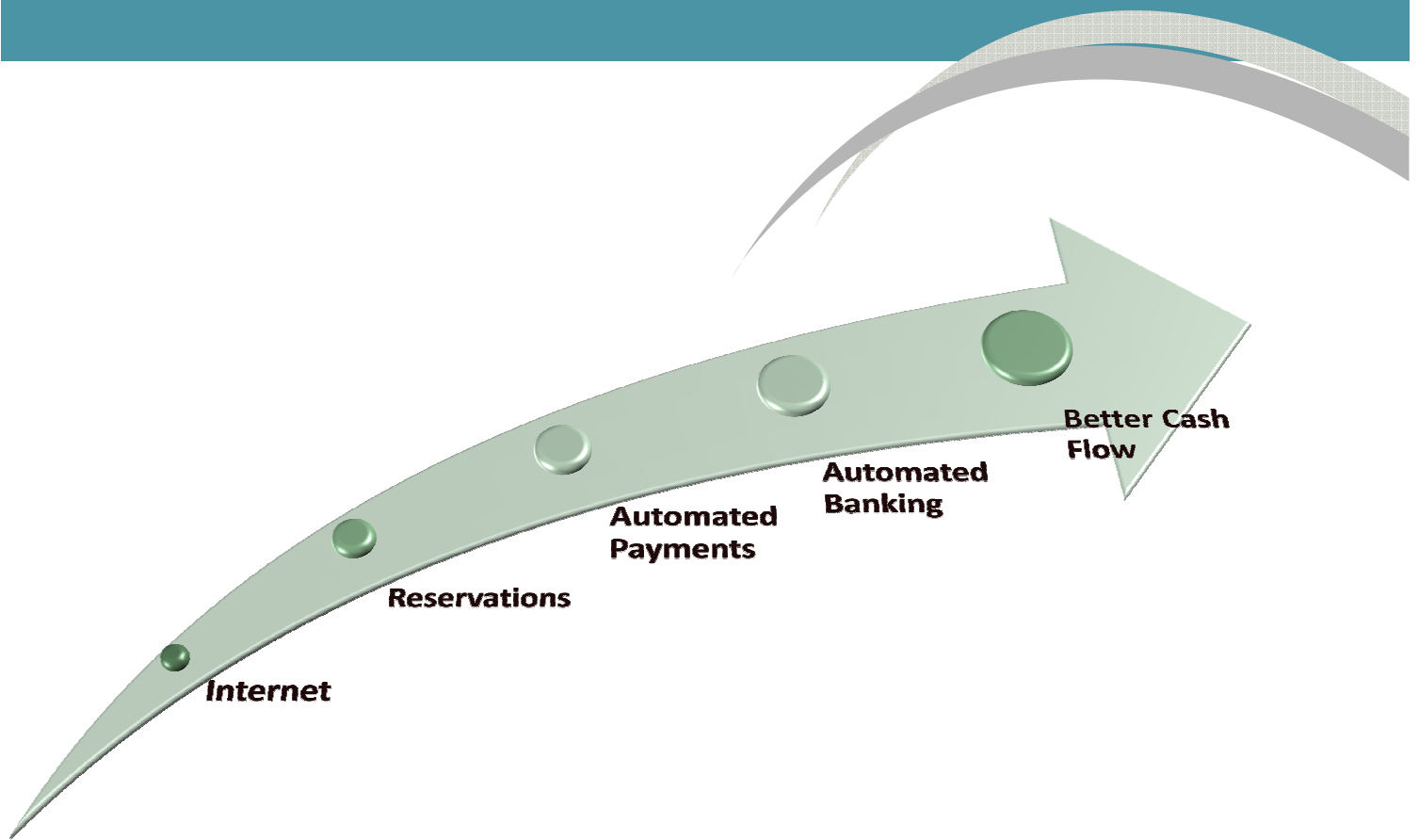


Automated Card Payment Processing



Introducing the AVQuest Payment Processing System

Payment Processing Made Easy



Making Cashflow, King

If cash flow is important to you, shouldn't you take payment prior to arrival, ideally at the time of booking, rather than wait for the guest to arrive? If you want to take payment at time of arrival, wouldn't you prefer to be sure the credit card details were checked with the banks, preventing a loss of revenue due to a failure to support your cancelled bookings and no-shows policies. All of which can have a sizeable impact even on a small hotel.

AVQuest's automated payment solutions ensure that payments and card checks are processed automatically. Our PCI compliant automated system can manage payments, pre-authorisations, and card checks from the channels upon which you advertise as well as your website.

If you accept card payments, even if it's only for pre-authorization purposes, you must be PCI compliant.

PCI DSS compliance is not an option but a **requirement**. The Payment Card Industry Data Security Standard (PCI DSS) compliance standards are a sophisticated set of information security rules that ensure the safe management and processing of debit and credit card data.

PCI DSS compliance applies to any company or organization that handles payment cards. Whether the card is handled as part of an electronic process or a manual process, the PCI DSS standards apply. Penalties for Non-Compliance range from fines to the loss of your card processing facilities.

Imagine not being able to take any card payments!

The AVQuest solution enables you to operate in a PCI compliant manner as well as provide the levels of transparency that banks demand when processing advance payments.

To further the transparency of the systems and support PCI compliant processes, monies are delivered direct into your hotel bank account.

Our system ensures that only the customer sees their card number, and that your payment, cancellation and no-show policies are supported.

The system, known as TEAMS, includes built-in fraud reporting to help hotels manage customer credit and debit card risks.

The Web economy is set to reach more than \$2trillion by 2016.

Automated and sophisticated payment solutions are essential.

Fraud costs the UK hospitality industry in excess of £2billion annually.

PCI Compliance is not an option, it is a mandatory requirement.

Our PCI Compliant Automated Payment Processing Solution includes

- Automated banking into your account
- Fraud Detection
- Automated payments processing for your web, OTA, and GDS bookings

TEAMS – Making Payment Processing Easy

There are 5 versions of AVQuest's Payment Solution.

These are our entry-level system TEAMS Free, TEAMS Lite, TEAMS Express, TEAMS Express Plus and TEAMS Collections.

TEAMS Free, TEAMS Lite, TEAMS Express and TEAMS Collections have been designed to work as an automated add-on for your website and channel management system.

A truly international system, TEAMS support direct banking requirements into 51 countries, and includes full support for hotel branded emails and receipts.

All reservations, whether they come from your website booking engine, the GDS or OTA's (Booking.Com, LateRooms, etc.) can be processed by TEAMS. Our adherence to international standards and conformance to channel management and OTA standards, means that we can ensure your payment policies and procedures are automated, and result in positive cash flows for your business.

The reservations are processed and reported on a daily basis. Throughout the reservation and payment process, you receive automatically generated reports and spreadsheets that keep you fully informed as to how much money is being transacted.

The system automatically informs you when payments fail, and also includes fraud detection features.

TEAMS supports numerous payment rules that support your business requirements and channel requirements. Not all channels support secure credit card processing. In those cases, the TEAMS automatic collection module can be used to ensure a strict adherence to your payment rules and the automated collection of customer card payments. Additional add-ins include

- Support for Automated Pre-Authorizations
- Automatic Collections for Failed Payments
- Monthly Marketing Promotions
- Enhanced Reporting
- PMS and Accounting System Integration (only available to authorized vendor systems)



Support for

- Automated payment processing
- Automated Receipt Management
- Automated pre-authorizations
- Automated Payment Rules
- A wide range of tax rules
- Fraud Detection
- A wide range of credit and debit cards
- All the major banks
- Daily Operational Spreadsheets
- and much more...

TEAMS Datasheet for TEAMS Free, TEAMS Lite and TEAMS Express. The card processing options shown are only available within territories where the banking systems support the option.

	TEAMS Free	TEAMS Lite	TEAMS Express
Operational Reporting			
Daily Emailed Summary	X	X	X
Daily Emailed activity spreadsheet report	X	X	X
Daily Emailed Group activity report	X	X	X
Enhanced Daily Emailed Activity Report	X	X	X
Enhanced Daily Emailed Group activity report	X	X	X
Weekly Emailed Hotel Summary		X	X
Weekly Emailed Group Summary		X	X
Email / SMS Alerts			
Late Booking Email Alerts		X	X
Late Booking SMS Alerts		X	X
Card Processing			
Automated Pre-Authorisations Processing			X
Automated Payment Processing			X
Payment Receipt Management (includes Customer emailed receipt with PDF)			X
Automated Card Validity Check With Bank			X
Fraud Alerts			X
Options (additional costs and t&c's may apply)			
Hotel Branded Booking Confirmations		X	X
Pre-Arrival Booking Customer SMS		X	X
Electronic Registration Auto-Filled		X	X
Post-Stay Email		X	X
SMS platform (Operational Alerts)		X	X
Booking Confirmations with Payment Logic			X
Systems Support Options		X	X
Automated Collections			X

TEAMS Express Plus is our payments management platform that is usually used when hotels operate a centralised reservation/accounting operation for their hotels. This system allows the user to interrogate our audits (helping to fight chargeback requests), take additional payments from processed cards, process refunds and have access to features that allow payments to be taken for bookings that are not delivered via your channel manager.

TEAMS Collections is our automated collections system for failed payments.

Using TEAMS customer notifications allows you to operate clear and transparent service/product delivery, as per your banking requirements. Built-in in fraud reporting helps the hotel manage customer credit and debit card risks.

TEAMS supports automated 3rd Party/supplier payment processing.

If you wish to learn more about these products, please email sales@avquest.co.uk



The Web economy reaches out to millions of internet users.

The number of internet users exceeded 2 billion in 2011, and is expected to rise to 3 billion by 2016.

Automated and sophisticated payment solutions are essential.

Payments processing will be the greatest challenge to any company wanting to transact business via the internet.

The need to support a wide variety of payment cards and options is essential to ensuring that companies can sell their products on their own websites as well as on 3rd party websites.

PCI Compliance is not an option, it is a mandatory requirement.

Automatic Payment Processing Made Easy

TEAMS automatically processes credit and debit card payments, and all payments are banked straight into your bank account.

TEAMS supports all the major UK banks and numerous payment gateways. We support the main internet merchant acquirers including:

- HSBC
- Barclaycard
- Streamline
- Cardnet
- AMEX
- Bank Of Ireland

TEAMS includes support for the following card types:

- Visa, Visa Debit, Visa Electron
- Mastercard
- International Maestro
- American Express , Diners Club, Laser, JCB
- ELV, iDEAL, Sofortubweising
- Dankort, Giropay
- Paypal
- and specially negotiated South African Visa /Mastercard cards

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

TEAMS supports numerous automated payment options including:

- payment upfront
- partial payments
- multiple payments for a single booking
- payment x-days prior to check-in
- automated payment failure processing
- and automated vendor payment processing

Articles You May Find Of Interest

The web economy in the G20 countries is set to double by 2016 to \$4.2trillion.

- <http://www.bbc.co.uk/news/business-16753902>
- <http://www.dailymail.co.uk/sciencetech/article-2092821/G20-report-Internet-worth-3-200-British-family.html>

UK hotels lag behind other industries in combating fraud. The cost of fraud within the UK hospitality industry could be over £2billion annually.

- <http://www.hotel-industry.co.uk/2012/01/fraud-costs-hoteliars/>

Hotels are a hot spot of credit card fraud.

- <http://www.creditcards.com/credit-card-news/spiderlabs-study-hotels-credit-card-fraud-1276.php>
- <http://www.infosecisland.com/blogview/5525-Hotels-are-Hotspot-for-Credit-Card-Fraud.html>

PCI Compliance in the Hospitality Industry.

- <http://www.resortsuite.com/uncategorized/pci-compliance-%E2%80%93-why-spas-hotels-and-resorts-can-no-longer-ignore-it/>
- <http://www.softscribeinc.com/pcicompliance/>
- http://blog.elementps.com/element_payment_solutions/2010/05/pci-compliance-hospitality-hotel-restaurant-resort.html

Pricing

Our low cost of entry ensures we can support even the smallest hotel.

TEAMS Free is available free of charge from authorized channel management providers*.

TEAMS Lite is available on a monthly subscription*

TEAMS Express, TEAMS Express Plus and TEAMS Collections are available as upgrades to TEAMS Lite*.

*Terms and Conditions apply.

If you wish to learn more about AVQuest's Payment Processing Solution, please contact us:

Email: sales@avquest.co.uk

Tel: +44 (0) 20 7653 1964



Payment Processing Made Easy

AVQuest plc

70-71 Albert Buildings
49 Queen Victoria Street
London
EC4N 4SA
United Kingdom

www.avquest.co.uk
sales@avquest.co.uk

Ref. marcomms-ag-301

All trademarks, trade names, service marks, and logos referenced herein belong to their respective companies.