

BEST PRACTICE FOR ACCOMMODATION PROVIDERS IN CONJUNCTION WITH SCA (PSD2), PCI AND SECURITY OF CARD PAYMENTS (PROTECTION)

1. SCA – Strong Customer Authentication:

Many local regulators have acknowledged that the mandatory implementation of Strong Customer Authentication does not have to be put into effect as of 14.09.2019, but it will definitely be necessary in the foreseeable future.

2. BEST PRACTICE for accommodation providers – Distance selling deposit payments

Accepting a deposit payment in advance is still possible without restriction:

- **MO/TO (Mail-Order/Telephone-Order) transaction:** using the cardholder's card data
- **MO/TO Pre-authorisation:** Reservation of an amount for 30 days using the cardholder's card data
- **hobex advanced payment module:** Sending of a generated link which allows the cardholder to directly initiate a 3D Secure card transaction
- **hobex eCommerce platform:** Integration of the hobex payment options in your existing booking processes, thereby enabling end-to-end card payment with the 3D Secure process

Product / Type	PCI directive (storage of card data)*	PSD2 (SCA)	Liability / Guarantee**
MO/TO	Implementation by provider	Not affected	Not guaranteed. With the provider.
hobex advanced payment module with 3D Secure	Implementation by hobex	3DS 1.0 (later 2.0) complies with PSD2	Liability reversal. Card issuer has the burden of proof.
eCommerce with 3D Secure hobex platform	Implementation by hobex	3DS 1.0 (later 2.0) complies with PSD2	Liability reversal. Card issuer has the burden of proof.
POS transactions (CARD PRESENT)	Implementation by hobex	Complies with PSD2	Liability reversal. Card issuer has the burden of proof.

* Compliance for the storage of card data is always the responsibility of the provider. hobex helps to ensure compliance by using secure and compliant systems.

** Liability reversal refers to the burden of proof in the case of chargeback. The provider must comply with the card payment guidelines, in order to be able to make use of this.

3. BEST PRACTICE – Important information on cancellation policy

Please note that your cancellation policy was verifiably confirmed by the cardholder for each deposit payment, reservation and no-show card transaction. In this case, the card organisations do not provide any protection and a verifiable (written) confirmation is the best option for your protection.

Note: This presentation considers the most common and advantageous variants of card payment settlement in the accommodation sector (basically applies to the entire T&E sector) and does not represent any protection or guarantee of payment, since all the circumstances must be taken into account on a case-by-case basis.