MyCard

MyCard© is BookingCenter's credit card payment gateway tightly integrated with MyPMS©. It is transparent to the User and eliminates the need for separate POS, additional phone lines, monthly and transaction fees, as well as the time intensive auditing of settlement reports against MyPMS transactions. There are two variants to the MyCard system:

1. The **Traditional MyCard**© system that works with merchant accounts setup by any merchant processing bank or ISV that can board an account using the TSYS, VisaNet, Global, or Vital networks our 'lodging' gateway is certified to. These accounts work with both 'card present' transactions (using a card swiper to enter credit cards of Guests or Companies) ***and*** 'non-present' transactions (entered manually by a User; via a guest from your Booking Engine; from a phone/fax message, etc).
2. **MyCard EMV**©. These types of accounts use an EMV terminal to perform the same features as the traditional MyCard© system detailed in this MyCard documentation. EMV terminals support a wide range of transactions, including support for '**dip**' transactions (where an EMV 'chip' card is inserted into the EMV terminal); '**swipe**' transactions (where a credit card is swiped into the EMV terminal); and '**tap**' where the NFC (Near Field Communications protocol that supports ApplePay, GooglePay, etc) is placed near the EMV terminal. The combination of MyPMS integrated with an EMV terminal provides a greater level of security. Some of the key differences between a Traditional MyCard© setup and a MyCard EMV© is that all cards added to the software will be authorized upon entry into MyPMS. The auth amount is up to the property to choose when adding new cards to MyPMS. Once a card is entered you will no longer ever see a full credit card number. The device generates a token that is used for all payments, auths and credits. The tokenized card number is stored in the MyCard EMV© device. This tokenization increases the security to your guests as well as provides tighter security for your property and staff against any credit card fraud. MyCard EMV© support is only offered for merchant accounts provided directly by Global/TSYS. They can provide the proper EMV hardware for your business needs and the EMV terminal they send will have the certified BookingCenter application already installed onto it. Click here to get started: https://lp.globalpaymentsintegrated.com/referrals/bookingcenter/ and a representative from Global/TSYS will call you.

The two variants of MyCard can be used concurrently, ie you could use both a **Traditional MyCard**© and **MyCard EMV**© terminal at the same time. There are four common reasons why a property would have both variants used concurrently:

1. Your policy requires guests to pay deposits automatically when booked online. Because an EMV terminal resides at your physical location, and is only accessible via your LAN (Local Area Network) your Booking Engine cannot use it to process a 'real - time' booking deposit. Thus, for properties that want to ***charge deposits automatically via their Booking Engine***, the Booking Engine transactions will process via the Traditional MyCard© account while the EMV (ie, local' transactions) will process via the MyCard EMV © terminal.
2. You utilize the 'pre- authorize remaining arrival' feature to automatically authorize the first night of Room Rent (detailed here) as part of Night Audit. This process requires a Traditional MyCard© to work.
3. You are using a Self CheckIn kiosk (details here) to enable guests to walk in, make a Booking via your kiosk, pay the full amount, and then Self CheckIn. Similar to the reasons described above for the Booking Engine, this process requires a Traditional MyCard© account to work.
4. You want to get an EMV terminal but you have a contract with a merchant processing bank or ISV that requires you to use their service for a 'term' (such as 1 or 2 years) or pay a penalty. For situations like this, it's best to leave your Traditional MyCard© alone (to conform to your contract), and just add a MyCard EMV© terminal(s) to access the liability protection of EMV as a new account. It would then be prudent to cancel the Traditional MyCard© account at the end of the term if the other 3 scenarios don't apply to your business.

When a property is using both the Traditional MyCard© and MyCard EMV© terminal(s), the 'Settle Credit Cards' Night Audit process' runs all transactions, Traditional MyCard© and then MyCard EMV© . Each MyCard system will batch out independently and the Batch Report shows which transactions came from the Traditional MyCard© gateway and which ones from the MyCard EMV© terminal(s). TSYS provides merchant accounts for Traditional MyCard©, MyCard EMV© and for concurrent Traditional MyCard© / MyCard EMV©. Click here to get started: https://lp.tsys.com/partner/bookingcenter/ and our representative from TSYS will call you. You can also contact him directly: Jeff Wurstner +1 402.574.7059 (office) +1 402.378.6452 (mobile) +1 866.740.0832 (fax) or by email: jwurstner@tsys.com.

Authorizations

- Auto Authorization
- Incremental Authorizations
- Swipe Rates with Authorization
- Releasing or cancelling Authorizations

Managing Credit Card Transactions

When you click on Manage Credit Cards, a new window opens with the Credit Card information and Transaction history for the booking. You can then Manage the Credit Card Transactions or Add a new transaction. See the following functions below for specific tasks.

- Settling Credit Cards
- Batch Settlements
- Giving Refunds
- Verifying Payments

All Interfaces and Modules

MyCard

For more information on MyCard products and adding a POS module:

MyCard and the Point of Sale (POS) Add-on Module

The ***POS Module*** enables customers to connect to your preferred Restaurant, Bar, and Gift Shop Point of Sale system; either AuthorizeNet or MyCard gateways for credit card interfacing; selling Packages, or connecting POS hardware. See below.

The POS Module includes:

- **Inventory and Packages: Online, Onsite or through GDS**
- **Restaurant, Bar, and Gift Shop Point of Sale Interfaces**

Learn more about the Point of Sale system (POS)-MyPMS or Point of Sale system- Desktop PMS

POS Hardware and Setup Help

- Recommended choices for POS hardware for use with BookingCenter can be found here.
- Depending upon which product you use, BookingCenter will either setup via AuthorizeNet (Channel Manager or Desktop PMS) or MyCard (MyPMS). If AuthorizeNet, then nearly any processing network in the USA, Canada, UK, Australia, or Mexico can work. If MyPMS, then your account will need to be setup on a Tsys, VisaNet,or Vital processor platform. TSYS can provide services in 87 countries' native currencies via local banks, including Canada,USA, theCarribbean, and Latin America..

