



# 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

- v4 Jan 2025 : added initial section of fraud and chargeback risk
- v3 July 2024
  - Include some more details on how to reconcile tillpay. Targeting dealers who do not use c9 for bank rec
- v2 July 2024
  - Outline capture on website option
  - update reconciliation to describe clearing gl codes
  - outline process for handling cancelled orders
- V1 Nov 2023 : initial draft

## 2 Fraud and Charge Back risk

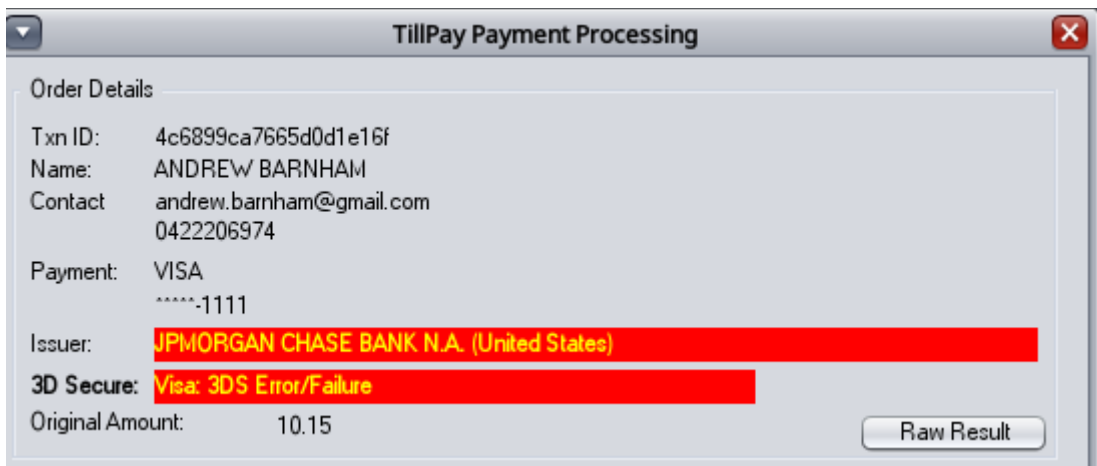
**Important** : payment gateways like till provide enhanced fraud protection but there remain fraud risks where chargebacks can still happen

The main mechanism for moving liability of fraud from you to the banks is called 3D secure : which is where additional verification of identity happens as part of checkout. Liability only moves if 3D secure successfully happens.

Normally when 3D secure fails the whole txn fails, but there are some narrow circumstances where 3D secure fails but the transaction happens anyway. The banks have allowed a txn that has failed security checks but you as the merchant are still at risk.

C9 will present these txns to you but you need to assess if you want to fill those transactions or not. Such a transaction will show a 3D secure result in c9 highlighted in red. If you do not know / trust the customer it is recommended you cancel the order or at a minimum contact the customer and request further proof of identity.

For example:



In above c9 has highlighted a 3DS failure result.

It has also highlighted the issuer. Issuers overseas will be highlighted in c9 as a possible indicator of suspicious transactions.


By default c9 websites are configured to handle 3D Secure optionally. You can request us to configure your c9 website so that only 3D secure transactions can proceed; making 3D secure mandatory. This can generate false positives although and may result in missed sales.

Note that for recurring transactions (more below), c9 will force mandatory 3D secure verification.

## 3 Basic Web order workflow

### 3.1 *Customer initiates order*

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



The image shows a form titled "Payment by Credit Card". Below the title is a checkbox labeled "Memorize my card details for future payments". At the bottom of the form is a blue button with the text "Enter Card Details via Secure Gateway".

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:

Payment Summary

Order: Test Motorcycles #253073



Total: 249.95 AUD

Payment Details

Fields marked with \* are mandatory

First Name\*

Last Name\*

Credit Card Number\*   


Expiration Date\*

CVC/CVV\*

Submit

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:

Change **Payment**

Method	Credit Card
Type	
Card Holder	ANDREW BARNHAM
Card No	*****-1111
Expiry Date	11/2023

Place Order

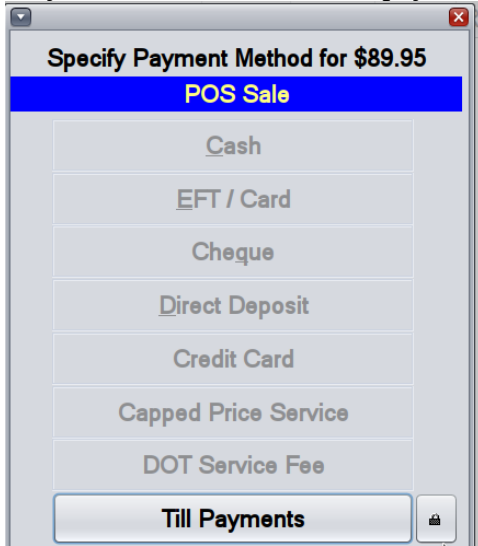
### 3.2 Weborder processing in c9

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

Payment: tillpay  
Freight: Express Post  
Freight \$:

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:

**TillPay Payment Processing**

Order Details

Txn ID: 450352420fbc0e08399b  
 Name: \*\*\*ANDREW BARNHAM  
 Contact: andrew.barnham@gmail.com  
 0422 206 974

Payment: VISA  
 \*\*\*\*-0109

**3D Secure: Visa: 3DS Secured OK**

Original Amount: 176.50

Raw Result

TXN ID	Date	Time	Type	Status	Amount

Raw Subtxn Result

TOTAL Captured So Far: 0.00  
 Required Amount: 89.95

ADD: 89.95

Final Operation (close order)

Manual Refresh      Apply      Cancel

Apply to capture:

**TillPay Payment Processing**

Order Details

Txn ID: 450352420fbc0e08399b  
 Name: \*\*\*ANDREW BARNHAM  
 Contact: andrew.barnham@gmail.com  
 0422 206 974

Payment: VISA  
 \*\*\*\*-0109

**3D Secure: Visa: 3DS Secured OK**

Original Amount: 176.50

Raw Result

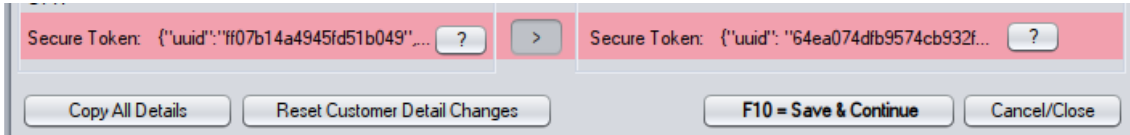
TXN ID	Date	Time	Type	Status	Amount
2371234549fb05af6fd0	6.11.23	4:01:45PM	CAPTURE	OK	\$89.95

Apply again to press on.

## 4 Recurring payment processing

### 4.1 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.

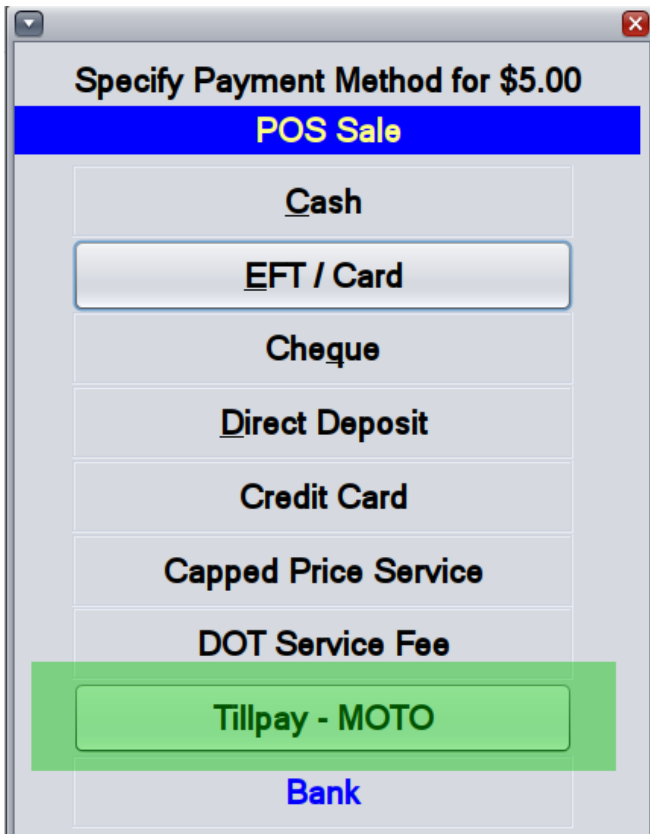
Press the ? Button to see raw details about the token. Generally don't need to do this and information isn't designed to be easily read but it is there if needed.

Key	Value
transactionStatus	SUCCESS
success	true
uuid	ff07b14a4945fd51b049
merchantTransactionId	c9_251835_653b0fa9ab206
purchaseId	20231027-ff07b14a4945fd51b049
transactionType	PREAUTHORIZE
paymentMethod	Creditcard
amount	12.75
currency	AUD
customer	
firstName	ANDREW
lastName	BARNHAM
billingAddress1	206 gladstone st
billingAddress2	
billingCity	mt pleasant
billingPostcode	3350
billingState	Vic
billingPhone	0422 206 974
email	andrew.barnham@gmail.com
emailVerified	true
ipAddress	14.201.93.38
returnData	
_TYPE	cardData
type	visa
cardHolder	ANDREW BARNHAM
expiryMonth	10
expiryYear	2023
binDigits	41111111
firstSixDigits	411111
lastFourDigits	1111

## 4.2 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:

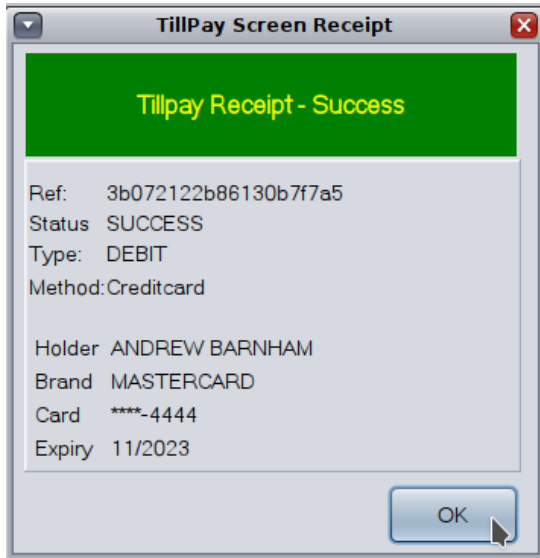


This only appears in point of sale when you select a customer, as a receipt sale, and that customer has a valid secure token.

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







### 4.3 Requesting a Customer to provide card details

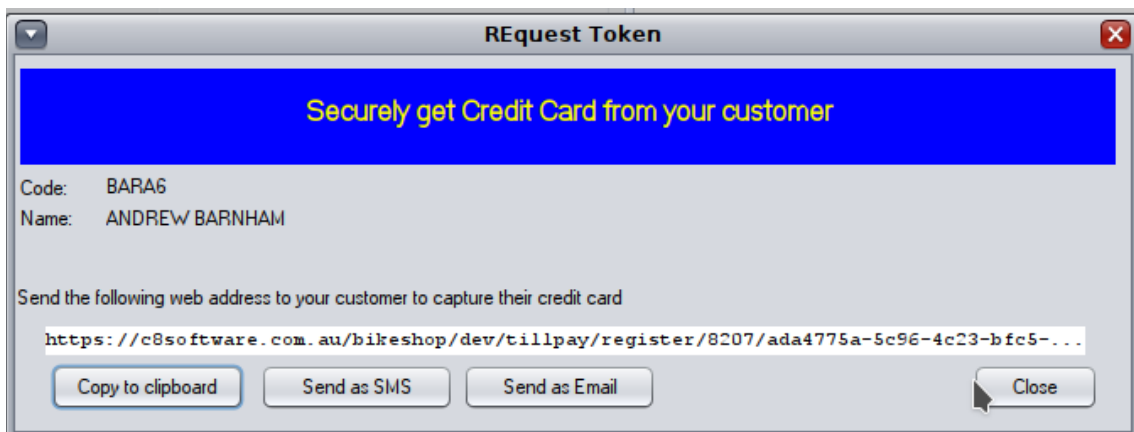
In view contact, details tab : two buttons for token.



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

Subject:

Body:

Hi Andrew 3

As discussed input your card details into our secure website:

<https://c8software.com.au/bikeshop/dev/tillpay/register/8207/ada4775a-5c96-4c23-bfc5-dd8a3b0f6eee>

Thanks Dev Motorcycles

Select Message Template      Send      Cancel

The website the customer will goto:

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Register Your Credit Card	
<b>Code</b>	BARA6
<b>Name</b>	ANDREW BARNHAM
<b>Email</b>	andrew.barnham@gmail.com
<b>Phone</b>	0422 206 974
<b>Status</b>	Not Yet Registered

[Goto Secure site to input card](#)

They will follow the link and input card.

Card Details

Fields marked with \* are mandatory

**First Name\***   
**Last Name\***   
**Credit Card Number\***    
**Expiration Date\***    
**CVC/CVV\***

Your card will not be charged, it will however be validated before being added to our system

Submit

They will finally see:

Register Your Credit Card	
Code	BARA6
Name	ANDREW BARNHAM
Email	andrew.barnham@gmail.com
Phone	0422 206 974
Status	SUCCESS
Card	****-1111
Expiry	11/2023

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

4.4 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

Use Existing Credit Card	
Card Holder	ANDREW BARNHAM
Existing Card	****-4444
Expiry Date	11/2023
<input type="button" value="Continue"/>	

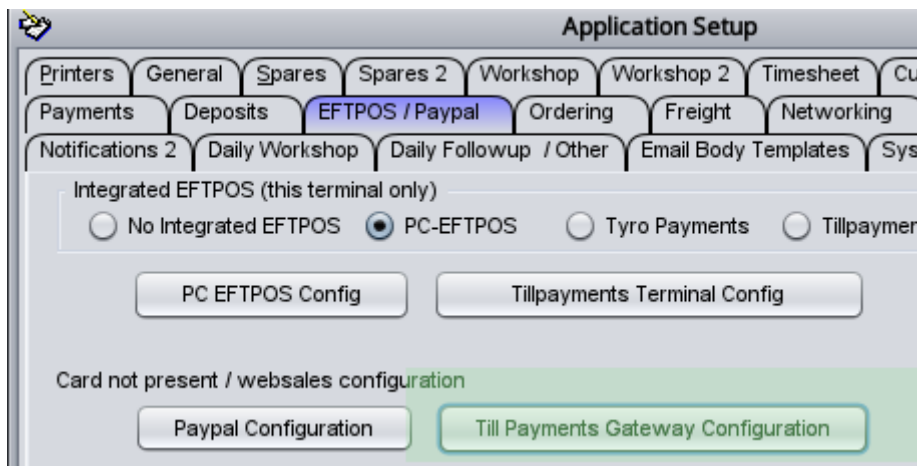
## 5 Configuration

### 5.1 Capture Mode

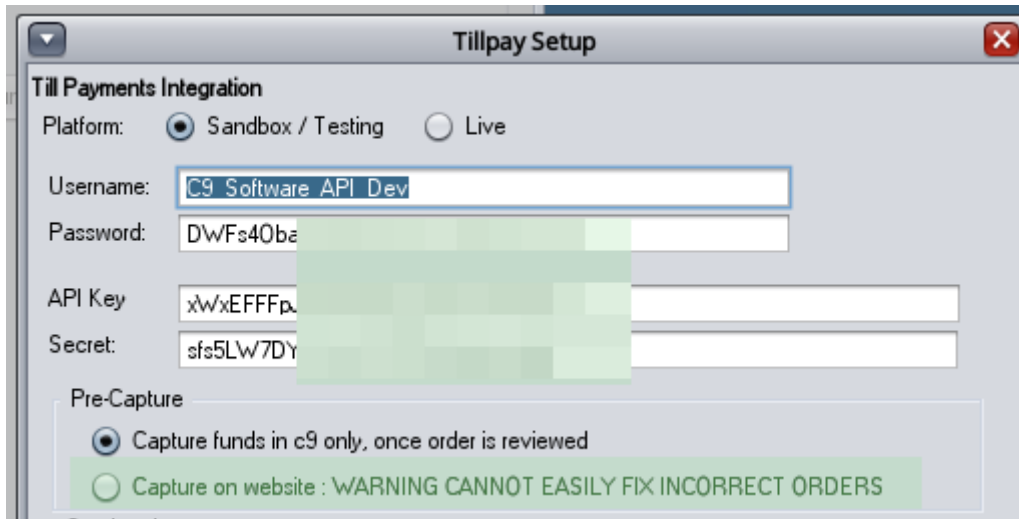
The default mode when setting up tillpay online processing is to delay capture of funds until order is processed in c9.

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:



## 6 Back office – reconciliation etc

### 6.1 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	

## 6.2 Reconciling received funds from Tillpay

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

Code	Description	Lock	Open Bal	DR	Change	Close Bal
1-1041-0001	Paypal		\$578.50			\$578.50
1-1041-0002	Till Payments		\$431.35	\$396.90	\$396.90	\$828.25

You can access bank reconciliation via business → Cash rec

Pick Gateway Ins - ??? then pick Tillpay

### 6.2.1 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:

Reconcile Right Up until:

Right now:

Up until Specific Date/Time: 24.7.24

Reconcile From: 23.7.24

Date	Time	RecStat	Txn Details	Line Details	In	Out	Adjust	Total	Cc
			CLOSE					454.44	
31.7.24	9:09:02AM		Synchronize		167.50			454.44	
25.7.24	12:29:28PM		Synchronize			10.15		286.94	
24.7.24	12:44:14PM		Synchronize			89.86		276.79	
24.7.24	12:23:44PM		Synchronize			13.34		366.65	
24.7.24	12:23:35PM		Synchronize		126.50			379.99	
24.7.24	12:16:57PM		Synchronize		240.15			253.49	
24.7.24	12:01:09PM		Synchronize			0.01		13.34	
24.7.24	12:00:23PM		Synchronize		13.35			13.35	
			OPEN					0.00	

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.

Date	Time	RecStat	Txn Details	Line Details	In	Out	Adjust	Total	Cc
			CLOSE					227.63	
31.7.24	9:09:02AM		Synchronize		167.50			227.63	
25.7.24	12:29:28PM		Synchronize			10.15		60.13	
24.7.24	12:44:14PM		Synchronize			89.86		49.98	
24.7.24	12:23:44PM		Synchronize			13.34		139.84	
24.7.24	12:23:35PM		Synchronize		126.50			139.84	
24.7.24	12:16:57PM		Synchronize		240.15			13.34	
24.7.24	12:01:09PM		Synchronize			0.01		13.34	
24.7.24	12:00:23PM		Synchronize		13.35			13.35	
			OPEN					0.00	

## 6.2.2 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.

Record Transaction - Till Payments

Origin: **Till Payments**  
 GL Balance: **\$276.79**

Txn Type	Transaction Type	GL Bal
	Transfer to Cash	22,816.55
	Transfer to EFT / Card	133.42
	Transfer to Cheque	
	Transfer to Direct Deposit	-1,291.41
	Transfer to Credit Card	18.57
	Transfer to Capped Price P	
	Transfer to DOT Service Fee	
	<b>Transfer to CBA Main Account</b>	<b>-2,364.09</b>
	Transfer to EFT LINKED BANK TEST	39,221.05
	Transfer to A New Bank	
	Transfer to BAS Loan	-10,501.70
	Pay other shop who used our giftcard(s)	30.00

From Account: **Till Payments**  
 To Account: **CBA Main Account**  
 Tax Code: **N/A**

Amount:   
 Date:   
 Time:   
 Comment:

## 6.2.3 Verify and save

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

	Date	Time	RecStat	Txn Details	Line Details	In	Out	Adjust	Total
	31.7.24	9:09:02AM		Synchronize		167.50			177.85
	25.7.24	12:29:28PM		Synchronize		10.15			10.15
				<b>CLOSE</b>					<b>0.00</b>
+	24.7.24	7:00:00PM		Till Operation			163.63		0.00
+	24.7.24	12:44:14PM		Synchronize			89.86		163.63
-	24.7.24	12:23:44PM		Synchronize			13.34		253.49
-	24.7.24	12:23:35PM		Synchronize		126.50			253.49
+	24.7.24	12:16:57PM		Synchronize		240.15			253.49
+	24.7.24	12:01:09PM		Synchronize			0.01		13.34
+	24.7.24	12:00:23PM		Synchronize		13.35			13.35
				<b>OPEN</b>					<b>0.00</b>

### 6.3 *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



### 6.4 *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.**



### 6.4.1 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.

### 6.4.2 Automating cancellation

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

Payment: VISA  
\*\*\*\*-1111  
3D Secure: Visa: 3DS Secured OK  
Original Amount: 12.00

Raw Result

TXN ID	Date	Time	Type	Status	Amount
--------	------	------	------	--------	--------

Raw Subtxn Result

TOTAL Captured So Far:	0.00
Total Applied So Far:	0.00
Required Amount:	0.00

FINALIZE: 0.00

Final Operation (close order)

Manual Refresh

Manual Refresh - Force update

Apply Cancel

### 6.4.3 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
f19bdda71b51ab2cdf2	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