worldpay
from FIS

Split Tender

Historically, you have been able to submit two different types of transactions (Sale and NoNSFSale) for processing a gift card redemption, with the NoNSFSale type transaction allowing for split tender (as described below).

Sale transaction

This is the most commonly used transaction in which the tender amount is less than or equal to the available gift card balance. If the tender amount is more than the available gift card balance, the transaction will decline. See example below:

- **$**10 gift card used for a $7 sale will result in an approval.
- $10 gift card used for a $14 Sale will decline.

NoNSFSale (No-Non-sufficient funds sale) transaction

If the tender amount is more than the available gift card balance, the payment device will prompt for another form of payment to complete the sale. See example below:

- $10 gift card used for a $7 sale will result in an approval.
- $10 gift card used for a $14 Sale will result in an approval and prompt for additional payment of $4.

Moving forward, you will no longer have the option to simultaneously alternate use between these two types of transactions for processing a gift card redemption; the Valutec platform will only perform one of these transaction types. Because the Sale transaction is used most often, the **Sale** transaction type **will be the default transaction type** after you've migrated to the new gift processing platform. If you would like **NoNSFSale** to be your default transaction type, please call 800-846-4472 to make this request.

Note that applying Split Tender will approve all Sale and NoNSFSale transactions if any balance remains on the card. A Sale transaction will no longer decline if insufficient funds remain and Split Tender is enabled.