

## API Updates for Partial Authorizations

Authorize.Net is adding support for partial authorizations for debit, prepaid and gift cards for these card types, for U.S. transactions only:

- MasterCard
- Discover
- Diners Club
- JCB
- American Express
- Visa

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; using some, or all, of the available balance on the debit or prepaid card, in addition to one or more different payment methods.

### How a Partial Authorization Works

1. You submit an Authorization Only request or an Authorization and Capture request for a debit card or prepaid card.
2. The authorization reply message from Authorize.Net 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 approved, which is the amount available on the card
  - A value called the splitTenderId that you can use to link this authorization request to subsequent transactions

You can also receive balance information for partially-approved and fully-approved requests.

**Note:** All transactions are put in a hold state until the final transaction is received. This is the transaction with a splitTenderId where the remaining amount is approved. At this point, all transactions associated with the splitTenderId will be released from the hold state and will be returned to the original state (Authorization Only, or Authorization and Capture).

You can release all held transactions associated with the splitTenderId by sending a Prior\_Auth\_Capture request. This type of request is the same as the existing Prior Authorization and Capture request, except that x\_split\_tender\_id is used instead of x\_trans\_id. Once all held transactions are released, the splitTenderId can no longer be used.

3. If you decide not to capture the partial approval, you should request a void. A void request can be used to cancel the SplitTender group. This type of request is the same as the existing void request, except that x\_split\_tender\_id is used instead of x\_trans\_id.
4. You can use one or more different payment methods for the rest of the order amount.

## Opting In

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

- You can turn on the Partial Authorization feature in the Transaction Settings section of the Merchant Interface. Choose this method only after your Web site has been updated to handle partial authorization transactions.
- You can include a new API field in your initial Authorization Only or Authorization and Capture request that enables partial authorization for that specific request.

## New API Fields

### New Request Fields

API Field	Description
<b>x_allow_partial_Auth</b> Possible values: <ul style="list-style-type: none"> <li>• True</li> <li>• False</li> </ul>	Indicates if the transaction is enabled for partial authorization. Including this field in the transaction request overrides your account configuration.
<b>x_split_tender_id</b>	This value links the current authorization request to the original authorization request. This value is returned in the reply message from the original authorization request.

### New AIM Reply Fields

ORDER	FIELD NAME	VALUE	FORMAT	NOTES
43	Split Tender ID	The value that links the current authorization request to the original authorization request. This value is returned in the reply message from the original authorization request	Alphanumeric	This is returned in the reply message for the first transaction that receives a partial authorization. Send this value to link related transactions; it is echoed back in the return string.
44	Requested Amount	Amount requested in the original authorization	Numeric	This is present if the current transaction is for a prepaid card or if a splitTenderId was sent in.
45	Balance On Card	Balance on the debit card or prepaid card	Numeric	Can be a positive or negative number. This is present if the current transaction is for a prepaid card or if a splitTenderId was sent in.
51	Account Number	Last 4 digits of the card provided	Alphanumeric (XXXX6835)	This is a new field that is returned with all transactions.
52	Card Type	Visa, MasterCard, American Express, Discover, Diners Club, EnRoute, JCB	Text	This is a new field that is returned with all transactions.

## New Relay Response Reply Fields

FIELD NAME	VALUE	FORMAT	NOTES
x_account_number	Last 4 digits of the card provided	Alphanumeric (XXXX6835)	This is a new field that is returned with all transactions.
x_card_type	Visa, MasterCard, American Express, Discover, Diners Club, EnRoute, JCB	Text	This is a new field that is returned with all transactions.
x_split_tender_id	Value that links the current authorization request to the original authorization request. This value is returned in the reply message from the original authorization request	Alphanumeric	This is returned in the reply message for the first transaction that receives a partial authorization. Send this value to link related transactions; it is echoed back in the return string.
x_prepaid_requested_amount	Amount requested in the original authorization	Numeric	This is present if the current transaction is for a prepaid card or if a splitTenderId was sent in.
x_prepaid_balance_on_card	Balance on the debit card or prepaid card	Numeric	Can be a positive or negative number. This is present if the current transaction is for a prepaid card or if a splitTenderId was sent in.

## New Response Codes

ReasonCode	Code	Response
295	4	The amount of this request was only partially approved on the given prepaid card. Additional payments are required to complete the balance of this transaction.
296	3	The specified splitTenderId is not valid.
297	3	A Transaction ID and a Split Tender ID cannot both be used in a single transaction request.
298	3	The specified splitTenderId has been completed (either released or voided). It can no longer be associated with new transactions.

## Sample AIM Transactions

The first sample shows a partial authorization. \$12.01 was requested, but only \$1.23 was approved. The remaining balance on the card is \$0.00. Because this was a partial authorization, a splitTenderId was generated, with a value of 100055. XXXX0015 is the masked card number and the card type is a MasterCard.

```
4|1|295| The amount of this request was only partially approved on the
given prepaid card. Additional payments are required to complete the
balance of this transaction.|WEV6EE|Y|2147801557||This is a test
transaction|1.23|CC|auth_capture||||1400 E Park
Ave|||46225|||||PON123456|9A1302DB32FB589C255D889DBD1152F6|
|2| XXXX0015|MasterCard|100055|12.01|0.00
```

The second sample shows a full approval with a balance on the card of \$1.23. The splitTenderId of 100135 was passed in on the request to tie this transaction to the first. \$8.10 was requested and \$8.10 was approved. The card has \$1.23 balance remaining. XXXX0002 is the masked card number and the card type is a MasterCard.

```
1|1|1|This transaction has been approved.|LPZJJK|Y|2147802057||This is
a test
transaction|8.10|CC|auth_capture|||||46226|||||3.0000||D4
61F2D5C8214E38E0481DF6BB5244A7||2|XXXX0002|MasterCard|100135|8.10|1.23
```

## Sample Relay Response

If a split tender ID was passed in, then the response includes each of the following fields. Each field will hold the current transaction followed by all transactions associated with the given splitTenderId, in order from oldest to newest. A pipe (“|”) character is used to separate each value. All parameters will hold the same number of values.

x_response_code	1 1
x_response_reason_code	1 1
x_response_reason_text	This transaction has been approved. This transaction has been approved.
x_avs_code	Y Y
x_auth_code	C1RR33 04OSH9
x_trans_id	2147801919 2147801918
x_method	CC CC
x_card_type	American Express American Express
x_prepaid_balance_on_card	0.00
x_prepaid_requested_amount	7.53
x_account_number	XXXX0002 XXXX0002
x_cv2_resp_code	
x_cavv_response	2
x_amount	8.0000 1.23