

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](#)



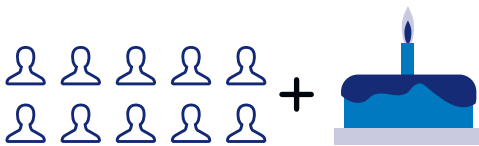
Sally,
event
business
owner

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:

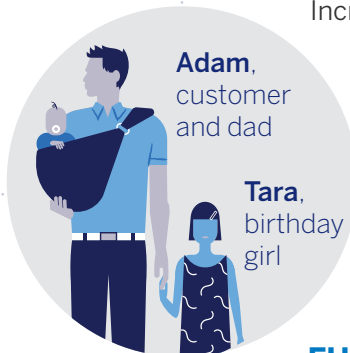


Sally submitted an Estimated Authorization to reserve the venue for 10 kids plus an extra amount for an optional cake. The cake doesn't have to be included in the final price if Adam chooses to bring his own cake for Tara.

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.

A Quick Guide to Adjusting American Express® Card Authorizations



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When to Use Each Authorization Capability



Yolanda,
online retail
business
owner

Meet Yolanda, owner of Yolanda's Fashions, an online women's clothing store. Cara, a loyal customer of Yolanda's, has ordered 3 dresses for an upcoming work conference. Here's how Yolanda can use all four of the following authorization capabilities to manage her business:

ESTIMATED AUTHORIZATION:



Yolanda submits an Estimated Authorization for the 3 dresses Cara wishes to buy.

INCREMENTAL AUTHORIZATION:



To ensure she will get the dresses in time for her conference, Cara decides to pay for expedited shipping, which Yolanda charges using Incremental Authorization.



Cara,
Yolanda's
customer

PARTIAL REVERSAL:



Upon learning that one of the dresses will not be available for two weeks, Cara decides to cancel it and buy just the two dresses. Yolanda is able to initiate a Partial Reversal for the canceled dress.

FULL REVERSAL:



After finding three dresses at the mall that she loves, Cara decides to cancel the order with Yolanda's within the designated cancellation time period. Yolanda is able to process a Full Reversal of the charge.

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Devon,
car rental
business
owner

When to Use Each Authorization Capability

Meet Devon, owner of Seaside Car Rental, a single-location car rental agency that primarily rents cars to families on vacation. Adam contacts Seaside Car Rental to rent a car and a car seat for 3 days.

Here's how Devon can use all four of the following authorization capabilities to manage his business:

ESTIMATED AUTHORIZATION:



Adam arrives to pick up his car at Seaside Car Rental. Devon processes an Estimated Authorization for the estimated amount of 3 days plus the additional cost of the car seat for 3 days.

INCREMENTAL AUTHORIZATION:



Adam's reservation had an estimated authorization of a 3-day rental, but at the last minute, he decided to extend his vacation another day. Incremental Authorization allows Devon to include the additional day for the car rental and the car seat.



Adam,
Devon's
customer

PARTIAL REVERSAL:



On the second day of the rental, Adam purchases his own child seat because it was too small for his child, and returns the rental car child seat. Devon processes a Partial Reversal to reverse the car seat charge for the 2 remaining days.

FULL REVERSAL:



Adam decides to use another method of payment to pay for this car rental. Devon issues a Full Reversal to reverse the charge to Adam's card.

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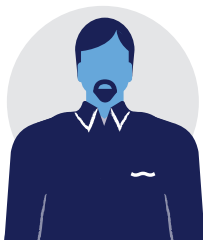
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When to Use Each Authorization Capability



Mario,
restaurant
business
owner

Meet Mario, owner of Mario's Bistro, a Mediterranean Bistro located in the business district of a large city. Mario receives a request from Stefan to book a company appreciation dinner for 20 people.

Here's how Mario can use all four of the following authorization capabilities to manage his business:

ESTIMATED AUTHORIZATION:



Mario submits an Estimated Authorization for 20 dinners for 20 people.

INCREMENTAL AUTHORIZATION:

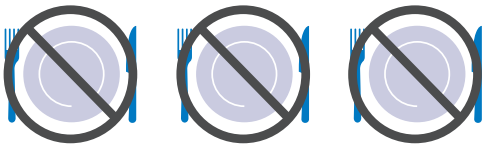


Stefan was so pleased with the meal and the serving staff that he asks Mario to add a 40% gratuity to the bill, which Mario does using Incremental Authorization.



Stefan,
restaurant
guest

PARTIAL REVERSAL:



Three of Stefan's colleagues have to cancel at the last minute, bringing the total number of guests to 17. Mario issues a Partial Reversal of the 3 dinners.

FULL REVERSAL:



Stefan's boss, Mary, decides to use her Card to pay for the dinner, so Mario issues a Full Reversal to cancel the charges to Stefan's Card.

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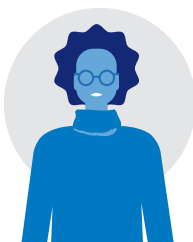
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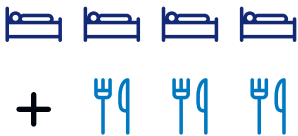
Maria,
lodging
business
owner

When to Use Each Authorization Capability

Meet Maria, owner of Maria's Countryside B&B, a scenic mountain retreat that welcomes guests from around the world, including Belinda who books a 4-night stay that includes 3 dinners.

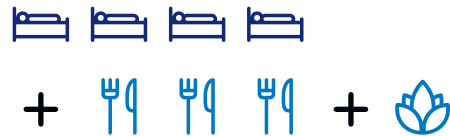
Here's how Maria can use all four of the following authorization capabilities to manage her business:

ESTIMATED AUTHORIZATION:



Maria submitted an Estimated Authorization to reserve the 4-night stay plus the additional cost of 3 dinners. The dinners don't have to be included in the final price if Belinda chooses to shorten her stay.

INCREMENTAL AUTHORIZATION:

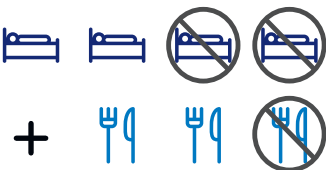


Belinda's reservation had an estimated authorization for 4 nights and 3 dinners, but she decides to add a spa treatment as part of her stay. Maria processes the Incremental Authorization.



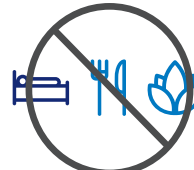
Belinda,
B&B guest

PARTIAL REVERSAL:



An unexpected work event forces Belinda to shorten her stay at the B&B by 2 days. Maria processes a Partial Reversal and cancels 2 nights and 1 dinner.

FULL REVERSAL:



Upon checkout, Belinda decides to pay using rewards points. Maria is able to process a Full Reversal of the charge to Belinda's American Express Card.

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