



## CWT Virtual Payment Solution powered by Conferma

### Frequently Asked Questions – what your hotels need to know

#### What is the CWT Virtual payment Solution?

It is a virtual credit card with:

- A Primary Account Number (PAN) ○ A unique 16 digit number is created for each booking
- Valid From and Expiration date
- Security Code (CVC) ○ The 3 digit code is not required to process a cardholder not present transaction, however we can provide the unique CVC code if necessary □ A customizable maximum transaction amount

#### How does a virtual card differ from a Ghost card/Lodge card/CTA/BTA?

With virtual cards a unique 16 digit number and CVC code are created for each booking. Ghost/Lodge/CTA/BTA cards are a static number that CWT stores and uses for payment of airfares.

#### What if virtual credit cards are not supported or accepted as a form of payment?

A virtual credit card is no different from any other credit card. A unique 16 digit number, expiry date and CVC code (if required) are provided. The property should have the ability to manually enter the card number into their terminal/system (as they do with reservations made via telephone as well as charging no-shows)

If your property uses a centralized account system we can discuss arranging alternate methods of communicating card details such as email, batch process, or direct connection.

#### Can the card be used for guarantee/deposit?

Yes, within the validity of the card (dates and value) hotels can apply multiple charges to the same virtual card, for example, the deposit and balance. If pre-authorization is performed at any time on the virtual card, the authorisation code must be used again on the subsequent payment processing. Once a virtual card has been authorised it should not be authorised again as this will result in a double authorisation and payment may be declined.

**Any Pre-authorization must not take place on the same day as the full amount will be charged as this can cause a payment failure**



## **How does the payment process work?**

CWT will make the hotel reservation and provide the card number at the time of booking. The card will be valid from the time of reservation until 48 Hours after check out. A payment authorisation communication will be sent to the hotel outlining any additional authorised charges for the booking (e.g. Internet access, food and beverage) On guest check out the hotel may take payment from the card up to the authorised amount and submit the invoice as per the instructions on the payment authorisation communication. If any unauthorised charges have been applied, payment will be disputed with the card provider.

## **What details are contained on the payment authorisation sent via fax/email?**

As soon as the reservation is confirmed, a fax/email is sent to the hotel (sample shown below.)

This fax/email contains the following details:

- Hotel name
- Arrival dates
- Room type
- Total estimated cost
- Total nights
- Hotel confirmation number
- Clients Details: name, phone number, fax number, client contact
- Cancellation policy
- Billing address
- Payment restrictions
- Credit card number and expiry date\*
- Other instructions, terms and conditions



**Third Party Credit Card Authorisation Form**

REFERENCE **TESTQXPFC**

CWT NL Diemen- FSA, Wisselwerking 58, , Diemen. 1112 XS, NL

Tel: +31 20 2000 216 Fax:

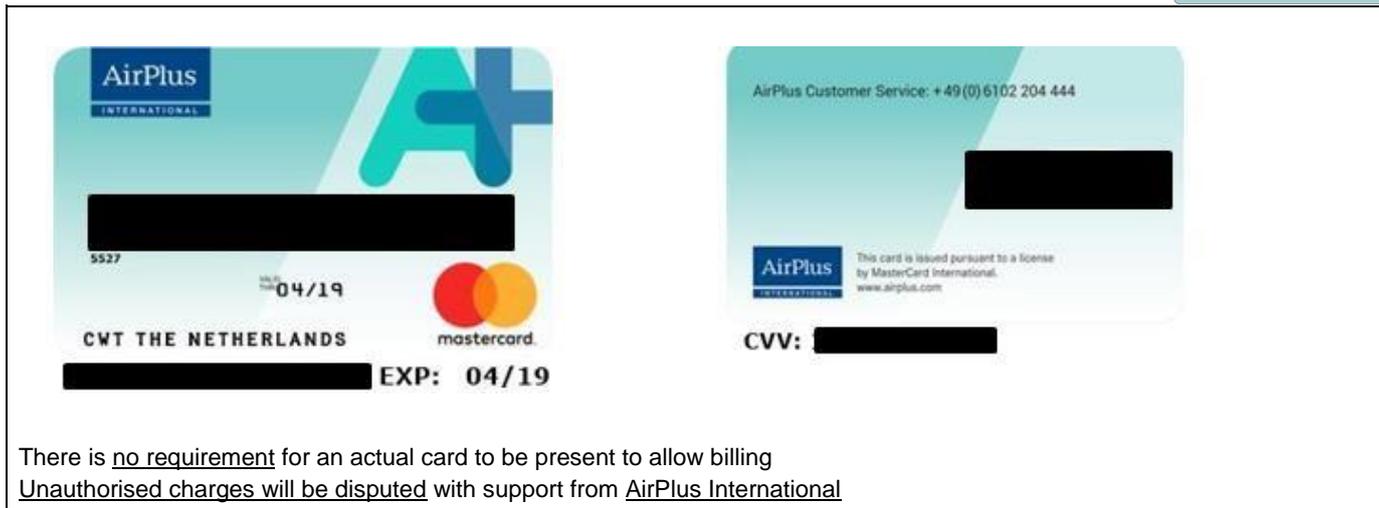
E-Mail: [FSA1.nl@contactcwt.com](mailto:FSA1.nl@contactcwt.com) IATA No: 57252693



PLEASE NOTE: This is a confirmation of details of an existing booking. PLEASE REFER TO YOUR CONFIRMATION TESTQXPFC. Please retain this document for payment details as the guest will not hold the below card.

This email was transmitted securely through a direct encrypted TLS connection. **Please do not print or forward this email.**

<b>Hotel</b>	Affiliate Test Hotel <b>Client <del>NEDDEM</del></b>	
<b>Arrival Date</b>	Tuesday, 7 August 2018 (07/08/2018) c/o	Carlsonwagonlit
<b>Total Nights</b>	1	Wisselwerking 58
<b>Room Type</b>	Single Room	Netherlands
<b>Estimated Total</b>	5434.10 ARS	1112XS
<b>Cost Fax</b>		Tel +31 70 7707 070
<b>Hotel Ref</b>	TESTQXPFC <b>Client Contact</b>	Diane Degenhardt
<b>Guest Name(s)</b>	BERT MR BAKKUS	
<b>Agency</b>	22507337 - QXPFC Reference	
<b>Other Information:</b> Traveler will pay any additional services directly at check out.		
<b>Cancellation Policy:</b> This booking can be cancelled 24 hours before 12 00 hours at the local hotel time on the date of arrival to avoid any cancellation charges. All amendments and cancellations must be confirmed by CWT NL Diemen- FSA prior to their effect taking place		
<b>Payment</b>	Bed Breakfast Tax <b>Restrictions:</b>	
<b>Invoice Required:</b>	It is a legal requirement to <u>provide an invoice</u> . Please send the invoice and all related receipts by; <ul style="list-style-type: none"> <li>• email to <a href="mailto:cwtnladministratie@carlsonwagonlit.nl">cwtnladministratie@carlsonwagonlit.nl</a></li> <li>• post to <u>CWT, Wisselwerking 58, Diemen, Netherlands. 1112XS</u></li> </ul>	
<b>Payment:</b>	You are required to debit the card below according to the following restrictions, adjusting the total amount with applicable taxes.	



There is no requirement for an actual card to be present to allow billing  
Unauthorised charges will be disputed with support from AirPlus International

\*The front and back of the card will sometimes be faxed/emailed separately and is determined by card issuer

### **Can the payment details be communicated via email instead of fax?**

The default communication for virtual cards is fax however Conferma has developed technology (Conferma Connect) to transmit the card details via multiple methods which now includes a secure email. Ideally we would like this communication to be via secure email – removing the fax completely.

To update your communication preference from fax to email please complete the online Opt In Form:

<https://www.confermaconnect.com/register.aspx>

Any queries please consult the Conferma FAQs page: <https://www.confermaconnect.com/FAQs.aspx>

### **Why are payments details communicated by fax or email?**

CWT only communicates unencrypted payment card details via fax or secure email (Conferma Connect) to ensure full compliance with PCI Data Security Standard (PCI-DSS) regulations.

For communications sent via Fax it is extremely important that your fax details loaded in the GDS are correct

### **Could virtual card details be used fraudulently?**



Each virtual card has specific attributes associated to it at the point of booking. These can include the total billing amount, date range and merchant category code. These controls ensure that any card can only be billed in accordance with these parameters. This enhances protection against loss, damage or fraud where individual card use is not possible or appropriate.

### **Can the hotel charge for incidentals or ancillary spend?**

Unless specified in the payment instructions on the payment authorisation, any costs not covered by the virtual card must be paid by the guest(s)

For all reservations to be paid for by a virtual card, two folios should be set up at check-in. The first folio should be created with the virtual card number as the designated payment method for all charges indicated on fax under “Payment Restrictions” All other charges not covered by the Payment Restrictions should be routed to a second folio to be settled by a guest payment method.

### **How should guest cancellations be handled?**

Cancellations should be charged to the virtual card in accordance with the hotel’s cancellation policy

### **When should the virtual card be charged?**

See the specific CWT process for the transaction type which details how / when cards should be charged. The virtual card should be charged when the guest checks out of the hotel. It can be charged multiple times within the credit limit applied to the card, for instance to settle the deposit and balance.

### **Do I need to provide an invoice to CWT?**

Yes, please always provide the invoice/Folio data to the email address provided on the payment authorisation fax/email.

### **What happens if we have no payment instructions when a traveller checks in?**

In the first instance please contact the CWT booking location.

### **Is the guest in the possession of the virtual card number?**

If the guest did download Conferma’s app TripPay on their smartphone, the guest will be able to provide you the full virtual credit number at check in too. The traveller may also have an email authorising the virtual card be used for payment if for some reason you have not received the fax/email communicating details of the card.



### **Do I need to request to complete a Credit Card Authorisation form?**

No! Requests to complete an additional credit card authorisations form will be declined as many of these bookings originate via an online booking tool and not via an agent meaning completion of manual forms is not feasible.

### **Who should be contacted if there are any issues charging the virtual card?**

In the rare event that payment is declined, the hotel should use the contact details on the fax to notify CWT who will solve the cause of the problem with the card provider.