

# Customer Token Payments



## For implementation

- Customer Token Payments must be enabled by [Commerce Vision](#) for your site.
- Your site must be on version 4.21+.
- You must be using either Eway or Braintree's gateway for credit card processing.
- If your site is configured to use [Braintree Payment options only](#), credit cards will default to Braintree for tokenisation.
- Customer Token Payments is distinct from User level Eway Token Payments. (For User Token payments, see [Eway payment gateway](#) or [Braintree vaulting](#).)

## Overview

The [Commerce Vision Ecommerce Platform](#) supports tokenised credit cards for a Customer account (Customer Code) on the Braintree and Eway payment gateways. Tokenisation saves a Customer's credit card details securely for future use on your website for payment of account invoices. For Eway, the card is also available on your Eway dashboard where it can be maintained as a charge authority against the Customer, e.g., to settle outstanding amounts offline, e.g., generated through your ERP. Please consult with Commerce Vision to explore this option.

Once Customer Payment Token is enabled on your site, a Customer User with the [appropriate access level](#) can add a credit card to be tokenised. Braintree or Eway issues a Token ID for the card, and this is saved in your Braintree/Eway account. The stored card will be offered as a payment option for account invoices.

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## Step-by-step guide

**NOTE** - This feature must first be switched on for your site by [Commerce Vision](#).

### 1. Enable Customer Payment Token Management

1. In the CMS, go to **Settings Settings Feature Management Payment & Checkout**.

2. Toggle on **Customer Payment Token Management**.



3. Click **Configure**.

4. In **Customer Payment Token Management Settings**, configure settings for the feature.

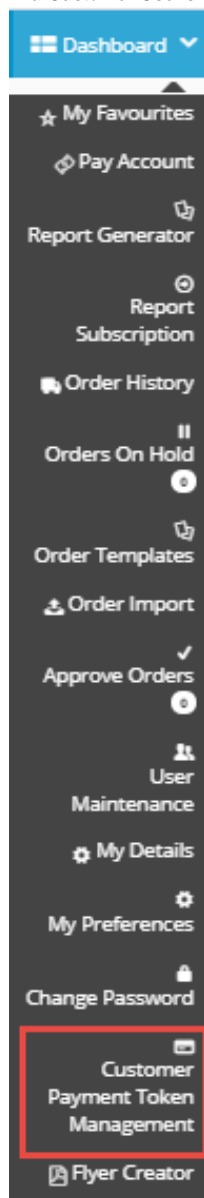
**Enable Customer Payment Token Management:** Toggle ON

**Require Credit Card Holder Title in Token Management:** (Optional but recommended) Toggle ON if the user must enter a title for the credit card holder, e.g., Mr, Ms, Mrs, etc. Eway requires titles to be included in credit card details. If this is disabled, the system will use 'Mr' as a placeholder default.

**Token Customer Reminder Days Before Credit Card Expiry:** (Optional) For the Customer to be reminded their stored credit card is approaching its expiry date, enter the number of days before the expiry date for the email to be sent. If more than one number is entered, separate each one with a comma.

**Credit Card Expiry Notification Email Send Time:** If expiry date notification is used, enter a time for the email to be sent.

5. To save the settings and close the screen, click **Save and Exit**. 'Customer Payment Token Management' will display in a Customer User's Dashboard menu (if their Role has permission to access this feature).



## 2. Configure the Customer Payment Token Management Template and Widget

This template and widget allows you to edit various displayed text and items in this feature, including the Terms and Conditions of Use the Customer has to agree to.

1. In the CMS, navigate to **Content Pages & Templates**.
2. Find the **Customer Payment Token Management Template** and click **Edit**.
3. Click **Edit** for the '**Customer Payment Token Management Widget**'.
4. Edit each field as you require. Click [here to view the help page](#) for this widget.
5. Once you have finished editing the widget, if **Page Preview** is on, click **Publish** to effect the changes on your website.

## 3. Edit the Token Customer Credit Card Info widget

If values have been entered in **Token Customer Reminder Days Before Credit Card Expiry** in Step 1, you can edit the message sent to the customer. The widget is located in **Emails Credit Card Expiry Notification Email**.

See [Token Customer Credit Card Info Widget](#).

## 4. View Customer Tokens and payment history in Eway or Braintree

To manage existing Customer Tokens and view payment activity for a specific Customer Token, log into your Eway or Braintree account (under Vault). For more Eway information, see [Eway Token Payments](#) on the Eway website.

## Your Customer and Customer Token Payments

### Add a Credit Card in Payment Token Management

Each Customer (Code) is limited to one Token (one stored credit card). The credit card is added in the 'Customer Payment Token Management' screen (**Dashboard Customer Payment Token Management**). Before the Customer can add a card, they must agree to the Terms and Conditions your site has set in the [Customer Payment Token Management Widget](#).

Once a card has been added successfully, its details (with the card number masked) are displayed on the screen. The Customer User can always replace it with another card by clicking the 'Update Credit Card' button, or delete it by selecting 'Delete Credit Card'.


### Customer Payment Token Management

Customer Payment Token Management

#### Credit Card Detail

Customer Code	ABC
Card Holder Name	Sarah Lee
Card Type	MASTERCARD
Masked Card Number	510510XXXXXX5100
Expiry Month	Mar
Expiry Year	2021
Email Address	sarah.lee@commercevision.com.au

 Update Credit Card

 Delete Credit Card



If you have access to your business Braintree or Eway account, you will be able to see your Customer's token in 'Token Payments'.

## Pay Account Invoice with Token Payment

Once a Customer has a saved Token Payment, it can be used to pay outstanding invoices on their account. (See [Account Payment](#).) During the account payment process, the user will be asked if they want to use the saved credit card. They can select **Yes** or **No**. **NOTE** - For Braintree, they will be taken to a Braintree-styled payment gateway with the vaulted credit card.

### Eway

Pay With Existing Credit Card?

Do you want to use the existing credit card to pay?

No
Yes

### Braintree

Payment

Payment Methods
Direct Deposit
BPay
Credit Card
Split Payments

Paying with Card

**Ending in 1111**  
Visa

Choose another way to pay

Process Payment

With the saved card selected, they simply have to click **Process Payment**.

Payment

Credit Card
Direct Deposit
BPay
Credit Card

Cards Accepted:

Card Number  
444433XXXXX1111

Card Expiry Date (MM/YYYY)  
02/22

*i* This card attracts a 0% surcharge for a total of \$0.00.  Apply

Name On Card

Sarah Lee

*✖* I don't want to use this card

*i* This card attracts a 0% surcharge for a total of \$0.00.  Apply

*i* Your credit card payment will be conducted directly via the eWAY Responsive Shared Page API payment facility over a Secure Socket

returns, refunds and deliveries, or for contact information, please visit our [Frequently Asked Questions](#).

Process Payment

If payment is successful, the Payment Confirmation page displays the payment details, including the Receipt Number. This transaction will appear in your Braintree/Eway account as payment using the saved credit card.


Payment Confirmation on your site

Token Payment transaction in your Eway account

Customer Transactions

Search Transactions

Token Payment Customer: 913060882287 - Sarah Lee

 Report Help

Simply drag a column title here to group the results

Records per page: 10 of 1 Page: 1

Date / Time	Txn Number	Amount
19/11/20 11:54:32	26828351	AUD 20.00

Records per page: 10 of 1 Page: 1



## Confirmation

[Pay More Invoices](#)[Home](#)

✓ Your payment has been accepted. Thank you.

Receipt Number 633

Payment Amount \$20.00

Bank Receipt Number 26828351

Payment Note

### Additional Information

<b>Minimum Version Requirements</b>	4.31
<b>Prerequisites</b>	--
<b>Self Configurable</b>	No
<b>Business Function</b>	Ordering
<b>BPD Only?</b>	No
<b>B2B/B2C/Both</b>	Both
<b>Third Party Costs</b>	n/a

### Related help

- [Braintree Payment Settings](#)
- [Braintree Payments](#)
- [Braintree Payments - Credit Card Data Flow](#)

### Eway

- [Forter Behavioural Tracking \(Fraud Prevention\)](#)
- [Eway Configuration Settings](#)
- [Eway Fraud Alert Message Widget](#)
- [Eway Payment Gateway Setup](#)
- [Eway Retry functionality](#)
- [Get Eway API Key](#)
- [Order Data for Eway Fraud Protection](#)
- [Customer Payment Token Management Widget](#)

### Credit card payments

- [Credit Cards](#)
- [Accertify Fraud Check Integration](#)
- [Accertify Fraud Check JSON Data Fields](#)
- [Accertify-Braintree Response Mapping](#)
- [Accertify API Responses](#)
- [Credit card authorisation and capture method](#)
- [Braintree Credit Card Settings](#)
- [Credit Card Surcharges](#)
- [Credit Card Fee Override for Account Payments](#)
- [Select Credit Card Payment Provider](#)
- [Release Payments](#)
- [Braintree Test Credit Card Numbers](#)
- [Token Customer Credit Card Info Widget](#)
- [Test Credit Card & PayPal credentials for your Stage site](#)
- [Enabling Credit Card Payment at Customer Level](#)

## **Related widgets**

- [Customer Payment Token Management Widget](#)
- [Token Customer Credit Card Info Widget](#)