



Virtual Card Best Practices

Virtual cards are changing the landscape of payments by providing a new layer of protection to hotels, business travelers, and the businesses themselves. While this payment method affords hotels with greater data security, utilizing virtual cards can prove challenging for front desk staff. To help address these issues, we've compiled commonly asked questions and concerns when handling virtual payments.

Top 10 industry best practices for virtual cards:

1

Review payment instructions and any notes associated with a reservation that uses a virtual credit card (VCC), e.g. the rate is suppressed. Either charge or authorize the card for the amount due prior to the check-in process.

2

In the reservation, create two folios: the first folio is dedicated to the room rate + tax, and the second folio is for charging any incidentals. The VCC will always be charged in the first folio.

3

During the check-in process, collect the guest's credit card for incidentals and save it to the second folio, be sure not to save over the VCC information.

4

Once a VCC has been pre-authorized you should not authorize again as this will result in a duplicate authorization and it will decline. Some properties may also pre-authorize the guest's credit card to confirm coverage should any incidentals arise during the guest's stay.

5

Advise the guest to contact their online travel agent (OTA) or travel management company (TMC) if they need to make any changes to the reservation.

6

If the reservation is altered by the original booking agent, you should charge the virtual card as instructed in the updated reservation confirmation.

7

Cancellations should be consistent with the reservation policies, if applicable. Ensure that all refunds are issued to the same VCC associated with the original reservation. If a refund is issued to the VCC, you will not be able to charge it again.

8

If you charge the incorrect amount by accident, you can post additional payments not to exceed the original pre-authorized amount.

9

Check that the VCC meets all the requirements before validating it (e.g. the card number, the 3-digit CVV, the amount of money on the card, and the time frame the card is good for).

10

In the case that a VCC issued through a booking agent is declined, contact the distribution partner hotline.