

# **VIRTUAL CARD DETAILS:**

ARRA has partnered with WEX to provide its members with the ability to take guest payments from the Book Now Button using a Virtual Credit Card (VCC). A VCC means the guest will pay at the time of booking, and a virtual credit card will be made for the motel to take payment. This benefits the motel by ensuring that the money is available and that there is no trouble with payments. It also provides extra security for the guests by limiting the number of places the credit card number is used. Storing credit card details online has strict compliance regulations that have to be followed, and by using a Virtual Credit Card it allows for greater security and keeps us up to date with relevant laws.

Virtual Credit Cards are currently setup for Visa and Mastercard payment methods.

### **Taking Payment:**

You will be sent an e-mail with a direct link to the card details. You can also access the link to take payment by clicking on the relevant booking in the Bookings Tab of UseROSS. The VCC is active from the day before the guest arrives until 60 days after arrival.

Payment info						
Payment method	UseROSS Virtual Credit Card (VCC)					
VCC Amount:	\$223.00 AUD					
Payment URL	View billing details   Update VCC info					

Click on the link where you can view billing details. This will open up the WEX site with the card details.

Billing Information					
	e the billing information below for your payment. Note that this page may not be or you to view again later, so it is important that you make this charge now.				
Charge Amount:	223.00 AUD				
Card Number:	7068				
Card Expiry:	2/2017				
CSC:	682				
Please take your payment within the d your funds being expired.	lesignated time frame. Failure to do so can result in				

### **Cancellations/Refunds:**

To cancel a booking and provide **no refund** open up the booking from the Bookings Tab and click cancel.



To **refund** the guest you click on refund. A box will appear asking if you would like to make a refund to the guest credit card that they made the booking with. Press Ok. A box will then appear with the full

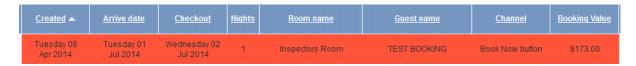




tariff amount that the guest has paid at time of booking. If guest is entitled to a full refund press Ok. If a cancellation fee is applicable, enter the refund amount the guest is entitled to after subtracting the cancellation fee.

The virtual credit card will then be adjusted so that the cancellation fee can be taken by the motel using the virtual credit card details provided.

A refunded booking will show up like this in Bookings Tab:



The transaction fee, as a cost associated with providing a service that is paid to external companies is non-refundable. However, as a goodwill gesture to the guests we have chosen to cover the fees here at UseROSS for refunds completed by the motel within 48 hours of booking, providing the guest with a complete refund.

#### **Help Hints:**

Friday 04 Apr 2014	Tuesday 08 Apr 2014	Thursday 10 Apr 2014	2	Red cottage	Denise Becker	Book Now button	\$543.00 ①
Friday 04 Apr 2014	Saturday 26 Apr 2014	Sunday 27 Apr 2014	1	Museum Cottage	Fiona Longfield	Book Now button	VCC: Need get \$543.00

In the Bookings Tab of UseROSS a will display beside bookings where money is available to be taken from the VCC. If you hover your mouse over the you can see how much is outstanding. Once the full amount has been taken the will disappear.

# **Transaction Fee:**

Please be aware that the creation of a Virtual Credit Card includes a Transaction Fee to cover the costs associated with taking payment and creating a virtual credit card. This fee is currently covered by the guest and is displayed clearly in the booking process. This fee is not paid to the motel through the Virtual Credit, but paid by Arra to the bank and WEX.

#### **Choosing to Cover the Financial Costs at the Motel:**

The motels can elect to cover the cost of the Virtual Credit Card Fees themselves. If you click on Property Settings and go down to the Options section there'll be a checkbox which you can turn off and off whether the motel will cover the fees.



If you elect to cover the financial costs the guest will pay the listed price in UseROSS and a Virtual Card will be made for you to take payment for the value of the booking minus 2.6%.





# **Recouping Booking Costs (Optional):**

UseROSS also offers additional functionality to allow you to recoup the financial costs and other costs associated with providing the booking service. This is not compulsory in order to use the Virtual Credit Card.

Under Payment Methods in the Book Now Button you can choose to add a financial fee as a percentage for each payment type. This is to cover card costs, bank call costs, and time associated with taking a payment.

The motel fee is to cover costs associated with providing the booking service, e.g. internet, time for Book Now Button setup and alterations.

