

# New and Enhanced Authorization Capabilities to Help You Everyday Coming 2024



DON'T  
*do business*  
WITHOUT IT™

There are times when the amount you get authorized is different from the actual amount of the charge. This situation can happen when a Card Member leaves an unexpectedly large tip or when a hotel guest extends a stay beyond the checkout date.

With valuable merchant sentiment in mind, we are building powerful capabilities to ease the transaction process and allow you to get back to business. One of the many ways American Express has your back.



## 4 Ways You Can Adjust Card Authorizations

1

### ESTIMATED AUTHORIZATION



#### Useful When:

You don't have a final amount for what the final submission will be.



#### How It Works:

You can indicate that the authorized amount is an estimate to accommodate for potential variances in the submission amount.

2

### INCREMENTAL AUTHORIZATION



#### Useful When:

You need to increase an amount that has already been authorized.



#### How It Works:

You can increase the authorized amount one or more times without submitting another transaction.

3

### PARTIAL REVERSAL



#### Useful When:

The final charge amount is less than the authorization amount.



#### How It Works:

Once the final charge amount is known, you can decrease the original authorization, which allows the Issuer to release the excess hold on the Card Members's account.

4

### FULL REVERSAL



#### Useful When:

A charge will not be submitted, because the transaction has been cancelled.



#### How It Works:

You can cancel a previous authorization in full, which releases the hold amount on the Card Member's account.

**For more information** on authorization capabilities, contact your American Express representative.

[See reverse side for more information](#)



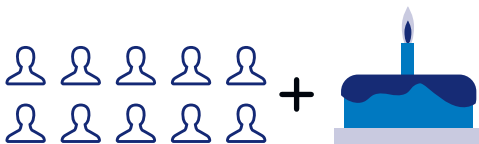
**Sally,**  
event  
business  
owner

## When to Use Each Authorization Capability

Meet Sally, owner of Sally's Fun Events, which arranges and hosts birthday parties for children. One of Sally's customers, Adam, booked a birthday party for his daughter, Tara. Sally's business can potentially benefit from all four of these authorization capabilities.

Here's how:

### ESTIMATED AUTHORIZATION:

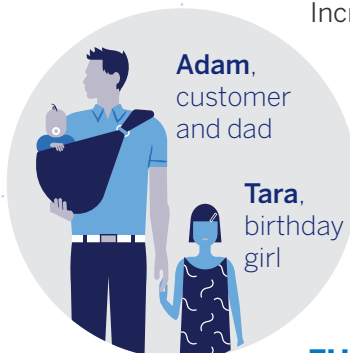


Sally submitted an Estimated Authorization to reserve the venue for 10 kids plus an extra amount for an optional cake. The cake doesn't have to be included in the final price if Adam chooses to bring his own cake for Tara.

### INCREMENTAL AUTHORIZATION:



Adam's reservation had an estimated authorization for 10 kids, but two more children attend the day of the party. Incremental Authorization allows Sally to add the cost of the additional attendees.



**Adam,**  
customer  
and dad

**Tara,**  
birthday  
girl

### PARTIAL REVERSAL:



After adding peanut butter sandwiches to his party booking, Adam learns a few kids have peanut allergies. He cancels the sandwiches, and Sally's Fun Events processes a Partial Reversal.

### FULL REVERSAL:



Due to unexpected renovations at the event location, Sally's Fun Events had to cancel Tara's birthday party and process a Full Reversal.

**Remember, when you have American Express Card authorizations that need to be estimated, increased, decreased or canceled, leverage these helpful merchant capabilities.**

**For more information** on authorizations, contact your American Express representative.