

# Flavours of an Ecommerce Transaction

Ecommerce transactions are available in 5 exciting flavours:



Authorisation



Capture



Payment



Refund



Void



## Authorisation

An Authorisation is a hold (reservation) placed on a customer's account for a requested amount. Authorisations are typically used when you (the seller) need time to prepare an order before it can be sent to the customer.



**STEP 1:**  
Your customer adds an item to their cart and performs a checkout.



**STEP 2:**  
The customer is taken to your Payment Page and enters their payment details. An Authorisation request is sent to your payment gateway for onward real-time processing at your acquiring bank.



**STEP 3:**  
Once the bank approves the Authorisation, the checkout value is reserved on your customer's account. Your online store receives an Approved Notification, enabling you to start preparing the order.



## ! Void

**Oh no!** You performed an Authorisation and can no longer fulfil the order? By using the Void transaction type, you can cancel the reservation that was previously placed on your customer's account.



## Capture

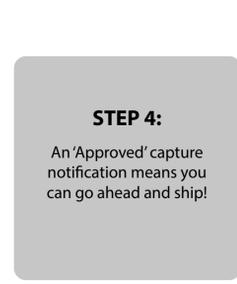
A Capture is the second phase to an Authorisation. It allows you to request settlement of the funds previously reserved on your customer's account, enabling you to complete the payment. This transaction is typically used once you have prepared the order and are ready to dispatch for the customer delivery.



**STEP 1:**  
You have prepared your customer's order and are ready to ship.



**STEP 2:**  
Log into your payment gateway's online portal and perform a Capture request for the previously authorised amount. The request is sent to your acquiring bank for processing.



**STEP 4:**  
An 'Approved' capture notification means you can go ahead and ship!



**STEP 3:**  
Once the bank approves the Capture, the reserved funds are moved from your customer's bank account to yours.



## ! Refund

**Oh no!** There's a problem with a settled order and you need to give money back to your customer? By using the Refund transaction type, you can refund the order total bank into your customer's account.

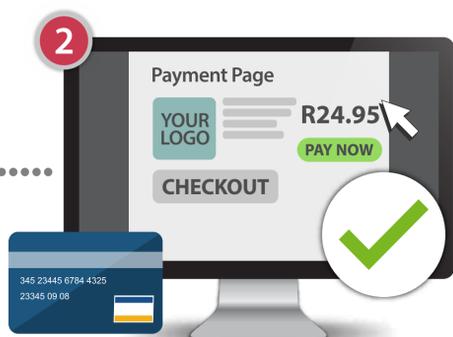


## Payment

A Payment transaction is simply a request for payment. This transaction type is equivalent to an Authorisation plus Capture. It is typically used when purchased items can be delivered immediately and do not require time to prepare. Examples include the sale of digital media (on-demand videos, mp3s, etc.), tickets and pre-paid airtime.



**STEP 1:**  
Your customer adds an item to their cart and performs a checkout.



**STEP 2:**  
A payment request is sent to your payment gateway for onward real-time processing at your acquiring bank.



**STEP 4:**  
Your customer receives an 'Approved' notification and issues the goods.



**STEP 3:**  
Once the bank approves the Payment, the order's total amount is moved from your customer's bank account to yours.

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WE'D LOVE TO HEAR FROM YOU

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