



Credit Sales

General Information

Introduction

As an alternative to accepting cash, most ARC participating carriers will accept credit cards as payment for air transportation and related services. The terms and conditions of credit card acceptance are governed by individual agreements between credit card companies and carriers.

To conduct a credit card transaction on behalf of an ARC participating carrier, travel agents are required to do the following:

- Comply with the general instructions contained in this section (Section 8.0).
- Determine whether or not the carrier accepts the credit card presented by the client; and, if it does, under what conditions (Section 8.4).
- Obtain an authorization, a.k.a. approval code, from the credit card company (Section 8.2).
- Follow the credit card acceptance procedures shown in the ARC Credit Card Chargeback Policy (Section 8.4).

Failure to follow the above steps may render it impossible for carriers to obtain payment from the credit card companies. In such circumstances, individual carriers reserve the right to invoice the sale and any other associated fees back to the travel agent.

Canceling Transactions

Automated transactions that are invalid may be canceled by following the electronic voiding procedures set forth in Section 8.6. All other transactions must be refunded in accordance with the refund procedures set forth in Section 6.

Types of Credit Cards

There are generally two types of credit cards: Bankcards (e.g., MasterCard and Visa) and Travel and Entertainment (T&E) Cards (e.g., American Express, Discover Network and JCB).

In addition to the credit card types mentioned above, certain carriers issue Universal Air Travel Plan (UATP) Cards. Information regarding UATP Cards can be found in Section 8.8.

Certain carriers may also issue credit cards to the general public for the purchase of air transportation and related services. These types of credit cards are referred to as "airline," a.k.a. "on-line," cards. Acceptance of "airline" cards is limited; therefore, consult the Carrier "Airline" Credit Card Acceptance Chart in Section 8.4 before accepting an "airline" card on behalf of an

ARC participating carrier.

For the purpose of this section, the term "credit card company" collectively refers to bankcards, T&E Cards, UATP Cards, and "airline" cards.

Credit Card Designator

Form of Payment Entries

As stated in Section 5.2, "If payment is by credit card, enter or imprint (in the "Form of Payment" box on the ticket) the two-letter alpha credit card designator and the complete credit card number (to preclude cash refunding of the ticket)."

Generally Accepted Credit Cards

To assist agents in complying with the above, the following is a listing of generally accepted credit cards and their respective two letter alpha credit card designator:

AX	American Express
CA	MasterCard/Diners Club International
CB	Carte Blanche
DC	Diners Club
DS	Discover Network
JC	JCB Int'l Credit Card
TP	Universal Air Travel Plan (UATP)
VI	Visa

The following is a listing of "airline" credit cards and their respective two letter alpha credit card designator:

AA	American Airlines Personal Credit Card
AQ	Aloha Airlines Personal Credit Card
AS	Alaska Airlines Commercial Card
DL	Delta Air Lines Credit Card

Other Accepted Credit Cards

Carriers may authorize the acceptance of credit cards other than those listed above. If a credit card presented for payment is not listed above, contact the ticketing carrier to ascertain acceptance and processing of the transaction.

Other Forms of Credit

Extended Payment

Two credit card companies, American Express® and Carte Blanche, offer optional extended payment terms to cardholders that use their card. The Sign & Travel® Account is the extended payment option on the American Express Card. Sign & Travel allows Cardmembers who have the American Express Card, the Gold Card, or the Platinum Card® to extend payment on travel related charges such as airline tickets, MCOs, and Tour Orders. Cardmembers will



Section 8.0

request Sign & Travel if they wish to extend payment.

Sign & Travel is not a payment option on Corporate Card Accounts, the Optima Card, and American Express cards issued in Canada. American Express Cards issued in Canada are identified as having account numbers beginning with 3433 through 3435, or 3733 through 3735.

Manual Ticketing Procedures - If a client requests extended payment terms, the letter "E" should be entered and circled in the lower left corner of the Issued By carrier validation box located directly below the Form of Payment box.

Automated Ticketing Procedures - Refer to your Service Provider for Extended Payment "E" ticketing instructions.

Government Transportation Request (GTR)

A GTR is a U.S. Government form that is used for authorizing official government travel. Refer to Section 5, page 40 for additional information.

Disclosure of Terms and Conditions

The terms and conditions of sale (i.e., deadlines, penalties, and/or fees for canceling, refunding, or exchanging tickets) must be disclosed to the cardholder prior to the transaction taking place. To minimize the risk of financial liability in the event of a credit card chargeback, disclosure of the terms and conditions of sale must be made to the cardholder in writing and the cardholder's acknowledgment of such also obtained in writing. Travel Agents are reminded that they may be required to show proof that the cardholder, prior to the completion of the sale, took action to accept the terms and conditions of sale. This is also true for sales initiated via the Internet or the telephone, i.e., non face-to-face transactions. Simply providing the customer with the terms and conditions or displaying the terms and conditions of sale on the internet, does not meet the requirement for acceptance of the terms and conditions by the cardholder.

Verbal disclosure of the terms and conditions of sale to the cardholder, as well as the cardholder's verbal acknowledgment of such, is not accepted by most credit card companies as a legitimate defense against credit card chargebacks related to a cardholder's claim that the terms and conditions of sale were not disclosed prior to the transaction taking place. In these instances, individual carriers reserve the right to invoice the sale back to the travel agent.

Non-Disclosure of Credit Card Customer Information

Travel Agents must not disclose to, or otherwise give, any third party the name or account number appearing on any card, or any document or form or from any electronic record on which such names or numbers appear, except as may be necessary for Travel Agent to perform its obligations under the ARC Agent Reporting Agreement.

Discrimination among Credit Card Brands

Agents must honor any credit card brand (e.g., UATP, American Express, Carte Blanche, Diners Club International, JCB, MasterCard, Discover Network, Visa, etc.) that is presented as payment for an ARC traffic document provided the ticketing carrier accepts that credit card brand as a valid form of payment. Discrimination among credit card brands is prohibited.

Documentation Requirements

It is recommended that travel agents obtain credit card imprints and cardholder signatures on a manual Universal Credit Card Charge Form (UCCCF) for all transactions that are paid for with a credit card. Following this procedure for all credit card sales, including sales initiated via the Internet or telephone, in addition to obtaining a valid authorization/ approval code, will afford travel agents the best protection in the event of a credit card chargeback.

A guide to the preparation of the Universal Credit Card Charge Form is shown on page 3 of this Section.

Note: Copies of credit cards (front/back) or copies of passports or other identification do not act as substitutes for a signed imprinted Universal Credit Card Charge Form.

Reporting of Credit Sales

Tickets issued credit cards as the form of payment should be reported with the Weekly Sales Report in accordance with the procedures outlined in Section 12 of the *Industry Agents Handbook*.



Guide to the Preparation of the Universal Credit Card Charge Form

I ACKNOWLEDGE RECEIPT OF TICKET(S) AND/OR COUPON(S) FOR RELATED CHARGES DESCRIBED HEREON AND AM AWARE OF APPLICABLE RESTRICTIONS AND/OR PENALTIES AS SHOWN ON SUCH TICKET(S) AND/OR COUPON(S). <div style="text-align: center; font-size: 24px; font-weight: bold;">1</div>		UNIVERSAL CREDIT CARD CHARGE FORM				3
		2	AGENT COPY			
3	IF EXTENDED PAYMENT APPLICABLE, CIRCLE NO. OF MONTHS <div style="display: flex; justify-content: space-around; font-weight: bold;"> 3 6 9 12 </div>			4		
DATE OF ISSUE						
5		6	5		7	
NAME OF PASSENGER IF OTHER THAN CARDHOLDER		OTATO NO.	CONNECTION OF PASSENGER WITH SUBSCRIBER		APPROVAL CODE	
COMPLETE ROUTING		FARE BASIS	CARRIER	AIRLINE	FORM SERIAL NO.	
8		8		10		
				11		
TICKETS NOT TRANSFERABLE NO CASH REFUNDS		9				
CREDIT CARD NAME/CODE						
FARE	TOTAL	ROUTE CODE				
TAX	12					
EQUIV. AMT. PD.						

- | | |
|---|---|
| <ol style="list-style-type: none"> 1 Obtain the signature of the cardholder and compare with the signature on the credit card. 2 Enter the three digit carrier code. 3 Imprint the date of sale and the agency identification. 4 Enter a capital "E" and circle if the passenger requests extended payment terms. Applicable for American Express and Carte Blanche only. 5 Enter the name of the passenger and connection with the subscriber, if other than the cardholder. 6 Enter one trip air travel order number, if one is being honored. 7 Enter the authorization/approval code received from the credit card company (see Section 8.2) | <ol style="list-style-type: none"> 8 Enter the city or airport designator, fare basis, and carrier codes of the ticket routing. 9 Enter the credit card name or two letter alpha code. 10 Enter the carrier, form, and serial number(s) of tickets issued. 11 Imprint card. 12 Enter fare, tax, and total of all tickets issued. 13 The signed, imprinted form should be retained on file at the issuing travel agency for a period of at least two years from the ending date of the sale report period during which the transaction occurred. |
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