

PwC vPayment hotel booking & payment process

PwC Middle East
October 2019





Dear strategic partner,

During 2019, PwC Middle East in partnership with HRG dnata, American Express, KDS and Conferma Connect will be enhancing the way we manage our regional hotel booking payment process. As your business is an integral part of our supply chain, we would like to provide you with an update on these exciting changes and how this will affect you as a strategic partner.

PwC vPayment hotel booking & payment process for hotels



Why is PwC making these changes?

We are pleased to announce that we are enhancing our travel programme by implementing a fully integrated Purchase to Pay (P2P) hotel booking and payment process across the region. These enhancements will allow PwC to:

- streamline all hotel bookings through our online booking management system KDS
- automate our cost allocation by job code
- ensure compliance with local tax regulations
- automate all invoice uploads into our finance system and,
- streamline the payment and invoicing process for PwC and the supply chain as a whole.

Is this change part of a bigger programme?

This new programme is one of a number of key changes that we will be making to our fraud prevention measures across the market.

As I am sure you are aware, fraud techniques continue to evolve year on year as criminals look for new ways to defraud companies. Everyone is a potential target including PwC and our supply chain. In order to help safeguard all parties interests and ensure that we are keeping up to date with our fraud prevention methods, we have decided to introduce a number of additional fraud detection and prevention processes. These changes will help us to remain vigilant against fraud and ensure that the best interests of all parties are served.

What is Virtual payment?

Virtual cards work in exactly the same way as a normal credit or debit card, the difference is, that they only exist digitally; there is no physical plastic card which carries the number. A unique Virtual Card is created for every new transaction that PwC makes. This Virtual Card is then linked back to a single PwC central account for accounting purposes.

Every Virtual Card is designated for a single use. It is only valid for a certain merchant category, specific date range and either a set amount or set spend range. For example, a 15-digit Virtual Card number ending in 9712 with 4-digit CVV 3361 is valid for a spend of between US\$300 and US\$380 with a hotel between the 10th-14th of September. If these criteria are not met then the Virtual Card payment will not be authorised.



Virtual cards work like any other traditional payment cards, but provide a more secure, efficient, and risk-free method of making payments because the credit card number doesn't have to be stored. **The merchant/hotel processes a virtual credit card as a card-not-present transaction.**



Is this a global shift in payment method or just PwC making the change?

Virtual credit cards can be used for any type of transaction but they are becoming increasingly popular in the travel category. They are frequently used by corporates and Travel Management Companies globally.

How will this affect our business?

The changes to our booking process will help to accelerate the payment process and increase compliance with local tax regulations. All you will need to do is:

- process payment for the reservation from the vPayment number provided
- issue a tax compliant invoice to a dedicated email address in the correct PwC legal entity name detailed within the reservation.

The confirmation email detailing the specific booking and billing details required for invoicing will be provided to you by Conferma Connect, who act as the payment gateway to the vPayment process.



How will PwC's new programme work?

Our preferred hotels will still receive bookings for transient travel made in KDS (PwC's preferred online booking tool) via the GDS. The only difference will be that the form of payment will be a Virtual Card. At the same time the hotel will receive an email from Conferma Connect which provides the following information related to the booking:



Form of payment: Details of the 15-digit Virtual Card number, 4-digit CVV, the value of the card e.g. for a spend of between US\$300 and US\$380 and the validity date 10th-14th of September.

The booking information: Hotel name, arrival date, room type, total cost, total number of nights, hotel confirmation number, cancellation policy, any payment restrictions, any additional instructions and terms and conditions

PwC traveller information: Name, phone number, fax number and the travellers contact details will also be issued with the booking confirmation email.

Billing Details: PwC legal entity - details of the PwC legal entity making and paying for the booking and Entity's full address. It is essential that all invoices are raised in the correct PwC company (Legal Entity) name with the full company address. Incorrect invoices will be rejected by PwC and the hotel will be requested to make any necessary amendments.

Details of where to send the invoice to: Hotels will be provided with the centralised PwC email address where all invoices should be issued by Conferma Connect - PwCME@cspinvoice.com. **Payments taken with no supporting invoice will be disputed by PwC.**

Each reservation is allocated an individual vPayment account number which:

- Is valid for a single reservation;
- Is already pre-authorised for the amount detailed within the reservation e.g. room + taxes
- Is not valid for any additional charges including incidentals.

Who are Conferma Connect and why do I need to register?

The Conferma Connect service safely communicates its clients' virtual card information to all suppliers but is especially useful for hotels, as it eliminates the traditional reliance on antiquated fax technology. Over the past year, half of all hotel virtual payments they have facilitated were sent via secure email. There are no downloads or complex encryption protocols, just a simple free opt-in request. The system then automatically recognises the form of transmission needed for your hotel. This not only includes all traditional methods, but critically now allows virtual cards to be sent and received by PCI compliant email.



When a room reservation is confirmed by PwC, Conferma Connect will send the hotel the virtual card details directly to your property, along with client defined usage parameters for each booking, ensuring only permitted charges can be placed on the card e.g. room & breakfast.

In order to ensure you are part of this exciting new initiative, you will need to register with Conferma Connect **TODAY** using secured email option.

For more information, please access the Conferma Connect website:

<https://www.confermaconnect.com>

and register at

<https://www.confermaconnect.com/register.aspx>.

We look forward to your support with this exciting new project.



How does vPayment with Conferma work for hotel booking?

vPayment is fully integrated within the Conferma system to help provide control and reconciliation capabilities to support management and central settlement of hotel spend. Value controls limit exposure to incorrect hotel rates being charged

- Ensure compliance with company's expense policy
- Conferma's reconciliation tool matches the references, booking and invoice info in your American Express statement
- Helps optimise cash flow for all parties with improved payment timelines

How do I identify a vPayment transaction on our system?

Any booking made by PwC with a vPayment card will be supported by an email confirmation.

How do I get paid?

You are paid in the same process and timescale as all American Express transactions.

What can I charge to the vPayment account number?

The vPayment account number is valid only for the services stated on the email reservation confirmation issued to you by Conferma Connect. All other charges should be settled directly by the traveller. For example, if the reservation covers a two-night stay including tax, breakfast and any extras, then the total amount on checkout should be billed to the vPayment account. If the reservation covers only the stay and breakfast, then this is the only amount to be billed to the vPayment account, and any additional expenses will have to be settled by an alternative payment method presented by the traveller.

How do I pre-authorise a vPayment account number?

You should authorise normally and settle on check-out. There is no need to pre-authorise a vPayment account number before check-in, as the vPayment account number has been specifically generated for the booking shown on the reservation confirmation. If you require pre-authorisation on check-in, ensure the authorisation code is used for the subsequent presentation of the charge. **If you authorise on check-in, you should not authorise again on check-out**, as this will result in a double-authorisation and will decline.

How do I process the vPayment account number at check-in?

You should follow the standard check-in procedure and prepares two payment folios:

Folio A – to be settled via the corporate vPayment account, for the rate and services specified on the reservation confirmation

Folio B – to be settled by the traveller, covering any charges not specified on the reservation confirmation, including overstays, mini-bar charges, and upgrades.

You should not ask the traveller for a copy of the reservation form of payment as with Virtual Payment methods no physical cards are issued.

What name and address should I use on the Invoice?

Always use the PwC legal entity name and address stated on the email sent to the reservations team by Conferma Connect. Any incorrect invoices will be rejected and returned to the hotel for amendment.



How do I process the vPayment account number at check-out?

Folio A - Authorise and present the charge to the vPayment account, by keying the American Express vPayment account number and expiry date. Charges for a greater amount than the reservation confirmation will be declined. Print the invoice and either give to the traveller or send to the booker as specified on the reservation confirmation.

Folio B - Request settlement for all charges not specified on the reservation confirmation, by requesting any of your accepted means of payment from the traveller, including American Express personal Cards and Corporate Cards.

How do I handle a change to the booking?

You should charge the vPayment account number as instructed on the updated reservation confirmation. The permitted usage will have been adjusted to reflect the changes requested. If the traveller changes the reservation or upgrades their room without authorisation, then the traveller should settle any difference themselves.

What if the authorisation is declined?

First, you must check you are authorising the right account, for the permitted charges and values, as specified on the reservation confirmation, and represent. If declines continue, please contact the American Express authorisations team.

What if the charge is declined?

First, you must check you are using the approval code that was sent to you when making the authorisation, and that you are charging the right account, for the permitted charges and values, as specified on the reservation confirmation, and re-present. If declines continue, please contact the American Express authorisations team.



What if I accidentally charge the wrong amount?

The account number is only valid as stated on the reservation confirmation. If you have only charged part of the authorised amount, you may charge the remaining balance. You may process a partial or full refund against the original vPayment account number, but you cannot charge it again. You must contact the originator if you subsequently need to make any further charges.

How do I process PwC invoices?

All PwC invoices must contain the following information which is detailed on the Conferma Connect email sent with each booking. Invoice which do not comply with our requirements will be returned for amendment.

- PwC correct legal entity name and address
- Reservation details: Room type, date etc
- The GDS confirmation number which is detailed on the booking within the hotel reservation system as the CRS reference number.
- Travellers name
- Breakdown of the charges
- All local taxes
- The email address where you should send the invoice is PwCME@cspinvoice.com. This is also provided on the conferma email sent with each booking.



What happens if I have created a PwC invoice incorrectly?

Any invoice which is issued to PwC incorrectly will be rejected and returned to the hotel for amendment. Hotels will be required to submit the correctly amended invoice within **72 hours** to PwC - PwCME@cspinvoice.com.

What will happen if an incorrect invoice is not amended correctly?

PwC will always request you to make the necessary amendments to the invoice so we can accurately allocate our costs. In cases where an invoice is not amended and a positive response is not received from the hotel the charge will be disputed with American Express. The dispute will only be closed once an accurate invoice has been received.



Who can I contact for further information?

American Express Middle East: Telephone: 800 4013 24 Customer Services: +973 17557243 E-mail: vpayment@americanexpress.com.bh	American Express KSA: Telephone: +966 11 292 6600 Ext. 7714 Email: Vpayment@americanexpress.com.sa	Conferma Connect: Website: https://www.confermaconnect.com Register at https://www.confermaconnect.com/register.aspx Conferma Helpdesk: https://help.conferma.com/hc/en-us
PwC Procurement Department (setup and programme integration): E-mail: AE_MEProcurement@pwc.com	PwC Travel Operations Team (bookings and payment/invoicing queries): E-mail: travelapprovals@ae.pwc.com	HRG dnata: E-mail: aamir.faisal@dnata.com





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