

Guest Payments Simplified

Transparent, omni-channel solution with faster access to your funds

Frustrated with managing multiple payment providers, lack of visibility of your payment process and costs? You need a single, dedicated omni-channel provider who simplifies the process, negotiates better rates on your behalf and gives you faster access to your funds. Welcome to GuestPay from Guestline.

The Challenge

Multiple providers, fragmented processes, hidden costs and potential for fraud

The Vision

One integrated end-to-end operation and payment system

- **Healthier Financials**

Faster payment settlements will improve your cash flow. Guestline's pre-negotiated competitive rates for independent hoteliers will reduce costs and provide transparency of fees.

- **Rapid Process**

One provider, one point of contact, aggregated view of transactions, end to end automated payment process integrated with your operational systems.

- **Enhanced Experience**

Offer the types of payment methods and currencies that are preferred by your guests regardless of the payment interface or stage of the guest journey.



LSE

“ Using Guestline (Tru//ST) for both payment processing and as our card acquirer, we now benefit from having one point of contact for the entire payments process ”

Ali Dezyanian, Deputy Head of Financial Systems, LSE

How it works...



Payment terminal - Accept face-to-face payments

- Payment terminal solutions to suit your front desk and restaurant/bar operational needs:
 - » Counter-top Chip & PIN payment terminal which connects to the EPOS terminal by ethernet cable
 - » Mobile Chip & PIN payment terminal which connects to gateway by Wi-Fi or 3G/4G
- Support major card schemes and payment methods linked to cards via a phone app such as Apple Pay
- Supports major card payment methods
 - » Chip & PIN
 - » Magnetic Swipe and signature
 - » Contactless
- Support dynamic currency conversion which will provide an additional revenue stream
- Take payments manually from any location, such as in the lounge or at a table in the restaurant with mobile Chip & PIN payment terminal (Wi-Fi):
 - » Sign-on individual operators to the terminal for management and reporting purposes
 - » Add gratuities to the tender amount
 - » Split payments
 - » Preauthorise
 - » Enable full or partial refunds
- Compliant, certified and secure
 - » Europay, MasterCard and Visa (EMV)
 - » Point-to-point encryption (P2PE) v2.0 available on request at an additional cost
 - » Payment Card Industry Data Security Standard (PCI DSS)
 - » Secure Reading and Exchange of Data (SRED)
 - » Two-factor authentication (2FA)
- Easy to install



Faster access to your funds

- Omni-channel solution that links all your payment channels through one provider
- All transactions are processed in batches late at night to ensure all payments made that day are included, for easier reconciliation and faster settlement
- Settlement by default is made for the net value (transaction without commissions and fees) and one business day after the transaction day (T+1) for domestic debit/credit cards
- Choose your settlement currency from the 14 currencies available including GBP, EUR and USD



eCommerce – Accept payments via website

- Translated in multiple languages such as: English, German, Dutch, Danish, Spanish and French
- Allow payments from national and international cards in more than 100 currencies
- Support major card schemes and payment methods linked to cards via a phone app such as Apple Pay
- Payment cards are tokenised based on PCI DSS requirements and can be used to:
 - » Guarantee a reservation
 - » Process one or more deposits
 - » Charge the card in the event of a no-show
 - » Take pre-authorisations on the day of arrival or during the check-in process
 - » Process late-charges after departure
- PCI DSS Compliant and PSD2 3D secure



Convert MOTO payments into secure transactions

- Input the card data directly into Guestline PMS to perform an account check or authorisation using the guest's card details
- Issue refunds, cancellations and further authorisations through Guestline PMS
- GuestPay PayLink: fully 2-way integrated with Guestline Rezlynx PMS to enable hoteliers to:
 - » Generate and distribute secure and branded PayLinks to guests directly from the PMS
 - » Process, tokenise, deliver and store all payments in the PMS; where PayLink, reservation and balances statuses are updated automatically
 - » Keep track of payment status from the PMS to plan ahead and prevent no-shows



Peace of mind

- One provider combining the full end to end payment solution
- A single place to log your ticket, so when you have questions there is only one number to call
- Local support to ensure your questions are answered quickly and efficiently



Fraud prevention and security

- Visa Account Update (VAU) and Mastercard Account Update (ABU) enables a secure electronic exchange of account information updates for credential-on file merchants, which enables a more seamless payment process
- Check postcode, house number and security code validation (SCV) in each transaction
- Multi-layered approach to fraud and security architecture giving you control over transaction behaviour and fraud detection
- Acquiring network monitors transactions and notifies in case of chargeback
- Email alerts when a transaction is cancelled or a fraudulent behaviour is detected



Payment Portal - Consolidated payments management

- Responsive web portal available and translated in English, Welsh, German, Dutch, Spanish, French, Danish, Norwegian and Swedish
- Multi site and unlimited users with different user rights
- User-friendly, real-time dashboards to visualise payments in a clear and concise format
- Repository of all payment channels transactions (Terminal, eCommerce & MOTO)
- Search any transaction by reference, card number, IP address, order reference, billing name, postcode and/or email to identify the details and the transactions linked to each card
- Detail about the status of each transaction
- Access customised reports (including multi-properties) to assist with reconciliation as well as Funding Reconciliation Report (FRR). This contains a breakdown of the fees and charges applied on all purchases, refunds, authorisations, chargebacks & account fees. It also contains the adjustments and account balances to ensure you have more visibility and control on the overall processing of payments
- Save and download transactions and reports to a CSV file format



“ The onboarding team made it really easy for us. I have saved a significant amount of money for our hotel as well as valuable time ”

John Wallace - General Manager, The Churchill Hotel

