

# Cvent | Passkey

## Merchant Account Processing User Guide

A step by step guide to understanding the options, requirements, and process of managing credit card charges.

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# Introduction

The Passkey **Merchant Account Processing** feature is an optional module that expands the usage of guarantee types. By default, all Passkey licensees can use two guarantee type options: credit card guarantee and other.

The credit card guarantee option is used to securely accept and store attendee credit card numbers and expiration dates after validation through an MOD 10 algorithm check. Credit card information is securely transferred to hotel Property Management (PMS) and Central Reservation (CRS) systems through RezHUB, based on specific business rules. All of this is done by following the Payment Card Industry Data Security Standards, as Passkey is Level I PCI certified.

The 'other' option is used to create scenarios for reservations to be guaranteed without credit card information being provided, such as master account billing.

To expand beyond these two default guarantee type options, the licensing of the **Merchant Account Processing** feature will allow advance deposit, processin, and cancellation fees to be charged immediately, against the provided credit card at the time the applicable transaction takes place.

This guide will outline the options, requirements, restrictions, and processes for deploying the **Merchant Account Processing** feature. It is highly recommended to read the guide in detail prior to making any final decisions about charging credit cards.

## Options for Using the Merchant Account Processing Feature

The **Merchant Account Processing** feature is available for processing advance deposit, processing, and cancellation fees, through Passkey. Rules for deposits, processing, and cancellation fees can be attendee type specific.

- **Advance Deposits** - one deposit rule may be assigned per guarantee (payment) type and will be charged at the time the reservation is created.
- **Processing Fee** - one processing fee rule may be assigned per guarantee (payment) type and will be charged at the time the reservation is created. Unlike the deposit, this transaction will not be refunded upon the reservation cancellation.
- **Cancellation Fees** - one or more fee rules can be assigned per guarantee (payment) type and will be charged at the time of cancellation, depending on the designated start date.

### Advance Deposit, Processing, and Cancellation Fee Options:

- Percent of total amount including taxes\*
- Percent of total amount exclusive of taxes\*
- First night room rate including taxes
- First night room rate exclusive of taxes
- Total amount including taxes\*
- Total amount excluding taxes\*
- Fixed Amount
- Amount per Night

\* Amounts will adjust and apply additional charges or refunds based on reservation modifications such as adding guests or extending/reducing the length of stay.

## Restrictions When Using the Merchant Account Processing Feature

There are a few limitations that should be understood when deciding to use the **Merchant Account Processing** feature. Carefully consider the following restrictions when determining event business rules:

- Not all event currencies are supported by the payment gateway. See [Supported Payment Gateways](#) below for details.
- Charges and refunds will apply to one credit card per reservation. In cases where hotels allow for multiple credit card information per reservation (commonly known as Multiple Payments), charges will NOT be split.
- Charges and refunds through Passkey are allowed only up to (and including) the system event close date.
- Manual refunds can only be completed per individual reservations. You cannot perform refunds in bulk.
- Although the credit card CVV number can be used to **immediately** charge a deposit and/or processing fee, it cannot be stored in Passkey.
- A tiered advance deposit method is not supported.
- A delayed advance deposit method is not supported.
- An updated cancellation fee rule cannot be retroactively applied to reservations created before the update was performed.
- Merchant Account Processing setup features *lock down* and are not available for adding or editing as soon as one reservation is created within the event.

**DO NOT CREATE RESERVATIONS UNTIL YOUR MERCHANT ACCOUNT PROCESSING NEEDS ARE CREATED AND PROOFED FOR ACCURACY**

## Supported Payment Gateways

The **Merchant Account Processing** feature is an optional module that must be included in your Passkey license and enabled for your use. Currently, Passkey only supports the Authorize.net payment gateway.

The table shows a summary of the supported features in Authorize.net.

Authorize.net (With Your Own Account)	
<b>Supported Features</b>	Deposit Processing Fee Cancellation Fee
<b>Supported Currency</b>	United States Dollar (USD) Canadian Dollar (CAD) Pound Sterling (GBP) Euro (EUR) Swiss France (CHF) Danish Krone (DKK) Norwegian Krone (NOK) Polish Złoty (PLN) Swedish Krona (SEK)
<b>Involves Passkey Fees</b>	NO
<b>Details</b>	Authorize.net is the payment gateway. You can establish an account through them or use a merchant account from a provider they support. Authorize.net fees for the merchant account and gateway are billed directly to the customer. Contact Authorize.net for current setup and transactional bank charges.

Once your merchant account is created, contact Passkey Support to start the setup process within Passkey to enable the use of merchant accounts. **Allow 3 business days for this process to complete.**

***After you have been notified by us that your Merchant Account is enabled in Passkey, continue with the following steps.***

# Merchant Account Setup

## Authorize.net Merchant Account

1. Log in to Passkey
2. Hover over Manage
3. Click "Organizer Setup"
4. Click "Merchant Accounts"

ORGANIZATION | Organization Search | Extracts | Bundles | Libraries | Planners & Affiliates  
Profile | Users | Sister Properties | **Merchant Accounts** | Event Connector | Defaults | Passkey Settings

### Merchant Account Library

#### ADD NEW MERCHANT ACCOUNT

Name:

Enter Your Gateway ID

Gateway:

API Login ID:

Transaction Key:

**Configure the Credit Card Statement**

These fields will appear on the credit card statement if supported by your issuing bank and gateway.

Description:

Can be Changed for Events  
If supported, in addition to the DBA name, Guest Card Statement may also show:  
Description\*[Passkey Ack. #]

**Credit Card Verification Options**

Note: Check with your provider regarding additional fees.

Enabling this option will verify the cardholders billing Address at the time of booking. [?](#)

Enabling this will collect the CVV/CID on the Attendee Website at the time of booking.

Enabling this option will authorize the credit card before the reservation booking. If the authorization fails, the reservation will not be booked.

#### CURRENT MERCHANT ACCOUNTS

Name	Gateway	Actions
Test Account USD	Authorize.Net	<input type="checkbox"/> <input type="button" value="edit"/> <input type="button" value="delete"/>

#### FIELD DESCRIPTION

**Name** - Enter a name for your Merchant Account. This will be used to select the account during event creation.

**Gateway** - Select the gateway provider.

**Gate ID** - The account Gate ID value assigned to this account.

**Description** - This text will appear on the customers credit card statement if supported by your issuing bank. We will automatically append the Passkey acknowledgement number to the end. This space can be used to describe your DBA name and contact phone number.

**Verify Billing Address** - Verify the cardholders billing address at the time of booking.

**Collect CVV/CID Code for Deposits** - Collect the CVV/CID on the Attendee Website for deposits at the time of booking.

**Authorize Card Before Reservation** - The credit card will be authorized before the reservation booking. If the authorization fails, the reservation will not be booked.

**Caution: If the ADD button is not available the feature is not enabled. Contact Passkey support for assistance.**

## Step 5 - Enter the necessary information in the merchant account fields

- **Name** - The desired name for the account used for internal purposes only. Each account can only support a single currency, so create a different account for each currency, and be sure to include the account's supported currency in the name (e.g. CAD Account).
- **Gateway** – Select Authorize.net as the processor.
- **API Login ID** - Merchant's unique API Login ID. The merchant API Login ID is provided in the Merchant Interface and must be stored securely.
- **Transaction Key** - The Transaction Key is a 16-character alphanumeric value that is randomly generated in the Merchant Interface and works in conjunction with your API Login ID to authenticate you as an authorized user of the Authorize.net Payment Gateway when submitting transactions from the Web site.
- **Description** – This statement will be sent as part of the transaction description to Authorize.net together with the reservation acknowledgement number.
- **Verification** - The following options can be enabled. Note that the use of a deposit, processing, or cancellation fee is not required to enable these settings:
  - Verify the cardholders billing address at the time of booking.
  - Collect the CVV/CID on the Attendee Website at the time of booking.
  - Authorize the credit card before the reservation booking. (If the authorization fails, the reservation will not be booked)

Click **Add**.

If you enable the first or third verification option, the following amount will be charged for authorization purposes:

- a) \$1 when no deposit, processing, or cancellation fees are set up. The amount is refunded once the authorization is complete.
- b) \$1 when only a cancellation fee is set up. The amount is refunded once the authorization is complete.
- c) The deposit or processing fee, depending on which one is set up. If both are set up, both will be charged.

**NOTE: Make sure that any verification methods you enable in Passkey are also enabled in Authorize.net or the supported merchant account you applied for. Otherwise, any reservation made on the Passkey booking website will fail.**

If the merchant account is correctly set up in both Passkey and Authorize.net, but the credit card verification returns a Fail message, contact Authorize.net to troubleshoot the issue. You can also reference the following Authorize.net support page for a [list of address verification service response codes](#).

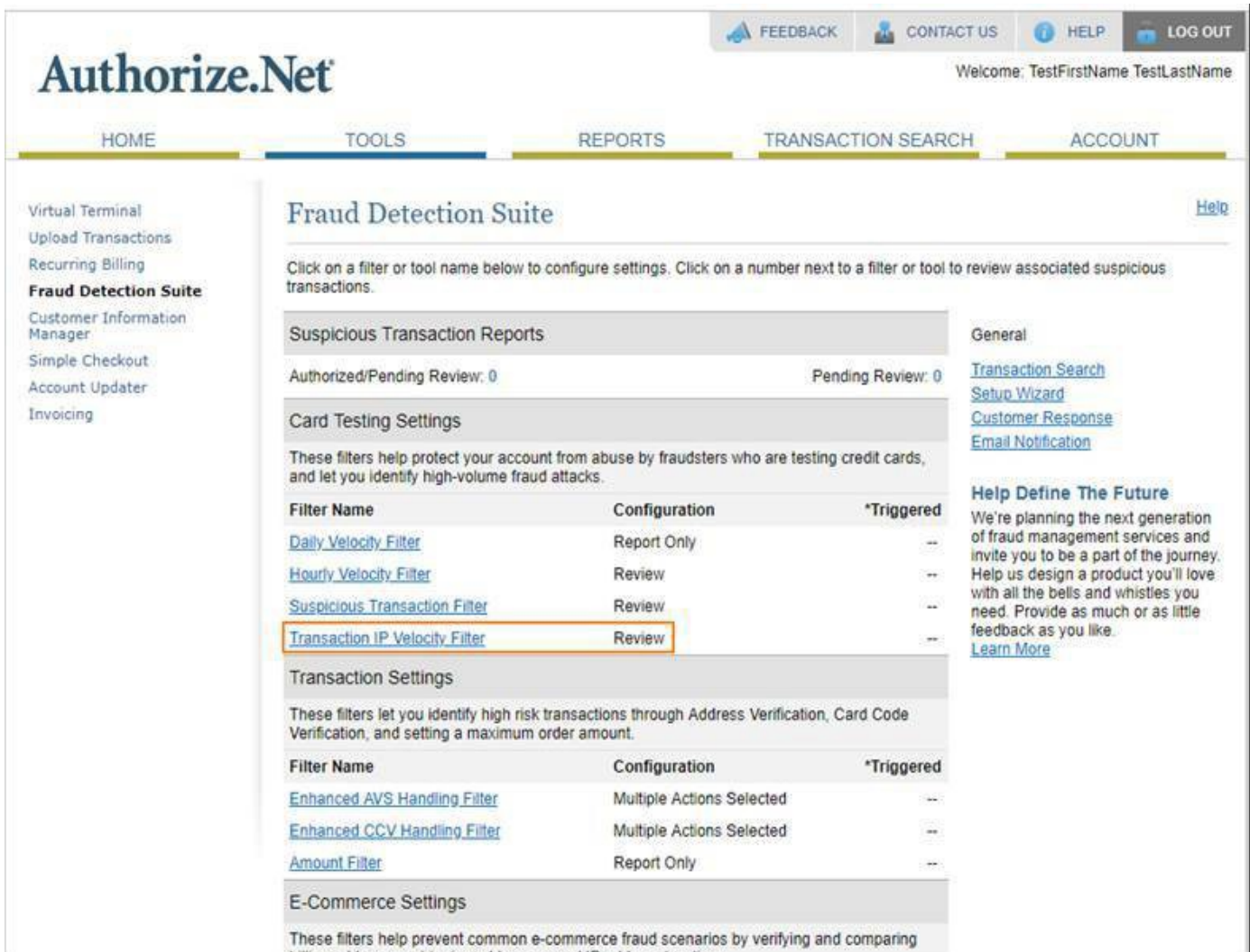
**Caution: Keep in mind that more stringent verification rules may result in a more difficult booking process and could increase failure rates.**

## Ensure Authorize.net Accepts Cvent Requests

To ensure that Cvent can communicate properly with Authorize.net, you may want to proactively ensure that the Authorize.net **Transaction IP Velocity Filter** is configured to allow incoming requests from Cvent regarding transactions.

To do this:

- 1) Go to Authorize.net and log in to your account
- 2) Navigate to the **Fraud Detection Suite** page, as shown below



The screenshot displays the Authorize.net Fraud Detection Suite interface. At the top, there are navigation links for FEEDBACK, CONTACT US, HELP, and LOG OUT. The main navigation bar includes HOME, TOOLS, REPORTS, TRANSACTION SEARCH, and ACCOUNT. The left sidebar lists various tools like Virtual Terminal, Upload Transactions, and Fraud Detection Suite. The main content area is titled 'Fraud Detection Suite' and contains several sections:

- Suspicious Transaction Reports:** Shows Authorized/Pending Review: 0 and Pending Review: 0.
- Card Testing Settings:** Includes a table of filters with columns for Filter Name, Configuration, and \*Triggered. The 'Transaction IP Velocity Filter' is highlighted with an orange box.
- Transaction Settings:** Includes a table of filters for AVS, CCV, and Amount.
- E-Commerce Settings:** Includes a table of filters for billing, shipping, and IP addresses.

On the right side, there are links for Transaction Search, Setup Wizard, Customer Response, and Email Notification, along with a 'Help Define The Future' section.

- 3) If the **Transaction IP Velocity Filter** has the Configuration status set to “Authorize and Review”, “Review”, or “Decline”, then an IP Address Exclusion must be configured for Cvent traffic.
- 4) To do so, select the **Transaction IP Velocity Filter** to edit the settings and provide the IP address 69.20.82.40, select **Add**, and then **Save**.

- Virtual Terminal
- Upload Transactions
- Recurring Billing
- Fraud Detection Suite**
- Customer Information Manager
- Simple Checkout
- Account Updater
- Invoicing

## Transaction IP Velocity Filter

[Help](#)

**Enable Filter**

Filter Enabled

The Transaction IP Velocity Filter allows you to specify the maximum number of transactions allowed from the same Internet protocol (IP) address per hour. If your account receives more transactions from the same IP address in an hour than the threshold you set, all exceeding transactions received that hour will be flagged and processed according to the filter action selected below.

### Notes:

- IMPORTANT:** If you submit Advanced Integration Method (AIM) transactions, in order to use this filter you must submit the customer IP address (x\_customer\_ip) with each transaction.
- If you select Authorize and hold for review as the filter action, once the transaction is held for review, we recommend you take action to approve or void the transaction within 72 hours.

### Transaction IP Velocity Threshold

Allow  transactions from the same IP address per hour.

### IP Address Exclusion

Specify any IP addresses that you wish to exclude from the Transaction IP Velocity filter.





**Note:** The Transaction IP Velocity filter automatically excludes America Online, Inc. IP addresses.

.  .  .

Total IP Address Count: 0

### Filter Actions

Take the following action when a transaction triggers this filter:

-  Process as normal and report filter(s) triggered.
-  Authorize and hold for review.
-  Do not authorize, but hold for review.
-  Decline the transaction.

Upon completing these steps, Authorize.net should accept incoming requests from Cvent that are related to credit card processing.

# Using Merchant Accounts In Passkey Events

1. Create an event
2. Click “Advanced Options,” then “Guarantee Types”
3. Click “Manage”
4. Select what credit cards to accept

**Demo Event 2**  
10/13/2017 - 10/15/2017 (All dates in UTC-04:00 America/New York unless noted)

Reservations: **Open** 06/27/14, **Cutoff** 09/13/17, **Close** 10/13/17

Event Home | Reservations | Website | Communications | Planners | Details | **Advanced Options** | Requests  
Hotels | Attendee Types | **Guarantee Types**

**Guarantee Types** Help  
Last modified by Barbara Sobeski on 06/27/2014 03:26 PM (America/New York)

### Accepted Credit Cards

Accepted credit cards for this event:

[Manage](#)

### Merchant Account

No merchant plan selected.

Be aware that Commerce does not fully support all credit card types. Only Visa, Mastercard, American Express, Discover, and Diners Club are supported at the present time. Any other card types accepted by hotels outside of these will not be processed by the Commerce automatically and will be in a failed status. Please contact Passkey Support for more information.

[Select Merchant Account](#)

Assigned To	Guarantee	Actions
Attendee	Yes	

### Accepted Credit Cards

- AliPay
- American Express
- Diners Club
- Discover
- JCB
- MasterCard
- UnionPay
- VISA

[Save](#) [Cancel](#)

The available Credit Card list depends on the organization profile settings. The **actual** credit cards accepted for your payment gateway may vary and depend on the account setup.

- Click the “Select Merchant Account” button to display merchant options for your organization.
- Select the appropriate merchant account.

**Demo Event 2**  
10/13/2017 - 10/15/2017 (All dates in UTC-04:00 America/New York unless noted)

Reservations: **Open** 06/27/14 | **Cutoff** 09/13/17 | **Close** 10/13/17

Event Home | Reservations | Website | Communications | Planners | Details | **Advanced Options** | Requests  
Hotels | Attendee Types | **Guarantee Types**

**Guarantee Types** Last modified by Barbara Sobeski on 06/27/2014 03:26 PM (America/New York)

**Accepted Credit Cards**

Accepted credit cards for this event:

[Manage](#)

**Merchant Account**

No merchant plan selected.

Be aware that Commerce does not fully support all credit card types. Only Visa, Mastercard, American Express, Discover, and Diners Club are supported at the present time. Any other card types accepted by hotels outside of these will not be processed by the Commerce automatically and will be in a failed status. Please contact Passkey Support for more information.

[Select Merchant Account](#)

**Select Merchant Account**

Account Name	Gateway	What Will Be Shown on the Card Statement*
<input type="radio"/> None	None	
<input checked="" type="radio"/> Merchant Account	Authorize.net	2019 Test Event
<input type="radio"/> Passkey Merchant Account	TransFirst	Cancel Fee

\* The text is an additional description which depends upon your processor/Gateway. If not supported only the DBA name tied to the merchant account will show up.

[Select](#) [Cancel](#)

**Current Guarantee Types**

Default Type	Name	Assigned To	Guarantee	Deposit	Cancellation Fees	Actions
<input checked="" type="checkbox"/> Current Default	<a href="#">Credit Card</a>	All Attendee Types	Yes	Fixed amount 100 USD	Not required	<a href="#">To Add</a> <a href="#">To Edit</a>

- Add or Edit guarantee types using the deposit, processing fee and/or cancellation fee sections to create complex payment plans.

**Current Guarantee Types**

Default Type	Name	Assigned To	Guarantee	Deposit	Cancellation Fees	Actions
<input checked="" type="checkbox"/> Current Default	<a href="#">Credit Card</a>	All Attendee Types	Yes	Fixed amount 100 USD	Not required	<a href="#">To Add</a> <a href="#">To Edit</a>

[Add Guarantee Type](#) [To Add](#) [To Edit](#)

## Guarantee Type Options

You can set up deposit, processing, and cancellation fees, as discussed below.

### Deposit, Processing and Cancellation Fees

**Deposits:** Setup your reservation deposit option. The deposit will be charged to each reservation at the time of booking.

Deposit Type  
1 Fixed amount 100.00 USD

**Processing Fee:** Setup your reservation processing fee. A non-refundable fee will be charged to each reservation at the time of booking.

Custom Fee Name: Processing Fee Model:  
Processing Fee 2 Fixed amount 10.00 USD

Processing Fee Disclosures:

**Cancellation Fees:** Setup your cancellation fee options. Different fees can be charged by the corresponding Start Date until the Last Cancellation Fee Date.

Start Date Cancellation Fee as of Start Date  
Cancellation Rule: 3  4 Not required

5 Add Cancellation Fee +

Last Cancellation Fee Date: 6 12/23/2018

Cancellation Disclosures: 7

Update

## Deposits

Choose the desired deposit option (1).

Deposit Type

Amount Per Night

- Not required
- First night room rate including taxes
- First night room rate exclusive of taxes
- Total amount including taxes
- Total amount exclusive of taxes
- % of total amount including taxes
- % of total amount exclusive of taxes
- Fixed amount
- Amount Per Night

Fees can vary by attendee type by creating and associating different guarantee types.

## Processing Fees

First, provide a Custom Fee Name that will be shown to the guest during booking.

Next, choose the desired processing fee option (2).

Processing Fee Model:

Not required

- Not required
- First night room rate including taxes
- First night room rate exclusive of taxes
- Total amount including taxes
- Total amount exclusive of taxes
- % of total amount including taxes
- % of total amount exclusive of taxes
- % of deposit
- Fixed amount
- Amount Per Night

Fees can vary by attendee type by creating and associating different guarantee types. Choices that include a percentage require you to enter that percentage and those involving an amount require you to enter an amount in the base event currency (e.g. USD or EUR).

Finally, you can optionally provide a disclosure with more details about the processing fee.

## How Processing Fees Are Charged

The following rules apply when fees are charged:

1. The system charges a processing fee according to the guarantee type configuration when a new reservation is confirmed through any Passkey reservation channel.
2. When a reservation is cancelled, the processing fee will not be refunded.
3. When a reservation is modified, an updated processing fee may be charged. This depends on the setup (e.g. whether the fee is based on the total amount or on the number of nights) and whether these fees *changed* prior to the modification. If the fees changed, only the difference will be charged or refunded.
4. The processing fee will not be charged if the reservation has one or more pending (waitlisted) nights. The fee will be charged automatically once the reservation is fully confirmed. If you use the Waitlist feature, we suggest that you include similar verbiage in the disclosure.
5. The reservation total amount does not include the processing fee.

## Guest Communications

In order to be transparent about the processing fee, Passkey shows information like the fee name (which can be customized), how the fee is calculated, a fee disclosure, and the estimated or invoiced total fee. If added, the above information appears in the call center, booking website, and reservation specific email communications.

## Processing Fees on the Attendee Website

Both the full and mobile versions of the attendee website show information about the processing fee. There are several places where this is shown, including the:

1. **Guest Information page:** The processing fee model and disclosure are displayed in the Policies section.
2. **Summary page:** The processing fee model and disclosure are displayed in the Policies section. The Reservation Summary section in the top right also shows the processing fee actual amount and disclosure.
3. **Guest deck page:** The actual processing fee amount and disclosure appear in the Taxes & Fees section, above the total amount.
4. **Reservation confirmation printable view:** The actual processing fee amount appears under the reservation subtotal. (Only applies to the full website version)

For example, a USD 10 processing fee and disclosure would appear in the Reservation Summary section as follows:

### Reservation Summary

Check-in	Mon, Jul 1, 2024
Checkout	Wed, Jul 3, 2024
<b>ROOM 1</b>	
Standard 1 adult, 2 nights	USD 200.00
<b>ADD-ONS</b>	
Early Check-in	USD 20.00
<b>Total add-ons price</b>	<b>USD 20.00</b>
Taxes & Fees	
<b>Subtotal</b>	
	+ USD 10.00 Processing Fee ⓘ

[Confirm reservation](#)

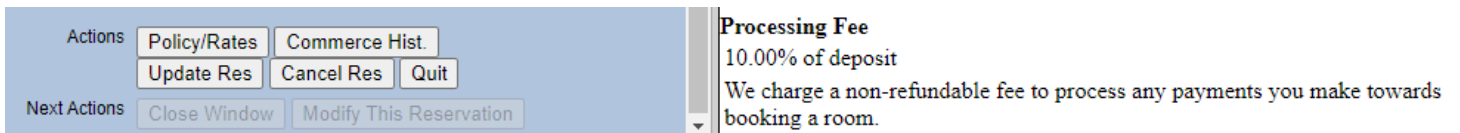
We charge a non-refundable fee to process any payments you make towards booking a room.

This also appears on the Guest Deck page:

ROOM	RATES
Standard 1 adult, 2 nights	ⓘ USD 200.00
Taxes & Fees	USD 16.90
	+ USD 10.00 Processing Fee ⓘ
<b>Total</b>	<b>USD 216.90</b>

## Processing Fees and the Call Center

You can view the processing fee and disclosure in the right pane of the call center form, when clicking the **Policy/Rates** button.



The screenshot shows a call center interface. On the left, there are two panes: 'Actions' and 'Next Actions'. The 'Actions' pane contains buttons for 'Policy/Rates', 'Commerce Hist.', 'Update Res', 'Cancel Res', and 'Quit'. The 'Next Actions' pane contains buttons for 'Close Window' and 'Modify This Reservation'. The 'Policy/Rates' button is highlighted. On the right, a pane displays the 'Processing Fee' information: '10.00% of deposit' and a disclosure: 'We charge a non-refundable fee to process any payments you make towards booking a room.'

The reservation summary will show the actual charge:

### DEPOSIT INFORMATION

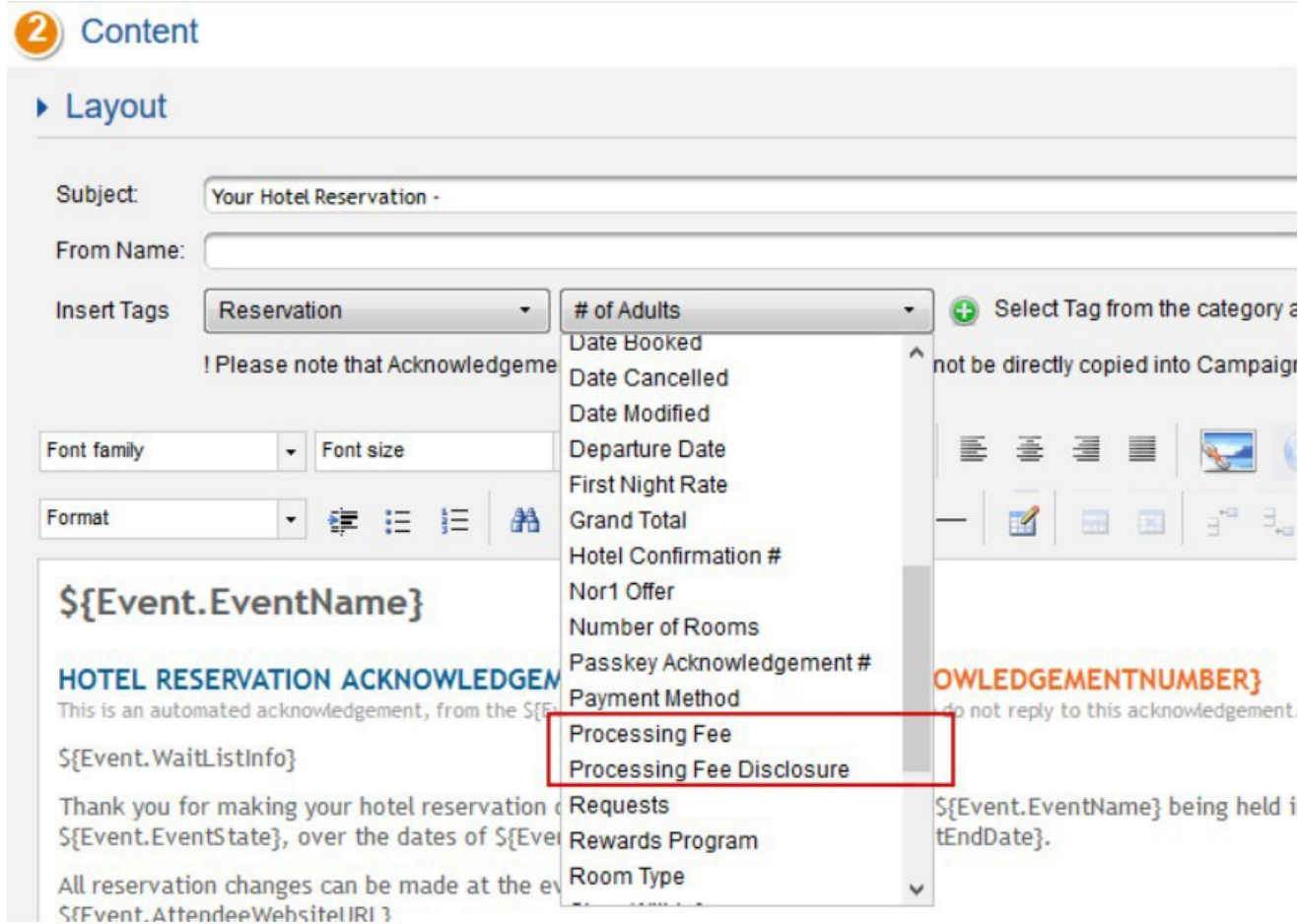
All charges will appear on your credit card statement from "Auth USD"

08/06/2021	Deposit due to New Reservation	USD	100.00
08/06/2021	Processing Fee due to New Reservation	USD	10.00
	Net Amount Charged:	USD	110.00

## Processing Fees and Communications

Information about the processing fee can be shown in reservation acknowledgement emails and reservation specific campaigns. You can include this information into your template by using reservation specific campaign tags.

These are found for example in **Communications → Group Campaigns & Acknowledgements** and appear as follows:



The screenshot shows the 'Content' editor interface. The 'Layout' section is active, and the 'Insert Tags' dropdown is set to 'Reservation'. A list of tags is displayed, with 'Processing Fee' and 'Processing Fee Disclosure' highlighted in a red box. The background shows a preview of an email template with various tags like `{{Event.EventName}}` and `{{Reservation.ProcessingFee}}`.

There are two tags available:

1. **Reservation -> Processing Fee:** `{{Reservation.ProcessingFee}}` shows the processing fee custom name and model.
2. **Reservation -> Processing Fee Disclosure:** `{{Reservation.ProcessingFeeDisclosure}}` shows the full text of the disclosure specified in the guarantee type settings. If the guest's preferred language translation is not available, then the event default disclosure will be shown.

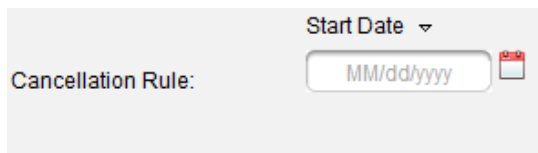
## Reports

The Commerce reports [All Event Transactions](#) and [All Event Transactions \(Excel\)](#) display the processing fee in the Transaction Type column as a “Processing Fee”.

## Cancellation Fees

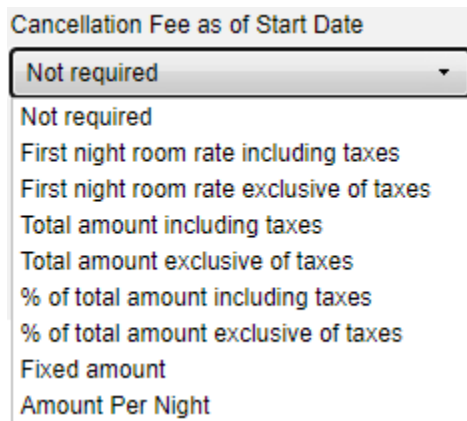
Cancellation Fees are supported for both individual reservations as well as those made with the Group Booking feature.

Enter the start date for the cancellation fee to take effect (3). Fees will apply to full reservation cancellation transactions only.



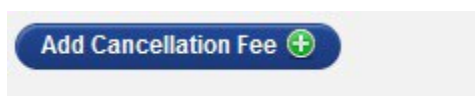
A screenshot of a form field for setting a cancellation rule. The label "Cancellation Rule:" is on the left. To its right is a dropdown menu labeled "Start Date" with a downward arrow. Below the dropdown is a date input field containing the placeholder text "MM/dd/yyyy" and a small calendar icon to its right.

Choose the desired cancellation fee option (4). Fees can vary by attendee type by creating and associating different guarantee types.



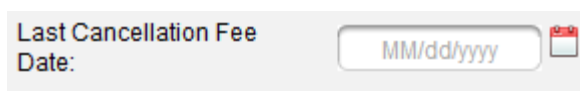
A screenshot of a dropdown menu titled "Cancellation Fee as of Start Date". The menu is open, showing a list of options. The selected option is "Not required". The other options listed are: "First night room rate including taxes", "First night room rate exclusive of taxes", "Total amount including taxes", "Total amount exclusive of taxes", "% of total amount including taxes", "% of total amount exclusive of taxes", "Fixed amount", and "Amount Per Night".

Click the “Add Cancellation Fee” button to build a tiered cancellation fee rule (5). Keep in mind that fees are not cumulative.



A screenshot of a button labeled "Add Cancellation Fee" with a green plus sign icon to its right. The button is blue with white text.

Enter the final date when fees should be applied for cancellations in Passkey (6).



A screenshot of a form field for setting the last cancellation fee date. The label "Last Cancellation Fee Date:" is on the left. To its right is a date input field containing the placeholder text "MM/dd/yyyy" and a small calendar icon to its right.

**Warning:** This date must be on or BEFORE the event close date. Consider the use of 2-way GroupLink integration when setting this date.

Click **Update** (7) to autogenerate the statement and then edit the cancellation disclosure.

Cancellation Disclosures:

⋮

**Update**

Note: This statement will appear on the website's Summary page.

Caution: While cancellation fees can be edited at any time, guests will be charged based on the cancellation fee that was valid at the time their reservation was made.

# The Attendee Experience

## Attendee Website Reservations

The following images show the attendee checkout experience related to payment.

The Payment Information page will include any disclosure text entered in the guarantee type setup:

A Credit Card is required at the time of booking and will be charged a \$100 fixed deposit as soon as the reservation is created. Should you cancel before August 18 2021, the deposit will be fully refunded to your account. Cancellations starting August 18, 2021 will incur a fixed \$20 fee for each night that was initially booked.

\*Cardholder Name

\*Card Type

\*Card Number   
\*Exp. Month  \*Exp. Year

The Summary page will information about deposit, processing, and cancellation fees in the Policies section.

### DEPOSIT POLICY

Fixed Amount USD 100.00 Total Deposit (USD): 100.00

### PROCESSING FEE

10.00% of deposit

We charge a non-refundable fee to process any payments you make towards booking a room.

### CANCELLATION POLICY

USD 20.00 per night for cancellations made on or after 08/18/2021. First night room rate exclusive of taxes for cancellations made on or after 06/01/2024.

The Guest Deck page does not display information regarding deposit or cancellation fees. It only displays the processing fee, if applicable.

ROOM	RATES
Standard 1 adult, 2 nights	<span>ⓘ</span> USD 200.00
Taxes & Fees	USD 16.90 + USD 10.00 Processing Fee ⓘ
<b>Total</b>	<b>USD 216.90</b>

When clicking **Cancel Reservation** on the Guest Deck page, the cancellation message you entered in the website text elements will display:

## Cancel Reservation

You have a valid booking for Cvent Connect  
Would you like to cancel this reservation? Please note that applicable cancellation fees may apply.

## Attendee Credit Card Statement

The credit card statement activity may vary based on the card holder's bank and customer tools. However, Passkey will transmit to the Payment Gateway and receive an applicable transaction status as follows:

- Charges will post a transaction status within 3 minutes.
- Refund will post a transaction status within 24 hours.

For example, the attendee might see a charge like this:

Temporary Authorizations				
Trans Date	Type	Description	Amount	
06/26/2014	Pending	DemoDpstAck#123BB98	\$50.00	

Remember: The Booking Description is the DBA from the Payment Gateway Account or, if approved, it can be the Dynamic Descriptor created for the event (i.e. the description entered when selecting the Merchant Account in the event). Passkey's DBA is 'HTL CXL Fee'.

Posted Activity					
Since Last Statement					Search Transactions
Trans Date	Post Date	Type	Description	Amount	
06/26/2014	06/27/2014	Sale	DemoDpstAck#123BB98	\$50.00	

See [Glossary](#) for more details about Temporary vs. Posted Activity

# Managing the Merchant Account Activity

## Reservation Management

The reservation level transaction history can only be viewed by accessing a reservation through the Passkey Find feature, opening it, and then clicking the “Commerce Hist.” button at the bottom of the reservation page.

The screenshot shows a web interface for reservation management. At the top, there is a navigation bar with links: Event Home | Reservations | Website | Communications | Planners | Details | Advanced Options | Requests. Below this is a secondary navigation bar: Find | Room List | Wait List | RezHUB | Find RegLink | Delivery Status. The main content area has a heading "Find reservations" circled in red, followed by a "Search:" form with fields for Ack #, First Name, Last Name, Email, and Organization, and a "Clear form" link. To the right, there is a link "To make a new reservation, [click here](#)". Below the search form, there is a blue box containing action buttons: "Policy/Rates", "Commerce Hist." (highlighted with a red arrow), "Update Res", "Cancel Res", and "Quit". Below this box, there are "Next Actions" buttons: "Close Window" and "Modify This Reservation".

The activity will be listed immediately upon booking or cancelling.

#	Post Date	Transaction	Status	Credit Card Info	Amount	Transaction ID	Action Request
1	06/23/2014	Authorization & Capture	Auth and Capture success	**** *****2969	25.00	46417449869342 6 / N/A-NOP	
Choose this option for Manual Capture/Refund transactions							<input type="radio"/> Manual

Here you can view details about the:

- **Post Date** - The date the transaction was attempted
- **Transaction** - Type of activity
- **Status** - Success or failure of the transaction type attempted
- **Credit Card Info** - Credit card attempted (details not displayed)
- **Amount** - Dollar value submitted in the transaction
- **Transaction ID** - Unique Payment Gateway identifier for the activity
- **Action Request** - Actions available for use

You can also view the logic Passkey considers when applying deposits and/or fees, by clicking “Policy/Rates” at the bottom of the reservation page.

Event Home | **Reservations** | Website | Communications | Planners | Details | Advanced Options | Requests  
 Find | Room List | Wait List | RezHUB | Find RegLink | Delivery Status

**Find reservations**

To make a new reservation, [click here](#)

Search:  [Clear form](#)

Ack #

First Name

Last Name

Email

Organization

Actions: [Policy/Rates](#) [Commerce Hist.](#)  
[Update Res](#) [Cancel Res](#) [Quit](#)

Next Actions: [Close Window](#) [Modify This Reservation](#)

The activity will be listed immediately upon booking a reservation or cancelling one and it shows the logic Passkey follows when deposits or fees apply. Note that the changes that show up in the do not equal transactions. In the example below, the cancellation fee matches the deposit amount. Rather than applying a refund and recharging the same amount, the deposit is simply kept.

### Charges

All charges will appear on your credit card statement from "Competition Travel"		
Description	Amount	Date
Deposit due to New Reservation	USD 219.94	10/17/2019
Void of Deposit due to Cancel Reservation	USD -219.94	04/16/2020
Cancel Fee due to Cancel Reservation	USD 219.94	04/16/2020
<b>Net Amount Charged: USD 219.94</b>		

## Manual Processing

If a transaction has not been captured, a *cancel action* option will appear in the Action Request field.

#	Post Date	Transaction	Status	Credit Card Info	Amount	Transaction ID	Action Request
1	06/29/2014	Authorization & Capture	Auth Success, waiting for Capture	**/* *****2969	50.00	304181015272 7 /	<input type="radio"/> Cancel
Choose this option for Manual Capture/Refund transactions							<input type="radio"/> Manual

If a transaction has been successfully captured, the cancel action does not appear and therefore manual processing may be necessary. Manual processing of refunds is only available for the amount previously charged.

#	Post Date	Transaction	Status	Credit Card Info	Amount	Transaction ID	Action Request
1	06/23/2014	Authorization & Capture	Auth and Capture success	**/* *****2969	25.00	4641744986934 6 / N/A-NOP	<input type="radio"/>
Choose this option for Manual Capture/Refund transactions							<input type="radio"/> Manual

## Manual Processing (Continued)

Choose this option for Manual Capture/Refund transactions Manual

---

**Payment**

Transaction Type

Payment Type  Credit Card

\* CC Type

\* CC Number

\* Expires

---

**Billing Information**

\* Name

\* Street #1

Street #2

\* City

\* State

\* ZIP

\* Country

\* Phone

Amount Available

Credit Amount

---

**Reason for Adjustment (Required):**

**Password to Confirm Action:**

### Steps for manual processing

- Select the manual transaction
- Select the transaction type: manual charge or manual refund
- Enter the credit amount (this can't be larger than what shows up next to "Amount Available.")
- Enter text describing the reasons for the adjustment
- Enter your Passkey user account password
- Submit the request

## Manual Processing (Continued)

A transaction may fail for various reasons. To resubmit a failed transaction without retyping the credit card information, complete the steps below.

#	Post Date	Transaction	Status	Credit Card Info	Amount	Transaction ID	Action Request
1	06/13/2014	Authorization & Capture	Manually Canceled	*** *****2969	100.00	None / None	
2	06/14/2014	Authorization & Capture	<a href="#">Auth Rejected</a>	*** *****2969	100.00	No 	<input type="radio"/> Resubmit <input type="radio"/> Cancel
Choose this option for Manual Capture/Refund transactions							<input type="radio"/> Manual

### Payment

Payment Type  Credit Card

\* CC Type

\* CC Number

\* Expires

### Billing Information

\* Name

\* Street #1

Street #2

\* City

\* State

\* ZIP

\* Country

\* Phone

### Steps for resubmitting a failed transaction

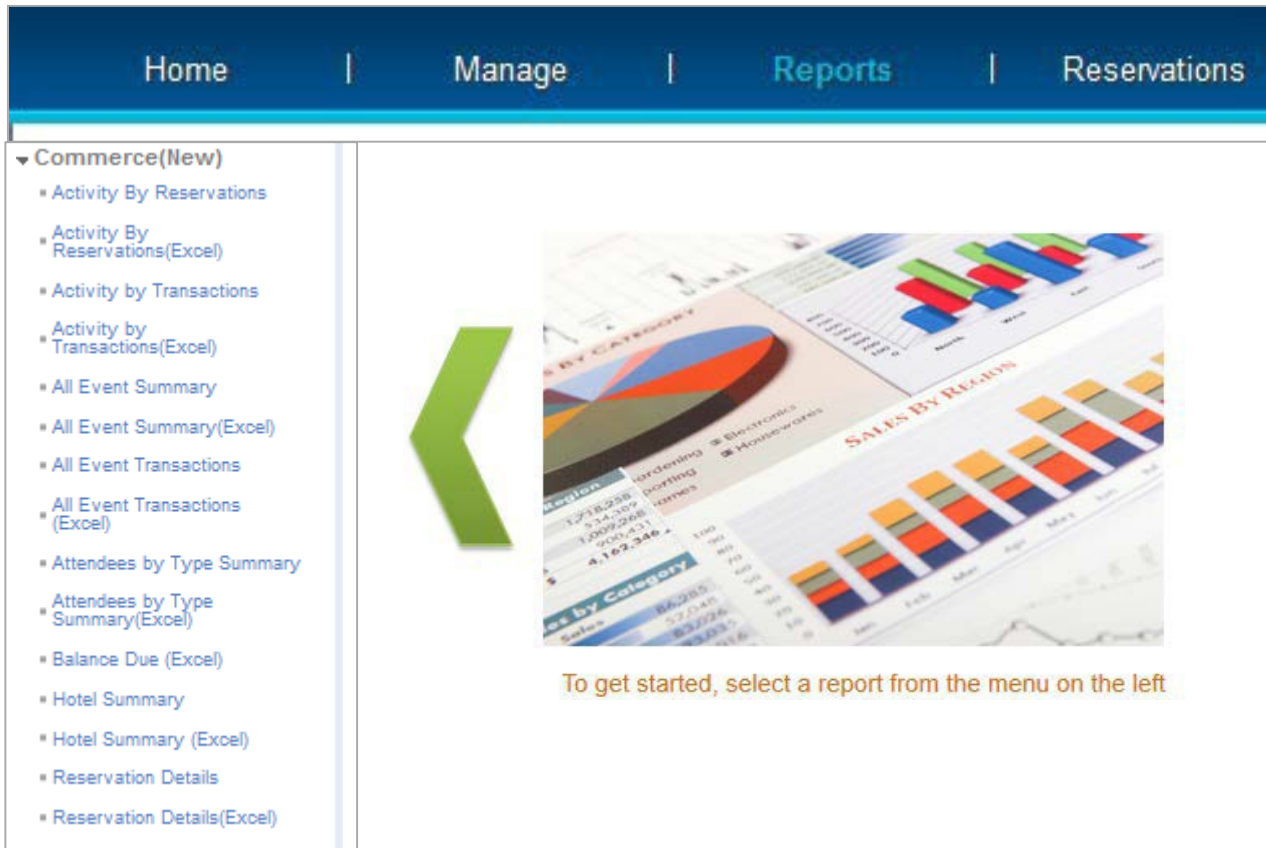
- Select Resubmit
- Enter text describing the reasons for adjustment
- Enter your Passkey user password
- Submit the request

### Reason for Adjustment (Required):

### Password to Confirm Action:

# Reports

The Passkey Reports menu has Commerce (New) reports to assist with managing transaction activity and payment to other parties. There are 8 reports you can run.



Home | Manage | Reports | Reservations

▼ Commerce(New)

- Activity By Reservations
- Activity By Reservations(Excel)
- Activity by Transactions
- Activity by Transactions(Excel)
- All Event Summary
- All Event Summary(Excel)
- All Event Transactions
- All Event Transactions (Excel)
- Attendees by Type Summary
- Attendees by Type Summary(Excel)
- Balance Due (Excel)
- Hotel Summary
- Hotel Summary (Excel)
- Reservation Details
- Reservation Details(Excel)

To get started, select a report from the menu on the left

## Activity by Reservations Report

This report is available in a convertible HTML or Excel format and will start with an event-level financial activity summary. Based on the selected parameters, the report can consist of credit card and non-credit card payment data including any pending charges or transactions needing attention. Following the first page summary, each reservation will be listed using the sort order selected in the parameters. The following financial information will be detailed for each reservation including an overview of the booking:

- \*Transaction Type: Deposit or Cancel Fee
- Form of Payment: Credit Card with Card Type or Other
- Invoiced Amount
- Manual Adjustment: Refunds or Charges
- Pending Amount
- Received Amount
- Balance
- Check #- from Passkey booking field
- Ref #- from Passkey booking field

\*If a cancellation fee applies and it is the same amount as the deposit, the Transaction Type will display "Cancel Fee."

## Activity by Transactions Report

This report is available in a convertible HTML or Excel format and will start with an event-level financial activity summary. Based on the selected parameters, the report may consist of credit card and non-credit card payment data including any pending charges or transactions needing attention. Following the first page summary, each transaction will be listed using the sort order selected in the parameters. The following financial information will be detailed for each reservation including an overview of the booking:

- \*Transaction Type: Deposit or Cancel Fee
- Form of Payment: Credit Card with Card Type or Other
- Invoiced Amount
- Manual Adjustment: Refunds or Charges
- Pending Amount
- Received Amount
- Balance
- Check #- from Passkey booking field
- Ref #- from Passkey booking field
- Comments: Passkey transaction remarks

\*If a cancellation fee applies and it is the same amount as the deposit, the Transaction Type will display "Deposit."

## All Event Summary Report

This report is available in a convertible HTML or Excel format. The report will include all events within the date range entered in the parameters and includes credit card and non-credit card payment data. A summary of the following information is provided for each event.

### Header:

- Organization Name
- Event Name
- Merchant Name
- Net Received (deposit and cancel fees) - total amount of deposit and cancellation fees collected
- Requires Attention – shows the amount tied to transactions requiring attention
- Net Deposit Received – Shows the deposit amount that was collected
- Net Cancel Fee Received – Shows the cancellation fee that was collected

### Details:

- Active Reservations
- Cancelled Reservations
- Net Active Room Nights
- Net Cancelled Room Nights
- # of rooms/# of guests
- Total Gateway Transactions
- Invoiced Amount
- Deposits Invoiced
- Cancel fees invoiced
- Net credit card charged
- Manual adjustments (refunds or charges)
- Net Deposit Received (cc and other forms)
- Net Cancel Fees Received (cc and other forms)
- Net CC Charges Requiring Attention
- Other Payment (not received)
- Balance Due

## All Event Transactions Report

This report is available in a convertible HTML or Excel format. The report is similar to the Activity By Transactions Report, but it takes into account all events in a specific date range. The following financial information will be detailed for each reservation, including an overview of the booking:

- Transaction Type: Deposit, Processing, or Cancel Fee
- Form of Payment: Credit Card with Card Type or Other
- Invoiced Amount
- Manual Adjustment: Refunds or Charges
- Pending Amount
- Received Amount
- Balance

- Check #- from Passkey booking field
- Ref #- from Passkey booking field
- Comments: Passkey transaction remarks

## Attendees by Type Summary Report

This report is available in a convertible HTML or Excel format. The report will include summary level financial information per Attendee Type, for the selected event. The following information is provided:

### Header:

- Event Name
- Event Dates
- Attendee Type
- Net Received (deposit and cancel fees) - total amount of deposit and cancellation fees collected

### Details:

- Active Reservations
- Cancelled Reservations
- Net Active Room Nights
- Net Cancelled Room Nights
- # of rooms/# of guests
- Invoiced Amount
- Net credit card charged
- Other Payment Collected
- Manual Adjustments
- Net CC Charges Requiring Attention
- Other Payment (not Received)
- Balance Due

## Balance Due Report

This report is available in Excel format only. The report will include an itemized reservation list with payment details to identify Balance Due. Credit card payment and Other payment information is included to determine money that needs to be collected. The following information is provided:

- Ack number
- First Name
- Last Name
- Email
- Telephone
- Company Name
- Hotel Name
- Reservation Status
- Check-In
- Check-out

- Transaction
- Invoiced Amount
- Net CC Charged Requiring Attention
- Net CC Charged
- Card Type
- Manual Adjustment
- Other Payment (not received)
- Other Payment Collected
- Other Payment Ref#
- Balance

## Hotel Summary Report

This report is available in a convertible HTML or Excel format. The report will include summary level financial information for the selected event and a summary by hotel. The following information is provided:

### Header:

- Merchant Name
- Net Received (Deposit and Cancel)
- Require Attention
- Net Deposit Received (CC and Other)
- Net Cancel Fees Received (CC and Other)

### Hotel Summary:

- Active Reservations
- Cancelled Reservations
- Net Active Room Nights
- Net Cancelled Room Nights
- # of Rooms/Guests
- Invoiced Amount
- Deposit Invoiced
- Cancel Fee Invoiced
- Net CC Charged
- Other Payment Collected
- Manual Adjustments
- Net Deposit Received
- Net Cancel Fee Received
- Net CC Charges Requiring Attention
- Other Payment (Not Received)
- Balance Due

## Reservation Details Report

This report is available in a convertible HTML or Excel format and will start with an event level financial activity summary. Based on the selected parameters, the report can consist of credit card and non-credit card payment data, including any pending charges or transactions needing attention. Following the first page summary, detailed reservation level transaction data will be listed by hotel. The following financial information will be detailed for each reservation, including an overview of the booking:

- \*Transaction Type: Deposit or Cancel Fee
- Form of Payment: Credit Card with Card Type or Other
- Invoiced Amount
- Manual Adjustment: Refunds or Charges
- Pending Amount
- Received Amount
- Balance
- Check #- from Passkey booking field
- Ref #- from Passkey booking field

\*If a cancellation fee applies and it is the same amount as the deposit, the Transaction Type will display "Deposit."

# Glossary

Term	Definition
Acquirer	Financial Institution that maintains agreements for the purpose of charging credit cards.
Authorization	Step 1 of the credit card charging process. Authorization is an electronic request sent through various parties to approve or decline. This will create a temporary authorization on a card holder's statement.
Card Holder	Person issued a credit card.
Charge Back	A process to allow a card holder to dispute a charge.
CVV	Credit Card Verification Value. The CVV is an anti-fraud security feature to help verify the purchaser is in possession of their card.
DBA	Abbreviation for 'Doing Business As'. The DBA is displayed as a description on a card holder's credit card statement.
Link Gateway	The processor used by the Gateway to communicate transaction data.
Merchant	Any business entity that is authorized to accept credit cards for goods and services.
MID	Merchant Identification
Reason Code 71	Processing code that indicates the authorization was declined.
Reason Code 72	Processing code that indicates no authorization. Invalid information was provided.
Reason Code 73	Processing code that indicates an expired card.

Term	Definition
Reason Code 96	Processing code that indicates that transaction exceeded the amount limit.
Settlement	Step 2 of the credit card charging process. Settlement refers to all parties reconciling the money and getting paid. This will create a posting on the card holder's credit card statement.
Transaction	An electronic request for payment.

# Frequently Asked Questions

Ref	Frequently Asked Questions
1Q.	Can I create a deposit or cancel fee rule in my guarantee type library?
1A.	Although merchant account information can be stored in the Merchant library, creation of a deposit or cancel fee rule is not possible at the library level.
2Q.	Can I select the Merchant Account set up as part of my bundle template?
2A.	No. Merchant Account selection is only available at the event level
3Q.	If I have varying rates per nights and charging a 1 night's deposit or cancellation fee rule what will be charged?
3A.	The rate associated to the first night of the reservation will be used to calculate 1 night's deposit or cancellation fees.
4Q.	Our organization or my client has their own Merchant Account through a different gateway. Can that be used with Passkey?
4A.	Possibly. However, the merchant account must be supported by and associated to the Authorize.net payment gateway before it can be used by Passkey.
5Q.	If I am using the Passkey Merchant Account option to charge cancellation fees when will I receive that money?
5A.	Passkey's accounting department will provide cancellation fee payment less any agreed upon charges at the beginning of each quarter for the quarter preceding.

Ref	Frequently Asked Questions
6Q.	I do not see information about the use of the Merchant Account Processing in my licensee agreement. What should I do?
6A.	Please contact your Account Manager.
7Q.	Can I refund a cancellation fee I would like to waive?
7A.	Yes. See the chapter on Managing Merchant Account Activity for details.
8Q.	Are deposits or processing fees charged on waitlisted reservations?
8A.	Yes. If a deposit rule is created for the applicable attendee type, the fee will apply to confirmed and waitlisted reservations. Deposits are charged immediately, even if there are waitlisted nights. Processing fees are charged <i>once all nights are confirmed</i> . Please note that processing fees are not supported for reservations created with the Group Booking feature.
9Q.	If the Passkey Merchant Account is used, how does the charge appear on the attendee's credit card statement?
9A.	HtlCxlFee"Ack #"
10Q.	If charging a deposit and cancellation fee that is only a portion of the deposit, how does the refund appear on the card holder's credit card statement?
10A.	Deposit refunds will be net any applicable cancel fees.
11Q.	How can I see the transaction activity in Passkey?
11A.	The activity can be viewed at the reservation level, through the Commerce History tab located in the reservation record in Passkey.
12Q.	If charging a deposit, how does the hotel receive the money?
12A.	An organization choosing to charge deposits will be responsible for delivery of appropriate funds to hotels. Most commonly, checks are cut or wire transfer processes are created.

Ref	Frequently Asked Questions
13Q.	When charging deposits will the credit card number and expiration date still be transferred to the hotel through GroupLink or RezHUB?
13A.	Yes.
14Q.	Can I charge a booking fee (e.g. 25.00) using the Merchant Account Processing feature and use the same credit card as a credit card guarantee?
14A.	Yes. You can configure a processing fee for each guarantee type on the event. Processing fees are non-refundable.
15Q.	I've already built my event and completed 1 test reservation. My client has now determined their cancellation fees. How do I add a Merchant Account and set up fee rules?
15A.	Once any reservation has been created in Passkey, the Merchant Account Processing feature is unavailable to add or edit the merchant on that event.
16Q.	I created a deposit and cancellation fee rule in my event and the website is live. Although a few reservations have been processed the client has decided to increase the cancellation fee amount. Can I do this?
16A.	While deposit, processing, and cancellation fee amounts can be edited at any time, guests will be charged based on the fee set up at the time of their booking, not the current fee in effect when the cancellation occurs. Deposit, processing, and cancellation fee updates are not retroactive to existing reservations.
17Q.	If my event is using a currency other than USD can I enable the merchant account settings to charge a USD deposit or cancellation fee if I am willing to manage my event this way?
17A.	Certain non-USD event currencies are supported. See the section <a href="#">Supported Payment Gateways</a> for details.

# Resources

Click on the “[Help](#)” link in the top right corner of every page to access the Support Portal where you can search the knowledge base to find answers to your question.

You can also [call support](#) or submit a [support ticket](#).

## Further Assistance

**Authorize.Net**  
A Visa Solution

Sign up online with  
Authorize.net

Phone support: 1.877.320.8731