



# REZOVATION DESKTOP CREDIT CARD PROCESSING USERS GUIDE

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## About This Guide

The following list of questions and answers is designed to help you understand how to use credit card processing **from within RezOvation Desktop**.

*For questions regarding credit card processing with the **Booking Engine**, please see the "Authorize.net / QuickCommerce User's Guide" on our web site by navigating to [www.rezovation.com](http://www.rezovation.com) and then selecting Documentation > RezOvation Booking Engine.*

## "Terminal", "Gateway", and "Processor" Explained

The terminal, gateway, and processor work together in order to capture and process credit card information.

The **terminal** is the device that is used to capture the credit card information and the amount of the charge. RezOvation Desktop is considered the **terminal**. The **terminal** passes the credit card information to the **gateway**.

The **gateway** is responsible for obtaining an authorization code and then for passing the authorized transactions to the **processor** for payment. The gateway "batches" the transactions at the end of the day, which sends the transactions to the **processor**. All users have the ability to log in to the **gateway** via a web site ([www.onlinemerchantcenter.com](http://www.onlinemerchantcenter.com)) to see all transactions that were authorized as well as batched.

The **processor** is responsible for receiving and processing the batches. The **processor** then transfers the payment to your bank account.

## Credit Card Processing Support Information

Support for credit card processing is provided by First National Processing. They can be reached at 877-492-1030.

If you require support for your RezOvation Desktop program, or are not sure whether the problem you are experiencing is caused by your RezOvation Desktop program, then you can contact RezOvation Technical Support at 512-322-2777 or [support@rezovation.com](mailto:support@rezovation.com).

## Steps for Recording and Processing a Payment

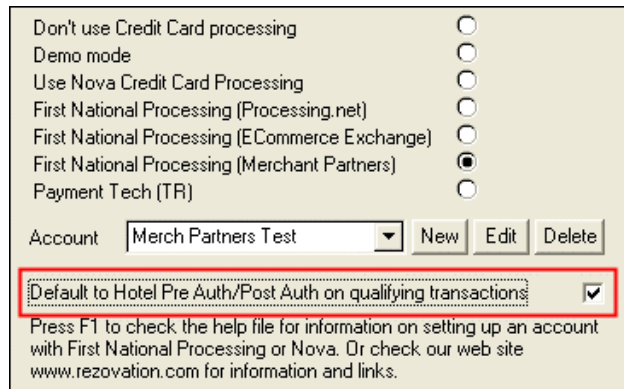
Payments can be recorded in a number of different ways depending on the type of transaction. The transaction types are classified as **Hotel**, **Retail**, and **Card Not Present**. Please read the steps below depending on the transaction type you wish to record.

### Hotel Transaction

When processing a hotel transaction, you have two options – 1) pre-authorize the card at check in, and process (post) the charges on checkout or 2) process the charges on checkout.

#### Pre-Authorizing Charges at Check in

1. Either set RezOvation to use Pre Auth by default for qualifying transactions (only reservations that are checking in that day and for which you are swiping the card) or use Pre Auth on a case-by-case basis. Note that in either case, you should **always check the guest in** before recording a transaction.
  - a. To set Pre Auth by default, go to Tools > Configure > CC Processing. Select the option for “Default to Hotel Pre Auth /Post Auth on qualifying transactions”.



Don't use Credit Card processing  
 Demo mode  
 Use Nova Credit Card Processing  
 First National Processing (Processing.net)  
 First National Processing (ECommerce Exchange)  
 First National Processing (Merchant Partners)  
 Payment Tech (TR)

Account: Merch Partners Test [New] [Edit] [Delete]

**Default to Hotel Pre Auth/Post Auth on qualifying transactions**

Press F1 to check the help file for information on setting up an account with First National Processing or Nova. Or check our web site [www.rezovation.com](http://www.rezovation.com) for information and links.

- b. To use Pre Auth on a case-by-case basis, select the “Hotel Pre Auth” option when processing the credit card. Note that it must be the arrival day of the reservation for this option to appear. In addition, the guest must be checked in before recording a transaction.
2. To process a payment left click on the ‘Record Transaction’ icon on the upper right side of the Contact Data Screen (see red arrow below).

RezOvation 2004 - The RezOvation Inn

File Edit Navigate Tools Window Help

Reserve Day F2  
Reserve Hour F3

First, Last Name: Mr. Demo Guest  
 2nd First, Last:   
 Address 1: 1855 Blake St  
 Address 2:   
 City, St, Zip: Denver CO 80202  
 Country, Fax: United States of America  
 Ph Home, Work: 303-274-3486 866-565-1800  
 Business Name: RezOvation, LLC

Mail Ok

**Contact Invoice History**

Inv #	Entered	Starting	Total	Paid
4	1/23/2004	3/5/2004	\$1,120.32	\$0.00
3	1/23/2004	1/27/2004	\$995.84	\$480.00
2	1/23/2004	1/25/2004	\$622.40	\$622.40
1	1/23/2004	1/25/2004	\$622.40	\$622.40

3. When the payment screen appears enter the amount to be paid then select 'Save.'

Payment Information

Date: 01/23/2004

*The RezOvation Inn*  
**\$540.00**

Master Card  
 Guest

Invoices to Display:  
 Single  Group  
 Contact  All Invoices

Quick Amount Selection:

The credit card processing window will appear. On top of this window you should see a "Swipe Card" box. If this box does not appear, click the Swipe Card button. Swipe the credit card. The box next to the card number will turn green to indicate that you have swiped the card. Click on 'Process Transaction.' You will then receive your approval code.

**NOTE:** you *must* swipe the card here to receive the lowest rate possible (card present rate).

Online Credit Card Processing

Name on card: John Guest  
 Address: 1800 Birch Lane Austin  
 Zip code: 78731  
 Card Number: [REDACTED] 0411  
 Expiration mmyy: 1105  
 CVV Security code:   
 Amount: 1.00  
 Account: Merch Partners Test

Swipe Card...  
 Pick Previous...

**Charge Type**  
 Retail Sale Charge  
 Hotel Pre Auth

- To post the transaction, *check out* the guest on the departure day, and then record another transaction. At this point you will have an option to "Post Hotel Pre Auth Charges".

## **Processing Charges at Checkout**

To process a payment left click on the 'Record Transaction' icon on the upper right side of the Contact Data Screen (see red arrow below).

Inv #	Entered	Starting	Total	Paid
4	1/23/2004	3/5/2004	\$1,120.32	\$0.00
3	1/23/2004	1/27/2004	\$995.84	\$480.00
2	1/23/2004	1/25/2004	\$622.40	\$622.40
1	1/23/2004	1/25/2004	\$622.40	\$622.40

When the payment screen appears enter the amount to be paid and then select 'Save.'

The credit card processing window will appear. On top of this window you should see a “Swipe Card” box. If this box does not appear, click the Swipe Card button. Swipe the credit card. The box next to the card number will turn green to indicate that you have swiped the card. Under Charge Type select Retail Sale Charge, and then click ‘Process Transaction.’ You will then receive your approval code.

**NOTE:** you *must* swipe the card here to receive the lowest rate possible (card present rate).

## RETAIL TRANSACTION

1. To process a payment left click on the ‘Record Transaction’ icon on the upper right side of the Contact Data Screen (see red arrow below).
2. When the payment screen appears enter the amount to be paid and then select ‘Save.’

The credit card processing window will appear. On top of this window you should see a “Swipe Card” box. If this box does not appear, click the Swipe Card button. Swipe the credit card. The box next to the card number will turn green to indicate that you have swiped the card. Click on ‘Process Transaction.’ You will then receive your approval code.

If you do not have a card to swipe, click Cancel in the Swipe Card box, and key in the card number manually. You should also enter the CVV Security code if this is available. The CVV code is important in the event that you *did not* swipe the card and a customer contests a charge. In some cases you may also receive a discount for providing the CVV information.

### How Can I Process A Charge At Check Out And Receive The Best Possible Rate When I Do Not Have The Guest's Credit Card?

You can pre-authorize the transaction *at check-in* and then swipe the card. Follow the steps below to use this option.

## How Do I Make Sure That I Get The Best Rate Possible When Processing Credit Cards?

There are different requirements based on whether you are swiping the card ("card present") or keying the card ("card NOT present").

1. Swipe cards whenever possible from the Online Credit Card Processing window (see the section on "[Steps for recording and processing a payment?](#)" above). Note that if you swipe a card from the Contact Data screen, then *only the card number and expiration is stored*. Typically this option is only used if you want to hold a credit card number for the guest at check-in without processing any charges. If you process a transaction and do not swipe the card again, *you will not receive a swiped rate*.
2. When keying in cards, you should always ask for the *billing address* on the card. Note that this may be different than the customer's *home address* especially in the case of corporate cards.
3. When keying in cards, it is recommended that you request a CVV or security code. This may or may not affect your credit card processing rates, but can be helpful if a guest contests a charge. Contact your third-party processor for more details.
4. Make sure that your third-party gateway is configured properly. For example, you should have "Address Verification" set to "active" or "on". While you do not have to require an Address Verification match, some properties do choose this option to make sure that they are getting the best rates possible. However, this may cause cards to show as "declined" even when the card is otherwise considered "good". Please view the third-party gateway instructions for more information.

## Can I Process Identical Payment Amounts On The Same Card For The Same Day?

If your property ever accepts duplicate transactions (i.e. the same charges to the same credit card within the same day) please contact First National Processing and ask them to allow duplicate transactions on your account. If you do not request this change, the second (or "duplicate") transaction may not settle (batch) at the end of the day.

## Can I Issue Refunds For Charges That I Processed Before I Started Using Rezovation Desktop?

For security reasons, you must have a reference transaction ID in RezOvation Desktop before issuing a refund. If the original transaction was not processed in RezOvation Desktop, then you must use the online Virtual Terminal, which is available by logging in to the Merchant Partners website here: <http://www.onlinemerchantcenter.com/>.

## How Do I Issue Refunds From Within Rezovation Desktop?

To issue refunds within RezOvation Desktop left click on the Payment Icon from the upper right side of the Contact Data Screen, or you right click on any daily reservation and choose 'Record Transaction.' Type in the refund amount preceded by a negative sign (e.g. -100) or click the Refund button, then press Save. You will see a dialog that says "choose transaction to credit". Select the transaction that you are trying to refund, and click Process Credit. Note: You must refund either any amount less than, or an amount equal to, the original amount of the charge. You cannot refund more than the original amount.

## How Do I Issue A Refund For Transactions Made Through The Booking Engine?

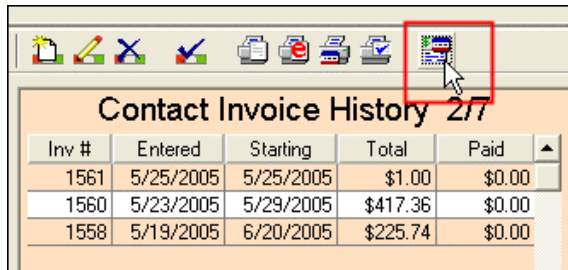
You must log in to Authorize.net gateway ([www.authorize.net](http://www.authorize.net)) and refund the transaction. Please see the [Authorize.net / QuickCommerce User's Guide](#) on our site at [www.rezovation.com](http://www.rezovation.com) for more information. This can be found by following the links for "Documentation" then "RezOvation Booking Engine".

## How Do I Void Transactions?

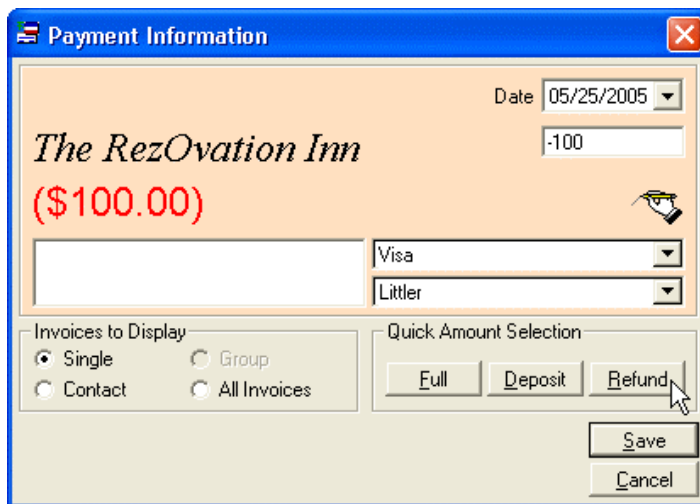
You must void transactions by logging in to the third party gateway (for Merchant Partners, this is <http://www.onlinemerchantcenter.com>). Please consult your gateway provider for more details on voiding transactions.

Once you have voided the transaction in the gateway, you will need to record the refund in RezOvation. To do this, follow the steps below:

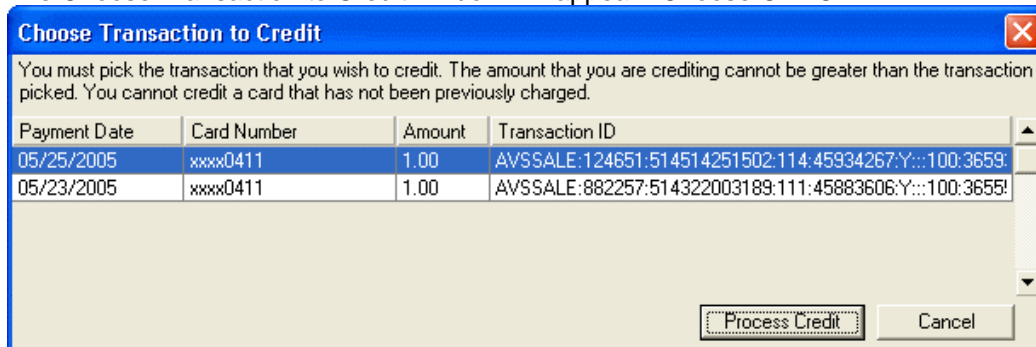
1. Record a transaction.



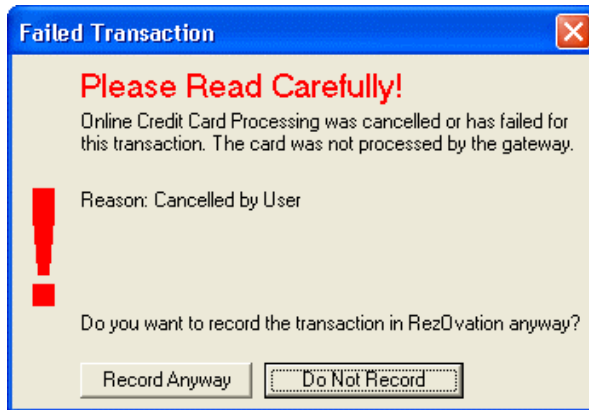
2. The Payment Information window will appear. Either type in the refund amount as negative number at the top right of the window OR press the Refund button. Then press Save.



3. The Choose Transaction to Credit window will appear. Choose CANCEL.



4. The Failed Transaction window will appear. Choose **Record Anyway**.

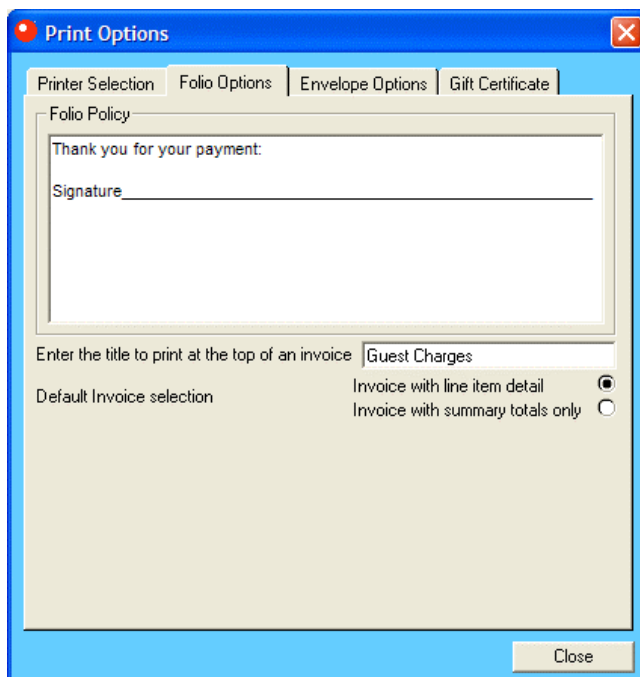


### Do I Need To Have My Customers Sign Anything?

This is up to you. Once you get your approval code the customer may request a receipt from you. To print a receipt left click on the 'Print Invoice' icon on the upper right side of the Contact Data Screen. You can then print a receipt that shows their payment.

If you want the customer to sign the receipt you can use our optional credit card receipt printer to print credit card receipts. Please contact the sales team for more information.

Alternatively, you may add a customer signature line to the invoice polices section. Go to: Tools>Print Options>Folio Options. You can then add any text you want to appear at the bottom of your receipt.



### If I Use Rezovation Desktop To Process Credit Card Payments What Do I Have To Do To Get A Swiped Rate?

You must purchase a credit card reader or a keyboard with a built in credit card reader (available from RezOvation). For retail swiped transactions you must swipe the card into RezOvation Desktop **at the time that you process this transaction**. For lodging swiped transactions you must pre-authorize the charges at check-in and then post the charges at checkout.

### How Long Does It Take For Money To Go From The Payment Gateway Into My Local Bank Account?

Typically it will take 2-3 business days (excluding holidays). American Express and Discover charges may take 3-5 business days.

### Who Do I Contact If I Have Questions About Or Problems With Credit Card Processing?

Contact First National Processing at 866-492-1030. Before calling you should have your merchant number available. This number is printed on your monthly statement. For questions specific to the Merchant Partners gateway or virtual terminal, visit their website at <http://www.onlinemerchantcenter.com/>.

### Why Do I See Multiple "Batches" On The Gateway?

Batches are organized by **Industry Code** and it is a requirement that they be separated. However, at the end of the day, all charges are put into one batch for processing. Please see the explanation of Industry Codes below.

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#### Direct Marketing

Card NOT present transactions with NO check-in/check-out date information. Typically advanced deposits are classified as *Direct Marketing* because these are keyed transactions that do not have a check in or check out date attached to them.

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#### Retail

Card present transactions with NO check-in/check-out date information. Typically point of sale transactions or reservation payments that are NOT pre-authorized are classified as *Retail*.

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#### Hotel

Card present transactions with check-in/check-out dates. You must use the pre-authorization feature OR take payment at check out in order to transfer check-in/check-out information.

### If I Have An Existing Credit Card Reader Can I Use That To Swipe Credit Cards Into Rezovation Desktop?

It MAY work if the existing credit card reader can be attached to your computer, reads type 1-2 data, and can be reprogrammed to work with RezOvation. Note however that our technical support team cannot provide any assistance with third-party hardware products nor can they assist with reprogramming your existing card reader.

**Are There Any Limitations To The Amount Of Charges I Can Process?**

Yes. All credit card processing companies have risk evaluation departments. They look at several criteria when monitoring your credit card processing patterns. Two of the most common criteria are: 1) average ticket amount and 2) average monthly volume. For example, if your average ticket is \$300.00 and you attempt to run a charge for \$3,000, the risk department may temporarily hold onto the funds until you send them proof that the charge is legitimate. Proof usually involves faxing a receipt from the transaction. In addition, if your average monthly volume is \$15,000 and you run charges in one month of \$50,000, they may also suspend your account until they make sure the charges are legitimate.

**What Should I Do If I Need To Process A Credit Card Charge That Is 'Abnormally Large'?**

Before you process a charge that is abnormally high, you will need to call the third party credit card processor at 877-492-1030 and they will notify the risk department in advance. By doing this in advance it reduces the chances that your funds will be temporarily restricted by the risk department.

**What Constitutes An 'Abnormally' High Credit Processing Amount?**

An example would be a Bed and Breakfast that normally averages \$250.00 per ticket and they have a one time wedding charge of \$5,000. By calling in advance of processing the charge, it helps reduce your chances that your funds will be temporarily restricted by the risk department.

**Can I Have My Average Ticket Amount And Monthly Volume Amount Adjusted If I Routinely Process Large Transactions?**

Yes. In fact, there is a place on the First National Processing merchant account forms entitled 'Visa/MasterCard Risk Evaluation' that allows you to enter your normal average ticket charge and average monthly processing volume. When in doubt, guess high for both amounts. (Note: businesses that process more than \$100,000 per month require special approval before processing monthly totals greater than \$100,000.)

**Can I Track My Credit Card Transactions Via The Internet?**

Yes. The merchant center web site is <http://www.onlinemerchantcenter.com>.

**Will I Get Monthly Statements Mailed To My Business?**

Yes.

**Can I Take American Express, Discover and Other Credit Cards?**

Yes, you can take almost any major credit card. However, you will to have an account with American Express or Discover. Contact them directly to open an account with them. Once you have an account with them you can provide that information on your merchant account application form so you can accept whatever cards you choose.

**If I Own My Own Phone Modem Equipment Can It Be Reprogrammed To Work With Rezovation Desktop?**

No.