

## CREDIT CARD DETAILS IN cmOFFICE AND cmWEB PAGES.

Further to recent inquiries by several of our clients regarding usage and storing of credit card details by our systems, this document provides an overview of current functionality. Additionally, it outlines changes in functionality which will become effective in the next releases of cmOffice.

### 1. PAYMENTS IN cmREGISTRATION AND cmMembership WEB PAGES

These applications use a re-direct function to the payment service provider for the payment step of any transaction. Hence, no information entered by the user during this step is either received or stored by the web application or by the cmOffice database. After successful payment, the payment service provider redirects the user back to the registration or membership page for completion of the transaction.

#### 1.1. WHICH DATA IS RETURNED BY THE PAYMENT SERVER PROVIDER AND STORED IN cmOFFICE?

When the payment service provider redirects the user back to cmRegistration or cmMembership web page, it sends the data that is needed by the application to complete the transaction. Additionally, it also sends key data regarding the transaction which might be needed for reference purposes later. This information is only regarding the transaction and does not contain any data about the person or the credit card.

The following data is returned and stored:

- A timestamp
- Information regarding your merchant account. Encrypted
- Payment status. (Accepted, rejected, pending, etc)
- Payment reference
- Error codes (if applicable)

## 2. PAYMENTS IN cmOFFICE

cmOffice allows you to process credit card payments in direct payment mode (if configured to do so). Direct payments can be processed in two methods in cmOffice.

### 2.1. USING THE PAYMENT DETAILS WINDOW AND CASH REGISTER.

By design, cmOffice stores all information which is entered in the payment details section of a registration or membership.

Hence when a credit card payment is processed by first entering credit card data in the payment details section (as highlighted in yellow below) and then the payment is made using the cash register, cmOffice **stores the credit card information** in its database.

Registration	Extra info	Invoices & Payments
Conference: <input type="text"/>		
Contact ID:	<input type="text"/>	<input type="checkbox"/>
Invoice ID:	<input type="text"/>	<input type="checkbox"/>
Group ID:	<input type="text"/>	
Regis. type:	<input type="text" value="Individual"/>	Reg. date: <input type="text" value="05/12/2016"/>
Payment:	<input type="text" value="CC: Eurocard/Mastercard"/>	Currency: <input type="text" value="EUR"/>
Card number:	<input type="text"/>	Expiry date: <input type="text"/> CVC: <input type="text"/>
Owner name:	<input type="text"/>	<input type="text" value="0,00"/>
Total records:	<input type="text" value="0"/>	Fee: <input type="text" value="0,00"/> EUR
		Paid: <input type="text" value="0,00"/>

Additionally, the transaction log file created by cmOffice contains the credit card number used. (Blacked out section of the below screenshot.)

see Paid:	<input type="text" value="400,00"/> EUR	<input type="text" value="02/12/2016"/>	Fee to pay:	<input type="text" value="0,00"/> EUR	EUR
see author.:	<input type="text" value="400,00"/> EUR	<input type="text" value="1"/>	Fee to authorize:	<input type="text" value="0,00"/> EUR	Fee invoiced: <input type="text" value="400,00"/> Invoice balance: <input type="text" value="0,00"/>
C auth. log:	<pre> **** Request send on 02/12/2016 08:54:40 by alessandra https://secure.ogone.com/nco/prod/orderdirect.asp?orderid=cr030994&amp;PSPID=ENA2002&amp;USERID=APIENA2002&amp;PSWD=QMZADJ32&amp;amount=400000&amp;currency=EUR&amp;CARDNO=[REDACTED]&amp;ED=06/18&amp;CN=naumann&amp;SHASign=0D823EA045D68FA1BB830EF49B78A536306D197B&amp;cvc=781&amp;Operation=SAL =&gt; Request accepted. Status = 9 Pay ref. = 3290474861 Accept ref. = 888460 ***** Amount authorized updated by 400,00 EUR while processing an invoice on 02/12/2016 </pre>				

A better method for credit cards is to only use the cash register, as outlined under point 2.2.

## 2.2. USING ONLY THE CASH REGISTER.

Instead of first entering credit card details in the payment window, they can be entered directly in the cash register.

The screenshot shows a payment window with the following fields and options:

- Invoice relation: 26471
- Invoice total: 0
- Date: 05/12/2016
- Amount to pay: 0,00
- Payment: 0,00
- Remaining: 0,00 EUR
- Cash** button
- 0 EUR (Cash currency)
- 0,00 EUR (Payment currency)
- Amount to authorize: 0,00
- Amount authorized: 0,00
- Credit-card** button (highlighted in yellow)
- 0,00 EUR (highlighted in yellow)
- Payment reference: ci019313 (highlighted in yellow)
- Payment: dropdown menu
- Card number: text input
- Expiry date: text input
- Owner name: text input
- CVC: text input
- Online validation of the credit card
- Reset amounts button
- Process Payments button

When a credit card payment is processed using the cash register function, cmOffice establishes a direct connection with the payment service provider. The credit card details are then sent to the payment service provider and **not stored in cmOffice**.

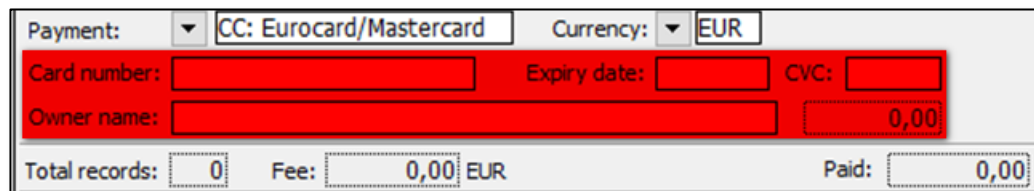
The information as outlined under 1.1. is returned by the payment service provider and only that information is stored by cmOffice.

### 3. UPCOMING CHANGES IN FUNCTIONALITY

- 3.1. As of cmOffice release 2.74.b1 the credit card number will no longer be included in the transaction log file. But because of established work flows by certain clients we cannot yet remove the possibility to enter credit card information in the payment details (as shown in point 2.1).

Meanwhile it is strongly recommended to use the method outlined under point 2.2.

- 3.2. As of cmOffice release 2.80 (the upcoming major upgrade to 4D Version 15) it will no longer be possible to enter credit card information in the payment details.



The screenshot shows a payment details form with the following fields and values:

Payment:	CC: Eurocard/Mastercard	Currency:	EUR
Card number:		Expiry date:	
Owner name:		CVC:	
Total records:	0	Fee:	0,00 EUR
		Paid:	0,00

After that, direct mode credit card transactions in cmOffice will only be possible by entering credit card data directly in the cash register. Thus, cmOffice will no longer include any possibility to store credit card information.

### 4. REMOVING CREDIT CARD INFORMATION FROM PREVIOUS TRANSACTIONS

Instead of manually removing credit card information from individual transactions, our support team can perform a mass update to the database. To request this service please contact [support@covr.be](mailto:support@covr.be).