



COVID-19 Emergency Toolkit for ADM management

Tips and Best Practices Guide – Version 2.0

May 2020

Amidst the COVID-19 pandemic, our industry is facing a challenging existential situation that is rapidly evolving day by day. During this unpredictable time, we have been exploring the impact that this crisis can have on the ADM operations. Together with the ADM Group, we have reviewed some of the areas most likely to be impacted. Based on this analysis and our official [ADMUG Best Practices Guide](#), we have gathered few tips and best practices on how to manage ADMs more efficiently in the times of crisis.

Communication and Dispute Management

- Make sure that all the setup email addresses in BSPlink are up-to-date and active. Maintain a list of ADM contacts for second level support for both Travel Agents and Airlines.
- Limit usage of emails and use BSPlink as much as possible for ADM conversations to ensure all the comments and feedback can be included in the history of the ADM document and be available for all the parties.
- Disputes and post-billing disputes should be raised only when the Agent has a substantial reason and evidence for the dispute.
- It is expected that the dispute reasons are well explained and considered by an Airline and a comprehensive reject reason is provided in the event of the rejection of a dispute.

Refunds and Reissues

Issuance

- Refer to the [IATA Standards Guidelines](#) on how to use credits and issue vouchers based on the current Industry Standards framework.
- Airlines should ensure that their refund and reissue policy is in compliance with Local Legislation to avoid unnecessary ADMs to be issued.
- Whenever possible, Airlines can update their fare filing to foster the use of automation during the refund and reissue processes.
- Agents should process refunds and reissues according to the latest Airline's policy available.

Audit

- Airlines and their third-party auditors should perform the audit based on the applicable policy.
- It is advisable that the historical changes are available for enquiry during the audit for Agents, Airlines and third-party auditors.

Further Information

You can find valuable resources in the COVID-19 dedicated pages of System Providers

Amadeus: <https://amadeus.com/en/covid-19-travel-agency-information>

Travelport: <https://www.travelport.com/covid19>

Sabre: <https://your.sabre.com/inthistogether>

<https://central.sabre.com/s/article/covid-19-handling-pnrs-exchanges-and-refunds-faqs>

Chargebacks

There are several scenarios that you may face during the COVID-19 crisis. Please remember that MasterCard and Visa card rules require that the cardholder must first attempt to resolve their claim with the merchant. Please note that the timeframes to supply with compelling evidence to fight the chargeback may vary depending on the card scheme and/or your own acquirer's terms.

Below there are some of the scenarios that can be faced when the cardholder raises an enquiry through their issuing bank, depending on who the merchant of record was:

Cardholder initiates a claim to his issuer leading to a chargeback

When the agent has processed the customer's card on their own merchant agreement.

Who was the merchant of record?

When the agent has passed the customer's card detail to the airline to process them through its merchant agreement (BSP Card)

Agent

Airline

	BSP Cash transaction	BSP Card transaction
Cancelled flight	<p>TICKET ALREADY REFUNDED (BY AGENT)</p> <p>-The chargeback is fought and won by proving a card refund was executed by the acquirer.</p> <p>-A voucher accepted by the client does not preclude him from raising a claim later on.</p> <p>TICKET NOT YET REFUNDED</p> <p>-Determine if the chargeback can be disputed by:</p> <p>1. The Agent's Terms & Conditions (T&Cs) allow to impose a solution to the client and a proof that cardholder consented to those (Agent's) T&Cs</p> <p><i>(or)</i></p> <p>2. Local legislation imposes a solution to the cardholder (<u>chargeback cannot circumvent the legislation</u>)</p> <p>-If the Chargeback can be disputed, share the specific evidence such as:</p> <p>1. Extract of relevant T&Cs with English translation and proof of the cardholder's consent.</p> <p><i>(or)</i></p> <p>2. Source of legislation, any relevant extract with English translation.</p> <p>-If the issuer refuses the representation, go to Card Scheme Arbitration as the sole way to know if your arguments are valid or not.</p> <p>Note that a pending card refund or a refund not yet executed do not remedy a chargeback.</p> <p>-In the event that fighting the chargeback was unsuccessful, ensure that the Airline is aware to avoid further refunds to the same tickets.</p>	<p>TICKET ALREADY REFUNDED</p> <p>-The chargeback is fought and won by proving a card refund was executed by the acquirer.</p> <p>-A voucher accepted by the client does not preclude him from raising a claim later on.</p> <p>TICKET NOT YET REFUNDED</p> <p>-Determine if the chargeback can be disputed by:</p> <p>1. The Airline's Terms & Conditions (T&Cs) allow to impose a solution to the client. Ask the Agent for proof that the cardholder consented to the those (Airline's) T&Cs.</p> <p><i>(or)</i></p> <p>2. Local legislation imposes a solution to the cardholder (<u>chargeback cannot circumvent legislation</u>)</p> <p>-If the Chargeback can be disputed, share the specific evidence such as:</p> <p>1. Extract of relevant T&Cs with English translation and proof of the cardholder's consent.</p> <p><i>(or)</i></p> <p>2. Source of legislation, any relevant extract with English translation.</p> <p>-If the issuer refuses the representation, go to Card Scheme Arbitration as the sole way to know if your arguments are valid or not.</p> <p>Note that a pending card refund or a refund not yet executed do not remedy a chargeback.</p> <p>-In the event that fighting the chargeback was unsuccessful, consider the individual merit of each dispute, T&Cs and applicable legislation, to determine if post-billing recovery is warranted.</p>
	Future flight	<p>-A Chargeback is fought by proving that the flight is still scheduled.</p> <p>-A cancellation by the customer is subject to the Agent's T&Cs subject to proof of the cardholder's consent to the Agent T&Cs can be provided.</p>