# PeopleSafe - Credit Card Pre-Authorization and Talk Tracks

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**Description:** Information and talk tracks about the credit card pre-authorization process.

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| Reminders |

The credit card pre-authorization process allows real-time pre-authorizations, reversals and re-authorizations of credit card orders and balance payments in IVR, PeopleSafe, and Web Portal systems.

This process:

* Determines if a member’s payment method is accepted or declined
* Implements real-time reversal of credit card authorizations
* Re-authorizes order payments when the settled amount does not equal the pre-authorized amount

This process excludes:

* FastStart/New prescriptions
* Payment with or without order scanned in the ROCC
* Externally adjudicated clients
* Electronic Check payment

**** Funds are held immediately when the order is placed (even though credit cards are only charged when the order is shipped).

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| Process and Talk Tracks |

**IVR** prompts the caller to select either continuing using the IVR service or to transfer to a Customer Care representative:

* The caller’s credit card payment is partially authorized
* No other payment account is on file

**Web Portal** presents error messages to the user after submitting a payment and may result in the user calling Customer Care to help resolve the issue:

* On the Refill by Mail screen: Payment is denied or partially authorized
* On the Pay Account Balance screen: Payment is denied or partially authorized

**PeopleSafe** presents pop-up messages for declined a credit card payment method that require Customer Care representatives to request additional information:

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| **If receive a pop-up message indicating Credit Card…** | **Respond…** | |
| Pre-approval is denied. Please select another card/payment method. | I can definitely help. It appears your credit card Credit has been denied. Can you provide an alternate method of payment? | |
| Expired. Please select/add another credit card. | I can definitely help. It appears your credit card has expired. Can you provide an alternate method of payment? | |
| Partially approved for <xx.xx> amount. Do you want to select another card/payment method or continue with this amount? If you continue, please note that the pharmacy will be in contact with you regarding your order. | I can definitely help. It appears your credit card is partially approved for <xx.xx>. Do you want to select another card/payment method or continue with this amount? | |
| **If the member would like to…** | **Respond…** |
| Select another card/payment method | Which payment method would you like to use for this order? |
| Continue with the pre-authorized amount | The pharmacy will be in contact with you regarding additional payment options for the remaining balance. |

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| Credit Card Authorization Issues |

The Preauthorization process provides:

* Real time credit card authorizations and reversals
* Upfront preauthorization’s for Web/IVR/Care orders, as well as mail orders
* Fewer payment issues result in faster order processing

Current preauthorization process:

* Preauthorization is processed on all credit card payments to confirm availability of funds.
* Upon approval, a hold is placed on the funds until the order ships. The credit card is charged when the order ships.
  + If the amount of the order changes, a real-time authorization reversal is sent, and a new preauthorization is sent for the new amount.
* The preauthorization process, and reversal/reauthorizations, are necessary because a pre-auth is required for the settled transaction amount
* Reversals are sent automatically for unused preauthorization’s. **Examples:** Voided/rejected orders
* Upon sending a reversal, the bank releases the funds back into their account according to the bank's guidelines.

**** CVS Caremark is sending real time reversals according to industry standards; however, some banks are not releasing reversed funds on a real time basis.

**Common scenarios:**

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| **If the member states…** | **And the system shows…** | **Then…** |
| Credit card was charged before the order shipped | An order in process | Member is seeing the authorization hold which is not the actual charge. The credit card will be charged when the order ships. |
| Credit card was charged twice for the same amount | One recently shipped order and one credit card payment | Member is probably seeing the payment and the authorization hold. The hold is not a duplicate charge and the hold will drop automatically. |
| Multiple amounts on their credit card, or the bank is holding funds, and the amounts are not visible in PeopleSafe | Member has orders in process, and/or recently processed/rejected/voided orders | These could be authorization holds/reversals/reauthorizations. The bank will release the funds back into their account according to the bank's guidelines. |
| Funds are still being held and it has been several days now | Recently processed/rejected/voided order | The bank releases the funds back into their account according to the bank's guidelines. |
| Concerned about a future preauthorization hold situation | Ask if member is using a debit or credit card | Suggest that member can use E-check instead of debit card. |

**Action Steps:**

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| **Non escalated issues – Member has Funds on Hold** |
| Inform the member that their bank releases the funds back into their account according to the bank's guidelines.   * If member has no issue with this timing, then no further action needed. |

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| **Escalated Issues** |
| If the hold is causing an immediate problem, [Warm Transfer to Senior Team (016311)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=9eef064d-c7d7-42f7-9026-1497496b4d51).  **Example:** Member cannot pay mortgage or buy groceries, or hold will cause non-sufficient funds (NSF). |

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| Resolution Time |

Immediate

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| Related Documents |

[Customer Care Abbreviations, Definitions, and Terms Index (017428)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=c1f1028b-e42c-4b4f-a4cf-cc0b42c91606)

**Parent Document:** [CALL 0049 Customer Care Internal and External Call Handling](https://policy.corp.cvscaremark.com/pnp/faces/DocRenderer?documentId=CALL-0049)

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