

Add Credit Card Verification

Is this feature disabled?



Contact To Enable

This feature needs to be switched on for your site by Commerce Vision.

- This is for use with the integrated **Eway Payment** (4.19+) or **Braintree Payments** (4.31+) gateways.
- Settings can only be configured by your site's CMS administrators.
- Verification is not applicable for invoice payments.

On this page:

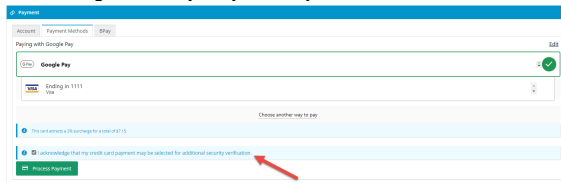
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Overview

If your website uses the [Eway](#) or [Braintree Payments](#) gateway to process credit card transactions at checkout, its builtin Credit Card Verification can be added as an extra security check on a card's first use. (For Braintree Payments, cards used through Google Pay and Apple Pay are also included.) When enabled, the system will undercharge the card by a random nominal amount. The order remains 'pending' until the buyer confirms the actual charged amount. Processes at each stage of verification are automated so minimal handling and attention are needed from your staff. But an order's verification status can easily be tracked and changed in the CMS manually when required.

Here is how Credit Card Verification works:

1. When guest users and registered Users or Customers Orders (depending on settings) place orders above a set threshold amount with credit cards never used before, they must acknowledge that they may be subjected to an additional security check.



2. When they submit their order, they are alerted that the order is 'pending' until they correctly enter the actual undercharged amount. This can be retrieved from their credit card account. (**Note** - The legacy 'split charge' method is also available but is no longer supported by Commerce Vision.)
3. They will also receive an 'order pending' confirmation email, which includes instructions on how to verify the card.
4. They return to your site to enter the charged amount in the verification page.
5. If verification is successful, the system will release the order for fulfilment. If not, it will be cancelled.

For more details, see: [From your customer's perspective](#).



Notes

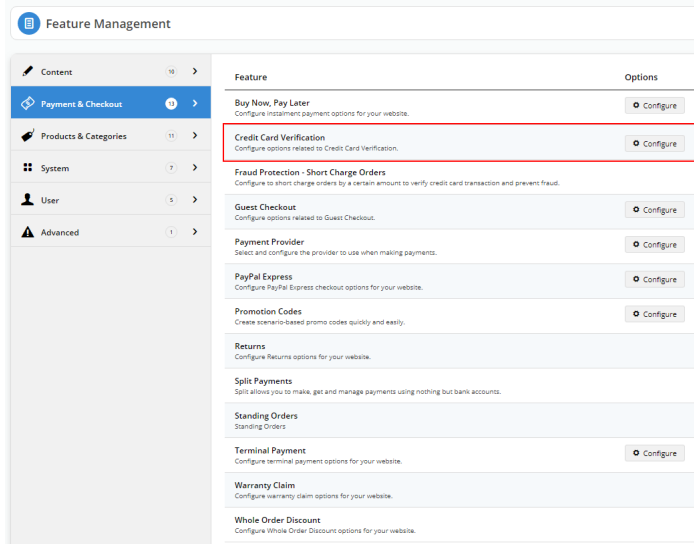
- For registered Users/Customers: (i) when a credit card has been successfully verified, subsequent use of the card will not trigger another security checks; (ii) multiple orders 'pending' against the same credit card will all be released upon successful verification through one of these orders.
- Guest orders over the threshold amount will trigger the verification process even when the credit card has been used before (unless the guest makes multiple purchases in the same browser session).
- CMS users (depending on Role) can track and manage orders undergoing this verification process through the **Credit Card Verification** page.
- Two modes are available: 'immediate order integration' ON or OFF. See 'Edit Settings' below for details about each one.

Step-by-step guide

1. Edit settings

Note - you must be a CMS Administrator to configure Credit Card Verification settings.

1. In CMS, navigate to **Settings Feature Management Payment & Checkout**.
2. Toggle **ON Credit Card Verification** and click **Configure**.



3. In the **Credit Card Verification** page, toggle **ON Enable Credit Card Verification**.

4. Accept the default field values or change them to match your business requirements.
5. Next, we need to ensure orders are canceled that have expired credit card verifications, navigate to **Advanced Settings Scheduled Tasks**



My scheduled task menu item isn't available?

Please reach out to our to your contact at CV if you aren't able to access the scheduled task page

6. Click **New** to create a new scheduled task
7. Under **Task**, select the **CreditCardVerification** option

Task:

CreditCardVerification

8. Set the task **Schedule** and hit **Save**

Option	Default Value	Description	Override Available?
Enable Immediate Order Integration	OFF	<p>OFF: the verification process for the order is completed online in CMS. Integration to the ERP occurs only after the verification process is over. The order status of 'pending' is in CMS only.</p> <p>ON: the system will integrate the order to the ERP before the verification process is initiated. The order has the status 'pending' on your website and in your ERP.</p> <p>The ON option provides the following business efficiencies during the verification process period:</p> <ul style="list-style-type: none"> stock status - items are committed to the 'pending' order and are marked unavailable in your ERP so they cannot be offered for other purchases, online and offline, multiple orders - when a credit card is verified, all remaining pending orders on that credit card are automatically confirmed and moved to the next step of the order processing. cash receipt issue - cash receipts are written at the time of integration and can be reconciled more easily with your customer's credit card payment since they occur on the same day 	Role level
Attempts Allowed	3	The number of times a user can try to enter a correct amount charged to their credit card before the order is cancelled.	Role level
Percentage Split (of the order amount)	85	Applies to the Split Charge method only. The system will split the total order amount into two charge amounts (with the first split equalling this value +/- the Credit Card Verification Percentage Variant). One of the two split charge amounts is entered to verify credit card ownership.	Role level
Threshold Order Amount	250.00	The system will put orders over this amount on hold ('pending') until credit card ownership is verified.	Role level
Days to Hold Order	45	The the number of days an order remains open for the user to validate the credit card.	Role level
Usage Type	Customer	Credit Card Verification is set against the User's login or the Customer.	Role level
Verification Method	ShortCharge	<p>The charge method used. ShortCharge or SplitCharge (NOTE - SplitCharge is a legacy method that is available but no longer supported.)</p> <p>Short Charge - the system charges the credit card once. The amount charged is the total order amount minus a random amount under the value entered in the 'Max Short Charge Amount' field. The user verifies by entering this actual charged amount.</p> <ul style="list-style-type: none"> The 'Short Charge' method has the advantage of being a single charge with the issuance of one cash receipt. This streamlines the reconciliation of credit card charge with cash receipt for your business and customers, and minimises the number of reversals if these are needed. <p>Split Charge (legacy method) - the system charges the credit card twice in accordance with the 'Percentage Split' previously entered. They appear as two separate charges with two cash receipts. One of these charged amounts must be entered to verify credit card ownership.</p>	Role level
Days Before Initial Reminder Email	2	The number of days an initial reminder email is sent after order placement if the customer has not verified the credit card.	
Days Before Subsequent Reminder Email	7	The number of days after the initial reminder email a follow-up reminder email is sent if the customer still has not verified the credit card.	
Notification Email	Blank	(Used only when 'Enable Immediate Order Integration' is OFF.) The email address to which the system sends notifications of failed verification attempts and order cancellations when maximum verification attempts have been reached.	
Online Team Email	Blank	(Used only when 'Enable Immediate Order Integration' is OFF.) The email address to which the system sends copies of emails received by the purchaser, i.e., order pending and order confirmation emails.	Role level

Order Integration Order Status	17	This value represents the order status 'pending'. If the 'enable immediate integration' is on, this value represents the order status of 'pending' but unintegrated in the ERP. If your ERP uses a different number, you can change this value.	
Short Charge Settings Max Short Charge Amount	\$1.00	Applies to the 'ShortCharge' method only. The maximum amount the system can undercharge an order total.	

2. Add Overrides (optional)

An override allows you to specify an exception to a global setting for a certain feature. For Credit Card Verification settings, overrides can be set at the Role level. If an override is available for a setting, the **Overrides** button appears.

For instance, you may want to restrict B2B customers to two verification attempts and allow everyone else the default value of three.

Setting Override: Attempts Allowed

About Overrides

What Is The Override Hierarchy?
 What Is The Global Setting?

~ Role Overrides

1 Overrides

Role	Override Value	Options
Business To Business User (B2B Default) (CSSUs: ✕)	2.00 <div>+ -</div>	<div>Remove</div>

Add Override Setting

~ Global Setting

+ -

Cancel


Confirm

To add an override,

1. Click the **Add Override** button.
2. In the **Role** dropdown list, select the required Role.
3. In **Override Value**, add the alternative value.
4. To save the override, click **Confirm**. You will see that the number of overrides for the feature has increased by one.
5. To save your changes, click **Save** or **Save and Exit**.

3. Edit Order Confirmation Message Widget


After an order is submitted, the Order Confirmation page displays a message about the verification process and how to complete it. The message also appears in an 'Order Pending' email to the customer.



Confirmation


Step 3 of 3 - Confirmation

[Print](#)

 This order requires validation, which must be done by 10/12/2020. Click [here](#) to validate the order.

You will receive an email detailing your order once your payment has been confirmed.


The details of your order are displayed below.



Confirmation


Step 3 of 3 - Confirmation

[Print](#)

 This order requires validation, which must be done by 10/12/2020. Click [here](#) to validate the order.

You will receive an email detailing your order once your payment has been confirmed.


The details of your order are displayed below.

 Commerce Vision

Order Pending #1

This order requires validation, which must be

Order Summary

Item
 Euro Style 3-Drawer Steel Mobile Pedestal Code: CV343

Store Address
Banksmeadow NSW (2019)
02 9666 3611
Unit 8 Discovery Cove
1801 Botany Road
Banksmeadow NSW 2019

Phone: (07) 3369 3733
Fax: (07) 3891 3996

This message is customised in the **Order Confirmation Message** widget. To edit it,

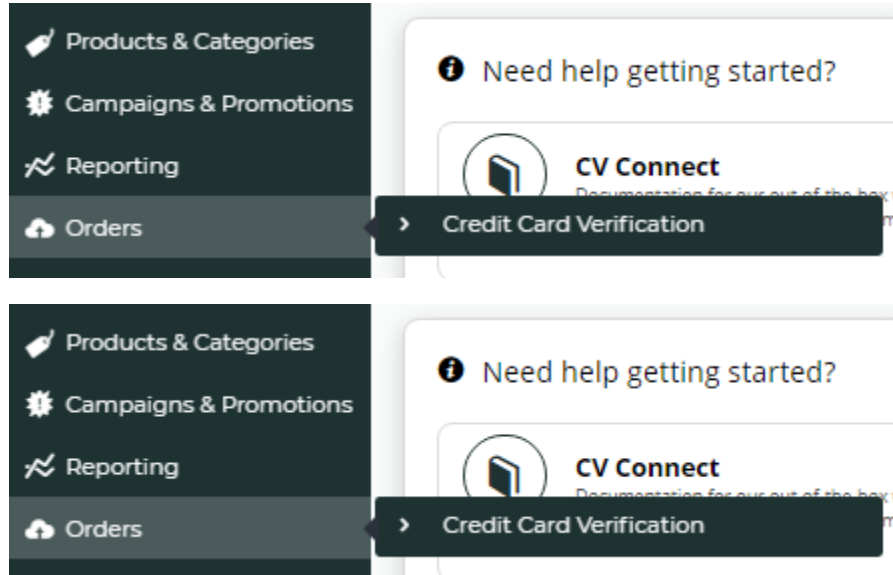
1. Navigate to **Content Pages & Templates Order Confirmation Page**.
2. Click **Edit**.
3. Find the **Order Confirmation Message** widget and click **Edit**.
4. Find the tab: **Credit Card Validation**.

here to validate the order.' At the bottom right are 'Cancel' and 'Save' buttons."/>

5. Customise the heading and message. In the default message, '{0}' is the placeholder for the value set in 'Days to Hold Order', and the message contains a link to the 'Credit Card Validation Amount' page.
6. Save your changes.

View and manage orders during the credit card verification process

When Credit Card Verification is turned on, the menu item **Orders Credit Card Verification** appears in the CMS. Click it to view the list of orders flagged for verification and their current statuses.



Orders processed through the verification check have one of three statuses at any time:

- **Completed** - verification was successfully completed and the order has progressed to the fulfilment process,
- **Pending** - verification is in progress and order is on 'hold',
- **Cancelled** - verification was unsuccessful and order has been cancelled.

An order awaiting credit card verification has the status 'Pending'.

Credit Card Verification

Order Search:

Search:

Filter:

Pending

Order No	Date Held	First Name	Surname	Phone #	Total Order \$	Attempts	Status	
100011799	13/09/2019 03:06 PM	Mary	Antoinette		\$724.90	0	Pending	<input type="button" value="More Info"/> <input type="button" value="Release"/> <input type="button" value="Cancel"/>

1

1 - 1 of 1 items

To view an order's details including the actual charged amounts and access verification management functions, click **More Info**.

Order Information

Order No:

100011820

Status:

Pending

Date Held:

16/09/2019

First Name:

Mary

Surname:

Antoinette

Customer Code:

6-MELLAHS

Customer Email:

Customer Phone:

Customer Address:

Order Total:

\$363.00

Order Amounts:

\$239.18 (eWay Transaction - New Payment)

\$123.82 (eWay Transaction - New Payment)

\$235.56 (eWay Transaction 21109165 - On Hold)

\$127.44 (eWay Transaction 21109166 - On Hold)

Verification Page Link:

Info:

2019-09-16 08:56:25 marie.antoINETTE@gmail.com Amount = 40 (invalid)

2019-09-16 08:56:49 marie.antoINETTE@gmail.com Amount = 141 (invalid)

2019-09-16 08:56:55 marie.antoINETTE@gmail.com Amount = 141 Max attempts reached

Resend credit card verification email to Customer

This function is available only if 'Enable Immediate Order Integration' mode is OFF. If the customer enquires after their order and requires the 'pending order' email with a link to the verification page, you can resend the email to them by clicking **Resend Email**.

Retrieve verification page link for a 'pending' order

You can retrieve the verification page link by clicking 'Copy to Clipboard' in the 'Order Information' page.

Verify credit card ownership offline and release order

If the customer was unable to validate the credit card via the link but was able to confirm card ownership another way, e.g., calling in with the amount, an authorised CMS user can manually release the 'pending' order for further processing.

1. In the Order list, find the order.
2. Click the **Release** button for the order.

Credit Card Verification

Order Search:

Search: Filter: Pending

Order No	Date Held	First Name	Surname	Phone #	Total Order \$	Attempts	Status
100011787	13/09/2019 04:44 PM	Mark	Antoinette		\$265.00	0	Pending

1 - 1 of 1 items

3. In the Credit Card Order - Release popup box, enter the reason for the release and click **Confirm**.

Credit Card Order - Release

Release Reason:

Came into the office with proof of identity

The order is released for further processing and the customer will receive an order confirmation email. Any other orders pending on verification of the same credit card will also be released.

Order 100011787 has been released. Any other pending orders will also be released.

From your customers' perspective

1. A new user or customer registers on your site and makes a purchase. At the 'Checkout' page, they must tick the box to acknowledge that their credit card payment may be selected for additional security verification.

Account Credit Card PayPal BPay Request Quote Terminal

Cards Accepted: **VISA**

Card Number: Card Expiry Date (MM/YYYY): Jan 2022

Card Security Code (CVV):

Name On Card:

☐ Remember Card Details

☐ I acknowledge that my credit card payment may be selected for additional security verification.

2. As this is the first time the customer has purchased something on your site, their credit card is unverified. In the Confirmation page, they are advised the order is 'pending' validation.

Confirmation

Step 3 of 3 - Confirmation

 Print Invoice

 This order requires validation, which must be done by 13/10/2019. Click [here](#) to validate the order.

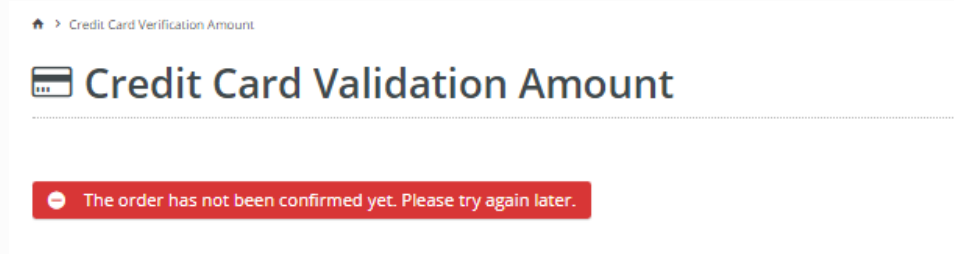
You will receive an email detailing your order once your payment has been confirmed.

The details of your order are displayed below.

- The system sends them an 'Order Pending' email, which also has a link to the verification page.
 - If 'immediate integration' mode is OFF, the customer receives the email immediately after order submission. They can verify ownership of the card as soon as they know the charged amount.
 - If 'immediate integration' mode is ON, the customer does not receive the email until the order has been integrated to the ERP. At that point, the system will send them the 'order pending' email and they can verify their credit card.

What if the user tries to verify before the integration is complete?


If the user tries to access the verification page before order integration is finished, a message will inform them the order has not been confirmed and to try again later. You can always tell the user to wait for the 'order pending' email before attempting to verify.



- Once the customer knows the charged amount(s), they can proceed by clicking the link on your site or in the email. (The charged amount(s) the customer needs for verification will appear in their credit card's transactions.)

Home > Credit Card Verification Amount


Credit Card Validation Amount

 Please enter one of the amounts that was charged to your credit card for order 100011799 processed on 13/09/2019:

Amount:

\$

\$258.69


 Verify Amount

- If the amount entered is correct, verification is complete. The order is released and its verification status changes to 'Completed'. The customer receives an order confirmation email.

What if the user fails credit card verification?

- Each time the user enters an incorrect amount, the system displays a 'failed' message. The number of allowed attempts is set in 'Attempts Allowed'.


Credit Card Validation Amount


 Please enter one of the amounts that was charged to your credit card for order 100011820 processed on 16/09/2019:

Amount:

\$


0.00

 Unable to validate amount or amount does not match.



2 (i) On the final failed attempt, the system will advise that the number of verification attempts have been reached.


Credit Card Validation Amount


 Please enter one of the amounts that was charged to your credit card for order 100011820 processed on 16/09/2019:

Amount:

\$

0.00

 You have reached the maximum number of attempts allowed to enter an amount.



(ii) For the 'immediate integration OFF' mode, the system will email the address entered in 'Notification Email' of the failed verifications and order cancellation.

(iii) For security reasons, a CMS administrator cannot release an order that has failed verification.

Order No: 100011826

Status: Pending


Date Held: 16/09/2019

First Name: Marie

Surname: Antoinette


Order Amounts:

- \$116.07 (eWay Transation - New Payment)
- \$62.03 (eWay Transation - New Payment)
- \$114.27 (eWay Transation 21110570 - On Hold)
- \$63.83 (eWay Transation - Failed)
- \$114.79 (eWay Transation 21110582 - On Hold)
- \$63.31 (eWay Transation 21110583 - On Hold)

Verification Page Link:  Copy To Clipboard


Info:


- 2019-09-16 11:23:34 marie.antoINETTE@gmail.com Amount = 15 Customer payments invalid
- 2019-09-16 11:23:38 marie.antoINETTE@gmail.com Amount = 12 Customer payments invalid
- 2019-09-16 11:23:43 marie.antoINETTE@gmail.com Amount = 13 Max attempts exceeded

 Credit Card Verification

Error releasing order 100011826 - payments not found or are invalid.

Order Search:

Search:  Search Filter: Pending



Order No	Date Held	First Name	Surname	Phone #	To
100011826	16/09/2019 11:20 AM	Marie	Antoinette		



The credit card is charged at the time of purchase. Therefore, if an order is abandoned (not verified and not cancelled), the customer must engage with the credit card merchant to organise a refund to the nominated credit card.

Additional information

Minimum Version Requirements	4.15
Prerequisites	Use of Eway or Braintree gateway
Self Configurable	Yes
Business Function	Payment Types
BPD Only?	Yes
B2B/B2C/Both	Both
Third Party Costs	n/a

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](#)
- [EFT, BPAY and PayID Payments](#)
- [EFT Payments on CV ecommerce](#)
- [Buy Now, Pay Later - Zip](#)
- [Allow Partial Payment Orders](#)
- [Eway Configuration Settings](#)

Related widgets

- [Order Confirmation Message Widget](#)