

# Incremental authorisation

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## Product overview

### Rationale

Where the final amount will exceed or is likely to exceed the amount of the pre-authorization (including any scheme allowed percentage variation), a further incremental authorization may be obtained. The incremental authorization will be for the difference between the original pre-authorization and the actual or estimated final amount. The sum of all linked estimated and incremental authorizations represent the total amount on hold in the cardholder's account for a given transaction.

By using incremental authorizations merchants can ensure the cardholder's open-to-buy accurately reflects their transaction activity.

### Schemes

Brand	Incremental Authorization
VISA	Yes
MasterCard	Yes
AMEX (WorldPayCC only)	Yes

### Acquirer

Acquirer	Incremental Authorization
Elavon Europe	Yes
ConCardis	Yes
FiServAU	Yes
FiServEU	Yes
WorldPayCC	Yes

### Authorization Validity

The 30 day chargeback protection timeframe is calculated from the date of the last approved authorization. Thus, an incremental authorization may be submitted to extend the chargeback protection period for the same transaction.

### Message Flow

A regular incremental authorization sequence consists of three parts:

- The original pre-authorization itself

- An incremental transaction with an amount update to add to the original pre-authorization amount
- At a later time a capture transaction referring to the incremental transaction

## Reversals

If an incremental authorization is being reversed, the amount being reversed is just that of the increment. A pre-authorization for the original amount will exist at the host (if it has not expired). Please note that to date it is not possible to reverse a pre-authorization and all its increments in one message. Each increment must be reversed individually starting with the latest incremental transaction before the original pre-authorization can be cancelled.

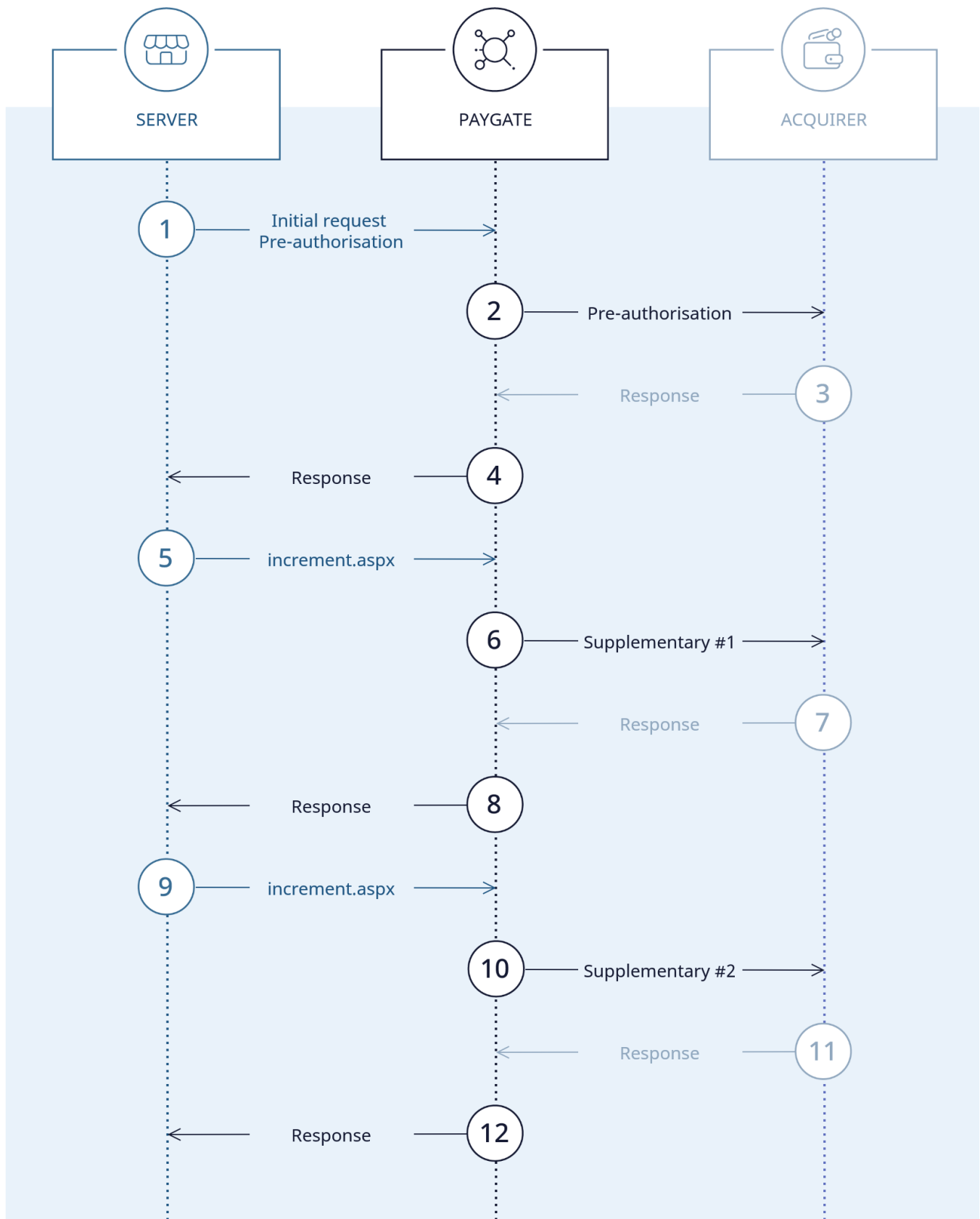
## Card Authentication and Cardholder Verification

All pre-authorizations and incremental authorizations must occur online and if it is an EMV transaction it has to supply full EMV data for the transaction. The incremental transaction might be a 'card-present' or a 'card-not-present' transaction. Therefore it is possible or even likely that the initial preauthorization is an EMV transaction but not the increment. This is permitted as it can be assumed that card authentication and cardholder verification were performed in the initial pre-authorization.

## Message Linking

For a given transaction, the original authorization request, the incremental authorization requests, and the reversal request are linked together by unique values referred to as tracing data. For Paygate merchants this link will be established towards the acquirer automatically through the PayID.

## Process flow chart



Incremental authorization process flow

# Computop Paygate interface

## Definitions

### Data formats

Format	Description
a	alphabetical
as	alphabetical with special characters
n	numeric
an	alphanumeric
ans	alphanumeric with special characters
ns	numeric with special characters
bool	boolean expression (true or false)
3	fixed length with 3 digits/characters
..3	variable length with maximum 3 digits/characters
enum	enumeration of allowed values
dtm	ISODateTime (YYYY-MM-DDThh:mm:ss)

### Abbreviations

Abbreviation	Description	Comment
CND	condition	
M	mandatory	If a parameter is mandatory, then it must be present
O	optional	If a parameter is optional, then it can be present, but it is not required
C	conditional	If a parameter is conditional, then there is a conditional rule which specifies whether it is mandatory or optional

**Notice:** Please note that the names of parameters can be returned in upper or lower case.

## Call of interface for incremental authorisation

To carry out an incremental authorisation via a Server-to-Server connection, please use the following URL:

<https://www.computop-paygate.com/increment.aspx>

**Notice:** For security reasons, Computop Paygate rejects all payment requests with formatting errors. Therefore, please use the correct data type for each parameter.

The following table describes the [encrypted payment request parameters](#):

Key	Format	CND	Description
<a href="#">MerchantID</a>	ans..30	M	MerchantID, assigned by Computop. Additionally this parameter has to be passed in plain language too.
<a href="#">PayID</a>	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files as well as for capture or credit request.
<a href="#">TransID</a>	ans..64	M	TransactionID provided by you which should be unique for each payment

Amount	n..10	M	Amount in the smallest currency unit (e.g. EUR Cent). Please contact the <a href="#">Computop Helpdesk</a> , if you want to capture amounts <100 (smallest currency unit).
Currency	a3	M	Currency, three digits DIN / ISO 4217, e.g. EUR, USD, GBP. Please find an overview here: <a href="#">A1 Currency table</a>
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here: <ul style="list-style-type: none"> <li><a href="#">HMAC Authentication (Request)</a></li> <li><a href="#">HMAC Authentication (Notify)</a></li> </ul>
Duration	n2	C	Indicates the additional number of days to be added to the stay or rental. Valid only for merchants operating in specific industries like Hotel/Car rental.

Key	Format	CND	Description	Beschreibung
<a href="#">PayID</a>	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files as well as for capture or credit request.	Vom Paygate vergebene ID für die Zahlung; z.B. zur Referenzierung in Batch-Dateien sowie im Capture- oder Credit-Request.

Key	Format	CND	Description	Beschreibung
<a href="#">TransID</a>	ans..64	M	TransactionID provided by you which should be unique for each payment	Ihre eigene TransaktionsID, die für jede Zahlung eindeutig sein muss

Key	Format	CND	Description	Beschreibung
<a href="#">Amount</a>	n..10	M	Amount in the smallest currency unit (e.g. EUR Cent). Please contact the <a href="#">Computop Helpdesk</a> , if you want to capture amounts <100 (smallest currency unit).	Betrag in der kleinsten Währungseinheit (z.B. EUR Cent). Bitte wenden Sie sich an den <a href="#">Computop Helpdesk</a> , wenn Sie Beträge < 100 (kleinste Währungseinheit) buchen möchten.


Key	Format	CND	Description	Beschreibung
<a href="#">Currency</a>	a3	M	Currency, three digits DIN / ISO 4217, e.g. EUR, USD, GBP. Please find an overview here: <a href="#">A1 Currency table</a>	Währung, drei Zeichen DIN / ISO 4217, z.B. EUR, USD, GBP. Hier eine Übersicht: <a href="#">A1 Währungstabelle</a>


Key	Format	CND	Description	Beschreibung
<a href="#">MAC</a>	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here: <ul style="list-style-type: none"> <li><a href="#">HMAC Authentication (Request)</a></li> <li><a href="#">HMAC Authentication (Notify)</a></li> </ul>	Hash Message Authentication Code (HMAC) mit SHA-256-Algorithmus. Details finden Sie hier: <ul style="list-style-type: none"> <li><a href="#">HMAC-Authentisierung (Anfrage)</a></li> <li><a href="#">HMAC-Authentisierung (Notify)</a></li> </ul>

Key	Format	CND	Description	Beschreibung
<a href="#">Duration</a>	n2	C	Indicates the additional number of days to be added to the stay or rental. Valid only for merchants operating in specific industries like Hotel/Car rental.	Gibt die Anzahl zusätzlicher Tage an, die für den Aufenthalt oder die Miete hinzugefügt werden sollen. Nur für Händler in bestimmten Branchen wie Hotel/Autovermietung gültig.

Parameters for incremental authorisation

The following table describes the result parameters with which the Computop Paygate responds to your system

 pls. be prepared to receive additional parameters at any time and do not check the order of parameters

 the key (e.g. MerchantId, RefNr) should not be checked case-sensitive

Key	Format	CND	Description
<a href="#">mid</a>	ans..30	M	MerchantID, assigned by Computop
<a href="#">PayID</a>	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files as well as for capture or credit request.
<a href="#">XID</a>	an32	M	ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate
<a href="#">TransID</a>	ans..64	M	TransactionID provided by you which should be unique for each payment

Status	a..50	M	OK ( <a href="#">URLSuccess</a> ) or FAILED ( <a href="#">URLFailure</a> )
Description	ans..1024	M	Further details in the event that payment is rejected. Please <b>do not</b> use the <b>Description</b> but the <a href="#">Code</a> parameter for the transaction status analysis!
Code	an8	M	Error code according to Paygate Response Codes ( <a href="#">A4 Error codes</a> )
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here: <ul style="list-style-type: none"> <li><a href="#">HMAC Authentication (Request)</a></li> <li><a href="#">HMAC Authentication (Notify)</a></li> </ul>
additionalresponse data	an..128	O	Additional text which the operator's processing system can send optionally in replies to payment/cutover requests.

Key	Format	CND	Description	Beschreibung
<a href="#">PayID</a>	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files as well as for capture or credit request.	Vom Paygate vergebene ID für die Zahlung; z.B. zur Referenzierung in Batch-Dateien sowie im Capture- oder Credit-Request.

Key	Format	CND	Description	Beschreibung
<a href="#">XID</a>	an32	M	ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate	Vom Paygate vergebene ID für alle einzelnen Transaktionen (Autorisierung, Buchung, Gutschrift), die für eine Zahlung durchgeführt werden

Key	Format	CND	Description	Beschreibung
<a href="#">TransID</a>	ans..64	M	TransactionID provided by you which should be unique for each payment	Ihre eigene TransaktionsID, die für jede Zahlung eindeutig sein muss

Key	Format	CND	Description	Beschreibung
Status	a..50	M	OK ( <a href="#">URLSuccess</a> ) or FAILED ( <a href="#">URLFailure</a> )	OK ( <a href="#">URLSuccess</a> ) oder FAILED ( <a href="#">URLFailure</a> )

Key	Format	CND	Description	Beschreibung
<a href="#">Description</a>	ans..1024	M	Further details in the event that payment is rejected. Please <b>do not</b> use the <b>Description</b> but the <a href="#">Code</a> parameter for the transaction status analysis!	Nähere Beschreibung bei Ablehnung der Zahlung. Bitte nutzen Sie <b>nicht</b> den Parameter <b>Description</b> , <b>sondern Code</b> für die Auswertung des Transaktionsstatus!

Key	Format	CND	Description	Beschreibung
<a href="#">Code</a>	an8	M	Error code according to Paygate Response Codes ( <a href="#">A4 Error codes</a> )	Fehlercode gemäß Paygate Antwort-Codes ( <a href="#">A4 Fehlercodes</a> )

Key	Format	CND	Description	Beschreibung
<a href="#">MAC</a>	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here: <ul style="list-style-type: none"> <li><a href="#">HMAC Authentication (Request)</a></li> <li><a href="#">HMAC Authentication (Notify)</a></li> </ul>	Hash Message Authentication Code (HMAC) mit SHA-256-Algorithmus. Details finden Sie hier: <ul style="list-style-type: none"> <li><a href="#">HMAC-Authentisierung (Anfrage)</a></li> <li><a href="#">HMAC-Authentisierung (Notify)</a></li> </ul>

Key	Format	CND	Description	Beschreibung
additionalresponse data	an..128	O	Additional text which the operator's processing system can send optionally in replies to payment/cutover requests.	Zusätzlicher Text, den das Verarbeitungssystem des Betreibers optional als Antwort auf Zahlungs-/Umstellungsanforderungen senden kann.

Response parameters for incremental authorisation