

American Express Estimated Authorisations Policy for Card Not Present Grocery and Retail



We recognise that it can be difficult to estimate the final total for online products sold by weight or shipped from multiple fulfilment centers.



SINCE OCTOBER 2020,

we have updated our Estimated Authorisation policy for Card Not Present Grocery and Retail Merchants. This enables Merchants to include variations in weight and shipping charges under the original authorisation approval amount.



WHAT DOES THIS MEAN?

The amount that you submit on the final Card Not Present grocery or retail order will be valid for up to 15% above the authorisation amount.



HOW DOES IT WORK?

If the final purchase amount is more than 15% above the original authorisation amount, you will need to reauthorize the transaction amount before submitting to American Express.

If the final purchase amount is less than 15%, no additional authorisation is needed. You can submit the final amount to American Express.

IMPORTANT CONDITIONS

- This is valid for Card Not Present charges in the grocery and retail industries.
- The Card Member must provide consent to bill the full total amount.
- Authorisations and charges must be submitted under the Card not present point of service codes.
- Follow regular Card Acceptance procedures for authorisation and processing.