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George

Your Products

Credit Cards

Authorisations

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You have probably already noticed it - you pay something with your credit card, but the amount does not immediately appear in the transaction list, instead it is shown as an authorised payment. Read on to find out what this is all about...

What are authorised card payments?

Authorised payments can be current card payments that have not yet been booked. Or deposit payments, for example for a hotel or a rental car. These payments have already been made by you, but are not yet finally booked by the merchant. This can take up a few days, depending on how the accounting is done.

The pre-booked amount is no longer available on your account from the time of payment, as it will be credited later, but it should still be ensured that there is enough money on your account. This reduces the amount available on your card.

With George, you always have an overview and all payments at a glance, because George not only shows you the **current balance** of your

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Content

What are authorised card payments?

Where to find the authorised payments

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credit card, but also the available amount and the authorised card payments.



(i) A tip

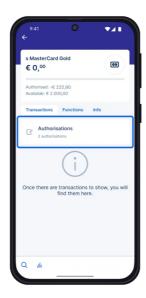
Activate Watchdogs for your cards. This way you are always informed when something happens with your finances. For example, when a payment is made with your credit card. You can set up your Watchdogs free of charge at any time on George Web under "Settings" and on George App under "Profile".

Where to find the authorised payments

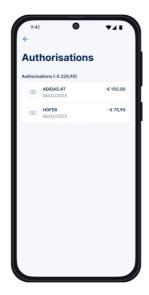
App

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With George, select the credit card for which you want to view your reserved card payments. If you have reservations, you will see the number of payments in the overview.



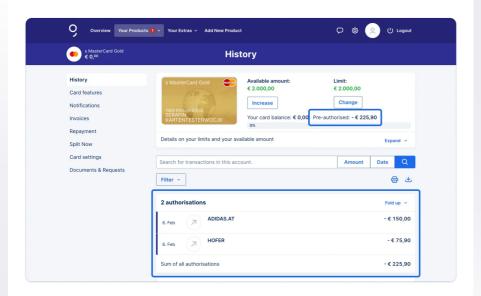
Click on this area and George shows you the details. You can see all the authorisations with the total amount and the details of the individual payments, including the merchant name, location and date and time.



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Web Browser

In the main menu, select the desired credit card from which you would like to see the authorisations.



George shows you the total preauthorisation amount and the authorisations in detail.

To find out more details about the payment, you can click on the respective transaction.

(i) Please note

Erste Bank und Sparkasse cannot delete any of your authorisations. For this, it is best to contact the shop where you have paid. If you have urgent questions about your transactions, the colleagues at the s ServiceCenter or your personal advisor will be happy to help you.

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Did this content help you understand George better?

Oh yes! G(e)orgeous.

No, please improve this Help Center content.

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9 George Login

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