

ResRequest Interface Online Credit Card Payments



The ability to accept credit card payments on your site is a critical requirement to selling your stock on the Internet. The ResRequest Credit Card Interface makes this possible.

Offering credit card transactions on your website is a convenient, time-saving, secure method of accepting payment for your stock. This document explains options available for this functionality with ResRequest.

How your customers benefit from credit card payments on your website

Customers have come to expect to be able to book and pay. A credit card facility is especially welcomed by repeat guests and for business to business transactions.

Understanding the profile of customers who pay with credit cards online may help you decide if you will implement credit card payments on your web site. Credit card payments allow you to take advantage of transacting with the following types of customers:

International customers

Credit card payment is a convenient and safe way of transacting with your customers overseas. Overseas customers generally expect and trust online services - which helps to close a deal. This is especially convenient when there is a time difference between the customer shopping on your site and being able to contact your booking office. Credit card payments can also assist in addressing currency differences.

Repeat guests

Guests who have previously travelled to your area may be comfortable with your travel transfers and logistics. Payments with the booking process help close the sale efficiently.

Impulse buyers

If your marketing team has attracted new customers to your web site, the buyer is often impressed enough that they are ready to close the sale. Only having a manual payment option may result in a delay or result in the customer shopping elsewhere.

Business to business

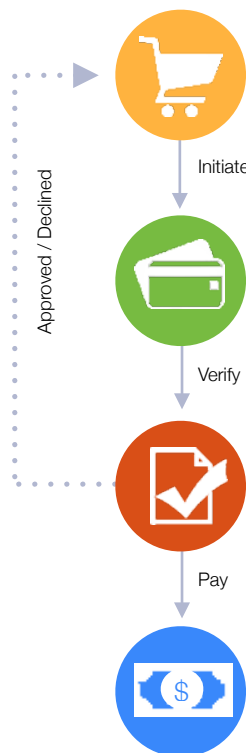
Travel agents and personal assistants often do not require intimate contact to finalise a booking. Providing online transactions saves them time and effort and could help make you the destination of choice.

How credit card payments work electronically

Credit card payments are initiated when the user requests an electronic payment from your website or business application. The payment request routes the credit card holder to your payment vendor's site. This vendor is referred to as the payment gateway and facilitates the transaction between you, the card holder's company and your bank.

The credit card holder submits their credit card details on the gateway's secure payment form. The gateway then verifies the credit card, debits the credit card holder's account (Mastercard or VISA), notifies your business application of approval, and credits your bank account.

Below is an illustration of this process.



Your website or business application initiates a 'Pay Now' option for the card holder.

The credit card holder submits their credit card details on your payment gateway.

Your gateway verifies card and approves the payment with card association (VISA or MasterCard).

Your gateway releases funds to your bank account.

Linking credit card payments to ResRequest bookings

Your ResRequest online booking form offers seamless integration to a payment gateway. This enables your user to book and pay online immediately. Transactions from the gateway are automatically recorded on the ResRequest booking. ResRequest charges a fixed monthly fee to host the automated credit card interface on your ResRequest booking page.

If you create your own booking page on your website and use the ResRequest API (interface) to check availability and make bookings, your web developer can

record payments with bookings created through the API. There is no ResRequest fee for this interface as the service is developed by you and hosted on your web site.

When you consider credit card costs - remember that your gateway and bank will determine the cost for their portion of this credit card service. These fees are finalised when you establish your commercial agreement with your gateway. Fees are generally based on your profile which includes transaction volumes and your business relationship.

Seamlessly integrate your ResRequest booking form with your payment gateway.

Credit cards and your ResRequest booking form

The ResRequest booking pages can be branded to match your web site so that your customers feel like they are booking directly with you.

At point of payment the user is directed to the payment gateway form where they can securely submit their credit card details. The gateway verifies the card holder with the card association (VISA, MasterCard etc), approves or declines the payment, and returns the user to the ResRequest booking page. ResRequest notifies the user as to whether the transaction succeeded and provides a ResRequest reference number.

Successful payments are automatically recorded on the ResRequest booking.

Funds are released into your bank account according to the gateway's process rules.

Once the user has created the booking they are routed to the payment gateway where they submit their credit card details for verification and approval. The gateway then returns the user to ResRequest with final confirmation.

The payment gateway shown in the sample above is Paygate.



Steps to setup your ResRequest online booking page with a credit card payment interface

Follow these easy steps to implement your online booking form:

Customise your ResRequest online booking form

Contact ResRequest to customise your online booking page.

Sign up with your gateway partner

Evaluate and select your preferred gateway partner.

Set up your gateway partner as a ResRequest interface

Contact ResRequest to activate the interface for you.

Tips when selecting a gateway partner

Gateway services and pricing can vary and it's important to have a blueprint of your business payment needs to ensure you select the most suitable vendor. Below is a list of considerations to help you choose your gateway:

☐ **Cost.** Service costs may be fixed or a per-transaction fee, or a combination of fixed and transaction fees. Each gateway will negotiate a price with you based on your profile. It is important to understand their services to evaluate business value relative to their fees. Ensure that you understand the full monthly cost involved and/or the cost of each transaction from all the suppliers including ResRequest, the gateway provider and your bank.

☐ **Payment release time.** Ensure your gateway meets your expectations regarding the time between the transaction being approved and the money being released to your account.

☐ **Meets your business needs.** Consider all e-commerce factors that influence the choice of your gateway partner. Questions include: Can your gateway support the currencies you accept? Do they connect to your bank? Do they support travel and entertainment cards such as Diners Club and Amex (and at what cost)? Can they process ad hoc transactions for account settlements or guest check outs?

☐ **Trust.** Check that your gateway is secure and compliant with industry rules and regulations. Speak to your bank to confirm that they have approved your gateway. Ensure you understand and accept the chargeback policies.

☐ **Consolidated services.** Many clients look for an online credit card partner to handle product sales on their website but these days gateways offer more than that. Services can include credit card terminals / cash points for payments at your lodge, handling debit cards, and facilitating the settlement of cash accounts or business to business payments. Before you choose your preferred credit card vendor, take time to identify other payment needs to ensure your gateway can support them.

☐ **Interface to ResRequest.** ResRequest will provide a payment interface on your ResRequest online booking form and a, soon to be released, 'Pay Now' option for ad hoc payments. Ensure that ResRequest supports your chosen gateway.

☐ **Customisable online interface.** For your customer's peace of mind during the payment process, it is important that your brand is recognisable on the gateway's transaction page. Ask your gateway partner to show you the options available to you, including costs involved.

☐ **Back office tools.** There may be times that you need to reconcile transactions - ensure that your gateway provides these administration tools and support services.

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