



# CARD INDUSTRY NEWS



## CHANGES TO ESTIMATED VALUE AND INCREMENTAL AUTHORISATIONS FOR VISA CARDS

Visa have recently changed their policies regarding Estimated Value Authorisations (also known as Pre-Authorisations) and Incremental Authorisations (also known as Top-Up Authorisations).

### When Do I Process These Authorisations?

**Estimated Value Authorisations:** These must be used in any scenario where the final value of the transaction is unknown at the time that the initial authorisation is performed. For example, when checking into a hotel or hiring a car.

**Incremental Authorisations:** You should use these to increase the value of a previous Estimated Value Authorisation. They may be performed multiple times between the start of the transaction and the final value being known and must be agreed with the cardholder. For example, extending the stay in a hotel or adding the cost of a meal to a hotel stay.

### What Are The Changes?

To obtain the necessary authorisation protection, it's essential that when you're submitting these types of authorisations they contain the following flags:

- **Estimated Value Authorisations:** The status field must be set to 'E'. You must also retain the Scheme Reference Data (SRD) from this initial Estimated Value Authorisation for use in any subsequent Incremental Authorisations that may be required. This must also be submitted in the settlement record for the transaction once the final amount is known.
- **Incremental Authorisations:** The status field must be set to 'E' and also contain the SRD from the initial Estimated Value Authorisation, as mentioned above. The Payment Attributes Auxiliary Data Record indicating that the authorisation is an Incremental Authorisation must also be included.

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You can find full details on how to populate authorisation messages in our 'Authorisation and Technical Specifications'. You'll find the latest version at our website [www.globalpaymentsinc.co.uk](http://www.globalpaymentsinc.co.uk). You'll need to log in to the Customer Centre using your merchant number and then select the option for 'Documentation'. Alternatively you can obtain a copy from your Relationship Manager.

### **Can I Process Estimated Or Incremental Authorisations?**

Not all business types are able to process Estimated and Incremental Authorisations and they're not allowed in certain Merchant Category Codes (MCC). If you trade in one of these MCC's and you try to process either an Estimated or Incremental Authorisation it will be declined.

If you think your business needs to offer these authorisations, you'll need to contact your Relationship Manager, who'll be able to confirm whether you can offer them or not. If you don't have a Relationship Manager, you'll need to call us on 0345 702 3344\*, selecting the option for 'All Other Enquiries' and we'll be able discuss this with you.

### **Stored Credential Transactions**

Depending on how you manage your customers' card details for these authorisation types, you may also be impacted by Visa's requirements for Credential On File and Merchant Initiated transactions. You can find more details on these, together with details of the steps you need to take if you are, by visiting our website [www.globalpaymentsinc.co.uk](http://www.globalpaymentsinc.co.uk). You'll need to log in to the Customer Centre using your merchant number and then select the option for 'Stored Credential Transactions'. Alternatively you can obtain a copy from your Relationship Manager.

If you have any queries regarding Estimated or Incremental Authorisations, please contact your Relationship Manager or call us on 0345 702 3344\*, selecting the option for 'all other enquiries'.

\*Lines are open between 9am – 6pm Monday to Friday, excluding public holidays. To help us continually improve our service and in the interests of security, we may monitor and/or record your telephone calls with us. Any recordings remain our sole property. We also provide a Textphone service on 0345 602 4818.