How to Configure the Test and Trust Authorization Mode

Overview

This page is intended to walk a user through a detailed explanation of the FasCard Test and Trust logic and how to configure the feature.

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Feature Logic

TEST AND TRUST LOGIC

The Test and Trust feature is an authorization mode that charges retail customers a small fee when using their credit cards to **"Test"** they have a legitimate bank account to complete transactions. This **"Test"** amount of **$0.29** is set by CCI and cannot be changed. The **"Trust"** amount is set by the Store Owner.

Test and Trust works as outlined below:

1. Retail customer swipes their credit/debit card.
2. **Test** amount of **$0.29** is charged.
3. If successful, the card is validated, and the test amount is voided.
4. The customer can then spend up to a designated **"Trust"** amount and will not be charged the **"Test"** amount again until the system resets.
5. The system reset occurs when the two-hour idle time has passed with no activity from the same customer.
6. Once the two hours has passed, the system captures the amount the customer has spent, and the system will reset, ready to accept the customer's next spending activity.

If at any time the FasCard system attempts to capture the amount a customer has spent, but fails (See below **Failed Scenarios #2**), the lost amount will show on the Credit Card Captures Report under the Reports tab in the FasCard Admin site.)

> ⊘ **ADDITIONAL TRANSACTION FEES**
>
> **AUTH.NET WILL CHARGE AN ADDITIONAL TRANSACTION FEE ON THIS TEST AND TRUST AMOUNT OF $0.29. SOME CREDIT CARD PROCESSORS MAY ALSO CHARGE AN ADDITIONAL FEE ON THIS AMOUNT.** You may want to check with your processor to see what fees they charge.

> ⊘ **NOTE**
>
> FasCard will remember a card that fails to capture while in Test and Trust Mode - essentially one that cannot be trusted – for 7 days. If the card is reswiped during that time then FasCard will revert to the original 'Pre-Auth & Hold' logic when authorizing the card.

Where to Access the Test and Trust Authorization Mode

This feature is found in the **Server Management Screen.**

1. To access this function, log into your FasCard admin site.

2. Select the **Setup** tab to access the server management screen.

3. Scroll down to the **Credit Card** section.

The Fields

TEST AND TRUST FIELDS

There are three fields that are utilized when the Test and Trust mode is selected. The fields are Authorization Mode, Auth/Hold Amount, and Trust Amount. The fields are described below.

FIELD	DESCRIPTION
Authorization Mode	This allows an owner to choose which type of authorization mode to use for their entire system. When Test and Trust mode is selected, the customer's card is temporarily charged a pre-set amount of $0.29 to test that the card is valid. If the test is successful, the $0.29 is voided, and the customer can now spend up to the designated Trust Amount in a set of transactions.
Authorization /Hold Amount	• This field is primarily used when the Pre-Auth mode is selected. However, it can be used while in Test-and-Trust mode if a customer's card is charged the test amount, $0.29 and fails. When the customer's card is charged the $0.29 test amount and fails, the system reverts to the Pre-Auth mode for that specific card for the day. Any subsequent swipes for that day must be pre-authorized before transactions can be accepted. This Auth/Hold amount must be set to accommodate this instance. **The Auth /Hold amount must be greater than or equal to the highest priced machine. It cannot be set to $0.**
Trust Amount	This is the amount a customer can spend up to in a set of transactions. This field is only displayed when the "Test and Trust" mode is selected and saved. This field is not the same as the Max Daily Auth Amount.

How to Configure the Test and Trust and Auth/Hold Fields

AUTHORIZATION MODE

Choose the Test and Trust mode from the drop-down menu and click save so that the trust amount appears.

Authorization Mode	Test-and-Trust ▼
Auth/Hold Amount	$15.00
Trust Amount	$20.00

AUTH/HOLD AMOUNT

Set this amount to serve as a pre-authorization hold in the event a customer's card is **declined** while in Test and Trust mode. **When setting the Auth/Hold amount, it must be greater than or equal to the highest priced machine and cannot be set to $0.**

Authorization Mode	Test-and-Trust ▼
Auth/Hold Amount	$15.00
Trust Amount	$20.00

Even though the Auth/Hold Amount field is primarily used when Pre-Auth mode is selected, it is activated in the Test and Trust mode when a customer's card is **declined**. When a customer's card is charged the $0.29 test amount and is successful, but **fails during the capture of the trust amount**, the system reverts to the Pre-Auth mode for that specific card for the day. Any subsequent swipes of that card for that day must be pre-authorized before transactions can be accepted. This Auth/Hold amount must always be set to accommodate this instance.

Set this amount as the maximum amount a customer can spend in a set of transactions. After their card has been charged the tested amount of $0.29 and is successful, they can spend up to this amount. **When setting the Trust Amount, it needs to be greater than or equal to the Auth /Hold amount. (If the Trust amount is less than the Auth/Hold amount, the system will revert to the original Pre-Authorization logic.)**

Authorization Mode	Test-and-Trust ▾
Auth/Hold Amount	$15.00
Trust Amount	$20.00

Click **Save**.

Configurations and Customer Spending Scenarios

SUCCESSFUL TRANSACTION SCENARIOS

Example 1

Configuration:

Mode: Test and Trust

Auth/Hold Amount: $20

Trust Amount: $40

Spending Scenario:

1. Customer swipes their credit card
2. $0.29 Test Amount is approved and voided, and the customer can now spend up to the Trust Maximum Amount of $40.
3. Customer spends $32.00 total.
4. Customer doesn't spend any more money.
5. The 2-hour idle time expires.
6. Customer card is charged the total amount of $32.

Example 2

Configuration:

Mode: Test and Trust

Auth/Hold Amount: $20

Trust Amount: $40

Spending Scenario:

1. Customer swipes their credit card
2. $0.29 Test Amount is approved and voided, and the customer can now spend up to $40
3. The customer spends $38 and attempts to purchase another $4 to put them at $42.
   a. The system captures the amount spent so far, $38, and if successful, then charges a new "test" amount of $0.29. If the $0.29 is successful, the customer can continue their purchase of $4.
4. The customer doesn't spend any more money.
5. 2 hour idle time expires
6. The customer's card is charged the 2nd amount of $4 for a total of $42.

FAILED TRANSACTION SCENARIOS

Example 1

Configuration:

Mode: Test and Trust

Auth/Hold Amount: $20

Trust Amount: $40

Spending Scenario:

1. Customer swipes their card
2. $0.29 Test Amount is charged, and **declined**
3. FasCard then reverts to pre-auth-only mode for this credit card for the rest of the day
4. Any subsequent swipes of this card must be Pre-Authorized for $20 (This is the Auth/Hold Amount) before transactions will be accepted.

Example 2

Configuration:

Mode: Test and Trust

Auth/Hold Amount: $20

Trust Amount: $40

Spending Scenario:

1. Customer swipes card,
2. $0.29 Test Amount is approved and voided, and the customer can now spend up to $40
3. Customer spends $32.00
4. 2-hour idle time expires with no additional spending activity
5. System attempts to capture the$32.
6. Customer's card gets declined the $32 charge
   a. FasCard begins to decrement the $32 charge by $3 and retries
      i. If successful, store owner recovers $29 but loses $3
      ii. If the $29 fails, FasCard decrements charge by another $3 and retries
         1. FasCard will keep attempting to capture the charge. If the decreasing attempted charge falls below $5, FasCard stops retrying and store owner loses the full amount of $32.
         2. The failed capture amount will display on the Credit Card Captures report.

Other Resources

FasCard Credit Transaction Processing

Authorization Hold