

Tech Tip Tuesday—February 24th, 2026

Las Vegas next week?

As previously announced, Livery Coach will be attending the CD/NLA show in Las Vegas next week. Although we're not having a user meeting this year, we will be exhibiting in Booth 72, next to GroundWidgets and GroundOps, so stop by and say hello! We look forward to seeing you.

Because we and many of you will be at the show, there will be no Tech Tip next Tuesday. Tech Tip will return on Tuesday, March 10.

Accounting staffing changes

We'd also like to let you know that our accounting and billing person, Madeline Braxton, is leaving Livery Coach at the end of this month to spend more time with her growing family.

We'd like to thank Madeline for all her hard work particularly as we transitioned our accounting to the Fullsteam system, and wish her the very best. Billing and other payment issues have transitioned to Ground Widgets accounting and will primarily be handled by Evelyn and Ahib.

You can still email accounting@liverycoach.com with any questions or issues and we'll make sure it gets forwarded. Please let us know if you have any questions or concerns.

Credit Card Verification and CVV

As part of the continuing effort to improve data security and maintain compliance with Payment Card Industry (PCI) credit card rules, we are upgrading the way we handle credit card numbers in Livery Coach.

Before we go further, it is important to keep in mind that there are some data fields that affect what you pay in merchant processing fees, and some fields that don't.

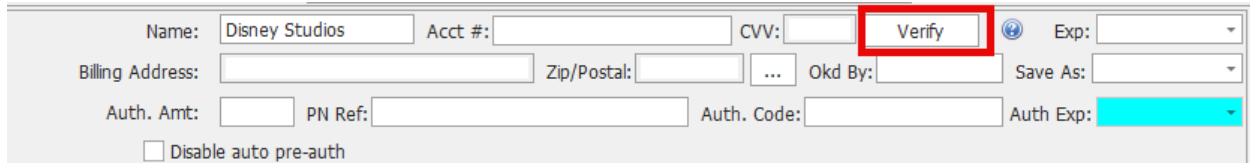
In general, ensuring that you have entered a correct credit card Billing Address and Zip/Postal code will get you a better rate (cost you less money) than leaving these fields blank, or, even worse, entering the wrong data. While usually a mismatch on billing address or zip will result in a decline, sometimes the card will go through anyway but you pay a higher rate for that charge.

The CVV (Card Verification Value), which is the 3 or 4 digit "code", **DOES NOT affect the merchant fee** that you pay. However, it does validate the card itself and helps distinguish between someone holding the card, and someone who stole the number from somewhere, which can help in the event of a chargeback or other dispute. This is why it is prohibited for a system to store the CVV.

For years, all credit card numbers have been encrypted within the database, and we also strip off and don't store the Card Verification Value (CVV) once the trip charged to a card has been processed in Trip Book.

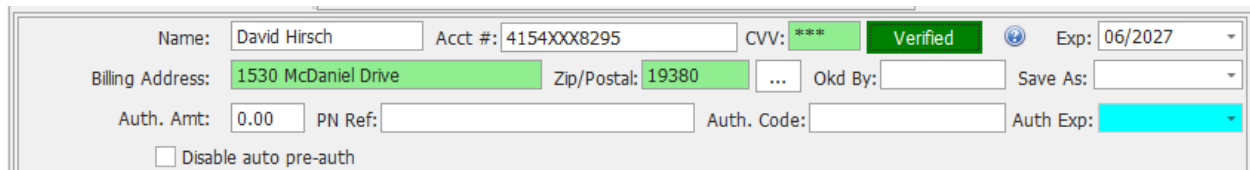
The security standards have been upgraded recently, and Livery Coach must follow the latest guidelines provided by Visa/MasterCard/American Express in order to ensure that you and your company stay PCI Compliant. Our understanding of the latest rules is that you cannot store the number within the payment method of an individual trip regardless of whether you have permission from your customer. As we implement this update, while the field will still exist in the payment screen of a trip, as soon as you exit the screen, the CVV will be removed once the card is verified.

Because the CVV can still be an important element to know that the credit card is legitimate, we have added a Verification feature so that you will instantly know that the credit card is valid. As this update rolls out, you will see a “Verify” button right next to the CVV field within a trip.



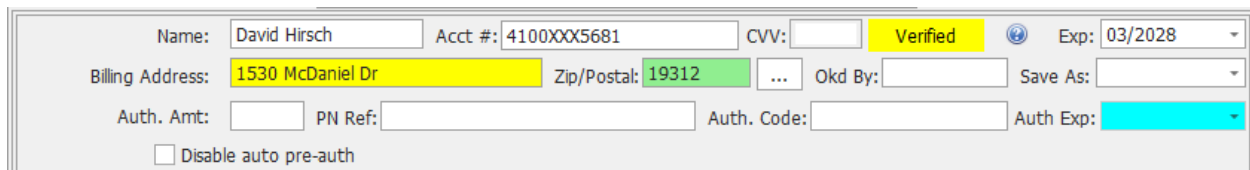
The screenshot shows a credit card verification form. The fields include Name (Disney Studios), Acct #, CVV, Billing Address, Zip/Postal, Okd By, Save As, Auth. Amt, PN Ref, Auth. Code, and Auth Exp. A red box highlights the "Verify" button next to the CVV field. There is also a "Disable auto pre-auth" checkbox at the bottom.

When you enter a credit card into this screen (with or without the CVV), when you click the Verify button, the system will immediately attempt to perform a preauthorization \$0.00 (or for \$1.00 if the gateway does not allow for \$0.00 preauthorizations) and validate the number, CVV, expiration date, billing address, and Zip/Postal code. If the card is valid, the CVV field turns green and the number is replaced by *** (letting you know that you had just entered a number there). The Billing Address and Zip/Postal fields will also turn green if they match, and finally, the “Verified” button will turn green.



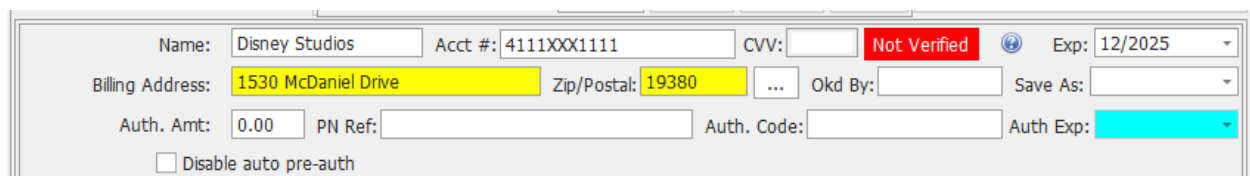
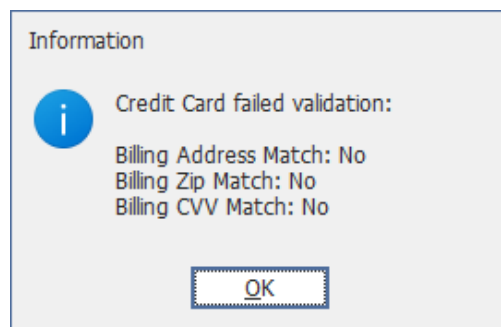
The screenshot shows the same credit card verification form after a successful verification. The CVV field is now green and contains three asterisks (***). The "Verified" button is also green. The Billing Address (1530 McDaniel Drive) and Zip/Postal (19380) fields are also highlighted in green. The Auth. Amt is 0.00. The "Disable auto pre-auth" checkbox is still present.

If there is a field that doesn’t match, that field will turn yellow. If the verification is still successful (even with the wrong data), you will still see “Verified”, but in yellow. In the sample below, the CVV was not entered, and the Billing Address was incorrect, but the Zip/Postal was correct.



The screenshot shows the credit card verification form with a partial verification. The CVV field is empty, and the "Verified" button is yellow. The Billing Address (1530 McDaniel Dr) and the "Verified" button are highlighted in yellow. The Zip/Postal (19312) field is highlighted in green. The Auth. Amt is empty. The "Disable auto pre-auth" checkbox is still present.

If the card fails completely, a message screen will pop up showing you what didn’t match, and then the screen will show “Not Verified”.



The screenshot shows the credit card verification form after a failed verification. The CVV field is empty, and the "Not Verified" button is red. The Billing Address (1530 McDaniel Drive) and Zip/Postal (19380) fields are highlighted in yellow. The Auth. Amt is 0.00. The "Disable auto pre-auth" checkbox is still present.

If you forget to click on the Verify button and just exit this screen, the system will *automatically* verify the card and remove the CVV if present. If it fails, you will get a message similar to the above. If it is successfully verified, you will not get a popup.

When you go back into the payment screen, you will see that it was Verified, and if everything matched (including CVV), the Verified will be green. If you left out the CVV, or there was a mismatch (but the verification was still successful), the Verified will be yellow. Note that the CVV field turned green (showing a successful match) but even the *** is gone, which is an indicator that you didn't just enter it).

This screenshot shows a payment form with the following fields and values: Name: David Hirsch, Acct #: 4100XXX5681, CVV: [Green box], Verified: [Green button], Exp: 03/2028, Billing Address: 15, Zip/Postal: 19312, Okd By: [Empty], Save As: [Dropdown], Auth. Amt: 0.00, PN Ref: [Empty], Auth. Code: [Empty], Auth Exp: [Dropdown]. A checkbox for 'Disable auto pre-auth' is present at the bottom.

This screenshot shows the same payment form as above, but with the CVV field empty and the 'Verified' button highlighted in yellow. All other fields and values remain the same.

This enhancement is being rolled out now, so look for it soon! Please let us know if you have any questions about this security enhancement and new validation procedure.