

Partial Authorizations

CyberSource is adding support for partial authorizations for debit cards and prepaid cards for these card types:

- MasterCard
- Discover
- Diners Club
- JCB—U.S. transactions only
- Maestro (UK Domestic)—U.S. transactions only
- American Express
- Visa

Each processor that is supporting the new partial authorization functionality is not necessarily supporting it for all the card types in the preceding list; some processors are supporting the functionality for a smaller set of card types.

Note The partial authorization functionality does not apply to credit cards.

How a Partial Authorization Works

With the partial authorization functionality, if the balance on the debit card or prepaid card is less than the order amount, you can accept multiple forms of payment for the order: some or all of the amount on the card in addition to one or more different payment methods.

- 1 You submit an authorization request or a sale request for a debit card or prepaid card.
- 2 The authorization reply message from CyberSource lets you know that only a partial amount was approved because the balance on the card is not enough to cover the entire order amount. The reply message includes:
 - The amount you requested
 - The amount that was authorized
 - A value called the request ID that you can use to link this authorization request to subsequent transactions

CyberSource returns balance information for partially-approved and fully-approved requests for prepaid cards.

Note If you requested a sale, the capture was not performed.

- 3 You submit a capture request for the partial authorization.

Note If you decide not to capture the partial authorization, you should request a full authorization reversal.

- 4 You use one or more different payment methods for the rest of the order amount. If you process these payment methods through CyberSource, you can link them to the original authorization request.

Opting In

You must opt in to be able to receive and capture partial authorizations. There are two ways to opt in:

- You can call Customer Support to have your account configured for partial authorizations.
- You can include a new API field in your initial authorization or sale request that enables partial authorization for that specific request.

API Fields

New Request Fields

Table 1 New Request Fields for Partial Authorizations

SCMP API Field	Simple Order API Field	Description
auth_partial_auth_indicator Possible values: <ul style="list-style-type: none">• Y• N	ccAuthService_partialAuthIndicator Possible values: <ul style="list-style-type: none">• true• false	Indicates if the transaction is enabled for partial authorization. Including this field in the transaction request overrides your account configuration.
link_to_request	linkToRequest	Value that links the current authorization request to the original authorization request. This value is the request ID that was returned in the reply message from the original authorization request.

New Reply Fields

Table 2 New Reply Fields for Partial Authorizations

SCMP API Field	Simple Order API Field	Description
auth_request_amount	ccAuthReply_requestAmount	Amount you requested in the original authorization.
auth_request_currency	ccAuthReply_requestCurrency	Currency of the amount in the original authorization.
auth_account_balance_currency	ccAuthReply_accountBalanceCurrency	Currency of the remaining balance on the prepaid card.
auth_account_balance_sign	ccAuthReply_accountBalanceSign	Sign for the account balance amount. Possible values: <ul style="list-style-type: none">• negative• positive

Existing Reply Fields

Table 3 Existing Reply Fields for Partial Authorizations

SCMP API Field	Simple Order API Field	Description
auth_account_balance	ccAuthReply_accountBalance	Remaining balance on the prepaid card after the authorization.
auth_auth_amount	ccAuthReply_amount	Amount that was authorized.

Response Values

For the Simple Order API, the following response values will be returned for partial authorizations:

- Reason code = 110
- Decision = REJECT

For the SCMP API, the following new response values will be returned for partial authorizations:

- Reply flag = SPARTIALAPPROVAL
- Reply message = Request was partially approved.

Examples for the Simple Order API

Example Fully Approved Authorization Request

This examples shows an authorization request that is fully approved and is returned with balance information:

- Original request amount: \$1500 USD
- Approved amount: \$1500 USD
- Balance amount: \$23.62 USD positive

Request

```
billTo_city=Ann Arbor
billTo_country=US
billTo_email=null@cybersource.com
billTo_firstName=John
billTo_lastName=Smith
billTo_phoneNumber=999-999-9999
billTo_postalCode=48104-2201
billTo_state=MI
billTo_street1=201 S. Division St.
billTo_street2=Suite 500
card_accountNumber=xxxxxxxxxxxxxxxxxx
card_cardType=002
card_cvNumber=xxx
card_expirationMonth=xx
card_expirationYear=xxxx
ccAuthService_run=true
merchantID=xxxxxxx
merchantReferenceCode=TC8704-1
purchaseTotals_currency=usd
purchaseTotals_grandTotalAmount=1500.00
```

Reply

```
ccAuthReply_accountBalance=23.62
ccAuthReply_accountBalanceCurrency=usd
ccAuthReply_accountBalanceSign=positive
ccAuthReply_amount=1500.00
ccAuthReply_authorizationCode=831000
ccAuthReply_avsCode=A
ccAuthReply_avsCodeRaw=A
ccAuthReply_cardCategory=MCC
ccAuthReply_cvCode=3
ccAuthReply_merchantAdviceCode=00
ccAuthReply_paymentNetworkTransactionID=MCC053823
ccAuthReply_processorResponse=000
ccAuthReply_reasonCode=100
decision=ACCEPT
merchantReferenceCode=TC8704-1
purchaseTotals_currency=usd
reasonCode=100
requestID=2688497722340000852964
requestToken=Ahj77wSRI3zNRGTFDdfIVJtNL28d0CTaaXt47ukEpJ8AEyG
```

Example Partially Approved Authorization Request

An authorization request that is partially approved:

- Original request amount: \$1401 USD
- Approved amount: \$500 USD

Request

```
billTo_city=Ann Arbor
billTo_country=US
billTo_email=null@cybersource.com
billTo_firstName=John
billTo_lastName=Smith
billTo_phoneNumber=999-999-9999
billTo_postalCode=48104-2201
billTo_state=MI
billTo_street1=201 S. Division St.
billTo_street2=Suite 500
card_accountNumber=xxxxxxxxxxxxxxxxxx
card_cardType=002
card_cvNumber=xxx
card_expirationMonth=xx
card_expirationYear=xxxx
ccAuthService_run=true
merchantID=xxxxxxx
merchantReferenceCode=TC8705.1-1
purchaseTotals_currency=usd
purchaseTotals_grandTotalAmount=1401.00
```

Reply

```
ccAuthReply_amount=500.00
ccAuthReply_authorizationCode=831000
ccAuthReply_avsCode=A
ccAuthReply_avsCodeRaw=A
ccAuthReply_cardCategory=MCC
ccAuthReply_cvCode=3
ccAuthReply_paymentNetworkTransactionID=MCC053823
ccAuthReply_processorResponse=010
ccAuthReply_reasonCode=110
ccAuthReply_requestAmount=1401.00
ccAuthReply_requestCurrency=usd
decision=REJECT
merchantReferenceCode=TC8705.1-1
purchaseTotals_currency=usd
reasonCode=110
requestID=2688497735910000852964
requestToken=Ahj77wSRI3zNXRPLHP/IVJtNL28eACTaaXt48GkEMNQATEbtsc
```

Examples for the SCMP API

Example Fully Approved Authorization Request

This examples shows an authorization request that is fully approved and is returned with balance information:

- Original request amount: \$1500 USD
- Approved amount: \$1500 USD
- Balance amount: \$23.62 USD positive

Request

```
bill_address1=201 S. Division St.  
bill_address2=Suite 500  
bill_city=Ann Arbor  
bill_country=US  
bill_state=MI  
bill_zip=48104-2201  
card_type=002  
currency=usd  
customer_cc_expmo=12  
customer_cc_expyr=2021  
customer_cc_number=xxxxxxxxxxxxxxxxxx  
customer_cv_number=xxx  
customer_email=null@cybersource.com  
customer_firstname=John  
customer_lastname=Smith  
customer_phone=999-999-9999  
grand_total_amount=1500.00  
ics_applications=ics_auth  
merchant_id=xxxxxxx  
merchant_ref_number=TC8704-1
```

Reply

```
auth_account_balance=23.62
auth_account_balance_currency=usd
auth_account_balance_sign=positive
auth_auth_amount=1500.00
auth_auth_avs=A
auth_auth_code=831000
auth_auth_response=000
auth_avs_raw=A
auth_card_category=MCC
auth_merchant_advice_code=00
auth_payment_network_transaction_id=MCC053823
auth_rcode=1
auth_rflag=SOK
auth_rmsg=Request was processed successfully.
currency=usd
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
merchant_ref_number=TC8704-1
request_id=2688634660000167904540
request_token=Ahj77wSRI4CaRiviUIo4VJsCrdHH8CTYFW6OP+kEpJ8AEyG
```

Example Partially Approved Authorization Request

An authorization request that is partially approved:

- Original request amount: \$1401 USD
- Approved amount: \$500 USD

Request

```
bill_address1=201 S. Division St.  
bill_address2=Suite 500  
bill_city=Ann Arbor  
bill_country=US  
bill_state=MI  
bill_zip=48104-2201  
card_type=002  
currency=usd  
customer_cc_expmo=xx  
customer_cc_expyr=xxxx  
customer_cc_number=xxxxxxxxxxxxxxxxxx  
customer_cv_number=xxx  
customer_email=null@cybersource.com  
customer_firstname=John  
customer_lastname=Smith  
customer_phone=999-999-9999  
grand_total_amount=1401.00  
ics_applications=ics_auth  
merchant_id=xxxxxxx  
merchant_ref_number=TC8705.1-1
```

Reply

```
auth_auth_amount=500.00
auth_auth_avs=A
auth_auth_code=831000
auth_auth_response=010
auth_avs_raw=A
auth_card_category=MCC
auth_payment_network_transaction_id=MCC053823
auth_rcode=0
auth_request_amount=1401.00
auth_request_currency=usd
auth_rflag=SPARTIALAPPROVAL
auth_rmsg=Request was partially approved.
currency=usd
ics_rcode=0
ics_rflag=SPARTIALAPPROVAL
ics_rmsg=Request was partially approved.
merchant_advice_code=00
merchant_ref_number=TC8705.1-1
request_id=2688634680000167904540
request_token=Ahj77wSRI3zNXRPLHP/IVJtNL28eACTaaXt48GkEMNQATEbtsc
```