



### **Changes Due to PIN & Pay When Checking-in to a Hotel in Malaysia**

When you check-in to a hotel in Malaysia, the staff at the front desk will request a deposit to cover any incidental charges during your stay. If you choose to use a credit, debit or charge card for this purpose, the hotel cashier will perform a transaction using your card called a pre-authorization. When your issuing bank approves the pre-authorization, this has the effect of reserving the amount of the deposit requested by the hotel on your card.

Please note that an approved pre-authorization does not mean you will be charged for the amount of the deposit. It simply puts a hold on the requested funds. The actual amount that will be charged to your card will be determined when you check-out of the hotel, and it is only then that this final amount will be billed to your card. The amount reserved by the pre-authorization will be released by your issuing bank once the final amount is processed when you check-out. If there is no final amount to pay, or the hotel does not send a final amount to your issuing bank, the issuing bank will release the pre-authorization amount after several days.

Please note that a PIN is required for a Malaysian card used for pre-authorization when a customer checks-in to a hotel in Malaysia.

The use of PIN further enhances security for payment card transactions and helps to ensure that it is really you who are using your card to check-in to the hotel.

Malaysian banks will decline all card transactions (including pre-authorization during check-in) for Malaysia cards without PIN (when prompted) from **1 July 2017**.