
BookAhead 'Secure Payments' v1.4

26 April 2009

BookAhead Online Booking System

www.bookaheadnow.com
(About)

www.bookahead.com.au
(Consumers)

www.bookahead.com.au/book_admin
(Administrators/Operators)



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SECURE PAYMENT OPTIONS

BookAhead offers a number of options for Consumers to securely pay for their holiday reservations. As an Operator you must offer at least one of these options (to enable them to pay for bookings) but you may also choose to offer more than one alternative. Each alternative is activated by entering valid details in the relevant fields below :

GUEST/ PASSENGER PAYMENT OPTIONS:

Payment Surcharge/Fee
(optional Any \$ amount or percentage of booking cost will be added to total cost charged by the pax on checkout)

- *Paypal ID: paypal_id@mail.com (2.5 % PayPal)
- *eWAY CustomerID: 5425693744 (1.8 % eWAY)
- *World Pay: (0% WorldPay)
- *Direct Bank Deposit: (Check this box to enable) (0% Bank Deposit)
- *Direct Deposit 'Cut-Off' days: Do not allow direct bank deposits within 14 days prior to travel date
- * Bank Deposit Payment Details (e.g Account Name: BSB: Account Number:)
 - BSB : 000-999
 - Account number : 9999 9999
 - Account name : BookAhead Test Account
- * Bank Deposit Payment Conditions (Explain if there are limits to the country of origin you will accept, and explain the 'cut-off' days)

Please do not use direct bank deposit to pay for travel within the next 14 days, instead choose one of the other secure payment options shown.

The available payment providers are outlined below with the basic features and fees associated with each.

PAYMENT PROVIDER	FEATURES	FEES	ADDITIONAL BANK FEE
PayPal	<ul style="list-style-type: none"> - Popular worldwide secure payment provider - Consumers may pay using PayPal account or secure credit card transaction - Consumer does not need to join PayPal in order to pay securely - You need to intermittently transfer the accumulated funds from the PayPal account to your nominated bank account - After 90 days merchants with \$5,000+ per month turnover may apply for the discounted Merchant Rate - Merchants can generate secure one-off invoices by email to clients (eg. deposit payments required) 	Free set up 1.1% -2.4% per transaction (depends on monthly turnover) plus \$0.30 AUD per transaction	No bank fees applicable PayPal transfer fee : Transferring amounts larger than \$150 from PayPal to your Australian bank is free of charge. A fee of \$1 applies for transfers of \$149.99 or less.

PAYMENT PROVIDER	FEATURES	FEES	ADDITIONAL BANK FEE
eWay	<ul style="list-style-type: none"> - Well respected secure payment gateway - Provides the secure link between your booking system and bank merchant account. - Requires an online merchant account with your bank, which eWay then interfaces with. - eWay will assist with all bank negotiations if required - funds are deposited direct into your nominated bank account - optional ability to accept American Express (ask eWay at time of application) 	<p>Free set up (rrp: \$599 AUD)</p> <p>First Year: \$250 AUD (rrp \$350)</p> <p>Transaction Fee: 40 cents AUD (rrp: 50 cents)</p>	<p>Dependent on your bank online merchant agreement.</p> <p>Credit card fees will apply (usually between 1.5 - 2 % for mastercard / visa)</p>
WorldPay	<ul style="list-style-type: none"> - as eWay will provide services only to Australian based merchants, WorldPay was chosen as another well-respected global payment provider to provide an alternative for overseas-based businesses - operates similarly to eWay process 	<p>- \$200 set up and \$430 p.a annual fee</p> <p>plus 4.5% per transaction and</p> <p>\$0.16 per transaction for fraud detection (no bank fees)</p>	<p>No bank fees apply</p>
Direct Bank Deposit	<p>Provide your Bank Account details and Consumers can direct deposit (using the online facility provided by their own bank) funds to your account</p>	<p>See Bank Fees explanation at right.</p>	<p>Normally no fees involved to accept an EFT (check with your bank). International transfers may incur a charge to the sender (payable by the customer to their bank)</p>

Joining PayPal

<https://www.paypal.com/au/mrb/pal=KEANNZ6LXC46S>

Under

Need to accept credit cards?

click the "Use PayPal" link

and choose the :

Sign Up Now!

link on the left of the resulting page.

Then under

"1 Sign up for a PayPal Business Account"

choose the link :

[Sign up now](#)

Choose the option

"Business"

For merchants who use a company or group name

then choose :

"Get Started"

Setting up the merchant account is reasonably straightforward.

Note once your membership is complete, you are required to "Verify" your chosen bank account (to prove you are who you say you are!)

To achieve this, following the links to "Verify Your Account" (see PayPal instructions on their site).

PayPal will then deposit 2 small random amounts into your nominated bank account. Diarise for 48-72 hours to check your bank statement. You then log in to your PayPal account and enter the 2 amounts. This completes the process and your business is then a "Verified member".

Simply place your PayPal email address / user id (eg. info@yourdomain.com.au) into the "PayPal ID" field of your **Error! Reference source not found.** in BookAhead.

Joining eWay

Visit www.eway.com.au/register

Click on

Start Application »

DISCOUNT ! :



At "Select Your Package" choose "Offer Code" and enter Bookahead123 to qualify for our special deal :

1 - Select your package

Packages	Setup Fee	Yearly Rate	Cost per Transaction	Free Transaction per Month
<input type="radio"/> Standard	\$595 FREE!	\$350	\$0.50	0
<input type="radio"/> VIP	\$595 FREE!	\$750	\$0.25	300
<input type="radio"/> Charity	\$595 FREE!	\$150	\$0.30	0
<input type="radio"/> Corporate	\$595 FREE!	\$12,000	\$0.15	10,000
<input type="radio"/> Swap	Switch to eWAY and receive a customised pricing package.			
<input checked="" type="radio"/> Offer Code	Promotional code that you have been given by eWAY staff			

Selected Offer Code Information

Offer code:

Custom plan for BookAhead customers
 Discounted eBusiness Standard for BookAhead customers - 40c per transaction, Free Setup, \$250 first year fee with \$350 yearly.

Note: If this information is not correct please contact eWAY on 1800 10 65 65.

Your application progress

1 - Select your package
Multiple pricing plans to suit your budget and business size

2 - Setup your account
Complete the easy online process to contact your desired bank

3 - Confirm your merchant details
Provide your merchant details to complete the process. EASY!

On successful completion, you'll receive a "Welcome to eWay" email. The only information you need to enable secure payments is the eWAY CustomerID which is now entered into your Operator Profile in BookAhead administration.

Should you have any queries following application, contact eWay on Phone 1 800 10 65 65. Maclean Cherry is our contact at eWay (maclean@eway.com.au) who will also assist you via email if required.

Upon receiving approval and your "eWAY CustomerID" (eg.13199999), simply copy and paste the ID into the relevant area in your **Error! Reference source not found.**

Joining WorldPay

Joining WorldPay is likely only to be required if you are an international Operator unable to secure an account with eWay. Alternatively if your turnover projections indicate WorldPay might involve lesser fees, you might choose to offer WorldPay as an option.

WorldPay also allows you to accept credit cards **without** the effort of organising a Bank Online Merchant Agreement.

To join, visit <http://www.worldpay.com/business/content.php?page=pricing2&c=AU>

Entering Direct Bank Deposit details

Direct Bank Deposit payments normally involve nil or minimal fees. Some Consumers are very familiar with paying bills online and BookAhead allows you to offer this option.

Simply visit the **Error! Reference source not found.** in Administration and enter the relevant information :

Check the “Direct Bank Deposit” checkbox

“Direct Deposit Cut Off Days” is the ‘lead time’ you would like to set as required for a Direct Bank Deposit – eg. 10 means do not accept Direct Bank Deposits inside 10 days prior to travel, 31 means only bookings one month or more in the future may pay by Direct Deposit.

Bank Deposit Payment Details should contain all the relevant information required for customers to pay (BSB, Account number, Account name)

Bank Deposit Payment Conditions – outline here further instructions or limits such as the lead time from Payment Awaiting Days above, or the currency in which you require funds to be sent

PAYMENT SURCHARGES

The option exists to add a Payment Surcharge dependent on the payment option chosen by the Consumer at checkout.

The example below will result in a 2.5% surcharge being added to all reservations using PayPal as a payment method, and 1.8% for payments by Credit Card via eWAY. Conversely no surcharge will be levied if a Direct Bank Deposit is selected (as no Surcharge Amount appears, despite the fact Bank Deposit has been enabled and details provided).

percentage of booking cost will be added to total cost charged to pay on checkout)

*Paypal ID	<input type="text" value="paypal_id@mail.com"/>	<input type="text" value="2.5"/> % PayPal
*eWAY CustomerID	<input type="text" value="5425693744"/>	<input type="text" value="1.8"/> % eWAY
*World Pay	<input type="text"/>	<input type="text"/> % WorldPay
*Direct Bank Deposit	<input checked="" type="checkbox"/> (Check this box to enable)	<input type="text"/> % Bank Deposit

*Direct Deposit 'Cut-Off' days
Do not allow direct bank deposits within days prior to travel date

* Bank Deposit Payment Details
(e.g Account Name: BSB: Account Number:)

BSB : 000-999
Account number : 9999 9999
Account name : BookAhead Test Account

* Bank Deposit Payment Conditions
(Explain if there are limits to the country of origin you will accept, and explain the 'cut-off' days)

Please do not use direct bank deposit to pay for travel within the next 14 days, instead choose one of the other secure payment options shown.

TESTING PAYMENT PROCESSING

You may wish to satisfy yourself all payments will arrive in your nominated account when processed. While BookAhead is exhaustively tested and the Payment Integration works automatically, there are steps to ensure the system “Shows You The Money” !

Important :



The first step is to ensure all your **Payment Methods** are **100% accurate** in your Operator Profile. A small typographical error here could result in your payments going somewhere they shouldn't.

Please also ensure any dummy offers mentioned below are deleted as soon as you complete testing. Also, if you use the suggested test PayPal ID please ensure it is changed back to your correct PayPal ID.

A “Cheap” Dummy Offer



If you choose to use a dummy booking to test the concept, the Payment made is still 'real'.

Therefore we suggest you add a test offer for a very small amount (eg. \$0.02 per day). Once you have finished testing using the offer, it can be deleted from the live system. In the unlikely event a Consumer tries to book the same offer during your testing, please ensure the test offer Inclusions explain something like :

“This is not a real offer, and is being used for the short term to test our system. Even if you purchase this you will receive nothing. Please do not book this offer as it will cost you money needlessly. Instead, check out our other real offers, which are great value !”

PayPal

PayPal does not allow you to pay 'yourself' if your email address in the PayPal Payment Option matches your own PayPal account ID email.

If you prefer to see a proven real-time PayPal payment, you could temporarily change the PayPal ID in Payment Methods or your Operator Profile to the test PayPal ID :

{please contact support@bookaheadnow.com for the test account details}

If you then book a low-amount offer, the payment (which should be a few cents – see the above “Cheap Dummy Offer” details), will be sent to our account, and PayPal will send confirmation to you and us that the payment has been completed.

Note : We can't refund the low-amount transaction due to the time involved, but as any test payments accumulate to more than \$5 they will be donated to a worthwhile registered charity.

eWAY

When choosing eWAY to process your credit card payment, you should be transferred to the secure eWAY payment screen to supply your credit card details. Payment will then be processed to the account you have supplied when registering with eWAY.

WorldPay

When choosing WorldPay to process your credit card payment, you should be transferred to the secure WorldPay payment screen to supply your credit card details. Payment will then be processed to the account you have supplied when registering with WorldPay.

Direct Bank Deposit

The Direct Bank Deposit method requires the Consumer to use their own online banking facilities to perform an Electronic Funds Transfer. The major process to test is that the Bank Deposit Payment details you have entered are accurately reflected and reported correctly to the Consumer.