

1. Description

- 1.1 Capture occurs after authorization, unless such authorization is reversed. Once a payment transaction is captured, the payment is settled, and the transaction is completed.
- 1.2 Capture is the point at which fees are deducted from the pre-authorized amount, if any.
- 1.3 Capture can be instant and automatic with messages, or delayed by submitting requests manually through batches at the end of the day.

2. How does the solution work?

- 2.1 This solution creates a capture file (HOT file) or shares messages containing the authorizations successfully completed during the day.
- 2.2 This solution is triggered upon receipt of:
 - 2.2.1 The ticket/EMD (Electronic Miscellaneous Document) issuance in the sales report file.
 - 2.2.2 A stand-alone capture web service request.
 - 2.2.3 A stand-alone capture REST API service request.
- 2.3 We deliver the capture file or messages to the relevant Customer Selected Provider (usually an acquirer or another gateway/orchestrator) in Customer's preferred file format (HOT, CAT, CSI and CCSP may be available upon request).
- 2.4 We update the PNR (Passenger Name Record), if applicable.

3. Key features

- 3.1 This solution works with e-commerce and card present transactions.
- 3.2 This solution supports payment card transactions and APMs.
- 3.3 Customer can choose between:
 - 3.3.1 Instant capture: with (real-time messages just after authorization).
 - 3.3.2 Delayed capture: submitting requests manually through batches at the end of the day (24 hours cut off).
- 3.4 This solution supports partial and multiple capture, provided that the relevant Customer Selected Provider supports partial and multiple capture.
- 3.5 Customer can request multiple partial captures for one authorization.
- 3.6 We provide the capture file to the relevant Customer Selected Provider in real-time via XML (Extensible Markup Language) messages, or through a batch file via SFTP (Secure File Transfer Protocol).
- 3.7 This solution is available for card payment and APMs.
- 3.8 This solution supports:
 - 3.8.1 Referenced capture: when the same Customer Selected Provider performs the authorization and capture.
 - 3.8.2 Non-referenced capture: when different Customer Selected Providers perform the authorization and capture.

4. Dependencies

- 4.1 Customer must have a contract with the relevant Customer Selected Provider (usually an acquirer) to process the Capture file and proceed with clearing and settlement of funds.

5. Disclaimers and limitations

- 5.1 Customer Selected Provider involved in the process are responsible for funds settlement with issuing banks.
- 5.2 We are not responsible for transactions not captured on time by Customer after authorization.
- 5.3 Some Customer Selected Provider may not support partial or multiple capture.

5.4 We transmit the capture files and messages on behalf of Customer and therefore they cannot be construed as a payment order.

6. Integrations

6.1 This solution can be integrated with our Checkout SDK and Checkout UI solutions as well as with the PNR.

6.2 Other integrations with Customer's front and back ends may be available, subject to further scoping.