



2828 Forest Lane, Suite 2100  
 Dallas, Texas 75234  
 (972) 241-5473 Direct  
 (877) 682-7262 Toll Free

## Partial Approval Processing Mandate

Imagine you have a few dollars left on a gift card, but not enough to cover a full purchase. It's one of those situations that frustrate customers every day. The good news is, businesses can do something about it by taking a partial authorization.

Example:

5123456789012345	
ALLIANCE BANCARD SYSTEMS	
2828 FOREST LANE #2100	
DALLAS, TX 75234	
(877) 682-7262	
JANUARY 1, 2011 12:08P	
ACCOUNT # :	XXXXXXXXXXXX1234
EXP DATE :	N/A VISA
TRAN TYPE :	CREDIT SALE
BATCH # :	354001
REF # :	003
APPROVAL :	654321
<b>TOTAL</b>	<b>\$ 0.47</b>
<b>BALANCE</b>	<b>\$ 0.00</b>
<b>AMT DUE</b>	<b>\$ 1.93</b>
X _____	SIGNATURE
I AGREE TO PAY ABOVE TOTAL AMOUNT ACCORDING TO CARD ISSUER AGREEMENT (MERCHANT AGREEMENT IF CREDIT VOUCHER)	
<b>MERCHANT COPY</b>	

### What is Partial Authorization?

Partial authorization is functionality that allows a customer to pay a purchase using multiple methods of payment.

### How partial authorization works:

Prepaid cards, gift cards, and debit cards allow your terminal to provide an approval response for an amount that is less than or equal to the requested authorization amount.

### What this means:

You and your employees should check your sale slips to make sure the full amount was approved. If a line saying "Amount Due" appears on the sale slip, the full amount was not approved and you must obtain a second payment to collect the amount still owed to you.

In this example:

- We submitted a request to approve \$2.40.
- Only \$0.47 was approved. (This is because the Cardholder only has \$0.47 balance available.)
- The receipt shows Amount Due \$1.93.

This means the business has not collected \$1.93 for the sale and should collect a second payment in this amount.

Since this is a mandate from the Card Associations, this change to your terminal processing cannot be updated nor changed. It will commonly occur with gift cards, check cards, prepaid cards and any other card types which approve against the actual funds available.

## Look at the CARDS before each sale!

Note: Most prepaid cards are non-EMV (without a chip) and will have “GIFT”, “REWARD”, or “PREPAID” printed on it.



## Look at your TERMINAL SCREEN and SALE SLIPS after each sale!

Sample PAX Sale Slip

```

.....
5123456789012345
ALLIANCE BANCARD SYSTEMS
2828 FOREST LANE #2100
DALLAS, TX 75234
(877) 682-7262

12/11/2019 11:51:53
Merchant ID: *****2345
Device ID: 1234
Terminal ID: PP01.

Credit Sale:

Transaction #: 1
Card Type: Visa
Account: *****8153
Entry: Swiped

Amount: USD$1.00

STAN: 001
Auth. Code: 822292
Batch Number: 3
Response: PRTL SALE
ACI Code: E
TRANS ID: 389345643260746
PROCESS AS: CREDIT
Approved Amount: USD$0.76
Amt Due: USD$0.22

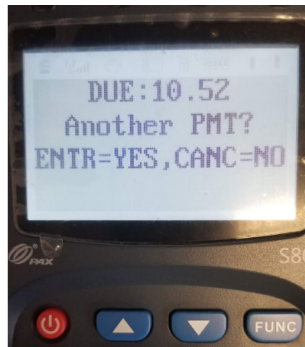
I AGREE TO PAY ABOVE TOTAL
AMOUNT ACCORDING TO CARD ISSUER
AGREEMENT (MERCHANT AGREEMENT
IF CREDIT VOUCHER)

X.....
DOE/JOHN

MERCHANT COPY

ALL SALES FINAL
NO REFUNDS NO EXCHANGES
.....
    
```

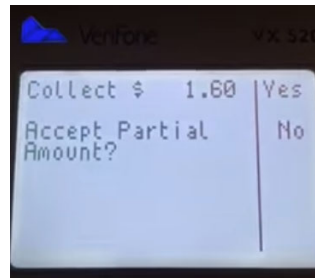
Sample PAX Screen



The terminal screen will display “Amount PMT?” and remain on this message until an option is selected.

- Press ENTER for YES to create a second sale to collected to remaining amount.
- Press CANCEL for NO to return to the idle prompt.
  - This will charge the partially approved amount.
  - The Amount Due still needs to be collected from the customer.

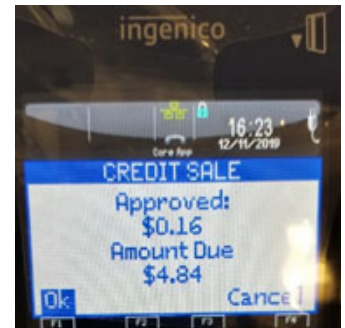
Sample Vx Screen



The terminal will display “Accept Partial Amount?” and confirm whether to accept or decline the partial approval.

- Press F1 for YES to accept the partial approval. Note: The Collect amount still needs to be collected with a second payment.
- Press F2 for NO to decline the partial approval. Note: No funds are collected, as the partial approval will be voided. The full amount still needs to be collected.

Sample Ingenico Screen



The terminal screen will display “Approved” amount and “Amount Due” balance. Note: It will remain on this message until an option is selected.

- Press F1 for OK to create a second sale to collected to remaining amount.
- Press F4 for CANCEL to return to the idle prompt.
  - This will charge the partially approved amount.
  - The Amount Due still needs to be collected from the customer.

**THANK YOU for choosing Alliance Bancard Systems as your trusted partner to take care of your business needs.** It is our privilege to provide you personalized services and competitive pricing. Please recommend us to other business owners. We appreciate your referrals!

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