

FUEL DOCK PRE-AUTHORISATION

PLEASE READ BEFORE USE

HOW PRE-AUTHORISATION WORKS AT MARINA MARTHA COVE FUEL DOCK

WHAT IS PRE-AUTHORISATION?

Before you will be allowed to take fuel from a pump, the pump owner needs assurance from the bank that the customer has sufficient funds to pay for it.

WHY IS PRE-AUTHORISATION NEEDED?

In a normal retail situation if your purchases exceed the amount of credit you have available, the goods can be returned to the shelf. When dispensing fuel at an unmanned site, if the amount you dispense exceeds the balance in your account, it is not possible to remove the fuel from your tank.

HOW DOES PRE-AUTHORISATION WORK?

When you insert your credit or debit card, the OUTDOOR PAYMENT TERMINAL (OPT) screen displays the message "ENTER RANGE". At this prompt you select the pre-authorisation amount you want to fill up to. The OPT sends this request to your bank to confirm your account has enough available funds to do this. Your bank will debit your account immediately (and so reduce your available funds) to reserve the pre-authorisation amount – this is done to ensure that your bank can reimburse the pump owner for the fuel you'll eventually purchase.

You can now dispense fuel up to a maximum of this amount. When you complete filling and hang up the nozzle the OPT sends a message to inform your bank of the amount of the actual fuel you purchased. Your bank will then apply this purchase to your debit account and reimburse the pump owner.

Your bank may hold the pre-authorisation amount for up to 7 business days (this timeframe varies from bank to bank) after which time they will release the pre-authorisation amount and the available funds in your debit card account will reflect this.

In all cases it is "YOUR BANK" which is holding onto your money. The OPT just sends the requested authorisation amount to your bank. No money is held by MARINA MARTHA COVE. To arrange the release of any pre-authorisation, you will need to contact your bank directly.

EXAMPLE

\$200 debit

this is the pre-authorisation amount held by your bank,
they will release this amount – it may take up to 7 business days

\$125.45 debit

this is how much you fuel you purchased
it will be debited from your bank account immediately

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