



IATA

COVID-19 Agent Toolkit

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In the last months, we have seen the entire world experiencing a major crisis and at a bigger scale, how it is impacting every aspect of our industry. Bearing in mind the unstable and changing environment, we understand how difficult it is to stay updated with the latest and most relevant information for the Travel Agency Community.

To help you with that, we have compiled in one several communications, guidelines, tips and best practices already released by IATA and other parties. As a central repository, this document will help you look for reference and manage more effectively your day-to-day activities.

In our 6th edition, you will find changes relevant to how the RHC framework and other agency risk management initiatives will change in the near future. You can find everything that has been updated denoted with “**NEW!**”. As we continue to work in consultation with Airlines and Global and Local Travel Agent Associations to deliver additional measures, we will continue to release updates on this document.

We hope that this information will be useful for you during this difficult period of time!

-IATA Passenger Governance & ADM Team

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1. Fraud Prevention

Fraudsters use every mean at their disposal to exploit the COVID-19 crisis and benefit financially from business and individuals. We all must remain vigilant against coronavirus scammers!

1.1 BSP Payments

A phishing campaign is disseminated, targeting IATA customers, requesting payment for **COVID-19 caution fees, to install a Security Patch or to provide confidential information**. Be aware that these are **NOT** legitimate requests coming from IATA. Do not make payments that you are not familiar with.

IATA has put together [a list](#) of the most common fraudulent emails received by IATA. The list is not exhaustive and may change without warning. If you are unsure whether the email you received is a genuine email sent by IATA, contact fraud.reporting@iata.org.

For more information, please see our [fraud prevention page](#).

1.2 Refunds and Credit Card Chargebacks

When it comes to card chargebacks, there are several scenarios that you may face during the COVID-19 crisis. You must always take into account that MasterCard and Visa card rules require that the cardholder must first attempt to resolve their claim with the merchant. Please note that the timeframes to supply with compelling evidence to fight the chargeback may vary depending on the card scheme and/or your own acquirer's terms.

Visa has published an update of the following articles related to the COVID-19 crisis, recently made available on their [Visa Merchant Business News Digest webpage](#):

- A dispute [FAQs to help clients through COVID-19](#) (pdf)
- An informative article on [Managing Disputes through COVID-19](#) (pdf)

We have created a chargeback and dispute management library that contains a collection of guidelines from the major card schemes. [Access this library](#) through the Extranet (please remember to log in first)

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

1.3 Alleviate fraud cost

Despite the huge economic impact and lower sales volumes as a result of the COVID outbreak, scammers try to take advantage of market conditions and fraud units are still facing several cases of fraudulent payments. During this difficult time, IATA is making [IATA Perseuss](#) more accessible to all airlines and agents worldwide.

What is IATA Perseuss

The result of data-sharing cooperation among IATA and industry partners, IATA Perseuss is a global cross-sector database of fraudulent transactions. Travel industry entities share intelligence about fraudulent bookings, making it available to IATA Perseuss' members, who then can use the data to cross-check transactions deemed suspect. If any details of suspect transactions match those in the database, members can decline bookings and upload the new fraud data.

Why join IATA Perseuss

Fraud puts added strain on airlines during an already difficult time and is expected to escalate in 2020 relative to the total number of transactions. IATA Perseuss, therefore, is an important tool to protect revenues and control costs.

- Real-time check on suspect transactions against the global database
- Reduce chargebacks, related banking costs, and time wasted on bogus transactions and their aftermaths to identify fraud trends
- Be part of the crime-fighting solution by working with industry partners to identify fraud trends

IATA Perseuss fees waived during the COVID-19 Crisis

New to IATA Perseuss? Between now and June 30, 2020, all fees are waived for new applicants.

Please direct your inquiries to cardservices@iata.org.

2. Processing Refunds & Reissues

The COVID-19 crisis has caused airlines to cancel more than one million flights globally. This changed the way airlines process refunds or offer credit for future flights. There are several activities that support the industry in enabling a Customer Voucher process, we encourage you to stay up-to-date with the initiatives through the [official web](#). There are a number of alternative channels that may be used by an Airline in order to process a refund:

2.1 GDS Refund

Remember that refund conditions may vary based on each individual Airline's policy and ticket's Terms and Conditions. It is important to review carefully each customer's request to see if a refund is applicable.

Please make sure that you introduce any applicable waiver code that the Airline has provided you in order to authorize the issuance of the direct refund.

2.2 BSPlink Refund Applications

BSPlink Refund Application is a BSPlink module that allows Travel Agents to request Airlines for an indirect refund. Those requests once issued will be sent to the Airline to review and action accordingly. There are two ways to issue Indirect Refund via BSPlink:

- Refund Application/Authority issued via Document Enquiry (TAIP) option. You can find detailed instructions in the Agent Manual available on the [BSPlink Download Center](#).
- Refund Application/Authority issued online.

You have the possibility to set up an email alert in BSPlink in order to be informed about the authorization or rejection of any refund application by the airline. To activate these alerts, you need to go to the BSPlink menu Email Alert – Email Alert Maintenance.

2.3 Refunds processed directly by Airline

Airline contact details can usually be found in BSPlink under the menu Address Maintenance – Address Query Airlines.

Please remember that it is also important that any airline can reach out to you in case they need to share any important information. Make sure you update your contact details in BSPlink under the menu Address Maintenance – Modify Address.

2.4 Airline Policies

In order to ease travel agents' work, IATA has built a central repository summarizing all public information available from its members **Airlines Vouchers and Ticket Exchange Policies** ([link](#)).

Find the repository and more about the initiative on <https://www.iata.org/vouchers-exchange-policies>

2.5 Customer Voucher Guidelines

IATA has also developed a [Customer Vouchers Guidelines to IATA Standards](#) where Travel Agents can find useful considerations regarding voucher issuance based on the existing Ticketing Standards framework.

2.6 Additional Sources of Information

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

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

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

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

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

2.7 COVID-19 Country information

Timatic for COVID-19

IATA has created a [News section](#) – that exclusively covers Covid-19 country information (real-time updates) – sources by Timatic Product News section which is accessible by Timatic user. In the time being, the information is also on our public website at the IATA Travelcentre (updated every 15 mins) which is accessible to the travel industry and individual passengers.

News section link: <https://www.iatatravelcentre.com/international-travel-document-news/1580226297.htm>

It is important to point out that the country information does not advise on individual passenger restrictions. Different nationalities have different regulations when entering countries and the specific information can only be obtained when using Timatic.

To check these individual requirements and provide them to the traveller at the time of booking, travel agents in general use TimaticWeb 2. It is a web-based solution, no additional training is needed and can be set up individually per company. Some of the other benefits of subscribing to TimaticWeb2 are:

- Up-to-date, real-time, data
- Be prepared for when Coronavirus (Covid-19) restrictions are relaxed
- More than one user (unlimited sub-user)
- Personalized responses
- Clear OK / NOT OK / Conditional response
- A web-based product that can be used on any browser
- No training (dropdownlists)
- Customizations to suit your needs
- Create your own, co-branded, TimaticWeb2 site
- Latest NEWS available, including a page listing the all Coronavirus (Covid-19) restrictions
- NO delivery issues

3. BSP Payments and Financial Assessments

IATA has taken several temporary measures to support the agency community during these unprecedented times our industry is going through. These measures are subject to review by the Passenger Agency Conference Steering Group on a monthly basis to ensure that the BSP ecosystem is maintained sustainably. We have compiled important aspects from various communications that you have been receiving over the last two months to ensure you have all the key information at your fingertips.

3.1 BSP Payments

If I am in a receivables position, what do I need to do?

In order to receive promptly the amounts due, you need to provide IATA with your bank account details through the existing forms on the IATA Customer Portal, under the section “Change of Bank Account Details”. The completed form must be submitted through the Portal.



Please note that for Agents using direct debit as their method of payment, IATA will use by default the same bank account to transfer BSP balances due to the Agent. Therefore, there is no need to resubmit bank account details.

[When will IATA settle to my agency?](#)

The payment in each market will be executed according to the respective **settlement calendar date**. It is important to remember that the settlement date will not necessarily correspond to the remittance date (the day by which you were supposed to remit the payment for the respective period). You can check the settlement date for each period in the Payment Calendar in the IATA Customer Portal. If you have trouble finding this information, you can reach out to our Customer Service team.

Please take into consideration that some delays in payment could be expected in areas where, due to the pandemic, there is a significant impact on banking operations of the market.

[What if I am struggling to pay on time, what do I do, will IATA help me out?](#)

IATA will be able to exercise some flexibility during this period of time, which could possibly relieve some stress on the liquidity of Agents. The Agency Administrator has been tasked to assess the situation of Agents on an individual basis and where necessary, will grant an extension to Agents that cannot fulfil their Remittance payment either fully or partially, by the Remittance Date as indicated in the BSP calendar.

During this extension, no risk event or default action will be taken against the Agent, and the Agent can continue to issue transactions with Customer Cards and IATA EasyPay Forms of Payment. Such extension may not be longer than the next Remittance Date of the consequent Billings, and when the Agent's remittance has been received in full, IATA will instruct the GDSs to restore BSP Cash as a Form of Payment for the Agent.

3.2 Financial Assessments

[How will IATA conduct Financial Assessments this year, am I expected to meet the same criteria to be able to pass the assessment?](#)

No. We are aware that the last few months has created a lot of disruption in the business of IATA Accredited Agents. Whilst many markets have already concluded their annual financial review for 2019 financials, pre-COVID-19 impact, any markets with financial years that will include the months from Jan 2020 onwards will certainly not be looked at exactly the same as previous years.

Please read the following carefully as one of the below exceptions may apply to you:

1) If you are a Risk Status C Agent, or your Remittance Hold Capacity does not exceed the amount of Financial Security provided to IATA, we will not be asking you to submit your Financial Statements, unless you wish to. We will reach out to offer the possibility to do so on a voluntary basis if you believe that it would have an impact to changing your Risk Status.

2) Each APJC has been reviewing whether or not the Local Financial Criteria for their market requires temporary changes to adjust the assessment criteria taking into consideration how their market has been impacted. These suggestions are made by locally participating Airlines and Agents to make sure that they are fit for purpose. Then, the Passenger Agency Conference will vote on the adoption of such.

As the speed of review differs market by market, given that some LFC may be more complicated than others, please make sure that you check out for any notifications in the Customer Portal, or the IATA website in case the assessment criteria for your market has been changed.

3) As other alleviating measures will emerge, in order to ensure that Agents whom are getting their business



on track are not being treated the same as fraudulent cases, IATA will be monitoring the sales of Agents closely in the upcoming period of time to try and detect abnormal sales behavior or rapid increase in sales that is not aligned with the rest of the market or the Agent's own historical sales.

This will mean that from time to time if we have reason to believe that the sales patterns deviate widely creating an increased risk of being able to fulfill BSP payments, the IATA team may ask your Agency to perform an ad-hoc quarterly assessment, against your Local Financial Criteria. You can find more details about this on the BSP Manual for Agents ([link](#))

I am asked to provide my company's Annual Financial Statements, but due to the current situation, I need more time. What can I do?

IATA will be able to provide some flexibility around the pressure that Agents will contemplate in providing the financial statements for their annual Financial Reviews, in general, we should be able to provide Agents with up to 7 days flexibility in such circumstances. For any further extensions, this must be assessed by the Agency Administrator on an individual basis.

NEW! Are there going to be any changes to my next year financial assessment?

Since June APJC across the globe have been assessing the situation in the local market to make sure that the Local Financial Criteria takes into account the current market situation. Several Local Financial Criteria (LFC) have already been adopted to introduce temporary changes catering for the devastating impact that the coronavirus crisis had on the agent's financials. Each market will have received an individual communication from the IATA teams if there are changes that impact you.

To check if your LFC has changed for the next financial assessment exercise, check the Mail Vote results on www.iata.org ([link](#)).

NEW! As a GoGlobal Agent, where could I find more information about my financial assessment?

The new Multi-country financial criteria has just been published, make sure you have a look at the changes on www.iata.org ([link](#)).

3.3 Financial Securities

Can I reduce my current financial security?

On temporary basis, if your market's Local Financial Criteria requires a minimum financial security that is higher than USD 20,000 (or the equivalent amount in local currency), you can request IATA to reduce your financial security to USD 20,000, unless a different amount has been explicitly agreed on a temporary Local Financial Criteria by your APJC.

In case you have decided to voluntarily reduce your Financial Security amount to such minimum, your RHC level will be adjusted to match the amount of Financial Security provided. This option will be available until your annual financial assessment for the Financial Year End of 2021 (or until your accounts are no longer considered impacted by the COVID-19 pandemic).

I am asked to provide a Financial Security, but it is very challenging to meet the timeframe IATA usually gives. What can I do?

In terms of the timeframe for providing Financial Securities, IATA may extend the timeframe for providing



Financial Securities, up to 40 days under specific circumstances. Agents that may have difficulty providing IATA with a Financial Security within the 30-day timeframe must inform IATA at their earliest with a valid reason for the Agency Administrator to assess.

3.4 Other Doubts

How do I know about what's happening in the BSP?

You may now find frequent updates related to your market, all in one place and one document on the Customer Portal, under the COVID-19 Updates area. This service will appear under your “Favourite Services” section as soon as you log-in to the IATA customer portal.

NEW! Is there anything I need to know?

To move away from the “one-size-fits-all” Risk Management approach in the BSP, important changes have been introduced to the way risk is assessed, including the mandated review (based on Resolution 812, 5.6) of the way that the Remittance Holding Capacity is calculated. Make sure you check out the applicable changes on www.iata.org ([link](#))

4. ADM Management

4.1 Tips and Best Practices Guide

Direct access to the ADMUG COVID-19 Emergency Toolkit ([link](#)) here

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

4.2 Communication and Dispute Management

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

4.3 Refunds and Reissues

Issuance

- Refer to the IATA Standards Guidelines ([link](#)) on how to use credits and issue vouchers based on the current Industry Standards framework.
- Whenever possible, Airlines can update their fare filing to foster the use of automation during the refund



and reissue processes.

- Agents should process refunds and reissues according to the latest Airline's policy available.

Audit

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

4.4 Chargebacks

Please refer to the [Fraud Prevention Section](#)

Reference to the Chargeback Guidelines – [English](#) and [Spanish](#)



IATA

Agency Debit Memo User Group

Contact us: www.iata.org/cs

