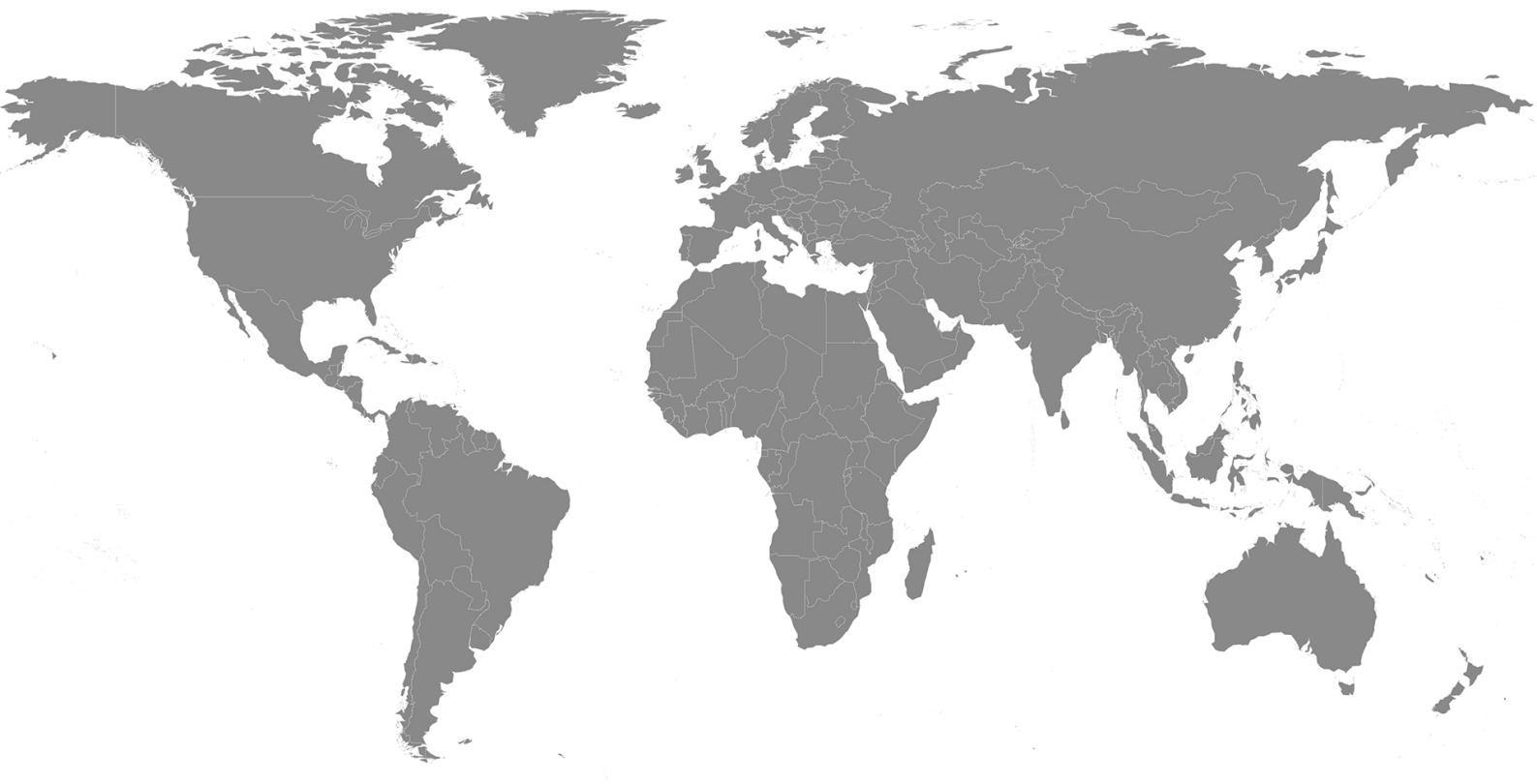


BSP Manual for Agents

NewGen ISS Edition 6

Effective 1 September 2022





BSP Manual for Agents NewGen ISS

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INTRODUCTION

The BSP Manual for Agents is part of the Passenger Sales Agency Agreement and contains the basic rules and procedures for participation in a BSP. By virtue of this Agreement, all IATA Accredited Agents are bound to apply such procedures in markets where a BSP is implemented. The procedures and working methods applicable in a local market are published in an appendix separate from this core manual. These procedures and working methods are formally incorporated as part of the BSP Manual for Agents.

In a number of instances in this Manual, Agents are referred to the local publication. Illustrations of documents shown in the Manual represent the most common forms in use. However, BSPs may use different layouts and/or different forms. Guidance will be provided by the ISS Global Delivery Centers.

This Manual is intended for IATA Accredited Agents. Travel Agents seeking information on how to become accredited, including applicable requirements, should refer to the Accreditation guides available on the Customer Portal www.iata.org/cs.

All Agents are encouraged to ensure that their employees are familiar with the contents of this Manual and any applicable appendices.

Disclaimer

The information provided herein is informational in nature and intended to be illustrative only. The [Resolutions of the Passenger Agency Conference](#) are the binding source of the Rules of the Passenger Agency Programme, and can be found in the Travel Agent's Handbook. For an up-to-date copy of the [Travel Agent's Handbook](#).

Changes incorporated in this edition

This edition of the BSP Manual for Agents contains amendments to the Passenger Agency Programme as adopted by the Passenger Agency Conference Mail Vote (2021). Such changes focus on clarifying Chapter 8 and also reflect editorial changes.

Agents are also invited to stay connected to any changes to the Local Financial Criteria for your market that will be published on the [Agent home](#) website.

CHAPTER 1 — THE BILLING AND SETTLEMENT PLAN (BSP)

1.1 What is the Billing & Settlement Plan (BSP)?

The BSP is a system designed to facilitate and simplify the selling, refunding, reporting and remitting procedures of IATA Accredited Agents on behalf of BSP Airlines. Through the BSP, IATA consolidates the amounts owed by each Agent and the amounts due to each Airline, enabling the remittance & settlement of those amounts to be made through a single financial transfer for each participant.

1.2 How does IATA manage the BSP?

IATA manages the BSP in accordance with the Passenger Agency Conference [Resolutions](#). Where possible, IATA operates standard systems and procedures globally.

1.3 Who participates in the BSP?

Participation in the BSP is open to all Accredited Agents in the market and to IATA Member and non-Member Airlines that operate and/or sell their services in the market/region.

1.4 How does the BSP work?

Once Accredited, the BSP Agent:

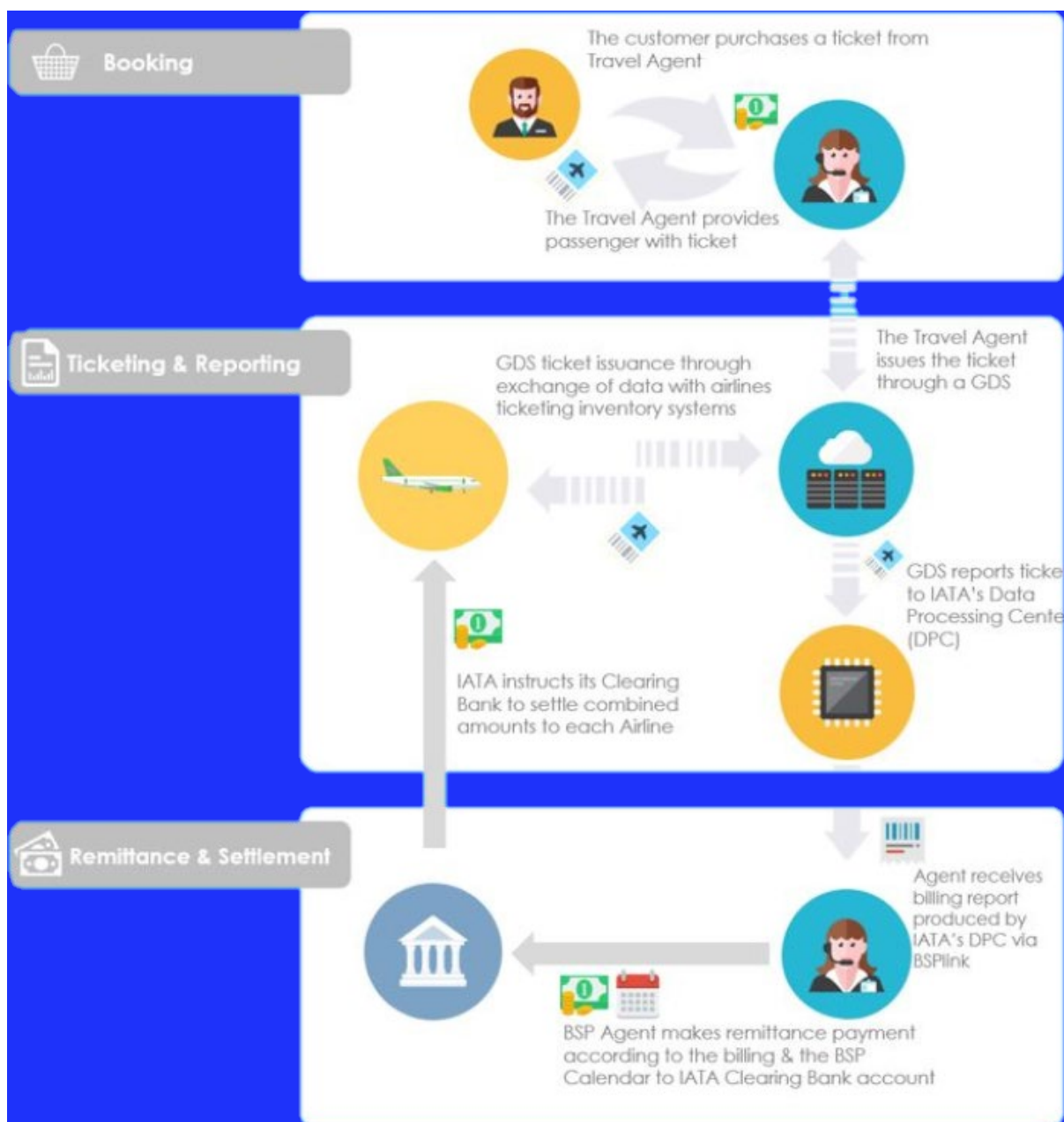
- May be appointed to represent a BSP Airline in accordance with the provisions of Resolutions 812 Section 2.10, to promote and sell air passenger transportation. This Appointment does not include the authorization for an Agent to issue Electronic Tickets. A separate approval is required from the Airline in the form of a ticketing authority.
- Is granted access to BSPlink; the main interface for interactions and the exchange of information between BSP participants.
- Is able to receive Electronic Ticketing Authority from BSP Airlines. Electronic Ticketing Authority allows the Agent to issue tickets on behalf of the carrier in question. (For more details, please refer to chapter 6).
- Is enabled for electronic ticketing via the GDSs and local Ticketing System Providers.

Depending on the Agent's Accreditation Type, the Agent will be authorized to use certain payment options for the issuance of tickets via the BSP:

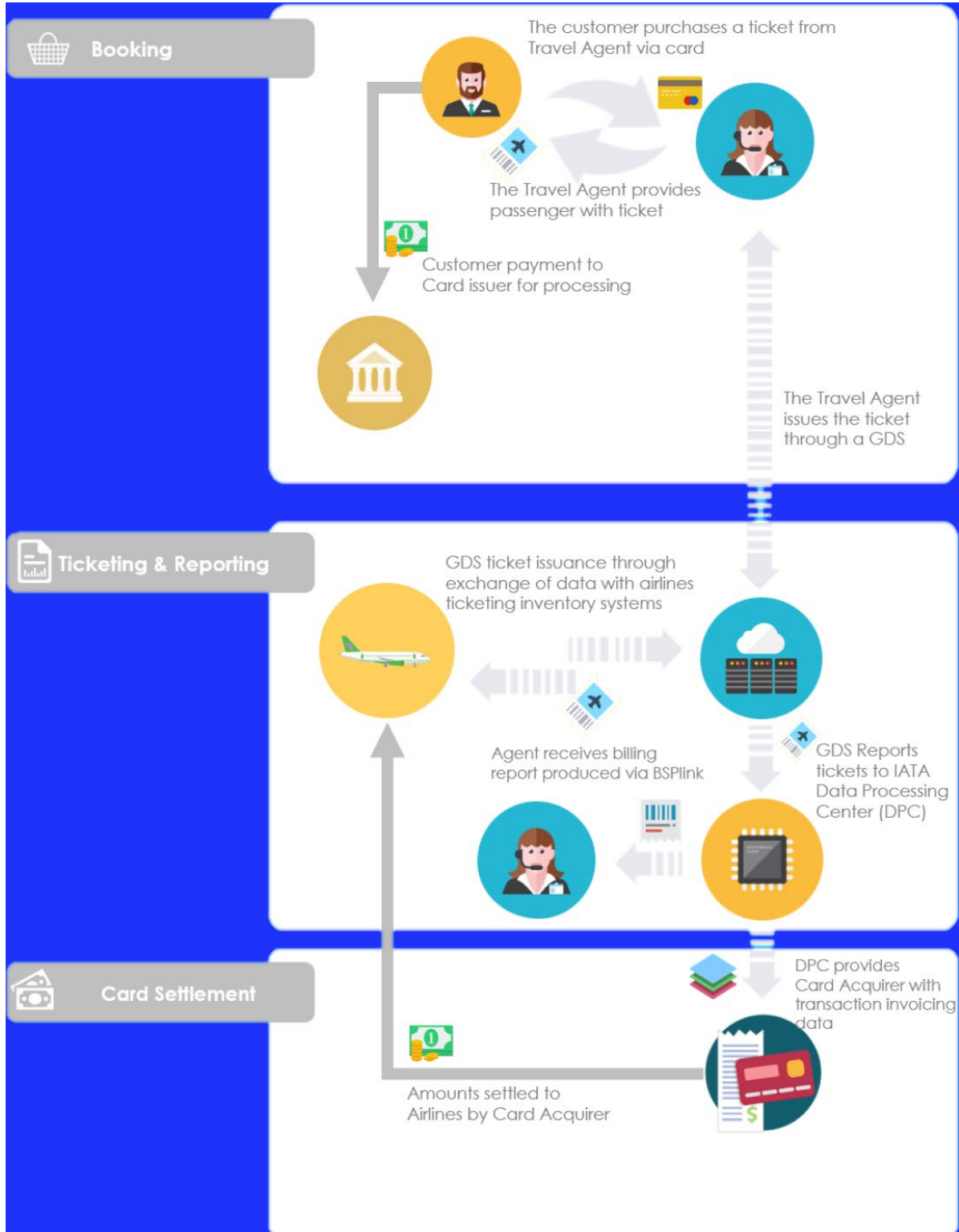
- **Cash Sales:** Tickets for which the Agent receives payment directly from the customer (by any method the Agent allows) and then remits the amounts due to the BSP on an established remittance date.
- **Customer Card Sales:** Tickets issued on the customer's debit/credit card and processed on the merchant agreement of the Airline. Payment is received directly by the Airline from its card processor.
- **IATA EasyPay Sales:** Tickets for which the Agent receives payment directly from the customer, issued on a pay-as-you-go basis using IATA EasyPay, a proprietary e-wallet system.
- **Alternative Transfer Method Sales:** Tickets for which the Agent receives amounts due directly from the customer and makes payment to the Airline using an alternative payment product. Alternative Transfer Methods include Agent-own Cards and Agent Virtual Account Numbers.

Ticket and payment flows in the BSP are explained below. Note, these process flows are indicative only and may vary by stakeholder and/or BSP.

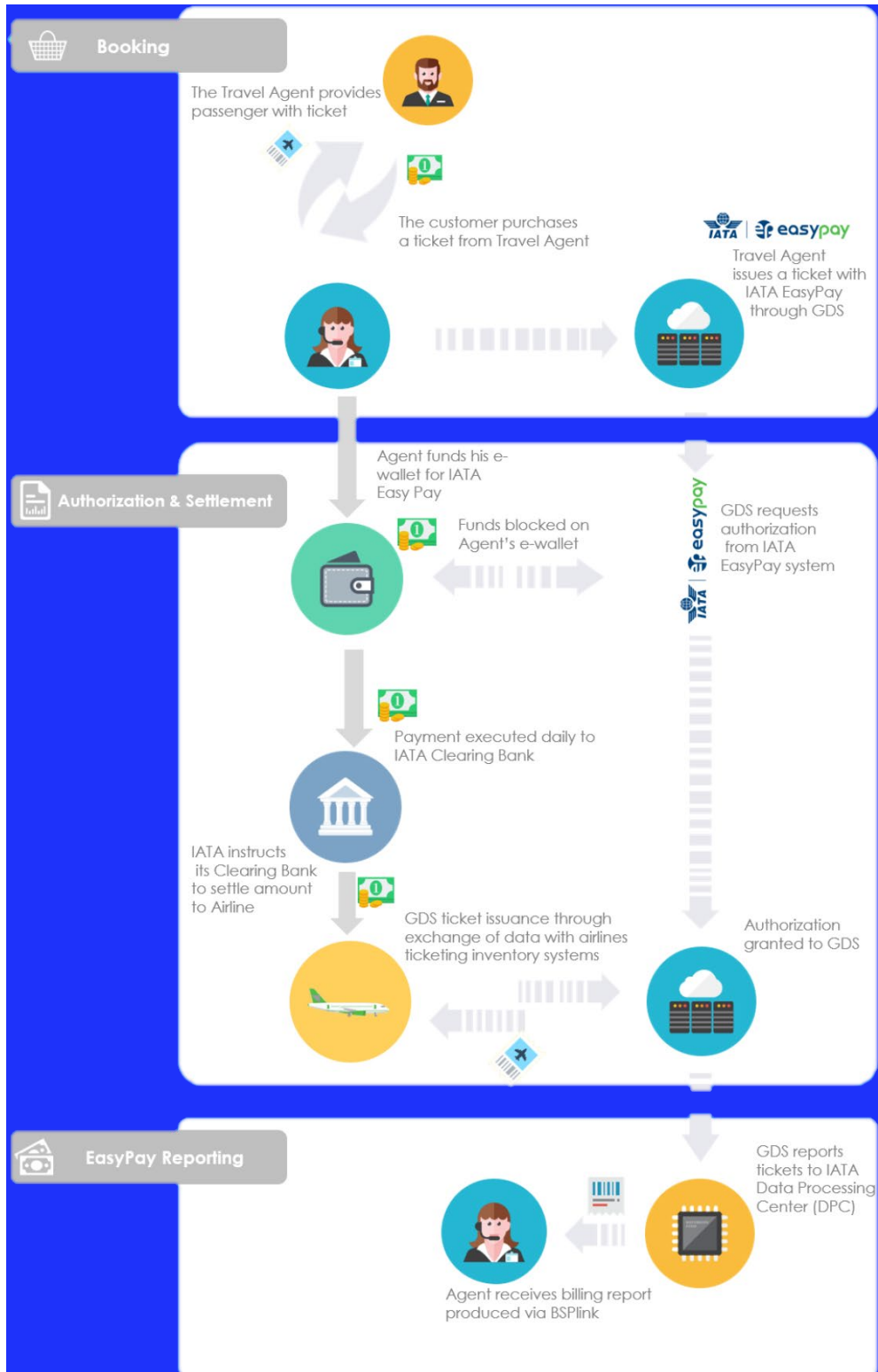
BSP Cash Payment Method Workflow



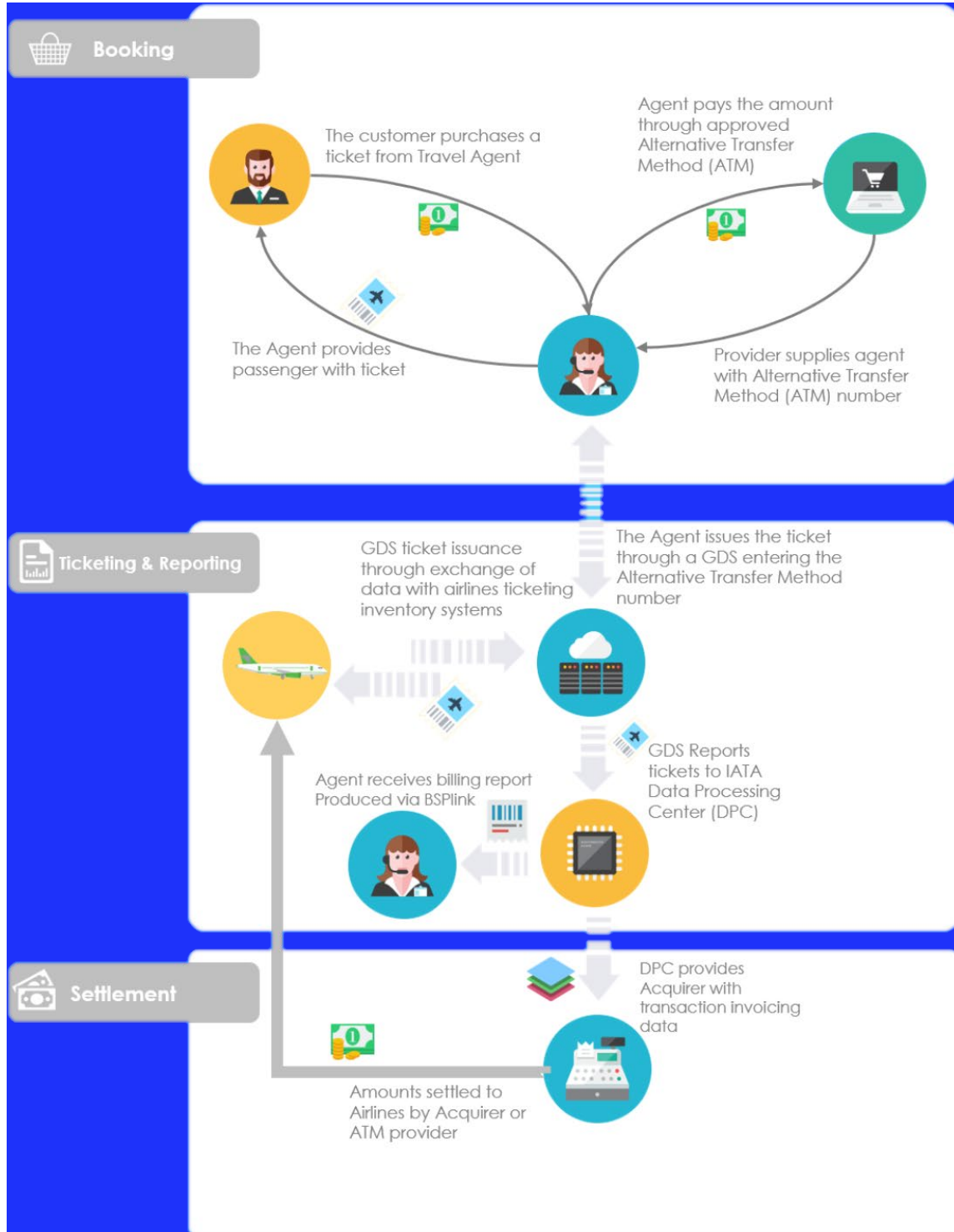
BSP Customer Card Payment Method Workflow



IATA EasyPay Payment Method Workflow



BSP Alternative Transfer Method Payment Workflow





1. How can I acquire Electronic Ticketing Authority from an Airline?

Please contact each Airline in question to request Electronic Ticketing Authority. Airlines assign ticketing authority directly, per their own commercial policies, to Agents via BSPlink.

2. How can I find my BSP Billing Report?

BSP Billing Reports are made available for Agents to download via BSPlink. Please see chapter 12.

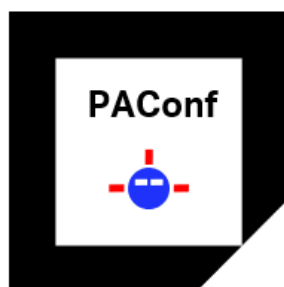
CHAPTER 2 — BSP AGENTS/AIRLINES RELATIONS (GOVERNANCE)

The Resolutions (rules) governing the Passenger Agency Programme and BSP are established by the Passenger Agency Conference, and made available in the [Travel Agent's Handbook](#). The Resolutions also formally establish various governance bodies to enable Agent and Airline consultation at global and local levels.

2.1 Governance Groups

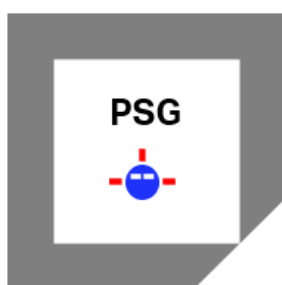
The following is an illustration of the Governance and Consultation structure within the Passenger Agency Programme:

Global Consultation Forums/Governance Groups



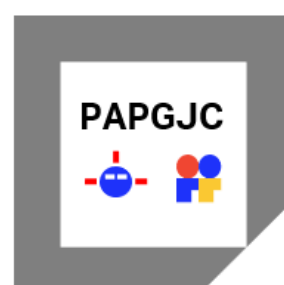
Passenger Agency Conference

- Establishes rules and procedures of the Passenger Agency Programme globally
 - Governs the relationship between Airlines and the Accredited Agents
 - New Resolutions/ Proposals adopted by unanimous vote
 - Governed by the "Provisions for Conduct of IATA Traffic Conferences"



PAConf Steering Group

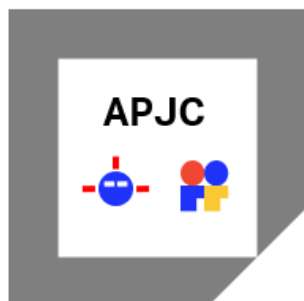
- Sub group of PAConf
- Provides executive guidance and strategic direction to PAConf
- Gives direction to IATA between Conferences, especially on urgent operational matters
- Reviews PAConf agenda and evaluates proposals
- Governed by Resolution 868



Passenger Agency Programme Global Joint Council

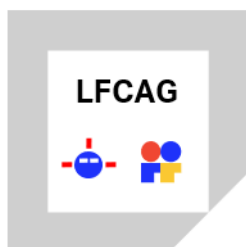
- Provides input on aspects relevant to the airline/agent relationship
- Reviews the Conference agenda and provides input
- Oversees the Travel Agency Commissioner (TAC) Programme (ref. chapter 18)
- Governed by Resolution 860a

Local Consultation Forums/Governance Groups



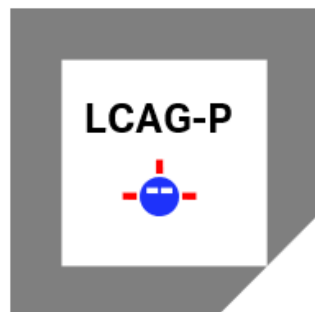
Agency Programme Joint Council

- Equal number of Airline /Agent representatives in a country/group of countries
- APJCs may consider all aspects of the Agency Programme, but the most common topics of discussion are the Local Financial Criteria (see chapter 2.2) and Remittance Frequency
- PACConf must adopt any recommendations coming from an APJC prior to implementation
- Governed by Resolution 812, section 1



Agency Programme Joint Council

- Sub group of the APJC if the APJC feels it is necessary
- Provides support to the APJC on the development of the Local Financial Criteria
- May consist of financial experts from Airline and Agent Members
- Governed by Resolution 812, section 1



Local Customer Advisory Group

- Group of BSP Airlines established in a country with a BSP Operation
- Provides advise to ISS Management on local customer service issues
- Provide recommendations to ISS Management
- Governed by Resolution 850, Attachment 'B'

2.2 Local Financial Criteria (LFC)

One of the main responsibilities of the APJC is to review and recommend Local Financial Criteria for the respective BSP market(s), i.e. the financial requirements for accreditation applicable to Standard Agents with Cash Facility in a given market. The LFC includes Financial Security requirements and the criteria for evaluating Agents' financial statements.

Note: LFC is not applicable to Agents under Standard Accreditation with no Cash Facility or Multi-Country Accreditation, unless otherwise specified in the Resolution.

At minimum, each APJC is required to review its LFC, including methods of remittance and number of days between Reporting Date and Remittance Date once a year. To facilitate this process, the APJC may establish a Local Financial Criteria Advisory Group (LFCAG). In addition, the APJC should refer to Resolution 800f Appendix 'A' as a best practice for the development of its LFC, taking into account any local legislation and/or local accounting practices.

Once an APJC agrees on a recommendation to change the LFC, its proposal is submitted to the Passenger Agency Conference for adoption. If adopted by the Conference, the new LFC become part of the contract between Agents and Airlines and are published in Section 3 of the Travel Agent Handbook.



1. How are Agents consulted in the governance process?

Consultation with Agents takes place locally and globally via Travel Agency Associations.

2. How can I as a Travel Agent participate in one of the Local/Global governance groups?

Agent participants in the local governance groups (APJCs, LFCAGs) are appointed by their local Travel Agency Association(s). Please contact your local Association for more details.

At the Global level, ECTAA, UFTAA and WTAAA represent their respective member agent associations and appoint participants to the PAPGJC and its working groups.

3. Can I as a Travel Agent propose changes to the Resolutions?

Yes, any Agent or Airline can propose Resolution changes directly to the Passenger Agency Conference. However, the most effective way to propose changes is to channel concerns or proposals through your local Travel Agency Association.

4. Where can I retrieve the latest Local Financial Criteria applicable to my market?

Your Local Financial Criteria are part of the Travel Agent Handbook and can be downloaded via the IATA website at www.iata.org/TAH

5. What if no LFC have been adopted for my market?

In case no LFC has been adopted for a market, then the Criteria included in Resolution 800f Attachment 'A' will apply.

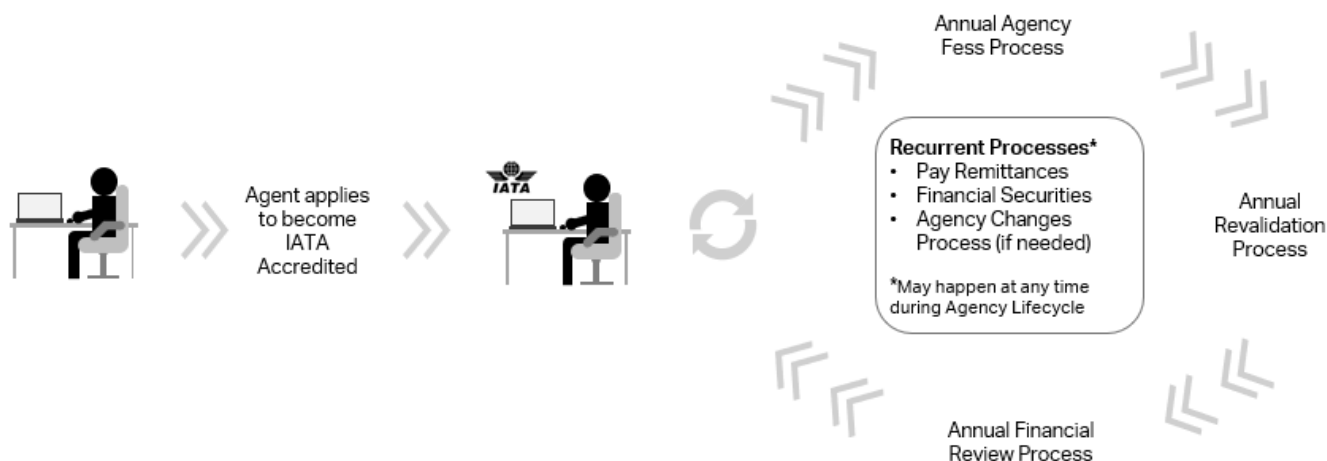
6. If there are contradictory provisions between the Resolutions and the applicable LFC, which ones will apply?

Per Resolution 010, which establishes the hierarchy of sources, Resolutions take precedence over LFC.

CHAPTER 3 — TRAVEL AGENT LIFECYCLE

3.1 Travel Agent Lifecycle

The following section provides an overview of the key components of a Travel Agent's lifecycle with IATA following Accreditation (becoming an IATA Accredited Agent).



*Agent Lifecycle may differ depending on the Agent type

3.2 Agency Accreditation

Travel Agents wishing to become IATA Accredited must meet the criteria specified in the Passenger Agency Conference (PACConf) Resolutions.

Joining requirements for Travel Agents will depend on the type of IATA Accreditation desired by the Agent:

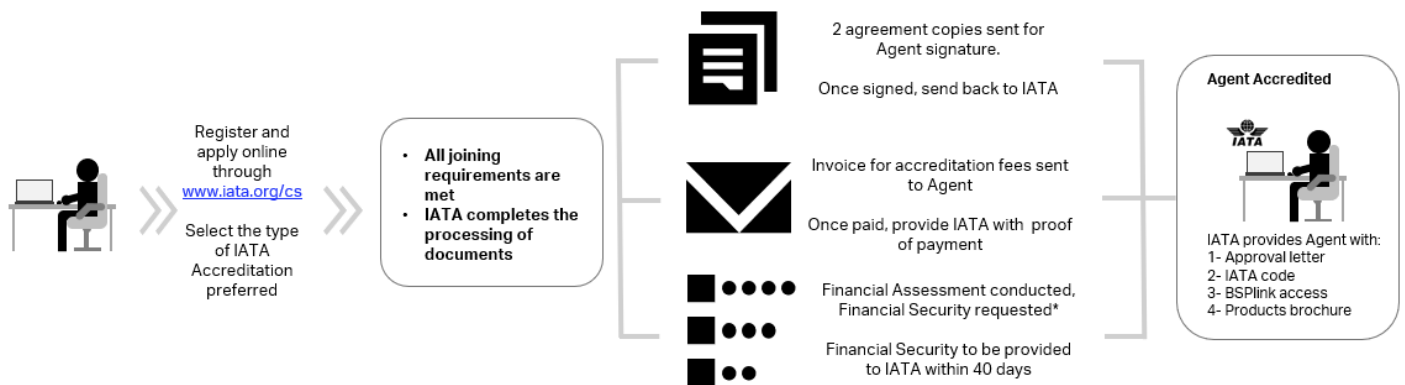
- Standard Accreditation with no Cash Facility (GoLite)
- Standard Accreditation with Cash Facility (GoStandard)
- Multi-Country Accreditation (GoGlobal)

Agents must submit an online application through the [IATA Customer Portal](#) *

Upon completion of the application by the Agent and processing by IATA, the Agent will be requested to:

- Sign two copies of a Passenger Sales Agency Agreement
- Pay Accreditation Fees
- Provide IATA with the requested Financial Security, if required, within 40 days

Once all documents are provided and the accreditation process is completed, the Agent will become IATA Accredited and will be provided with: approval letter, IATA crest, IATA code, signed PSAA, access to BSPLink and a products brochure.



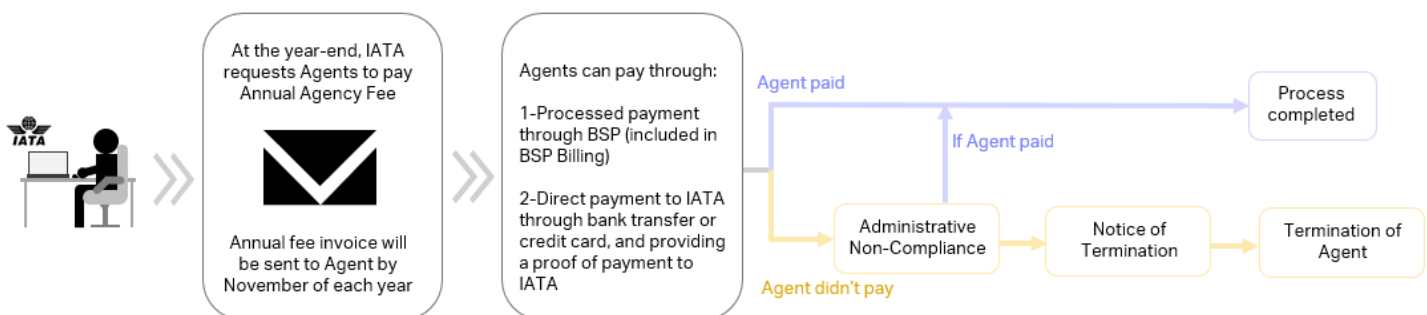
Note: Financial Assessment and Security processes will not be applied for all accreditation types

3.3 Annual Agency Fees

On an annual basis, IATA invoices all Agents an agency fee, as approved by PAConf, which is comprised of the following:

- Head Entity's Accreditation Fee
- Associate Entity Fees if applicable (based on number of locations)
- Travel Agency Commissioner Fee
- Optional services opted-in by the Agent

The annual agency fee is charged in accordance with Section 14 of Resolution 812 and applies to the following calendar year (January to December). Annual agency fees must be paid by no later than November prior to the new calendar year, in accordance with Section 14.3.1 of Resolution 812.

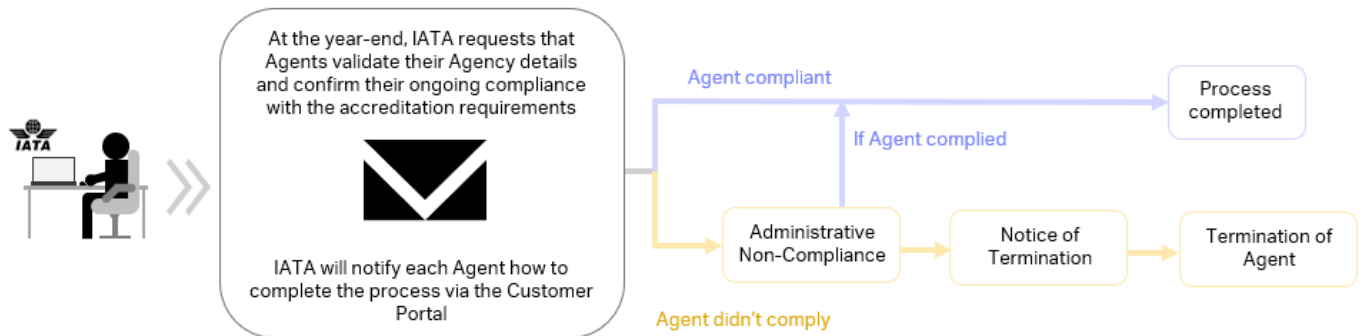


*Available payment methods/ options may differ depending on the market

3.4 Annual Revalidation Process

Once per year, all Agents must validate their Agency details and confirm their ongoing compliance with the accreditation requirements under the Passenger Agency Programme, per Section 3 of Resolution 812.

IATA will notify each Agent how to complete the process via the Customer Portal and by when it must be completed.

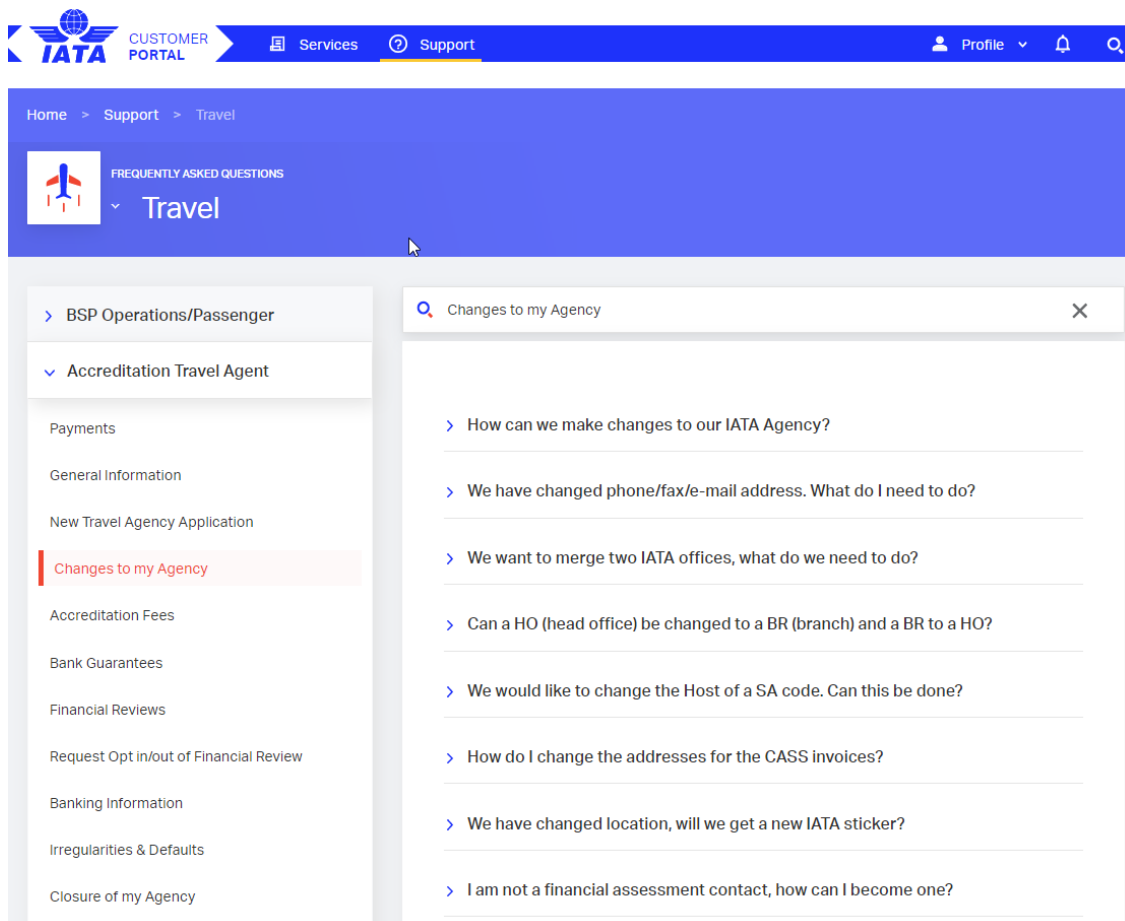


3.5 Agency Changes

An Agent must inform IATA of any changes with respect to the following:

- Agency Ownership, major or minor Shareholding or Legal Status
- Agency Name
- Agency address & contact details
- Associate Entity details
- Inheritance

The change must be reported to IATA per the timelines set out in Resolution 812, Section 10. Applicable requirements depend on the nature of the change and can be accessed via the Customer Portal under the FAQs in the Support section of the portal.



Home > Support > Travel

FREQUENTLY ASKED QUESTIONS

Travel

Search: Changes to my Agency

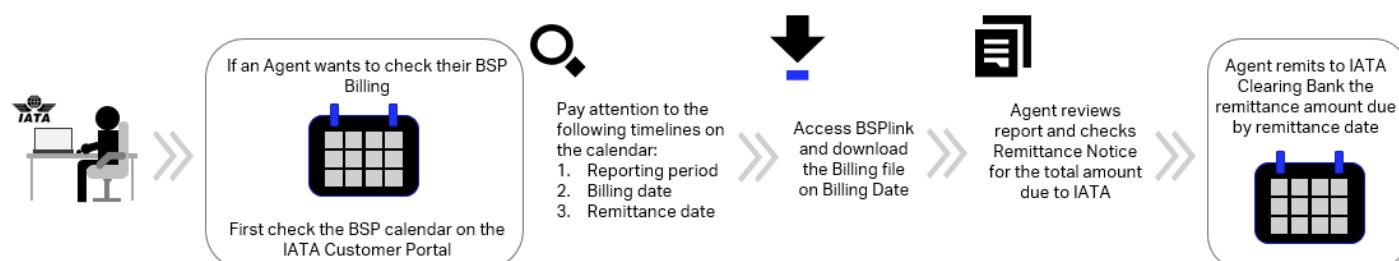
- > How can we make changes to our IATA Agency?
- > We have changed phone/fax/e-mail address. What do I need to do?
- > We want to merge two IATA offices, what do we need to do?
- > Can a HO (head office) be changed to a BR (branch) and a BR to a HO?
- > We would like to change the Host of a SA code. Can this be done?
- > How do I change the addresses for the CASS invoices?
- > We have changed location, will we get a new IATA sticker?
- > I am not a financial assessment contact, how can I become one?

If an Agent does not report a change as required under Resolution 812, consequences will apply, including registration of an Administrative Non-Compliance or Risk Event and levying of a penalty fee, as applicable.

3.6 Agency BSP Billings & Remittances

For each Billing period, Agents will receive a BSP Billing containing all transactions 'billed' during the period in question (see chapter 12). This Billing will contain Agent ticket sales and refunds issued and reported on all forms of payment (Cash, Card and IATA EasyPay) as well as adjustment transactions such as ADMs and ACMs (see chapter 11).

The net amount owing to the BSP from all "Cash" tickets and refunds, as well as any adjustment transactions billed in a given Billing period, must be remitted to IATA's Clearing Bank and received by the Remittance Date specified for the period in question. The amount due will be indicated on the remittance notice included with the Billing and should be remitted in the same exact currency shown. For further Remittance process details, including BSP calendar information, please see chapter 13.



3.7 Remittance Holding Capacity

For any Agent with Cash Facility, IATA will assign a Remittance Holding Capacity – a maximum monetary threshold for all BSP "Cash" amounts, held in trust and pending remittance to the BSP.

Agent Cash sales will be monitored continuously, taking into account current and previous Billings' "Cash" amounts outstanding and pending to be remitted to the BSP.

For complete details, please refer to chapter 14.

3.8 What is an Administrative Non-Compliance?

An administrative non-compliance is failure to comply with an accreditation requirement which is not considered to pose a financial risk or invalidate the Agent's Passenger Sales Agency Agreement (PSAA), as per the provisions of Resolution 812, section 3.

Examples include but are not limited to the following:

- Failure to report a change of address/location
- Failure to pay the annual Agency Fee by the deadline
- Failure to complete the annual revalidation process by the deadline

If IATA becomes aware of an administrative non-compliance, the Agent will be notified and requested to correct the non-compliance by a given deadline. If the non-compliance is not corrected by the deadline, the Agent's Accreditation and PSAA may be terminated, in accordance with section 13 of Resolution 812.

3.9 What is a Risk Event?

A Risk Event is an event which has an impact on the Agent's financial standing, creditworthiness, and/or the validity of the Agent's PSAA, as per the provisions of Sections 4 & 5 of Resolution 812.

Depending on the nature of the Risk Event, different consequences will apply. Risk Events will also be registered in the Agent's Risk History with IATA. Any Risk Events incurred by an Associated Entity fall under the responsibility of the Head Entity and will also be registered on the Head Entity's Risk History.

For more details, please refer to chapter 14.

3.10 Accreditation Type Conversions

IATA offers three Accreditation Types:

- Standard Accreditation with no Cash Facility
- Standard Accreditation with Cash Facility
- Multi-Country Accreditation

An Agent must meet different requirements depending on the Accreditation Type and may change its Type if the applicable requirements are met, including payment of the respective conversion fee. The requirements to change Accreditation Type are set out in Section 10 of Resolution 812 and included for Agent reference in the Customer Portal.

Changes of Accreditation Type may be initiated online via the Customer Portal.

3.11 Financial Reviews for Standard Agents with Cash Facility/Multi-Country Agents

At a minimum once per year, unless the Agent has opted out from the financial review per section 5.4.6 of Resolution 812, IATA will request that each Standard Agent with Cash Facility provide their financial statements for the financial review. For a Multi-Country Agent, financial reviews will take place on a quarterly basis under the Multi-Country Assessment Framework.

The timelines and criteria for providing the financial statements will be per the Local Financial Criteria of the country of operation or per the Multi-Country Financial Criteria for a Multi Country Agent. For further information please see the section on IFAP in chapter 4.

If an Agent does not submit to IATA acceptable financial statements by the deadline date, this will constitute a Risk Event which will be registered in the Agent's Risk History. The Agent will be granted an additional 30 days to provide the statements in question.

If, however, after these subsequent 30 days, the Agent still has not submitted the requested statements, then the following will occur, per Resolution 812, section 5.4:

1. If the Agent has a valid Financial Security on hand with IATA, the Agent will be assigned the Cash conditions of a Risk Status C (see chapter 13).
2. If the Agent has no Financial Security on hand with IATA, then the Agent's authorisation to use the Cash and Card payment methods will be restricted in accordance with section 5.4.5 of Resolution 812. The Agent will be able to continue ticketing using the IATA EasyPay payment method.

Importantly, IATA will instruct the Agent's Ticketing System Provider/Global Distribution System to restrict the Cash and Card payment methods. If an Agent's Ticketing System Provider/Global Distribution System is unable to restrict the Agent's access to the Cash and Card payment methods, then all Ticketing Authority will be withdrawn. As such capability is subject to change, the Agent should check with their TSP/GDS to confirm which would apply for each individual system.

Once the Financial Statements are received and reviewed, IATA will re-assess the Agent's Risk Status and applicable Cash Conditions.

(Effective immediately until all annual financial assessments for the Financial Year End of 2021 have been completed or until the financial accounts no longer considers the financial impact resulted from COVID-19 pandemic)

On a temporary basis, Agents under Risk Status C, or where their Remittance Holding Capacity is fully covered by a Financial Security, will not be required to complete a Financial Assessment, unless the Agent wishes to do so.

IATA will be contacting Agents if they had failed their previous annual assessment, to offer them the option of submitting their financial statements, in case they wish to be assessed.

3.12 Opting out/in from Financial Reviews

Agents under Standard Accreditation with a Cash Facility for which IATA holds a valid Financial Security can opt out of the annual financial review. In such cases, the Agent will be granted a Remittance Holding Capacity equal to the amount of Financial Security provided.

For complete instructions on how to opt out of financial reviews, the Agent should contact IATA through the Customer Portal.

Note, to avoid the Risk Event of "Failure to Provide Financial Statements," the Agent must ensure to request the opt-out in advance of the deadline date for providing these statements.

An Agent that has previously opted-out of annual financial reviews may opt-in at any time. To do so, the Agent should contact IATA for further instructions. When opting-in to financial reviews, no change in the Agent's Cash Conditions or Remittance Holding Capacity calculation will occur until the Agent's financial statements have been reviewed.

3.13 Financial Security for Standard Agents with Cash Facility/Multi-Country Agents

Before obtaining IATA Accreditation each Standard Agent with Cash Facility or Multi-Country Agent must provide a Financial Security which must be in place for a minimum of the first two years as an Accredited Agent.

Depending on the Agent's Risk Status a Financial Security may also have to be provided after the Agent's first two years as an Accredited Agent. Any Financial Security amount will be calculated per the Local Financial Criteria applicable to that market, or per the Multi Country Financial Criteria.

IATA will continuously monitor the amount of Financial Security provided to ensure that the Financial Security amount provided always meet the calculation in the Local Financial Criteria, and if the Agent has increased their sales it is possible that the Financial Security must be increased, or vice versa if the sales have decreased.

If IATA has requested an increased Financial Security and the Agent is unable to provide the additional Financial Security amount by the deadline, IATA will adjust the Remittance Holding Capacity (RHC) granted to the Agent. The RHC will be lowered by the same monetary value as the amount of the increase requested until such time as the Agent provides the amended Financial Security, or the Agent's Financial Security calculation decreases (see chapter 15).

(Effective immediately until all annual financial assessments for the Financial Year End of 2021 have been completed or until the financial accounts no longer considers the financial impact resulted from COVID-19 pandemic)

On a temporary basis, all local financial criteria with a minimum Financial Security amount higher than the equivalent of USD 20,000 will be adjusted, with a minimum Financial Security of USD 20,000 (or the equivalent in local currency) for all Applicants and Agents. In the event an Agent wishes take advantage of this option its RHC will be equivalent to the amount of financial security provided.

3.14 Failure to Provide a Financial Security

In case an Agent has been requested to provide a Financial Security and does not do so by the deadline, the Agent will incur a Risk Event of "Failure to Provide a Financial Security." As an immediate consequence, the Agent's authorisation to use the Cash and Credit Card payment methods will be restricted until IATA receives the requested Financial Security. The Agent will however be able to continue ticketing using the IATA EasyPay payment method. The Agent will have an additional 60 days to comply with the Financial Security request or to convert to the Standard Accreditation with No Cash Facility, if it so chooses.

Importantly, if an Agent's Ticketing System Provider/Global Distribution System is unable to restrict the Agent's access to the Cash and Card payment methods, then all Ticketing Authority will be withdrawn. As such capability is subject to change, the Agent should check with their TSP/GDS to confirm which would apply for each individual system.

3.15 Financial Security for Standard Agents with no Cash Facility

For Agents under the Standard Accreditation with no Cash Facility, a minimal Financial Security will be USD 5,000, if their overall ADM turnover through the BSP exceeds a defined quarterly threshold.

The Financial Security requirements for Standard Agents with no Cash Facility are included in Resolution 812, Section 5.10.

3.16 Fees and Charges

As noted in section 3.3, each Agent must pay an annual fee in order to continue to be IATA Accredited. Other than the mandatory annual fee, IATA is obliged to, at different occasions, charge an Agent an administrative fee.

The Passenger Agency Programme operates on a cost recovery basis. If IATA incurs costs outside normal operations, IATA will charge a fee. Details regarding applicable fees are covered in Resolution 812, Attachment 'H' and include but are not limited to the following:

- an administrative fee for being reinstated to the BSP following a Default,
- an administrative fee for failing to communicate an Agency change to IATA.

Important note: There is no fee to update your contact, address or ownership details with IATA but it is important that you inform us of the change on time.

CHAPTER 4 — IATA CUSTOMER PORTAL

4.1 Introduction

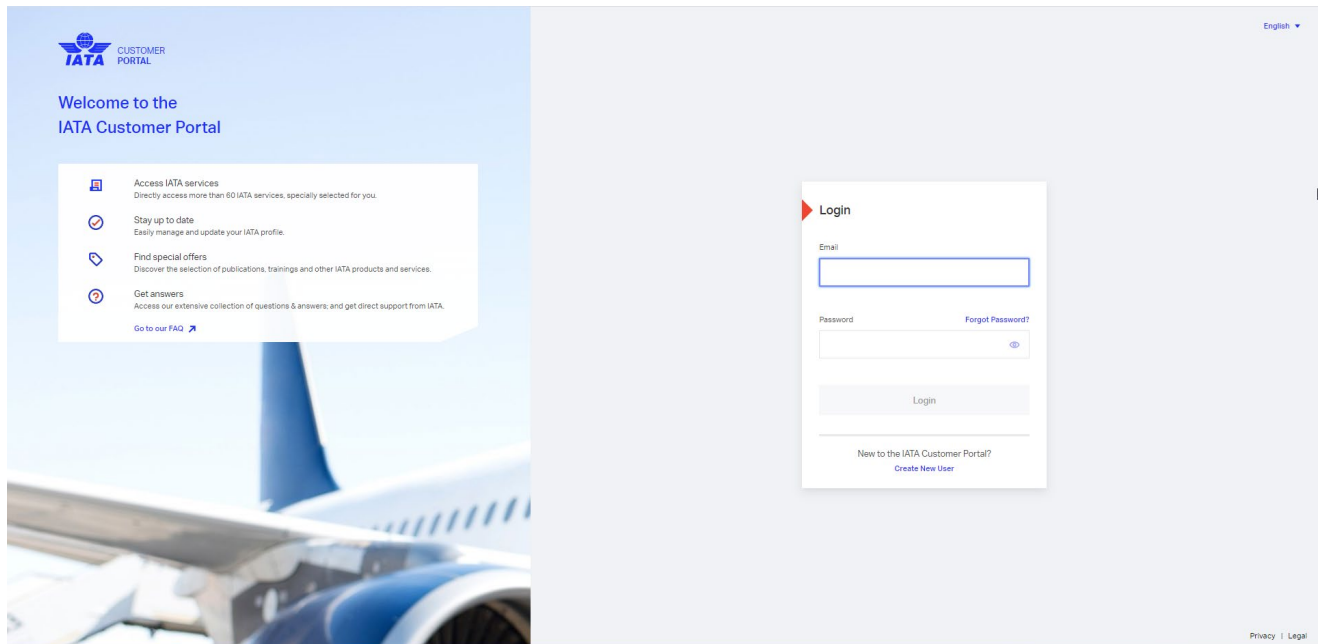
The IATA Customer Portal is the main channel of communication between IATA and all its customers, including Agents. Through the IATA Customer Portal Agents will have access to IATA on a 24/7 basis. Amongst other services, Agents can:

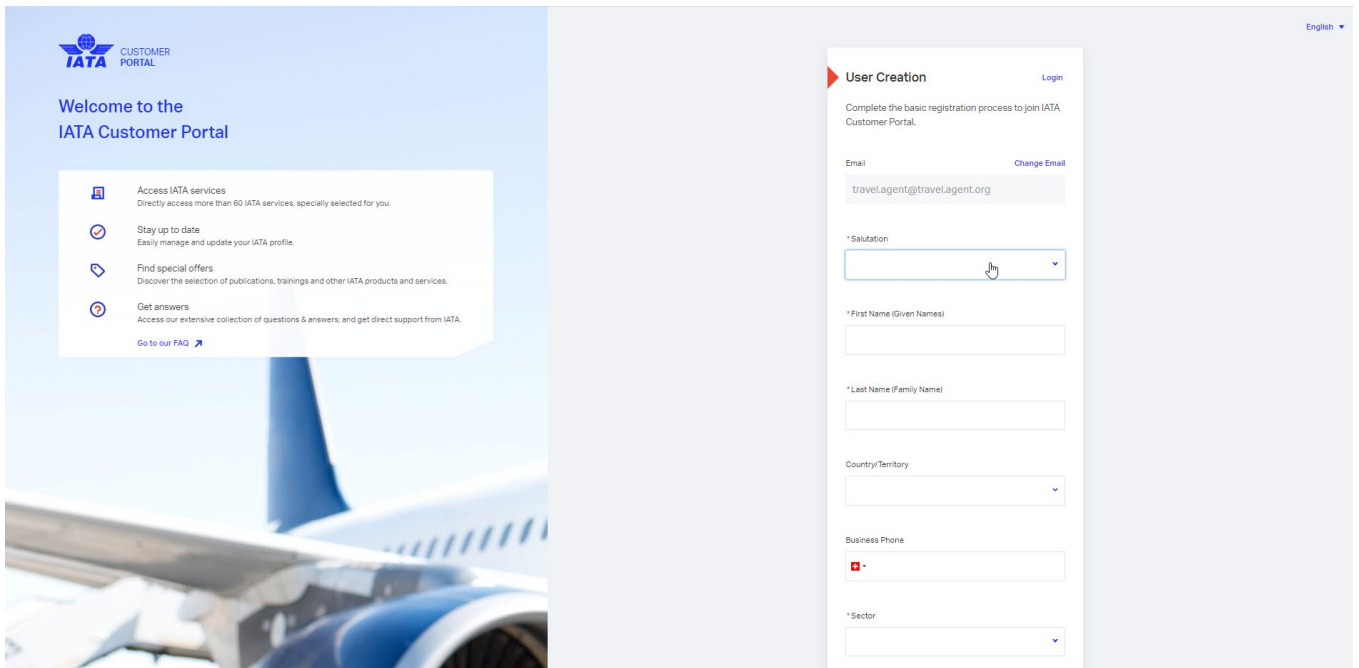
- Create an IATA profile
- Raise a query with IATA and follow-up
- Request access to portal services
- Personalized information and resources

The IATA Customer Portal can be accessed by clicking on this [link](#), where it will take you to the landing page shown on the next page, where:

- Registered users can log in using their existing credentials (Username and Password).

New users can click in the new user link and create a new profile for their agency by entering their email and filling in their user profile:

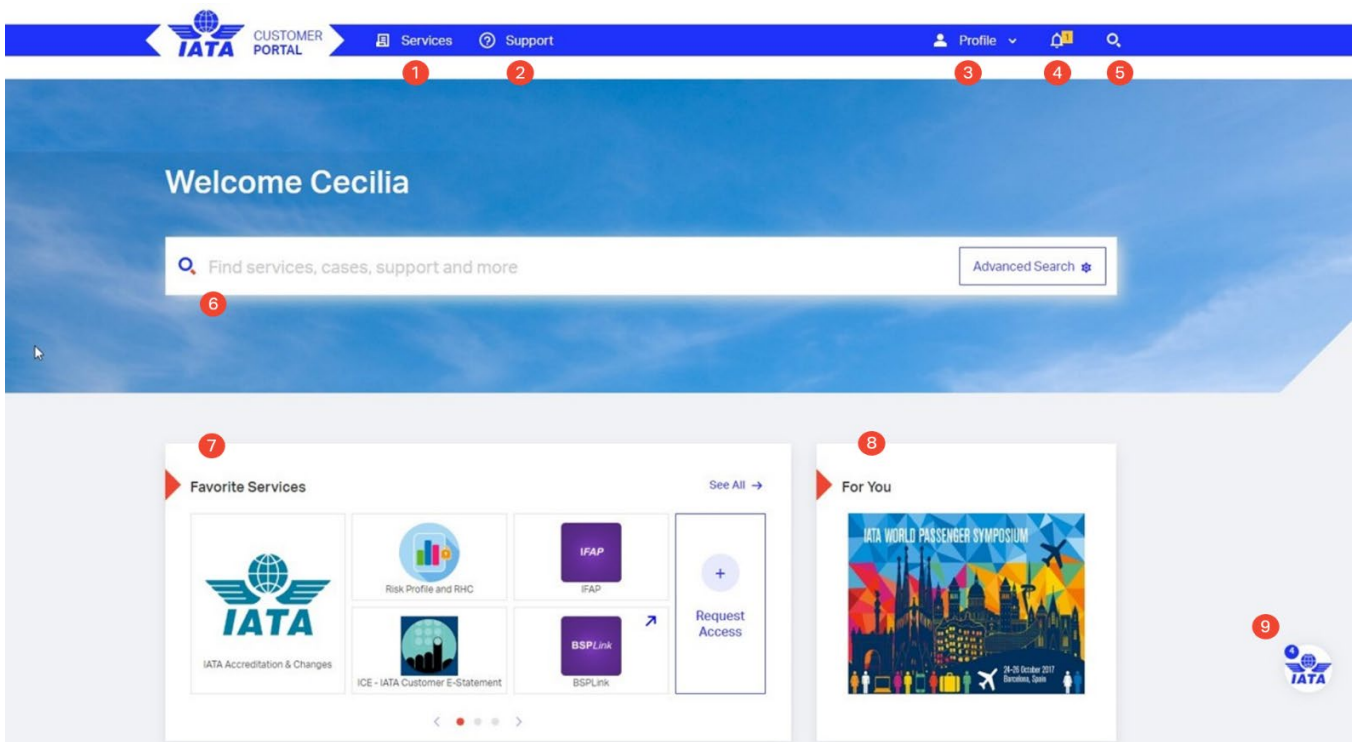


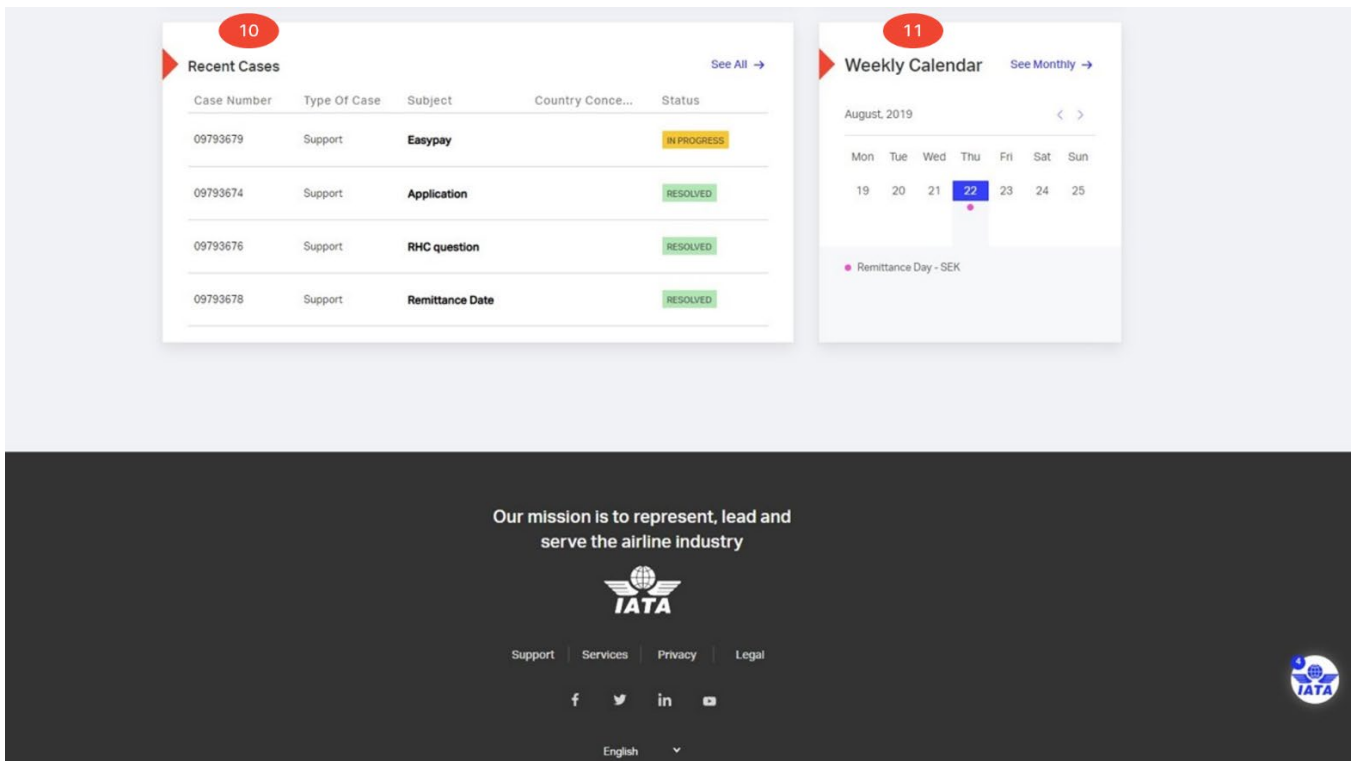


4.2 IATA Customer Portal Features

The IATA Customer Portal serves as a one-stop shop for our BSP customers, with the aim of providing our customers with an easy to use interface including all services in one web platform.

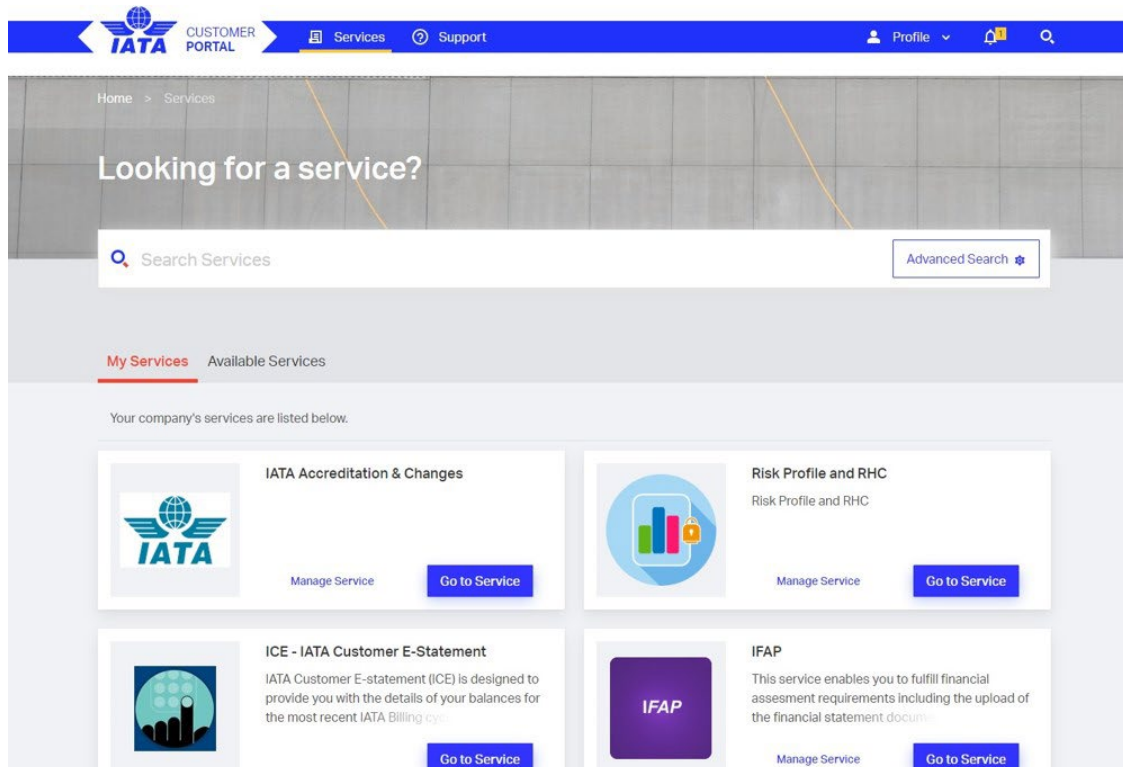
Below is an illustration of the Customer Portal home page, once an agent is logged onto the portal:



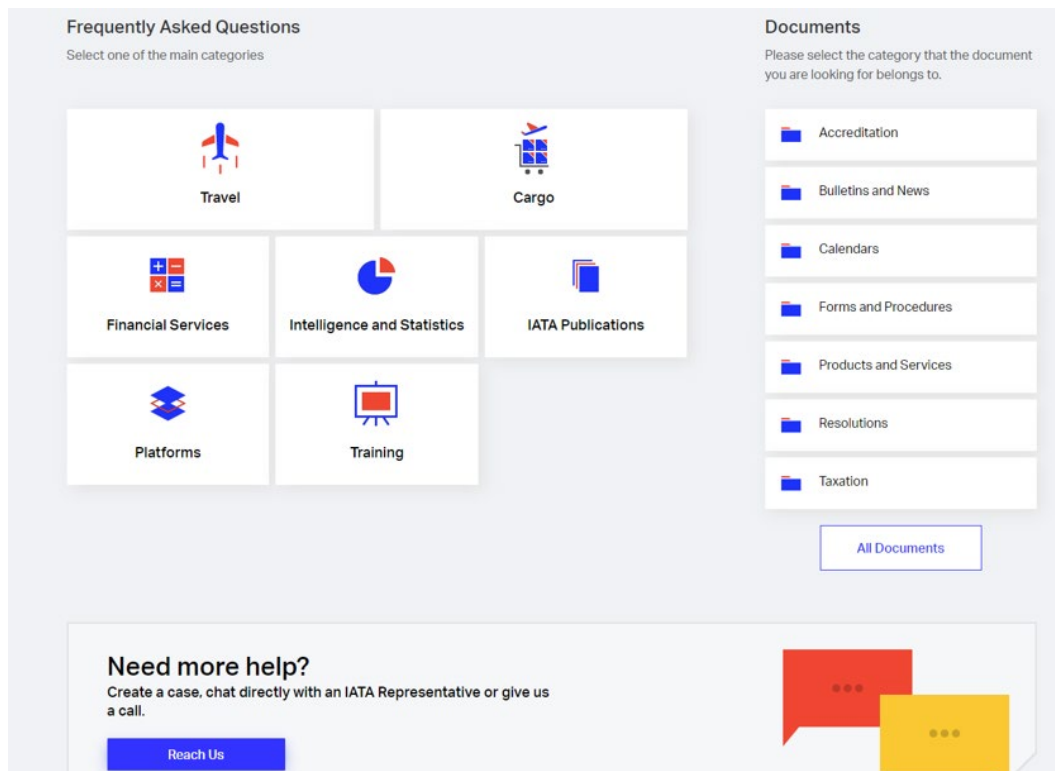


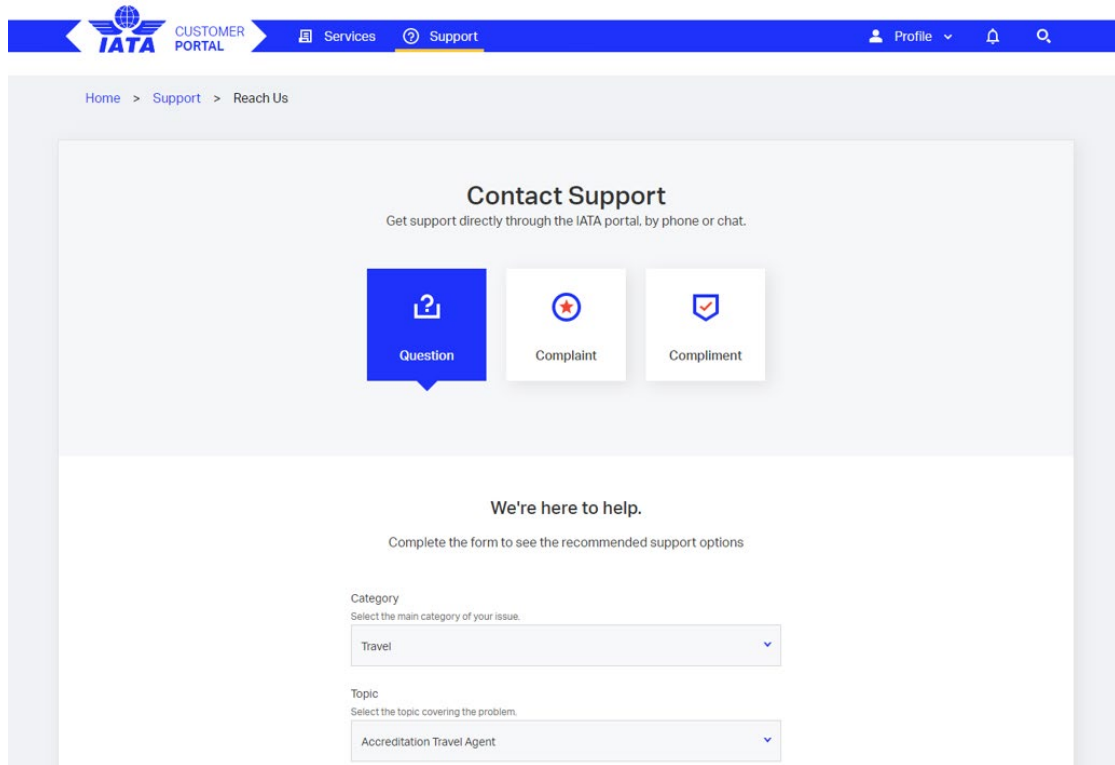
For the purpose of illustration, below are the main features of the Customer Portal (following the highlighted number in the homepage above):

1. **Services:** Provides access to a list of Portal services. "My Services" shows all services which user has access to. New services can also be requested from "Available Services" section.

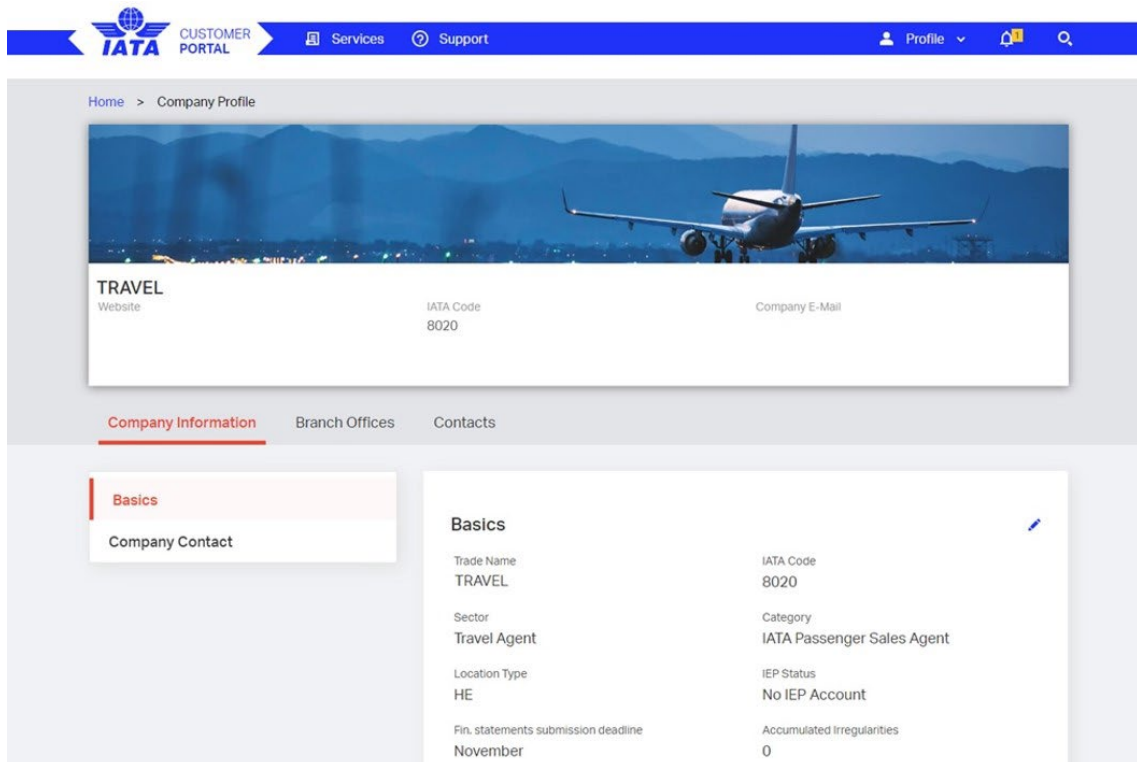


2. **Support:** This section provides easy access to a database of frequently asked questions from Travel Agents and answers to those questions. The FAQs also include a number of useful video tutorials. Some important documents like BSP Calendars are available here, under the “Documents” section.
3. The tab is also important for Agents to contact IATA. Using the “Reach Us” section, Agents are able to submit a question, complaint or even compliment the IATA Customer Service team.





4. **Profile:** This tab enables Agents to manage their Customer Portal profiles, users, accesses and the ongoing updates on the processing of those changes.



5. **Notifications:** Alerts on all items requiring attention the Agency. For administrators, it provides an overview of the administrative tasks related to your Agency's customer portal profile including: Users, Service requests, accesses etc.
6. **Advanced search:** This page is for detailed searching through the Customer Portal with filters.
7. **Quick search:** This feature is for searching quickly through Customer Portal and locating the item that user is looking for.
8. **Favourite Services:** Quick access to services platforms including Certificates, BSPlink, IATA Customer E-Statement (ICE).
9. **For you:** Recent news, updates and events from IATA are demonstrated in this section of the Customer Portal.
10. **Interactive Guiding tool:** Quick access to interactive guides on the new Customer Portal.
11. **Recent Cases:** This section of the portal includes an overview of all the Agency's cases with IATA. Further details for each case can be accessed by clicking on the case desired.
12. **Weekly Calendar:** Provides information about the upcoming Remittance dates.

4.3 IATA's Financial Assessment Portal (IFAP)

At the time of an Agent's Financial Review (see chapter 3), the request for financial statements will be sent to the financial assessment contact of each Agent with the applicable deadline information.

IATA has a portal (IFAP – IATA Financial Assessment Portal) where each Agent can upload their financial statements once the request has been received from IATA. IFAP can be accessed through the IATA Customer Portal by clicking on the link under "My Services".


Please note only the contact identified as the "Financial Assessment Contact" for the Agent will have access to this service. To verify who is currently set-up as the Financial Assessment Contact for your agency, please access your Company information on the Customer Portal.

Step by step process for uploading financial statements to IFAP:

- [ENGLISH](#)
- [SPANISH](#)
- [FRENCH](#)

FAQ

1. [How can I know who is the financial assessment contact for my company?](#)
This information is available on the Customer Portal, and your Agency's portal administrator can update the IFAP contact directly.

Contact Type

2. [How will my company be notified if the financial assessment contact is on leave during the time of the request for financial statements?](#)
The Agent's Portal Administrator can also see the notification request directly in the Customer Portal.
3. [What happens if my company misses the deadline for upload of financial statements?](#)
If your Agency misses the original deadline for submitting financial statements, this will be registered as a Risk Event in your Agency's Risk History (see chapter 3). Your Agency will be given an additional 30 days to comply. If after 30 days, the requested financial statements are still not provided, the Cash Payment Method

will be restricted if no Financial Security is on hand. If a Financial Security is on hand, the Agency's Cash Conditions (including RHC) will be adjusted.

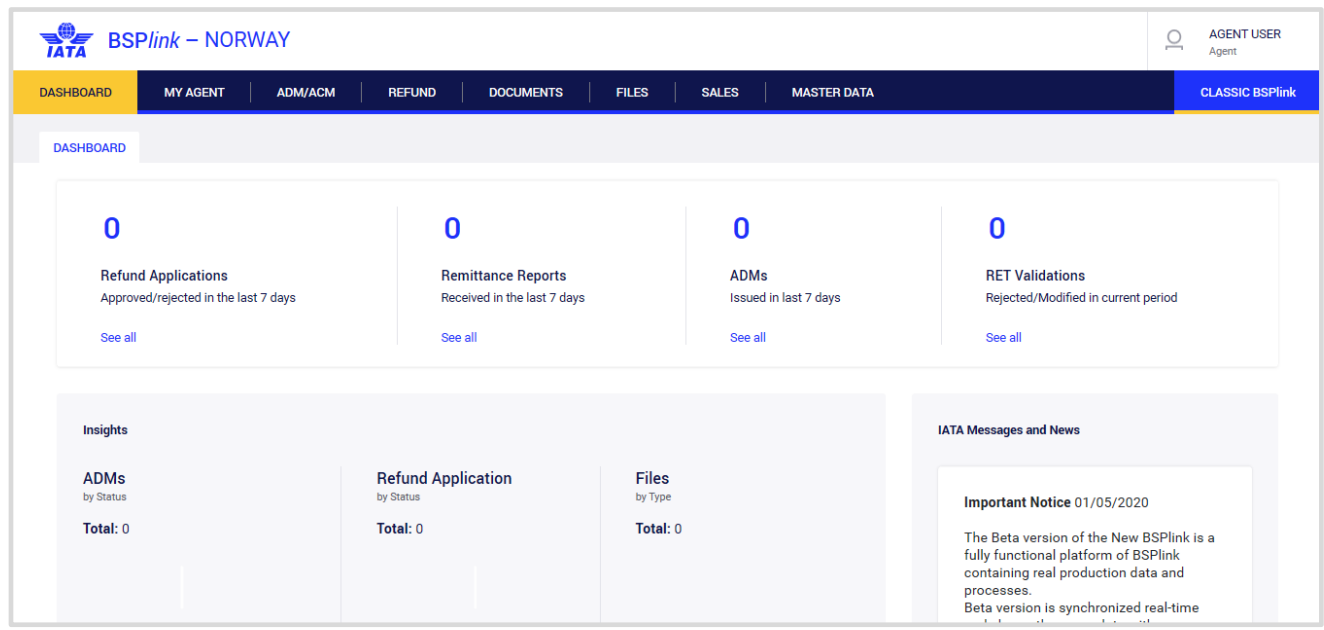
4. [What can I do if I do not agree with the results of my financial review?](#)

First of all, please keep in mind that the financial review is conducted in accordance with the Local Financial Criteria of your country. If you have made sure that on the basis of the Local Financial Criteria and the financial statements of your company, the results are incorrect, you should contact IATA via the Customer Portal and explain why you disagree with the results.

CHAPTER 5 — BSPlink

5.1 What is BSPlink?

BSPlink is a web-based platform that enables the exchange of information between BSP participants. It is the main interface for Agents and Airlines to access data related to their BSP activity.



BSPlink – NORWAY

AGENT USER Agent

DASHBOARD MY AGENT ADM/ACM REFUND DOCUMENTS FILES SALES MASTER DATA CLASSIC BSPlink

DASHBOARD

0
Refund Applications
Approved/rejected in the last 7 days
[See all](#)

0
Remittance Reports
Received in the last 7 days
[See all](#)

0
ADMs
Issued in last 7 days
[See all](#)

0
RET Validations
Rejected/Modified in current period
[See all](#)

Insights

ADMs
by Status
Total: 0

Refund Application
by Status
Total: 0

Files
by Type
Total: 0

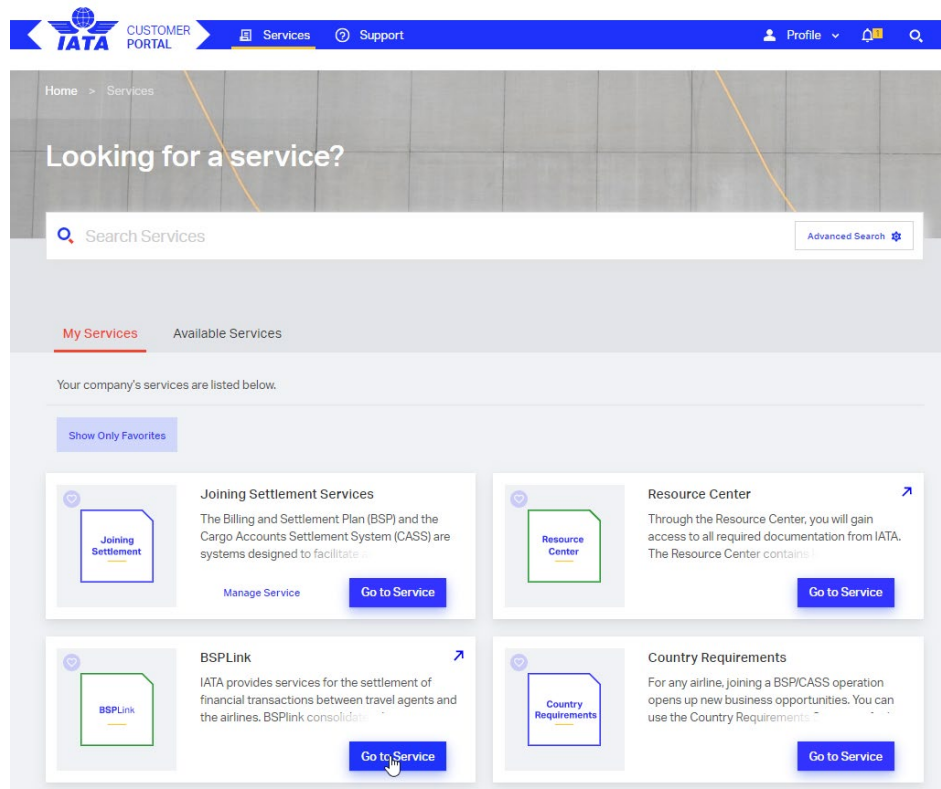
IATA Messages and News

Important Notice 01/05/2020

The Beta version of the New BSPlink is a fully functional platform of BSPlink containing real production data and processes.
Beta version is synchronized real-time

5.2 Accessing BSPlink

BSPlink is accessible directly through the IATA Customer Portal under my services tab.



IATA CUSTOMER PORTAL Services Support Profile

Home > Services

Looking for a service?

Search Services [Advanced Search](#)

My Services Available Services

Your company's services are listed below.

[Show Only Favorites](#)

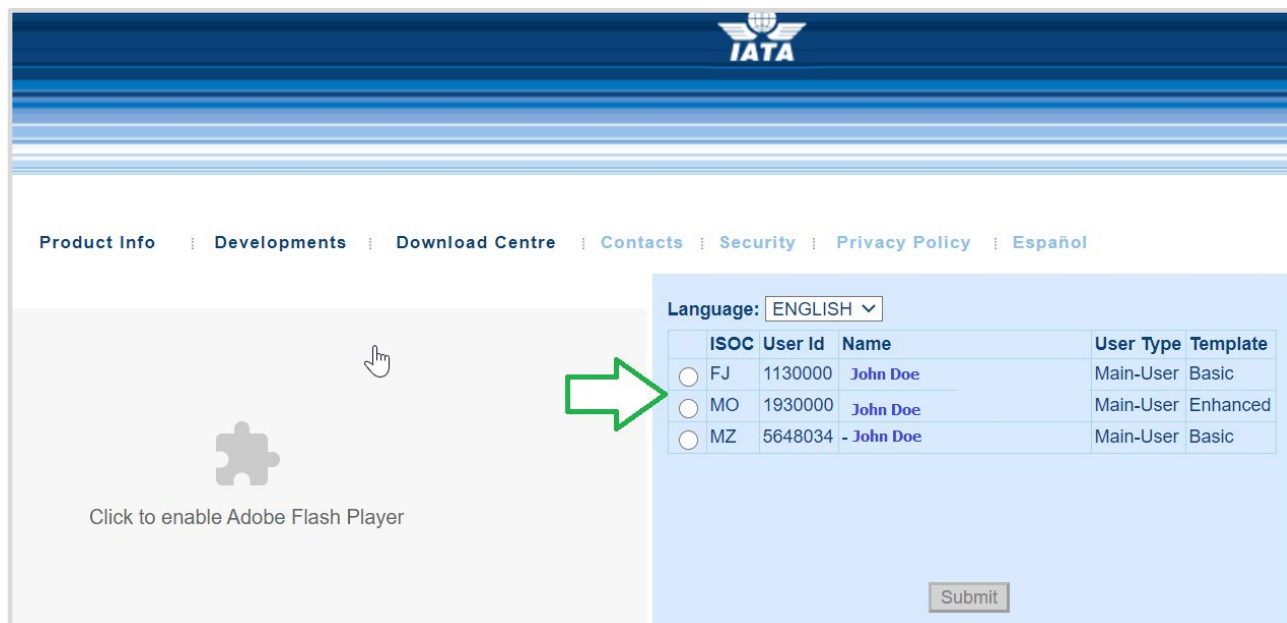
Joining Settlement Services
The Billing and Settlement Plan (BSP) and the Cargo Accounts Settlement System (CASS) are systems designed to facilitate...
[Manage Service](#) [Go to Service](#)

Resource Center
Through the Resource Center, you will gain access to all required documentation from IATA. The Resource Center contains...
[Go to Service](#)

BSPlink
IATA provides services for the settlement of financial transactions between travel agents and the airlines. BSPlink consolidates...
[Go to Service](#)

Country Requirements
For any airline, joining a BSP/CASS operation opens up new business opportunities. You can use the Country Requirements...
[Go to Service](#)

If you have more than one account, you will get the below screen with the options to choose which access you want to use and then get access to the above screen:



ISOC	User Id	Name	User Type	Template
<input type="radio"/> FJ	1130000	John Doe	Main-User	Basic
<input type="radio"/> MO	1930000	John Doe	Main-User	Enhanced
<input type="radio"/> MZ	5648034	John Doe	Main-User	Basic

5.3 Main features of BSPlink

Some of the main features of BSPlink are:

- Access to BSP Billing Reports and Statistics
- Access to ADMs and ACMs including dispute functionality
- Ticketing Authority Management (by Airlines)
- Refund Applications
- Access to IATA and Airline Communications

5.4 BSPlink users

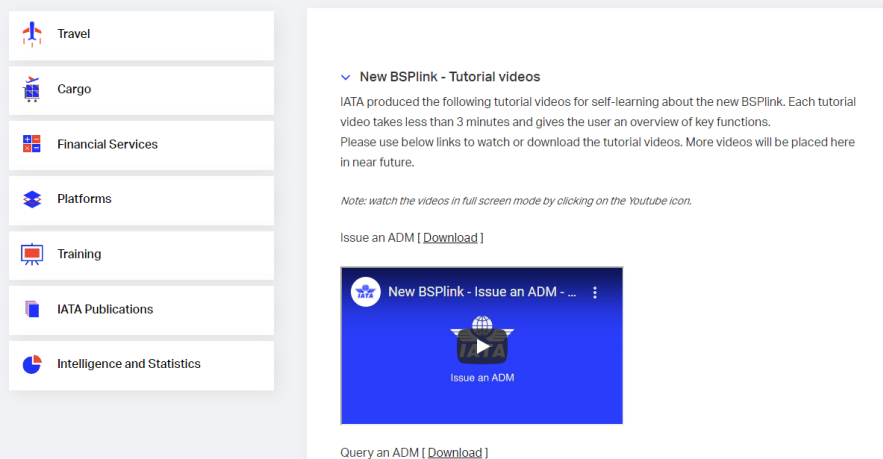
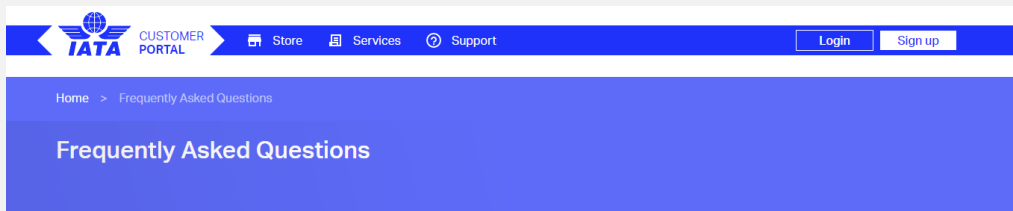
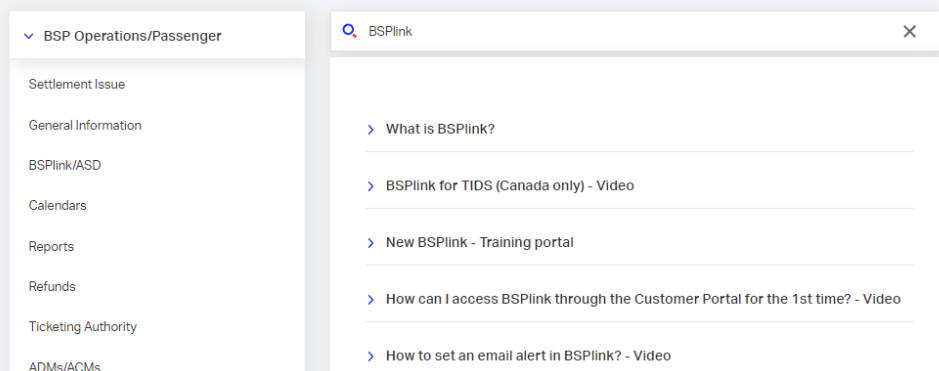
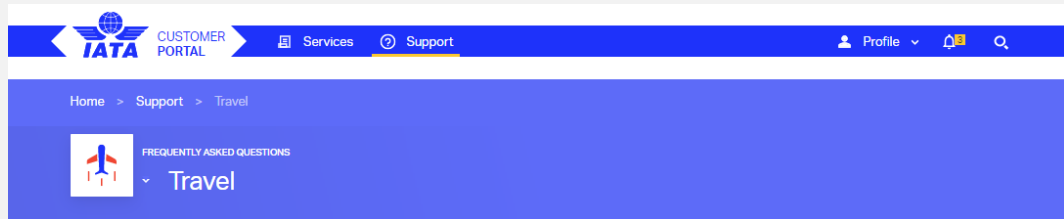
All Agents in the BSP are assigned a main BSPlink user at the time of accreditation. This main user can then create and manage additional sub-users, at a charge, including administering access rights to the various BSPlink features.

Note: BSPlink service is offered in three versions, Efficient, Streamlined and Lean. Efficient access provides the user with the minimal, essential features of BSPlink, whereas Streamlined and Lean type of access offers extended value-added tools and features. Streamlined functionalities include online reports, document enquiry, and ticketing authority query, while the Lean provides consolidated data view and access to all BSP countries and branches, additional dashboards and data records for up to 2 years.

To find out the cost of Streamlined and Lean access or the fees for additional sub-users, please contact us via the Customer Portal.

1. Are there any Resources available on how to use BSPlink?

- Through the Customer Portal, BSPlink reference material, including [video guides](#), are available under the Platform icon in FAQs section of the Support section.



- The full BSPlink Manual for Agents can be found [here](#).
- Training Portal environment with dummy data that can be used to get accustomed to the new BSPlink, can be found [here](#).
- In addition, IATA also offers e-learning and classroom training on BSPlink. For more details, please visit [IATA's training portal](#).

CHAPTER 6 — ELECTRONIC TICKETING

6.1 Introduction

Once accredited, Agents may issue Electronic Tickets (ETs) and Electronic Miscellaneous Documents (EMDs) via their Ticketing System Providers/Global Distribution Systems (TSP/GDS), which are then reported through the BSP. In addition, some BSP Airlines report transactions issued through alternative distribution channels, such as their online portals, through the BSP. The provisions governing electronic ticketing are included in section 8 of Resolution 812, as well as Passenger Services Conference Resolutions 722g and 725g.

Electronic Ticketing is a method to record the sale of passenger transportation without issuance of a paper value ticket. As evidence of their journey, passengers must be issued with a passenger itinerary receipt together with the mandatory Ticket Notices.

6.2 What is Electronic Ticketing Authority?

In order to issue tickets on a selected Airline, the Airline must first assign ticketing authority to the Agent via BSPlink.

Note, each Airline decides which Accredited Agents to assign ticketing authority to, i.e. which Accredited Agents are allowed to distribute its stock, per its commercial policy.

6.3 How do I select the validating carrier on a ticket?

The selection of validating carrier is governed by Resolution 852.

6.4 Commissions

Each Airline defines its own commercial policy on commissions. The provisions governing Airline remunerations is defined in Resolution 812 Section 9.

Any commissions processed through the BSP regardless of the ticket Payment Method are netted from the "Cash" amount due by the Agent on Remittance day.

If the Agent has no Cash sales for the period in question, e.g. an agent under Standard Accreditation with no Cash facility, then the Agent will receive the amount from IATA. To facilitate receipt of funds, the Agent should ensure that IATA has up-to-date banking details.

6.5 Electronic Ticket Notices / Conditions of Contract

When issuing electronic tickets, Agents must provide their customers with a copy of the "Conditions of Contract and Other Important Notices", as set out in Resolution 724 of the Passenger Services Conference Resolutions Manual. This document sets out the liability of air carriers for death or bodily injury, for loss of or damage to baggage, and for delay. It also defines the passenger rights and obligations with regards to denied boarding, baggage, check-in times and the transport of dangerous goods.

This notice can be downloaded here: www.iatatravelcentre.com/e-ticket-notice/General/English/

6.6 Electronic Ticket Records

Agents must store records of all Electronic Tickets issued through the BSP for a minimum of two years.



1. What is the difference between Electronic Ticketing Authority and Airline Appointment?

Airline appointment allows an Agent to represent itself as an authorized seller (representative) of the Airline. Electronic Ticketing Authority authorises an Agent to issue tickets on behalf of the Airline through the BSP.

2. How long do I have to void a ticket?

Tickets can be voided by Agents in their TSP/GDS within the same day as they are issued (i.e. until 24.00 hours/12AM).

CHAPTER 7 — REFUNDS

7.1 General

Through the BSP, an Agent may process refunds of electronic tickets that it has previously issued and which have been reported through the BSP, subject to the respective Airline's permission. An Agent may not refund transactions issued by another Agent.

In all cases, the Agent must follow the Airline's instructions and/or the applicable refund policy.

7.2 Refunds and the applicable form of payment

When processing a Refund, the Agent must ensure to use the same form of payment as on the original ticket. E.g. If a ticket was issued with a Cash Payment Method, the refund must also be issued with a Cash Payment Method. In case of Card transactions, the Agent must further ensure to use the same Card as on the original ticket.

7.3 How do I process Refunds?

An Agent may process refunds either through its GDS' refund functionality or, subject to Airline availability, using the BSPlink Refund Application.

When using its GDS refund functionality, the Agent should use the same GDS/TSP in which the ticket was issued.

7.4 BSPlink Refund Applications

The BSPlink Refund Application functionality allows Agents to request the Refund of an electronic ticket via BSPlink. Once a Refund Application is raised in BSPlink, the Airline will be able to review the request and either approve, amend and approve, or reject the Refund Application.

This functionality is particularly useful in case the Agent has any doubts as to how to calculate a specific Refund or in the event that a Refund could not be processed through the Agent's GDS.

Each Airline can, on a market basis, determine whether or not to enable the Refund Application functionality. If an Airline has not enabled this functionality, and the Agent is unable to process the refund directly in BSPlink, the Agent should contact the Airline directly to request the refund.

7.5 Commission on Refunds

In case of a Refund, any commission claimed on the original transaction, unless otherwise specified by the carrier, is owed by the Agent back to the issuing airline. On the BSP Billing Reports, any commission amount shown on a refund transaction represents an amount due to the BSP.



1. How do I calculate a Refund?

In case of doubt, please contact the airline for guidance. Alternately, the Agent may use the BSPlink Refund Application, whereby the Airline may amend the refund amounts.

2. Where can I find information on refundable/non-refundable taxes?

Please contact the airline in question for clarification on any refundable and non-refundable taxes.

CHAPTER 8 — CUSTOMER CARD TRANSACTIONS

8.1 Introduction

A BSP Card transaction is a transaction issued on the Customer's Payment Card (e.g. a debit or credit card) which is processed against the merchant card acceptance agreement of the airline. In such cases, the airline receives payment for the ticket directly from its card acquirer. If a Customer's Card is processed on the Agent's own merchant agreement, it will not be reported to the BSP as a Card transaction and is out of scope of this section.

The provisions governing the issuance of a BSP Card transaction using a Customer Card (CC) sales are set out in Resolution 890. Each Agent is responsible for complying with the Resolutions prior to issuing any transactions with this form of payment or any other.

Note: In a limited number of BSPs, Card (CC) is not available as a Payment Method due to local market restrictions.

8.2 Authorisation to use the Customer Card Payment Method

To be allowed to issue tickets with the Customer Card Payment Method, the Agent must comply with the conditions established in Resolution 812 and Resolution 890, including PCI DSS Compliance.

If an Agent does not have permission to use the Customer Card Payment Method and would like to obtain this, the Agent should contact IATA through the Customer Portal. Authorisation will be granted once all applicable requirements are met.

8.3 Airline Acceptance

Airlines individually define their Card acceptance policy in a given market, including whether to accept Card as a form of payment and which Card brands may be accepted on their behalf by an Agent. As a first step and, before issuing a ticket with Card as a form of payment, the Agent should verify the Airline's card acceptance policy.

If the Airline does not accept the Card brand in question and has no merchant agreement in place to process the transaction, the Airline will not receive payment. As a result, such a scenario will likely result in an ADM to the Agent. Please refer to chapter 11.

8.4 Card Chargebacks

In order to protect against card chargebacks, the Agent should ensure to follow the provisions of Resolution 890 (Resolution 890x in the event of an NDC transactions). If not, the Agent will be fully liable for any ADM that may arise, in accordance with the applicable resolution.

For any non-'face-to-face' card transactions (sometimes referred to as 'card and cardholder not present' transactions), Resolution 890 establishes that Agents will be fully liable in case of chargebacks. Measures such as obtaining an approval code at the time of sale or a scanned copy of the card and ID of the buyer are both insufficient to guarantee a complete protection against fraud or to remedy a chargeback.

Before accepting non-'face-to-face' payments, Agents should assess whether they are willing to accept the potential risk of card fraud and if they are able to prevent it to the best of their ability.

8.5 Payment Card Industry Data Security Standards (PCI DSS)

One of the conditions for authorisation to use the Customer Card Payment Method in the BSP is to comply with the Payment Card Industry's Data Security Standards.

What is PCI DSS?

The Payment Card Industry, comprised of American Express, Discover Financial Services, JCB International, MasterCard Inc., and Visa Inc., have established a common, global set of data security standards intended to protect confidential payment card information against theft.

As a result, all entities that store, process and transmit payment card data are required to adhere to these PCI data security standards. PCI DSS are the minimum technical and operational conditions expected to maintain payment card security.

What does PCI DSS Compliance mean for Agents?

Failure to comply with PCI DSS may result in significant financial liabilities for merchants. Any Agent that accepts card transactions against its own merchant agreement or issues BSP card transactions falls under the PCI DSS Compliance obligations.

The requirement to comply with PCI DSS requirements is established under Resolution 812 section 2.6.3, Resolution 890 and section 7, and Resolution 890x section 2.1.8. IATA will monitor compliance, and any failure will result in the issuance of a Risk Event for False or inaccurate PCI DSS declaration, in accordance with Resolution 812 Section 3.

8.6 Card Acceptance Procedures and Best Practices

When accepting Customer Cards on behalf of BSP Airlines, Agents must ensure to:

- Check whether the Airline accepts Card as a form of payment, including the Card brand in question (e.g. Visa, MasterCard, American Express, UATP...).
- Validate the expiration date of the customer card and ensure that it is correctly entered in the applicable TSP/GDS field.
- Verify the identity of the customer, including obtaining the "Card Verification Value". This number should be included in the card authorisation request.
- Important Note: Agents must never store or write down the Card Verification Value (CVV) associated to a Customer Card. 'Lodged' cards whose details are stored at the Agent never include a CVV, given that its storage is absolutely prohibited by every single card scheme.
- Obtain an approval code authorizing the amount of the transaction from the Card Company and ensure that this code is correctly included in the applicable TSP/GDS field during ticket issuance.

Important Note: The authorization approval code must be obtained exclusively through the TSP/GDS by way of the authorization request that it creates on behalf of the Agent.

- When relevant, authenticate the cardholder with the 3D Secure protocol and provide the authentication result aside the rest of the card data to the TSP/GDS.

Further resources for the Travel Agent to minimize its exposure to card fraud when conducting a BSP card transaction can be found [here](#), including the 'Card Chargeback Guidelines (ADM prevention)'.



- For most Card brands, the CVV2 is a 3-digit number found on the reverse of the card.
- For AX cards, it is referred to as the CID, and is a 4-digit number located on the front of the card.



1. Will a scanned & emailed copy of a credit card protect against a chargeback or card fraud?

No, the Card companies will not accept this as sufficient evidence to remedy a chargeback, and the Agent will be fully responsible for any ADMs that may arise.

2. How do I become PCI DSS certified?

The PCI Security Standards Council provides valuable resources to assist entities understand their PCI DSS requirements, including how to become certified. For more details please visit:

www.pcisecuritystandards.org

3. Is PCI DSS certification required from all Agents?

- The Payment Card Industry mandates that all entities handling payment cards must comply with the Payment Card Industry's Data Security Standards. Any Certification requirements will depend on the transaction volumes handled by the entity for each Card type. (For more information, please visit the PCI Security Standards Council website above.)
- In consequence, PCI DSS Compliance is a requirement if an Agent wishes to obtain and maintain ~~its~~ permission to use the Card payment method.

4. Will IATA check my PCI DSS certification?

IATA will verify the PCI DSS compliance of any Agent allowed to use the Card payment method.

5. Where can I find more information on PCI DSS and my requirements as an accredited agent?

Please visit IATA's website at: www.iata.org/services/finance/Pages/pci-dss.aspx

CHAPTER 9 — IATA EASYPAY

9.1 What is IATA EasyPay?

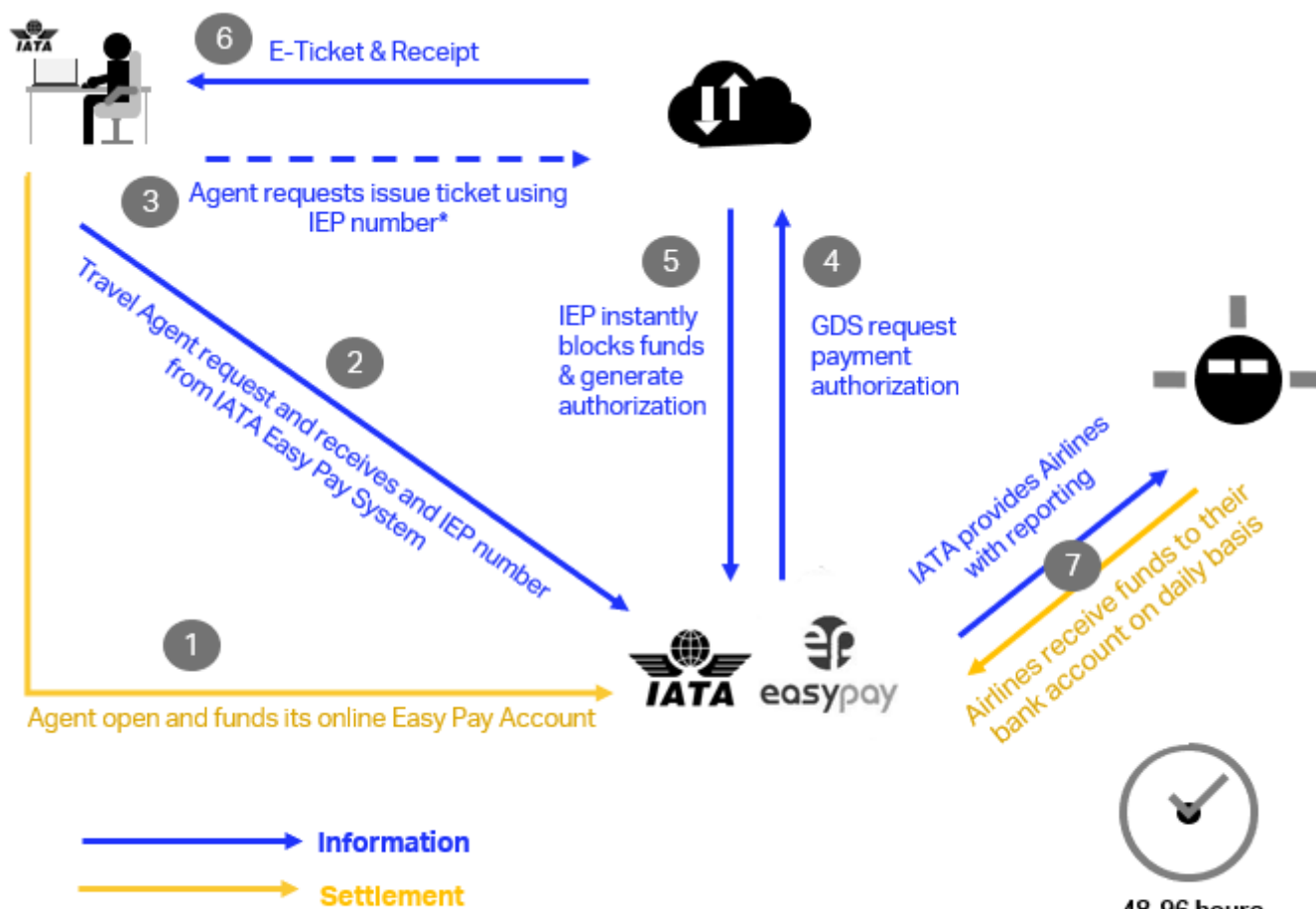
IATA EasyPay is an optional pay-as-you-go payment solution provided by IATA to enable the secure issuance and related payment of Electronic Tickets through the BSP. Amounts owing from an Agent are 'blocked' at the time of ticket issuance in the Agent's respective IATA EasyPay account. Before issuing a transaction, the Agent should verify that the validating carrier accepts EasyPay as a form of payment.

Subsequently, funds are received from the IATA EasyPay System by the BSP and then settled by IATA to the applicable BSP Airlines, in accordance with the provisions of Resolutions 812 and 850.

9.2 How does IATA EasyPay work?

In the majority of BSP markets, IATA EasyPay works on an e-Wallet model. Please refer to the local procedures for country specific details.

- To begin using IATA EasyPay, an Agent must first open an IATA EasyPay Account online (i.e. e-Wallet).
- Once the Account (e-Wallet) is open, the Agent is able to begin funding its account.
- The Agent will also be able to request IATA EasyPay numbers from the IATA EasyPay system which are entered in the GDS at the time of ticket issuance. The Agent can choose whether to generate a one-time use IATA EasyPay number or a multi-use number which is valid for three months.
- If the Agent selects IATA EasyPay as the form of payment for ticket issuance, the Agent will enter the IATA EasyPay number obtained from the system. The GDS will request an authorization.
- If there are sufficient funds available in the Agent's IATA EasyPay account, the IATA EasyPay system will issue an authorisation and in real-time block the amount in the Agent's account. Once blocked, the related funds can no longer be used for other purposes.
- If authorisation is received, then the ticket can be issued with IATA EasyPay as the form of payment.
- The transaction will then be reported by the GDS to IATA Data Processing Center as per usual on the daily ticketing files (RETs).
- IATA EasyPay amounts owing to airlines will be transferred daily from the IATA EasyPay provider to IATA's Clearing Bank. IATA will in turn settle all amounts owing to the related airlines.
- Both Agents and Airlines will receive their BSP Billing Reports with IATA EasyPay transactions. To facilitate reconciliation, IATA EasyPay transactions will be identified by the distinct form of payment code "EP". The IATA EasyPay system will also offer reconciliation reports for Agent reference.

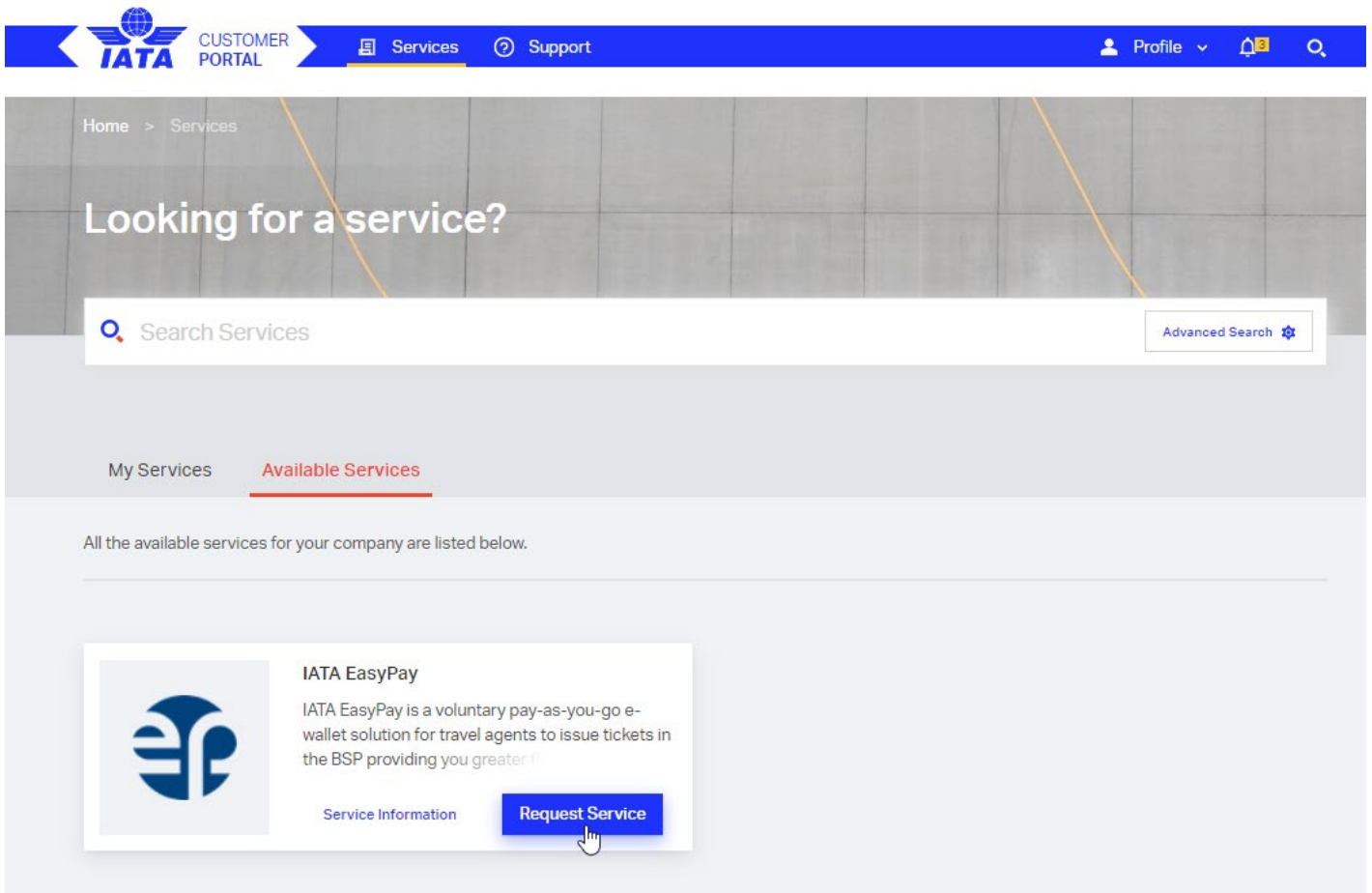


*Issue Ticket: This covers e-Ticket and Electronic Miscellaneous Documents (EMD)

** All outputs are included in the current DPC Reporting

9.3 IATA EasyPay Account Opening

IATA Agents can open an IATA EasyPay Account online by following the link to the IATA EasyPay service available on the IATA Customer Portal.



Agents can open multiple IATA EasyPay sub-wallets in a BSP, but only one Master Account can exist per Accredited Agent. In addition, an IATA EasyPay Account can only be used to issue tickets in the applicable BSP market in which the account was opened, and in the currency of the applicable BSP.

Once an IATA EasyPay Account is open, the Agent will be able to fund its account. There are no minimum amounts that the Agent must keep in the IATA EasyPay Account. In addition, there are no fees to maintain the account open.

9.4 IATA EasyPay Account Closing

An Agent is also able to close its Account(s) at any time, so long as there are no funds remaining in the account.

In case of refunds, amounts must be processed to the same IATA EasyPay account used for payment of the original ticket. Prior to closing an IATA EasyPay account, an Agent should consider whether any refunds to the account in question may be required.

9.5 Account Funding & Account Withdrawal

Agents can fund their IATA EasyPay accounts via bank transfer. However, depending on the market, additional funding options may be available.

Except for amounts blocked for tickets, any funds in the IATA EasyPay account belong to the Agent and can also be withdrawn at any time.

9.6 Refunds

IATA EasyPay transactions can be refunded as per usual. At the time of refund issuance, the Agent must enter the same IATA EasyPay number as was used during ticket issuance. The refund amount will be remitted back to the Agent in the same IATA EasyPay account used at the time of ticket issuance.

9.7 Voiding

IATA EasyPay transactions can be voided within the same day like other BSP transactions. Voided amounts will be unblocked within the Agent's account. If the Agent's TSP/GDS offers Reversed Authorisation messaging, the amount will be unblocked in real-time.



1. What happens if there are insufficient funds available in the IATA EasyPay account at the time of ticket issuance?

If the Agent has insufficient funds available at the time of ticket issuance, then the transaction cannot be issued. The Agent can either use an alternate form of payment available or top-up its IATA EasyPay account.

2. Once I load funds into the IATA EasyPay account, can I withdraw them?

Yes, as long as the funds are not blocked against a ticket they can be withdrawn.

3. Once I open an IATA EasyPay account, do I need to maintain a minimum balance?

No, there is no minimum amount that must be kept in the IATA EasyPay account.

4. Do IATA EasyPay transactions count against my Remittance Holding Capacity?

IATA EasyPay transactions are not included in the Remittance Holding Capacity calculation as the funds are secured at the time of issuance.

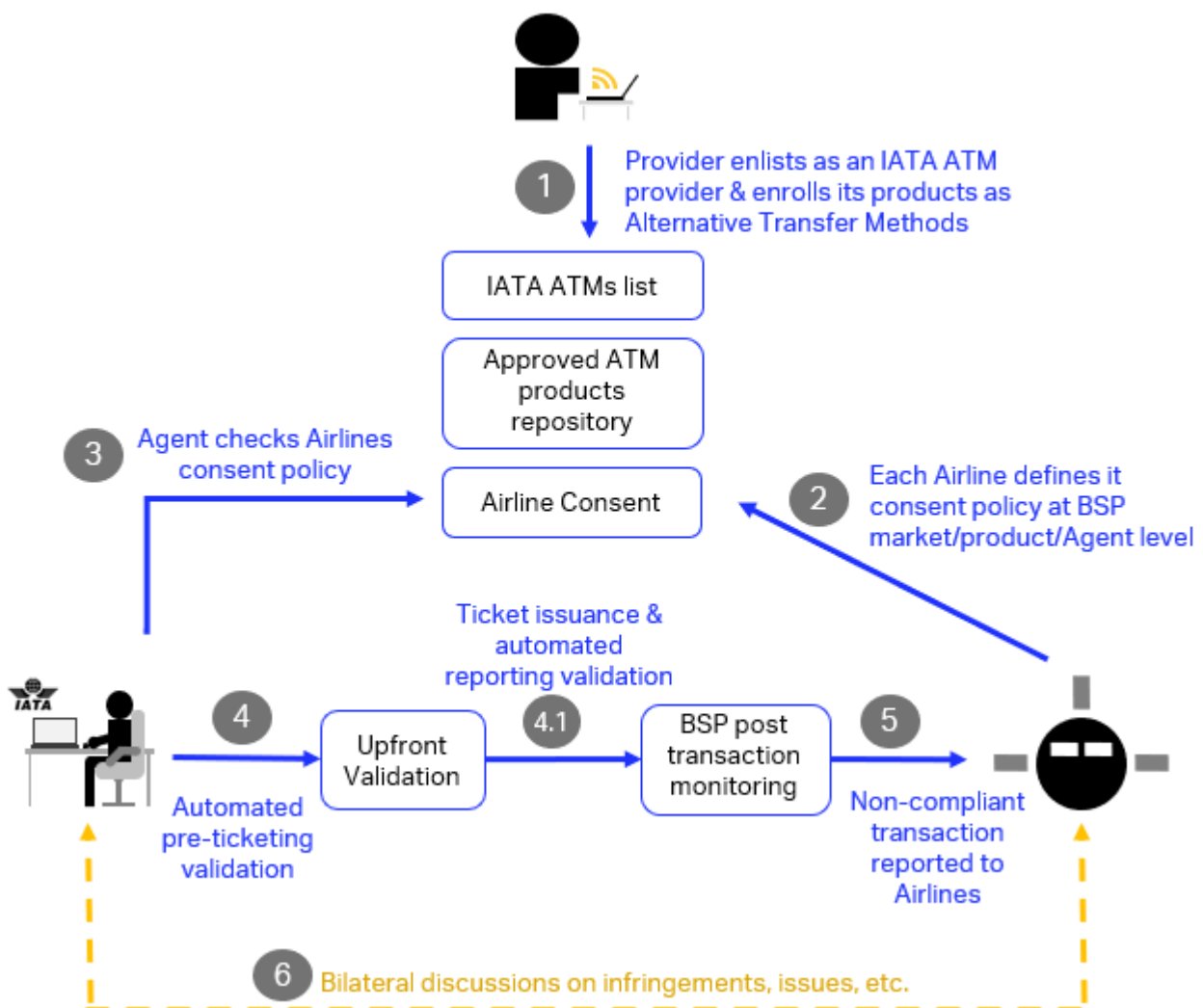
CHAPTER 10 — ALTERNATIVE TRANSFER METHODS

10.1 What are Alternative Transfer Methods?

Agents can use Alternative Transfer Methods to remit monies held in trust to Airlines, provided that the Airlines have given their individual consent for the respective product prior to ticket issuance.

Alternative Transfer Methods include physical cards, virtual cards and/or account numbers issued in the name of the Agent, any Person permitted to act on behalf of the Agent, or one of the Agent's contracted suppliers..

10.2 How do Alternative Transfer Methods work?



Features are subject to market specific readiness.

1. Providers (e.g. issuers of Agent's VANs) enroll their product(s) with IATA as an Alternative Transfer Method by providing the required product information. Agents can also enroll their own Cards as Alternative Transfer Methods.
2. Based on the product information, each Airline provides its individual consent (or not) for each Alternative Transfer Method.
3. Agents check whether they have the Airline's consent.
4. There is a pre-ticketing upfront validation through the GDS, whereby the Airline consent is checked before the ticket is issued;

All reported BSP transactions are monitored in order to detect potentially non-compliant transactions.

5. Potentially non-compliant transactions that are detected are reported to each Airline.
6. Each Airline is responsible:
 - o For any follow-up with Agents on a bilateral basis in case of potential infringement;
 - o If there is a pattern of abuse that cannot be resolved on a bilateral basis, an arbitrating party (Travel Agency Commissioner) will investigate and decide on appropriate consequences as per Resolution 812 section 6.7.



1. Will I be notified of new products enrolled in the database?

IATA will communicate to the Airlines and to Agents the list of providers and products enrolled per BSP country.

2. What happens if the product I want to use is not in the database?

Contact your payment service provider and direct it to IATA so that the provider can enrol the product with IATA.

3. How can I use my own Card?

Enrol your Card through BSPlink, and consult which airline provided their consent for you to use your agency to use its own Card; IATA will inform each BSP market when this functionality is introduced.

4. Am I able to use a product without Airline consent?

No, Agents will be able to use Alternative Transfer Methods products only for those Airlines that have previously given their individual consent.

CHAPTER 11 — AGENCY DEBIT/CREDIT MEMOS AND OTHER ADJUSTMENTS

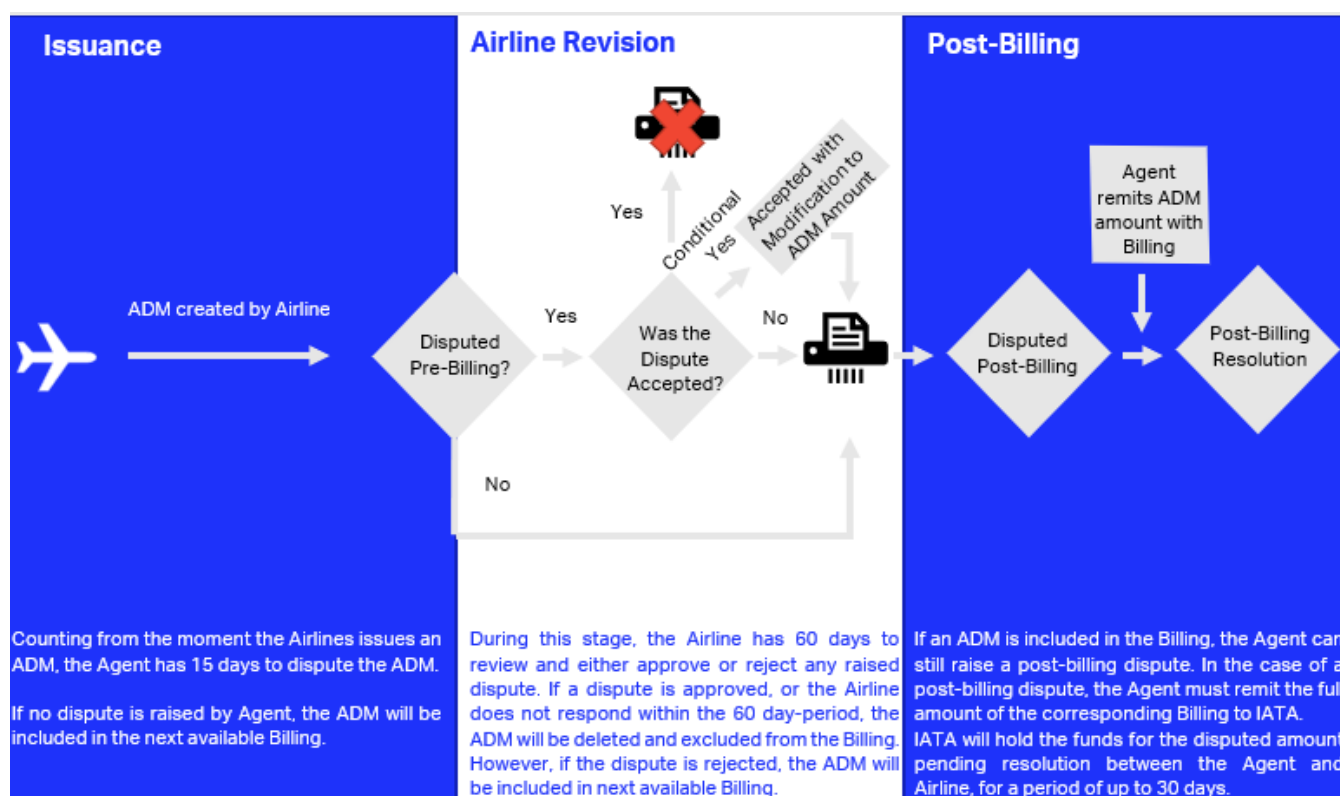
11.1 What is an ADM?

An Agency Debit Memo, commonly referred to as an ADM, is an accounting tool used by Airlines to collect adjustments for Electronic Tickets and Refunds issued by Agents. ADMs are governed under Resolution 850m which outlines the definition and usage of ADMs.

An ADM is issued by an Airline to an Agent through BSPlink. Once its lifecycle is concluded, the ADM is included in the Agent's billing, i.e. the amount of the ADM is part of the outstanding amount due by the Agent to the BSP on Remittance Date.

Important Note: Standard Agents with no Cash Facility are required to remit "Cash" amounts due for ADMs via the BSP per the local remittance calendars

11.2 The process and lifecycle of an ADM



11.3 How to check your ADMs?

There is an "ADM/ACM" module available to Agents under the BSPlink main menu. By selecting the "ADM & ACM Query" option of this model, Agents are able to view their ADMs.

Important: All Agents should ensure to check BSPlink regularly for ADMs.

Agents may also set up e-mail alerts to receive notifications of any new ADMs or additional comments registered in relation to existing ADMs. This option is available to BSPlink enhanced users in BSPlink under the module "EMAIL ALERT" in the main menu.

11.4 ADM - reasons for issuance

On the ADM transaction, Airlines will indicate the reason why an ADM was raised in a free text field called the "Reason for Memo", including the type of transaction that it relates to (Issue, Refund, Exchange or EMD). It is also possible for Airlines to provide attachments and to indicate the related document number(s) of the transaction(s) that triggered the respective ADM.

When there is a related document number, the Agent may verify the original transaction in BSPlink and, in the case of a ticket, check how the original transaction was issued (manual or automatically priced) in order to validate the error in question.

To facilitate the categorization of ADMs for BSP participants, a set of Standard ADM Reason Codes and Sub-Codes has been defined. These codes provide a reference for Agents to understand the major categories of reasons for ADMs and will appear as "Primary Reason" and "Sub Reason" when the ADM is being queried in BSPlink. The complete list of codes is available for download at: www.iata.org/whatwedo/airline-distribution/Documents/ADM-Reasons-Codes.pdf

11.5 Doubts and Disputes

When reviewing, if an Agent has any doubts or disagrees with the ADM(s), the Agent may trigger one of three actions (or all):

- **Disputes**

In the event that an Agent disagrees with an ADM, the Agent may dispute the ADM prior to it being included in the BSP billing. There is a 15-day latency period from the ADM's date of issuance during which the Agent can register the dispute in BSPlink.

In disputing the ADM, the Agent initiates dialogue with the Airline by entering the reason for dispute in the comment field and attaching any supporting documents to the ADM.

The issuing Airline will then have 60 days to accept or reject the dispute. During this period of time, it is expected that the Agent and Airline will liaise and come to an agreement on whether the ADM dispute is correct or not.

Once an ADM is disputed, the Airline may:

1. Accept the dispute, in which case the ADM will become deactivated and will not be included in the Agent's billing.
2. Reject the dispute, in which case the ADM will be included in the billing.
3. Adjust the ADM amount and reject the dispute, in which case the ADM will be included in the billing but for the modified amount.

If an ADM dispute is rejected or rejected with a modification, the ADM will be included into the Billing Period of which the date of rejection has been executed.

- **Forward to GDS**

If an Agent has reason to believe that an ADM is not the result of its own error and requires its GDS to investigate an ADM, the Agent may be able to forward a copy of the ADM to the GDS directly through BSPlink. This option will enable the GDS to have access to a copy of the document and provide feedback, along with supporting documentation, to the Agent either directly by adding comments and attachments to the ADM in BSPlink, or by an alternate communication method otherwise agreed with the Agent.

Important note, the "Forward to GDS" option may not be available in all countries and for all GDSs; the activation of this option is made upon the GDS's request to IATA. If the Agent is not able to find the "Forward to GDS" button at the bottom of an ADM, the Agent should contact its GDS directly. The activation of this option by a GDS does not automatically assume the GDS's responsibility for the ADM. This will depend on the results of the GDS's investigation as well as individual agreements between the GDS and the Agent.

Moreover, the "Forward to GDS" option does not impact the latency period of the ADM. In case the ADM is still under investigation, the Agent must contact the Airline to deactivate the ADM until further information is available. If the Agent is certain that it disagrees with the ADM, it may dispute the ADM separately (see point 1 above on Pre-billing Disputes).

Since this action only concerns forwarding information to the GDS and does not impact the lifecycle of the ADM, it can be taken at any point of the time before or after being included into BSP Billing, and regardless if there is any pre or post-billing dispute activity.

- **Post-Billing Disputes**

If an Agent disagrees with an ADM or any other debit Accountable Transaction after it has been included in the Agent's billing, it is still possible to dispute the transaction through the Post-Billing Dispute functionality in BSPlink up until 12 months from the date of the transaction.

The Post-Billing Dispute for ADMs is only available to the Agent when querying an ADM which has been included in a Billing. If an ADM is within its latency period, only the Dispute option will be available and the Agent must follow the pre-billing procedures as per point 1 above.

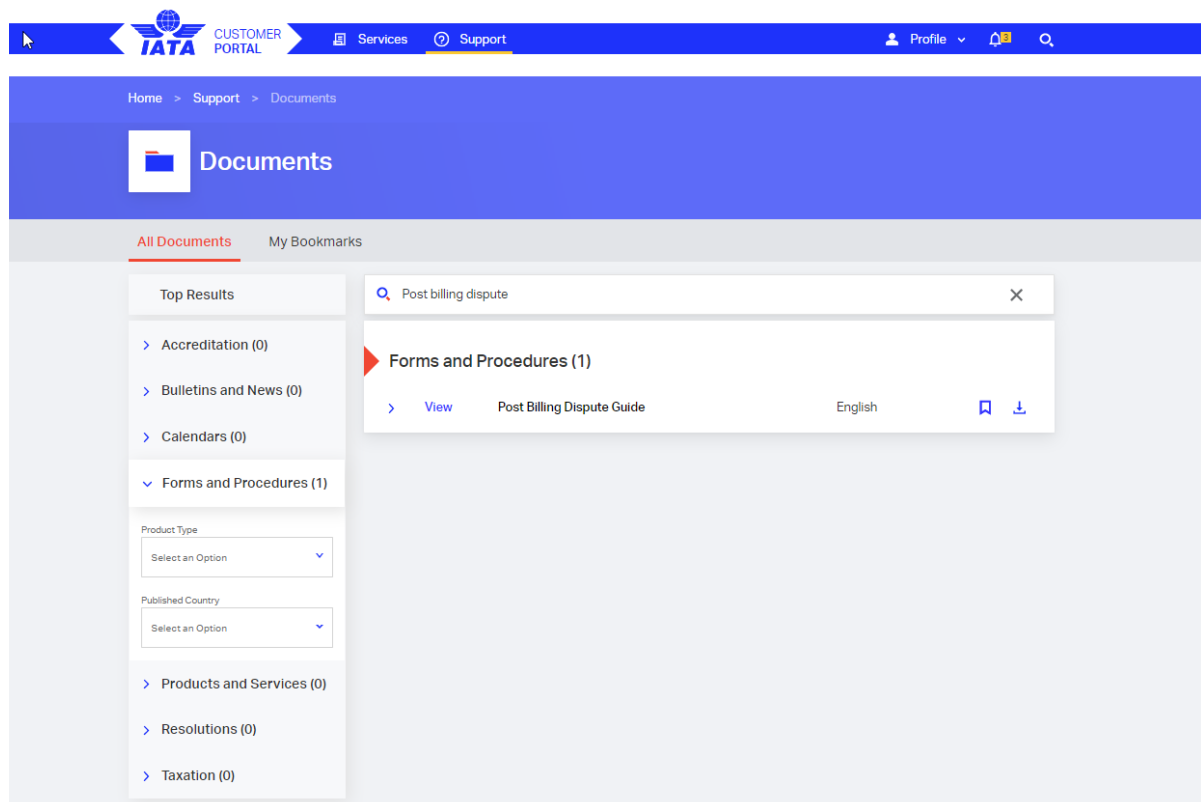
When disputing a transaction post billing, disputes raised by a Travel Agent must:

- be registered in BSPlink (ASD in China);
- relate to a specific amount as part of a Billing;
- state a substantive reason for the dispute supported by written evidence of that dispute;
- be raised by the Agent within 12 months of the date of the transaction;

If an amount has been disputed post billing, it continues to form part of the billing and the Travel Agent must pay the total billing amount, included any disputed amounts. IATA will keep the disputed amounts in escrow for 30 days during which time it is expected that the dispute can be resolved between the Agent and the Airline.

When disputing an Accountable Transaction it is important that the Travel Agent provides as much evidence as possible through BSPlink (there is a functionality to upload documents) to ensure that the dispute can be resolved as quickly as possible.

There is a user guide for Post Billing Disputes available in the IATA Customer Portal:



11.6 Best Practices to prevent ADMs

1. Check the ADM Policy of the Airlines

ADM Policies outline the requirements that each Airline has established for ADMs, including but not limited to, the circumstances in which an ADM will apply and any related administrative fees (in compliance with Reso850m).

It is advisable that Agents check the policies for every Airline that you work with, as they vary from Airline to Airline. In addition, it is common for Airlines to have market-specific policies. Agents operating in multiple countries should check the Airlines' respective policies for each of the BSPs it participates in.

Airline ADM policies are available in BSPlink. Agents should ensure that their contact email addresses are up to date under EMAIL ALERTS so that they can receive notifications from BSPlink whenever an Airline has updated their ADM policies.

In case of any doubt, the Agent should contact the Airline to clarify.

2. ADMs for Credit Card Chargebacks

When a transaction is reported to the BSP using the "Customer Card" Payment Method, the Airline acts as the merchant of the transaction. This may cause confusion to the cardholder as the entity name that appears on its card statement does not match the name of the Travel Agent from which the ticket was purchased. The Airline's name, or the Airline's legal name in some cases, will appear instead of the Travel Agency's name. This is one of the many possible reasons why a cardholder may dispute a transaction purchased through a Travel Agent.

When a debit/credit card transaction has been disputed by a customer, the card company provides a short, fixed timeframe for the Airline to submit evidence that the transaction was legitimate in order to contest the chargeback; this is commonly known as "Compelling Evidence". As the Airline was not in direct contact with the customer, it is not uncommon that the Airline cascade the request down to the Agent for documentation. If sufficient documentation cannot be provided to the Airline (and subsequently to the Card Company) within the allowable timeframe, the Airline will raise an ADM to cover the amount owing.

In order to support Agents in providing strong and useful information, within a short timeframe, to prevent from receiving an ADM, the Credit Card Chargeback Evidence Guideline provides information in the typical card payment lifecycle, and best practices that will help Agents prevent Chargeback ADMs, and suggestions to manage the process. The document can be found [here](#).

3. ADMs for recovering Card payments on a Card type not accepted by Airline in the BSP

When a transaction has been issued by an Agent with the Customer Card Payment Method, but the Airline does not accept Card as a form of payment or does not accept the specific card type through the BSP, there are two possible scenarios depending on the market setup:

- a) During the BSP processing, IATA DPC will pick up the transaction and automatically convert the form of payment on the transaction to "Cash." In this scenario, no ADM will be issued but the Agent will be responsible to remit the amount owing as part of its Billing.
- b) In the absence of such setup, the Airline may issue an ADM to the Agent in order to recover the amount outstanding. (If the Airline does not accept Card as a form of payment or a specific Card type, the customer's card will not be charged).

In order to prevent receiving ADMs for this reason, the Agent should check in BSPlink which card types each Airline accepts through the BSP prior to ticket issuance, or contact the Airline directly.

Please note that these setups are also market specific to an Airline. Therefore a Multi-Country Agent should ensure to check the set-up for each BSP it participates in.

Agents may also set up email alerts in BSPlink to receive notifications whenever there is an update on these setups.

4. ADMs for Commission errors

Each Airline has the possibility to setup various Commission Controls within the BSP. These are a set of controls that are applied to a transaction after it has been issued by the Agent and reported to the BSP by the GDS. During the BSP processing,

IATA's DPC validates to ensure that the commission percentages and amounts claimed in the transaction are within the acceptable parameters set up as per the Airline's instructions to the BSP.

Should the transaction pass all parameters, the reported commission is honoured; otherwise the BSP will adjust the commission to the level established by the Airline's commission controls. In some markets, there are also market-wide parameters that may apply. Agents may check Airline Commission Control setups that apply to them through BSPlink.

In the event that an Airline is not using the BSP Commission Control options, or the error relates to private fares or deals which are not filed within the DPC, any incorrect amounts will be detected through the Airline's auditing process. These amounts are usually recovered through the ADM process.

As a best practice, in order to prevent ADMs relating to incorrect commissions, an Agent should be mindful of each Airline's commission policy and commission control setups. The Agent should follow the instructions given by the Airline to report commission correctly.

5. ADMs related to manual transactions, exchanges and refunds

When querying an ADM's related document in BSPlink, the Agent can confirm whether the transaction was issued using the automated pricing tools in their system provider, or if it was a manual transaction in which the ticketing Agent made a mistake. The most frequent errors relate to complicated fares, ticket exchanges and refunds.

There are a wide range of training courses available in the market which can help Agents address knowledge gaps in the areas of ticketing, exchanges and refunds. Agents may, for example, refer to the online interactive learning modules available under the "Training" tab [here](#).

11.7 ADMs for Standard Agents with No Cash Facility

An Agent under Standard Accreditation with No Cash Facility may receive ADMs via BSPlink. Each Agent must ensure to log in to BSPlink frequently, at minimum once per billing period, to review pending ADMs and verify their BSP Billings for all Amounts Outstanding. To facilitate the process, Agents may want to set up ADM email alerts.

If an amount is due for ADMs, the Agent must ensure to remit the amount owing by the remittance date. For more details on the remittance process, including remittance calendars, please refer to chapter 13.

11.8 What is an Agency Credit Memo?

In the event that an accounting error results in an amount due to an Agent, the Airline may raise an Agency Credit Memo (ACM) in BSPlink. Unlike ADMs, ACMs do not have any latency period or dispute mechanism and therefore the ACM will be included in the Agent's billing report for the period that it was issued in, and deducted from the amount due from the Agent for the respective billing period.

The Agent may query ACMs in BSPlink using the ADM/ACM Query functionality.

11.9 ADM & ACM Requests


If an Agent identifies an accounting error following ticketing, the Agent may request an ADM or ACM directly from the airline using the ADM/ACM Request functionality in BSPlink. Availability of this functionality will depend on the individual airline's settings. If an airline has not enabled this functionality, the Agent may contact the Airline directly to report the discrepancy.

11.10 What is an SPDR/SPCR?

Settlement Plan Debit Records (SPDRs) and Settlement Plan Credit Records (SPCRs) are adjustments raised by IATA directly to an Agent in BSPlink.

Depending on the market, SPDRs may be raised for any number of reasons such as the collection of Annual Fees or other administrative charges (BSPlink User Fees, Global Default Insurance charges). SPCR will be raised when IATA must credit an Agent an amount, for example as a result of an over-remittance.

SPDRs and SPCR can also be queried using the ADM/ACM Enquiry functionality. The below is an example SPDR for Travel Agent Service Fee (TASF) related charges:

		AIRLINE CODE N°		955	CK	3	MEMO N°	6955000001	CK	1
		MEMO ISSUE DATE		05MAY2017						
AIRLINE NAME IATA TASF AIRLINE VAT N° Tel. / Fax (514)874-0202 E:3315 / Address 800 Place Victoria, P.O. Box 113		AGENCY IATA CODE AGENT VAT N° Address		00-00000 0 TRAVEL AGENCY 123456 18 MAIN ST.						
Postcode H4Z 1M1 City Montreal Country Canada		Postcode City Country		A1B 2C3 Victoria Canada						
BSP CONTACT Name: TASF Central Support Telephone/Fax: 1(514)8740202/ 1(514)8749200 Email: tasf@iata.org		Ticket Date of Issue ADM Billing Period Passenger Status		2017051 Billed						
REASON FOR MEMO Invoice TASFI-17307887		Reason For Issue RELATED DOCUMENTS								
		Tax on Commission Type								
Currency Code : CAD		ISSUE							Stat I	
	Fare	Tax	Commission	Tax on Commission					Total	
Airline's Calculation	156.81		0.00	0.00		0.00			156.81	
Agent's Calculation	0.00		0.00	0.00		0.00			0.00	
Difference	156.81		0.00	0.00		0.00			156.81	
				Fare		156.81				
				Commission		0.00				
				Tax on Commission		0.00				
				ISO Tax Code / Tax Amount						
				ISO Tax Code / Tax Amount						
				ISO Tax Code / Tax Amount						
				ISO Tax Code / Tax Amount						
				ISO Tax Code / Tax Amount						
				ISO Tax Code / Tax Amount						
				ISO Tax Code / Tax Amount						
				DUE TO AN AIRLINE		156.81				



1. How do I dispute an ADM?

ADMs should be disputed directly via BSLink using the ADM Dispute functionality.

2. How will an ADM for an IATA EasyPay transaction be processed?

ADMs for IATA EasyPay transactions will be processed via BSPlink in the same way as ADMs for Cash and Card transactions.

3. How do I contact an Airline regarding an ADM/ACM?

Airlines and Agents should communicate via BSPLink through the ADM Comments. Each ADM also includes Airline contact details, however BSPLink is the preferred communication channel.

CHAPTER 12 — BSP BILLING & OTHER REPORTS

12.1 Introduction

For each reporting/billing period, IATA's Data Processing Centre makes Billing and other reports available to Agents via BSPlink. These reports are intended to facilitate the Agent's reconciliation and remittance activities. Once posted on BSPlink, the reports are available for Agents to download during a period of two months.

To simplify both the report identification and downloading, reports are grouped into packages on BSPlink under the "Download Files" tab.

12.2 BSP Outputs

The various reports and outputs can be categorized as:

1. **Standard/Default** – Reports and files available to all Agents in a BSP Market by default, and at no charge. While there is a standard set of reports distributed across BSPs, additional reports may be available by default to meet local market requirements.
2. **Optional** - Reports and files available to Agents on demand. An Agent may subscribe to an optional report by contacting IATA through the Customer Portal. Additional charges may apply.

12.3 Output Classification

The various outputs can be classified as follows:

- Financial Control (FC) – these reports provide agents with transactional and remittance related information, e.g. the Agent Billing Details and Agent Billing Summary Reports.
- Data Quality (DQ) – these outputs identify validation errors and provide information related to each transaction's status. Agents should monitor these reports in case a transaction has an error and is rejected from the billing.
- Payment Card (PC) – these reports provide the details of transactions processed through the BSP with a Customer Card.
- Management Information (MI) – These reports provide business intelligence and transaction summaries.

12.4 BSP Billing Reports

From the reports provided on a default basis to all Agents, the "Agent Billing Details" provides a detailed listing of all transactions issued on the Agent's IATA code by and processed through the BSP (billed) during the applicable reporting period. This includes tickets, refunds, and adjustment transactions such as ADMs, ACMs, SPDRs and SPCRs. Additionally, totals are provided by transaction type in the "Agent Billing Summary."

Note: Separate billing reports are produced for each individual IATA code.

As a best practice, all Agents should review and reconcile the transactions contained therein to ensure that all Accountable Transactions issued by the agent through its TSP/GDS are reported correctly, and that there are no accounting errors or discrepancies. For example, are all fare, tax and commission amounts reported correctly?

Note: Transactional billing details reflect the data received by IATA's DPC from the TSP/GDS. IATA does not verify the accuracy of the transaction details, e.g. fare computations. This will be done by each individual airline. In case of discrepancies, an airline may raise an ADM or ACM to correct the transaction.

In addition, for each billing period, the Agent will receive a remittance notice, the "Agent Remittance Summary", which advises the Agent of all amounts owing to the BSP for the period in question, i.e. the remittance amount due from the Agent on the Remittance Date. If there is more than one billing per remittance period, the totals and sub-totals are carried over to subsequent Billing reports. For more details on remittances, please refer to Chapter 13.

12.5 BSP Billing Reports for Standard Agents with No Cash Facility

All Agents, including Standard Agents with no Cash Facility will receive BSP Billing Reports for download via BSPlink. Standard Agents with no Cash Facility should ensure to check their BSP Billing Reports regularly, including the Agent Remittance Summary, both to reconcile transactions issued and to verify for any potential remittance amounts due to the BSP, e.g. as a result of an ADM.

12.6 Agent HOT files

Agents may also request Agent HOT files on a daily or periodic basis. These HOT files are flat data files containing detailed transactional information which can be read by some back-office accounting systems.

HOT file specifications are defined in the BSP Data Interchange Specifications Handbook (DISH), available for download at www.iata.org/dish

12.7 Other Reports

For information regarding additional optional reports available in a BSP, including applicable subscription costs, please contact IATA via the Customer Portal.



1. How do I download my BSP Billing Report?

BSP Billing Reports can be downloaded via BSPlink under the Download Files tab.

2. How long are BSP Billing Reports available for download in BSPlink?

BSP Billing Reports are available for two months in BSPlink once posted. After two months, the reports will be archived by IATA's Data Processing Centre.

3. Can an archived report be retrieved?

Yes, archived reports can be retrieved for a defined length of time. Please contact us to check whether a report is still available and the related retrieval costs.

CHAPTER 13 — BSP REMITTANCE PROCESS

13.1 Introduction

This chapter provides an overview of the remittance process to be followed when there is an amount owing to the BSP.

13.2 BSP Remittances

When issuing tickets, amounts owing for “Cash sales” are received by the Agent from the customer and held in trust pending remittance to the BSP. The date by which those amounts must be remitted are based on the billing and remittance frequency of the BSP.

All tickets issued by an Agent along with all refunds and adjustment transactions processed during a billing period will be included in the Agent’s BSP billing reports for the period in question. The remittance amount, i.e. amount owing to the BSP will be calculated and included on the Agent’s remittance notice.

13.3 BSP Remittance Date

The BSP Remittance Date is the date by which an Agent is required to have remitted All Amounts Owing to the BSP for a given billing period to IATA’s Clearing Bank. In the case an Agent is set up for direct debit, IATA will debit the Agent on Remittance Date. The Agent must ensure to have sufficient funds in its designated account to cover the full remittance amount due.

Agents will receive a remittance notice as part of their BSP Billing reports which identifies both the remittance amount due and the Remittance Date by which IATA must receive the applicable funds. In addition, Agents will be provided with a BSP calendar which identifies all Remittance Dates over the calendar year.

13.4 BSP Calendar

The frequency of both billings and remittances in a BSP is established by the Passenger Agency Conference per the recommendation of the local APJC. In addition to the standard remittance frequency, a more frequent remittance may be established.

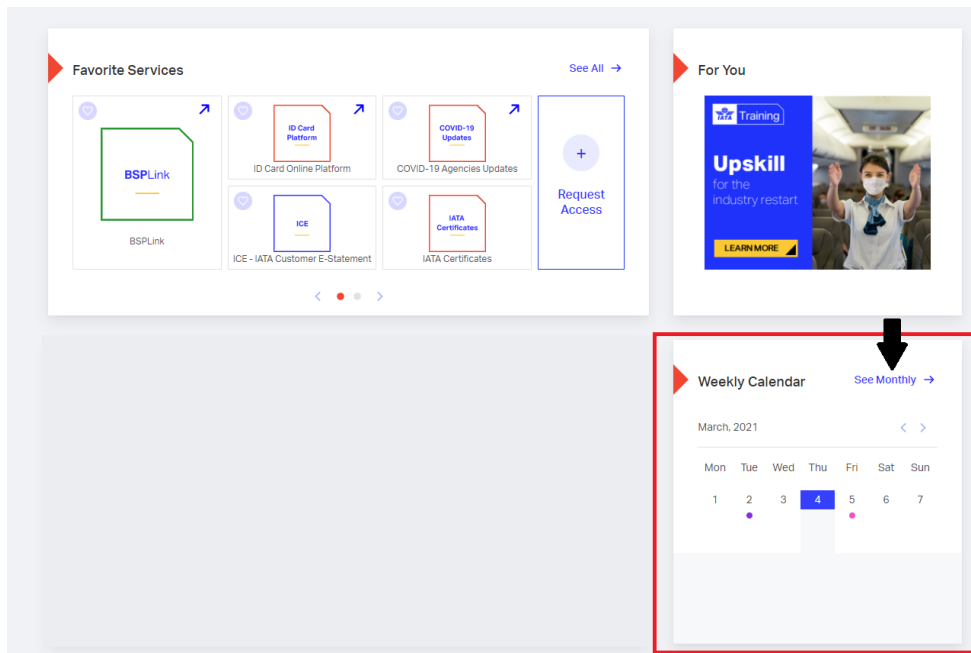
Based on the locally applicable billing and remittance frequency, a BSP calendar is published by IATA for each BSP per calendar year and made available to Agents via the IATA Customer Portal. It is essential for all accredited Agents to access regularly and check their BSP calendar to avoid any late or short payments.

The BSP calendar contains three important timelines:

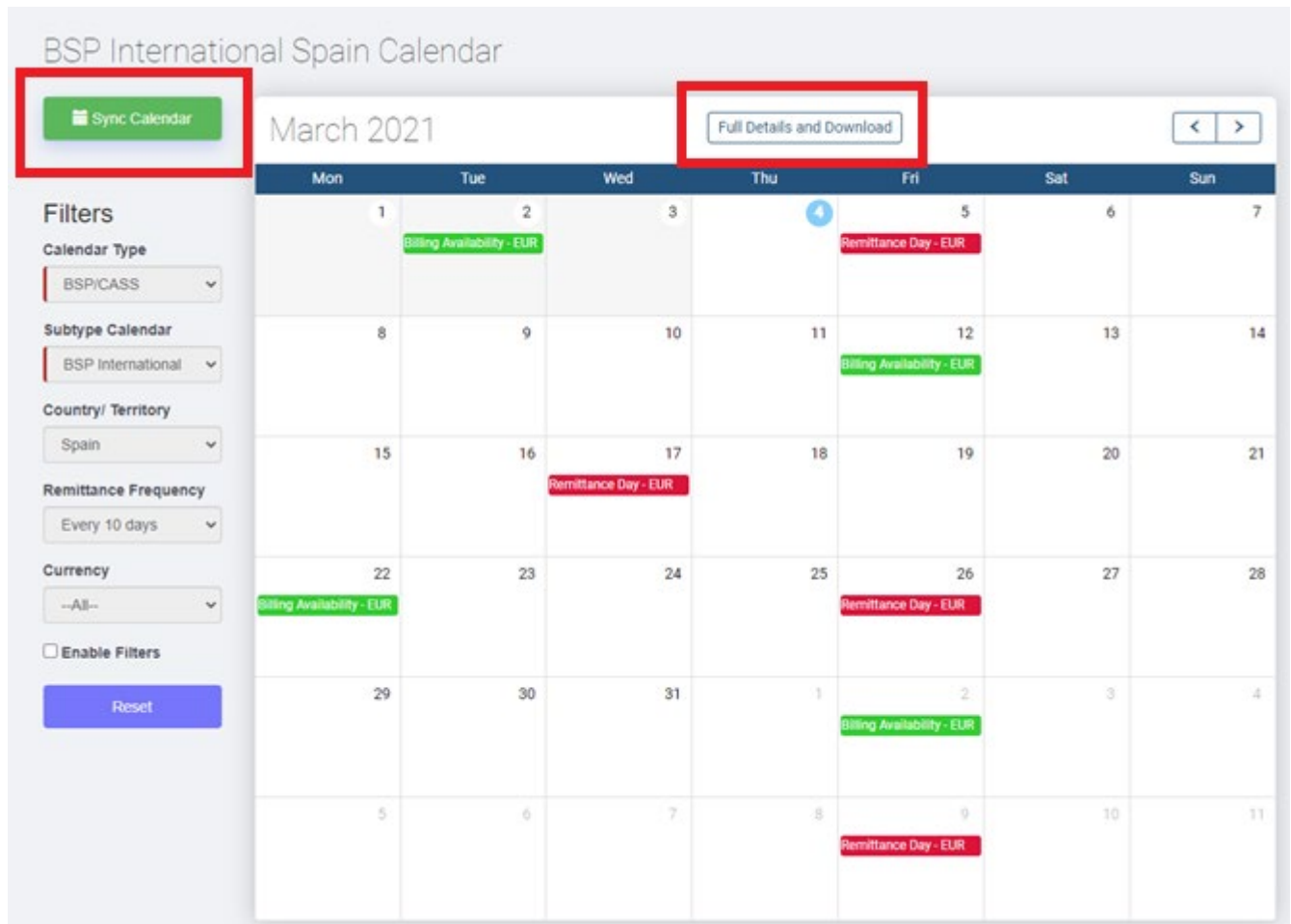
- **Reporting period:** The start and end date for each reporting period for which a BSP Billing is produced.
- **Billing date:** The dates when the Agent’s Billing Reports for each Reporting period will be available on [BSPlink](#).
- **Remittance date:** The date by which All Amounts Owing by the Agent for a Reporting period must be remitted by the Agent to IATA’s Clearing Bank. If the Agent is set up for direct debit, where such service is available, this is the date on which IATA will debit the Agent’s account.

In case a BSP calendar is amended after its initial publication, IATA will send out a communication to the market at large and the revised calendar via both BSPlink and the IATA Customer Portal.

Accessing a BSP calendar can be easily done through the Calendar widget on the Customer Portal as shown below:



The BSP Calendar can be easily synced with any calendar application to avoid any late payments. Additionally, all the details can be exported in pdf or csv format.



BSP International Spain Calendar

☐ Enable Filters

Show Calendar

PDF

CSV

Calendar Type

BSP/CASS

Calendar Subtype

BSP International

Country/ Territory

Spain

Remittance Frequency

Every 10 days

Currency

--All--

Billing Period

2021 Billing Period

Reset

Display 10 records per page

Search

Period Code	Billing From	Billing To	Billing Availability	Remittance Frequency	Operation Currency	Remittance Day
20210101R	1 Jan 2021	10 Jan 2021	12 Jan 2021	Every 10 days	EUR	15 Jan 2021
20210102R	11 Jan 2021	20 Jan 2021	22 Jan 2021	Every 10 days	EUR	27 Jan 2021
20210103R	21 Jan 2021	31 Jan 2021	2 Feb 2021	Every 10 days	EUR	5 Feb 2021
20210201R	1 Feb 2021	10 Feb 2021	12 Feb 2021	Every 10 days	EUR	17 Feb 2021
20210202R	11 Feb 2021	20 Feb 2021	22 Feb 2021	Every 10 days	EUR	26 Feb 2021
20210203R	21 Feb 2021	28 Feb 2021	2 Mar 2021	Every 10 days	EUR	5 Mar 2021
20210301R	1 Mar 2021	10 Mar 2021	12 Mar 2021	Every 10 days	EUR	17 Mar 2021
20210302R	11 Mar 2021	20 Mar 2021	22 Mar 2021	Every 10 days	EUR	26 Mar 2021
20210303R	21 Mar 2021	31 Mar 2021	2 Apr 2021	Every 10 days	EUR	9 Apr 2021
20210401R	1 Apr 2021	10 Apr 2021	12 Apr 2021	Every 10 days	EUR	16 Apr 2021

Showing 36 records

Previous

1

2

3

4

Next

13.5 BSP Clearing Bank

The BSP Clearing Bank is the bank which IATA uses for the remittance and settlement of funds between Agents and Airlines in a given BSP.

IATA will provide all Agents in a BSP the name of its Clearing Bank as well as the bank account details where remittances must be received. You may find this information in the local section covering your market.

13.6 Methods of Remittance / Direct Debit

IATA's preferred methods of remittance are:

- Electronic Funds Transfer (EFT)
- Business-to-Business Direct Debit

Due to local market conditions and banking infrastructure, other methods of remittance may be acceptable in a market.

The availability of direct debit in a market depends on the local banking rules and facilities. Where it is permitted, IATA will debit the Agent's nominated bank account on the Remittance Date. Agents opting for this method of remittance will be required to complete a direct debit mandate. The direct debit mandate is available in the Customer Portal.

13.7 Voluntary More Frequent Remittance (VMFR)

Agents may voluntarily opt to remit to the BSP on a more frequent basis than the standard BSP remittance frequency in the market. VMFR is a means for Agents to lower their Financial Security requirements.

To remit on a more frequent basis, the Agent will be required to send formal request from the Agent's authorized signatory to IATA, which is included in Resolution 812, Attachment 'D'.

13.8 Advanced Remittances

Additionally, Agents may make an advanced remittance at any time ahead of remittance date to IATA. An advanced remittance can comprise either a full or partial remittance amount due.



The details on how and where to make the advanced remittance is available in the local section covering your market.

Depending on your country, any advanced remittances received will be shown on the IATA Customer E-Statement.

13.9 Negative Remittances

If an Agent's billing results in a negative remittance, i.e. an amount due to the Agent from the BSP, IATA will either:

- Credit the Agent's bank account on record. To do so, IATA must have received the Agent's up to date banking details.
- If IATA has no or incorrect bank details, an SPCR will be issued to the Agent, which will credit the Agent the negative remittance in the next billing period.

To avoid any delays in receiving a negative remittance, Agents are recommended to provide their banking details to IATA even in non-direct debit markets, as well as to communicate any bank account changes as per below.

13.10 Bank Account Changes

Agents, particularly in direct debit markets, should ensure to notify IATA of any bank account changes in writing a minimum of 30 days prior to the change taking effect. IATA will confirm to the Agent once the bank account details are updated in its systems.

To avoid a returned debit, and consequently the Risk Event of a Late or Short Payment, Agents should ensure to maintain sufficient funds to cover their remittances in the bank account of record until IATA has confirmed that the new bank account is set-up in its systems.

13.11 Remittances for Standard Agents with No Cash Facility

Agents under the Standard Accreditation with No Cash Facility must ensure to regularly check its BSP Billing Reports in case a remittance amount is due, such as to pay for outstanding ADMs. This is important to avoid a Risk Event of a Late or Short Payment, and any potential Default consequences.

13.12 Late or Short Payments

If an Agent does not remit the amount due in full by the Remittance Date, or in the event that a direct debit is returned, the Risk Event of a Late or Short Payment will be registered in the Agent's Risk History.

In addition, as an immediate consequence, the Agent will be required to remit the outstanding amount due to IATA's Clearing Bank by no later than the end of the following business day.

If payment of the full amount due is not received by close of the following business day, the Agent will be declared in Default.

13.13 Payment Default

If an Agent is Defaulted, the Agent will immediately be advised through a Notice of Default. All Amounts Owing by the Agent to the BSP become due. Prior to any reinstatement action, all outstanding amounts must be remitted in full.

As part of the Default process, the Agent's Electronic Ticketing Authority with all carriers will be restricted and all Airlines in the BSP will be notified. Default action will impact a Head Entity and all its Associate Entity locations, as well any other Agency under common ownership with the defaulted entity.



1. Where can I download the BSP Calendar for my market?

The BSP Calendar is available on the Customer Portal under the Resources Tab (see Chapter 4).

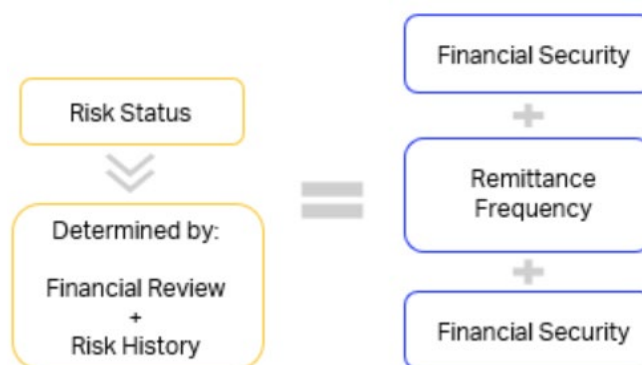
2. What happens if a Remittance Date falls on a bank holiday?

In such cases, the Remittance Date is adjusted to the next business day. The BSP Calendar will be updated, and the market notified accordingly.

CHAPTER 14 — RISK MANAGEMENT

14.1 Introduction

The risk management processes applicable to an Agent depend on the Agent's accreditation type and available forms of payment. The below provides an overview of the main features of the risk management framework for Agents with and without Cash Facility.



14.2 Risk Events

Risk Events are those incidents considered to have an impact on the financial standing and overall creditworthiness of an Agent with IATA, as outlined in Section 4 of Resolution 812. Risk Events may be payment (remittance) related or risk management related.

Risk events include, but are not limited to:

- Late or Short Payments
- Payment in the wrong currency
- Payment Default
- Default due to common ownership
- Failure to provide financial statements by the deadline
- Failure to provide a Financial Security by the deadline
- False or inaccurate PCI DSS declarations

If an Agent incurs a Risk Event, immediate consequences will apply depending on the nature of the risk, as per Sections 4.3.5-4.3.12 of Resolution 812.

14.3 Risk History

In addition to the immediate consequences, the occurrence of the Risk Event will be recorded in the Agent's Risk History for a duration of either 12 or 24 months, depending on the nature of the Risk Event.

Note: Authorisation to use the Cash Payment Method for less than 24 months (i.e. being a 'new' Agent), as well as a Major change of ownership or legal entity are registered as Risk Events for a 24 month period, during which the new Agent and/or new Owner(s) will be able to establish its Risk History and overall creditworthiness.

14.4 Risk History Assessment for Standard Agents with a Cash Facility & Multi-Country Agents

For each Agent under Standard Accreditation with a Cash Facility or Multi-Country Accreditation, IATA will maintain an ongoing Risk History Assessment. Based on the combined number and type of Risk Event(s) recorded in an Agent's Risk History, the Agent either passes or fails the Risk History Assessment.

The Risk History will be assessed as follows. (For combinations of Risk Event types, please refer to Resolution 812 section 5.3):

	Risk Event	Agent Fails at
24 Months	Authorization to use Cash Payment method for less than 24 months	One Occurrence
	Major Change of ownership or legal status	
	Payment Default	
	Default due to common ownership	
12 Months	Failure to provide Financial Statement	Two Occurrence
	Failure to provide Financial Security	
	Unreported change of ownership, legal status or name	
	Change of Head Entity's Location to another Country	
	Prejudiced Collection of Funds	
	False or inaccurate PCI DSS declarations	One Occurrence
	Late or Short Payment	Adjusted for Remittance Frequency
	Payment in Wrong Currency	

Whenever a Risk Event is registered, IATA will proceed to re-assess the Agent's Risk History and determine if there has been a change in the assessment results.

In case an Agent fails its Risk History Assessment, this fail applies for a minimum period of 12 months following the assessment, regardless if any Risk Event expires during the 12-month period.

14.5 Risk Status

For Agents with access to Cash facility, a Risk Status will be assigned based on:

1. The outcome of the Agent's Financial Review
2. The Agent's Risk History assessment

One of three statuses will be assigned per the following table:

Financial Review Result	Risk History Assessment	Risk Status Assigned
Pass	Pass	A
Pass	Fail	B
Fail	Pass	
Fail	Fail	C

Depending on an Agent's Risk Status, different Cash Conditions will apply as shown below:

Risk Status	Cash Conditions
A	<ol style="list-style-type: none"> 1. RHC = Calculation 2. Financial Security only if required per LFC for Standard Agents with Cash Facility 3. Standard Remittance frequency of the BSP
B	<ol style="list-style-type: none"> 1. RHC = Calculation 2. Financial Security required 3. Standard Remittance frequency of the BSP
C	<ol style="list-style-type: none"> 1. RHC = Financial Security provided 2. Financial Security required 3. Most frequent remittance frequency in the BSP*

*Applicable for BSPs with multiple remittance frequencies

14.6 Specific Cash Conditions

In the case of a new Agent, accredited with Cash facility for less than 24 months, the Agent will be assigned the Cash Conditions under Risk Status C, during which time the Agent will establish itself in the BSP. Similarly, an Agent that is reinstated after a Default and/or a Default due to Common Ownership will also be assigned the Cash Conditions applicable to Risk Status C for 24 months following the reinstatement date.

Finally, an Agent that has opted out of providing Financial Statements will be assigned the Cash Conditions of Risk Status C until such time as the Agent opts to recommence financial reviews and IATA has assessed the Agent's financial statements.

14.7 Remittance Holding Capacity (RHC)

The Remittance Holding Capacity is a monetary threshold for outstanding BSP Cash sales, held in trust by the Agent, pending remittance to the BSP. Any agent with access to the Cash Payment Method will be granted a Remittance Holding Capacity.

IATA will continuously monitor all Agents' total outstanding amounts due to the BSP, and if an Agent reaches its assigned Remittance Holding Capacity IATA will instruct the Agent's Ticketing System Provider/Global Distribution System(s) to restrict the Cash Payment Method in accordance with Resolution 812, section 5.9.3.

Once a remittance is received and the Agent's exposure falls below the established Capacity, IATA will instruct the Agent's Ticketing System Provider/Global Distribution System(s) to reinstate the Cash payment Method. In the meantime, the Agent will be able to continue issuing tickets using IATA EasyPay, Customer Card and Alternative Transfer Methods (with the consent of each individual Airline) as forms of payment.

A TSP/GDS will restrict or reinstate Cash Payment Method only upon specific instruction from IATA.

In addition, an Agent that has reached or is about to reach their RHC level will be able to increase their Financial Security or make advance payments to IATA. More about these measures is available in sections 14.10 and 14.11 respectively.

The provisions related to the application and management of the Remittance Holding Capacity are set out in Resolution 812 Section 5.

14.8 Remittance Holding Capacity Calculation

The Remittance Holding Capacity will be calculated based on a tier-approach that looks into the Amount at Risk (AaR) of the Agent as shown below:

Tier	Amount at Risk (AaR)		RHC factor for Risk Status A	RHC factor for Risk Status B	RHC factor for Risk Status C
1	USD0	USD5M	2 x AaR	1.5 x AaR	Remittance Holding Capacity = Financial Security Amount Provided
2	USD5M	USD10M	1.75 x AaR	1.35 x AaR	
3	USD10M	+	1.50 x AaR	1.20 x AaR	

Amount at Risk is calculated by multiplying the Days' Sales at Risk by the total BSP Cash Turnover of the 3 highest Reporting Periods in the previous 12 months divided by the days in reporting period and multiplied by 3.

$$\text{Amount at Risk} = \frac{\text{Total Days} \times \text{Total BSP Cash Turnover 3 highest Reporting Periods}}{\text{Days in Reporting Period} \times 3}$$

Total Days = Number of days in Reporting period plus number of days in Remittance period.

Daily Average BSP Cash Turnover (3 Highest Reporting periods) = Agent's Average daily BSP cash turnover for the 3 highest Reporting periods of the previous 12 months.

At minimum once per year, the Agent's Remittance Holding Capacity calculation will be reviewed. Additionally, in case of a change of Risk Status or applicable Cash Conditions, the Agent's Remittance Holding Capacity will be reassessed. In addition, the Agent may request an ad hoc recalculation, at which point the recent 12 month period will be assessed.


Sample Calculation:

Agency A is a Risk Status A Agent, with a total Amount at Risk of USD11 million. So, the first 5 million is allocated to tier 1, next 5 million allocated to tier 2, and the final 1 million is allocated to tier 3 as shown below:

Tier	Amount at Risk (AaR)		RHC factor for Risk Status A	Calculation for Agency A
1	USD0	USD5M	2 x AaR	2 x 5 million = 10 million
2	USD5M	USD10M	1.75 x AaR	1.75 x 5 million = 8.75 million
3	USD10M	+	1.50 x AaR	1.5 x 1 million = 1.5 million

Agency A's RHC will be: 10 million + 8.75 million + 1.5 million = **20.25 million**.

Through the Customer Portal can be found a comprehensive guideline document with further details on the RHC Framework and Agency Risk Management Framework:


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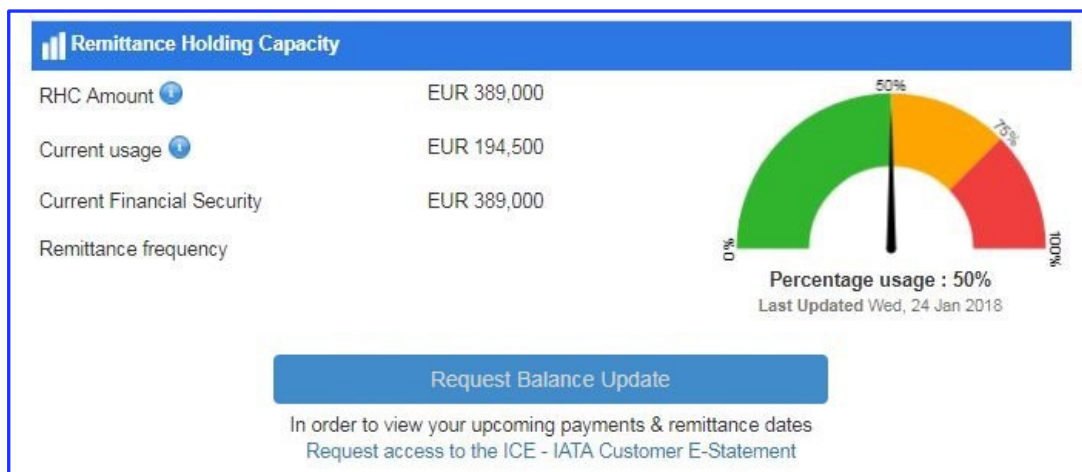
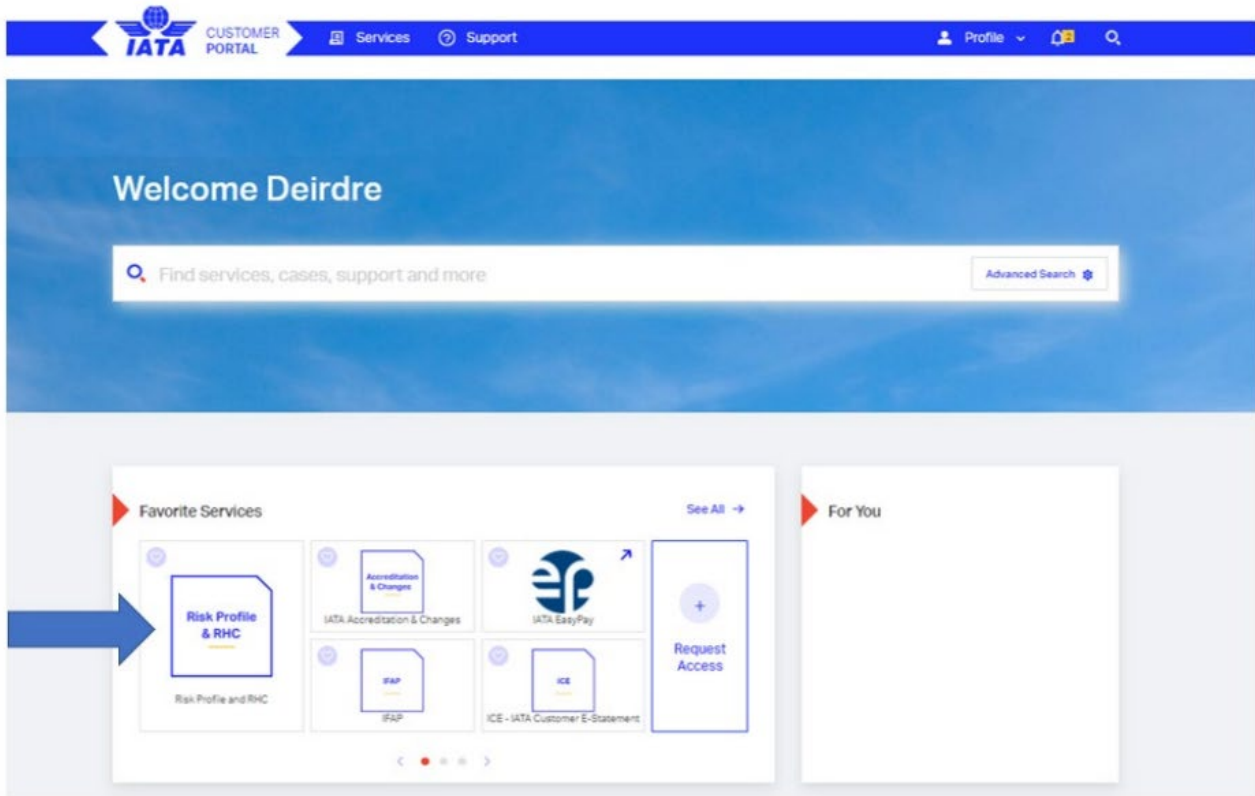
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14.9 Remittance Holding Capacity Monitoring

IATA will send notifications via email whenever an Agent reaches 50% and 75% of its Remittance Holding Capacity. IATA will also notify the Agent when its Remittance Holding Capacity is reached.

Email notifications will be sent to the Agent's Customer Portal Administrator(s). The Administrator can set up additional contact(s) to receive these RHC notifications directly via the Customer Portal.

In addition, the Customer Portal Administrator(s) and any defined contacts will be able to monitor the Agent's Remittance Holding Capacity usage directly via the Customer Portal by selecting "Risk Profile & RHC" under "Services" as shown below.



14.10 Advanced Remittances

In the event that an Agent reaches its Remittance Holding Capacity, or as a measure to prevent reaching the Remittance Holding Capacity, the Agent may choose to remit in advance to the BSP. The remittance may be either a full or partial amount owing to the BSP.

For more information on how to remit in advance, please see chapter 13.8.

14.11 Amending the Remittance Holding Capacity

An Agent can amend its Remittance Holding Capacity by providing additional Financial Security. Unless otherwise specified in the applicable Local Financial Criteria, the Remittance Holding Capacity will be increased by the same monetary amount as the additional Financial Security provided.

Inversely, an Agent can reduce the total amount of Financial Security provided to IATA and as a consequence lower its total Remittance Holding Capacity. In such cases, the Remittance Holding Capacity will be decreased by the same monetary amount as the Financial Security is decreased, as long as the Financial Security provided is not less than the amount required by the Agent in accordance to the Financial Security calculation in the Local Financial Criteria.

An Agent may request for a decrease below the requested amount in accordance to the calculation of the Local Financial Criteria. In such cases, their Remittance Holding Capacity will be adjusted to be levelled with the amount of Financial Security provided to IATA.

In all cases, any decrease will be subject to minimum Financial Security requirements established in the applicable Local Financial Criteria.

For Risk Status C Agents, Agents accredited with Cash Facility for less than 24 months, and for Agents reinstated following a default, the amount of Financial Security provided will automatically equal the amount of Remittance Holding Capacity granted. IATA may recommend a Financial Security amount based on historical Cash sales, but it will be up to each Agent to determine how much Financial Security it wishes to provide. Again, this will be subject to any minimum requirements established in Local Financial Criteria.



1. What does the term Remittance Holding Capacity mean?

Remittance Holding Capacity is the maximum amount of airlines' monies, held in trust, that an Agent may have outstanding at any time to be remitted to the BSP for Cash sales. Funds received from customers for these transactions are 'held' in trust by the Agent on behalf of the Carriers until remittance to the BSP.

2. How often will IATA be monitoring Agent Sales?

IATA will be monitoring agent sales continuously, including throughout the weekend.

3. If I reach my Remittance Holding Capacity during the weekend or after hours, how can I reach IATA?

IATA is amending its Customer Service hours to better address Agent needs given the introduction of Remittance Holding Capacity. Please see chapter 4.

4. What can an Agent do in the event of a special event, group or sale?

If an Agent is aware of a large group or special event upcoming which requires a higher Remittance Holding Capacity, the Agent can remit customer funds owing in advance of remittance date to increase its Cash Facility available.

The Agent can also use IATA EasyPay or the customer's debit/credit card to issue the related transactions. Finally, the Agent can decide to provide additional Financial Security in order to raise its RHC for a longer duration.

CHAPTER 15 — FINANCIAL SECURITY PROCESS

15.1 Introduction

The below section provides an overview of the processes related to Financial Securities.

15.2 Acceptable Financial Securities

All acceptable Financial Security types are available in Resolution 850p and each Agent has the choice of providing which of those Financial Security types that is seen as most beneficial to them, as long as the Financial Security type is available in the market.

If you have any doubt on which Financial Security types are available in your market, please contact IATA through the IATA Customer Portal.

15.3 Financial Security calculation – Standard Agents with Cash Facility and Multi-Country Agents

For (new) Agents Accredited for less than two years (or per the Local Financial Criteria, whichever is the longer) and Agents with Risk Status C the Financial Security amount must equal the Remittance Holding Capacity amount.

For Agents with Risk Status A or B, the Financial Security will be calculated based on the Local Financial Criteria for that country, or the Multi Country Financial Criteria.

Notwithstanding which Risk Status an Agent has, the Agent will be able to increase or decrease their Financial Security amount (subject to any minimum available in the Local Financial Criteria) and the Remittance Holding Capacity will then increase or decrease by the same percentage of increase or reduction in the Financial Security.

(Effective immediately until all annual financial assessments for the Financial Year End of 2021 have been completed or until the financial accounts no longer considers the financial impact resulted from COVID-19 pandemic)

On a temporary basis, all local financial criteria with a minimum Financial Security amount higher than the equivalent of USD 20,000 will be adjusted, with a minimum Financial Security of USD 20,000 (or the equivalent in local currency) for all Applicants and Agents. In the event an Agent wishes take advantage of this option its RHC will be equivalent to the amount of financial security provided.

15.4 Financial Security calculation – Standard Agents with no Cash Facility

For (new) Agents under the Standard Accreditation with no Cash Facility, no minimum Financial Security is.

As part of the Risk Management, IATA will monitor ADM levels for Agents under this Accreditation type. If ADMs exceed the threshold defined in Resolution 812, Section 5.10, a Financial Security will be required. The calculation will be based on the Agent's total ADM turnover over the last quarter.

15.5 Timelines for providing a Financial Security

Once requested to provide a new or increased Financial Security the Agent will be given 30 days to do so (40 days apply in specific markets, as indicated in Resolution 812 section 5.5.3).



1. [Where should I mail my Financial Security?](#)

This information will be provided on the Financial Security request sent to your Agency. However, should you have any doubts, please contact IATA via the Customer Portal.

2. [What is Global Default Insurance?](#)

Global Default Insurance is an additional Financial Security type available to Agents under Resolution 850p. It consists of a global policy with insurance provider Euler Hermes which Agents can voluntarily obtain cover under. The amount of insurance cover corresponds to the amount of Financial Security provided. For more information or applicable contacts, please refer to the following [GDI FAQ](#).

3. [How can I amend the amount of Financial Security provided?](#)

If your Agency would like to amend the amount of Financial Security on hand with IATA, please contact IATA via the Customer Portal, and we will provide you with instructions.

CHAPTER 16 — SECURITY

16.1 General

Agents are responsible for any sales activity on the IATA Numeric code(s) assigned to them. Consequently, Agents should take all reasonable measures to protect their code(s) from misuse, including prevention of unauthorized ticketing.

In order to safeguard their business, Agents should also ensure that only authorised parties are granted access to their premises and systems.

16.2 Security of Premises & Systems

As part of an Agent's accreditation requirements, the Agent must maintain the security of its premises and systems. This includes protecting TSP/GDS logins and passwords to prevent any unauthorized ticketing.

If an Agent becomes aware that its premises have been unlawfully breached, or of any unauthorized ticketing on its IATA code(s), per Resolution 812 section 8, the Agent should report the matter to IATA via the Customer Portal as soon as possible.

16.3 Cybersecurity

In an online environment, Agents should ensure that everyone within their organisation is aware of the importance of cybersecurity and take steps to protect the business as well as the customer.



1. Where can I find information on protecting my business?

Various resources are available online to assist Travel Agencies. As a first step, check with your local Travel Agency Association and/or government authorities for helpful guidelines, such as [here](#).

CHAPTER 17 — AIRLINE SUSPENSION PROCEDURES

17.1 General

In order to protect the integrity of IATA's Settlement Systems (ISS), including the BSP, and to prevent liabilities that would have to be covered by the remaining ISS participants, an Airline may be suspended from the system.

17.2 Suspension Procedures

The procedures for suspending an Airline are governed under the Resolution 850, Attachment F. An Airline participating in any of the IATA Settlement Systems may be subject to suspension when the airline:

- Ceases all operations, either temporarily or permanently
- Becomes subject to a formal bankruptcy, moratorium of debt, reorganisation or related proceedings
- Defaults on a material obligation to IATA
- When the airline does not have a valid designator/prefix and accounting code assigned by IATA
- If IATA determines that there is sufficient financial ground to suspend

If IATA determines that an Airline should be suspended from the BSP, IATA will immediately instruct all markets affected by the suspension in accordance with what is established in Resolution 850 Attachment F, Paragraph 2. Such communication will be made available through BSPlink (ASD for BSP China) in English and one official local language.

17.3 Market Notification

When an Airline has been suspended IATA will, depending on the case, instruct all Agents in the market/s what the next steps are.

If an Agent receives a notice from IATA about an Airline being suspended and has any doubts on how to proceed, the Agent should contact IATA through the Customer Portal.



1. What happens if my agency issued tickets on a suspended airline?

Each suspension is different. Please refer to the market notice for specific details, or if you have any doubts, contact us via the IATA Customer Portal.

2. What happens if my Agency is owed refund amounts from a suspended airline?

IATA will provide instructions at the time of suspension with respect to any amounts owing.

CHAPTER 18 — TRAVEL AGENCY COMMISSIONER (TAC)

18.1 TAC Overview

The Travel Agency Commissioner Programme is an important part of the IATA Agency Programme.

It provides a process for independent reviews and consultation body with respect to decisions and/or actions affecting Agents and applicants under the Agency Programme. Agents may have the right to request a review of their case/dispute with the Travel Agency Commissioner in accordance with the rules set out in Resolution 820e.

The Travel Agency Commissioner Programme is under the purview of the Passenger Agency Programme Global Joint Council (PAPGJC) per Resolution 860a. The PAPGJC receives and approves the budget of the TAC Programme, it controls the budget and associated expenditures, and it also reviews the nominations for the Commissioner positions and appoints them together with the Director General of IATA.

A TAC review is free of charge for all Parties involved. The cost of the TAC Programme is born in equal portions by Members and Accredited Agents.

18.2 TAC Coverage

A dedicated Travel Agency Commissioner is appointed to cover each of the IATA Areas:

- Area 1 (North, Central, South America and Caribbean, except Guadeloupe and Martinique)
- Area 2 (Europe, Middle East, Africa)
- Area 3 (Far East, Australia, New Zealand, Pacific Islands)

Contact details for each Commissioner can be found on the [Travel Agency Commissioner Website](http://www.tacommissioner.com). (www.tacommissioner.com)

18.3 TAC Process

In case an Agent disagrees with a decision/action taken by IATA regarding its application of the Sales Agency Rules, it is recommended to attempt to address the concern directly with IATA.

However, if the matter cannot be resolved directly with IATA, the Agent or IATA can initiate a TAC process. The Commissioner, depending on the matter at hand, is empowered either to mediate between the Parties (Resolution 820e, s. 3.4), aiming at reaching an amicable solution, or can allow a review process (Resolution 820e, s. 1.2 and 1.5). A request for review to the TAC must be submitted within 30 calendar days of the date of IATA's notice of the decision in question. This process is set out in Resolution 820e, as outlined below:

1. Travel Agents or IATA may submit a request for TAC review as long as the request is compliant to the guidelines for TAC Rules of Practice and Procedures ([available here](#)).
2. Upon receiving an Agent's or IATA's request, the Commissioner will acknowledge the case and send a request for further details to the other party.
3. The Commissioner will initiate an independent review of the case.
4. In some cases, the Commissioner may request a hearing between the Agent and representatives from IATA. It is also possible for Agents and/or IATA to request such a hearing; in which case the Commissioner will decide whether to grant it or not.
5. Upon completion of its review, the Commissioner will issue an official ruling on the case, which is final and binding on the Parties (Resolution 820e, s. 2.9).



Disputes between Agents and Airlines and other commercial matters are generally not in scope of the TAC's purview with the one exception provided below.

Provided the Agent and the concerned Member Airline agree (as per Resolution 850m, s. 4.9), the Commissioner also has jurisdiction to handle disputed matters between them (ADMs included) and/or to mediate between the Parties aiming at reaching an agreement.

18.4 Majority Review

Per Section 2.10 of Resolution 820e, if an Agent or IATA is dissatisfied with the decision of the Travel Agency Commissioner, the Agent or IATA may submit the decision for a majority review of all of the Commissioners within 30 days after receiving the decision.

18.5 Arbitration

Per section 12 of Resolution 812, if an Agent or IATA is dissatisfied with the decision of the Travel Agency Commissioner, the Agent or IATA may submit the decision for arbitration, in accordance with the Rules of Arbitration of the International Chamber of Commerce. Requests for arbitration must be submitted to the Agency Administrator within 30 days of the date of notification of the Agency Commissioner's decision. Any arbitration ruling will be final and binding.