

# Protect your property against fraud

## Features to look for in a payment solution

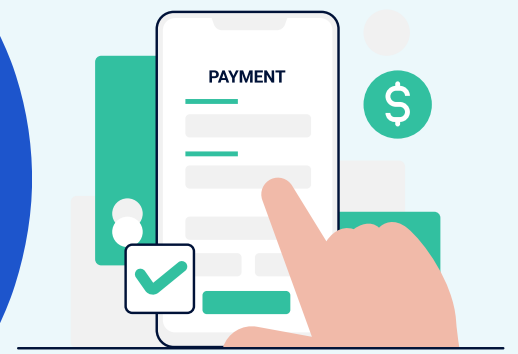
A [payment processing solution](#) offers advanced fraud protection and security measures and makes it easier for properties to prevent chargebacks and keep payment data secure. When evaluating payment solutions, look for the following fraud-prevention functionality:



### AUTOMATION

Manual recording of card details increases the chance of human error, fraud, and chargebacks. Look for payment technology that automates the collection of credit card information and integrates with your hospitality platform to automatically populate it in the guest profile.

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### FRAUD DETECTION

Hotel payments technology should feature fraud detection tools that assess transaction risks, flag suspicious activity and high-risk cards, and alert your property and the credit card issuer of potentially fraudulent activity for immediate action.

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### EMV TERMINALS

EMV is an acronym for Europay, MasterCard, and Visa. Also referred to as chip-and-PIN, EMV terminals provide an added level of security. With EMV terminals, liability for fraudulent transactions is placed on the issuing bank, resulting in fewer disputes and less lost revenue. Hotels that don't use EMV terminals may find themselves liable for costs associated with fraud.

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### SECURITY COMPLIANCE

Guests expect accommodation operators to keep their personal information secure. In an increasing number of countries worldwide, it's the law. To keep your guests' payment data safely stored and protect your property from fraud, ensure your provider is PCI-certified and fully compliant with SCA, PSD2, and 3DS regulations.

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### TOKENIZATION

Tokenization is the process of converting cardholder data into randomly generated numbers called a token. This renders the information unreadable in the event of a data breach. It's a standard feature of modern payment processing systems today.

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### EXPERT SUPPORT

Your payment processor should provide expert support from an in-house team that has intimate knowledge of the payment challenges the hospitality industry faces and is dedicated to helping you reduce risk, combat fraud, and win chargeback disputes.

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