



Visa services for the hotel industry
Front desk procedures guide

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About this guide

At Visa we always want to be the preferred payment card for both you and your customers.

We want to make it as easy as possible for you to accept Visa cards and to take full advantage of the special services we have designed for the hotel industry.

This guide is a step-by-step handbook on how to identify and accept Visa cards.

It also talks you through each of the special services which are available to hotels.

Please take time to read this guide as it will help you to get even more benefit from Visa.

Please also ensure that your merchant agreement includes the special services described in the guide.



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Accepting all Visa cards

If you have signed a merchant agreement to accept Visa cards, you must accept all Visa cards, regardless of which bank issued them.

Banks around the world offer their customers a range of different Visa cards. These include Visa Classic cards, Gold cards, Platinum cards, Infinite cards, Electron cards, Business cards and Purchasing cards, as well as Visa cards issued in conjunction with other major corporations.

These cards may look different, but they all:

- Have the same basic card elements and security features
- Guarantee payment to you when Visa acceptance procedures are correctly followed



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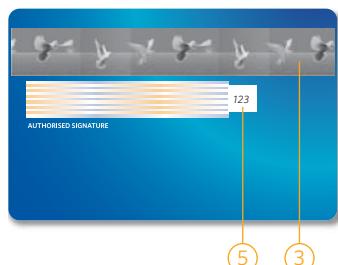
How to identify Visa cards

There are many different kinds of Visa cards. All share the same essential card elements and security features.

Visa Electron cards have slightly different features, can only be accepted at an electronic terminal and always require authorisation. See the following page for more details.

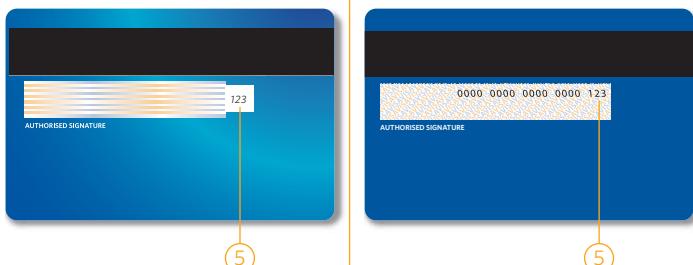
Visa Cards

New Visa card variations



Visa has changed its logo. You will see Visa cards with this logo being presented for payment. Cards with the previous logo are still in circulation and are valid. You can accept both types of card for payment.

Existing Visa card



All Visa cards have a Visa logo, holographic feature, ultraviolet feature and CVV2.

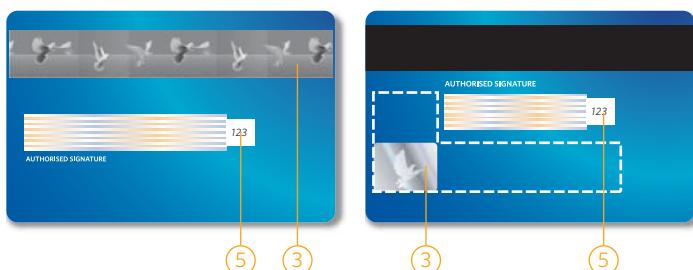
- ① **Visa logo**
Always appears on the front of the card, usually on the right-hand side. More placement and orientation options are possible for Visa cards with the new logo
- ② **Account number**
Appears either as 16 digits or 4 digits and can be embossed or flat printed
- ③ **Holographic feature**
Features either a single dove or series of repeated doves in flight
- ④ **Ultraviolet feature**
Appears either as a "V" or dove under ultraviolet light
- ⑤ **CVV2**
Always appears on the reverse of the card either on the signature panel or to the side. This is a security feature that may be used to confirm online, mail or telephone payments
- ⑥ **Cardholder name**
May appear as a name, generic identifier e.g. airline passenger or may be left blank
- ⑦ **Optional chip**
Works together with the cardholder's PIN or signature to create more secure payment. Not all Visa cards have a chip but you can accept them as normal using the magnetic stripe.



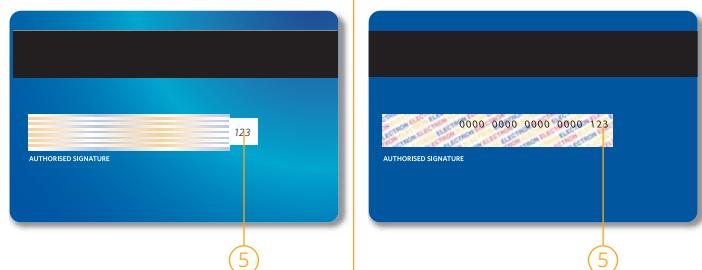
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Visa Electron Cards

New Visa Electron card variations



Visa has changed its logo. You will see Visa Electron cards with this logo being presented for payment. Cards with the previous logo are still in circulation and are valid. You can accept both types of card for payment.



Overseas customers may also present other cards from the Visa family for payment – Visa Electron and V PAY cards. These cards are valid and you can accept them. Simply process the card through your terminal and follow the prompts on the screen.

- ① Visa Electron logo**
Always appears on the front of the card, usually on the right-hand side. More placement and orientation options are possible for Visa Electron cards with the new logo
- ② Account number**
Appears either as 16 digits or 4 digits and can be embossed or flat printed
- ③ Holographic feature**
Features either a single dove or series of repeated doves in flight
- ④ Ultraviolet feature**
Appears as a "V" under ultraviolet light
- ⑤ CVV2**
Always appears on the reverse of the card either on the signature panel or to the side. This is a security feature that may be used to confirm online, mail or telephone payments
- ⑥ Cardholder name**
May appear as a name, generic identifier e.g. airline passenger or may be left blank
- ⑦ Optional chip**
Works together with the cardholder's PIN or signature to create more secure payment. Not all Visa Electron cards have a chip but you can accept them as normal using the magnetic stripe.



The Visa reservation service helps you guarantee room reservations and avoid losses from “no show” guests.



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How to use the Visa reservation service

The Visa reservation service helps you guarantee room reservations and avoid losses from "no show" guests.

When using the service, it is important that you correctly follow these simple steps. Failure to do so may result in unnecessary customer queries and potential chargebacks.

In this section you will find information about:

Guaranteeing a reservation

Handling cancellations

Handling "no show" transactions

Handling reservation service overbooking

Handling reservations via a third party agent

Guaranteeing a reservation

While interacting with the cardholder...

1. Gather information:

- The Visa card account number
- The card expiration date
- The cardholder's name as it appears on the card
- The cardholder's billing address, phone number and e-mail address (if available)

Note: The CVV2 (three-digit security code on the reverse of the card) is not required for reservations

2. Provide the cardholder with the following information:

- The room rate (including tax)
- The hotel's address
- The confirmation code for the guaranteed reservation (advise the cardholder to keep this for future reference)

3. Explain your cancellation policy

When interacting with the cardholder you must explain your cancellation policy. Let them know if these rules (or others) apply:

- Guaranteed rooms are held until check-out time on the day following the scheduled arrival
- The deadline for cancelling reservations is 6.00pm (local time) on the scheduled arrival date
- If the room is not claimed or cancelled on time, the cardholder will be billed for one night's stay (plus tax)
- If your deadline is earlier than 6.00pm (local time) on the scheduled arrival date, tell the cardholder the date and time of your deadline, and send a follow-up mailing with the cancellation policy

4. Provide the cardholder with written confirmation

If the cardholder requests a written confirmation, be sure to include:

- The Visa card account number (this must be truncated so that only the last four digits are shown)
- The card expiration date
- The cardholder's name as it appears on the card
- The room rate inclusive of tax and any other appropriate details about the accommodation
- The hotel's address
- The confirmation code
- The cardholder's rights and responsibilities under the Visa hotel reservation service
- The date and time that cancellation privileges expire



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Handling cancellations

While speaking with the cardholder...

1. Provide them with a cancellation code
2. Advise them to keep a record of the code for future reference

Then...

3. Write "cancelled" on the reservation form and record the cancellation code provided to the cardholder
4. Provide a written cancellation note to the cardholder with:
 - The Visa card account number (this must be truncated so that only the last four digits are shown)
 - The card expiration date
 - The cardholder's name as it appears on the card
 - The cancellation code

Handling "no show" transactions

If a cardholder fails to cancel a reservation or claim the room, you may submit a Visa sales draft for one night's accommodation, plus any applicable tax.

Simply write "no show" on the signature panel of the sales draft and complete all sections of the sales draft, or complete an electronic keyed transaction as described in the procedure "Priority check-out (card no longer present)".

Note: You must still obtain an authorisation if the amount exceeds the floor limit

Handling reservation service overbooking

If the guaranteed accommodation is not available when the guest arrives, you must at least provide the following at your hotel's expense:

- Comparable accommodation at a hotel of at least equal quality for one night
- Transportation to that establishment
- Forwarding of all messages and calls to that establishment
- A three-minute telephone call

Handling reservations via a third party agent

Please remember that your hotel is responsible for all of its third party reservations.

A reservation can be cancelled directly through your hotel, or through the third party agent. It is the responsibility of your hotel to ensure that all cancellations made through a third party agent are provided to you by the agent.



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How to use the Visa advance deposit service

Visa cards may be used when your hotel requires an advance deposit to guarantee a reservation. This service also avoids the delays and confusion of handling personal or foreign cheques.

When using the service, it is important that you correctly follow these simple steps. Failure to do so may result in unnecessary customer queries and potential chargebacks.

In this section you will find information about:

[Using the Visa advance deposit service](#)

[Handling advance deposit cancellations](#)

[Handling advance deposit overbookings](#)

Using the Visa advance deposit service

While speaking with the cardholder...

1. Gather information:

- The Visa account number
- The card expiration date
- The CVV2 number from the reverse of the card
- The cardholder's name as it appears on the card
- The cardholder's billing address, phone number and email (if available)
- The expected arrival date and length of stay

2. Provide the cardholder with the following information:

- The room rate (including tax)
- The amount of the advance deposit that will be billed on the Visa card, which must not exceed the cost of 14 nights accommodation
- That the deposit will be deducted from the final bill
- That the accommodation will be held for the period covered by the advance deposit
- The hotel's address and telephone number
- The confirmation code of the reservation (advise them to keep this for future reference)

3. Explain your cancellation policy:

- Your hotel's cancellation requirements
- That all or part of the deposit may be forfeited if cancellation requirements are not met
- The date and time the cancellation privileges expire
- A written copy of the cancellation policy will be mailed to the cardholder

Following up...

4. When filling out the advance deposit sales draft, be sure to include:

- The Visa card account number, CVV2 number (from the reverse of the card), expiration date and cardholder's name
- The cardholder's billing address and telephone number
- The hotel identification
- The words "advance deposit" on the signature line
- The scheduled arrival date
- The reservation confirmation code
- The transaction date
- The authorisation code, if required under normal Visa procedures
- The date and time the cancellation privileges expire
- The amount of the advance deposit



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How to use the Visa advance deposit service

5. Mail a written reservation confirmation, along with a copy of the sales draft, within three business days

The confirmation must include:

- The hotel's cancellation policy
- The cardholder's rights and responsibilities under the Advance Deposit Service
- The hotel's refund policy, which must allow for a complete refund of the cardholder's deposit if a reservation is cancelled before the specified deadline

4. Determine the refund amount and prepare a credit voucher.

The voucher must include:

- The Visa card account number, expiry date, and the cardholder's name
- The cardholder's billing address
- The hotel identification
- The cancellation code
- The words "advance deposit" on the signature line
- The transaction date
- The amount of the advance deposit to be refunded

Note: Full or partial refunds must only be made to the card used for the original reservation

1. Provide them with a cancellation code.
2. Advise them to keep a record of the code for their future reference.
5. Mail the cardholder a copy of the credit vouchers within three business days.
6. Include the credit voucher with your daily deposits.

Handling advance deposit cancellations

While speaking with the cardholder...

3. Write the word "cancelled" on the reservation form, along with the cancellation code provided to the cardholder.

Following up...

Handling advance deposit overbookings

If the guaranteed accommodation is not available when the guest arrives, you must at least provide the following at your hotel's expense:

- Comparable accommodation at an alternative establishment of at least equal or better quality until the reserved room becomes available
- Transportation to the alternative establishment and return to their establishment - daily if requested by the cardholder
- Forwarding of all messages and calls to the alternative establishment
- Two three-minute telephone calls

In addition, you must complete a credit voucher for the total deposit amount and mail a copy to the cardholder.

Authorisations help protect you against the risk of fraudulent card use at your hotel.



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How to get a Visa transaction authorised

Authorisations help protect you against the risk of fraudulent card use at your hotel. It also confirms that the cardholder's account is valid and within the available spending limit.

When using the service, it is important that you correctly follow these simple steps. Failure to do so may result in unnecessary customer queries and potential chargebacks.

In this section you will find information about:

[Obtaining authorisations](#)

[Obtaining agreement from cardholders for charges](#)

[Obtaining authorisations](#)

[Reversing authorisations](#)

[Authorising estimates](#)

[Performing top-up authorisations](#)

Obtaining authorisations

It is important that you obtain electronic authorisation in the following circumstances:

- The total transaction amount is above (or is likely to be above) the hotel's floor limit
- The transaction involves suspicious or unusual circumstances
- The cardholder presents a Visa Electron card (this works like any other Visa card, except that transactions must always be electronically authorised)

The authorisation will stay valid for the length of the agreement between the hotel and the cardholder. For stays longer than 14 days, we recommend that you close the cardholder's account with your hotel, complete the transaction and create a new authorisation for the new agreement period.

You must record the following items in the cardholder folio:

- The date
- The amount authorised
- The authorisation code

Obtaining agreement from cardholders for charges

You must ensure that, at check-in, the cardholder or guest signs an agreement to pay for delayed or amended charges as defined by your terms and conditions.

You must also ensure that the cardholder or guest signs an agreement covering priority check-out facilities if required.

Obtaining authorisations

1. Cardholder checks in

When the cardholder wishes to check in to your hotel:

- After you request a payment method, the cardholder tenders a Visa card
- Explain your policy regarding delayed or amended charges for items discovered after check-out, such as room service, telephone or mini bar charges
- Offer the priority check-out service to the cardholder
- Estimate the amount required for authorisation

Note: The authorisation covers your hotel for a final bill of up to 15 per cent more than the estimated amount



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2. If cardholder requests priority check-out

If the cardholder requests priority check-out, you must:

- Record the Visa card account number, expiration date and cardholder name on the Visa sales draft
- Inform the cardholder of your policy regarding any changes discovered after check-out
- Give the cardholder a Visa priority check-out agreement to complete

When the cardholder returns the agreement, ensure that:

- It is signed
- It includes the mailing address
- The cardholder account number on the check-out agreement matches the account number on the authorisation of the estimate

3. Insert or swipe card in the terminal

Place the chip card into the terminal and follow the on-screen prompts. If the card does not have a chip, swipe the magnetic stripe:

- If the amount entered is below your floor limit, no electronic authorisation is required. You should perform a Hot Card File check, Card Recovery Bulletin check, and any other checks as advised by your acquirer
- If the amount is greater than the floor limit or the card/terminal forces the transaction online, obtain an electronic authorisation for the full amount

4. Cardholder enters PIN or signs receipt

The cardholder enters their PIN or signs the receipt.

The transaction is either:

- Approved - The authorisation code is retained on file
- Declined - Request another form of payment

5. Obtain cardholder's signature on the hotel registration document

Once the request has been approved, you must obtain the cardholder's signature agreeing to the terms and conditions for priority check-out and any delayed or amended charges.

6. Keep the terminal receipt

Attach the terminal receipt to the hotel registration document.

7. Reversing authorisations

If the authorised amount is higher than the value of the guest's final bill, it is important that you process an authorisation reversal for the difference between the authorised amount and the value of the cardholder's final bill.

In processing an authorisation reversal, you should advise the Visa cardholder:

- That you have attempted to reverse an authorisation
- Of the authorisation code number
- To contact their issuing bank to have the authorisation removed

Note: The cardholder's issuing bank may require further information from you or the cardholder to ensure that the funds can be released and that no fraud is being attempted

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Reversing authorisations

You should attempt to reverse an authorisation where applicable. In processing an authorisation reversal, you should advise the Visa cardholder:

- That you have attempted to reverse an authorisation
- Of the authorisation code number
- To contact their issuing bank to have the authorisation removed

Note: The cardholder's issuing bank may require further information from you or the cardholder to ensure that the funds can be released and that no fraud is being attempted

For example, an authorisation for an estimated amount of €1,000 at check-in will be valid for a final amount of up to €1,150. You do not need to seek authorisation for the additional €150, provided that the €1,150 is still below your hotel's floor limit.

The cardholder might be prompted to enter their PIN as part of the process for authorising an estimate. You should reassure the cardholder that this PIN is being used only to verify that the genuine cardholder is present and that their card is not being debited at this time.

Performing top-up authorisations

Periodically you may need to revise (top up) the estimate if the cardholder's expenditure exceeds the original authorised estimate by more than 15 per cent. For the purposes of top-ups, the card type is irrelevant.

1. Enter the card details

Enter the card details using the key pad. The top-up is either:

- Approved - The authorisation code is printed on the terminal
- Declined - Request another form of payment

2. Keep the terminal receipt

Attach the terminal receipt to the guest record.

Authorising estimates

The estimated authorisation procedure allows you to assess the final transaction amount and receive the protection of an authorisation before the guest checks out.

The cardholder's total charges can be estimated based on:

- The expected length of stay
- The room rate with tax
- The estimated miscellaneous charges

The estimate should be compared against your hotel's floor limit and authorisation sought if appropriate.

Note: The Visa hotel reservation service allows the final amount to be up to 15 per cent more than the authorised estimated amount at check-in



The Visa hotel reservation service allows the final amount to be up to 15 per cent more than the authorised estimated amount at check-in.





How to use the Visa priority check-out service

The Visa priority check-out service is a quick and convenient procedure for you and your guests, allowing all parties to avoid delays at peak check-out times.

When using the service, it is important that you correctly follow these simple steps. Failure to do so may result in unnecessary customer queries and potential chargebacks.

Hotel check-out (card present)

1. Decide whether you need authorisation

When the cardholder wishes to check out of the hotel, calculate the final bill amount and compare this with the total amount of authorised estimates.

- If the final bill amount is less than the sum of all authorised amounts plus 15 per cent, there is no need for further authorisation
- If the final bill amount is more than 15 per cent above the total of all previous authorised amounts, authorisation is required for the difference
- If no authorisation was previously obtained, authorisation is required for the full amount

This assumes that the revised amount is higher than your hotel's floor limit. However, it is strongly recommended that electronic authorisation be sought anyway.

2. Insert or swipe card in the terminal

Place the chip card into the terminal and follow the on-screen prompts. If the card does not have a chip, swipe the magnetic stripe.

3. Cardholder enters PIN or signs receipt

The cardholder enters their PIN or signs the receipt. The transaction is either:

- Approved – The authorisation code is retained on file
- Declined – Request another form of payment

4. Keep the terminal receipt

Attach the receipt to the guest record.





Priority check-out (card no longer present)

1. Finalise the guest's bill and folio

Complete the sales draft by entering the total charges incurred during the stay, including restaurant, telephone and miscellaneous charges. Compare the final bill amount with the total amount of authorised estimates.

- If the final bill amount is less than the sum of all authorised amounts plus 15 per cent, there is no need for further authorisation
- If the final bill amount is more than 15 per cent above the total of all previous authorised amounts, authorisation is required for the difference
- If no authorisation was previously obtained, authorisation is required for the full amount

2. Keep the terminal receipt

Attach the receipt to the guest record.

3. Mail all sales information to cardholder

If requested, mail to the cardholder within three business days after check-out:

- A completed sales draft indicating the final amount with the words "signature on file" on the signature line, or a printout of the Visa billing
- The itemised hotel bill
- A copy of the signed Visa priority check-out agreement

4. File your copy of the documentation

Retain a copy of the itemised bill and completed signed check-out agreement for at least six months after the transaction date.



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How to add charges to a Visa card after check-out

This procedure allows you to bill Visa cardholders for any additional charges which are discovered after they have checked out - such as room service, telephone or mini bar charges.

When billing guests for additional charges, it is important that you correctly follow these simple steps.

When the guest checks in...

Explain your policy regarding amended or additional charges

After the guest checks out...

Deposit a separate sales draft for delayed charges, with the words "signature on file" on the signature line for room, food, or beverage, provided the cardholder has agreed to be responsible for such charges.

You may not submit a separate or amended sales draft for loss, theft or damage to the room.

1. Obtain electronic authorisation if applicable

Enter the card details. The card is either:

- Approved - The authorisation code is printed on the terminal receipt
- Declined - Contact the cardholder at the address provided to request another form of payment

2. Keep the terminal receipt

Attach the receipt to the guest record.

3. Mail the additional charge information to the cardholder

Mail the cardholder:

- The transaction sales receipt with the words "signature on file" on the signature line
- A copy of the sales draft with a detailed explanation of the additional charges

Failure to include the sales draft will result in cardholder queries and possible complaints.

Hotel loyalty programmes

Some of your guests may also be members of your loyalty programme.

In some cases, these guests may dispute some or all of the hotel charges and may have used your express check-in service.

Note: In case of a dispute or complaint, the cardholder's agreement to join your loyalty programme can be presented as evidence in defending the dispute. Please contact your acquirer for further information



The Visa priority check-out service is a quick and convenient procedure for you and your guests, allowing all parties to avoid delays at peak check-out times.



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How to use the Visa cash disbursement service

The cash disbursement service lets your hotel offer all Visa cardholders (including Visa Electron) free access to extra cash whenever they need it.

When using the service, it is important that you correctly follow these simple steps. Failure to do so may result in unnecessary customer queries and potential chargebacks.

1. Establish the cash disbursement level

The cardholder may receive a maximum cash disbursement of US \$250 or local currency equivalent during their stay at your hotel.

2. Get cardholder identification

Before disbursement, ask the cardholder for identification (such as driver's licence or passport) that includes an identification number and, if permitted under local law, record the type and number on the transaction receipt.

3. Seek authorisation

Refer to the section titled "Visa card authorisations".

4. Complete the transaction

Obtain the cardholder signature or PIN.

Compare the signature on the cardholder's identification document with that on the transaction receipt or the rear of the card.

5. Keep a record of the cash disbursement draft

Include the cash disbursement draft in your daily deposits (follow your acquirer's instructions).

6. Update the cash disbursement receipt

Insert the four digits printed above or below the embossed account number on the card onto the cash disbursement transaction receipt.

You must not include any additional fees to the transaction amount, except for taxes or charges imposed by local law.

7. Depositing the cash disbursement draft

Follow your acquirer's instructions for depositing the cash disbursement draft.

As the rules relating to the acceptance and processing of Visa cards may change from time to time, you should contact your acquirer regularly with regards to these rules.



Notes

