

HWeb and Credit Card Processing



Overview

Whether you are a prospective or current user of Hudson's HWeb products, you may be considering using our applications to record, process and manage credit card transactions. The ability to accept and process credit cards is possible with both the local HWeb Agent application and the online, HWeb Reservations Manager application. Using the integrated credit card processing capability of HWeb products, you will streamline and simplify your revenue generation and tracking, resulting in significant time savings as compared to manually processing credit cards.

Credit Cards

Few travelers, whether corporate or leisure, pay their travel expenses with cash. A valid credit card number is now a standard requirement in order to guarantee a hotel reservation, purchase an airline ticket, or guarantee private car or ground transportation service. HWeb products allow Hudson clients to accept all major credit cards, including: American Express, Discover, Diners Club, MasterCard, Visa, enRoute and JCB. Regardless of the travelers method of payment, you now have the opportunity to request or require a valid credit card number at the time that a reservation is entered into your system. The configurability of our applications allows you to further determine when a credit card number should be recorded:



All Reservations

By Service Type (ex. required for Limousines, but not shared van)

By Airport (ex: required for JFK airport, but not LGA)

By Direction (ex: required for arrivals and hourly, but not departures or point to point)

By Passenger Count (ex: required when reservation is for 10 or more passengers)

By Fare Value (ex: required when fare exceeds \$95)

HWeb software will instantly identify an incorrectly entered or invalid credit card number. Once a reservation to be paid or guaranteed by credit card has been entered, you have three options as to when to actually charge a client credit card:

- At the time of reservation entry (instantly - authorize only, deposit or full payment)
- At any time prior to the date of travel using the 'mark pre-paid' feature
- At any time after the date of travel using the 'mark post-paid' feature

Charge at time of entry ~ Depending upon the processing method being used (discussed below) it is possible to either authorize or charge the client card instantly, even while the client is still on the phone (if you desire) thereby eliminating the inconvenience of client call backs for declined or expired cards. From within the HWeb Agent application, after fare and service type information is calculated and after credit card information is entered, it is possible to use the 'mark paid' function from within the reservation to process the credit card payment. The reservations agent will see the transaction complete and know that the card has been authorized or charged. All credit card transaction history will be logged and visible on the payments tab of the reservation.

Charge prior to date of travel ~ If you routinely process credit cards the day, or couple of days, before travel, you can go into the HWeb Admin application, select credit card processing, and then se-

lect the section titled 'mark pre-paids.' This allows you to specify a travel date, or range of travel dates, in the future and to gather up all reservations within that date range that are to be paid by credit card. The HWeb application will then group the credit cards into a batch and will process that batch, again recording successful payment information into the transaction history on the payments tab of each reservation.

Charge after travel completed ~ If you prefer to process credit cards after clients have traveled, you go into the HWeb Admin application, select credit card processing, and then select the section titled 'mark post-paids.' You specify a travel date, or range of travel dates, that are in the past. The HWeb system will then group the credit cards together into a batch and will process that batch, recording successful payment information into the transaction history of each reservation.

The HWeb system will produce reports prior to submission of credit card transactions that will allow you to review, if desired, the cards and balances to be charged. Additional reports may be printed following the submission process that will reflect the level of success on each card processed. Declined cards are clearly noted and may be resubmitted or modified by accounting staff prior to resubmission.

Your Credit Card Processor

As a normal part of your business, you will have established a merchant checking account with a bank. You will also need to establish at least one merchant account with a credit card processor. This processor, is the organization that actually debits your clients credit cards and then deposits the funds into your merchant checking account. A credit card processor will charge you a fee for their service which typically is a percentage of each transaction. The fees charged by processors vary widely and should be reviewed thoroughly prior to establishing an account. Hudson Group products gather client credit card information from reservations in your system and send it to your credit card processor.



Multiple Credit Card Processors

It is increasingly common for Hudson clients to maintain multiple credit card merchant accounts. A Hudson client may find that one processor charges lower fees for a specific service type (example: charter bus services) while a different processor provides lower fees for shared ride or limousine service. The Hudson Group local and web system applications allow you to maintain relationships with several different credit card processors. The application knows which processor to send credit card information to based upon the service and or card being utilized. This multiple processor capability is also very convenient for Hudson clients considering a changeover from one processor to another on a specific date. By having both processors configured in the system before the cutover date, the transition can occur seamlessly.

Online Credit Card Processors

A fairly new and progressive way of processing credit cards is via the use of an online (Internet) processor. These organizations allow you to connect directly to the processor online, enter credit card information online and actually charge (or credit) client cards without the use of a third party application (discussed in next section). You are able to review history and activity online and generate reports. There are many Internet processors available. Hudson has partnered with a few of the industry leaders to provide clients with a quicker, easier, and more reliable method of processing credit card transactions. For Hudson clients choosing to use an online processor, any and all agents in the office who have internet access from their workstations can pre-authorize or charge credit cards, directly from their desk from within the HWeb Agent application. This is particularly useful in busy offices where multiple agents collect and authorize or charge credit cards. The result is nearly instantaneous authorizations and faster transfer of funds into the Hudson client merchant account. Contact our sales department for a list of current processors that are pre-configured to work with Hudson applications. Most processors will do a free evaluation of your current business operation and can save you money on transaction fees.

Third Party Applications - PC Charge Pro™

Credit card processors have very strict guidelines regarding how information must be submitted. Processors prefer to have information sent to them in a very specific and standardized format. Rather than deal with the tens or hundreds of thousands of software vendors (like The Hudson Group) around the world, they have determined that information will be sent to them via telephone modem or via the Internet using one of several very specialized credit card handling packages. These third party applications act as an additional information handler that

takes information (from HWeb applications) and then submits it to the processor. Examples of third party applications which serve this purpose are IC Verify®, TakeCharge™, and PC Charge™. The Hudson Group development staff has researched the applications currently available and has found PC Charge™ to be the most compatible and reliable application available when submitting via phone modem. If you wish to select your own credit card processor, or if you already have an established account and submit credit cards via dial up modem, then you will need to purchase PC Charge Pro™ credit card software. This software will be installed on your network server, or the workstation which processes credit card payments. The Hudson Group technical support department will configure your HWeb applications to communicate with PC Charge™ for the submission of your credit card transactions.

The vast majority of Hudson clients prefer to use the Online Processors, mentioned in the previous section, due to the speed and ease of use. The third party application option is, more often, becoming a backup or alternative, when online processing cannot be accomplished.



Charging Online Reservations

Charging of online reservations to be paid by credit card is handled in one of two different ways:

Charge Online ~ If you select online processing, then the HWeb Reservations Manager (Internet-based reservation entry) will gather credit card information being entered into the online reservation and will pre-authorize or pre-charge the card at the instant the client completes their reservation. In the event of a decline or invalid credit card information, the client will not be allowed to complete the reservation. Therefore, when Hudson clients import reservations into their local system, only approved or authorized reservations are being imported, most of them with client credit cards that have already been charged.

Charge Locally ~ You will use the HWeb Utility or HWeb Bridge application to download and import reservations made on the Internet into your local office system. You may then use the 'mark pre-paids' or 'mark post-paids' feature of HWeb Admin to batch and process credit cards manually. The HWeb products will submit credit card information to your selected processor(s)

Hudson Credit Card Support

The Hudson Group includes the credit card processing ability as part of its standard application. Generally, no updates or enhancements are needed to activate this useful and time saving module. An additional fee is added to the monthly licensing for any client wishing to activate the credit card processing module. This fee covers the setup, configuration, testing and support of the credit processing feature. Review again some of the many benefits and advantages of utilizing HWeb applications to manage and process your credit card transactions. After you have decided to proceed, contact us to discuss your options.

- Online processing available
- Support for multiple processors
- Allows both pre and post authorizations
- Submit all charges from within HWeb application
- Comprehensive reporting: sales, variances, declines...
- Instantaneous card lookup, verification and authorization
- Saves many hours of labor compared to manual submission

Where to Begin?

Once you have reviewed the information above we will gladly entertain your follow-up questions. If you decide to proceed with HWeb credit card processing call us and we will gladly review your options and make recommendations for you based on your specific needs.

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