

Payment Overview

To support order creation and fulfillment, the Kibo Composable Commerce Platform (KCCP) manages payment data for each order and allows for various payment workflow options and user actions. Payments are generally performed through [gateways](#), which are external services that authorize and securely process the data from credit cards, though other payment methods can be enabled based on the implementation. In addition, fraud checking can be implemented via third-party applications for implementations using eCommerce.

How Payments Work

An order can include any number of payments applied to the appropriate gateways. For example, if the customer's order totaled \$100.00, there could be two payments with different credit cards (one payment for \$25.00 and one payment for \$75.00). Each payment would be processed in the gateway assigned to that credit card type. To complete payment processing, the sum of all payments must equal the order total.

KCCP supports payments by credit card (using a payment gateway), payments by check, and payments through any third-party gateways you integrate or add on to the product, such as PayPal or Amazon Payments. The system stores payment source information for each payment type. For example: for a credit card payment type, the system stores the specific card information as a source. When paying by credit card, the merchant decides whether to capture the payment and authorize it at the same time, or as separate payment actions. The system can store specific payment types as part of the saved billing information for a specified customer.



Note that value-added tax (VAT) is not natively supported by the Kibo Composable Commerce Platform. An external tax provider such as [Avalara](#) or [Vertex](#) must be integrated in order to handle VAT

Payment Interactions

Each time an action is performed for an order payment, such as the payment gateway authorizing a credit card or a merchant receiving a check, it is stored as a payment interaction. Payment interactions let the merchant track the payment history and status if the order is canceled, a payment is voided, or items are returned.

Payment Behavior

Your order [payment processing workflow](#) might differ depending on the payment types you accept and when you choose to perform the payment authorization and capture steps. For each site you manage, you can define any of the following behavior:

- When the shopper submits an order, authorize and capture the payment.
- When the shopper submits an order, authorize the payment. When fulfilling the order, capture the payment.

If your site performs payment authorization and capture separately, the payment is authorized before validating the order. If your site performs payment authorization and capture simultaneously, the order is validated before authorizing and capturing the payment.

Whether a payment goes through fraud check depends on whether or not [an application has been integrated](#) to handle

fraud. [Payment ranking and auto capture settings](#) also affect the exact order in which payments are processed.