A Guide to VCNs for Hotel Front Desks

What is a Virtual Card Number (VCN)?

A VCN is a single-use card number used by travel companies to pay for bookings made on behalf of guests.

VCNs can be processed using existing card networks such as Mastercard and Visa point-of-sale (POS) systems as a card-not-present transaction.

Processing VCN Payments

Unique VCN Per Booking

Every booking contains a unique, single-use VCN that should be charged for the payment of that booking only.

The VCN will be sent to you with the booking confirmation.

When To Charge A VCN

The payment instructions will state when the VCN should be charged – typically, this is upon guest checkout (or at the time of reservation for prepaid rooms).

How To Process A VCN

When a guest arrives and checks in, prepare two folios:

Guest Folio No. 1
(Charge to guest credit card)

For any guest incidentals – guest pays directly.

- Secure a credit card number from the guest
- Do not overwrite the VCN with the guest's credit card

Guest Folio No. 2
(Charge to virtual card)

For the net rate and tax (and any applicable fees collected by the travel company).

- If you require pre-authorization, the VCN may be authorized upon guest arrival
- Keep the approval code and apply it when settling the charge (or the charge will be declined)

At checkout, charge the VCN received for that specific booking (applying the approval code, if necessary). The VCN should be processed as a card-not-present transaction.

Ensure that the pre-authorization and transaction settlement are based on 'guaranteed' type and deposit/cancel rule is associated to the reservation – this will avoid unnecessary pre-authorization declines from automated background jobs in your PMS.

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Frequently Asked Questions

What should be done if a VCN is not received with a booking notification?

If this occurs, please contact the travel company's support team.

Does the guest's credit card need to be retained once the VCN is in the booking system?

Yes – the guest's credit card should always be retained in addition to the VCN and should not be overwritten by the VCN. Unless otherwise stated, the guest's credit card should be used to pay for incidentals.

Can one VCN be used for all guests that check out on a given day?

If all guests are part of the same booking, yes, you can use the unique VCN that was sent with the booking confirmation.

If they are part of different bookings, you should use separate VCNs.

Can a VCN be charged after a guest has checked out?

The charging dates for the VCN are stated in the payment instructions.

What currency should the payment be taken in?

Settlement should be in your default local currency unless otherwise stated in the payment instructions.

If the VCN is declined, what should be done?

In most cases, the charge is declined because there's an existing authorization on the VCN. If this occurs, the transaction can be processed with the authorization code given at the time of processing. Contact the travel company's support team if this does not resolve the problem.

Please note, your system may store the authorization code. Refer to your system's reference manual for more information on how it processes authorizations and transactions.

If there is a problem charging a VCN, can the guest's credit card be charged instead?

No, please contact the travel company's support team to resolve the issue. Always let the guest check in/check out while you resolve any problems.

How should cancellations and/or refunds be addressed when a VCN is used for payment?

Cancellations should be charged to the VCN based on your hotel's cancellation policy.

To process a refund through the hotel's reservation system, the reservation needs to be pulled up and the charges reversed. If it is processed through the card terminal, it works exactly like a refund on a credit card: the charge can be looked up through the authorization number and by choosing either refund/reverse or by entering the VCN as a negative amount. Refunds on VCNs can be processed even if the VCN has been closed.