

The background of the slide is a blurred photograph of a person's hands. One hand is holding a credit card, and the other is typing on a laptop keyboard. The image has a blue tint.

Booking.com

nh | HOTEL GROUP
PART OF **MINOR**
HOTELS

Online Payments
Pay@Property

**Our credit card validation
and collection solution
for non-prepayment reservations**

November 2023

Improved flow to deliver a better experience for you and your guests

In **June 2021**, we announced a **new credit card validation and cancellation fee collection solution Pay@Property** to further support you in managing reservations made with free cancellation, non-prepayment policies.

Booking.com continues to:

- Expand on our evolved payments approach
- Monitor partners' feedback and improve the solution

Your room

Comfort Double or Twin Room

✓ **FREE cancellation**
✓ **NO PREPAYMENT NEEDED** - pay at the property
✦ **Exceptionally clean rooms** - 8.5

Air conditioning

Ensuite bathroom

Flat-screen TV

Your credit card will not be charged. It's only needed to guarantee your booking. You'll pay at the property.

Credit/debit card details

*required field

Credit/debit card number *

✓ **Only needed to guarantee your booking**

Cardholder's name *

Yahaya Elshazli

Expiry date *

MM / YY



Key benefits for you



**Lower risk of
unsuccessful
fee collection**

Booking.com:

- Collects fees
- Covers chargebacks
- Waives commission on fees that can't be collected

Property benefit:

- Lower risk of cancellations and no-shows



**Save time and reduce
your workload**

Property benefit:

- No card validation
- No time spent handling invalid credit cards, fraudulent payments and chargebacks
- For cancellations and no-shows Booking.com manages fee charges and collections



**Support with
automated credit card
validation**

Booking.com:

- Responsible for all authentication and zero-factor authorisation needed for credit card validation

Strong Customer Authentication



Something the
customer *knows*

(e.g password or PIN)



Something the
customer *has*

(e.g phone or hardware token)



Something the
customer *is*

(e.g fingerprint or face recognition)

What is Strong
Customer
Authentication?

Strong Customer Authentication (SCA) is a regulatory requirement introduced across the EEA in 2020 to reduce fraud and to make online payments more secure. From this date businesses must comply with these measures for all relevant transactions. For more information visit [Partner Hub](#)

When SCA applies
and how it impacts
your property?

Whether SCA applies or not depends on if you charge your guests' cards in person (e.g. at check-in) or remotely. You don't need to worry about SCA if it's done using a POS machine with your guests present.

When you need to charge their cards remotely (e.g. deposit, no-show fee, prepaid reservations), you may need to perform authentication measures to prove they are the rightful card holders.

How does this
solution help?

We're committed to supporting you to meet SCA requirements so you can secure revenue for the reservations you get on our platform.

For the relevant transactions we will assess whether a transaction is subject to SCA and perform all validation steps as needed, so you won't need to take any action for SCA.

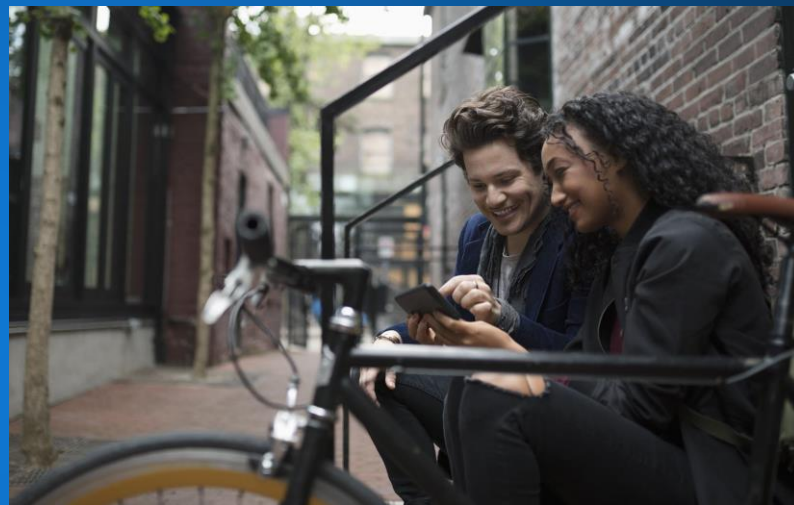
How this will help guests



Convenience

Payment method variety

Flexibility



Payment security

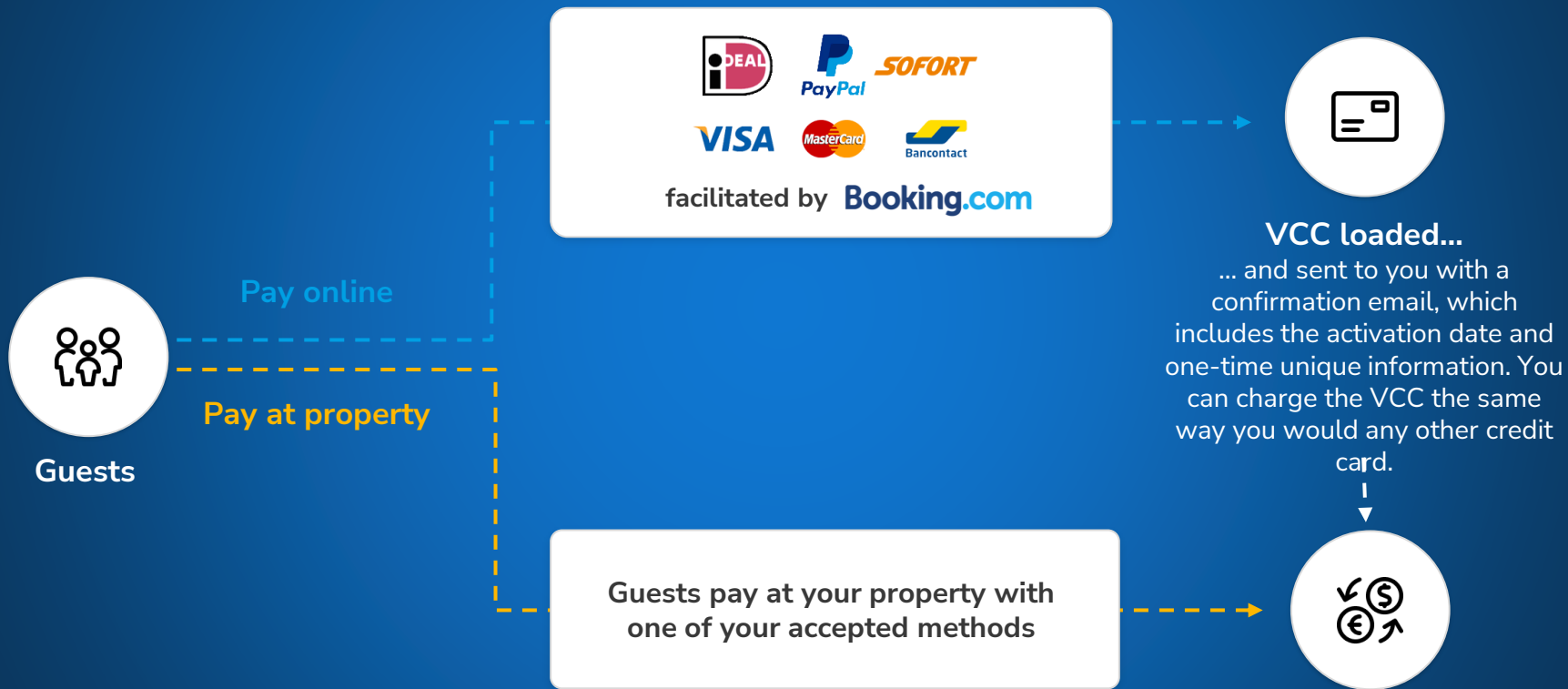
Peace of mind

Confidence

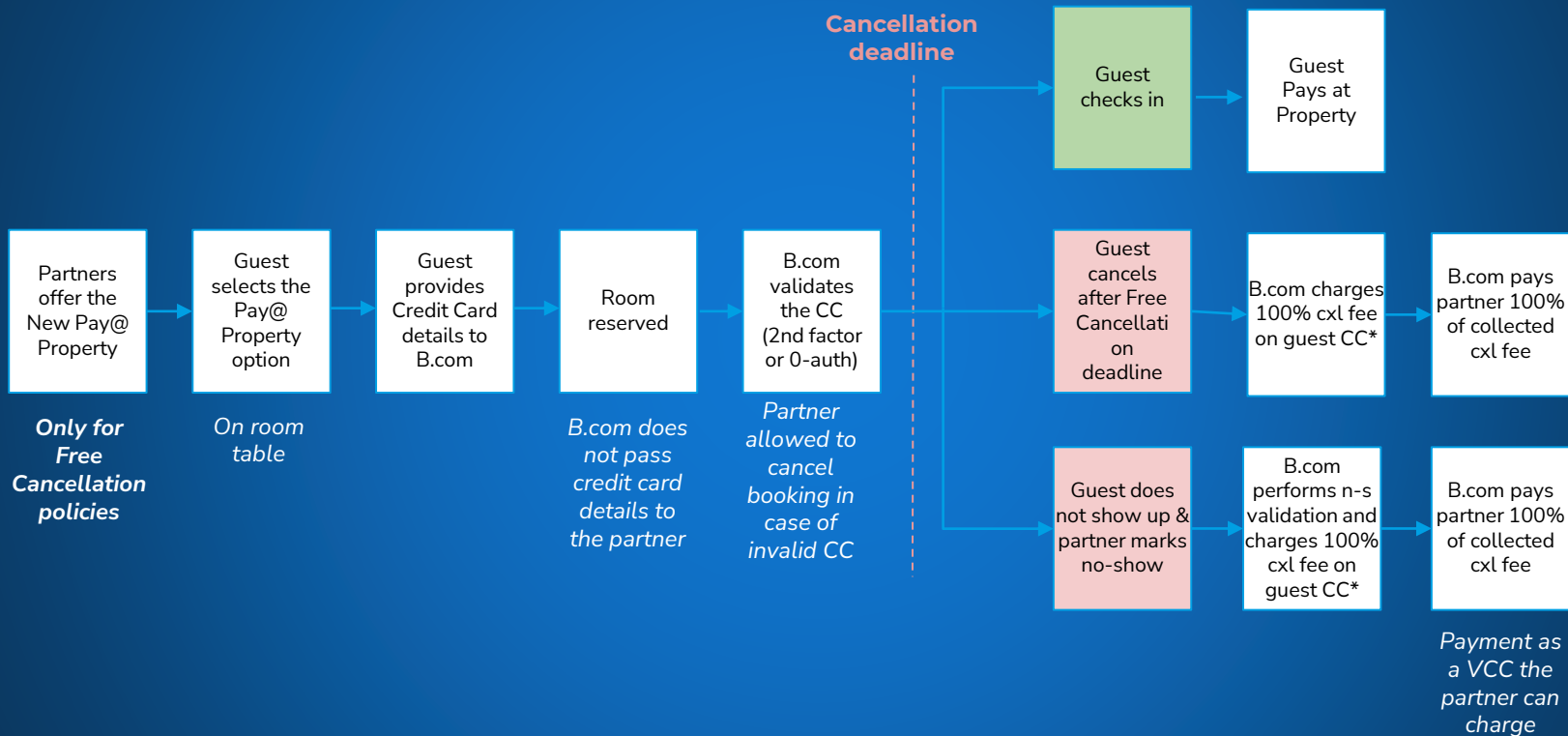
A person wearing a red and blue plaid shirt is sitting at a wooden desk, gesturing with their hands while speaking. In the background, another person is visible, and a laptop is open on the desk. A smartphone is lying on a notebook in the foreground. The scene is dimly lit, suggesting an office or meeting environment.

How does Pay@Property work?

How it works



How it works



*When the property does not cancel the invalid cc booking and the guest chooses to cancel after the free cancellation deadline or not show up on the check-in date, then we'll try our best to still collect the fees based on your policy on the property's behalf. Full details on what happens with invalid cc to be found [here](#).

How it works

Which policies have the new credit card validation and collection solution (Pay@Property)?

- In the Extranet under Property → Policies, the partner will be able to see for which policies Booking.com will validate the guest's credit card
- This will be applicable for all flexible policies where **no prepayment** is needed

Card validation and pre-authorisation preferences

✔ Booking.com will validate the credit cards that guests use to book your flexible 'no prepayment' policies

- You won't need to validate or pre-authorise these credit cards yourself.
- Booking.com will validate the credit cards during the free cancellation period, reducing the risk of late cancellations and no-shows.
- Booking.com will make every attempt to collect the cancellation/no-show fees and will handle any related chargebacks.

Update preferences

Flexible - 1 day

Cancellation preference

Is there a period when the guest can cancel free of charge?

☒ Yes ☐ No

Specify conditions

How long before arrival can the guest cancel free of charge?

until 1 day before arrival

How much is the guest charged for cancellation within 1 day before arrival?

the cost of the first night

How much is the guest charged for a no show?

Same as the cancellation fee

Policy summary

The guest can cancel free of charge until 1 day before arrival. The guest will be charged the cost of the first night if they cancel within 1 day before arrival.

Prepayment

Do you want to charge guests before they arrive?

☒ No ☐ Yes

How it works

For customers

- For customers, Pay@Property is advertised at the front end as 'No prepayment needed, Pay at the Property'
- The customer can choose between Pay at the Property, Pay now or to be charged 3 days before the cancellation window
- If 'Pay now' or to be charged 3 days before the cancellation is chosen we will charge the guest's credit card and will share a VCC
- Pay at the Property, we will verify the guest's credit card and securely store their details. We will however not pass on the details to the property. The guest will pay upon check in or check out

1. **Pay with Wallet**

Classic King Room
1 large double bed
FREE cancellation • No prepayment needed
You can cancel later, so lock in this great price today.

2. **Accommodation Type**

Accommodation Type	Sleeps	Price for 2 nights	Your choices	Quantity
Free room upgrade available Premium Room Choose your bed (if available) <input type="radio"/> 2 single beds <input type="radio"/> 1 extra-large double bed		Genius € 240 Includes taxes and charges	Good breakfast € 15.90 ✓ FREE cancellation before 23:59 on 2 June 2021 ✓ NO PREPAYMENT NEEDED – pay at the property	<input type="text" value="1"/>

3. **Payment Options**

- ☒ **Pay at the property**
Your card won't be charged, we only need your card details to guarantee your booking.
- ☐ **Pay for your booking on 31 May 2021**
Booking.com will facilitate your payment. Your card will only be validated today, we'll charge your card the full amount on 31 May 2021.
- ☐ **Pay now**
Booking.com will handle payment. You will receive a full refund if you change your mind before 3 June 2021.

Annotations:

- P@P message on the search results
- P@P messaging on room table
- P@P option in book process

How it works

For the property

Reservations

Date of

From

Until

Check-in

2021-12-03

2021-12-04

More filters

Show

Manage your virtual credit cards

Guest name	Check-in	Check-out	Rooms	Booked on	Status	
lanqvgqyqgrgsikoaup 2 guests	3 Dec 2021	5 Dec 2021	Classic Twin/Queen Room	11 Nov 2021	OK Card validated by Booking.com	€ 218
bxxlqscxcxanzenul 2 guests	3 Dec 2021	5 Dec 2021	Classic Twin/Queen Room	29 Oct 2021	Cancelled	€ 0 Virtual card
jlpbezqcyulgwx 2 guests	3 Dec 2021	5 Dec 2021	Classic Twin/Queen Room	22 Nov 2021	OK Paid online	€ 288 Virtual card
ckbuvxrpnyiw 2 guests	3 Dec 2021	4 Dec 2021	Classic Twin/Queen Room	17 Nov 2021	OK Paid online	€ 99 Virtual card

Payment

Card validated by Booking.com

The guest will pay the full amount for this reservation at your property. If they cancel after 3 December 2021 or don't show up, we'll make every attempt to collect the fee.

[Learn more](#)


- Under status in Reservation tab in the Extranet we will indicate that we have validated the credit card
- If the guest **stays at the property**, then the property can charge the guest upon check-in or checkout
- Check PMS for reservation instructions (in case of questions, reach out to.....tbd/....)


B.

How it works

For the property

Reservations

Date of Reservation  From 2021-10-01 Until 2021-12-04 [More filters \(1\) ^](#) [Show](#)

 Download 

Overview with reservations that have virtual cards to charge



[Manage your virtual credit cards](#)

If the guest **cancels after the free cancellation deadline or does not show up**, then the property has the choice to either waive the cancellation or no-show fee or:



- Booking.com will charge the fee
- If the fee is successfully collected, **pay-out will be sent via a virtual credit card**
- **If the fee is not collected Booking.com will waive the commission fee for the reservation**

No-shows will need to be marked in the extranet within 48 hours after the intended check-in date, in order for us to start the collection process

In case of chargeback requests, Booking.com will handle those and absorb the cost if needed

What happens with invalid cc?

- We will give the guest 24 hours to adjust their details
- If their credit card is still invalid we'll notify the property and **the property will have the choice to cancel** the reservation
- If the property does not cancel the invalid cc booking and the guest chooses to cancel after the free cancellation deadline or no show, we'll try to collect the fees (based on your policy)
- If the cancellation or no-show fee is successfully collected, the property will receive a pay-out via a virtual credit card
- If not, we'll make sure to waive the commission fee for the reservation.

yvvtmkdt 2 guests	4 Dec 2021	5 Dec 2021	Standard Double or Twin Room	29 Nov 2021	OK  Ready to cancel	€ 45	€ 6.30
whfimxxxxcvxk 2 guests	6 Dec 2021	11 Dec 2021	Standard Double or Twin Room	30 Nov 2021	OK  Pending credit card	€ 247.50	€ 33.66

Invalid credit card status in Reservations tab in Extranet

Invalid credit card overview

Would you like to receive an email with an overview of invalid credit card payments you've received?

☒ Yes ☐ No

At what time would you like to receive this email?

09:00 - 10:00

What address should we send this email to?

Invalid credit card updates via notification email

A man with a backpack is smiling and interacting with a staff member at a service counter. The background is a blurred airport or travel agency setting. The text is overlaid in white on a dark blue background.

**For any additional questions or support
kindly contact your Account Manager.**

Booking.com

Copyright © 1996-2021 Booking.com. All rights reserved. All references to "Booking.com", including any mention of "us", "we" and "our" refer to Booking.com BV, the company behind Booking.com™