


Credit card authorisation and capture method

 This method requires implementation by Commerce Vision.

Overview

The Customer Self Service eCommerce Platform (versions 4.01+) supports the use of a credit card authorisation / capture mode whereby the credit card is not charged until goods are shipped.

Advantages & Disadvantages

Advantages

1. Amount charged to the card is exactly the same as the invoice value, as the card is charged only at the invoice print stage. This is handy for situations where back orders, product substitutions, or freight charging might happen.
2. Fewer charge backs if goods can't be shipped.
3. Customers prefer not to be charged until their goods ship.

Disadvantages

1. A chance that authorisation to charge has expired by the time the goods are shipped. The expiration time frame is generally 7 days for VISA and MasterCard, 14 days for American Express.
2. Merchant receives money later than if card is charged on checkout.

Transaction Process

1. Upon online order placement, a call made to the payment gateway provider includes this authorisation mode. For the card holder, their available credit is reduced by the authorisation amount but the card is not charged. For the merchant, the funds are not yet transferred.
2. The order can then be integrated to the ERP system.
3. On integration, the authorisation number is recorded against the sales order.
4. When the goods are shipped, the invoice print program has a trigger to call the Customer Self Service charging program. This program will call the **Integrator**, which in turn makes a call to the payment provider. The authorisation number and the amount are passed to the payment gateway. The card will be charged. If the charge is unsuccessful, a message recommending the goods not be shipped is returned.
5. If successful, a customer payment record is created in the website.
6. The payment record will be integrated to PRONTO, matching the invoice number on the sales order.

Related help

- [Braintree Payments - Credit Card Data Flow](#)
- [Release Payments](#)
- [Order Data for Eway Fraud Protection](#)
- [Attach Payment Document to Order](#)
- [Braintree Google Pay Settings](#)

Additional Information

Note that Customer Self Service does not store credit card details. These details are always stored at the payment gateway provider.

Minimum Version Requirements	4.01.00
Prerequisites	This method is currently only supported for customers using DPS Payment Express. The eWay payment gateway does not support this method.

Self Configurable	No
Business Function	Payment Types
BPD Only?	Yes
B2B/B2C/Both	Both
Third Party Costs	n/a