



Hotel Office
MASTERS SERIES®

SESSION THREE

How to Reduce Unnecessary Hotel Payment Costs



Sertifi

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Welcome to the Masters Series!

Modernize and digitize repetitive hotel office administrative tasks to improve efficiency, reduce costs, and deliver a phenomenal guest experience

May 31

How to Increase Efficiency with Automation at a Lower Effort & Cost

June 21

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July 19

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August 15

How Sertifi Can Help Modernize Your Hotel Office Operations

Meet Today's Speakers



Mike Ryan

DIRECTOR, ENTERPRISE PAYMENTS



Peter Laspas

MANAGER, CUSTOMER SUCCESS



Rich Counts

STRATEGIC ACCOUNTS, ENTERPRISE





Are you capturing
card-not-present
payments correctly?



Are you well
prepared for fraud
and chargebacks?



Are you capturing card-not-present payments correctly?

POLL:

How are you
currently processing
event deposits?



Keyed Transactions Often Get Declined



Are you capturing
card-not-present
payments correctly?

BOTTOM LINE

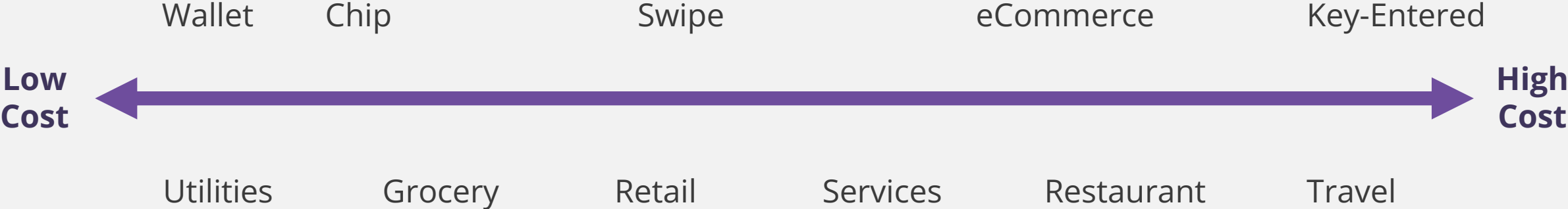


Use Modern Tools

How have you seen clients
reduce costs by improving
their acceptance rate?

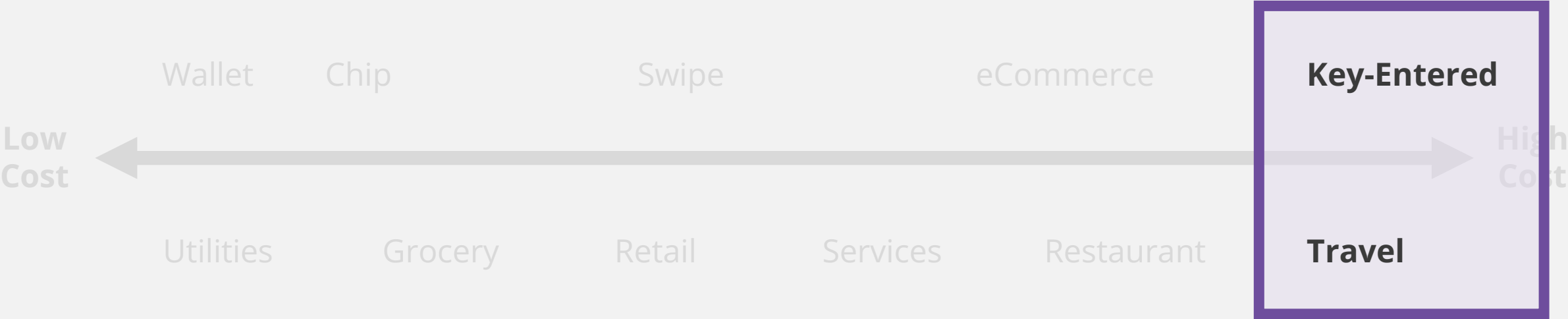
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Entry Method/Data Qualification



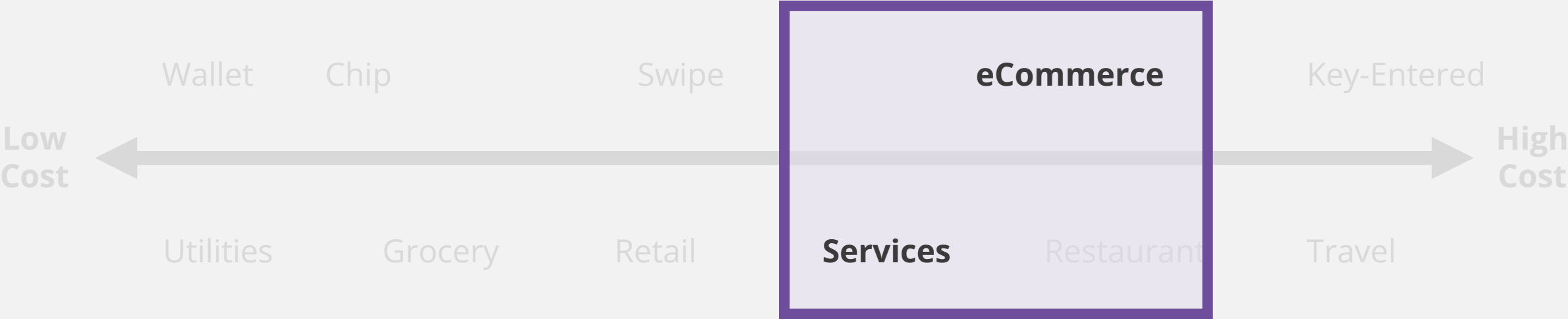
Merchant Category Code (MCC)

Entry Method/Data Qualification



Merchant Category Code (MCC)

Entry Method/Data Qualification



Merchant Category Code (MCC)

A large casino paid an extra \$56k in one year – nearly 0.5% per transaction.

Traditional Methods

DBA	Interchange Description	Rate
LV Casino Resort	STANDARD CONSUMER SIGN	2.84%
LV Casino Resort	STANDARD CONSUMER SPEND QUAL	2.91%
LV Casino Resort	STANDARD CONSUMER SIGN PREF	2.93%
LV Casino Resort	COMMERCIAL STANDARD	2.95%
LV Casino Resort	COMMERCIAL STANDARD PURCHASING	2.95%
LV Casino Resort	CORPORATE STANDARD	2.95%
LV Casino Resort	M/C CORP STANDARD FLEET	2.95%
LV Casino Resort	M/C CORP STANDARD PURCHASE	2.95%
LV Casino Resort	WORLD M/C STANDARD	2.95%
LV Casino Resort	MC COMM STANDARD B3	3.15%
LV Casino Resort	V COMM STANDARD - BUSINESS	3.15%
LV Casino Resort	M/C WORLD ELITE STANDARD	3.22%
LV Casino Resort	MC STANDARD B5	3.30%

3.02%

Embedded Payments

DBA	Interchange Description	Rate
Orlando 5 Star Resort	M/C CORP DATA RATE I FLEET	2.70%
Orlando 5 Star Resort	M/C CORP DATA RATE I PURCHASE	2.72%
LA Airport Hotel (FS)	WORKD M/C MERIT 1	2.21%
LA Airport Hotel (FS)	M/C WORLD ELITE MERIT I	2.60%
LA Airport Hotel (FS)	M/C CORP DATA RATE I BUSINESS	2.66%
CHI Downtown 4 Star	M/C CORP DATA RATE I FLEET	2.71%
AZ 5 Star Resort	M/C WORLD ELITE MERIT I	2.61%
AZ 5 Star Resort	VISA SERVICES CNP SIGN INF	2.40%
AZ 5 Star Resort	VISA SERVICES CNP SIGNATURE	1.97%
Anaheim Conf Hotel	VISA SERVICES CNP SIGNATURE	1.95%
Anaheim Conf Hotel	COMMERCIAL CARD CNP - PURCHASING	2.70%
Anaheim Conf Hotel	MC DATA RATE I B5	3.02%
Anaheim Conf Hotel	MC DATA RATE I B3	2.86%

2.55%



Are you capturing
card-not-present
payments correctly?

BOTTOM LINE



Use a Low-Cost MCC

Reduce
Interchange
Fees by
80%+
with ACH



Average CNP Fee
2.5-3%

Average ACH Fee
0.5%



ACH Policies

Display ACH before
CC payment option

Require ACH for
higher transactions

Savings
Seen by
Luxury Hotel
After One
Month

ACH Volume

\$575,240.22

ACH Penetration

17.7%

ACH Monthly Savings

\$13,805.77



Are you capturing
card-not-present
payments correctly?

BOTTOM LINE



**Provide Payment
Flexibility to
Get Paid Faster**

POLL:

Are you thinking
about implementing
surcharging?



Are you well prepared for
fraud and chargebacks?

Instantly Verify Cards and Cardholders



Address Verification Service (AVS)



Card Security Code (CVV)



Signer Upload



3-D Secure (3DS)

Payment Authorization Request:

Please complete this payment authorization form to allow the third-party expenses outlined below to be charged to your credit/debit card.

Guest Information

Confirmation Number: _____ Arrival Date: 02/19/20 Departure Date: 02/26/20

Guest Name: Ciniquia Greathouse

Company Name: Ridge Union

Phone Number: (***) ***-9384

Address: 4512 Wilkinson Blvd

City, State, Zip: Charlotte, NC 282

Relation to Cardholder: Relative Friend Business Associate Other: _____
(if applicable)

Rate Information and Approved Charges:

- All Charges Room & Tax Telephone (LD) Telephone (Local) Restaurant
 Room Service Valet/Laundry Parking HS Internet Access Movies
 Event/Catering/Banquet Charges
 Other: _____

Currency type: USD

Charges must not exceed _____ for the entire stay/event
Leave on file for 7 days

Room Rate: _____ Taxes: _____ Total Daily Rate: _____ Number of Nights: 7

Comments/Special Requests:

Payment Information:

6

AMEX **** * 1230

ROBYN WILLARD
133 Luckiest Street
Atlanta, GA 30303
United States

133 Luckie St
Atlanta, GA 30303
United States

APPROVED 2/19/2020 ID: 20200219184750814

Cardholder Phone Number: (***) ***-9384

Acceptance and eSignature:

1

Watch for same day arrivals

2

Look for vague company names

3

Look up the address to validate its legitimacy

4

Cardholder and guest phone numbers should be different

5

Didn't use business email with business selection

6

Watch for mismatched or incorrect addresses and PO boxes

POLL:

How are you validating
payments today?

Stay Ahead with Early Fraud Warnings (EFWs)



Guest makes a claim



Card issuer alerts you



Refund and resolve

Can you share an example of a client preventing a chargeback thanks to EFWs?

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Compile Compelling Evidence

- ✓ Copy of the receipt and order form
- ✓ Copies of communications
- ✓ Evidence proving the transaction was approved and authorized by the guest
- ✓ Proof of cardholder verification
- ✓ A copy of your refund policy

Do you have any other recommendations for how to successfully prevent chargebacks?

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Are you well
prepared for fraud
and chargebacks?

BOTTOM LINE



Protect & Defend



We're near
the end of
our journey.

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Q&A

THANKS FOR JOINING US!