

Frequently Asked Questions



What is a Virtual Card Number (VCN)?

A VCN is a single-use card number enabling secure payments and automatic reconciliation. VCNs are used to make real-time payments and are globally accepted by suppliers through existing terminals – processed as a card-not-present transaction.

How Virtual Card Numbers work:



What are the benefits of using Virtual Card Numbers?

Virtual Card Numbers make payments simple, smarter and more secure:

- Greater spend controls and enhanced security for cardholders and merchants
- **Enhanced security features:**
 - A VCN is only issued when needed and, if necessary, only when the transaction is approved
 - Specifying or limiting the amount to be paid to reduce risk of misuse or fraud
 - Locking down the supplier or type of supplier (Merchant Category Code) for the transaction
 - Specifying the time duration during which the payment must be completed
- Single-use VCNs are unique for each transaction and enable automatic reconciliation
- Offer the possibility to add user-defined fields during card creation resulting in rich and relevant data for transactions
- No need to invoice travel companies — push notification based on contracted rates
- Ability for faster receipt of payments for dynamic inventory pricing
- Accepted globally through card networks such as Mastercard and Visa



Frequently Asked Questions

How are VCNs used in the travel industry?

VCNs can be used for any type of transaction but have been widely used by corporate travel managers, travel management companies, and travel agencies since 2000. In the case of business travel, this may include employees who do not have corporate cards such as infrequent travelers, contract workers, new or short-term employees, and interns.

Why are more and more VCNs being used for hotel payments?

VCNs can be used for early payments, at time of reservation or upon traveler checkout. To be able to process a transaction, the hotel simply needs to charge the unique VCN.

Per transaction controls allow limits to the transaction amount, when the payment is available – which could be upon guest checkout – and locks the payment down to hotels to avoid fraudulent use.

These details are stated clearly in the payment instructions, for example: room and tax only for a predefined number of nights, incidentals charged directly to the guest.

Do VCNs need to be pre-authorized?

No, the full amount should be charged as per the availability date of the card to pay for the guest's room and taxes, typically. Incidentals, unless stated otherwise, should be paid by the guest.

Can I charge the same VCN for more than one booking?

Every booking contains a unique VCN and should be charged for payment of one booking.

When will I receive the unique account number assigned to a VCN booking?

The credit card number will be sent to your attention with the booking confirmation.

When should the travel company's VCN be charged?

Upon guest check out or at time of reservation for prepaid rooms unless the payment instruction state otherwise.

Does the guest's credit card need to be retained once the VCN is in the hotel's 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. Typically the guest's credit card is used to pay for incidentals unless stated otherwise.

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If the VCN gets declined at the time of check out, what should be done in order to receive payment for the booking?

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

In addition, be aware that your system may already store the authorization code. Refer to your system's reference manual for more information on how it processes authorizations and transactions.

If I do not receive the VCN with the booking notification, what should be done?

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

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

Yes if all guests are part of one booking which has a unique VCN assigned to it - otherwise no.

If the VCN is not charged when the guest checks out, how long do I have to place a charge?

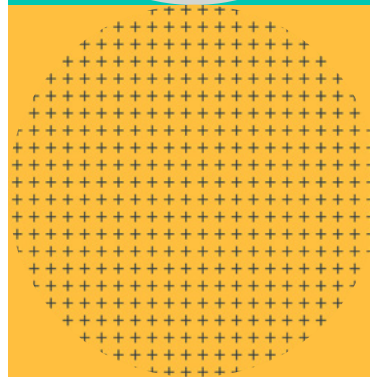
The VCN's charging dates are stated in the payment instructions.

How should guest cancellations be addressed when using the VCNs?

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

If I experience problems charging the VCN, can I charge the guest's credit card instead?

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



Frequently Asked Questions

What is the most important change hotels should make to help their VCN reservations and payments run more smoothly?



Booking

When a guest makes a reservation using the VCN, you will receive a unique account number with the booking information.



Arrival

Check in the travel company's guests as usual and prepare two folios:



Checkout

At checkout, charge the VCN received for that special booking.



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)

What do I need to know to simplify hotel reservation and payments?

Ensure pre-authorization and transaction settlement are based on “guaranteed” type and deposit/cancel rule associated to the reservation. This will avoid unnecessary pre-authorization declines from automated background jobs in a PMS.

Ensure reservations are set as Guarantee Credit Card (GCC) instead of Full Prepay in the Property Management System (PMS), as that will result in a reduction in false/positive alerts on declined authorizations.

Ensure pre-authorization code is submitted with subsequent settlement transaction and create two folios: one for company charges and the other for guest incidentals. Partial payments and/or refunds can

be transacted as long as they do not exceed the total authorized amount.

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.

Settlement transactions must be in the property's default currency.

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