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# Incremental Authorisation

## Implementation Guidelines

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Implementation Guide Version 1

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# Introduction

This guide provides information about the incremental authorisation feature, and how to implement it in the Credorax payment platform.

The guide covers the business, technical and implementation aspects you need to know for optimal implementation.

If you still have questions after reading this guide, you can always reach out to your account manager or to our 24/7 support team.

## What is Incremental Authorisation?

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Incremental authorisation is a payment option you can use to easily increase an authorised transaction amount. It allows you to update the authorised amount without re-entering cards details, and to complete the transaction with a single capture.

The number of incremental authorisation requests you can send to increase the initial amount is unlimited. Incremental authorisation does not require additional authentication of the cardholder and is exempt from Strong Customer Authentication (SCA).

## Who can use it?

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Incremental authorisation can be used for card present and card-not-present transactions, and is supported by both Visa and Mastercard.

**Note** For card present, Visa only supports incremental authorisation for certain MCCs.

# Implementation Guidelines

## How to implement ?

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In order to start processing with incremental authorisations, do the following.

1. Request the operation codes you need:
  - a. Auth & Capture (standard and/or with card-on-file functionality, based on your business needs)
  - b. Incremental authorisation – Operation code [20]

Contact your solution architect to activate these on your account.

2. Develop and test in the integration testing environment. Refer to the Credorax payment API specifications on [ePower](#).
3. Certify the new operation codes. Contact [integration@credorax.com](mailto:integration@credorax.com) for more information.
4. Go live!

## What else do I need to know?

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- The first authorisation must be set as a pre-authorisation. An incremental authorisation request may only refer to a previous pre-authorisation.
- The transaction amount of the incremental authorisation can be positive or equal to zero. When equal to zero, it only affects the time period the authorisation is valid for capture (validity period).
- An incremental authorisation affects the authorisation validity period as follows:
  - Mastercard: Every approved incremental authorisation extends the transaction validity period by an additional 30 days.
  - Visa: An incremental authorisation does not change the validity period, and it remains as set by the original pre-authorisation.
- The number of incremental authorisation requests is unlimited.
- In case of an incremental authorisation rejection, you can still capture the last total amount approved for previous authorisations.

- The first authorisation may be subject to SCA. Every incremental authorisation that follows is considered a merchant initiated transaction (MIT) and is not subject to SCA.
- You can fully or partially void incremental authorisations.

## Need Support?

As always, our 24/7 Support team is ready to answer any questions you may have.

Contact our Client Relations Centre 24/7 for any additional information or technical issue:

EU: +356 2778 0876

UK: +44.20.3608.1288

US: +1.617.715.1977

Email: [support@credorax.com](mailto:support@credorax.com)