



## Front Office

by Samantha Marks

# Nine steps to effectively assist a guest when their credit card is declined

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Obtaining a method of payment is a key part of the registration process during hotel check-in. The most common method of payment used in hotels is the credit card. Credit cards are one of the easiest ways to pay. With one swipe, instant authorization, and the guest is on their way. Unfortunately, that one swipe can lead to some undesirable circumstances.

As with any variety of businesses within the service industry, there will come a time when a front desk representative may have to inform a guest that their credit card has been declined. While this may not be everyone's favorite situation to face, there is little that a hotel can do to prevent such an occurrence from happening.

### Be empathetic

When dealing with such a delicate situation, the front desk representative must remember a few vital rules of interaction. First and foremost, guests in a hotel are people just like the front desk representatives. Therefore, always use respect and understanding when speaking with an afflicted guest. Guests must be treated just as the staff of the hotel would appreciate to be treated if they were in the same unfortunate situation.

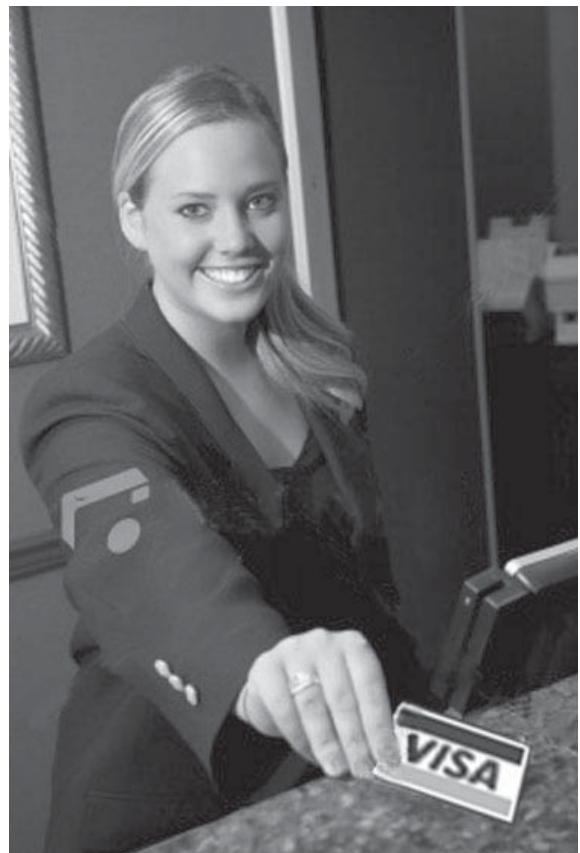
### Eight more things to remember

In addition to displaying empathy, the front desk representative should take the following actions:

*Direct them away from other guests.* A front desk representative must understand the importance of moving the incoming check-in guest away from other guests or personnel. While many guests like to be treated as if they are the only ones around, they are also very conscious of the presence of others. No one likes to be told that their credit card is no good; therefore, when notifying the guest that their credit card has been declined, invite them away from other surrounding people as to prevent any further embarrassment on the part of the guest. To the extent possible, politely ask the guest if they can step to the end of the front desk to discuss a confidential matter.

*Speak in calm and quiet tones.* Even though the front desk representative has successfully moved the guest away from other individuals, they may still speak with a loud voice that might be overheard. Some ornate lobbies, especially those with stone and tile surfaces can literally sound like an echo chamber. This will only cause the guest to become even more embarrassed and upset, which is what front desk personnel should try to avoid at all costs. Regardless of what happens, it is important to remain calm. Sometimes all the guest needs to prevent them from becoming agitated is for the front desk representative to speak in a warm, calm tone to let them know they care.

*Use their name.* By this point in the registration process, the front desk representative has accessed the reservation and started



to create a registration record. The front desk representative has also verified the guest's name from either their credit card or driver's license. When starting to explain the situation, use the guest's name. It helps let the guest know that the hotel staff cares and this is not just an impersonal transaction gone badly. The last thing that the guest wants to feel like is that the front desk representative does not care whether or not the credit card goes through but instead is waiting painfully until the clock strikes eleven o'clock so they may go home for the night. Remember, the guest may be a stranger to this city, it may be late at night, or the guest may have incurred many travel difficulties prior to their arrival. Personalize when talking to a guest so that they know that you understand their predicament. Remember The Golden Rule, if the situation were reversed you would appreciate the empathy and personalization.

*Never say "Declined" or "Denied."* These words just tend to send bad undertones to the guest. When explaining the situation to the guest, the use of these words can often escalate the situation and make the dilemma appear much worse. This can lead the guest to panic. The front desk representative should try to use a spiel much like the following, "Mr./Ms. \_\_\_\_\_, we were unfortunately unable to authorize your credit card. I tried it twice but was not able to obtain an authorization. Before completing the check-in process, we will need you to provide a different method of payment." This way, it appears as if the credit card was not declined for bad credit but it may just be a mere misunderstanding with the credit card company or bank.

*Listen.* A guest may not understand right away. Their responses may range from confusion to disbelief to even anger directed towards the Front Desk. The best thing that a front desk representative can do in this case is to listen. That is what the guest wants. Listen and then react. Calmly restate the situation in different words in order to better help the guest understand. If the guest believes that their credit card is valid and that the front desk representative must have done something wrong, the front desk representative should try the authorization process a third time or call an associate or manager over to assist them. Never be ashamed to ask for help.

*Offer them options.* Guests always like options. Choices help them limit their decision process and give the guest a sense of control over the situation. When a guest's credit card has been declined, they need to know that this is not the end of the world and that they still have choices. Depending on the hotel's policies, the front desk representative should successfully be able to direct the guest to the best possible option. If the hotel is adamant on accepting a credit card before check-in, the front desk representative should ask for another credit card. However, if the guest does not have another credit card to provide, the front desk representative may direct the guest to the nearest ATM so that the guest can put a cash deposit on the room.

*Assist them in any way possible.* Despite the front desk representative's best efforts, the guest may refuse to provide another method of payment instead insisting that their first credit card should work. Do not dismiss the guest as an irritating person trying to make the hotel staff's job difficult. Continue to be calm and respectful of the guest while providing professional and helpful service. The front desk representative should also offer to contact the 1-800 bank or credit card number represented on the back of the guest's card. This way, the guest can speak with a representative that knows more about the situation and their account. The guest can then find out the reason behind the declined credit card and hopefully resolve it.

*Have a manager or supervisor on duty.* Do not take it personal if the guest refuses to talk to the initial front desk clerk about the problem at hand. Sometimes when dealing with situations that they do not understand, guests would prefer to speak with someone with authority or seniority at the hotel. Even if the front desk clerks are empowered and trained to handle these types of situations, disaffected guests are often much more calm and rationale when speaking with someone who they believe is at least one rung up in the chain of command. Psychologically speaking, they will feel more comfortable and calm knowing that there is someone at their service who is empowered to deal with this situation.

## Conclusion

In the hospitality industry, it is important to understand that even the small things matter to the guests. Picturing themselves as a guest is a great way for a front desk representative to handle a guest in need because it allows them to treat the guest as they would like to be treated in the same situation. Following these steps will help any front desk representative assist a guest with a declined credit card. Remember, however, that all guests are different and not everyone will react exactly the same. It may be necessary to modify your strategy with each affected guest; and while every guest is different, they all appreciate kindness in privacy. ✧

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### Hot tip

Train all front desk personnel to return credit cards and currency back into the hands of the guest. Never place credit cards or cash on the counter in front of the guest. To do so is considered impersonal and rude and not consistent with the image of hospitality. It also may pose a risk to the guest as others nearby might see the guest's name or numbers imprinted on a credit card.