BookingPal Integration and Payment Process

V1.12

4/11/15

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# Payment Process options during booking of properties

## We use our gateway to process the credit card transactions during booking

* 1. We hold the funds
  2. We charge the deposit and all pending amounts depending on what is set for the property. This means that we will charge the renter any remaining balances that are due prior to the renter arriving at the property. This would be set by the PM during the registration process.
  3. Since we are the merchant of record all charges are in US dollars on the renter’s credit card. We will pay the property manager in local currency.
  4. If the payment gateway supports the ability to check for available funds then we will check to see if the Credit Card has enough funds prior to booking the property. If the Credit Card has sufficient funds we then book the property with the PMS and charge the credit card after the booking. If it does not then the booking is not made.
  5. We save the reservation ID in the credit card transaction with Authorize.NET
     1. We insert a transaction for this reservation into our system
  6. We send the confirmation emails to the client and PM
     1. If the Channel has dictated that they will send the confirmation emails then there is an option to disable this function.
  7. We also send the final confirmation emails when the final payments are due
  8. Confirmation email has a link for cancellation
  9. For Cancellations, we refund the renter based on the cancellation rules that are setup for the property during the registration.
     1. We insert a canceled transaction into our system, and the amount that is refunded is reflective of the cancelation rule that is applied.
  10. Cancellation email will be sent to both the PM and the renter
  11. If the PM cancels the property on their PMS we are still holding the booking and we will still charge the renter if the property transaction is not canceled on our system. So we should be recommending that the PM do not cancel the property on their PMS if we are do the payment processing.
  12. We transfer the money to the PM 24 hours after the renter has completed their stay.
  13. The admin site will list all payment transactions and pending transactions for all properties
  14. All emails are logged into the system
  15. If the initial credit transaction fails then no booking will be completed
  16. If a pending credit card transaction fails an email will be sent to the PM that the remaining balance could not be collected from the renter.
      1. We insert a failed transaction record into our system.
  17. Bookings are confirmed with the PMS system prior to charging the renters’ credit card
  18. Charges include all Deposits and Fees required when the property was setup

## We use PM gateway to process the credit card transactions during booking on our platform

* 1. PM holds the funds
  2. We charge the deposit and all pending amounts depending on what is set for the property. This means that we will charge the renter any remaining balances that are due prior to the renter arriving at the property. This would be set by the PM during the registration process.
  3. We send the confirmation emails to the client and PM with a cancellation link on the confirmation email.
  4. We check to see if the Credit Card has enough funds prior to booking the property. If the Credit Card has sufficient funds we then book the property with the PMS and charge the credit card after the booking.
  5. If their payment gateways do not support a check for sufficient funds then we will charge the credit card and complete the booking. We need to insure that that payment can be collected before we do a booking.
     1. We insert a transaction for this reservation into our system
  6. We also send the final confirmation emails when the final payments are due if we are additional funds
     1. We insert a transaction for this reservation into our system
  7. Email confirmations will provide a cancellation link in the email. If the user uses the link to cancel the property we will either call the PMS API to cancel the reservation or if an API does not exist we will send an email to the PM that the property has been canceled. In either case we will send a cancellation to the payment gateway provider to refund the amount collected based on the cancellation terms set for the property.
  8. We update the transaction as canceled and enter a new transaction if a cancellation amount has been collected.
     1. We insert a canceled transaction into our system, and the amount that is refunded is reflective of the cancelation rule that is applied.
  9. If the PM cancels the reservation on their PMS and they do not have an API to cancel the reservation to us we will continue to assume that the property is still booked until the next upload of property data from the PMS. In this scenario we will have no way to determine that the property has been canceled.
  10. So when we send them an invoice for the booking they will have to identify the fact that the booking has been canceled.(Note: If this becomes a habit with some PM providers we may want check on some of the reservations to insure that they were truly cancelled)
  11. We will invoice the PM the amount from our transaction records 24 hours after the last date the booking can be canceled. This is the invoice date that appears in the transaction records.
  12. The admin site will list all payment transactions and pending transactions for all properties. Review the transaction report on the report section of the admin page.
  13. All emails are logged into the system
  14. Bookings are confirmed with the PM prior to using their gateway to charge the credit card.
  15. Charges will include all Deposits and Fees required when the property was setup
  16. If the PM is using Authroize.NET through our platform, i.e. they entered their credentials into our platform for Autohrize.NET. We will need to insure that their account profile will work for all types of transactions US and International. It is important to remember that Authorize.NET has many configurations and if we pass a transaction through to Authorize.NET using the PM’s account that a transaction may get rejected because what the channel partner provides and what the Authoriz.net requires may not match. For example, if a channel partner does not capture a postal code but the Authorize.net account requires a postal code then that transaction will be rejected. So it is important to advise the PM that they need to provide flexibility on their settings if they are dealing with international renters.
  17. All failed transactions an email is sent to the Admin.

## Use the PMS API to charge the credit card

* 1. This requires the BookingPal developers to set the PMS entries and email entries for the PMS correctly. This is done manually and only done by the BP developers. Each PMS provider will require a different implementation.
  2. PM holds the funds
  3. We send all credit card and renter information to the PMS provider through their API to charge the client
  4. We are assuming that the PM will charge the amount that is required and that all additional payments that are required will be handled by them we will not be setting any pending transactions
     1. We insert a transaction for this reservation into our system
  5. We send the confirmation emails to the client and PM. If the PMS provider has indicated that they wish us to send the information. This option is set manually by the developer during the development and integration of the API. The PMS can also send the email confirmations once the credit card has been processed again this is set during the integration of the PMS with BookingPal.
  6. If we send the email confirmations on behalf of the PM we will tell the renter to call the PM to cancel the booking and give the date they must call and cancel the booking from the PM before penalties are made.
  7. For Cancellations, the PM must cancel the booking on their PMS and refund the money to the renter directly.
  8. We will invoice the PM the amount from our transaction records 24 hours after the last date the booking can be canceled. This is the invoice date that appears in the transaction records.
  9. We will not know that the property has been cancelled and a refund has been issued until we attempt to invoice the PM and they indicate to us that the reservation has been cancelled. (Note: If this becomes a habit with some PM providers we may want check on some of the reservations to insure that they were truly cancelled)
  10. The admin site will list all payment transactions and pending transactions for all properties
  11. All emails are logged into the system
  12. Bookings dates and prices are confirmed with the PM prior to sending them the credit card information.
  13. When doing the integration we need to insure that all credit card information is transferred to the PMS API via HTTPS. This is required to meet PCI compliance. If their API does not support HTTPS. Then his integration must be approved before it can be completed.

## PM Cannot support online payment

* 1. This method assumes that the property does not support any form of online payment
  2. The booking widget will still show the prices but when the book button is pressed the credit information will not be collected, and the API will ignore any credit card info passed.
  3. The Quote (Search function) will return properties that are marked as not capable of accepting online bookings. It will be up to the channel partner if they want to display these properties. If they do display these properties then they will have to pass us the renter’s information.
  4. When a booking is made either through the booking widget or the new API function then the renter information is emailed to the PM and the PM information is emailed to the renter.
  5. BookingPal will assume booking has been made for that property and reserve the booking in our system. We will invoice the PM for the booking at the end of the month. The PM will have to tell us if the booking did not happen.
  6. It is assumed that the PM contacted the renter and made a booking for the property and it will be up to the PM to reflect the booking in their PMS.
  7. If the renter cancels the property it will be up to the PM to cancel the booking on their PMS. When we get the update from the PMS we will then mark that property as available. However, we will not know that the property was canceled. It will be up to the PM to tell us that the property was canceled when we send then invoice at the end of the month.

## Channel partner has collected the Fees during booking (Not Implemented)

* 1. We will get a notification for a booking from the channel partner
  2. In some cases the Channel will not call our live quote API and will use the amount that they have collected in their cache.
     1. In these cases the amount maybe higher than the PMS quote. The PMS must be able to handle a reservation greater than there booking amount
  3. We will call the PMS API and confirm the booking
     1. We insert a transaction for this reservation into our system with the channel partner as merchant of record
     2. Invoice date is set to the last cancellation date in our system
  4. If the renter cancels the channel will notify us of the cancelation
     1. We will insert a canceled transaction into our system
     2. We will not validate the cancelation against our cancellation rules since the channels will typically use their own cancellation rules
  5. The cancellation will be processed with the PMS in accordance with their capabilities.
     1. If they have cancel API we will call their cancel API
     2. If they do not have a cancel API we will send them email notifications for cancellations.

## Payment Calculations for Rack Rates

* 1. Rack rates assumes that the payment information that is being provided by the PMS is the full amount. This means that all commission and fees are included
  2. Fees and deposits can also be sent separate than the actual daily rates. This can vary by PMS providers.
  3. Fees can be set either as a flat rate or a percentage of the daily rates
  4. Our quote API will provide a live quote to any channel partner and should be used with any integration with a channel partner
  5. The quote API should be called prior to calling our booking function to insure that the property is still available and the price is from the PMS provider.
  6. The PMS provider must be configured for either Rack Rates or Net Rates. This should be done at the time of the integration. Once set you should not reverse unless you clear out the all properties from the PMS from the system and reload the properties.
  7. When a payment transaction is recorded it will be tagged as a Rack Rate transaction

## Payment Calculations for Net Rates

* 1. Net rates are when the PMS provider gives us a minimum amount that they would like to collect.
  2. BookingPal then will add commission, and any other property fees including credit card fees that are required. This rate will then be used for all channel partners.
  3. For quote and search API’s the same calculation will be used when creating the price
  4. The PMS provider must be configured for either Rack Rates or Net Rates. This should be done at the time of the integration. Once set you should not reverse unless you clear out the all properties from the PMS from the system and reload the properties.
  5. When a payment transaction is recorded it will be tagged as a Net Rate transaction

# Search Methods for Channel partners

## Cache (XML File) when to use

* 1. To build a cache the channel partner will need to have a development staff
  2. The XML files can be very large and complex
  3. Channel partners that have large number of daily hits on their site should cache locally on their side instead of iFraming or using our API.
  4. Channel partners that use a CDN or are distributed worldwide and are hosted in multiple data centers around world or across the US should build their own cache.
  5. The cache should only be used for searches. Details, price quotes and availability should be done via our API’s.
  6. SEO, the channel partners are sophisticated enough that they would like cache so they can work on search engine optimization on through their site.

## Properties going live

* 1. Before a property goes live the PM must insure that all the required values of the property are completed
  2. Random checks must be performed by the Admin to insure that the property meets a minimum list of requirements.
  3. This process will be automates at some point until that is completed manual checks must be done.

## Channel Partner builds cache

* 1. The channel partner will need to use our XML file to pull down the properties and all the property details and build their own cache of properties.
  2. They will have to update this cache periodically maybe once a day
  3. They may decide they may want to cache a specific region or country and load properties that way
  4. They should not use BookingPal for real time searches and they should not use our search API and property details API to build a cache.

## Use our iFrame and widgets

* 1. We can provide an iFrame for them for searches. However, the iFrame will not be as fast as if they were to build their own cache. We should be pushing for the Channel Partners to build their own cache.
  2. Channel partners can also use our booking widgets and booking API’s to address bookings
  3. Channel partners can build their own booking widgets but they must call our booking API’s
  4. When out booking API’s are called then the process for booking will follow the one of the methods described above for credit card processing

## Property Availability dates

* 1. Some PMS providers do not provide single day check in. They only have a block of dates that can be reserved. This means that you would have to block the property for a specific amount of days, in 3, 7, 21… blocks.
  2. If a search is performed and it does not match the block as described then we will display the property but BookingPal will indicate that they there is a minimum length of stay for the booking
  3. We will also calculate a price for a single day stay based on the smallest block. So if the smallest min block in 7 days then on the search request we will display a single day price by (total stay for 7 days)/7 day

## Searches (Quote API call) and iFrame search page

* 1. We will calculate a price for a single day stay based on the smallest block. So if the smallest min block in 7 days then on the search request we will display a single day price by (total stay for 7 days)/7 day
  2. On the search response we will indicate which property can be booked online the channel partner will have to decide if they want to display that information or not
  3. We will also display which credit cards each property will take to reserve the property. This detail will be provided when the property details or book request is made
  4. We provide the min and max ranges for price for each of the properties.

## Partner Integrations

* 1. It is important that we understand the integration process with the channel partner
  2. When we do a integration with a channel partner we must assign and integration engineer to insure that the partner will not over load us and that they are using the API correctly
  3. If the partner does not use the API correctly there could be issues where they would overload our platform. In this case we would have to add more servers and our dedicate servers to the channel partner. However, this maybe simply because they are not using the API’s correctly. So during the integration process not only should we understand what they are doing on the web but we should also understand how they are using our API’s.

## Property Requirements

* 1. When BookingPal parses and loads data from a PM properties must include minimum requirements for the property.
  2. If an address or Lat/Long or there is an indication that the address cannot be displayed to our channel partners then this property will not be loaded
  3. Pricing must be included
  4. Availability must be included
  5. Property Manager information must be included
  6. Property has to be bookable online or an inquiry method must be made available.

# Billing and Invoicing of PM’s and Channel Partners

## Payments and Invoicing to PM

* 1. During the registration process the PM should have setup a payment method
  2. If the PM selected ACH transfer then we will transfer the payments to the PM VIA ACH transfer only if we are collecting the funds. This means that they have selected to use our payment gateway and we are holding the funds. This will happen 24 hours after the renter has checked out, this is based on the check out date for the reservation.
  3. If they selected check then someone will have to run a Admin report that will detail the amount that is owed to the PM
  4. If the PM is collecting the funds, which means we are using their payment gateway then we will have to send them an invoice for reservations.
  5. A report will be available on the admin portal that will allow both the site admin and the PM to determine the monies that are owed.

## Paying channel partner if we collect the funds

1. If BookingPal collects the funds either through the use of our gateway or the PM’s gateway then we will need to send a check to the channel partner.
2. If the channel partner collects the funds then BookingPal will need to send a invoice to the channel partner for payment
3. A report will be available in the site admin portal that will determine the transactions and the amounts that we collected and the amount that is due to the channel partner

# Inquiry Based Property Managers

## Submit Inquiry request to property manager

* 1. Some property managers will only support a inquiry request to reserve a property
  2. The channel partner should make distinction between properties that are bookable online and properties that are inquiry only
  3. Each property will indicate if the property is bookable on line or inquiry only. This will be part of the property details
  4. A inquiry request API call is available in the BookingPal platform and should be used to make an inquiry request to the property manager
  5. BookingPal will consider an inquiry request to transactional and will record the transaction as if the property were booked on line. This will appear as a booked transaction on all BookingPal reports.
  6. There are 2 methods for inquiry, email to the PM or through the PMS API function.
  7. The method must be setup by the BookingPal eginee working on the integration.

# Payment Processors

## Authorize.net

* 1. They cannot refund a credit card on the same day a transaction has been made
  2. To issue the refund the admin will have to go to their portal directly to refund the transaction for the same day. Anything passed the first day of the charge the system will issue the refund.
  3. They have a portal that the admin can log-into and see all the transactions
  4. We save all the transaction ID’s on our system so there should be matching ID’s with Authorize.net