



## **How Pre-Authorizations Affect Credit and Debit Cards**

Every time a Credit or Debit Card is swiped, the ePort will dial out and obtain a valid pre-authorization from the credit card processor before the customer is allowed to activate the machine and select their product. In some cases, that pre-authorization amount may be higher than the amount of the product the customer will ultimately purchase.

For customers who swipe a card linked to their BANK ACCOUNT (I.E. Debit Cards), they will see the pre-authorization amount listed on their account FIRST. This will usually show as a “Pending” transaction or include the word “Authorization” in the transaction record. In most cases, the actual transaction amount will be settled and sent to their bank within 12 to 24 hours of the card being swiped.

Once we have successfully settled the transaction against their account, that pre-authorization can be released back into their account immediately, but different banks have their own policies regarding how long this process takes. Some release the pre-authorization within 24 hours of the transaction settling, but we also know that some banks take 3-5 business days to release any pending authorization back in the accounts’ available balance. This is especially true for stored value cards or gift cards.

**Please call the USA Technologies Help Desk at  
1-888-561-4748 if you have any questions regarding this  
process!**

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