



Sector regulations

Hotels

These sector regulations are issued by Swedbank Pay in accordance with the General Terms. Terms defined in the appendix entitled "Definitions" have the same meaning in these regulations.

Sector regulations Hotels refer to Transactions for all types of sales for hotels such as bookings, additional charges and also adjustments to previous Transactions. It can take place via both online and telephone order and on-site via an Payment terminal, or a combination of all three.

Credit card not present during a Transaction

In order to carry out the following Transactions described under this heading, the Customer is required to sign an Agreement of Card acquiring via internet and, where applicable, Agreement of Card acquiring telephone order with the associated conditions and regulations. The Customer must also comply with Swedbank Pay's instructions as applicable.

1. Booking by telephone

Booking and, where applicable, an amount reservation for an estimated amount relating to the hotel stay made by telephone must primarily be carried out according to telephone order with Payment link as described in Terms of service Card acquiring.

As an alternative, an Payment terminal can be used instead of Payment link. The Payment terminal is then required to have specific technical support for telephone order and Manually entered acquiring.

2. Booking online

Booking via the Customer's website and/or app and, where applicable, an amount reservation takes place through approval by the End customer of each Transaction with Strong customer authentication for an estimated amount.

3. Booking online (Card on file)

Booking via the Customer's website and/or App and, where applicable, an amount reservation takes place by approval by the End customer of the Transaction with Strong customer Authentication on an estimated amount at the time of the booking according to a Card on file payment as described in Terms of service Card acquiring.

4. No show

If a End customer has reserved a hotel room and has not used or cancelled it according to the cancellation conditions, the Customer is able to charge for what is referred to as a "No show".

At the time of the booking, the End customer must be informed of the Customer's booking conditions and the cancellation conditions must be clearly set out. The End customer has a right to cancel the reservation up to 18:00 on the day of arrival. No show may be applied no earlier than 24 hours after the End customer would have arrived

and may be equivalent to a maximum of one hotel night for a reserved hotel room. The hotel room must also be kept available for the period up to when the No show is issued.

The Customer must write "No show" in the signature field on the Customer receipt. The Customer must also ensure that the End customer receives a copy of the Customer receipt. If the Transaction is declined, the charge cannot be issued. No show must be carried out either via:

- ▶ Payment link (provided that the End customer was informed at the time of the booking that the Customer may send a Payment link) or
- ▶ MIT (provided that the End customer has stored Credit card information with the Customer and the End customer has granted approval in a written agreement for a charge to be issued.)

5. Adjustment of amount

An estimated amount must be revised if a previous estimate proves to be too low or too high. Revision means that the Customer must either carry out a revision in an additional amount or reduce the previously estimated amount. In order to carry out a revision of an amount, the End customer is required to have approved revisions carried out by the Customer based on a written agreement.

6. Express checkout

At the moment of checkout in the Customer's self-service system, if any such system exists, "Express checkout", the End customer must have granted approval by means of a written agreement for the charge for the hotel stay to be charged to the End customer via Credit card details stored at the Customer. The End customer must have carried out a Transaction with Strong customer Authentication in connection with the hotel stay that must be linked to the checkout according to Swedbank Pay's instructions.

7. Additional charge

If the Transaction consists of an additional charge for a room, food, minibar or costs in connection with damage, for example, and the End customer has previously accepted additional charges in connection with an explanation of such additional charges, the Customer can charge the End customer.

The Customer must ensure that the End customer receives a copy of the Customer receipt. An additional charge in accordance with the above must be issued no later than 60 days from the date of the hotel stay in question. The additional charge must be issued either via

- ▶ Payment link (provided that the End customer was informed at the time of the booking that the Customer may send a Payment link) or
- ▶ MIT (provided that the End customer has stored Credit card information at the Customer and the End customer has granted approval in a written agreement for an additional charge to be issued.)

What is stated above in this paragraph does not apply in the case of additional charges of extraordinary costs and in such a case the End customer is always required to approve the new Transaction with Strong customer authentication.

Credit card present during a Transaction

In order to carry out the following Transactions described under this heading, the Customer is required to sign an Agreement of Card acquiring via Terminal with the associated conditions and regulations. The Customer must also comply with Swedbank Pay's instructions as applicable.

1. Check-in and reservation

The End customer must approve the upcoming estimated charge at check-in. At the time of the End customer's approval, the Customer must issue an Authorisation relating to an estimated amount. The estimated amount must be based on the planned period for the hotel stay, the room rate and additional fees. The Transaction is carried out in an Payment terminal where the End customer approves the Transaction.

2. Additional charges

If the Transaction consists of an additional charge for a room, food, minibar and costs in connection with damage, for example, the Customer can charge the End customer. The additional charge must be issued in an Payment terminal where the End customer approves the Transaction and receives a copy of the Customer receipt.

3. Checkout and possible adjustment of amount

The End customer must approve all charges for the hotel stay when checking out. At the time of the End customer's approval, the Customer must carry out an adjustment if the estimated amount previously approved by the End customer needs to be changed. The Transaction is carried out in an Payment terminal where the End customer approves the Transaction.

If the Customer issued Authorisations relating to an estimated amount and any revisions, the Approval code for them must be stated on the Customer receipt. All subtotals, Approval codes and authorisation dates must be specified on the same Customer receipt.

Miscellaneous

The following features described under this heading apply regardless of whether the Credit card is present or not present. The Customer must sign an Agreement of Card acquiring via internet and/or an Agreement of Card acquiring via Terminal and, where applicable, Agreement of Card acquiring via Telephone order with the associated conditions and regulations. The Customer must also comply with Swedbank Pay's instructions as applicable.

1. Manually entered acquiring

Use of Manually entered acquiring will almost certainly be declined by a Card issuer in the EU/EEA. However, so-called virtual cards such as those used by booking agents and Credit cards issued outside the EU/EEA can be approved by Card issuer.

2. Customer Receipt

The Customer receipt must contain information regarding the charge for the room and any other additional charges that may apply. The information must be stated in such a way as to enable the End customer to easily calculate the total charge. The Customer must ensure that the End customer receives a copy of the Customer receipt.

If, prior to checking out, the End customer has approved the charge of a Transaction as stated in these sector regulations, the Customer receipt need not contain the End customer's signature. The End customer can thus approve charges in advance if such is stated in the written agreement between the End customer and the Customer.

3. Overbooking

If a booked hotel room is not available for the End customer at the prescribed time, the Customer must provide, at no additional charge for the End customer:

- ▶ an equivalent hotel room at another hotel for one night,
- ▶ transport to another hotel,
- ▶ forwarding of all the End customer's messages to another hotel, and
- ▶ an opportunity for the End customer to make two short telephone calls if he or she so requests.

If a hotel room is not available and payment has been made in advance, the Customer must provide

- ▶ an equivalent hotel room at another hotel until the booked room becomes available, and
- ▶ an opportunity for the End customer to make two short telephone calls if he or she so requests.

4. Security code

Receipt or registration of the Security code is not permitted in the case of a reservation and No show.

5. Chargeback claim

A Chargeback claim exists in the case of but not limited to all fraudulent Transactions including subsequent charges, additional charges and No show in accordance with paragraph 10 of Terms of service Card acquiring.