

# Payment Policy - Airbnb Clone

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## 1. Accepted Payment Methods

### Credit & Debit Cards

We accept all major credit and debit cards:

- **Visa** - Personal and business cards
- **Mastercard** - All card types accepted
- **American Express** - Standard and premium cards
- **Discover** - US and international cards
- **JCB** - Popular in Asia-Pacific region
- **Diners Club** - International cards accepted

#### Requirements:

- Card must be in your name
- Must have sufficient funds/credit
- 3D Secure authentication may be required
- Expiry date must be after booking dates
- CVV code required for all transactions

### Digital Wallets

Modern payment options for convenience:

- **PayPal** - Link your PayPal account
- **Apple Pay** - For iOS and Safari users
- **Google Pay** - For Android and Chrome users
- **Samsung Pay** - For Samsung device users

**Benefits:**

- Faster checkout process
- No need to enter card details
- Additional buyer protection
- Instant payment confirmation

## Bank Transfers

Direct bank transfers for select countries:

- **ACH** (United States)
- **SEPA** (European Union)
- **BACS** (United Kingdom)
- **Local transfers** (various countries)

**Important Notes:**

- Processing time: 3-5 business days
- Must complete before check-in date
- Provide proof of transfer
- Bank fees may apply
- Confirmation required for booking

## Regional Payment Methods

**India:**

- UPI (Unified Payments Interface)
- Paytm
- PhonePe
- Net Banking

**China:**

- Alipay
- WeChat Pay
- UnionPay

**Europe:**

- iDEAL (Netherlands)
- Sofort (Germany)
- Bancontact (Belgium)
- Giropay (Germany)

**Southeast Asia:**

- GrabPay
  - Touch 'n Go
  - GCash
  - Dana
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## **2. Payment Schedule & Timing**

### **Standard Short-term Bookings (1-27 nights)**

**At Time of Booking:**

- **Authorization hold** placed on your card
- Amount: Full booking total
- Hold duration: 24-72 hours
- Not actually charged yet

**24 Hours Before Check-in:**

- **Actual charge** processed
- Full payment deducted
- Confirmation email sent
- Receipt available in account

**Why This System?**

- Ensures funds available
- Protects against fraud
- Allows time for cancellation
- Standard industry practice

### **Long-term Stays (28+ nights)**

**Monthly Payment Plan:**

- **First payment:** Due at booking confirmation
  - Includes: First month + service fee + security deposit
- **Second payment:** 30 days after booking date
  - Includes: Second month rent
- **Subsequent payments:** Monthly on booking anniversary
- **Final payment:** Charged 30 days before checkout

#### **Example:**

- Booking: 3-month stay starting Jan 1
- Jan 1: Pay Month 1 + fees + deposit
- Feb 1: Pay Month 2
- Mar 1: Pay Month 3
- Dec 1: Deposit released (if no damages)

#### **Important:**

- Cannot cancel individual months
- Cancellation policy applies to remaining months
- Each month is separate payment
- Payment failures may result in booking cancellation

## **Split Payment Option**

#### **Availability:**

- Bookings over \$500 USD
- Minimum 14 days before check-in
- Not available for last-minute bookings

#### **Payment Breakdown:**

- **First installment:** 50% at booking
- **Second installment:** 50% exactly 14 days before check-in
- **Automatic:** Second payment auto-charged
- **Deadline:** Must complete or booking cancelled

#### **Conditions:**

- Both payments must succeed
  - Cancellation policy based on first payment date
  - Service fee charged with first payment
  - Taxes split proportionally
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### **3. Fees & Charges Breakdown**

#### **Service Fee (Guest/Traveler Fee)**

##### **What It Is:**

- Platform usage fee
- Charged to travelers
- Supports customer service, secure payments, platform maintenance

##### **How Much:**

- **Standard:** 12-15% of booking subtotal
- **Percentage varies by:**
  - Total booking amount
  - Payment method used
  - Promotional discounts
  - Property type

##### **Calculation Example:**

Property price per night: \$100

Number of nights: 3

Subtotal: \$300

Service fee (14%): \$42

Cleaning fee: \$50

Taxes (10%): \$35

Total: \$427

##### **When Charged:**

- Included in total at booking
- Shown separately in breakdown
- Charged with accommodation fee

##### **Refund Policy:**

- Refunded if cancelled within 48 hours of booking
- Not refunded for standard cancellations after 48 hours
- Refunded if owner cancels
- Refunded for significant issues

## **Cleaning Fee**

### **Purpose:**

- One-time charge per booking
- Covers professional cleaning after checkout
- Not related to length of stay

### **Set By:**

- Property owner determines amount
- Typically \$25-\$200
- Depends on property size
- More for entire homes vs. single rooms

### **When Charged:**

- Added to booking total
- Charged with main payment
- One-time (not per night)

### **Refund:**

- Fully refunded if you don't check in
- Refunded if cancelled before check-in per policy
- Not refunded if you check in then leave early

## **Security Deposit**

### **How It Works:**

- Authorization hold on your card
- Amount held but NOT charged
- Released 14 days after checkout
- Owner can claim for damages

### **Typical Amounts:**

- Studio/1-bedroom: \$200-\$300
- 2-3 bedroom: \$300-\$500
- Luxury properties: \$500-\$1,000+
- Entire homes: \$300-\$1,500

### **Release Process:**

- Automatic if no issues

- Released after checkout + inspection
- May take 5-10 business days to show in account
- Email confirmation sent

#### If Owner Files Claim:

- Must provide evidence (photos)
- Claim filed within 14 days
- You have 72 hours to respond
- Platform mediates if disputed
- Remaining deposit released

### Extra Guest Fee

#### When Applied:

- When exceeding base occupancy
- Set by property owner
- Charged per additional guest
- Calculated per night

#### Example:

Property base occupancy: 2 guests

Extra guest fee: \$15/night

Your party: 4 guests (2 extra)

Stay: 3 nights

Extra guest charge:  $2 \text{ guests} \times \$15 \times 3 \text{ nights} = \$90$

#### Includes:

- Additional bedding/linens
- Extra utilities
- Increased cleaning

#### Not Applicable To:

- Infants under 2 (usually)
- Service animals
- Guests within base occupancy

### Pet Fee

#### Structure:

- One-time fee OR per-night charge
- Only for pet-friendly properties
- Typically \$25-\$100

**Covers:**

- Additional cleaning
- Pet-related wear and tear
- Extra vacuuming/sanitizing

**Requirements:**

- Must declare pets during booking
- Maximum number of pets specified
- Size/breed restrictions apply
- Additional damage beyond fee charged separately

**Important:**

- Undeclared pets = violation
- May result in immediate eviction
- No refund if evicted
- Additional charges apply

## **Taxes & Local Fees**

**Occupancy/Tourist Tax:**

- Varies by location: 5-15%
- Automatically calculated
- Shown in booking total
- Remitted to local government

**Resort Fees:**

- Some properties charge resort fees
- Covers amenities (pool, gym, parking)
- Disclosed before booking
- Added to total

**Value Added Tax (VAT) / GST:**

- Applied based on property location
- Europe: 7-27%
- Asia-Pacific: 5-10%
- Shown separately in breakdown

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## 4. Currency & Foreign Exchange

### Display Currency

#### How Pricing Works:

- Properties listed in owner's local currency
- Automatic conversion to your currency
- Exchange rate from trusted sources
- Updated daily

#### Setting Your Currency:

- Select in account settings
- Or during checkout
- 150+ currencies supported
- Locks at booking confirmation

#### Rate Protection:

- Rate locked when booking confirmed
- No changes after booking
- Protected from fluctuations
- Final amount guaranteed

## Foreign Transaction Fees

#### Bank Charges:

- Charged by YOUR bank, not us
- We have no control over these
- Typically 1-3% of transaction
- Check with your card issuer

#### How to Avoid:

- Use cards with no foreign transaction fees
- Pay in property's local currency (sometimes)
- Digital wallets may have lower fees
- Check bank terms before booking

#### Disclosure:

- We show our fees clearly
- Bank fees not shown in our total
- Will appear on bank statement
- Contact bank with questions

## **Multi-Currency Bookings**

### **If You Hold Multiple Currencies:**

- Can't split payment across currencies
  - Must choose one currency
  - Conversion at time of payment
  - Consider holding in local currency of property
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## **5. Payment Security & Protection**

### **Encryption & Data Protection**

#### **Security Measures:**

- **SSL/TLS encryption** for all transactions
- **PCI DSS Level 1 compliant** (highest security standard)
- **No card storage** on our servers
- **Tokenization** for saved payment methods
- **Two-factor authentication** available

#### **What This Means:**

- Your payment info is safe
- Bank-level security
- Industry best practices
- Regular security audits

### **Fraud Prevention**

#### **Automated Systems:**

- Real-time fraud detection
- Machine learning algorithms
- Suspicious activity flagged
- Verification checks for high-risk bookings

#### **Manual Review:**

- Unusual patterns investigated
- 24/7 security team
- Additional verification may be requested
- Fast response to reported fraud

#### **Guest Protection:**

- Never pay outside platform
- Verified payment processing only
- Chargeback protection for valid bookings
- Insurance coverage available

## **Account Security**

#### **Best Practices:**

- Use strong, unique password
- Enable two-factor authentication
- Don't share login credentials
- Log out on shared devices
- Review account activity regularly

#### **If Compromised:**

- Change password immediately
- Contact support 24/7
- Review recent transactions
- Dispute unauthorized charges
- We investigate all reports

## **Secure Communication**

#### **Payment Discussions:**

- Never share full card numbers in messages
- Don't send banking info via email
- Use platform messaging only
- Report suspicious requests

#### **Red Flags:**

- Requests to pay outside platform
- Urgent payment demands
- Unusual payment methods requested
- Too-good-to-be-true prices

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## 6. Owner Payout System

### How Owners Get Paid

#### Standard Process:

1. Guest checks in successfully
2. 24-hour hold period
3. Funds released to owner
4. Transfer to owner's payout method
5. Typically receives in 3-7 business days

#### Why 24-Hour Hold:

- Ensures guest actually checks in
- Allows time to report major issues
- Standard industry practice
- Protects both parties

### Payout Methods for Owners

#### Bank Transfer (ACH/SEPA):

- Most common method
- Free in most countries
- 3-5 business days
- Reliable and secure

#### PayPal:

- Faster processing
- 1-3 business days
- May have PayPal fees
- Good for international

#### Payoneer:

- Popular internationally
- Multiple currency support
- Low fees
- Fast transfers

#### Wire Transfer:

- For large amounts
- International transfers
- Higher fees (\$15-\$50)
- 3-7 business days

#### **Direct Deposit:**

- Available in select countries
- Same-day or next-day
- Bank account required
- Most convenient

### **Payout Schedule**

#### **Regular Bookings:**

- Released 24 hours after check-in
- Includes all fees minus service charge
- Taxes remitted separately (where applicable)

#### **Long-term Stays:**

- First month: After check-in
- Subsequent months: Released monthly
- Final month: After checkout + 14 days

#### **Early Payout Option:**

- Available for established owners
- 1-3% fee applies
- Funds released immediately after booking
- Subject to eligibility

### **Owner Service Fee**

#### **Platform Charge:**

- Typically 3% of booking subtotal
- Covers payment processing
- Platform maintenance
- Customer support

#### **Calculation:**

Booking subtotal: \$300

Owner service fee (3%): \$9

Payout to owner: \$291

## Tax Withholding

### US Owners:

- W-9 form required
- 1099-K issued if earnings > \$600/year
- Responsible for reporting income

### International Owners:

- W-8BEN form may be required
- Tax treaty benefits available
- Withholding rates vary
- Consult tax professional

### VAT Collection:

- Platform collects VAT where required
- Remitted to authorities
- Owner receives net amount
- VAT invoice provided

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## 7. Refunds & Credits

### Refund Processing

#### Standard Timeline:

- **Approval:** Immediate upon cancellation per policy
- **Processing:** 1-2 business days
- **Bank credit:** 5-10 additional business days
- **Total:** Usually within 7-14 days

#### Timeline by Method:

- Credit cards: 5-10 business days
- Debit cards: 5-10 business days
- PayPal: 3-5 business days
- Bank transfer: 7-14 business days
- International: Up to 21 days

### **Why Does It Take Time:**

- Bank processing times
- Not controlled by platform
- Standard financial industry timing
- Weekends/holidays delay further

## **Refund Methods**

### **Original Payment Method:**

- Always refunded same way paid
- Cannot change refund destination
- Security measure
- Banking regulations

### **Cannot Refund To:**

- Different credit card
- Cash
- Check
- Third-party account
- Gift cards

## **Partial Refunds**

### **When Granted:**

- Property issues (not as described)
- Amenity problems
- Owner made changes
- Service problems

### **Amount Determination:**

- Based on issue severity
- Proportional to nights affected
- Platform discretion
- Fair resolution sought

### **Process:**

1. Report issue immediately
2. Provide evidence (photos)
3. Contact owner first
4. Escalate to support if needed

## 5. Resolution within 48-72 hours

## Travel Credits

### How They Work:

- Alternative to cash refund
- Applied to future bookings
- Valid for 12 months
- Non-transferable

### When Issued:

- Owner cancellations (bonus 10%)
- Platform gestures of goodwill
- Technical issues compensation
- Promotional offers

### Using Credits:

- Automatically applied at checkout
- Shows available credit
- Can combine with promotions
- Expires after validity period

### Advantages:

- Often includes bonus amount
- No processing time
- Immediate availability
- Simple to use

## Credit Expiration

### Reminder System:

- Email 30 days before expiry
- Email 7 days before expiry
- Dashboard notification
- Mobile app alert

### Extensions:

- Generally not granted
- Exception for extenuating circumstances
- Contact support before expiry

- Use it or lose it policy
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## 8. Price Changes & Adjustments

### Before Booking Confirmation

#### Dynamic Pricing:

- Owners can change prices anytime
- Based on demand
- Seasonal adjustments
- Last-minute discounts

#### Your Protection:

- Price locked once you click "Confirm and Pay"
- Shopping cart has 15-minute hold
- Must complete payment within timeframe
- Price change notification if it increases during process

### After Booking Confirmation

#### Price Lock Guarantee:

- Total amount cannot increase
- Locked for entire stay
- Owner cannot change price
- You are protected

#### Exceptions (Rare):

- Significant currency fluctuation (>20%)
- Major tax law changes
- Government-mandated fees
- You must agree to changes

## Special Requests & Add-ons

### Additional Services:

- Airport pickup
- Early check-in
- Late checkout

- Extra cleaning
- Meal preparation
- Tour bookings

#### **How Charged:**

- Separately from main booking
- Direct arrangement with owner
- Platform facilitated but separate
- Receipt provided

#### **Payment:**

- Can be paid through platform
  - Or directly to service provider
  - Your choice
  - Keep records
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## **9. Taxes & Legal Requirements**

### **Occupancy Taxes**

#### **What They Are:**

- Local hotel/tourist tax
- Required by city/state/country
- Varies by location: 5-15% typically
- Goes to local government

#### **Automatic Collection:**

- We collect in 30,000+ jurisdictions
- Added to your total at checkout
- Shown separately in breakdown
- Remitted to authorities on your behalf

#### **Where You Pay:**

- Some: Included in price
- Some: Collected by us
- Some: Paid directly to owner/property
- Clear indication at booking

## **Value Added Tax (VAT) / Goods and Services Tax (GST)**

### **Europe:**

- VAT rates: 7-27% depending on country
- Applied to service fees
- Sometimes to accommodation
- Shown in checkout

### **Other Regions:**

- GST in Australia, New Zealand, Singapore
- Service tax in Malaysia
- HST in Canada
- Clearly indicated

## **Business Travel**

### **Tax Deduction:**

- May be tax deductible
- Consult your accountant
- We provide detailed receipts
- VAT invoice available

### **Company Billing:**

- Add company name at checkout
- Include VAT number if applicable
- Receipt includes all details
- Suitable for expense reports

## **Tax Forms & Reporting**

### **For Travelers:**

- Receipts available immediately
- Download from account
- Includes all taxes paid
- Year-end summary available

### **For Owners:**

- Earnings reports provided
- Tax forms issued (1099, etc.)
- Transaction history downloadable

- Helps with tax filing
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## 10. Disputes & Chargebacks

### Resolution Center

#### Purpose:

- Resolve payment disputes
- Request refunds
- Report issues
- Track resolutions

#### How to Use:

##### 1. Contact Owner First

- Try to resolve directly
- Message through platform
- Allow 24 hours for response

##### 2. Open Resolution Request

- Go to Resolution Center
- Select booking
- Describe issue
- Upload evidence

##### 3. Owner Response

- Owner has 72 hours
- Can accept, decline, or counter-offer
- Platform mediates if no agreement

##### 4. Platform Decision

- Reviews all evidence
- Decision within 48-72 hours
- Final and binding
- Refund processed if approved

#### Evidence to Provide:

- Photos with timestamps
- Videos if relevant

- Message screenshots
- Receipts
- Any relevant documentation

## Chargeback Policy

### Before Filing:

- **ALWAYS use Resolution Center first**
- Contact customer support
- Allow time for resolution
- Chargeback should be absolute last resort

### If You File Chargeback:

- Your case with us closes
- Account may be suspended
- We can no longer help
- Bank handles entirely
- May affect future bookings

### Legitimate Chargeback Reasons:

- Unauthorized/fraudulent charge
- Card information stolen
- Identity theft
- Charged wrong amount
- Duplicate billing
- We refuse to issue deserved refund

### How to File:

- Contact your bank/card issuer
- Explain situation
- Provide documentation
- They investigate
- Decision in 30-90 days

### Our Response:

- We respond to bank inquiry
- Provide booking evidence
- Show communication
- Demonstrate service provided
- Bank makes final decision

## Fraud Protection

### For Guests:

- Report suspicious owners
- Report unusual requests
- Immediate investigation
- Full refund if fraud confirmed
- Account protection

### For Owners:

- Report suspicious bookings
  - Flag fraudulent behavior
  - Party/damage claims supported
  - Protection against false claims
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## Need Help?

### Customer Support:

- 24/7 availability
- Phone, email, chat
- Multilingual support
- Resolution Center
- Help articles

### Contact Before Booking:

- Payment questions
- Method verification
- Fee clarification
- Currency questions

### Contact After Booking:

- Payment issues
- Refund status
- Charge disputes
- Receipt requests