



# **CREDIT CARD PASS-THROUGH**

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# **PARTICIPATING DOMESTIC AIRLINES**

- 1. NACL Indian (058)**
- 2. Jet airways Limited (589)**
- 3. Kingfisher (090)**

# WHO CAN PARTICIPATE?

- Any IATA Agent participating in domestic BSP

# AND HOW?

- Via the Global distribution systems (GDS)

# WHAT IS A PASS-THROUGH TRANSACTION?

- ➔ It is a process of accepting Credit Cards (towards payment of Air Tickets) by the Travel Agent, where the payment is accepted on behalf of the Airline. ***This means that though the ticket sale is done by the Travel Agent, the payment directly passes through to the Airline. It is important to note that all such transactions are treated as non face-to-face transactions.***

# STEPS

- **It is a two-step process where Credit Card authorization is obtained via the GDS and the customer's signature is received at delivery.**

# STEPS

## Step 1 – Card Authorization:

- **Travel agents will take authorization for all transactions (for ticket buyers who wish to pay through a credit card) on the Global Distribution System (GDS) directly.**
- **Agents will data enter the required details (such as card number, expiry date & amount) on the GDS and seek transaction authorization through the GDS' gateway system.**



# STEPS

## Step 2 - Proof of Customer participation:

- **Only when the transaction is successfully authorized, will the ticket be issued. The process has to be followed strictly for both card present as well as card not present situations.**
- **At the time of ticket delivery, the cardholder is asked to sign an imprinted copy of transaction receipt. This is the proof (for the merchant) that the cardholder participated in the transaction and that the goods (airline tickets) were delivered and accepted.**



# CARD ACCEPTANCE PROCEDURE BY TRAVEL AGENTS

- **The Agent must honor all valid cards (visa and Master only) when properly presented for payment**
- **Regardless of the transaction amount, Agent must request an authorization**
- **Agents must validate the cardholder's identity during a transaction by verifying that the signature on the card matches the signature on the transaction receipt.**





## **BEST PRACTICES – BY AGENT**

- Travel agent should retain charge-slips only under lock and key. Card number/ Exp date should not be noted down in any system/File.**
- The travel agent should have a mechanism to trace back, which employee processed which transaction. Example – maintain a logbook for all transactions.**
- Employees who handle card transactions should be reliable and adequate background check should have been done.**



## BEST PRACTICES – BY AGENT

- For delivering ticket & taking signature on the charge-slip receipt, either customer should come to travel agent office or personnel from the Travel Agency has to go to Customer premises. PNR should not be given over phone.
- Travel agent should watch out for fraud indicators such as: Tickets being booked at odd hours, multiple tickets received at same address- different cards being used etc. Suspicious transactions should be immediately notified to Airline who should call SCB and if fraud is confirmed, tickets should be cancelled.
- Please refer to the Cards security features document that is available at [www.visa-asia.com/secured](http://www.visa-asia.com/secured) for more information

# Charge Back

SCB reserves the right to charge back transactions

## **Reasons for charge bank include;**

- The Agent did not process the transaction in compliance with the above Acceptance procedures
- The cardholder disputed the transaction because the goods (airline tickets) were not received or were not as per promised; or the services were not performed or were inadequate.
- The transaction was made with a counterfeit or altered card.
- The transaction was fraudulent, ineligible, or illegal.
- Credit not Processed, Duplicate & Fraudulent multiple transactions.

# Refunds

Refund process will be under the control of the Airline.

## Options;

- The Airline may choose to Refund directly. OR
- The Airline may want to process the refund through the GDS system.



**Thank you**