

# AVQuest

*Payment processing made easy*

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## Payments Processing Made Easy Frequently Asked Questions

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# Document Summary

This document aims to answer questions you may have regards the AVQuest payment systems and their features.

AVQuest's payment system is available in the following versions :-

- TEAMS Free (Daily Reporting only)
- TEAMS Lite, (Daily, Weekly Enhanced Reporting and Email/SMS alerts)
- TEAMS Express (Payment Processing)
- TEAMS for Enterprise

and

- TEAMS for Agents.

If you have any questions please send an email to [info@avquest.co.uk](mailto:info@avquest.co.uk) outlining your questions, including any further clarification of the product that you may require.

Version	Release Date	Change
1.0	12 Dec 2011	New
1.1	19 Mar 2012	Updated as part of the South African hotels implementation
1.2	25 Mar 2012	Updated to include tax rules
1.3	8 May 2012	Updated as part of the New Zealand hotels implementation
1.4	15 Jul 2012	Updated to highlight automated supplier and wifi payments processing.
1.5	12 Jan 2013	Updated to include credit note management option amongst payment options on AVQuest payment pages

## **What prerequisites are needed before the AVQuest system can be used?**

In addition to an agreed contract with AVQuest, you must have

- A merchant id for the chosen payment gateway. AVQuest can help in the provision of a merchant id should you require help in this area. AVQuest supports the major payment gateways in each of the countries to which it can process monies.
- A supported channel manager/web booking engine. We support various channel management systems and booking engines.

## **What does TEAMS do?**

The TEAMS system enables the automatic processing of card payments into your nominated bank account. The system supports a very wide range of business rules that are suited to accommodation providers, and those companies taking payment prior to delivery of service. The system can automatically process payments from

- your website
  - the Global Distribution System (GDS)
- and
- online booking agents such as Booking.com, LateRooms, etc.

The systems come with sophisticated email and sms functions, automated reports, and payment processing tools.

The system can also automate commission payments, or payments net of commission.

## **What payment cards do you support?**

We currently support the following debit and credit cards :-

- Visa
- Visa Debit
- Visa Electron
- Mastercard
- American Express
- Diners Club
- International Maestro
- Laser
- Specially negotiated South African Visa/Mastercard cards.

We also support various European specific cards/electronic methods through partner gateways that include but are not limited to

- Paypal
- JCB
- ELV

- iDEAL
- Sofortubweising
- Dankort
- Giropay

We can support South African electronic postal orders, however this payment method can only be offered if the payment pages used by the card holders to enter their information reside on AVQuest servers.

Depending on your banking requirements and solution, terms and conditions may apply to some, or all of, the above cards.

## **Does AVQuest hold onto the money for a given period of time before card funds are transferred to our bank account?**

No. AVQuest does not hold onto any of your money, all payments made through our system go direct into your bank account.

## **Which Banks do you support?**

TEAMS supports numerous banks and payment gateways. TEAMS can also support Paypal depending on the hotel's contractual terms.

In the UK, we support all the main banks and merchant acquirers.

In Europe, we work with organizations supporting SEPA (Single Euro Payments Area). This enables us to support banks within the EuroZone and the non-Eurozone banks in 12 countries (29 countries in total, including EU countries plus Norway, Iceland, Liechtenstein, and Switzerland). Where possible we utilize local merchanting services to keep costs to a minimum.

## List of Supported Banks outside of Europe, by country

In Australia, we support

- ANZ Australia
- Citibank Australia
- Commonwealth Bank
- National Australia Bank
- Westpac Australia
- Bank of South Australia
- St George Bank.

In China, we support

- Payment gateway for BOC Credit Card (International) Limited (BOCI)
- Standard Chartered Bank

In Hong Kong, we support

- BOC Credit Card (International) Limited (BOCI)
- Wing Lung Bank
- Dah Sing Bank
- Hong Kong Shanghai Bank
- Standard Chartered Bank

In India, we support

- Citibank
- HDFC Bank
- HSBC
- ICICI Bank

In Indonesia, we support

- PT Bank Internasional

In Kenya, we support

- I&M Bank

In Macau, we support

- BOC Credit Card
- Standard Chartered

In Malaysia, we support

- Bank Islam Malaysia
- EON Capital Berhad
- HSBC
- RHB Bank
- United Overseas Bank (UOB)

In Maldives, we support

- HSBC

## List of Supported Banks outside of Europe, by country (cont. 2)

In Mauritius, we support

- Mauritius Commercial Bank
- SBM Bank

In Mozambique, we support

- Millennium bim

In New Zealand, we support

- ASB Bank
- ANZ New Zealand
- BNZ
- National Bank
- Westpac

In Nigeria, we support

- Guaranty Trust Bank
- Zenith Bank

In the Phillipines, we support

- Bank of the Philippine Islands (BPI)
- HSBC

In the Pacific Islands, we support

- Westpac

In Singapore, we support

- Citibank
- DBS Bank
- HSBC Bank
- United Overseas Bank

In Sri Lanka, we support

- Commercial Bank of Ceylon
- HSBC

In South Africa, we support

- First National Bank
- Standard Bank
- Nedbank
- ABSA Bank

In Taiwan, we support

- HSBC

In Thailand, we support

- Kasikornbank Public Company

## **List of Supported Banks outside of Europe, by country (cont. 3)**

In the USA, we support

- Bank of the West
- Chase Paymentech
- Costco
- First Horizon National
- HSBC
- Key
- Regents
- Regents Bank
- UMB Bank
- Union Bank of California
- Wachovia
- Whitney Bank
- U.S. Bank

In Vietnam, we support

- Eximbank

**Can we take payments directly on our website as well as from the 3<sup>rd</sup> party channels like Booking.Com, LateRooms, etc.?**

Yes.

**Does the AVQuest TEAMS system support charging consumers admin fees for certain card types?**

TEAMS supports surcharges per card type. The surcharges can be a fixed amount, or a percentage of the amount to be transacted.

**How are Refunds handled?**

TEAMS for Enterprise and TEAMS for Agents has built-in systems that fully support refunds, including the automatic generation of credit notes where TEAMS accounting system integration is installed.

TEAMS Express requires refunds to be handled via an epdq or pdq. Your payment gateway contract normally includes access to an appropriate epdq that enables you to manage the refunds, however AVQuest can also process refunds on your behalf.

The TEAMS support staff can assist with refund processing.

## **What help can AVQuest provide in the case of possible chargeback claims?**

We can supply a full audit trail of the transaction, and all the TEAMS email communication that resulted from the transaction. TEAMS for Enterprise and TEAMS for Agents include a document management system for all your customer documentation and communication.

The AVQuest system can also enable 3<sup>rd</sup> party card processes including the emailing of pre-populated registration and 3d party card forms.

The TEAMS support staff can assist with chargeback processing.

## **Do you provide any anti-fraud tools?**

Yes. TEAMS daily operational reports include a section identifying potentially fraudulent transactions and a list of transactions from customers with low credit scores.

## **How are cancelled bookings from 3<sup>rd</sup> party channels handled?**

Configured to your requirements, TEAMS can automatically cancel outstanding payments when a booking is cancelled.

## **If card details are not available from the 3<sup>rd</sup> party website, can TEAMS automatically chase the customer for their pre-payment?**

Yes. Not all websites are capable of automatically delivering payment details into other systems. In this case, TEAMS can collect monies by enabling it's automatic collections module.

## **Does your system generate and email payment receipts directly to the customer?**

Yes. All receipts are emailed out as PDF attachments. TEAMS can also email out reports/statements in word or excel formats.

## **How can we reconcile the payments made through the AVQuest system against what we receive in our bank account?**

TEAMS users can use the daily operational reports. TEAMS for Enterprise and TEAMS for Agents users have access to financial reports within TEAMS that help in reconciling bank accounts and financial accounting systems. If you bank with Barclays and use Business Master, TEAMS can reconcile your bank account on a transaction by transaction basis.

The daily operational spreadsheets that are emailed every day also enable you to keep track of all payments.

## **Do you support 3d secure transactions for Visa and Mastercard?**

Yes.

## **Do you support automatic payment of commissions to agents as well as net payments to suppliers?**

Yes. Payments to 3<sup>rd</sup> parties are completely under your control and AVQuest's TEAMS system has a number of methods supporting automatic 3<sup>rd</sup> party payments. TEAMS can automatically take a payment and from it, pay multiple suppliers.

## **If an automated payment fails, how are we notified?**

Email notifications are generated automatically. The daily operational report always includes a list of the previous days failed payments. If TEAMS payment pages are used on your website, the customer is notified within seconds and asked to supply new card details.

## **Do you allow any flexibility for when Automated Payments can be taken?**

TEAMS Express supports all but 1 of the payment rules built into TEAMS for Enterprise and TEAMS for Agents. The payment rule excluded from TEAMS Express is support for a UK accounting rule known as the 'irregular quarterly payments based on tax points' rule. This rule normally only applies to long-term commercial leasing and complex company accommodation contracts.

The rules can be set to take effect on a per hotel/channel basis or on a per booking basis.

The payment rules that are supported in TEAMS Express are

- Payment taken at time of reservation (Gross Amount). The full amount for the reservation is processed.
- Payment taken at time of reservation (Net of Commission Amount Only). TEAMS Express works out the commission for the booking and only processes the net amount into the hotel bank account.
- Payment taken x-days prior to check-in (Gross Amount). TEAMS Express system can also process a pre-authorisation transaction automatically should that be required instead of a payment.
- Payment taken x-days prior to check-in (Net Commission Amount)

TEAMS Express works out the commission for the booking and only processes the net amount into the hotel bank account. The value x-days is set by the hotel for each of its different channels. This value can also be based on promotional codes for each independent channel on which the promotion is being sold.

- Payment taken early morning of check-in (Gross Amount). The TEAMS Express system can also process a pre-authorisation transaction automatically should that be required instead of a payment. The payment receipt is automatically processed and emailed to the guest.
- Payment taken early morning of check-in (Net Commission Amount). The TEAMS Express works out the commission for the booking and only processes the net amount.
- Payment taken late morning of check-in (Gross Amount)
- Payment taken late morning of check-in (Net Commission Amount)
- Payment taken x-days prior to check out (Gross Amount)
- Payment taken x-days prior to check out (Net Commission Amount)
- Automated Periodic payments prior to check-in (Gross Amounts). The periods can be daily, weekly, fortnightly, monthly, quarterly, annually, or custom per booking. Every payment processed successfully generates an automated email to the customer with a payment receipt attached along with a payment statement showing how much has been paid, and how much has yet to be paid.

## **Can TEAMS manage payments via credit notes?**

Yes. This functionality is available via the AVQuest payment pages an additional payment option. Credit note are managed in real-time, and transactions are reported to all three parties (the booker, the credit note owner, and the provider of the service). To eliminate the fraudulent use of credit notes, the TEAMS system is integrated into mobile SMS technology.

## **What Tax Rules do you support?**

- 1, Standard (standard rate VAT/Sales Tax only)
- 2, Standard + Luxury Tax Rates. Luxury Taxes are common place in Asia, and this can also used to support additional sales taxes.
- 3, Apart-Hotel (UK wide tax for bookings, attracting VAT where the booking is more than 28 nights of accommodation. TEAMS supports the UK legislation including different VAT rates per room / property type.)
- 4, Assured Short Term Tenancy – Long Term Leases, usually 0%

5, Specialised VAT rate – Usually used in conjunction with accounting systems requirements.

## **What facilities are available for the processing of Wi-Fi vouchers?**

TEAMS supports the processing of wi-fi vouchers. Depending on the wi-fi implementation in use, the following is available :-

The customers payment is handled by TEAMS and provisioning/release of the wi-fi voucher is only enabled if the payment is successful.

Wi-Fi revenue share can be handled by the TEAMS commission module, which can handle complex commissions per site.

Wi-Fi vouchers can be purchased in advance, and not only made part of the booking process on your website, but also integrated into the booking process for the online booking agents, such as Booking.Com and LateRooms.

The entire process for handling wi-fi vouchers is automatic, as the delivery of the voucher is via email and sms. There is no need for any manual handling of a wi-fi voucher.

TEAMS reporting enables wi-fi vouchers to be accounted for using the correct cost centre codes on a per site per booking type basis.

Additional benefits include enabling wi-fi vouchers to be used as part of the work we do with hotels regards revenue uplift, product bundling on 3<sup>rd</sup> party websites and hotel promotions.

Even if the voucher is free, the system can ensure that a) vouchers are managed properly and 2) that customers opt-in to marketing campaigns. As customers opt-in, their email addresses and telephone numbers are made available to you.

Please note :- accommodation providers offering wi-fi access to their customers may have a legal obligation to store certain network information per user access. To see if the legal framework applies to you, please check the following :-

- The European Directive (2006/24/EC) which has been implemented in the UK under the Data Retention (EC Directive) Regulations 2009
- The January 2004 Code of Practice (for voluntary retention of communications data) implemented under the Anti-Terrorism, Crime and Security Act 2001.
- Regulation of Investigatory Powers Act 2000
- The Digital Economy Bill which is designed to implement steps to reduce online copyright infringement by end users. The Bill came into law in June 2010

and prescribes obligations to keep end user records to assist copyright owners in identifying, and taking action.

- Data Protection Act 1998

## **What additional TEAMS Express Add-Ins are available?**

As with all versions of TEAMS, additional functionality is enabled via the use of additional module upgrades called 'Add-Ins'.

For TEAMS Express, the following add-ins are available

- Support for automated pre-authorizations.
- Automatic Collections For Failed Payments.
  - In the case of a failed payment, the module will automatically email a payment request to the customer.
  - The email will include a link to a website, branded in your hotel's branding and including all the appropriate information for a properly transparent transaction in accordance with PCI and banking requirements.
  - The module can allow the customer to make multiple partial payments for the reservation (up to the value of the reservation).
  - The system supports payment surcharges, and all the payment and tax rules that apply to the reservation.
- Monthly Marketing Promotions
  - This module enables monthly marketing promotions to be included in the emails that are sent to customers.
- Enhanced Reporting
- Basic PMS and Accounting System Integration (only available to authorized vendor systems).
- Real-time integration into Sage Line 50 and Sage 200.
- Customer Surveys
- Stand-alone automatic payment processing and operational processing for wifi vouchers
- Support for automated revenue share with 3<sup>rd</sup> party agents and suppliers.

TEAMS for Enterprise and TEAMS for Agents has significantly more add-ins. In particular support for groups, support for centralised reservations and accounting functions, support for multiple companies, automated invoicing, as well as numerous modules that support residential letting and commercial leasing.

For more information regards the TEAMS Add-ins, please email [info@avquest.co.uk](mailto:info@avquest.co.uk)