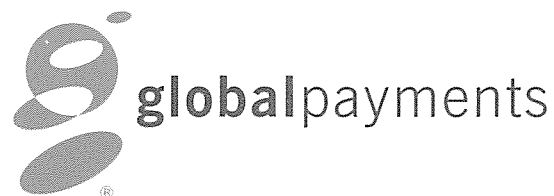


Global Payments Card Processing Malaysia Sdn Bhd



MERCHANT CARD SERVICES HOTEL ACCEPTANCE GUIDE

Relating to:

**Guaranteed Reservation Service
Express Check Out Service
Advance Deposit Service**

CONTENTS

1.	INTRODUCTION.....	1
2.	GUARANTEED RESERVATION SERVICE.....	2
3.	EXPRESS CHECK OUT SERVICE.....	4
4.	ADVANCE DEPOSIT SERVICE.....	5

1. INTRODUCTION

This guide provides simple and concise procedures for completing the following services using Visa, MasterCard and JCB cards:-

- Guaranteed Reservation Service
- Express Check Out Service
- Advance Deposit Service

Please use this guide to help you minimize risk and fraud, avoid unnecessary operating costs, improve profitability and provide the best possible service to your customers.

If you have any enquiries regarding this guide, please contact your Account Manager or our Merchant Helpdesk, HSBC Card Centre.

Important Note

This guide is not intended to be a definitive statement of merchant obligations and it cannot be used in the case of a dispute or a chargeback.

2. GUARANTEED RESERVATION SERVICE

- a) Merchant to accept and guarantee accommodation in accordance with the requirements of the Cardholder. Merchant will “hold open” the agreed request/accommodation from the Cardholders scheduled arrival date until check out time of the next day.
- b) In the event, Merchant is unable to provide the agreed accommodation on Cardholder’s check-in, Merchant is obligated to provide the following at no charge:-
 - i) comparable accommodation for one night;
 - ii) transportation to the other lodging;
 - iii) a three minute domestic or long distance phone call and
 - iv) if requested, the forwarding of all communications to the cardholder’s alternate accommodation

2.1 ACCEPTANCE PROCEDURES

- a) Cardholder may request for the Guaranteed Reservation Service by telephone, telex or mail. Merchant must communicate to the Cardholder the Cancellation procedures, “No Show” Charge and length of guarantee.
- b) Merchant to obtain Cardholder’s information as follows:-
 - i) Card Account Number
 - ii) Card Expiration date
 - iii) Name (as embossed on the card)
 - iv) Address
- c) Merchant to confirm the room rate, the exact location of establishment and provide the Cardholder a confirmation number advising the number to be retained. Merchant is encouraged to send written confirmation for the reservation to the Cardholder detailing the terms and conditions of the service and also details of the agreed accommodation.
- d) Merchant to prepare a registration card with the assigned room number prior to the Cardholder’s expected arrival. On Cardholder’s check-in, Merchant to proceed with the normal card acceptance authorization procedures.

2.2 CANCELLATION

- a) Cardholder may call Merchant to cancel a guaranteed reservation if it is within the specified cancellation time period. Merchant to issue the Cardholder a cancellation number, which is verification that the reservation has been cancelled.
- b) Cardholder should be advised to retain the cancellation number. Merchant is recommended to confirm the cancellation in writing advising the Cardholder of the cancellation number.
- c) Below are the details on the cancellation time period on **Scheduled arrival date** for the differing card types:-

MASTERCARD	VISA	JCB
Cancellation prior to 6pm Merchant's local time.	Cancellation by 6pm Merchant's local time. Allowance to establishments to vary time/date for cancellation but must NOT exceed 72 hours to scheduled arrival date/time.	Cancellation by 6pm Merchant's local time OR 4pm local time for Resort properties.

2.3 "NO SHOW" CHARGE

Merchant is allowed to charge the Cardholder a "NO SHOW" charge which is equivalent to one night's accommodation subject to guaranteed reservation not cancelled.

Procedures

- a) Merchant to complete a sales slip with the Cardholder's name, card number, card expiration date, date of "NO SHOW", assigned room number, confirmation number, transaction amount and merchant identification and writes the words "Guaranteed Reservation – No Show" in place of the cardholder's signature.
- b) Follow the usual authorization procedure.
- c) Merchant is required to keep the actual "No Show" registration card pertaining to the assigned room number, Cardholder's details and confirmation number for six (6) months from the date the sales slip is deposited.

3. EXPRESS CHECK OUT SERVICE

For cardholders wishing to utilize the Express Check Out Service, the merchant must upon check in:-

- a) Request Cardholder to complete and sign the “Express Check-Out Authorisation form” which consist of the following details:
 - i) merchant’s name, address and telephone number
 - ii) Cardholder’s name, address and signature
 - iii) Cardholder’s room number at the Establishment and the departure date
 - iv) card account number which may optionally be imprinted
 - v) a legend clearly stating that the Cardholder directs the merchant to charge his Card account number for his bill and process his sales slip without a Cardholder’s signature.
- b) Merchant to imprint the sales slip with the card and follow the normal authorization procedures. Merchant to ensure that the imprinted card account number is identical to the card account number written on the Express Check Out Authorisation Form.
- c) Upon the cardholder’s departure, the merchant to complete the sales slip indicating the full amount of the bill and print “Signature on File – Express Check Out” at the cardholders signature column on the sales slip. Merchant to process the sales slip in the usual manner.
- d) Within 3 working days after the Cardholder checks-out, Merchant to mail a copy of the itemized bill, sales slip and the Express Check-Out Authorisation Form to the Cardholder at the address noted on the Authorisation Form.
- f) Merchant to retain the related bills and the signed Express Check Out Authorisation Form for a minimum period of 6 months and these documents are to be provided to the Bank in the event of a dispute.

4. ADVANCE DEPOSIT SERVICE

- a) If a cardholder request to make an advance deposit with his Card, Merchant to explain the terms of Reservation and Cancellation/Refund procedures to the Cardholder.
- b) Merchant to determine the amount of the Advance Deposit transaction by the intended length of the stay, which must not exceed the cost for 14 nights of lodging. The amount of the Advance Deposit transaction must be applied to the total obligation.
- c) Merchant to obtain the Cardholder's account number, card expiration date, the name embossed on the Card, telephone number, mailing address, scheduled date of arrival, intended length of stay and confirm the room rate.
- d) Merchant to provide the Cardholder with a confirmation number and complete the Sales Draft with the information obtained in Clause (c) above and indicate the words "Advance Deposit" on the signature line. The Cardholder's confirmation number and last day and time the cancellation privileges expire without forfeiture of the deposit if the accommodation is not used must also be indicated on the Sales Draft.
- e) Merchant to follow normal authorization procedures for card acceptance. If the Authorisation request results in a decline, advise the Cardholder accordingly and do not deposit the Sales Draft.
- f) Merchant to mail the Cardholder's copy of the Sales Draft and the Merchant's Cancellation policy to the address provided by the Cardholder within three (3) working days from the Transaction Date.
- g) Merchant to deposit the Sales Draft in accordance with the usual procedures.

4.1 TERMS OF THE RESERVATION

- a) Merchant will retain part or all of the transaction amount if the Cardholder has NOT:-
 - i) arrived by check out time the day following the last night of lodging reserved
or
 - ii) cancel the reservation within the time limits specified
- b) Merchant will hold the accommodation according to the reservation and to provide written confirmation of reservation charges to Cardholder upon request.
- c) If the reserved accommodation is unavailable upon Cardholder's check in, Merchant will provide to the Cardholder the following:-

- i) Credit Refund for the entire transaction amount
- ii) Comparable accommodation at an alternative establishment for the specified number of nights during reservation (NOT exceeding 14 nights) OR until accommodation become available at Merchant's premise.
- iii) If requested, to provide two 3-minute telephone calls to the Cardholder.
- iv) To and from transportation to alternate establishment location. If requested, Merchant to provide daily transportation to and from the alternate establishment.

4.2 CANCELLATION/REFUND PROCEDURES

- a) Merchant has to accept all Cardholder cancellations **WITHIN** the time limits specified.
- b) Merchant to provide a complete Cancellation code and advise the Cardholder to retain it in case of dispute.
- c) Merchant will complete a Credit Voucher for the entire amount of the Advance Deposit transaction detailing the Cardholders name, account number, expiration date, mailing address, cancellation code and words "Advance Deposit – Cancellation" on the signature line of the voucher.
- d) Within 3 working days of the Credit Voucher, Merchant will:-
 - i) Deposit the Credit Voucher to the Bank for processing
 - ii) Mail the Cardholder copy to the Cardholder