



Credit Card Information

- **When you press the submit button on the order form it sends what is called an authorization request** to your credit card company. This request includes the amount of the order as well as the billing information you included on the order form.
- **Your credit card company then not only verifies that the card is valid and that the amount is available, they also verify the full billing information** that was entered.
- **If the card number is valid and the funds are available** they put an authorization hold on the funds and return information to us on if the billing information entered was also valid.
- **An authorization is only a hold on the funds for a possible future transfer of funds.** This hold is temporary and if the transaction isn't settled it will expire even without any action. It is not a completed transaction and no funds are transferred at that time.
- **If all of the information matches** and the bank authorizes the transaction we will begin processing your order. Once the order is ready to be packaged and shipped the transaction is settled. Only after the transaction is settled are any funds transferred.
- **If the credit card company returns an authorization with an error message** that the billing information doesn't match, you will receive an error message after you submit your order stating the problem. An immediate void is processed on the authorization hold. The void is processed within seconds of you pressing the "submit order" button.
- **For some unknown reason they process the transactions backwards**, doing the hold on the funds before they check the address. This creates situations where the funds are authorized but the transaction is voided because the followup information wasn't correct.
- **Although your credit card company will show that they authorized the request**, they will not stand behind the charge if the information does not match and as such we cannot process an order with the information not correctly matching. They are more than happy to process the charge because they hold no liability if the transaction is fraudulent as they have notified us that the information is not correct.
- **Your credit card company will still show a temporary authorization hold** on the funds. It can take several working days for them to process the void on the authorization. The time will vary from one company to the next.
- **Unfortunately, Many customer service people at the card companies don't understand** the difference between a settled transaction and simply an authorization hold. They will tell you that it was a valid transaction even though we have processed a void on the transaction and none of your order details have been recorded or sent to us.
- **If you received an error message when submitting the order** your transaction has been voided, the authorization will be removed as soon as your credit card company processes the void. We have no way of accessing the order or processing the transaction at that point.
- **The card companies process authorizations and charges immediately however** they do not process voids or credits as fast. We do not know why they take longer to process voids and credits.

- **Once the transaction is voided and you receive the error message** we will not receive a copy of your order, we cannot attempt to reprocess the credit card, the entire transaction has been voided.
- **Each time you submit the order and receive an error message another temporary authorization hold will be placed on the funds**, we highly recommend copying the information directly from your credit card statement to the online form to avoid this.
- **We do not recommend verifying your address with your card company over the phone** as many address terms will appear different to their processing system, however they tend to sound the same over the phone; such as: "Ave" and "Avenue" or "PO Box" and "P.O. Box". For this reason we recommend using your printed card statement for the address verification.