Payment POS enhancements

July 16th, 2013
Robert Spremulli

Overview

- Cross channel

- Debit Card

- Tender Void

- Cash Back

- capturePayment Collect

- Returns enhancements

- Manager Overrides

Cross Channel Payment Payment Processing

- Support multiple scenarios
    - Order online, ship to home
    - Buy in store
    - Order online, Pickup in Store
    - Order in store, ship to home
    - Combinations of multiple scenarios

Cross Channel Processing

- In person transactions
  - capturePayment charges In person transaction
  - In person is distributed to in person, likewise for not in person, while supporting cross channel payment.
  - Allows for one channel to not prevent another from proceeding
- checkOrderTransactionComplete
  - Check that the in store portion of the order is covered to allow customer to leave the store
  - Understands offline limits to allow customer to leave even if not all funds are collected

Debit Card

- New Payment Type Group for debit card
    - Only makes sense in person
- New user exit (CollectionDebitCard)
- Not exposed on most UI channels

Tender Void

- Ability to submit a void request for a charge
  - Similar to refund, but is cancelled instead of charge and refund.
  - Still uses negative numbers to keep books balanced
- Payment methods must be voidable
- Voids can be converted to refunds if need be
- Void operation controlled via the User Exit

CashBack

- Ability to collect additional funds from a customer and give it back in Cash form

- Tied to a specific payment method

- Cash not tracked by the system, designed to be tracked by PoS system

- Cashback validated by limits to prevent fraud

capturePayment enhancements

- capturePayment was added to add payment methods without needing UI logic to know how to add them.

- PoS support needed immediate payment for in person totals.

- Collect mode

  - Collect funds immediately against a payment method

  - Authorizations permitted as well

capturePayment Enhancements

- Call for authorization support

  – Allows for authorization code from a call to be entered to authorize the order.

- Retry mode

  – Allows retrying of transactions in limbo status

- Void enhanced

  – When voiding, limits on payment methods are reduced

Returns payment processing

- Move refunds from linked sales to return
  - Previously on the sales order.
  - Generates refund payment methods and original payment methods onto the return order.
  - Uses logic to map back to the sales order, using exact matches, refund total, and refund payment type hierarchy to determine which payment method on the sales order to mark as refunded.

Returns Payment Processing

- APIs to initiate payment methods
  - computeRefundPayments
  - Logic as part of processReturnOrder

- Set PlannedRefundAmounts to allow seeing the refund before it occurs
  - Allows manual modification to adjust planned refunds before generating the requests

Manager Overrides

- Allow for limits that can be overridden and worked around.

- Requires either a manager's approval for bypass, or to undo the condition which caused it in the first place.

- Uses generic Manager Overrides framework
  - Configurable by Payment Type and Payment Card Type where applicable

Payment Overrides

- Tender Limits – totals of limits of tenders used
  - Raise violation should there be more than allowed on a type of tender (example, check, credit card, visa)
  - Resolve on manager override or removal/suspension of tender

- Offline Limits – allowing some offline amount and still allowing the customer to leave
  - Raise violation should there be more than the offline total.
  - Resolve on manager override, void, or connection to the payment gateway.

Payment Override - cont

- Call for Authorization – use phone to authorize payment

  – Can occur in two cases: when offline, or when the bank says it is required

  – Once the auth code is acquired, Charge treated as processed, but still open to allow UE to preform cleanup actions.

  – Override can be invoked when the authorization code is entered.