Using Pre-paid Gift Cards in NCR Counterpoint

Summary:

How are pre-paid gift cards handled in CPSQL?

How is the balance verified during ticket completion?

Solution:

For pre-paid cards, the system will send out an authorization and only create a payment for the amount available on the card.   If applicable, once the remaining balance of the ticket is paid with another payment, the complete button can be used to finalize the ticket.

If there are not enough funds on the card to cover the amount requested, CSPQL should come back with a declined message.

We will process the card for the balance and prompt for another form of payment. This is called a partial authorization. CPSQL supports this with First Data North, RBS Lynk, and TSYS, as well as for AmeX direct transactions, so they should not have to know the exact amount on the card. The system will send out an authorization attempt and only create a payment for the amount available on the card. Once the remaining balance of the ticket is paid with another payment the complete button will need to be used to finalize the ticket.

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