

Hotel reservation by means of down payment with a credit card

HOTEL ADVANCE DEPOSIT

If your hotel wishes to request an advance deposit for a guaranteed booking, this can be handled using the guest's credit card. This information sheet will tell you ① the correct way to handle deposits paid by credit card, ② the correct way to handle cancel deposits that have already been paid, and ③ the correct way to deal with cases of overbooking.

It is important for you to follow these instructions carefully. This will help to prevent queries from customers or even cancellations.

① THE CORRECT WAY TO HANDLE ADVANCE DEPOSITS PAID BY CREDIT CARD

When the guest makes the booking, you should ...

... request the following information:

- The cardholder's first and last name (as shown on the card)
- The invoice address
- The credit card number and expiry date
- Phone number, postal address, email address
- The arrival date and length of stay

... give the guest the following information:

- The room price (complete with any levies, duties, taxes)
- The amount of the advance deposit that you will charge to the credit card (this may not exceed the price for 14 nights)
- The name, address and phone number of the hotel
- The booking code¹, requesting the guest to note this number in the event of any queries
- The advice that the advance payment will be deducted from the final invoice, and
- that the accommodation will be reserved for the guest for the period covered by the advance deposit

... inform the guest about your hotel's cancellation policy, notably

- the last possible date for a free cancellation
- that the advance deposit will be forfeited in part or in full after the cancellation period has expired or if the cancellation policy is not observed

After speaking with the guest ...

... book the advance deposit on your payment terminal

- As you only have the card number to hand and not the card itself, you should use the "manual data acquisition" function².
- You should write "Advance Deposit" in the signature field instead of the signature.

Secure processing of the deposit in E-Commerce

Worldline recommends our solutions; Saferpay Secure PayGate or Secure E-Commerce, for processing hotel advance deposits. With Secure PayGate you proceed as follows:

1. Open Secure PayGate on your PC.
2. Open a saved standard offer or create a new individual offer.
3. Send your offer by e-mail, together with other information in the form of an attachment if you so choose (such as cancellation policy).
4. The guest reviews the offer.
5. If he agrees, he clicks on the encrypted link in the e-mail; this automatically takes him to the Saferpay payment page.
6. The guest enters his card number, card validation code (CVV2, CVC2, CID), name and date of expiration and concludes his purchase.
7. The cardholder promptly receives a confirmation of purchase by e-mail.
8. At the same time you will receive a payment confirmation by e-mail.
9. The payment is automatically filed in your back office journal where you can check and administer it.

When processing using Secure E-Commerce your guest goes on your website and follows the normal selection and payment process.

Note the following: transaction processing using manual card data acquisition is subject to risks which are to be borne by you as the contractual partner. This is particularly the case if it is subsequently established that the card data was misused without the cardholder's consent. In these cases you assume all risks of collecting the receivable from the cardholder for the corresponding transaction. These risks can be significantly reduced by using Saferpay Secure PayGate.

¹ Assigned by the hotel

² The name of this function may vary according to the payment terminal model. Contact the manufacturer of your payment terminal if you have questions.

HOW TO COMPLY WITH PCI DSS GUIDELINES

If you have a specific business need to store card data locally, then physical storage is preferable. Electronic storage is more complex and requires extensive PCI DSS certification to ensure the security of the card data. For more details related to physical storage, refer to our "Directives for complying with PCI DSS security requirements for merchants". Card data (card number and expiry date) in paper format must be stored in a secure location that is accessible to a limited and authorised group of people only. Make sure the card data is deleted/destroyed after the guest leaves. You completely avoid having to request or store card verification numbers (CVV2, CVC2, CID, CAV2).

Provide the guest with written notification of the deposit

You are obliged to send a written confirmation of the deposit to the guest together with a copy of the reservation slip within three working days.

Your hotel's deposit confirmation must include the following information³:

- Name of the hotel
- Name, invoice address and phone number of the cardholder
- Expected arrival date
- Amount of the deposit
- Transaction date
- Deposit booking code
- Latest cancellation date
- Cancellation policy as agreed with the guest
- Information about rights and obligations when advance deposits are paid by credit card

You must obtain written confirmation of the booking from the cardholder (by fax, letter or email). The cardholder must explicitly confirm having read, understood and accepted the cancellation policy. We recommend that you send a standard letter for the cardholder to sign and return.

2 THE CORRECT WAY TO CANCEL ADVANCE DEPOSITS

When talking with the cardholder

- Notify him of his cancellation code⁴.
- Request that he note this code for use in the event of any queries.

After the conversation

- Write "cancelled" and the cancellation code on the advance deposit confirmation.
- Calculate the amount to be refunded.
- Carry out a credit card refund at your credit card terminal.
- Send a copy of both slips (Advance Deposit booking slip and cancellation credit slip) to the guest within three working days by letter, fax or email together with a note explaining that a refund has been made.

Refunds may only be initiated on the same credit card that was originally debited. No other credit or debit cards, no bank transfers.

3 THE CORRECT WAY TO DEAL WITH OVERBOOKING

The guest essentially has a right to the booked room or room category. If the accommodation booked by the guest is not available upon arrival, you are obliged to offer him the following services in lieu at the least:

- Accommodation in a different hotel until the reserved room is available. This must be of at least the same quality or higher.
- Transfer to the substitute hotel and back (on a daily basis, if requested by the customer).
- Forwarding of all incoming messages and calls to the substitute hotel.
- Two free, three-minute phone calls.
- The entire advance deposit paid by the guest must be refunded⁵.

³ Your hotel writes the confirmation of the advance deposit.

⁴ Your hotel assigns the cancellation code.

⁵ Proceed as described in section 2: The proper way to cancel down payments.

Your local point of contact can be found at: worldline.com/merchant-services/contacts

