

Visa services for the car rental industry

Front desk procedures guide for car rental merchants

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Visa Europe draws on its heritage in the travel and entertainment sector and its understanding of the special requirements of car rental companies to facilitate services for the car rental industry not open to most other acceptors of Visa cards.

For example, car rental companies can guarantee reservations against a Visa card before the customer collects the vehicle, and bill the customer later for any charges discovered after the vehicle has been returned.

Visa card acceptance helps car rental companies to:

- Accept payment from more than 1.9 billion customers who have a Visa-branded card
- Reserve rental funds from a customer's Visa card at vehicle collection/pick-up
- Top up reserved funds from a customer's Visa card during their rental period if they extend their rental
- Offer customers an improved customer service experience through faster service and increased convenience, particularly at peak times, with the express vehicle return service
- Bill a customer for any additional charges e.g. parking fines or damage, after the customer has returned the vehicle
- Sell directly across multiple sales channels, e.g. face-to-face at the rental location, on the internet or via a call-centre, as Visa is accepted for payment in card-present and card-not-present environments
- Sell via agents

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

It also takes you through each of the special services which are available to car rental companies.

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 with your bank includes the special services described in the guide.

Whilst every reasonable effort has been made to ensure the accuracy of information provided by Visa Europe, Visa Europe shall not be held liable for any inaccurate information of any nature, however communicated by Visa Europe.



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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, Visa Gold cards, Visa Platinum cards, Visa Infinite cards, Visa Electron cards, Visa Business and Visa 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 pages for more details.

Visa Cards

New Visa card variations



Existing Visa card



Visa has changed its logo. You will see Visa cards with the new 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.

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 four 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 security feature 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.



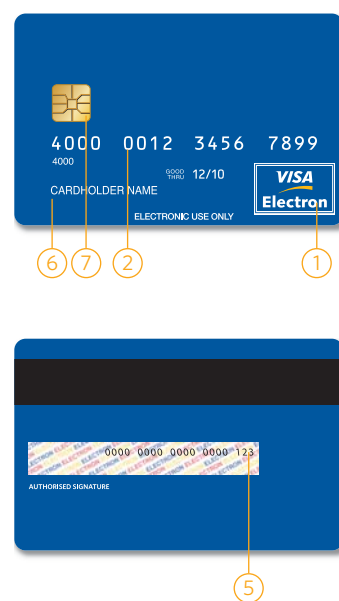
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Visa Electron Cards

New Visa Electron card variations



Existing Visa Electron card



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.

- 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 four digits and is flat printed
- ③ **Holographic feature**
Features either a single dove or series of repeated doves in flight
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Appears either as a "V" under ultraviolet light
- ⑤ **CVV2**
Usually appears on the reverse of the card either on the signature panel or to the side. This security feature 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 car rental reservation service makes it easier for you to guarantee vehicles for your customers and helps you to avoid losses from unclaimed rentals or no-shows.



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Dealing with reservations and cancellations

The Visa car rental reservation service makes it easier for you to guarantee vehicles for your customers and helps you to avoid losses from unclaimed rentals or no-shows.

If you or your third-party booking agent accepts Visa cards to guarantee car rental reservations, you must follow the requirements of the Visa car rental reservation service detailed below.

Note: If the vehicle guaranteed under the Visa car rental reservation service is unavailable, you must provide the cardholder with an equivalent vehicle or an upgrade to a superior vehicle at no extra charge

Note: If a cardholder makes a reservation through a third-party agent, they may cancel the reservation either directly through you, or through the third-party agent. It is your responsibility to ensure that all cancellations made through a third-party agent are supplied to you

Guaranteeing a reservation

1. Gather information from the cardholder

When interacting with the cardholder (on the telephone, via your website etc.), gather the following information:

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

2. Provide the cardholder with the necessary information

Inform the cardholder, in writing, of the following:

- Reserved car rental rate
- Currency of the transaction
- Exact name and physical address of the location from where the car is to be collected

3. Explain your cancellation and no-show policy

Inform the cardholder, in writing, of your cancellation and no-show policy and procedures when they make a reservation. Specifically, that the cardholder will be billed a no-show transaction up to the value of one day's rental at the reserved rental rate if they have not:

- Collected the car within 24 hours of the collection time **or**
- Cancelled the reservation properly in accordance with your company's cancellation policy, which you will have communicated to them

As part of the reservation confirmation, you must also inform the cardholder, in writing, of the value and currency of the fee that will be billed to them in the event of a no-show.

4. Explain your policy on confirmation receipts

Advise the cardholder when they make a reservation that they can request a confirmation receipt when they return the vehicle during the outlet's hours of business. This receipt confirms the condition of the vehicle and is mutually agreed between your staff and the cardholder when they return the vehicle.

As part of the reservation, you must provide the cardholder with written confirmation as to whether they have opted to receive a confirmation receipt when they return the vehicle.

Step 5 overleaf >



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5. Provide the cardholder with written confirmation of their reservation

Provide the following, in writing, to the cardholder:

- The Visa account number (truncated to only display four digits)
- The card expiration date
- The cardholder's name as it appears on the card
- Confirmation code (the cardholder should be advised to retain this code for reference and in case of any queries or disputes)
- Exact physical address of the location from where the car is to be collected
- Hours of operation of the collection and return outlet
- Cancellation policy and procedures

Cancelling a reservation

If a cardholder cancels a car rental reservation in accordance with the policy set out under Visa car rental reservation service rules, you should follow the procedure below.

1. Give the cardholder the cancellation code

When interacting with the cardholder (on the telephone, via your website etc.) you should:

- Provide the cancellation code
- Advise the cardholder to retain the code in case of any queries or disputes

2. Provide the cardholder with the necessary information

Provide confirmation of the cancellation, in writing, to the cardholder within five business days of the cancellation.

Note: A business day is understood to be Monday through Friday 09h00 – 17h00, excluding Saturday, Sunday and public holidays

Handling unclaimed or no-show rentals

If a cardholder has not claimed the car or cancelled the car rental reservation by the specified time, you must keep the car available according to the reservation for 24 hours from the collection time. If the car remains unclaimed by the cardholder, you may process a no-show transaction as detailed below.

1. Complete the sales draft

Complete all the sections of the sales draft, write "no show" on the signature line of the transaction receipt and complete an electronic keyed transaction.

2. Obtain electronic authorisation

Obtain electronic authorisation if the amount exceeds their floor limit, or if a Visa Electron card is used.

3. Keep the terminal receipt

Attach the terminal receipt to the rental agreement and retain for your records.

4. Send the cardholder a copy of the terminal receipt

A copy of the receipt showing the no-show transaction should be sent to the cardholder for their records.



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



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Authorising Visa card payments

Authorisation confirms that the cardholder's account is valid and has sufficient funds available at that time. Authorisation also helps protect you against fraudulent card use.

When to obtain authorisation

You must request an authorisation in any of the following circumstances:

- The transaction amount exceeds the car rental company's floor limit
- The cardholder does not present their card
- The cardholder presents an expired card
- The cardholder presents a Visa Electron card
- The card signature panel is blank
- The merchant is suspicious of the transaction
- The transaction is an electronic commerce transaction
- The transaction is a mail/telephone order transaction
- The chip on a chip card or the chip-reading device is not working at your outlet (if you accept chip transactions)

Note: Electronic commerce and mail/telephone order transactions have a zero floor limit. Therefore, authorisation is required for all such transactions

Note: CVV2 is not required for reservations

Estimated authorisations

The estimated authorisation procedure allows you to estimate the final transaction amount and receive the protection of an authorisation when the cardholder collects the vehicle.

1. Estimate the final transaction amount

When the cardholder collects the car, estimate the amount required for authorisation. This may be based on one or more the following:

- Cardholder's intended car rental period
- Rental rate
- Applicable tax
- Mileage rates

Note: Visa Europe does not allow any charges for damage or loss of the vehicle to be included in estimated authorisations. Nor does Visa Europe allow car rental companies to place a charge or deposit against the cardholder for potential damage or loss of the vehicle

Note: The final transaction amount can be up to 15% more than the sum of estimated authorisations. For example, an estimated amount of €1,000 at vehicle collection is valid for a final transaction amount of €1,150. You do not need to seek authorisation for the addition €150, providing that €1,150 is still below your floor limit. If in doubt, you are advised to seek authorisation

Steps 2-5 overleaf >



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2. Process the authorisation

Insert or swipe the Visa card in the terminal and follow the prompts on the screen.

If the total estimated amount is below your floor limit, no online authorisation will be requested. You must check the Card Recovery Bulletin (CRB) that is valid at the time of the transaction. If the account number appears on the CRB, you should attempt to recover the card in accordance with the procedures outlined by your acquirer.

If the amount is above your floor limit, online authorisation will be requested for the total estimated transaction amount.

3. The cardholder authorises the transaction

The cardholder will be prompted to either enter their PIN or sign the receipt. The authorisation request is then either:

- Approved – the authorisation code is printed on the terminal receipt
- Declined – request another form of payment

You may need to reassure the cardholder that their PIN or signature is only required to validate that the card is in their possession and that their Visa card will not be debited for the payment until they return the vehicle.

4. Obtain the cardholder's signature on the vehicle rental agreement

Once the estimated authorisation has been approved, you must:

- Explain your policy on confirmation receipts. Advise the cardholder that they can request a confirmation receipt when they return the vehicle during the outlet's hours of business. This receipt confirms the condition of the vehicle and is mutually agreed between your staff and the cardholder when they return the vehicle.
- Reconfirm whether or not the cardholder wants to receive a confirmation receipt and include this written confirmation with the rental agreement.
- Obtain the cardholder's consent on terms and conditions related to express vehicle return (if the cardholder has chosen to use the express vehicle return).
- Obtain the cardholder's consent to incur delayed or amended charges. These are additional charges discovered after the vehicle has been returned, for example outstanding parking tickets or damage.

5. Keep the terminal receipt

Attach the terminal receipt to the rental agreement and retain for your records.

A copy of the receipt should be sent to the cardholder for their records.



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Revising estimated authorisations

1. Decide whether or not a revised estimated authorisation (top-up authorisation) is required

If the cardholder wishes to extend the rental period, it may be necessary to revise the original estimated authorisation (made when the vehicle was collected).

If the new estimated amount exceeds the original estimated authorisation amount by 15%, it is necessary to obtain an authorisation for the difference. This is also known as a top-up authorisation.

If the revised estimated authorisation amount (or top-up authorisation) is higher than your floor limit, irrespective of card type, you must process it electronically.

2. Process the card payment

If authorisation is required on the Visa card payment, enter the card details using the key pad. The request is then either:

- Approved – the authorisation code is printed on the terminal receipt
- Declined – contact the cardholder to request another form of payment

3. Keep the terminal receipt

Attach the terminal receipt to the rental agreement and retain for your records.

A copy of the receipt should be sent to the cardholder for their records.





Rental Car Park ↑
Limousines ↑
Coach Transfers ↑

Express vehicle return is convenient, allowing you and your customers to avoid delays at peak vehicle return times.



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Processing an express return

Visa card acceptance allows you to offer your customers the convenience of an express return option. This helps to avoid delays at peak times.

In order to offer an express return option to customers, you must:

- Have a valid express return contract with your acquirer
- Have a valid express return agreement with each participating cardholder
- Honour all cards that you are required to accept in accordance with your express return contract

At the time of vehicle collection/pick-up

1. Gather information from the cardholder

If the cardholder requests an express return option, make sure you gather the following information:

- The Visa account number
- The card expiration date
- The cardholder's name as it appears on the card
- The cardholder's postal address (to receive a copy of the bill)

2. Provide the cardholder with necessary information

Provide the cardholder with a copy of the express return agreement.

Inform the cardholder, in writing, of your policy regarding any charges discovered after they return the vehicle.

3. Check the agreement

Once the cardholder has completed and returned the express return agreement, check that:

- The agreement is signed
- The Visa account number on the agreement matches that on the authorisation
- The cardholder's billing address is included

At the time of vehicle return

1. Calculate the final total bill amount

After the cardholder has returned the car, calculate the total charges incurred during the rental period, including any permitted additional charges.

Complete the sales draft.

2. Determine whether further authorisation is required

Compare the final total 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%, no further authorisation is required
- If the final bill amount is more than 15% more than 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

Steps 3-6 overleaf >



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3. Process the card payment

If authorisation is required on the Visa card payment, enter the card details using the key pad. The request is then 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

4. Keep the terminal receipt

Attach the terminal receipt to the express return agreement and retain for your records.

5. Mail the receipt to the cardholder

If the cardholder has used the express return facility, the following items should be mailed to the cardholder within three days from the date that the car was returned:

- A completed sales draft indicating the final amount with the word 'signature on file' on the signature line, or a printout of the Visa billing
- The itemised bill
- Copy of the signed express return agreement

A confirmation receipt confirming the condition of the car, including any damages, must be sent to the cardholder within five days from the date that the car was returned.

6. File your copy of the documentation

Retain a copy of the itemised billed and signed express return agreement for a minimum of six months after the transaction date, or longer if your acquirer contract or local law dictates, in case of customer queries or disputes.



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Processing delayed or amended charges to a Visa card

You may charge a Visa cardholder for additional charges discovered after the vehicle has been returned, for example parking tickets or damage.

However, the cardholder must have given prior consent to incur such charges. And such delayed or amended charges must be processed to the cardholder's account within 90 calendar days of the transaction date of the previous transaction to which these delayed or amended charges relate.

Note: It is important that you adhere to the requirements set out in this chapter to prevent customer queries and disputed transactions

Processing delayed or amended charges for damage

At the time of reservation

1. Provide the cardholder with the necessary information

Explain your policy on confirmation receipts when the cardholder makes a reservation.

Specifically, you must advise the cardholder when they make a reservation that they can request a confirmation receipt when they return the vehicle during the outlet's hours of business. This receipt confirms the condition of the vehicle and is mutually agreed between your staff and the cardholder when they return the vehicle.

Additionally, as part of the reservation, you must provide the cardholder with written confirmation as to whether or not they have chosen to receive a confirmation receipt when they return the vehicle.

At the time of vehicle collection/pick-up

2. Obtain consent from the cardholder for delayed or amended charges

Obtain prior consent from the cardholder to incur delayed or amended charges as part of the car rental agreement.

At the time of vehicle return

3. Provide the cardholder with a written confirmation receipt

When the cardholder returns the vehicle during the hours of operation of the outlet, your staff must be able to provide written confirmation to the cardholder of the all of the following on request.

- **The visible damage status of the rented car upon return**
If there is no visible damage to the rental vehicle upon return, this must be clearly stated on the written confirmation receipt. You **cannot** then process a delayed or amended charge for any visible damage to the rented car.
- **The fuel status of the rented car upon return**
If there are no extra fuel charges upon return, this must be clearly stated on the written confirmation receipt. You **cannot** then process a delayed or amended charge for extra fuel.
- **The date and time of the return**
If there are no extra charges as a result of extended rental time, this must be clearly stated on the written confirmation receipt. You **cannot** then process a delayed or amended charge for extra rental time.

Steps 4-7 overleaf >



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If damage to a rental vehicle is discovered (after the cardholder has left the rental location)

4. Provide an estimate of the cost of the damage to the cardholder

If you discover damage to a rental vehicle, provide the following, in writing, to the cardholder within ten business days of the return date of the vehicle:

- Details of the damage
- The cost of the damage
- The currency in which the cost of the damage will be charged to the cardholder

5. Wait 20 business days

The cardholder can provide written confirmation of an alternative estimate for the cost of the damage in writing, and has ten business days from receipt of the original cost estimate from your organisation to do this.

You must wait 20 business days from the date the original written confirmation for the cost of damages was provided to the cardholder before processing a delayed or amended charge relating to damage specified. This 20 day period allows for the completion of both cost estimate stages (of ten days each) detailed above.

6. Decide on whether you can agree the cost of the damage

You may come to an agreement with the cardholder on the cost of the damage before the delayed or amended charge is made to their Visa card.

If no such agreement is reached and you process a delayed or amended charge for the cost of the damage, the cardholder retains the rights to dispute the charge.

7. Process the delayed or amended charge

Provide your acquirer with all of the following when you make a delayed or amended charge for damage to a rental vehicle:

- A copy of the rental agreement
- An estimate of the cost of the damage from an organisation that can legally provide reports
- The relevant civil authority's accident report (if applicable)
- Documentation showing that the cardholder has consented to the delayed or amended charge transaction to cover damages to a rental vehicle. This consent must be shown either:
 - By the cardholder's signature on the same page as, and close to, the description of the charges that may be covered by the delayed or amended charge transaction
 - By the cardholder's signature on the agreement and the cardholder's initials on each page of the agreement, where the cardholder's signature is not set out on the same page as the description of the charges which may be covered by the delayed or amended charge transaction
- Any other documentation demonstrating the cardholder's liability for the damage
- A copy of your organisation's insurance policy (if your organisation requires the cardholder to pay an insurance deductible for damages and copy of the car rental agreement showing that the cardholder consents to be responsible for the insurance deductible)



