Content

FOREWORD: This chapter covers local BSP procedures of IATA Nordic & Baltic. In those cases where local procedure is described it precedes the global procedures described in chapters 1-13 of BSP Manual for Agents.

Most updated version of this manual is always to be found at our customer service portal www.iata.org/europe/cs

Chapter 14 Local Procedures

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14.1 ADDRESSES & CONTACTS

14.1.1 IATA Local Office

IATA Nordic & Baltic
Area Manager: Raimonds Gruntins
Västra Trädgårdsgatan 15 | Stockholm 111 53 | Sweden
Telephone number: +46 8 470 02 00

14.1.2 Operations & Service Center Europe

International Air Transport Association
Torre Europa
Paseo de la Castellana, 95
28046 Madrid
SPAIN

Fax Number: +34 911 412 624
Customer Service +46 8 5199 2462
E-mail: info.se@iata.org

14.1.3 Data Processing Centre

Unisys
1G Homebush Bay Dr, level 3 Building G
Rhodes, NSW 2138
Australia

Reporting Envelopes to be sent to:
IATA Nordic & Baltic
Sorting Centre
P O Box 1528
SE-1-29 SOLNA
Sweden

14.1.4 Clearing Banks

Sweden
Nordea Bank Sweden AB (publ)
Corporate Division Sweden
Malmkullnads gatan 23, S62
SE-105 - STOCKHOLM
Sweden

Norway
Nordea Bank Norge ASA
Postboks 1166, Sentrum
NO-0107 OSLO
Norway
Denmark
Danske Bank
Holmens Kanal 2
DK-1092 KØBENHAVN K
Denmark

Iceland
Glitnir
Lækjargötu 12
IS-101 REYKJAVIK
Iceland

Estonia
Hansapank
Liivalaia 12
EE-0100 TALLINN
Estonia

Latvia
Hansabank Latvia
Kalku iela 26
LV-1050 RIGA
Latvia

Lithuania
Vilniaus Bankas AB
Vilnius Branch 60 Gedimino Ave.
LT-2600 VILNIUS
Lithuania

14.1.5 Ticketing System Providers in BSP Nordic & Baltic

Travel Agents reporting BSP sales to IATA, must use any of the following Ticketing System Providers, who are providing these services and reporting data in BSP Nordic & Baltic.

- Amadeus
- Galileo Travelport
- Sabre
- Worldspan Travelport

The Agent is responsible for all transactions reported by the Ticketing System Provider, on the Agent’s behalf. It is therefore important that each Agent controls and compares their Sales Report produced by the Ticketing System Provider versus the BSP reports produced by IATA. Any discrepancies should be followed up by the Agent to avoid any additional charges from Airlines and/or notices of irregularity from IATA.
14.2 PARTICIPATING AIRLINES

Airline contact details

For any queries towards a BSP Member Airline you will always find contact details for airlines, on which your Travel Agency have had sales, on the BSP Agent Consolidated Billing Statement which is included among BSP Reports for each remittance.

BSPlink Enhanced Agents can access the function Airlines on BSPlink and in this way retrieve Airline contact details at any time.

Contact details for all IATA Member Airlines head offices are also available through www.iata.org from the link 'Membership'.
14.3 CUSTOMER INTERFACES - QUESTIONS

14.3.1 General

For any questions about your ticket sales and the BSP Procedures, there are several ways to find the answers. This Manual should be one of the first sources for you to check, and depending on the nature of the problem you should then turn to the respective party for help:

- Any problems to complete a ticket sale or problems to extract any reports from your ticketing system?
  This shall of course be answered by the support for your Ticketing System Provider (i.e Sabre, Amadeus, Galileo, Sabre, Sunres or Worldspan)
- Questions about how to issue a ticket, or any queries regarding the rules for a ticket?
  These should be stated directly to the Airline in question or your ticketing system provider if there is a technical problem.
- Questions on any discrepancies between what you have reported through your ticketing system and what you find on the BSP Reports?
  Compare the data you have to find which document that is causing the discrepancy, and then report this to IATA

IATA has several customer interfaces where you can seek information and we wish to point out some of them below.

14.3.2 IATA Customer Services Europe

The primary point of access for any customer queries to IATA is the Customer Services website for Europe (http://www.iata.org/customer-portal/Pages/index.aspx). From here you can search knowledge database, download forms and documents and log your case directly on the web. See further details below.

  This gives you 24/7 access to information essential for your day-to-day BSP activities, download documents or to search our knowledge database for answers to frequently asked questions.

  Simply visit the website, select your customer category (Agent or Airline), click 'Log An Enquiry With Us Online', then complete the form and press 'submit'. Your enquiry will be fast-tracked by our Customer Services team. Always state your IATA code and Email address for faster service.

- E-mail Customer Services IATA Nordic & Baltic - info.se@iata.org
  In case you cannot use the online tool to log your case, or you need to enclose files with your case, you can use Email. This is also the address that will be used for ongoing case correspondence with IATA Nordic & Baltic.

- Call Customer Services IATA Nordic & Baltic - +46 8 5199 2462
  When calling our Customer Service you must always have your IATA Code available for verification in the telephone system.
  This service is only available (09.00-12.00 hrs CET) Monday through Friday, so the quickest way to find the solution of your problem, or to have your case logged, will always be through the Customer Services website.

The self-help tool and the case logging online on the website, is powered by Salesforce®, which is now implemented in all IATA offices in Europe. Salesforce is a CRM (customer relationship management) application that enables us to capture and store customer details and enquiries in a
common database. We are able to access this information whenever a customer contacts us, enabling us to compile a customer profile, track enquiries from initial contact until case resolution, and build a knowledge database. This CRM tool is an important element to be able to serve customers more efficiently in the future. For this purpose and in order to have full transparency, we urge all Agents to have all correspondence in English.

14.3.3 BSPlink - www.bsplink.iata.org

BSPlink – Basic
BSPlink is the user interface for all parties in the BSP Process. This is where you as an Agent will receive all your BSP Reports and corrective actions such as ADM/ACM and Refund Applications are entered and maintained by Airlines and Agents. Furthermore the Ticketing Authority is maintained by Airlines on BSPlink so you as an Agent can always check which Airlines that allow you to sell their tickets. For that functionality, Airlines, Agents and Ticketing System Providers can access the system, so BSPlink adds a full transparency between all parties of the process. Also, IATA sends any important operational information using the file download/communication function. Make sure to log in to BSPlink on a weekly basis and check for any new files or ADM/ACM.

BSPlink – Enhanced
Except for the Basic functions described above, BSPlink can also be used to extract online reports, search for historic BSP data (document data, ADM’s etc), create groups for many IATA locations, get email notifications for new files and much more. The Enhanced functions have a cost involved but might very well be worth it.

For further information on BSPlink you can find Manuals and Monthly Newsletters on Developments from the different tabs of the login page found on www.bsplink.iata.org

14.3.4 IATA International homepage - www.iata.org

By entering to www.iata.org you will come to IATA’s global home page. Here you can find information on all IATA activities, find ruling resolutions and also buy any IATA publications via the online store. A search tool is available on the site, which will help you to find the information you are looking for.

14.3.5 IATA Ruling resolutions and references

The rulings and resolutions for IATA and BSP procedures are found in the “Travel Agents Handbook”. This is available in web-downloadable format from http://www.iata.org/services/accreditation-travel/travel-tourism/Pages/tah.aspx. The latest version is effective 1st June 2014, and any changes to local criteria will be posted on the same website. The Agent is bound by the Passenger Sales Agency Agreement to follow these rules, which includes the BSP Manual for Agents and thus these local procedures.
14.4 STANDARD TRAFFIC DOCUMENTS (STD)

14.4.1 STDs used in IDFS Nordic & Baltic

• ET = Electronic Ticket

Resolution 854 governs the implementation and operation of automated and electronic ticketing systems in a BSP country or area. Guidelines based on the technical, and other, specifications incorporated in the PAConf and PSC Resolutions for the implementation and operation of Automated and Electronic Ticketing in a BSP have been issued to all IATA Managers. A Member or any other party wishing to make facilities available to Agents for the automated issuance of STDs, must advise the local IATA Manager who will verify the technical compatibility of the system with the operation of the BSP, and its compliance with relevant IATA Resolutions in regard to document printing and data reporting formats.

Electronic Ticketing (ET) is a method to record the sale of passenger transportation without the issuance of paper flight coupons. The flight coupons issued for carriage are held electronically in the airline system via the GDS system used by the Agent. Electronic Tickets can also be refunded via the issuing GDS.
14.5 STANDARD ADMINISTRATIVE FORMS (SAF)

14.5.1 Administrative forms used in IDFS Nordic and Baltic - General

- Refund Application/Authority – via BSPlink [Click for further details]
- Airlines Reporting memorandums ADM and ACM

In order for IATA to issue invoices or credit notes to agents in different procedural processes following transactions are used:
  - ACM issued by IATA for commercial invoice purposes
  - ADM issued by IATA for commercial invoice purposes

For agents using HOT files following transaction code is used:
  - SPCR (Settlement Plan Credit)
  - SPDR (Settlement Plan Debit)

For agents using HOT files following transaction code is used:
  - ADMD (Agent Debit Memo Default)
  - ACMD (Agent Credit Memo Default)

14.5.2 Airlines Reporting Memorandums – ADM and ACM

The DPC does not verify the accuracy of the fare computations or commissions claimed since that function is the prerogative of the ticketing Airlines. In order to correct discrepancies in reported tickets, the Airline will issue accounting memos. The purpose is to adjust the Agent’s account within the BSP process. Following types are available:

a) Agency Debit Memo (ADM)
   The ADM serves to notify an Agent that unless there is some justification to the contrary, the Agent owes the issuing BSP Airline the amount shown on the ADM for the reasons indicated.

b) Agency Credit Memo (ACM)
   The ACM is used in those cases where the Airline owes the Agent. The Airline submits an ACM to the Agent, setting out the details of the amount to be credited to the Agent.

c) Requests
   BSPlink offers Airlines use of Agent ADM/ACM request. This option is controlled by the Airlines and can be opened by each airline to allow agent to issue request for ADM or request for ACM in case any errors are detected by the agent.

14.5.3 ADM/ACM Procedures

The ADM procedures could be found in Resolution 850m published in the Travel Agents Handbook.

- ADM and ACM are submitted electronically to the Agents on BSPlink.
- Agents are obliged to check regularly on BSPlink for any pending ADM/ACM.
- During the disputing period (30 days), Agents can access the ADM form on BSPlink under the function “ADM Pending Settlement”. ADM found here can be disputed, and if the Airline allows it, BSPlink Enhanced Agents can even dispute electronically.

- If an Agent disputes an ADM, the Airline will approve or reject the Dispute.

- After disputing period, the ADM will appear under “ADM to be billed in the current period”, until the last day of the reporting period, when they are automatically included in BSP Process.

- ACM will appear under “ACM to be billed in the current period”, until the last day of the reporting period, when they are automatically included in BSP Process. The disputing period is not applicable for ACM.

- BSPlink Enhanced Users can find historical ADM/ACM data of the last 13 months.

14.5.4 Ticketing  Authority through  BSPlink

Only the Airline can assign Ticketing Authority to their appointed Agents. The Ticketing Authority is assigned through BSPlink by the Airline. Any updates to their Ticketing Authorization List is managed by the Airline directly. GDSs are notified of every assignment or deletion of the ticketing authority automatically.

Agents are also made aware that each GDS has its own access to BSPlink to confirm if airline assigned Ticketing Authority to the agent in situations when agents see authority in BSPlink but not in his GDS. In those cases Agents are referred to contact GDS and ask them to correct the GDS table of Authorities to correspond with the one shown in BSPlink.
14.6 LOCAL REPORTING PROCEDURES

14.6.1 Tickets issued against Prepaid Ticket Advice (PTA)

The Auto-MCO can be used to collect sales for a PTA. The Auto-MCO/MPD number will serve as a
PTA number for Airline and passenger reference. The completion of the remittance box is as usual.
Both the value and the audit coupons shall be included in the BSP report.
If a PTA handling fee is required by an Airline it shall be entered as a tax amount with a code XP.

14.6.2 Refunds of tickets issued against PTA

Observe that in cases of PTA the ticket is paid by sponsor and not by the passenger. Ensure
therefore that the refunds are only made to sponsor and not to the passenger

In case of refund the agents may not process such tickets issued again PTA as direct Refund. The
agents must issue a refund application pending Airline Refund Authority. When using Refund
Application form on BSIlink enter the refunded ticket received back from "sponsor" as primary
document and the original MCO issued for PTA by your agency as "original issue". The refunded
ticket returned by the "sponsor" must be accompanied by the passenger coupon of the MCO.

14.6.3 Cancelled Standard Traffic Documents (STDs) and/or Voided coupons

BSP Nordic and Baltic allows only cancellations performed same day as the ticket was issued. No
cancellation will be allowed after 23.59 hours on the day of issuance. After that time agents are
required to perform refund transactions to revert sales reported on prior day.
14.7 BSP BILLING REPORTS - OUTPUT

14.7.1 General

IATA will provide all Agents with a range of BSP Reports by the end of each period. The reports are provided in the electronic form via BSPlink. The BSP reports are final remittance invoice and will as such differ from the reports produced by Agents own back office systems and Ticketing System Provider reports. The reason to those differences is that BSP reports will include data from all parties on the market not only from the Agents themselves. Some data entered by the Agents may be corrected during BSP process; some data provided by other parties may affect Agent’s remittance (for instance ADM and ACM from the Airlines).

Because the BSP reports are considered as supporting accounting documentation it is important that Agents will save BSP reports for the time prescribed in the local legislation (normally period of between 5 to 10 years depending of the country). The reports are available online on BSPlink for the period of 2 months. Old reports can be requested from BSP local office, and if available there is a cost involved with such a rerun. Price List to be found on www.iata.se.

All reports are provided in the .pdf format and are compressed. All Agents are required to have appropriate software (e.g. Acrobat Reader and a Zip program).

14.7.2 BSP Reports available

<table>
<thead>
<tr>
<th>Report</th>
<th>Period 1</th>
<th>Period 2</th>
<th>Annual</th>
</tr>
</thead>
<tbody>
<tr>
<td>BSP Agent Billing Statement and Analysis</td>
<td>X</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>BSP Agent Consolidated Billing Statement</td>
<td>X</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Agent Credit Card Detail Report</td>
<td>X</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Agent TAX Type Summary</td>
<td>X</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Agent Remittance Notice</td>
<td>X</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Agent Annual Sales Volume &amp; STD Usage</td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Agent Financial Year Summary</td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>RET Validation Error Report (Agent)</td>
<td>Ad Hoc</td>
<td>Ad Hoc</td>
<td></td>
</tr>
</tbody>
</table>

* Only in the Baltic countries and Iceland
14.7.3 List of BSP Reports with descriptions

Below are descriptions of BSP reports sent to Agents. The file names have following format: <ISO Country Code>_.<Document Type>_<Recipient Type>_<Report name>_<C_<Recipient>_ <Month>_<Period>_.<ISO Currency code>. Example: DK_RPAGSTM_C_1720007_0501_DKK.

a) BSP Agent Billing Statement and Analysis

This Agent Statement provides a summary for each Airline followed by a list of ALL transactions billed to the Agent for the specified Billing Period. The transactions are sorted by the four main “groups”, being ISSUES, ADM, ACM and REFUNDS.

More information
• This report has a summary of all sales for billing period displayed (Summary Box) at the top.
• NTFA (Net Fare Amount) are not displayed on “Comments” column. The NTFA can be calculated (Balance Payable amount decreased with Tax amounts).
• “Supplementary Commission Rate” (percentage) in addition to “Supplementary Commission Amount” is displayed.
• Exchange tickets, Check Digit and Coupon Usage Indicator on exchanged ticket number are displayed (“Comments” column).
• Tour Code is displayed on “Comments” column.
• “Tax on Commission” is displayed in a separate column.
• Date of Issue is displayed on its own column.
• No total amounts per tax type are displayed, but can be found in “Agent Tax Type Summary Report”.
• Breakdown of sales per airline is displayed.

Frequency: Periodically
Media: BSPlink
Format: PDF
Report name: RPAGSTM (see description above)
Price: Standard – free of charge.

b) BSP Agent Consolidated Billing Statement

This report consolidates totals for each Billing Period in the month up to and including the current Billing Period.

More information
• This report has a total amount per billing period displayed.

Frequency: Monthly (periodically in the Baltic countries and Iceland)
Media: BSPlink
Format: PDF
Report name: RPAGCONS (see description above)

c) Agent Credit Card Detail Report
This report shows credit card transactions that have been forwarded by IATA within the Credit Card Invoicing Scheme.

Frequency: Periodically
Media: BSPlink
Format: PDF
Report name: RPAGCCDT
Price: Standard – free of charge.

d) Agent TAX Type Summary Report
This report provides a summary of the tax types for each Agent, giving totals for each tax type and broken up into cash and credit, refunds and ADMs and ACMs.

Frequency: Periodically
Media: BSPlink
Format: PDF
Report name: RPAGTAX1 (see description above)
Price: Standard – free of charge.
<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
</table>
| **e) Agent Remittance Notice** | This is an Agent Remittance Notice produced after billing reconciliation, showing the amount due for the remittance form the agents account.  
Frequency: Monthly (Periodically in the Baltic countries and Iceland)  
Media: BSPlink  
Format: PDF  
Report name: RPAGTRMT (see description above)  
Price: Standard – free of charge |
| **f) Agent Annual Sales Volume & STD Usage** | This is by calendar month and it outlines all sales volumes and STD Usage for an agent. The report is grouped by airlines showing gross and net issues for domestic and international.  
Frequency: Annual  
Media: BSPlink  
Format: PDF  
File name: RPAGSTGSV (see description above)  
Price: Standard – free of charge |
| **g) Agent Financial Year Summary** | This report gives all agents financials by calendar month.  
Frequency: Annual  
Media: BSPlink  
Format: PDF  
Report name: STAGFIYR (see description above)  
Price: Standard – free of charge |
| **h) RET Validation Error Report (Agent)** | This error report presents transactions issued by an agency that did not meet the reporting standards.  
Frequency: Ad Hoc (only if there is any error reported in the period)  
Media: BSPlink  
Format: PDF  
Report name: RPRETARR (see description above)  
Price: Standard – free of charge. |
14.8 REMITTANCE PROCEDURES

14.8.1 General

IATA produces and forwards to each Agent a billing analysis and summary on behalf of all BSP Airlines. This statement identifies the amount due from/to the Agent, which is to be settled with the Clearing Bank in strict compliance with published remittance dates.

14.8.2 Agent Remittance Date

Agent Remittance Date represents the value date on which the funds should be credited and available for IATA’s Clearing Bank.

14.8.3 Method of Remittance/Direct Debiting

<table>
<thead>
<tr>
<th>Country</th>
<th>Direct Debit</th>
<th>Transfer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sweden BSP</td>
<td>x</td>
<td></td>
</tr>
<tr>
<td>Norway BSP</td>
<td>x</td>
<td></td>
</tr>
<tr>
<td>Denmark BSP</td>
<td>x</td>
<td></td>
</tr>
<tr>
<td>Iceland BSP</td>
<td>x</td>
<td></td>
</tr>
<tr>
<td>Estonia BSP</td>
<td>x</td>
<td></td>
</tr>
<tr>
<td>Latvia BSP</td>
<td>x</td>
<td></td>
</tr>
<tr>
<td>Lithuania BSP</td>
<td>x</td>
<td></td>
</tr>
</tbody>
</table>

Remittance is made through direct debit of Agent’s bank accounts, (except in Estonia, Iceland, Latvia and Lithuania) and is credited to Airline’s bank accounts. The amount to be settled is shown on the Agent Remittance Notice available through BSPlink. Auto Debit is based on the following procedure:

- Agents provide an authorisation for the Clearing Bank to debit their account well in advance of remittance date. (In Norway such authorisation is associated with a limit. It is always the Travel Agents responsibility to check that the limit amount is sufficient to cover the remittance amount. IATA Nordic & Baltic recommends to have any such limit set to at least twice the average monthly sales to avoid any irregularities due to rejected direct debits.)
- The net amount due by each Agent is withdrawn from his account on the remittance date.
- An Agent wishing to change banks or bank accounts must notify IATA of his intention 30 days in advance.
- If the Travel Agent by any reason have not sufficient amount available on the advised account for the whole remittance date and the auto debit fails then the Travel Agent need to arrange a Manual payment. Such payment must be available by IATA’s clearing bank with value date = remittance date. Contact IATA for instruction how to make a manual payment.

In Estonia, Iceland, Latvia and Lithuania direct debit system is not in place for the BSP remittance. There might be local solutions offered by banks, but it is the Agents obligation ensure the payment to IATA account is done no later then for the value date equal to the published remittance date.

14.8.4 More Frequently Remittance Scheme

Individual Agents that do not meet financial criteria are allowed to remit more frequently than established in the reporting calendar, in order to reduce the level of bank guarantee or bond required by IATA. The so agreed increased frequency establishes the basis for any necessary irregularity or default action. The affected Agents are required, based on the BSP reports for the covered period, to remit the amount as a part remittance according to the agreed dates outlined in a separate contract.
14.8.5 Reporting Errors and Missing Remittance Notice

Where an Agent, for whatever reason, has not received his Notice of Billing Statement by the remittance date, he is required to carry out the following:

- Notify IATA that the Notice of Billing Statement has not been received;
- Establish and agree with IATA the amount due for remittance on the remittance date.

Where an Agent’s remittance amount is affected by a Ticketing System Provider, that fails to report parts of agency sales for the referred period or due to Agent’s own negligence to report issued tickets he is required to carry out the following:

- Notify IATA
- Establish and agree with IATA the amount of deposit due for remittance on the remittance date or on a date advised by IATA.

If settlement is still scheduled to be actioned automatically from the Agents nominated bank account the Agent must ensure that sufficient funds are available to facilitate the settlement process.

If settlement is not to occur automatically the Agent is required to remit to the Clearing Bank on or before remittance date that amount agreed with IATA as due and payable on that date.

Notifications to IATA have to be addressed with proper notice through the customer portal [http://www.iata.org/customer_portal_europe/contactus.htm](http://www.iata.org/customer_portal_europe/contactus.htm)

14.8.6 Post-Settlement Errors discovered by Agent

If an Agent discovers a billing error after remittance date, the Agent is to approach the BSP Airline concerned with an adjustment request.

Where the BSP Airline agrees with the Agent’s adjustment claim, an ADM or an ACM is raised for the amount over- or under remitted.

14.8.7 Post-Settlement Errors discovered by the BSP Airline

Correction of errors discovered by a BSP Airline, is made by sending an ADM or an ACM to the Agent. In some cases when unreported documents are detected by the BSP Airline, it may require IATA to issue a notice of Irregularity, based on the Resolution 832, The Airline will notify the Agent in writing of such discrepancy with a copy to IATA who will then take appropriate action.

14.8.8 Net Remittance

Net Reporting is an agreement between an Airline and an Agent to report STDs at a value other than the published fare. The difference between the amount entered in the STD’s fare box and the agreed fare may be a Supplementary (Commission) Amount in the Agent’s favour, or the Agent may sell the STD at a reduced price to customer. When an Airline enters into an agreement with Agent authorizing the Agent to sell net reporting STDs, the Airline establishes a special code(s) (eg. Tour code, Commercial Agreement Reference) with the Agent.
14.9 SANCTIONS AND ADMINISTRATIVE CHARGES

All references to Sections, Paragraphs and Subparagraphs below are references to Sections, Paragraphs and Subparagraphs as prescribed in Resolution 818 Attachment A of the Travel Agent’s Handbook, unless stated otherwise.

14.9.1 Administrative Charges

a) Late or incomplete Remittance

An Administrative Charge will be levied in accordance with Subparagraph 1.7.1(b) Clearing Bank Charges for each instance of Late or Incomplete Remittance, to cover for the additional administrative work associated with an Agent failure to remit in accordance with the requirements prescribed in Paragraph 1.6 Settlement – The Remittance Date.

A Remittance is deemed late where a payment in respect of a specific reporting period has been received by the Clearing Bank of the local BSP Operation after the close of business on the date shown in the ‘Agent Remittance Date’ column of the Reporting Calendar for the respective period and country concerned.

Each instance of Late or Incomplete Remittance will result in the Agent being issued with a Notice of Irregularity as prescribed by Paragraph 1.9 Notification of Irregularity.

Each Notice of Irregularity issued pursuant to Subparagraph 1.7.5 Overdue or Dishonoured Remittance will generate two instances of Irregularity.

The Administrative Charges for Late or Incomplete Remittance have been set as a sliding scale to reflect differences between Locations:

<table>
<thead>
<tr>
<th>Remittance amount - SEK From:</th>
<th>Administrative Charge - SEK First instance:</th>
<th>Second instance:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,00</td>
<td>1 500</td>
<td>3 000</td>
</tr>
<tr>
<td>100 000,00</td>
<td>2 000</td>
<td>5 000</td>
</tr>
<tr>
<td>2 000 000,00</td>
<td>2 500</td>
<td>7 500</td>
</tr>
<tr>
<td>5 000 001,00</td>
<td>3 000</td>
<td>10 000</td>
</tr>
<tr>
<td>Unlimited</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The above Administrative Charges are additional to any Interest and Clearing Bank Charges incurred by ISS Management.

Billing and Settlement of the Administrative Charges will be carried out in accordance with 1.7.1(c) Billing and Settlement of Charges and ISS Management shall notify the Agent and Location concerned in accordance with Subparagraph 1.7.1(d) Notification of Charges.

b) Interest and Clearing Bank Charges

Interest and Clearing Bank Charges debited to ISS Management by the Clearing Bank as a result of an Agent’s failure to report and/or remit shall be charged to the Agent in accordance with Subparagraph 1.7.1(c) Billing and Settlement of Charges.

ISS Management shall notify the Agent and Location concerned in accordance with Subparagraph 1.7.1(d) Notification of Charges.
14.9.2 Notice of Irregularity and Default

Where an Agent has accumulated four instances of Irregularity within any 12 consecutive months, as prescribed by Subparagraph 1.7.8 Accumulated Irregularities, the Agent will be subject to Default Action as prescribed by Paragraph 1.10 Default Action.
14.10 CREDIT CARD SALES

14.10.1 General

At the Agent’s option and subject to the procedures set out in this Manual, the Agent may accept
credit cards and/or charge cards in payment for ticket sales on behalf of the ticketing Airline,
provided that Airline accepts the card for payment.

In doing so, the Agent accepts that he must comply with the terms and conditions of that Airline’s
card agreement. If an Airline does not accept credit card in the ticket and the Agent issued the ticket
using Credit Card as payment and entered it into the ticket, the Airline will charge the cost of an
issued ticket to the Agent via an ADM.

When processing a credit card sale, the Agent should always ensure card acceptance and follow
customary safety precautions:
- Is the Airline Accepting Credit Card in the Ticket?
- Is the Airline Accepting given type of Credit Card in the Ticket?
- Is the credit card abbreviation valid?
  - For IDFS Nordic and Baltic the valid abbreviations are:
    - VI - Visa
    - CA - Master Card
    - EC - Eurocard
    - DC - Diners Club
    - AX - American Express Card
    - JC - JBC
    - TP - Airlines own UATP cards (ATCAN)
- Is the card offered a valid card?
- Has it been altered in any way?
- Has it been blacklisted by the issuing Card Company
- Does the signature on the charge form match with that on the card? (a local CC acceptance
  procedure may involve controlling the Card holder’s identity as customary)
- Is the Card within the validity date?
- Negotiate an approval code from the Credit Card company

14.10.2 BSP Credit Card Invoicing Scheme

Some Airlines entrust IATA to forward information of Credit Card Sales on Airlines behalf, to a by the
Airline appointed and by IATA certified, Credit Card Acquirer. This is referred to as BSP Credit Card
Invoicing Scheme (BSP CCIS).

In order to simplify the procedures of determining if the Airline accepts Credit Cards in the ticket, as
per this scheme IATA is maintaining a list showing those Airlines on a country-by-country and Credit
Card type-by-type basis.

Some Airlines, not shown on the list, may however run own Credit Card Collection schemes why it is
important for the Agent to control possibility to enter CC number in the ticket even though not listed by
IATA. The above-mentioned list can be accessed on www.iata.se under section Credit Cards.
All Credit Card Transactions included in the BSP CCIS are reported in the Agent Credit Card Detail Report, which is included in the periodic BSP output and provided on BSPlink. If a transaction is not shown on the Agent Credit Card Detail Report it has not been included in BSP CCIS but may still have been billed by the Airline that uses any own system.

IATA will automatically inform all affected Airlines if a Credit Card Transaction were raised by Agents outside Airline’s participation in BSP CCIS.

IATA will address any queries relating to the Credit Card Transactions processed through CCIS. For those transactions processed outside of CCIS the Agents shall contact directly the issuing Airline

14.10.3 Face to face transactions
For face-to-face credit card transactions the Airline will hold Agents responsible if customary safety precautions were not taken and resulted in the Credit Card being rejected due to fraudulent use.

14.10.4 Non Face to face transactions
These are transactions where the cardholder is not present at time of issue. Such transactions are either made by telephone or mail order or against signature on file. These sales are accepted at the risk of the Agent. Any charges in respect of disputed transactions will be passed back to the issuing office. Where a BSP Airline incurs a loss and such loss is attributable to an Agent’s failure to adhere to the instructions of the Airline in respect of credit card sales, the Airline may invoice the Agent for such loss. In normal cases, an ADM will be issued by the Airline.

14.10.5 Passengers Signature

All Tickets issued against Credit Card require approval by the Cardholder. This is expressed by a cardholder’s signature. In those cases a Credit Card charge form is used the cardholder shall sign the CCCF. In cases where the ticketing procedure will not require a CCCF the cardholder shall sign the Agent Coupon of the ticket.

14.10.6 Reporting of Credit Card Sales by IATA/BSP

All Credit Card Sales are being reported on the BSP Billing Analysis and Statement under a separate column. This adheres to both fare and tax. The final amount due to the Airline for the Credit card sales is reported to the Airline outside the BSP clearing process directly from the respective Credit Card Company. Therefore all Credit Card sales are reported with reference to Agent’s remittance as zero. The eventual commission amount is however credited to the Agent in cash and as such deducted from the total balance payable on the day of remittance.

Apart from the Billing Analysis all Credit Card transactions included in the CCIS will be reported in an Agent Credit Card Detail Report.
14.11 REFUNDS

14.11.1 General

An Agent is permitted to effect refunds on STDs that were issued and reported by the Agent himself. In all other cases, prior permission must be obtained from the Airline whose document has been used.

Agents should always perform the refund in their Ticketing System, whenever possible. Original form of payment on the ticket should always be the same on the refund reported.

In all cases where prior permission to affect a refund must be obtained from the Airline concerned, either as a matter of policy or because the Agent cannot compute the refund himself, an Airline Refund Application/Authority must be issued via BSPlink.

14.11.2 Procedures for Direct Refunds

- Validate that the ticket is refundable according to the rule of the ticket issued.
- Register the refund in your Ticketing System (contact your ticketing system if you have any queries about how to perform the task in the system)

14.11.3 Procedures for Refund Application on BSPlink

The Refund Application is to be used in all cases where the Agent is not allowed to or does not know how to effect a refund. The Agent is to complete all details about the refund requested to the ticketing BSP Airline. The BSP Airline computes the refund requested, and approves or rejects the application.

- Fill in the Refund Application Form on www.bsplink.iata.org (After signing in to the system select on menu: Refunds > R A Issue BSPlink Enhanced users can also take advantage of the function “Issue Refund Application” from the Document Enquiry screen and thus have the form auto populated with the basic values from a chosen document.
- After processing the Refund Application, the system will confirm the completion of the action and a Refund Application number is issued. You can also control the status of a Refund Application at any time by looking in the Refund Application Query.
- The Airline will respond by approving or rejecting your application in BSPlink. In case of an approval, you will find the processed information on your Billing Analysis for the next reporting period. You can follow the rejection/approval process by using Refund Application Query in BSPlink. The status will show “pending” for any applications not yet handled by the Airline, and “Authorised” or “Rejected” for those who are. In order to monitor any action taken by the Airline, BSPlink Enhanced users can take advantage of the Email alert function in BSPlink. Approved Refund Applications will automatically be forwarded for process at BSP and will appear on your next coming Billing Analysis.

14.11.4 Handling of Refunds by IATA Members

The Passenger Sales Agency Rules do not stipulate a time limit for effecting refunds by IATA Members. However, through the adoption of IATA Resolution 824r, Members have agreed to expedite refunds on unused or partly used traffic documents in accordance with the following practices:

Unused traffic documents

Ensure that valid refunds on totally unused traffic documents are made or authorised not later than the following remittance date after the carrier receives the refund application from the Agent.
Partly used traffic documents

Use their best endeavours to ensure that refunds on partly used traffic documents are made or authorised by not later than two months after the carrier receives the refund application from the Agent.
14.12 REPORTING CALENDARS

14.12.1 General

The reporting calendar shows the important dates of the BSP remittance process. Agents are obliged to check the dates in the calendar to know when to send in the Reporting Envelope, when to expect the Notification of Billing Statement etc. Following columns are shown in the calendar:

- **Reporting period**: Shows the start and end date for the Reporting Period. All transactions belonging to the current period must be reported within these dates.

- **Mailing Date**: Means that reporting envelope, containing coupons for sorting for the respective Reporting Period, must be stamped no later than this date (the postal office stamp is valid proof of envelope being sent in due time). In general this date is set the first working date after period ending.

- **Billing Date**: The date on which billing reports and remittance notices to agents should be available on BSPlink.

- **Agent Remittance date**: Represents the value date on which the funds should be credited and available for IATA’s Clearing Bank.

Valid Reporting Calendars are always to be found from the Customer Service website for Europe, go to [http://www.iata.org/customer-portal/Pages/LocalResourceCenter.aspx](http://www.iata.org/customer-portal/Pages/LocalResourceCenter.aspx) choose your country, select by BSP – Travel Agent and then choose your ‘BSP Reporting Calendar’ in the list of Resources.
14.13 ACCREDITATION – NEW AGENTS, CHANGES, CLOSURES

14.13.1 General

The IATA Accreditation Services Office handles the approval of new locations, based on the applicant’s possibility to fulfill the local criteria (found in the Travel Agents Handbook) for the respective country and location type.
When being an accredited IATA Agent any intentions to change ownership, change name or change of address or contact details must be communicated in advance to IATA. This goes also for any intention to voluntarily close down an IATA location. All forms, as well as step by step guides for accreditation procedures can be found from http://www.iata.org/customer-portal/Pages/LocalResourceCenter.aspx

14.13.2 New Approved Locations

The criteria to be fulfilled by a new applicant are found in the “Locally Established Criteria” of the Travel Agents Handbook. To apply for a new location, use the respective application form, for the location type in question.

14.13.3 Changes

When a Travel Agent has the intention to change ownership, change shareholders, change name or change the location address, this must be communicated in advance to IATA. Failure to send in a notice of change can result in a notice of irregularity and/or administrative charge.

14.13.4 Closures

When a Travel Agent has the intention to close down a location this must be communicated in writing to IATA. When IATA has received and acknowledged the intention to close down a location, the Agent will receive instructions on how to proceed. Failure to send in a notice of closure can result in an administrative charge.

14.13.5 Yearly Financial Review

Accredited Agents are obliged to submit a copy of their audited Annual Accounts in accordance with time frame for filing accounts required by the local authority in each country.