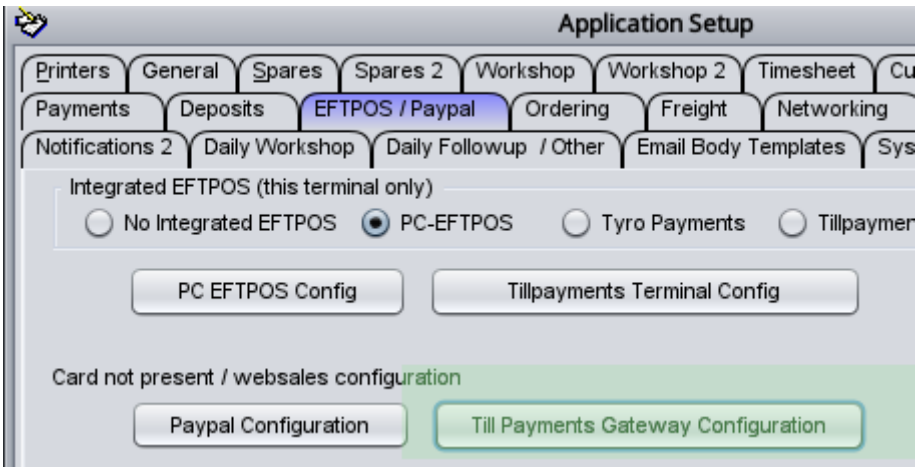
4 Configuration

4.1 Capture Mode

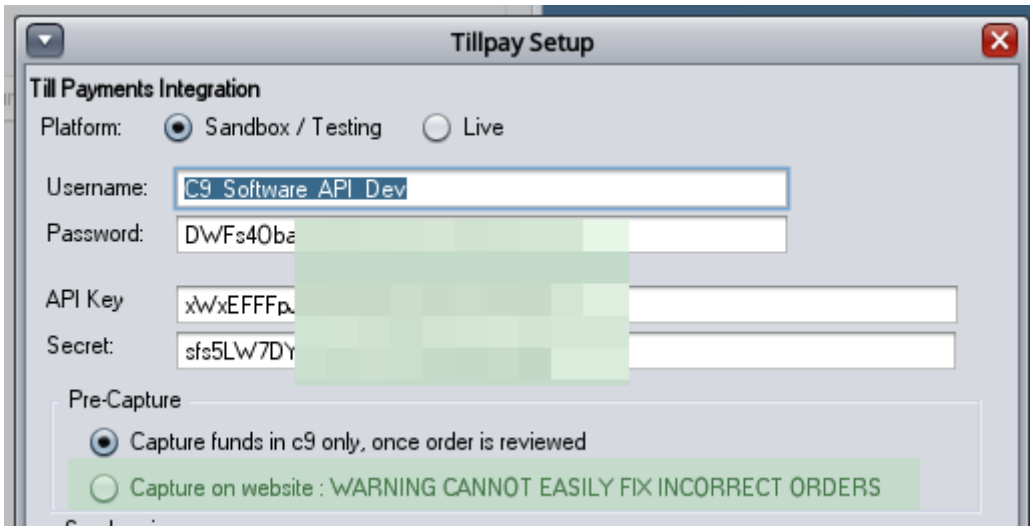
The default mode when setting up tillpay online processing is to delay capture of funds until order is processed in c9.

There are some issues with this approach, firstly it doesn't align with typical user e-commerce experience where when buying stuff online your card is debited immediately. It also creates some issues with cards near or on their limit and you attempt to capture more than what was previously pre-authorised.

The recommendation is instead capture at website checkout as part of checkout. To configure this, Setup → Main setup screen. Goto EFTPOS / Paypal and configure tillpay terminal config.



Toggle the option for pre-capture to Capture on website. Highlighted below. Make sure you click on 'ok' in main screen for this change to save:



5 Back office – reconciliation etc

5.1 General Ledger structure

C9 uses two codes to manage tillpayments processing. One is to log capture of funds via tillpay and the other is log usage of those funds to pay for txns, log deposits on orders etc.

Two codes are

`1-1041-0002` : Till Payments

`1-1410-0002` : Till payments clearing

When a txn for say $100 is logged from tillpay, c9 will create the following posting:

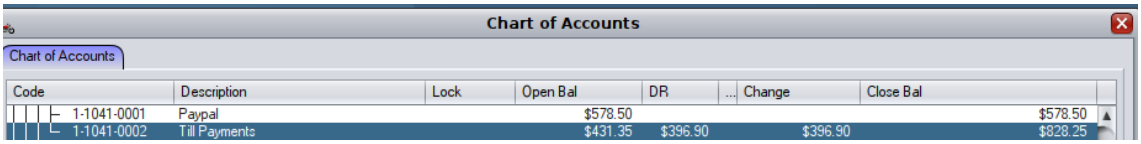
Code	DR	CR
`1-1041-0002` : Till Payments	100	
`1-1410-0002` : Till payments clearing		100

When that money is applied, e.g. to fund a sale , the clearing code is DR'd bringing clearing back to zero.

Code	DR	CR
`4-1100` : spares sales		90.91
`2-2200` : GST Collected		9.09
`1-1410-0002` : Till payments clearing	100	

5.2 Reconciling received funds from Tillpay

As above tillpay online txns txns , both preautorised txns and txns involving previously stored secure tokens all sync to new GL code 1-1041-0002

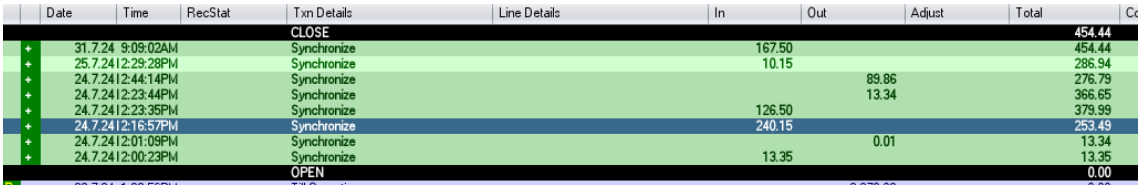


You can access bank reconciliation via business → Cash rec

Pick Gateway Ins - ??? then pick Tillpay

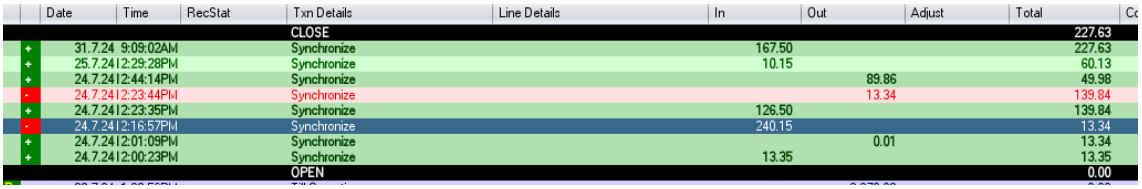
5.2.1 Main reconcile screen

You will be presented with a screen showing tillpay takings like so. Put in date range you are reconciling. e.g. for single day:



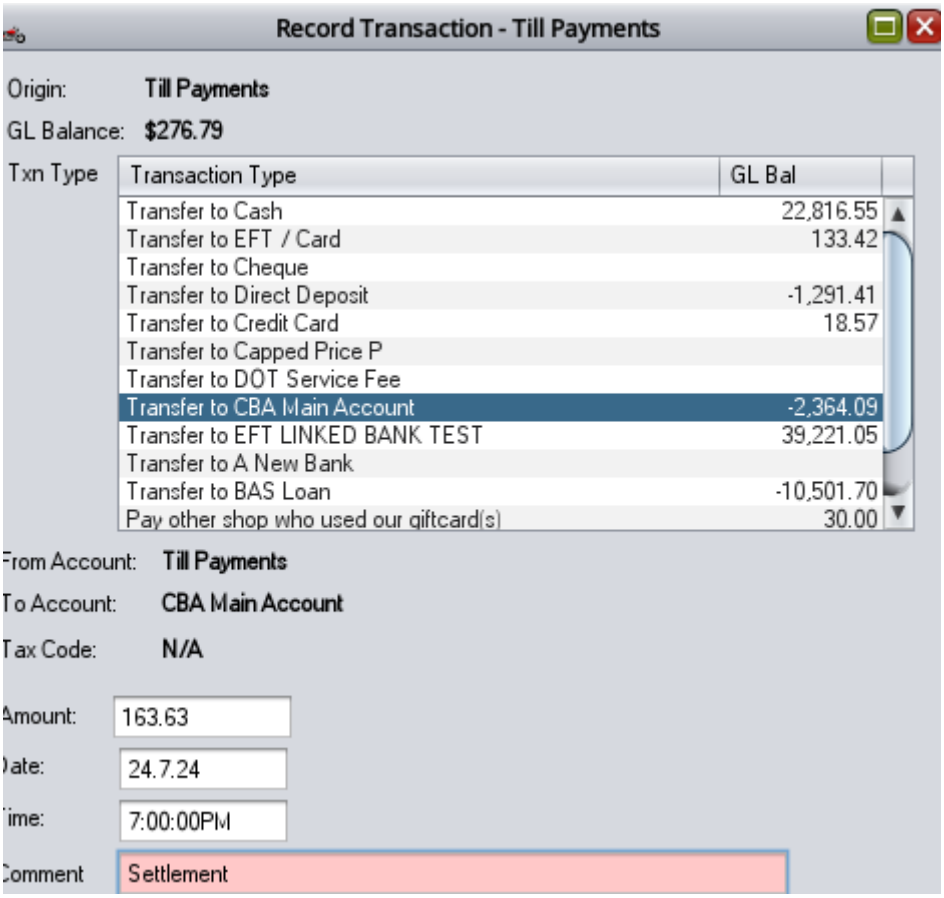
It will show txns that require reconciliation since last reconcile. You cross check these txns against what tillpay report shows to make sure they align. Double clicking and / or changing dates on txns so they all align using tools in this screen

e.g.



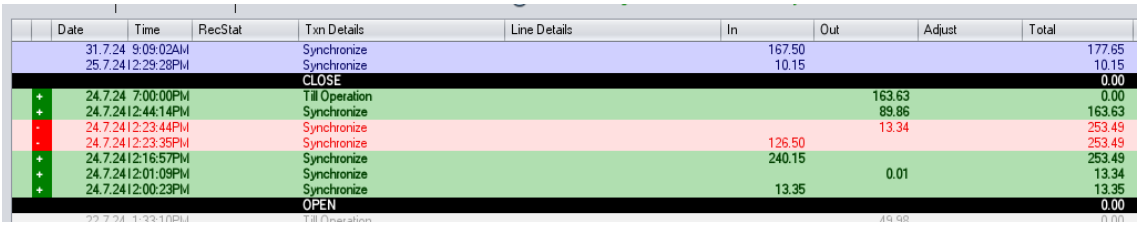
5.2.2 Input settlement

The total should tally to what tillpay settle to you. To record the settlement select Other misc and select transfer to bank. Key in the amount received into your bank.



5.2.3 Verify and save

With settlement logged the tillpay gl code should close at zero. Once this is confirmed press save to save the reconciliation.



5.3 Reconciling received funds to applied txns

The existing business → reports → deposits held report can be used to give you a list of all tillpay txns where funds capture and funds allocation is non zero. Use this to verify periodically captured funds are appropriately used

5.4 Cancelling a received order

If you need to cancel an order in business → website → orders there is an additional step beyond ‘cancel’ that needs to be performed to signal to tillpay that the order is cancelled.

Highlight the order and click on the button manual paypal.

You need to do two things.

1) the total captured must equal total applied.

2) make sure ‘Final operation’ is selected.

For step 1 one above, you need to key in the applied amount less the captured amount. So if captured is 100 and applied is 25 you need to key in -75 to refund the excess captured amount.

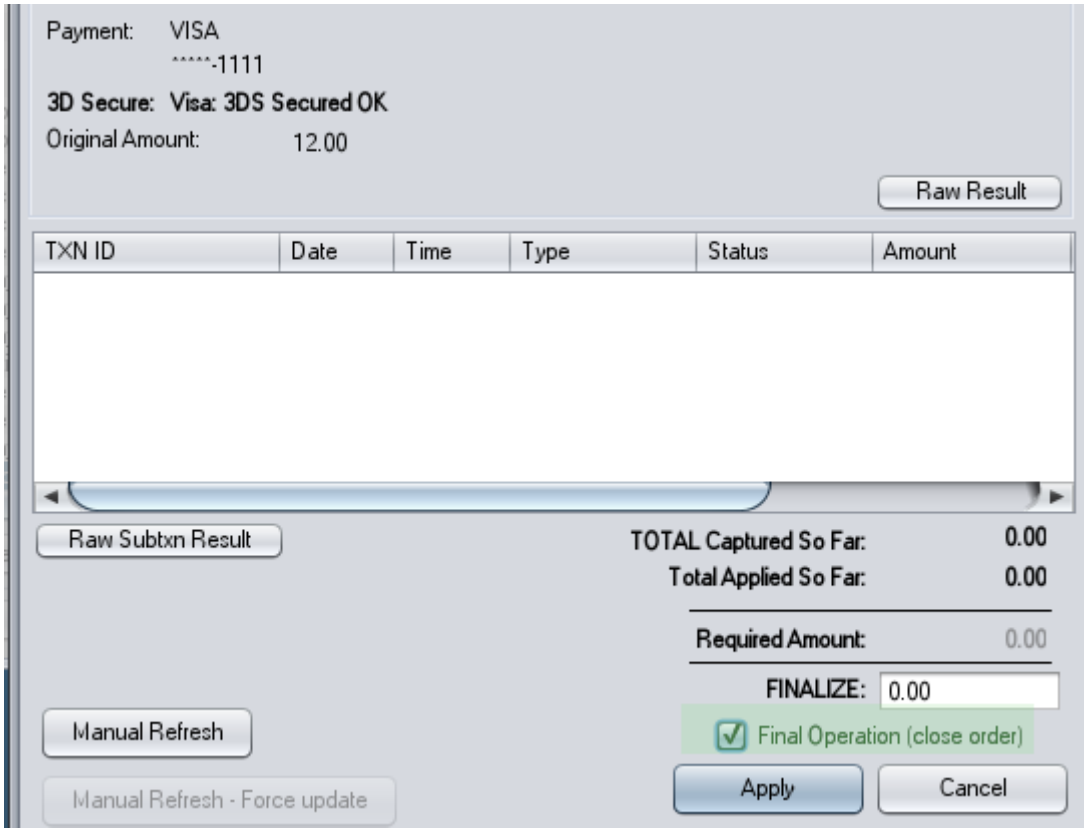
Be very careful to input the correct amount. An error here cannot be undone.

5.4.1 Example , no capture on website regime.

With a web order where there is no onsite capture, a cancelled order will typically have captured and applied both 0. So finalize amount is 0.

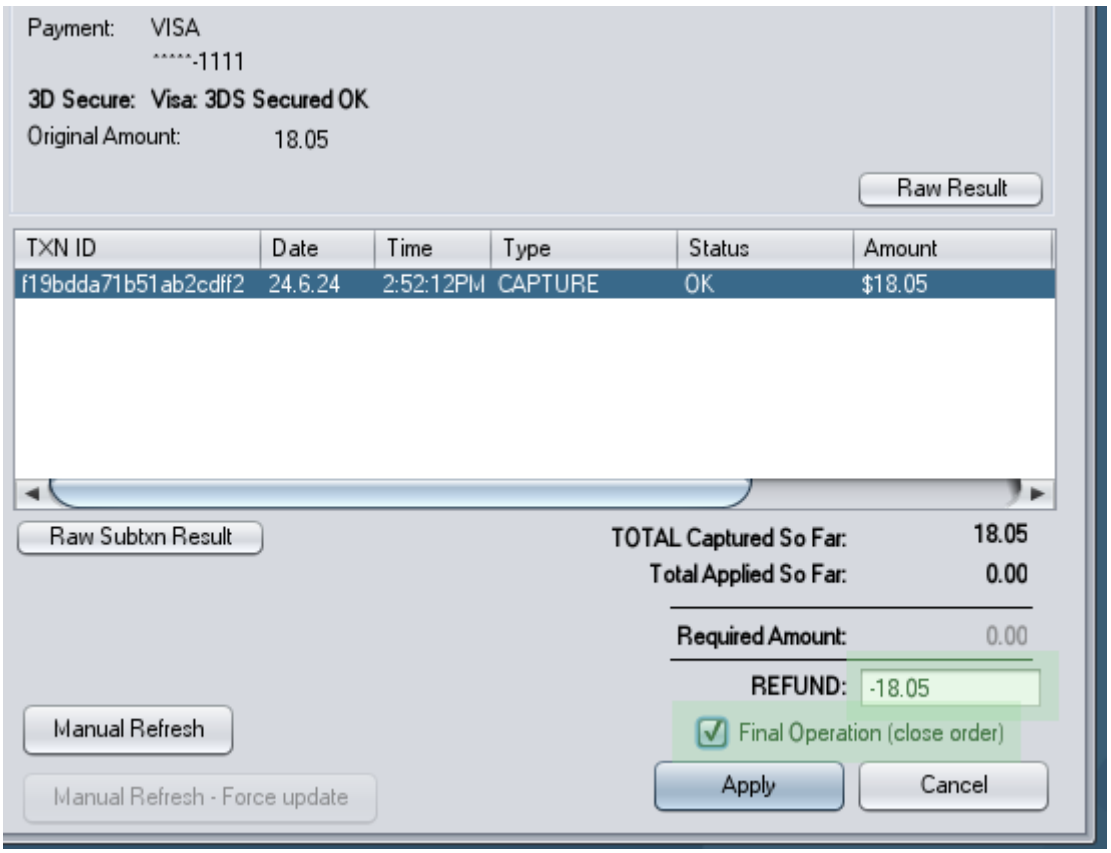
5.4.2 Automating cancellation

In latest verrsions of c9, cancelling an order automatically pops tillpay screen ready to perform refund / void simplying above process.



5.4.3 Example , capture on website regime.

With a web order where there is on website capture, a captured amount will generally be higher than applied amount. In this case make sure the difference is inputted as a -ve then finalise. e.g.


Payment: VISA
*****-1111
3D Secure: Visa: 3DS Secured OK
Original Amount: 18.05
Raw Result
TXN ID
Date
Time
Type
Status
Amount
f19bdda71b51ab2cdff2
24.6.24
2:52:12PM
CAPTURE
OK
$18.05
Raw Subtxn Result
TOTAL Captured So Far: 18.05
Total Applied So Far: 0.00
Required Amount: 0.00
REFUND: -18.05
Final Operation (close order)
Manual Refresh
Manual Refresh - Force update
Apply
Cancel