Pre-Authorization functionality on RuPay Debit Card

Pre-Authorization functionality implemented on RuPay Debit Card. Pre-Authorization in RuPay debit card is a transaction mechanism wherein a specified amount is temporarily blocked in the cardholder's account to secure funds before the final transaction amount is settled.

The facility shall be available for the following MCCs:

MCC	Description	Allowed Days	
		Domestic Transactions	International Transactions
7011	Hotel Booking	7 Days	30 Days
8062	Hospitals	7 Days	30 Days
3351 to 3441	Car Rentals	7 Days	30 Days
4112	Passenger Railways	7 Days	30 Days
4121	Cab Booking	7 Days	30 Days

Handling allowable limit over and above the pre-authorized amount:

In some cases, the final settlement amount may differ from the initial authorization due to additional charges or adjustments. Merchant is required to handle these variances appropriately. Here's an example:

Scenario: A customer pre-authorizes a debit card for INR 2000 at a hotel. Upon check-out, the final bill is INR 2100, including incidentals. In this case, the merchant needs to settle the transaction with the additional amount of INR 100

Process: The merchant will send a presentment for INR 2000 and shall take a fresh authorization of additional INR 100. Alternatively, the merchant can initiate a cancellation of earlier Pre-authorization and initiate a new authorization for the total bill amount, which will include the additional usage.

Internal