Pre-authorisations and top-ups

Why released funds take time to appear

What this article covers

When a guest checks in, a pre-authorisation (and sometimes a top-up during their stay) is placed on their card to cover incidentals or the room balance. When that hold is no longer needed, it gets released — but the guest doesn't always see their available balance update right away. This article explains why, so you can give guests an accurate, confident answer at the front desk.

The short version

Once a pre-authorisation or top-up is released, **the guest's own bank controls how quickly the funds show up as available balance again.** Neither the hotel, nor 934 AG's Gateway, nor any payment provider in between has the ability to speed that up. This is normal and expected — it isn't a sign that anything has gone wrong.

How a pre-authorisation actually works

- The hold is placed. A pre-authorisation (at check-in) or top-up (during the stay) passes through the card network — Visa or Mastercard — to the guest's card-issuing bank, which reserves that amount.
- The hold is released. When the hotel closes it out, 934 AG's Gateway sends a release instruction back through the network to the issuing bank.
- The bank decides when the funds reappear. This last step is where the timing genuinely varies, and it's the part guests usually ask about.

Why the release isn't always instant

The card schemes (Visa and Mastercard) publish guidance on how long a pre-authorisation is allowed to sit unresolved before it automatically expires — for hotel and lodging transactions, this can run to several weeks. That guidance sets an outer limit on the hold itself.

But once a hold is actively released (rather than just expiring on its own), it's the guest's own bank — not the card scheme — that decides how quickly the released amount becomes spendable again. Some banks update available balances within hours; others take several business days. This can vary from one guest's bank to the next even when the hotel and the Gateway have done exactly the same thing for both.

What each party controls

PARTY	WHAT THEY CONTROL
Hotel	When to trigger the release (e.g. at checkout)
934 AG Gateway	Sending the release instruction promptly and correctly to the card network
Visa / Mastercard	Publishing timing recommendations and routing the release message
Guest's issuing bank	The actual timing of when released funds appear as available balance — entirely at the bank's discretion

None of the first three parties can influence that final step. This is a limitation of how card networks work, not a gap in the hotel's process or 934 AG's platform.

What to tell a guest

If a guest says their funds "haven't come back" after checkout, you can explain it along these lines:

> **SUGGESTED PHRASING**
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> *"That hold has already been released on our end — I can confirm that for you. The remaining step is your bank updating your available balance, and that timing is entirely up to them. Most banks do this within a few business days, but it can occasionally take a little longer. If it's been more than [X] days, the fastest way to resolve it is for you to contact your bank directly and ask about the release — they'll be able to see it and confirm the timing on their side."*

Avoid guessing at a specific number of days for a guest's own bank — timing varies bank to bank and isn't something the hotel or 934 AG can predict or influence.

What's out of scope here

This article covers pre-authorisation and top-up release timing only. It does not cover disputed or incorrect charge amounts, refunds for completed transactions, or chargebacks. If a guest's concern falls into one of those areas, that's a different process — please raise a ticket rather than using this explanation.

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