

# Make every sale count

Complete more successful Visa® Prepaid card transactions with Visa Partial Authorization



*More consumers than ever are enjoying the convenience of Visa Prepaid cards. And by enabling Partial Authorization you can save significant lost revenue by ensuring more successful Visa Prepaid transactions.*

## What is Visa Partial Authorization?

With Visa Partial Authorization, you can complete a Visa Prepaid card transaction even when the total sales amount exceeds the balance on the card. Cardholders can simply pay the balance using another form of payment to complete the transaction.

## Why it pays to enable Partial Authorization

Merchants who don't enable Partial Authorization risk losing up to 56% of their Visa Prepaid sales in declined transactions.<sup>1</sup> What's more, these declines are likely over a relatively small amount. On average, when partial authorization is used, the card will cover about 80% of the purchase.<sup>2</sup>

So why leave sales behind? Especially when simply enabling payment of a small amount from another source would cover the rest of the payment.

Enabling Visa Partial Authorization allows you to capture those sales by completing those transactions. Your customers benefit – and so does your bottom line.

## The numbers add up

# 30%

annual growth of Visa Prepaid volume since 2011.<sup>1</sup>

# 56%

of potential Visa Prepaid sales are **declined** when Partial Authorization isn't enabled.<sup>1</sup>

# 80%

of the average sale amount is **covered** by the Visa Prepaid card.<sup>1,2</sup>



## Key benefits of Partial Authorization

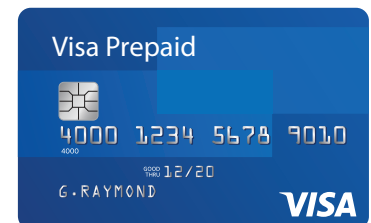
- **Complete more sales:** Fewer declines at checkout mean more completed sales.
- **Improve your customers' experience:** Customers no longer need to know the balance on their Visa Prepaid card before making a purchase – they can simply cover the balance with another form of payment.

## How we can help

---

We offer a range of tools to help you and your staff complete more sales with Visa Prepaid cards.

To learn more about how Visa Prepaid cards and Visa Partial Authorization can benefit your business, speak to your acquirer or payment processor, or visit [www.visa.ca/prepaidtoolkit](http://www.visa.ca/prepaidtoolkit)



<sup>1</sup>Source VisaNet: 12 month average April 2013 to April 2014.

<sup>2</sup>For sales where a partial authorization is completed.

\*Trademark of Visa International Service Association and used under license.

© 2014 Visa. All Rights Reserved.

