



Card Payment Acceptance in the BSP - Webcast Q&A

23rd May 2023

This document combines the questions and answers exchanged during the 2 deliveries of the Webinar. The content has been edited for clarity.

[How long it usually takes from BSP to implement requested process on CC-MID form?](#)

For a single BSP, a 3 days' notice is sufficient. For more than one BSP, it will be good to allow at least 5 working days.

[How long does the acquirer certification process take?](#)

This can take several months:

1. system development by the acquirer to read the CSI (credit card invoice) file format
2. set up connectivity between DPC and acquirer
3. test delivery, and ability by acquirer to read the CSI file

[Considering an acquirer certification could take months, should an airline start that before submitting the BSP joining application? What's the recommended BSP joining application process?](#)

The airline must imperatively have signed a contract with its acquirer or its processor before approaching BSP to set up the production and routing of its CSI card remittance files.

[Is crypto currency like BITCOIN accepted as a form of payment?](#)

No, it is not supported in BSP. BSP supports Agent remittance 'BSP 'cash'), card, and IATA EasyPay.

[Can acceptance of virtual cards be included in this form?](#)

No. The BSP card set up form is only meant to specify:

1. which card brands the airline allows the Travel Agent to accept on its behalf
2. optionally, for which card brands the airline wants to outsource the production and dispatching of its card remittance files

The acceptance by the airline of Agent own cards is handled through a different process, through the publication of its payment policy and its ADM policy.

[I do not think an airline is required to select the credit cards accepted at the time of completing the BSP joining form- just if credit card is accepted or not. Kindly clarify.](#)

It is not enough to just say 'card can be accepted'. There are multiple card brands, and airlines don't necessarily accept all of them in every BSP market. First, the airline must specify which cards brands it allows Agents to accept on its behalf. Second, section 5 of the form on credit card processing information has a section to share the merchant ID and name of acquirer if the airline wants to outsource to BSP the task of producing and dispatching the card remittance files.

[How do we get access these 2 reports?](#)

The 2 reports 'airline non invoiced payment card' and 'airline data validation' are sent daily in BSPlink. Please check the File download section.

[One of the pain points is synchronizing the accepted card bands with GDSs, would IATA be looking at a service were GDS can look this up in real time?](#)

it is something we have thought of but not explored in depth with the GDSs. We will look further into this. But for the time being, it is the duty the airline to ensure that the 2 systems are synchronized.

[Does this data service replace the CardClear service provided by Accelya before?](#)

No. The Vivaldi/CardClear service remains as is, provided by Accelya. The new card dashboards from IATA provide you with a snapshot of your BSP card set up, listing:

1. which card brands can be accepted by Travel Agents on your behalf
2. for which card brands BSP builds and dispatches a card remittance file, if and only if you have outsourced this task to BSP.

Can IATA share the list of accepted acquirers per market/country?

The airline must request from IATA Customer Service, a copy of the credit card setup form, which lists the acquirers and processors connected to each BSP. The new dashboard has also a final tab called 'credit card acquirer query' which lists the same data.

It is important to check the set up in GDS. Only airline GDS, or all possible GDS for the agencies?

It is the responsibility of the airline to verify its card set up in each GDS where a Travel Agent can issue a ticket on its behalf.

Since the ticket or EMD is issued, if the rejected card information comes after the flight took place, the airline may face an income loss. With what frequency are the reports delivered to the airline?

All tickets/EMDs issued on day 1 will be sent by the GDSs to IATA BSP for processing on day 2. The card transactions that are not invoiced and the RET error reports are generated during processing, and then made available for airline download in BSPlink.

How would it change with NDC? Is this the same flow for the parameters? CSI file for NDC?

The airline must decide and then arrange to report its card-paid NC sales to IATA BSP. Once in BSP, the transactions will benefit from services such as Agent own card detection, or sales commission computation. Optionally, the airline can specify if it wants those NDC card transactions to join the GDS reported card transactions in the card remittance files (CSI) dispatched to the acquirer or processor of its choosing.

Based on today's presentation, is IATA expecting each airline to go to the customer portal and validate or update card acceptance & Merchant setup? In the event airlines don't update but leave as status quo because there are no changes, will there be an impact on the current IATA CC handling-services?

Yes, the new dashboards offer to every airline the opportunity to verify at any time its BSP card set up, meaning

1. which card brands can be accepted by Travel Agents on your behalf
2. for which card brands BSP builds and dispatches a card remittance file, if and only if you have outsourced the task to BSP.

No action is taken by BSP unless required by the airline via the sending of an updated card set up form.

If you consult your BSP card setup without taking any further action, nothing changes. The dashboard does not allow to perform any change.

We are having issues joining BSP in the markets that are not ICCS and we are always asked to provide bank details and other requirements. This was not the case before. We are sometimes required to have a bank account in these markets, yet these are offline markets.

This is not the session for this question, our local office will contact you to explain the process. But indeed, in countries where ICCS is not offered, BSP must pay you locally the produce of your BSP 'cash' sales, hence it needs your local bank account details.

How does IATA bill Airlines? Is it by territory, or by country? If it is by territory, how are these territories determined? How many territories do we have as IATA members?

In general, IATA billing is made by BSP. BSP invoices are sent to airline head office, with a breakdown showing the services used in each BSP.

If an airline doesn't ask BSP to produce and dispatch CSI files (the process to present sales to the acquirers is conducted within the airline), are the CSI files still generated and made available to the airlines?

No, CSI files are not produced by default. They must be asked for. One of the available options is for the airline to request the production of CSI files that will be then sent to its iNet account, as opposed to being sent to an acquirer or processor connected to BSP.

In case airline forgot to communicate the MID to IATA, are the transactions generated for this MID reported in credit sales reports?

If the airline asked BSP to create and forward CSI files to an acquirer without MID information, BSP will honor that demand, but there is a risk that the recipient refuses the file. In all cases, every single BSP card transaction is reported in the HOT file that every airline receives.

What about the joining to this service? Is it through the IATA portal services and is it chargeable?

The service is free and is accessed through the IATA portal.

Are ATMs considered in this service?

No. The Travel Agent own cards, a concept referenced in Passenger Agency Conference Resolutions as Alternative Transfer Methods (ATM), is not something addressed in this new service. The card dashboards only provide a snapshot of the BSP card set up of the airline based on the brand of the card.

Is the GDS level the most restrictive lock for CC transactions?

The GDS is where the BSP card transaction is created, hence any airline card set up should start there. BSP is a reporting system where all the card transactions created by Travel Agents in the GDSs will appear. Any card brand restriction must be set up at GDS level to prevent the transaction from happening. By the time a card transaction is reported into BSP, the ticket has been issued.

Where can an airline publish its CC policy? In ADM policy or in a payment policy?

The airline payment policy can stipulate if the airline, aside customer cards, also accepts Travel Agent own cards and any eventual service fee incurred in relationship to this topic. The airline can distribute the information to Agents bilaterally or ask IATA to publish this policy as a communication to Agents in BSPLink.

An ADM policy can reiterate Passenger Agency Conference Resolution 890 dispositions as regards ADM issuance in case of non-payment of a card transaction. An ADM policy can also stipulate any form of service fee incurred in relationship to this topic. The airline can publish its ADM policy in BSPLink

The new card dashboard will allow an Agent to verify the BSP card acceptance policy of the airline, in term of acceptable card brands. But the dashboard does not allow to communicate or manage the topic of Agent own cards, otherwise known as Alternative Transfer Method ATM). This topic must be addressed outside the card dashboard, as described above

Do I have to always ask BSP to prepare my card remittance files and dispatch them to my acquirer?

No. It is always the airline choice, BSP by BSP, to specify if it wants to outsource to BSP the preparation and dispatching of its card remittance files. But we would assume that in general, an airline will decide either to have the capability to process card transactions in-house (from the HOT file content) or will outsource the task to BSP.

Can I 'mix and match', meaning in some countries I ask BSP to prepare and sent the card remittance files, and in other countries I take the card data for the HOT files, and I do it in-house? Or can I ask BSP to do the work only for some card brands, but not for others?

Yes you 'can mix and match' and decide BSP by BSP if you want to outsource the task of preparing and dispatching its card remittance file. But we would assume that in general, an airline will decide either to have the capability to process card transactions in-house from the HOT file content or will outsource the task to BSP.

Do I need to have a contract in place with the acquirer before I ask BSP to send the files?

Absolutely. You must always have a contract in place with the CSI file recipient before you ask BSP to send your card remittance to this destination.

Who makes sure that the GDS only let pass the card brands I want and for which I have asked BSP to produce card files?

Only the airline can do this, and it is the responsibility of the airline to make sure of this.

When will the new service be available on the portal?

The new service will be made available in the next few days once the final adjustments have been made. Every single airline BSP user will be advised by a BSPLink communication.

The information contained in this paper is provided by the International Air Transport Association (IATA) for general information purposes only and does not purport to be commercial, legal or other advice. Nothing contained herein constitutes a recommendation, endorsement or preference by IATA. Different jurisdictions have varying laws, regulations and procedures. No user of the information should act or rely on any information from this paper without seeking the advice of a competent legal counsel. This information is not intended to substitute for any business' individual decision.