First Data Global Gateway

Partial Authorization (Approval)
Quick Reference Guide

V1.0

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Revision Log

Version	Section Title	Update
1.0		

OVERVIEW

Effective October 09, 2011, the First Data Global Gateway will be updated to meet the MasterCard Compliance mandate relating to Partial Auth/Approvals and Real-Time Reversals. *** <u>No programming changes are required by merchants to comply with the mandate</u>.**

The First Data Global Gateway Virtual Terminal will be enhanced to meet mandates set forth by MasterCard and Discover. The enhancements will provide merchants processing in a Card Present (Retail Face to Face) environment the ability to obtain a Partial Authorization/Approval on Sales transactions. In the event the cardholder declines to complete the transaction, the First Data Global Gateway Virtual Terminal will offer merchants the ability to immediately perform a Real-Time Reversal of the full or partial transaction amount. While the Real-Time Reversal capability will be available to ALL Global Gateway merchants, it can only be performed through the Virtual Terminal tool.

Features/Benefits of the Mandate

- Offers the ability for merchants to request additional payment methods if the card presented does not have sufficient funds to complete the transaction, reducing revenue loss due to a high volume of declines.

- Presents flexible payment options to cardholders, therefore improving the overall cardholder experience and opportunity to establish consumer loyalty.

- Provides the ability to reverse funds in real-time, in the event the transaction cannot be completed, ensuring the cardholder is able to access those funds without delay.

Transaction Types Impacted

- A Partial Auth/Approval enables the card issuer to approve a portion of the transaction amount in the authorization request when the transaction amount exceeds the amount of funds available on the card.

- A Real-Time Reversal is a void transaction initiated by the merchant when the cardholder decides they do not want to continue with the transaction or if the merchant cannot complete the transaction for any reason. The void is processed in real-time resulting in funds being released back onto the cardholder's account within 72 hours.

Merchant Impact

- Partial Auth/Approvals are available through the Virtual Terminal only.

- No programming required. The Virtual Terminal will automatically send a Partial Auth flag on every Sales transaction and handle card issuers' response.

- Cashiers and other relevant customer-facing staff **must be trained** in the new procedures for handling Partial Auth response and shown how to initiate a real-time reversal using the void functionality.

How To Enter A Sales Transaction With Partial Authorization

Merchants processing credit card transactions in a Retail (Face to Face) environment will now have the ability to receive Partial Authorizations (Approvals) when supported by the Issuing bank. If the partial amount is accepted, the remaining balance will need to be collected through a second, follow up transaction. If the parties decide not to complete the transaction, the merchant must cancel the transaction, and initiate a real-time authorization reversal to release any possible funds held on the cardholder's account.

Note: If the remaining amount is not collected through a second transaction, the merchant will not be funded for the full amount, only the partially approved amount will be funded.

To obtain a Partial Auth/Approval on credit card transactions follow the steps listed below. On the Virtual Terminal POS page, all fields outlined in RED are required to process a transaction.

1. On the Home screen, place the cursor over the **Virtual Terminal** button and select **Point of Sale**
2. Click **Credit Card**
3. Enter the **SUBTOTAL** amount and applicable TAX (see note below)
4. Select **Transaction Origin = Retail Face to Face**
5. Enter **Credit Card Number** and **Exp. Date**
6. Enter Customer information
7. Select **Continue**
8. On the Please Confirm Order screen, click **Submit** to process transaction or **Return to POS** to review order
9. (**NEW**) On the Transaction Result page with **Approved Amount**, you will now see a message in RED at the bottom of the page. If the transaction is partially approved, select **Next Transaction** to begin a second transaction to collect the remaining balance.
10. If paying with another credit card, initiate a new transaction for the remaining amount and complete **Steps 1 – 8.**

Note: If the merchant is setup for Automatic Tax Calculation, then Tax Exempt is required on the second, follow up transaction for the remaining amount.

Step 1: Select **Point of Sale**

Step 4: Select **Transaction Origin = Retail Face to Face**

Customer Information

Customer ID Number

Customer name

Billing company

Billing street address

City

State [...] or Province [   ]

Country [United States]

Zip/Postal Code

Phone

Fax

Email

Recurring Payment

Recurring Payment? ☐ Yes

Charge the Customer Once Every [   ] [...]

Beginning [09] / [15] / [2011]

End After [   ] Payments

Retry Transaction [   ] Times (if transaction fails) before notification

Other Comments

Comments [   ]

[CLEAR FORM]   [CONTINUE >>]

Step 7: Select **Continue**

Virtual Terminal	Reports	Support	Administration

Please Confirm Order

Order Information	
Subtotal	$5.00
Tax	$0.00
Tax Exempt	Yes
Total Amount	$5.00
Credit Card Information	
Transaction Type	Sale
Transaction Orgin	Retail (face to face)
Are you swiping the card?	No
Credit Card Number	4111111111111111
Expiration Date	01/2014

Return to POS **Submit**

Step 8: Click **Submit** to process transaction

Step 9: Select **Next Transaction** to begin a second transaction to collect the remaining balance

HOW TO CANCEL A TRANSACTION WITH PARTIAL AUTHORIZATION

If a merchant and/or cardholder declines to move forward with the Partial Authorization, the merchant can choose to cancel the transaction. Once the transaction is cancelled, a reversal will be processed and the hold for the transaction amount will be removed from the cardholder's account.

1. Complete steps 1-8 for "how to enter a sales transaction"
2. (**NEW**) On the Transaction Result page with **Approved Amount**, There is a new button **Cancel**. Select this

Select CANCEL to reverse the transaction

HOW TO ENTER A REVERSAL/VOID TRANSACTION

In the event the cardholder and/or merchant wishes to reverse/void the Partial Authorization, a real-time authorization reversal releases the amount placed on the cardholder's account. The steps to enter a reversal/void transaction has not changed, only the timing has changed to real-time.

The Current Batch report allows a merchant to void/reverse orders by selecting them, then clicking on the **Void Selected Transactions** button at the bottom of the page.

To reverse/void a Partial Auth/Approval on credit card transactions follow the steps listed below. On the Virtual Terminal POS page, all fields outlined in RED are required to process a transaction.   **Note:** Only transactions that are listed in the 'Current' Batch and pending settlement can be voided.

1.   Choose the Reports tab and select **Batches**
2.   Click the **View Current Batch** button to display the Current Batch report
3.   Select the orders to void by clicking on the corresponding checkboxes in the left column
4.   Click the **Void Selected** button at the bottom of the page. The Void Transaction Results page appears
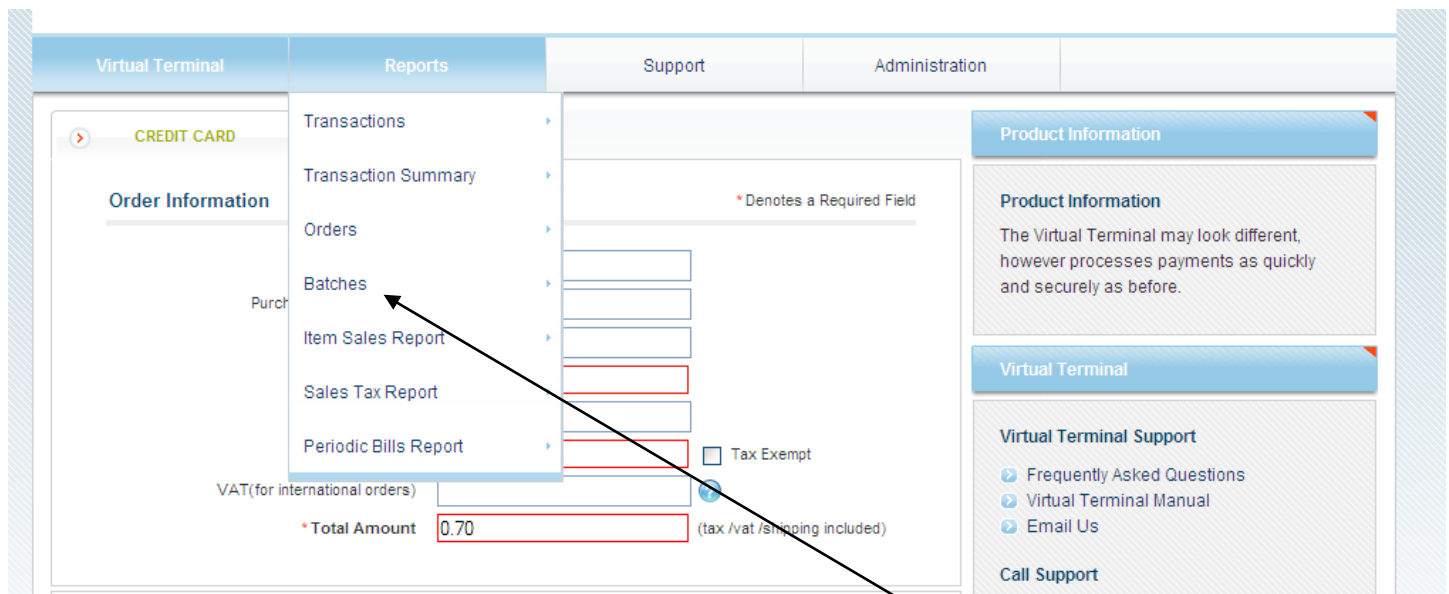
Step 1: Select **Batches**

Step 2: Click the **View Current Batch** button to display the Current Batch report.

| | | Virtual Terminal | | Reports | | Support | | Administration | | |

Current Batch

Export All Report Data: CSV(Comma delimited) [▼]   **EXPORT »**

Select	Order #	Date ▾	User ID	Type	Card Number	Exp. Date	Fraud Score	Approval	Amount
☐	A-d511ca1c-85b1-4f72-a4c6-028fd41d3fe5	09/15/2011 05:16:38 PM		Sale	4111...1111	12/2017	100	Y:OK242C0014615440:YYFS:	1,000.00
☐	10.174.1.95-1326F7F9C35-7DC4E25F-41559482	09/15/2011 04:50:26 PM	158219	Sale	4111...1111	11/2011	100	Y:OK242C0014615422: :	100.00
☐	10.174.1.95-1326F03ED2D-55F97846-3C3FEF05	09/15/2011 02:35:20 PM	158219	Periodic	4111...1111	01/2016	100	Y:OK242C0014615283:XXSY:	30.00
☐	10.174.1.95-1326EFE3E6B-55F97846-58CC50C1	09/15/2011 02:29:08 PM	158219	Sale	4005...0019	12/2012	100	Y:OK242C0014615279:XXGX:	1.00
☐	10.174.1.95-1326E8C3F42-4B056D93-14CB4854	09/15/2011 12:24:37 PM	158219	Sale	4111...1111	04/2012	100	Y:OK242C0014615030: :	100.00
☐	10.174.1.95-1326E657FD0-25E97BE2-130F0252	09/15/2011 11:42:18 AM	158219	Sale	4111...1111	02/2012	100	Y:OK242C0014614901: N:	100.00
☐	10.174.1.95-1326E63C720-58B19A67-31F53E40	09/15/2011 11:40:25 AM	158219	Sale	4005...0019	12/2012	100	Y:OK242C0014614895: M:	1.00
☐	10.174.1.95-1326E63B6CB-25E97BE2-6A115D32	09/15/2011 11:40:21 AM	158219	Sale	4111...1111	01/2012	100	Y:OK242C0014614894: N:	1.00
								PAGE TOTAL:	**1,333.00**
								TOTAL:	**1,333.00**

Showing 1 - 8 of 8 Results Found

Void Selected

Step 3 - 4:
Select the orders to void by clicking on the corresponding checkboxes in the left column.

Click the **Void Selected** button.

FREQUENTLY ASKED QUESTIONS

Is MasterCard requiring all Issuers and Card Brands support this capability?
Yes. Effective November 1, 2008 all Debit MasterCard, Maestro Debit and Prepaid Issuers were required to process and respond appropriately to these transaction types. However, we were approved for an extension until November 2011.

Are these changes Global or U.S. only?
The requirements are mandated for U.S. only and do not include U.S. Territories such as Puerto Rico.

Which First Data Global Gateway merchants are affected by this change?
Only merchants processing Retail Sales transactions via the Virtual Terminal will see Partial Approvals when and/or if returned by the Issuer.

What response will I receive if Partial Auth/Approvals responses aren't supported by the card networks and/or Issuer?
If the Partial Auth/Approval capability is not supported, merchants will receive a normal 'approval/decline' response as returned by the Issuing bank.

Can a merchant obtain a Partial Auth/Approval on a Pre-Auth transaction or a $0 Auth Transaction?
No. The First Data Global Gateway will only offer this capability for Sales transactions conducted through the Virtual Terminal with a Retail Transaction Origin.

Can Connect 2.0 and/or WS API merchants conduct Real-Time Reversals without going to the Virtual Terminal?
No. The First Data Global Gateway will only offer this capability through the Virtual Terminal 'Void' functionality.

How does this impact me, the merchant?
Merchants will need to train staff on internal procedures for handling partial auth/approval responses. Otherwise there are no technical changes needed by merchants when using First Data Global Gateway.