Galileo FeeNett

Frequently Asked Questions

1.   What is Galileo FeeNett (GFNT)?

This is a tool developed by Galileo Southern Cross and eNett to enable consultants to charge a customer's credit/charge card for a service fee, from the Galileo Desktop application. From an open PNR the consultant clicks on an icon on the toolbar that displays a window pre-populated with information from the PNR (passenger name, form of payment, record locator etc). The consultant can edit this information as required, enter in the amount to be charged and click 'SUBMIT'. This sends a message to eNett requesting a charge to be processed against the credit card. eNett then send a message back to the PNR with the eNett receipt number. The amount is charged against the credit card with Travel Service Fees Pty Ltd (an eNett related company) as the merchant and then settled directly to the agent's bank account 2 days later.

2.   Who is eNett?

eNett is a web-based, accounts payable/receivable management system, customised for the travel and tourism industry. Galileo has partnered with eNett International Pty Ltd to provide Galileo FeeNett to Galileo agents. Galileo and non-Galileo agents are able to use 'native' eNett to make and receive payments to/from wholesalers and other travel industry related suppliers. For more information about eNett visit www.enett.com

3.   Why would I use this tool instead of my EFTPOS terminal?

There are many reasons why you should use Galileo FeeNett instead of the EFTPOS terminal:

a) Galileo FeeNett reads information already entered by you into the PNR – this minimises double entry and any risk of errors.

b) By processing a transaction directly from your Galileo Desktop you are minimising interruptions to your workflow, streamlining the administration required to charge service fees and you do not have to be the merchant. The information is then written back into the PNR for downloading to your mid/back office system enabling accounting and reporting functions to take place.

c) The eNett system gives agents access to real time reporting direct from the eNett website.

d) eNett has negotiated very attractive merchant service fees, helping agents remain competitive while moving to a fee for service business model.

e) For many agents, the settlement times for processing these transactions and therefore receiving your funds will be quicker than for normal credit/charge card transactions thus improving agency cash flow.

f) For American Express and Diners Club cards, Galileo FeeNett will provide enhanced data to assist in reconciliation. Enhanced data is not generally able to be submitted via other means, leading to significant back office and customer service issues.

g) If you use your EFTPOS terminal for significant volumes of low value transactions, it is likely you will have to negotiate new Merchant Services agreements and face higher Merchant Service Fees because the average value of your card transactions will reduce.

4. Do I have to be a registered eNett user?
Yes, in order to use Galileo FeeNett you must first register with eNett by visiting www.enett.com. Alternatively, simply click the 'New User? Click here to register' link and follow the instructions. Registration will take you no longer than 5 minutes to complete.

5. What do I need to do if I am already registered with eNett?
It is important that you have registered the pseudo city code your agency works in with eNett. If you have multiple PCC's and wish to use Galileo FeeNett in all of these, they must all be registered with eNett. You should also advise eNett of the name you would like to appear as merchant on Visa, Mastercard and Bankcard transactions (max 22 characters). Visit https://support.com/gsc/feenett.htm and download the Galileo FeeNett software and the user documentation. Once installed you are ready to start using Galileo FeeNett.

6. What is the get-out clause if I don't like Galileo FeeNett or eNett?
The clause requires 28 days notice or you can simply just stop using the solution. There is no charge should you decide to stop using the product. Please note you will be billed for any transactions you make until your account has been disabled following the period of notice.

7. What is the difference between this and Galileo Fee Manager?
Galileo Fee Manager (GFM) is a tool that automatically calculates the service fees applicable to an itinerary based on a set of rules set by the agency. Galileo FeeNett (GFNT) is the tool that transacts the charge of these fees against the customer's credit card for remittance to the agency's nominated bank account.

8. Do I have to use Galileo Fee Manager?
No, GFNT is independent of the Galileo Fee Manager (GFM) and can be used on it's own to charge a service fee to a customer's credit card. If you are also using the GFM, the service fee items placed in the PNR by GFM will be displayed in the GFNT window and can be edited before submitting to eNett. The products are designed to work together but one does not depend on the other.

9. Do I have to have the latest Galileo software?
No, GFNT is designed to work with the Galileo Desktop (latest software) and Viewpoint 3.0. If you are using Viewpoint 3.0 you will need to download a file from Microsoft to allow you to use the application. Instructions will be provided when you download the Galileo FeeNett software from https://support.com/gsc/feenett.htm .

10. Do I have to have a PNR open?
Yes, you must have a PNR with a record locator AND at least one booked segment (air, hotel, car, passive). GFNT will not let you process a transaction without an active PNR open.

11. What types of fees might I use GFNT for?
Any type of fee for a service performed can be processed through GFNT. Examples include flight booking fees for domestic, Trans-Tasman, and international flights, hotel booking fees, amendment fees, visa processing fees, itinerary planning fees and car booking fees.

12. What shows up on my customer's credit card?
This depends on the credit card being charged.

Bankcard, Visa, Mastercard

Merchant	=	Travel Service Fees Pty Ltd OR the 22 character description registered with eNett e.g. agency name.
Amount	=	Gross amount charged to cardholder including any GST

These three card products all appear on statement in identical fashion and at present they do not include any of the enhanced data that applies to some of the more robust Diners and American Express card products.

Amex & Diners Club

Travel Service Fees Pty Ltd will appear as the merchant but your Trading Name as registered with eNett will also show on the statement. Amex and Diners also show anything that is entered in the reference field.

In both instances Travel Service Fees Pty Ltd (an eNett affiliate) is the merchant in the transaction and funds will be remitted to your bank account via eNett the day following settlement. It is important that you explain to your customer the fees you are charging and what they are in relation to. Please see below for examples of the different data that will be displayed for the various card types:

Amex Personal Cards

Personal cards have a prefix of 3760 3 and 3760 4 and carry the least amount of information to the card holders statement.

Merchant	=	Travel Service Fees Pty Ltd
Amount	=	Gross amount charged including any GST
Description	=	up to 22 characters entered in the reference field
Agency Name	=	Your trading name as registered with eNett

AMEX Small Business Cards

Small Business cards have a prefix of 3760 1, 3760 92, 3760 93, 3760 94 and 3760 95. These products carry all of information to the cardholder's statement and display the GST on the bottom of the transaction details. Depending on the information submitted by the integrated system the precise details shown will vary but will invariably contain up to five lines of data:

Merchant	=	Travel Service Fees Pty Ltd
ABN	=	Travel Service Fees ABN
Amount	=	Gross amount charged including any GST
GST	=	The GST amount is shown separately with the Nett amount
Description	=	Up to 22 characters entered in the reference field
Agency Name	=	Your trading name as registered with eNett

AMEX Corporate Cards

Corporate cards have a prefix of 3760 2, 3760 90, 3760 91 and 3760 96. These products show the greatest level of information on the cardholder's statement and display the GST to the right of the transaction details.

Merchant	=	Travel Service Fees Pty Ltd
ABN	=	Travel Service Fees ABN
Amount	=	Gross amount charged including any GST
GST	=	The GST amount is shown separately with the Nett amount
Description	=	Up to 22 characters entered in the reference field

Agency Name	=	Your trading name as registered with eNett
Booking Ref	=	Record Locator
Supplier	=	2 letter carrier code from the first segment if a ticket is in the PNR
Ticket Number	=	The ticket number of the first ticket in the PNR

Note the passenger name, if different to the card holder name, is submitted to eNett but not processed by AMEX. If this information is required on the cardholder's statement, you can enter the passenger name in the reference field. Alternatively, full reporting for all transactions is available via www.enett.com and via the CSV file sent to the agency daily by eNett.

DINERS CLUB

All Diners Club transactions are processed with enhanced data attached. This data is used to enrich cardholder statements, however the level of detail shown varies depending on which Diners Club card product is used. Working closely with Diners Club International, based on information provided to eNett, it has been confirmed that the following detail will appear on cardholder statements. However, the precise formatting may appear differently from the sample provided below.

It is important to note that when viewing statements via the Diners Club online service, the format and level of information displayed may vary and Diners Club cannot guarantee the same format or level of enhanced data that may appear on printed statements.

Merchant	=	Agency Trading Name as registered with eNett
ABN	=	Travel Service Fees ABN
Amount	=	Gross amount charged including any GST
Reference	=	Up to 22 characters entered in the reference field
R/N	=	Record Locator
TKT	=	First ticket number found in booking
P/N	=	Passenger Name
Date Travel	=	Date of departure of first segment in PNR

13.   **Does the airline ticket number appear on the customer's credit/charge card statement to assist in reconciliation?**

For AMEX cards this depends on the type of card used. AMEX corporate cards will show carrier, ticket number and record locator, as well as anything entered into the reference field. Please see previous question for further details.

14.   **Can I hide my service fees in the ticket price?**

The GFNT can only be used to charge a travel agent's service fees to the customer's credit card. It can not be used to charge the customer for any travel product or to hide a service fee in a total itinerary price.

15.   **How do I know a transaction was approved?**

The PNR remains open while the transaction is processed, and a message is then displayed confirming success. A second message is then displayed to advise the details have been updated in the booking file. Should a transaction be declined this will be displayed and the agent prompted to check details and resubmit.

16.   **Can I void a transaction?**

Yes, for Bankcard, Visa and MasterCard transactions. Simply go to the eNett website (www.enett.com) and print a 'Void Change Request Form' including the relevant information and provide an authorisation signature to proceed and fax to eNett on (03) 9614 3133. A Void request must be received by eNett prior to 3pm on

the day the original transaction was processed, Monday through Friday. After this time a Refund must be processed instead. Note that American Express and Diners Club do not accept Void instructions and a Refund will be issued in relation to these cards if a Void is requested by an agent. Note that Void and Refund processes occur via the eNett website and not via Galileo FeeNett. The changes will not be reflected in the PNR and must be manually entered into your back office system.

17.   How do I process a refund?

Simply go to the eNett website (www.enett.com) and print a 'Refund Change Request Form' including the relevant information and provide an authorisation signature to proceed and fax to eNett on (03) 9614 3133 prior to 3pm Monday through Friday.

18.   How can I find out details of a transaction at a later date?

Visit www.enett.com and login using the information provided to you during registration (log-in, password and ECN). From the main menu agents have access to current, future and historical data regarding service fees processed through eNett and any other direct debit payments to suppliers that have been made directly on the eNett website. Individual transactions can be searched for by date, eNett Transaction ID, primary reference (record locator), and secondary reference.

19.   When does the customer's credit card get billed?

This depends upon the type of card used as different settlement times exist for the card types. Charges processed prior to 3.30pm on a business day should appear on the customer's statement for that day.

20.   Who pays the Merchant Service Fee?

The funds remitted to the agent's bank account are always NET of the merchant service fee incurred by eNett in processing the transaction.

> Example;
> Service Fee charged to customer's American Express Card $100.00
> Less 3.3% MSF (including GST) $ 3.30
> Amount to be credited to Travel Agent via Direct Debit System $ 96.70

> eNett provide a recipient generated tax invoice on a monthly basis for the MSF including the GST amount.

21.   When do I get the money in my bank account?

As soon as the approval code is received by eNett, this triggers a payment instruction from Travel Service Fees Pty Ltd to your bank account. If this occurs prior to 3.30pm the funds will be transmitted the next working day and should show as cleared funds in your bank account the morning of the day after that.

22.   What is the MSF amount for each card type?

Bankcard/Visa/MasterCard	0.90% + GST*
Diners Club	2.24% + GST*
American Express/JCB	3.00% + GST*
*rates subject to change	

23.   What other fees are charged?

There is no set up fee or monthly access fee for GFNT. eNett charges a fee of $0.60 + GST per transaction for each amount remitted to the agent's bank account. eNett invoice the agent monthly for this fee in relation to all amounts processed the previous month.

24.   Is there a maximum amount I can process per transaction or per day?

There is maximum amount of $999.99 per transaction. There is no total maximum amount that can be processed in any day. There is no maximum number of transactions per day, and there is no minimum amount that can be processed per transaction.

25.   What happens if my customer disputes the credit card charge?
Travel Service Fees Pty Ltd is the merchant and is thus responsible for all chargebacks and disputes. Agents need to ensure that for all service fee transactions, customers are advised of the fee, what it relates to, what will appear on the cardholder statement and retain evidence of the customer authorisation to proceed (refer to the Galileo FeeNett Fraud Prevention Guidelines for recommended wording). If these simple steps are undertaken, the incidence of chargebacks and disputes will be minimal. If a chargeback does occur, eNett will levy an administration charge on the agent in addition to the funds in dispute.

26.   Does the credit card have to be present?
No. However in order to reduce the risk of chargebacks and disputes, it is advisable to use the card wherever possible. The agent should capture the security code from the signature panel of the card, obtain the customer signature and retain evidence of authorisation to proceed from the customer.

27.   Do I have to get the customer to sign a receipt?
Unless your agency has an agreement in place e.g. as for a corporate agent, customer signatures should be captured and retained wherever possible as this assists in minimising chargebacks and disputes. For corporate agents, wording is supplied for inclusion in agreements providing authorisation to proceed without a signature. Please refer to the Galileo FeeNett Fraud Prevention Guidelines document for recommended wording.

28.   What system security has been implemented with Galileo FeeNett?
Galileo FeeNett uses world's best practice encryption technology.