

Pre-Authorizing Credit Cards Payments for Orders

Credit card pre-authorization is a security measure to help protect you from fraudulent order transactions. If you are using the built-in order forms, it is the default type of authorization for clients paying by credit card.

A standard credit card charge has two steps, the credit card authorization and the funds capture. Ubersmith's Order Manager can run these steps separately to prevent fraud. Pre-authorizing a card happens when an order is initially submitted. The card number's validity and the customer's ability to afford the amount due are verified. However, no funds change hands.

Once a pre-authorization runs successfully on an order, you can take additional steps to screen the order and customer for potential fraud. Once you are confident in the transaction, run the Generate Invoice order action which officially sends the customer their first invoice and captures the funds to complete the charge.

The underlying process for a pre-authorized credit card payment for an order is:

1. A pre-authorization transaction is submitted to your payment gateway.
2. The gateway determines if the transaction is successful or not, without capturing the funds from the client's account. At this point you are not yet liable if the card is stolen.
3. If the pre-authorization was successful, you can now take steps to ensure the order is not fraudulent. Once you are comfortable that this is the case, use the [generate invoice order action](#) in the order queue.
4. The capture transaction on the previously authorized transaction will then take place, paying the invoice.

If you are [using the API](#) to build your order forms, set `info[payment_type]='charge_prior_auth'` in the order details to use credit card pre-authorization.

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