



NewGen ISS

Airline Readiness Guide

April 2019

Version 2.6.

DISCLAIMER NOTICE

The information contained in this document is subject to regular review in the light of changing business needs of the industry, government requirements and regulations.

The views expressed in this guide are based on the information available to the NewGen ISS team.

IATA takes no responsibility for the completeness of this document or the various checklists. The Airline bears the sole responsibility for all decisions made based on this document.

DOCUMENT CHANGE CONTROL

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RELEASE NOTES FROM PREVIOUS VERSION

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GLOSSARY

Acronym	Meaning
ACM	Agent Credit Memo
ADM	Agent Debit Memo
ATPCO	Airline Tariff Publishing Company
BAED	Billing Analysis Ending Date
BIN	Bank Identification Number
BSP	Billing Settlement Plan
BSP Cash BSP CA	Customer pays with any form of payment. Then Travel Agent collects the funds on behalf of the Airline and settles to an IATA bank account as per remittance calendar in the specific BSP
BSP Card BSP Credit Card BSP CC	Credit Card of the of the customer is used to purchase a ticket on the merchant agreement of the Airline
BSPlink	Internet-based system which facilitates interactions and exchanges of information between all participants in the BSP
CA	Form of Payment Cash
CC	Form of Payment Credit Card
CC FOP	Credit Card Form of Payment
DISH	Data Interchange Specifications Handbook
DPC	Data Processing Centre
EP Code	IATA EasyPay Code
EP FOP	IATA EasyPay Form of Payment
eWallet	Electronic wallet / digital wallet to be used online, where users can store, send and receive funds
FOP	Form of Payment
FOP CC / EP	CC Form of Payment / IATA EasyPay Form of Payment
GDI	Global Default Insurance
GDS	Global Distribution System
HOT	Hand Off Tape = Airline Accounting / Sales Data
IATA	International Air Transport Association
IEP	IATA EasyPay
ISS	IATA Settlement Systems
NewGen ISS	New Generation of IATA Settlement Systems
PACConf	Passenger Agency Conference
Pay-as-you-go	Refers to IATA EasyPay solution which funds must be available at the time of ticket issuance
PSG	Passenger Agency Conference Steering Group
RET file	Reporting file between GDS and DPC
RHC	Remittance Holding Capacity
SCU	Standard Charging Unit

OBJECTIVE OF THE DOCUMENT

The NewGen ISS (New Generation of IATA Settlement Systems) Airline Readiness Guide aims to support the approximately 400 Airlines using the BSP globally in planning and preparing for the introduction of NewGen ISS. The goal is to simplify the effort required from Airlines to gather information, engage and involve all relevant departments within their organization and prepare the material required to initiate the implementation.

The information and guidance provided within this manual is intended to facilitate the various internal discussions and identify the key steps required for a successful implementation.

This manual will be regularly updated with the latest information and best practices learned throughout the course of the NewGen ISS deployment.

Please note this guide focuses on **IATA EasyPay (IEP)**, one out of four pillars of NewGen ISS. This guide should be used by each Airline with care and diligence, taking into consideration its own situation and market conditions.

GENERAL STRUCTURE OF AIRLINE READINESS GUIDE

This guide consists of two main sections:

- The first section provides an overview of NewGen ISS.
- The second section covers the introduction of IATA EasyPay.

SUPPORT INFORMATION

For further information regarding NewGen ISS, please visit:

<https://newgeniss.iata.org/>

The latest version of the Airline Readiness Guide will be available on the site.

1. NEWGEN ISS PROGRAM

NewGen ISS aims at transforming the current ISS business model which facilitates the distribution and settlement of funds between Travel Agents and Airlines (indirect sales).

Since its launch in 1971, the Billing and Settlement Plan (BSP) has successfully facilitated the distribution and settlement of funds between Travel Agents and Airlines safely and securely. However, many of the rules governing the BSP were established in an era of paper ticket stock, brick-and-mortar Travel Agents, limited payment methods and a highly regulated Airline industry. These rules no longer address the diverse and complex needs and risks of Airlines and Travel Agents today.

IATA Settlement Systems are the financial back office of the air transport industry. Since its introduction, the BSP has successfully facilitated the distribution and settlement of funds between Travel Agents and Airlines, which totaled around \$220 billion in 2016. But the one-size-fits-all model launched in 1971 no longer fits today's vastly different operating environment. NewGen ISS will ensure that IATA's Passenger Agency Program continues to deliver value to Travel Agents and Airlines by providing new options, greater flexibility and promoting safer selling.

NewGen ISS is a strategic program aimed at transforming the current BSP system into the modern world by delivering simplified processes, lower costs, increased funds protection, new payment methods and a choice of Travel Agent Accreditation Models.

With the introduction of NewGen ISS, IATA will provide an enhanced customer support to better address the needs of Airlines and Travel Agents. The program is composed of four interconnected pillars:

- **IATA EasyPay**, which introduces a new, secure payment method based on a pay-as-you-go model for tickets issued through the BSP.
- **Agency Accreditation Models** that better fit a Travel Agents' needs and business models.
- Safer selling, through the implementation of a monetary threshold for Travel Agents' outstanding monies at risk known as **Remittance Holding Capacity**.
- **Global Default Insurance** that offers Travel Agents a new and optional financial security solution to what is already available in the market.

1.1. WHY IS IATA INTRODUCING NEWGEN ISS?

NewGen ISS is focused on maintaining the long-term relevance of the BSP while the distribution landscape is evolving rapidly. Travel Agents and Airlines increasingly come in range of shapes, sizes and business models. Similarly, new distribution and payment channels have emerged outside the traditional BSP channel. In order to ensure that the BSP meets the needs of Travel Agents and Airlines, the BSP needs to adapt to this changing environment. Under NewGen ISS, IATA is moving away from a one-size fits all approach and towards greater segmentation with new Accreditation Models, more targeted risk management based on a Travel Agent's risk profile, and new ways of doing business in the BSP through the introduction of IATA EasyPay.

Regardless of a Travel Agent's risk status or past sales history, today there is no maximum amount of monies at risk that a Travel Agent may have outstanding to the BSP at a given moment in time, e.g. no maximum risk exposure. NewGen ISS is also tackling this flaw in the current risk management framework, as it has resulted in a number of multi-million dollar defaults in past years. To address the risk, NewGen ISS will establish an individualized threshold for each Travel Agent's maximum outstanding cash funds held in trust pending remittance to the BSP (e.g. Remittance Holding Capacity or RHC). If a Travel Agent reaches this maximum capacity, then Cash as a form of payment will be restricted until a remittance is made and the Travel Agent again falls below its RHC. Measures will be in place to facilitate the introduction of an RHC and allow continued selling, but this measure is an important step to promote safer selling and protect the integrity of the system for legitimate Travel Agents.



1.2. BENEFITS OF NEWGEN ISS

	Travel Agent Benefits	Airline Benefits
 IATA EasyPay (IEP)	<ul style="list-style-type: none"> • Reduction of Financial Securities • Access to more accreditation options • Ability to sell upon reaching the RHC 	<ul style="list-style-type: none"> • Cash flow acceleration • Secure collection of funds • Bespoke payment strategy
 GoLite Accreditation Model	<ul style="list-style-type: none"> • Easier financial requirements • Entry point into the BSP 	<ul style="list-style-type: none"> • Wider distribution network without increased financial risk
 GoStandard Accreditation Model	<ul style="list-style-type: none"> • Increased flexibility moving away from the on/off ticketing environment of today 	<ul style="list-style-type: none"> • Safer selling for Cash sales, the most cost-effective payment method for Airlines
 GoGlobal Accreditation Model	<ul style="list-style-type: none"> • Simplified processes & operational efficiencies • Cost Savings (consolidated global financial statements rather than local financial statements) 	<ul style="list-style-type: none"> • Smarter Risk Management of the entire Travel Agent group • Visibility on Multi-Country Travel Agent sales activity
 Remittance Holding Capacity (RHC)	<ul style="list-style-type: none"> • A more secure selling environment for all participants • Reduced pressure on Local Financial Criteria 	<ul style="list-style-type: none"> • Limited risk exposure and a reduction of default losses
 Global Default Insurance (GDI)	<ul style="list-style-type: none"> • Additional choice of Financial Security • Cost savings • Flexibility to easily adjust Remittance Holding Capacity 	<ul style="list-style-type: none"> • Certainty of claims

2. POTENTIAL IMPACT ON AIRLINES

IATA has identified potential impacts on Airlines that the implementation of NewGen ISS may bring.

- IATA EasyPay – See section 3.
- New Accreditation Models – See section 4.
- Remittance Holding Capacity – No impact identified
- Global Default Insurance – No impact identified

3. IATA EASYPAY (IEP)

The introduction of a new pay-as-you-go solution for tickets issued via the IATA BSP is one of the pillars of the NewGen ISS program. This new solution consists of a private, closed-loop and proprietary travel industry B2B payment method for IATA accredited Travel Agents to issue Airline tickets through the BSP.

IATA EasyPay (IEP) is based on an electronic wallet (e-wallet) model¹. It is a secure payment method whereby funds are blocked at the time of ticket issuance (e.g. a Travel Agent can only use IEP as a form of payment if the Travel Agent holds sufficient funds in its IEP account prior to ticket issuance).






IEP is additional and does not replace any of the existing forms of payment. IATA EasyPay is distinct from BSP Cash and BSP Credit Card in the reporting and has its specific rules, cash flow calendar and cost.

¹ Subject to local regulations and capabilities.

3.1. IATA EASYPAY AS AN ENABLER OF NEWGEN ISS

The introduction of IEP is the key enabler to facilitate the implementation of the new Travel Agent Accreditation Models. IEP will be an available payment option for all Accreditation Models but will be specifically important for Travel Agents under GoLite as those Travel Agents will not have access to Cash.

	<input checked="" type="checkbox"/> Cash <input checked="" type="checkbox"/> CC <input checked="" type="checkbox"/> IATA EasyPay	<input type="checkbox"/> Remittance Holding Capacity <input checked="" type="checkbox"/> Financial Assessment <input checked="" type="checkbox"/> ADM/Chargeback Security
	<input checked="" type="checkbox"/> Cash <input checked="" type="checkbox"/> CC <input checked="" type="checkbox"/> IATA EasyPay	<input checked="" type="checkbox"/> Remittance Holding Capacity <input checked="" type="checkbox"/> Yearly Financial Assessment <input checked="" type="checkbox"/> Financial Security / Default Insurance
	<input checked="" type="checkbox"/> Cash <input checked="" type="checkbox"/> CC <input checked="" type="checkbox"/> IATA EasyPay	<input checked="" type="checkbox"/> Remittance Holding Capacity <input checked="" type="checkbox"/> Quarterly Assessment of Parent <input checked="" type="checkbox"/> Parent Guarantee incorporated into PSAA <input checked="" type="checkbox"/> Financial Security / Default Insurance

In addition, the introduction of IEP is necessary for the implementation of the RHC and safer selling. An RHC will be assigned to all Travel Agents with a Cash facility. Once a Travel Agent reaches its RHC, Cash sales will be restricted. The Travel Agent will be able to continue issuing tickets via IEP or other alternatives payment methods.

3.2. BENEFITS FOR AIRLINES AND TRAVEL AGENTS

IATA EasyPay will bring several benefits for both Airlines and Travel Agents. For Airlines, IATA EasyPay will accelerate their cash flow process, as IATA EasyPay amounts will be settled to Airlines within 48-96 hours following ticket issuance. Additionally, IATA EasyPay amounts are secured at the time of ticket issuance, without the same risk of defaults as cash or chargebacks for credit cards. IATA EasyPay is also a cost-effective payment method with a low cost per transaction.

For Travel Agents, IATA EasyPay is entirely voluntary to use, and they will have the flexibility to fund their IATA EasyPay account through different payment methods, subject to local availability. For those Travel Agents required to provide a Financial Security, it will enable them to lower the amount of security provided. It will also give new Travel Agents access to the GoLite Accreditation Model. Furthermore, it will allow Travel Agents to continue selling if they reach their Remittance Holding Capacity.

Airlines



- ✓ Cash flow acceleration
- ✓ Cost-effective payment option
- ✓ Secure collection of funds
- ✓ Flexible
- ✓ Globally available

Travel Agents



- ✓ Access to more accreditation options
- ✓ Reduction of financial securities
- ✓ Voluntary
- ✓ No fees
- ✓ Easy to use



Airline benefits



Cash flow acceleration

IATA will settle the IATA EasyPay funds to the Airlines on a daily basis using the existing BSP processes, with funds expected to reach the Airlines within 48 to 96 hours following ticket issuance.



Cost-effective

IATA EasyPay will be an economical payment method with a fixed fee of approximately 0.53 USD per transaction (SCU), irrespective of ticket value.



Secure

Tickets can only be issued using IATA EasyPay if funds are available in the Travel Agent's EasyPay account. At the time of ticket issuance, the funds are secured and, as this is a private payment instrument, no chargebacks are allowed.



Flexible

An Airline, acting independently, will be able to incentivize, charge or surcharge the cost to the Travel Agent (subject to any local legislation). It will also be possible for an Airline to opt-out and in from IATA EasyPay acceptance on a BSP per BSP basis.



Globally available

IATA EasyPay will be implemented globally, allowing Airlines to accept IATA EasyPay across all BSPs.



Travel Agent benefits



Access to new Accreditation Models

IATA EasyPay is an enabler for the introduction of new Accreditation Models. Specifically, it allows for the introduction of the GoLite, a lighter option which will make the BSP more accessible.



Reduced Financial Securities

As a secure form of payment, IATA EasyPay transactions will not be part of an Agent's cash sales at risk. This will offer an Agent a means to lower their Financial Security amounts with IATA.



Voluntary

IATA EasyPay payment method will be available to all IATA Accredited Agents who will be able to use it on a voluntary basis.



Payment alternatives

IATA EasyPay is additional; it does not replace any of the existing payment methods.



No Fees

No fees to open and maintain the account and no minimum balance required.



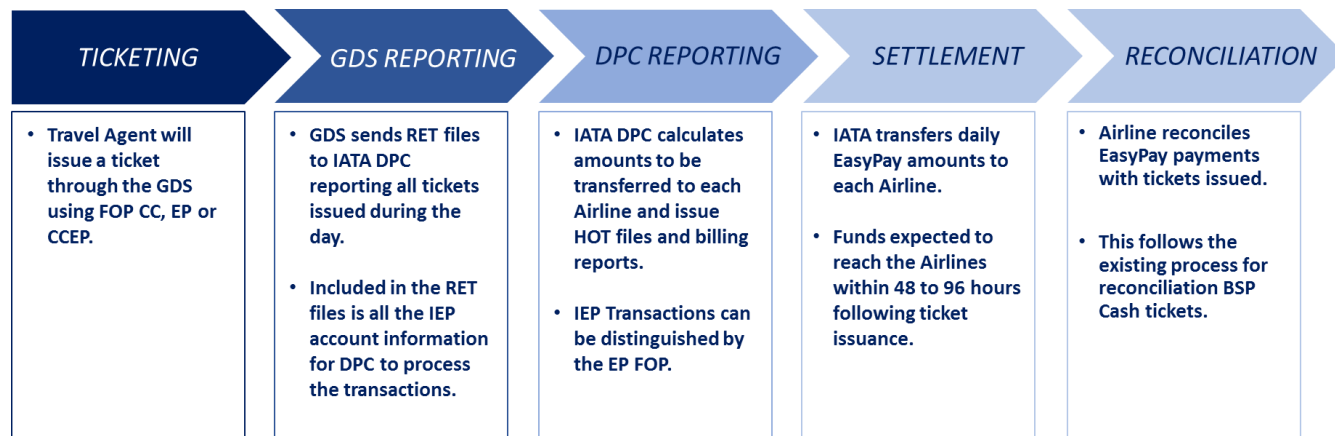
Easy

Easy to use and reconcile. Reports available via BSP Link and via IATA EasyPay portal.

3.3. HOW DOES IATA EASYPAY WORK?

3.3.1. The end-to-end process

This section has been structured following the end to end process for IATA EasyPay sales. The process an IEP transaction follows at the time of ticket issuance and its different components is detailed in the following steps, from Ticketing to Reconciliation:



A) Ticketing

A Travel Agent will open an IATA EasyPay account online through the IATA Customer Portal and fund its account depending on the IATA EasyPay capabilities available in the BSP (bank transfer, or other forms of payments).

Then, before ticket issuance, the Travel Agent will need to generate the IEP number on the IEP system. Please note the following:

- The IEP number will be provided privately labelled by several payment network schemes with a specific BIN range. The BIN range can be provided globally or per country.
- IEP number will be dynamic number (single use) or static (multi use).
- IEP number follows Primary Account Numbers (including Luhn check) structure as per ISO 7812 standard.
- IEP Authorization messaging structure follows ISO 8583 standard.

The Travel Agent will be able to issue a ticket through any GDS by entering the IEP number. Depending on the readiness of the GDS, the ticket will be issued using the **form of payment CC followed by the vendor code (CA or TP), or CCEP, or EP followed by the vendor code (CA or TP)**. At the time of issuance, the authorization request approval will block the funds for payment

of the transaction. If the Travel Agent has sufficient funds, funds are instantly blocked and the Travel Agent's available balance is reduced by the amount of the transaction, the authorization request is approved and the ticket can be issued. On the other hand, if the Travel Agent does not have sufficient funds in the IEP account, the authorization request is denied and the ticket is not issued. For any tickets issued with IEP, no chargebacks are accepted.

Please note the following:

- Amadeus has implemented CCEP. However, to allow Travel Agents to issue transactions as CCEP, Airlines must enable the EP vendor code via the Amadeus Extranet tool or by contacting their Amadeus representative. This can be done at any time by editing and signing the OSA schedule 26 (standard process for CC types).
- Authorizations messages coming outside the GDS environments will be rejected. Airlines have the option to individually connect IATA EasyPay with direct sales channels via API.
- Net Reporting Schemes can be used with IATA EasyPay: The amount corresponding to IEP is the one to be used for the Authorization.
- Multiple FOP scenarios including IEP are available: Issue, exchange or reissue (combination of IEP with other DISH forms of payment allowed).
- Refunds: The form of payment on the refund is the same as the one on the issue transaction. Therefore, tickets can be refunded on IATA EasyPay only if they have been issued, exchanged or reissued using IATA EasyPay as FOP.
- Commissions: Any applicable commission will be transferred to (issues) or from (refunds) the Agents as part of the standard Remittance & Settlement process.
- Withdrawals: The Travel Agent can withdraw funds from its IEP account as long as the amount is not blocked for a ticket issuance.
- As reference to Resolution 728 – Code Designators for Passenger Ticket, section 7.3, please find following:

IATA Easy Pay & Closed-Loop Alternative Transfer Methods

For neutral documents, these codes shall be used where the form of payment entered on the document is a closed-loop Alternative Transfer Method or IATA Easy Pay as defined in Resolution 812, other than an open-loop payment card.

IATA Easy Pay, as described in Resolution 812. (See note 1) **IEP**

Note 1.

Optionally, for the purposes of populating data elements in ticketing messages as defined in Resolution 722, 722f, 722g, 722h, 725, 725f, 725h and 725g, IATA Easy Pay may be processed as a payment card, using the **vendor code “EP”**.

B) GDS Reporting

The GDS sends RET files containing all tickets issued during the day to IATA’s DPC.

C) DPC Reporting

Once the DPC receives the RET files containing all transactions issued using IEP for a calendar day, the DPC calculates the amounts to be transferred to each Airline and produces HOT files, billing reports, daily EP Transaction Listing files (including all IEP transactions) and daily to be sent to reports to IATA’s Remittance & Settlement department for Airline settlement processing.

As IEP transactions are settled by IATA, IATA ensures EP transactions will not be mixed with CC transactions. IATA’s DPC identifies IEP transactions by specific BIN ranges and excludes the transactions from CSI processing / CC billing. If an Airline does not use the IATA CSI (and use their HOT files for their own credit card billing), it is the responsibility of the Airline to exclude IEP transactions from their CC acquiring. Ordinary CC transactions will be processed as today.

To support the Airline’s reconciliation, IEP transactions will show as EP form of payment type in the HOT files, billing reports and daily IATA EasyPay settlement reports.

- In the HOT file, the current IEP reporting (EPxxnnnn where “xx” is the card brand) is set by default, CCEPnnnn may be selected as an alternative by requesting this via IATA Customer Portal. Also, under BKP84 form of payment Record, FFTP field (image below) will show EP for all transactions processed using IATA EasyPay as the form of payment. For validation purposes, EP code will be followed by the official card institution’s abbreviations (card scheme’s two-character vendor code as published in PSC Resolution 728 section 7) plus the first four digits of the card number. An example of how this number will look like can be found below:

IATA EasyPay transactions will be identified with EP code in FPTP field

TRNN	MSG	SQNR	STNQ	DAIS	FPTP	Y
000001	BKP	00000015	84	161009	EPTP1920	
000002	BKP	00000031	84	161009	EPTP1924	

Airlines are also advised to review the accounts receivables processes and systems to ensure correct processing of the billing reports.

- Below an explanation on IEP calculation is detailed:

The IEP transaction has double nature:

On one hand the transaction authorization and reporting process follows the CC transaction path, but the settlement to Airline will follow the business rules for Cash.

- This is reflected in the DISH: www.iata.org/publications/Pages/bspdish.aspx

In terms of BSP processing, the authorisation, RET reporting and DPC calculations are similar to Payment Card; including Conditional reporting of APLC, AUTA, CSTF, CVVR, EXDA, EXPC, FPTI, and SAPP. However no card authentication information (EMV/3DS) is reported.

- Then, we have examples of calculation as per below DISH section:

6.7 Examples of Various Calculations					
The following examples are provided as guidelines.					
6.7.1 Relation of Amount Fields					
□	(a)	(+)	Form of Payment Amount	[Cash]	(FPAM) BKP84-CA
		(+)	Form of Payment Amount(s)	[Credit-to-Cash]	(FPAM) BKP84-CM
		(+)	Form of Payment Amount(s)	[Credit Card]	(FPAM) BKP84-CC
		(+)	Form of Payment Amount(s)	[MS]	(FPAM) BKP84-MS
		(+)	Form of Payment Amount(s)	[EP]	(FPAM) BKP84-EP
		(=)	Ticket/Document Amount		(TDAM) BKS30
	(b)	(+)	Fare being refunded		(COBL) BKS30
		(+)	Refunded Taxes/Charges/Fees		(TMFA) BKS30
		(-)	Cancellation Penalty		(TMFA) BKS30
		(=)	Ticket Document Amount		(TDAM) BKS30
	(c)	(+)	Ticket/Document Amount		(TDAM) BKS30
		(-)	Sum of all Tax/Charge/Fee Amounts		(TMFA) BKS30
		(=)	Commissionable Amount		(COBL) BKS30
	(d)	(+)	Form of Payment Amount	[Cash]	(FPAM) BKP84-CA
		(+)	Form of Payment Amount	[Credit-to-Cash]	(FPAM) BKP84-CM
		(+)	Form of Payment Amount	[MSCA]	(FPAM) BKP84-MSCA
		(-)	Effective Commission Amount		(EFCO) BKS39
		(+/-)	Tax on Commission Amount		(TOCA) BKS42
		(=)	Remittance Amount		(REMT) BKP84-CA

What we can see is that:

- EP FOP, like any other FOP, is considered when calculating total document amount (TDAM).
- EP FOP can be used to cover the Tax Amount (TMFA) like any other form of payment.
- Commissionable Amount = COBL (Ticket Fare) will be calculated including EP as all other forms of payment.
- Commission Amount = EFCO will be calculated as usual.
- Remittance Amount (REMT) is calculated taking into account the cash form of payment, commission (and tax on commission, if any), but not the EP form of payment, again as in the case of the Credit Card.

3. Example:

Ticket is paid by IATA EasyPay

Fare = 1000 EUR

Taxes = 200 EUR

Commission = 100 EUR

It will be reflected in the HOT/Billing analysis like this:

FPAM EP = 1200
TDAM = 1200
TMFA = 200
COBL = 1000
EFCO = -100
REMT = -100

Please note an Airline may need to enhance the systems to support the IEP reconciliation.

For further details, refer to *Annexes A* and *B* for examples of HOT files samples and billing reports samples, respectively.

D) Settlement

IEP amounts are settled daily by IATA Remittance & Settlement department via the BSP to each Airline's bank account (like Cash settlements). Airlines can expect to receive IEP amounts within 48 to 96 hours following ticket issuance:

- For domestic bank accounts, funds are expected to reach the Airline within 48 to 96 hours following ticket issuance.
- For IATA Currency Clearance Service (ICCS) settlement, funds will be transferred to the ICCS bank account on a daily basis and ICCS will settle these funds in the next possible cycle, according to the ICCS calendar. This means the Airline would receive IATA EasyPay transactions on the same day, or next day value if processed on ICCS accelerated cycle, or 2-4 days later if processed on ICCS regular cycle. All IATA EasyPay settlements will be reported by ICCS as separate transactions but consolidated with other funds for FX and payment purposes, as per the usual ICCS business model (refer to Annex E – ICCS Report for further details).

Sometimes the Airline net billing amount could be negative – this occurs when the volume of refunds processed during the day is higher than the volume of tickets issued. In this case, the following procedure will apply:

- Airline must pay the negative billing amount by the established calendar date.
- If corresponding negative billing amount is not recovered, following would apply:
 - If the amount is below the defined threshold, the corresponding billing amount will be compensated against the Airline's next positive sales periods.
 - If the amount is above the defined threshold, the Airline will be requested to settle the outstanding balance immediately.

- Failure to recover the outstanding amount would result in the Airline being suspended from the IATA Settlement Systems in accordance with the current Airline Suspension procedures.

E) Reconciliation

For the ease of the reconciliation, IATA will provide each Airline with a specific IATA EasyPay reconciliation report daily (please refer to *Annex C – FCAIEPSETSUM report sample*).

In particular, IATA will send a SWIFT message to the Airline's bank with the payment instructions. This message consists of details such as BSP operation, daily period, FOP and the BAED (currently IATA does not provide the billing period ending date in the settlement reference, as it is not available in the settlement system). IATA is currently working to provide enhanced details, for example:

:70: BSP NO, 20170901E, EASYPAY	:70: BSP NO, 20170901F, CASH
BAED 170907	BAED 170907, 170915
<i>Extract from SWIFT message, tag 70 for IEP</i>	<i>Extract from SWIFT message, tag 70 for Cash</i>

In case there would be more than one BAED (as in the example of the Cash sample), both BAED will be included in the reference. To identify which amount corresponds to which BAED, there will be a daily reconciliation file (see Excel image below) with the breakdown:

NO_BSP_Y_NOK_I											
Date:	9/27/2017										
Airline Code:	XXX										
Settlement Date:	10/2/2017										
Settlement Total Amount:	1000						Settlement Total Amount:	1000	Currency: NOK		
Head Office	Agent	Concept	Payment Type	Period	BAED	Settlement Date of the Period	Billing Amount with AL	Issued Payment	Previous Payouts	Adjustments-Prorations	Pending to be Paid
XXXXXXX	XXXXXXX	Positive Billing	Period Settlement	20170901F	170907	05/09/2017	700	700	0	0	0
YYYYYYY	YYYYYYY	Positive Billing	Period Settlement	20170901F	170907	05/09/2017	200	200	0	0	0
ZZZZZZZ	ZZZZZZZ	Positive Billing	Period Settlement	20170901F	170915	05/09/2017	100	100	0	0	0

3.4. ADM/ACM ISSUANCE

Airlines participating in IATA EasyPay can issue ADM/ACM for documents issued using IATA EasyPay transactions, just as they would for documents issued using any other form of payment. The ADM/ACM issued will be included in the Travel Agent's billing reports as a cash amount due and must be remitted by the Travel Agent to IATA through the BSP remittance process:

- In case of ADM, Travel Agents will remit the amount due in accordance with the BSP reporting calendar (independently from IATA EasyPay).
- In case of ACM and subsequent negative remittance, IATA will credit the amount to the Travel Agent's bank account (different from IATA EasyPay).

Travel Agents under the new Accreditation Model GoLite:

- Will provide their bank account details as part of their accreditation process.
- Will have access to BSPlink and would be obliged to check their periodical billing reports.
- Will be liable to remit corresponding amount owing for ADMs to the BSP in accordance with the applicable BSP remittance calendar. Failure to remit ADM amounts will be grounds to default the Travel Agent.

3.5. IATA EASYPAY PRICING PRINCIPLES

IATA EasyPay will operate on a cost recovery basis and no margin will be applied (IATA makes no profit).

IEP pricing components are detailed below:

- IEP represents for IATA a fixed and variable cost. Fixed costs are annual maintenance fees and variable are the transaction fees.
- The 0.53² USD cost per transaction represents the cost at maturity. Maturity is calculated 5 years after implementation date.
- Given the presence of fixed cost involved both in launching and operating the IATA EasyPay service, there will be operating losses / deficit on IATA EasyPay until a minimum volume of transactions is reached. This break-even point is estimated at 26.5 million transactions yearly globally although it may vary slightly depending of the mix of vendors, and thus on the adoption of IATA EasyPay in each market.
- IATA EasyPay for Airlines is considered part of IATA Settlement Systems and thus operates on cost recovery basis. IATA does not expect to carry any profit out of its operation. Should IATA EasyPay adoption bring sustained large volumes of transactions that take revenues above operating costs, a price reduction of the 0.53 USD price point would be assessed.

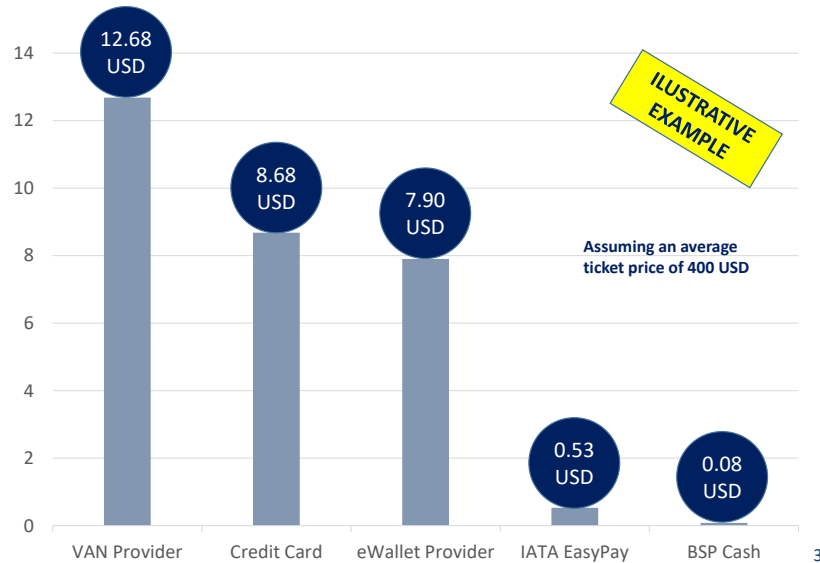
Just as Airlines currently bear the cost of BSP CA and BSP CC, they will incur the cost of IATA EasyPay. However, they will hold themselves responsible for managing their business models that fit best their individual commercial strategy, therefore they are entitled to decide whether bear that cost, transfer it to Travel Agents or give incentives for Travel Agents to use. IATA is in no position to interfere in Airlines business decisions. This commercial policy needs to be decided individually by the carrier BSP by BSP before starting the process of implementing IEP.

Important to note, it is the Travel Agent who selects the form of payment to use for issuing tickets. Also, when a transaction is voided, no form of payment information is reported on the ticket so there is no IEP-related charge.

3.5.1. Payment option comparison

As shown on the bar chart below, Cash remains the most economical option for Airlines closely followed by IEP with the lowest cost per transaction from all non-Cash forms of payment.

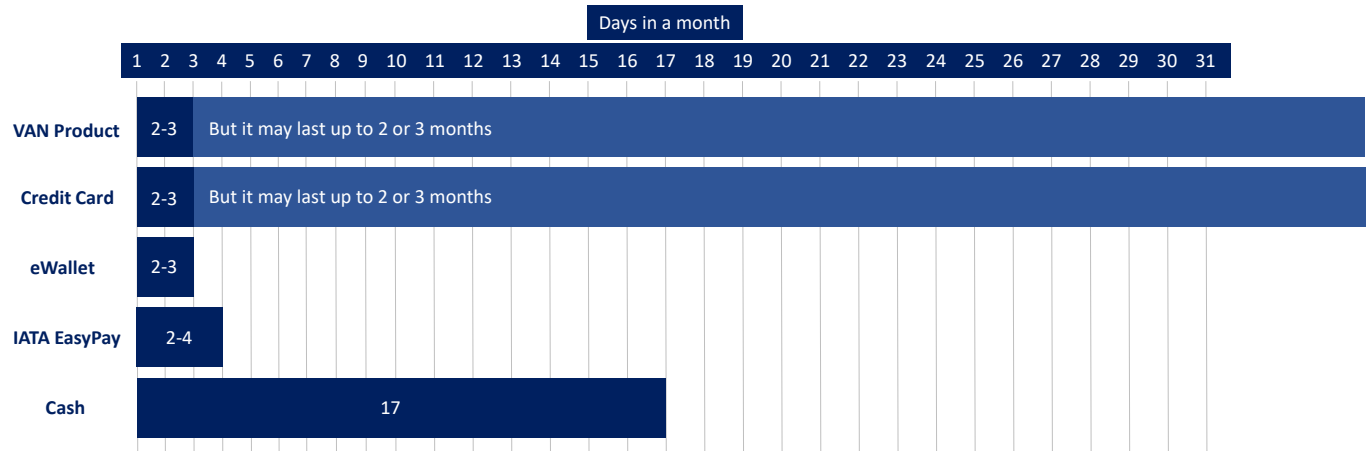
² Note that the IATA Easy Pay transaction fee is on top of the normal BSP core processing SCU tier prices



Note that Airlines should consider the risks associated with each method of payment to make an adequate comparison (e.g. the potential risk of non-payments and chargebacks) and the cash flow speed for different payment alternatives:

- **VAN Provider/Credit card:** Cash flow speed is general 2-3 days, depending on the agreement the Airline has with its acquirer. Acquirers may apply a credit card holdback, meaning that they will hold on the funds for an amount of days to minimize the risk exposure to the Airline. A credit card holdback can be days, weeks until a passenger has flown.
- **eWallet:** Generally, an eWallet provider will pay out in 2-3 days, but can enforce a payment holdback or require a deposit/bank guarantee.
- **IATA EasyPay:** 2-4 days depending on the BSP.
- **BSP Cash:** Global average of 17 days.

³ The SCU charge is not included in the payment option comparison



3.6. INVOICING

IATA will continue to raise bills to Airlines as per today. IATA EasyPay costs will be included in the monthly BSP Invoice, along with Management Fees (charged in Standard Charging Units, also known as SCUs, or transactions), BSPlink fees and other data products. IATA EasyPay transactions will be included in the count of SCUs along with other transactions processed for under other form of payments. However, the extra costs associated to the utilization of the IATA EasyPay payment authorization and processing systems will be added as a separate item. Non-IATA members will be charged a 50% surcharge on all items in the bill, including IATA EasyPay costs.

Below an example of an Airline invoice:

BSP-NORDIC & BALTIC Norway June 2018		Payment due date:	Next Settlement Clearance period		
		Amount:	55,209.24		
		Currency:	USD		
DP Core Services					
Product	Description	Quantity	Unit Charge	Pricing Unit	Total
SCU_ACMA	Agent Credit Memo, Auto Reported on RET	13	380.00	/ 10000	0.49
SCU_ADMA	Agent Debit Memo, Auto Reported on RET	10	380.00	/ 10000	0.38
SCU_CANN	Canx. computer generated ticket number	9	0.00	/ 1	0.00
SCU_CANX	Cancelled document	161	380.00	/ 10000	6.12
SCU_EMDA	Electronic miscellaneous doc. associated	4	380.00	/ 10000	0.15
SCU_EMDS	Electronic miscellaneous doc. standalone	4	380.00	/ 10000	0.15
SCU_RFND	Refund	369	380.00	/ 10000	14.02
SCU_SPDR	Settlement plan debit	1	380.00	/ 10000	0.04
SCU_TKTT	Electronic ticketing sale # automated	4,392	380.00	/ 10000	166.90
Total DP Core Services					188.25
DP Additional Services					
Product	Description	Quantity	Unit Charge	Pricing Unit	Total
AICOM_PROD	Airline Monthly Comparative Productivity	1	70.00	/ 1	70.00
AIM_STAT	Airline Monthly Statistics	1	0.00	/ 1	0.00
AINR_FILE	Net remit transaction file	1	0.00	/ 1	0.00
BSPLK_ALA	BSPlink AI Enhanced Connection	1	0.00	/ 1	0.00
BSPLK_ALA	BSPlink AI Enhanced Connection	2	95.00	/ 1	190.00
SCU_EPB	Easy Pay Transaction Fees Model B	1	0.53	/ 1	0.53
Total DP Additional Services					260.53
Norway			USD		
Total Amount Before Tax:			448.78		
Total Non-IATA participant charges:			0.00		
Total Tax:			0.00		
Total Amount Due:			448.78		

3.7. IMPLEMENTING IATA EASYPAY

The following section is intended to help Airlines identify the appropriate departments and the possible upgrades of systems and processes required to achieve a successful embedment of IATA EasyPay. Please note that this is a generic guide and, potentially, not all points will be relevant to all Airlines.

An Airline is recommended to assess with its internal departments which impacts NewGen ISS have internally. Following departments are potentially impacted (list may not be exhaustive for each Airline):



Strategy / Commercial	Acceptance of IATA EasyPay
	Commercial policies for payments
Customer Service	Travel Agents support
Accounting	Revenue Accounting to reconcile HOT files
	Account receivable to reconcile settlements
Distribution / Payments	Agency relationships
	New payment options
Legal	Assess opting-out
	Assessing additional fees / surcharges
Communication	Communicate Airline policy internally and externally

3.8. AIRLINES PARTICIPATING TO IATA EASYPAY

Airlines are automatically opted-in to accept IEP by default once IEP is available in any specific BSP.

3.8.1. Opt out process

Should an Airline wish IEP not to be available for them in a given BSP, the Airline has to opt-out by notifying IATA via the IATA Customer Portal with 30 days' notice. IATA will notify Travel Agents in the market (those they wish to opt-out from) when an Airline has opted out through BSPlink.

If an Airline wants to opt-out from IEP globally (in all BSPs), IATA will inform the IATA EasyPay vendor to remove the Airline merchant category type in the vendor table. By doing so, the authorization request will be declined at ticket issuance. This will apply to all BSPs and cannot be done on a BSP per BSP basis.

Please refer to Annex H - How to opt-in or opt-out from IATA EasyPay for further information.

Web page to IATA Customer Portal:

<http://www.iata.org/customer-portal/Pages/index.aspx>

How to register:

https://portal.iata.org/fag/articles/en_US/How_To/How-do-I-self-register-as-a-new-user-in-the-Customer-Portal/?_ga=2.53341864.162010943.1517475959-1432789745.1492151842

How to contact:

https://portal.iata.org/fag/articles/en_US/How_To/How-do-I-contact-IATA-via-the-Customer-portal/?_ga=2.53341864.162010943.1517475959-1432789745.1492151842

3.8.2. Opt back in process

Should an Airline wish to opt back in on IATA EasyPay in a given BSP, the Airline must notify IATA via the IATA Customer Portal. The opting-in process takes about a 7-10 days.

Travel Agents will receive a market communication to notify them of the Airline opt-in.

Once the process has been completed, the Airline will be able to see the status of IEP per market in BSPlink under “Airline EP status maintenance”.

Please refer to Annex H - How to opt-in or opt-out from IATA EasyPay for further information.



3.9. PRODUCT FEATURES FOR AIRLINE'S CONSIDERATION

- Under the form of payment CC, GDSs may allow for manual approval codes to be entered to override the authorization request. If IEP tickets are issued under form of payment CC, same rules will apply. As part of NewGen ISS requirements, GDSs have been informed to create FOP CCEP or EP where manual approval codes should not be allowed.
- Generally, GDSs use a “dummy” Airline Merchant ID (MIDs) for authorizing CC payments. If an Airline has provided their real MID to the GDS, the GDS may send the authorization request directly to the Airline acquirer. As IEP is a private label product, processing integrity fees that would otherwise apply for an authorization-only solution are not triggered for IEP.
- Subject to applicable laws and regulations, in its independent commercial decision-making ability, an Airline may apply surcharge fees to CC payments. An Airline should be conscious that those fees may automatically be applied to IEP if the Airline doesn't make a specific setup for IEP transactions. An Airline can define a specific policy for IEP based on the unique BIN number via ATPCO.
- An Airline should be aware that on the ticket, IEP will look like a standard CC transaction. If an Airline decide to refund a ticket directly to the passenger (not going via the Travel Agent), the Airline might encounter an exception process as the card scheme networks would not clear the refund.
- An Airline should be aware that the GDS may charge fees to their Airline customers as part of their commercial agreement to provide a service for ticketing and authorization, just as they do for any other service they may provide.
- There will be one specific BIN number per BSP. On a global level, it is expected that 2 BIN numbers in total will be used to cover all BSPs. There might be BSP specific exceptions.

A BIN number can be provided to Airlines in case the Airline needs it for monitoring, reconciliation or any other purpose.

- If an Airline uses the PNR data directly from the GDS, the Airline should be aware that IEP numbers will show as CC on the PNR data.
- Upon Airline's request, they may choose how EP transactions are reported on the HOT files, either EP or CCEP (default being EP).
- If receiving IEP transactions as CCEP, the Airline needs to ensure that it does not submit these to its acquirer if using the HOT files for CC processing.

- If an Airline wants to opt out of accepting IEP in a market, 30-day notice is required. The Airline should be aware that opting out does not necessarily mean that tickets cannot be issued on the GDS as GDSs are not restricting ticket issuance.

4. MASTER DATA CHANGES OF ACCREDITED TRAVEL AGENTS

The following section is intended to help Airlines identify possible upgrades of systems and processes required in order to achieve all the benefits of new Accreditation Models and safer selling processes. Please note that this is a general overview of changes to Travel Agency master data and, potentially, not all points will be relevant to all Airlines.

An Airline is recommended to assess with its internal departments which impacts NewGen ISS have internally. Given the NewGen ISS changes, the Airline will be able to define their own strategy on consumption of new agency master data:

- **Simplifying Travel Agent Hierarchy**

Travel Agents hierarchy will be two-levels and composed of Head Entity (HE) and Associate Entity (AE):

- In the e-bulletin, the column “location type” will contain HE, and AE.
- For the countries not yet live with NewGen ISS, HO, BR, SA, will continue as other values under location type.

An Airline may need to consider:

- Airlines may need to loosen any validations around location type for only Passenger Agents and consume the new values HE and AE.
- Airlines receiving the Agency Data Files are also affected by this change (see section 4.1 for details).

- **New Accreditation Models**

NewGen ISS will move from current single accreditation model to offer greater flexibility through the introduction of three models of accreditation – GoGlobal, GoStandard, and GoLite.

- In the e-bulletin, the column “Accreditation Model” will specify the type of accreditation model selected by the Travel Agent.
- For the countries not yet live with NewGen ISS, column will have blank values.

An Airline may need to consider:

- Airlines may need to adjust extraction of the information from the appropriate columns and consume this information to address the risk and concern posed.
- Airlines receiving the Agency Data Files are also affected by this change (see section 4.1 for details).

- **Risk Status**

NewGen ISS will introduce and assign Travel Agents with three types of risk status ('A', 'B', 'C') based on their financial assessment result and risk history in the BSP.

- In the e-bulletin, the column "Risk Status" will specify the type of risk status assigned to the Travel Agent.
- For the countries not yet live with NewGen ISS, column will have blank values.

An Airline may need to consider:

- Airlines may need to adjust extraction of the information from the appropriate columns and consume this information to address the risk and concern posed.
- Airlines receiving the Agency Data Files are also affected by this change (see section 4.1 for details).

- **Risk Events**

Under NewGen ISS, any incident related to Travel Agents financial standing and ability to pay will be reported as a risk event. This will be replacing irregularities points.

- There will not be any change to the e-bulletin.
- Current change codes will be used for all risk event specified in the resolution. There will be new change codes introduced to depict risk events generated for non-payment, non-compliance and administrative non-compliance.

An Airline may need to consider:

- Airlines may need consider that the concept of irregularities points will be discontinued under NewGen ISS.
- For the countries live with NewGen ISS, irregularity points column will be empty.

- **Authorized Forms of Payment**

Under NewGen ISS, authorized forms of payment will be maintained at an Agent level. The forms of payment available to an Agent will depend on the Agent's Accreditation model but may also be impacted by specific Risk Events. In addition, under NewGen ISS, an Agent's authorization to use CC as a form of payment will be restricted if the Agent is not PCI DSS compliant.

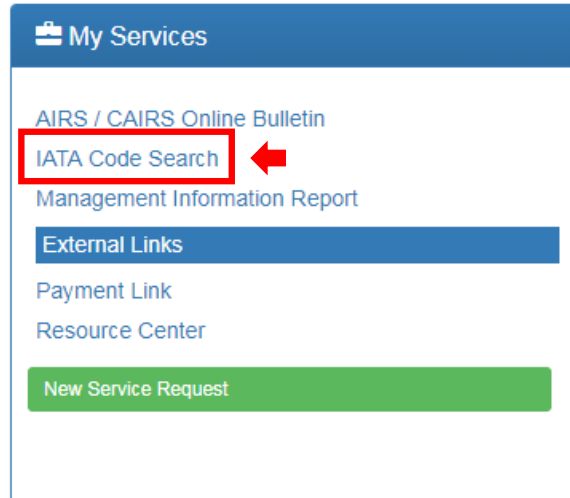
An Airline may need to consider:

- Airlines may need to adjust extraction from the appropriate columns to consume this information.
- Airlines receiving the Agency Data Files are also affected by this change (see section 4.1 for details).

To prepare effectively for the implementation of NewGen ISS, Airlines might need to consider the above master data changes. These changes be incorporated and rolled out with the waves of NewGen ISS. Thus, the existing master data will co-exist with the new and updated master data of the Travel Agents.


4.1. TRAVEL AGENT RISK INFORMATION AND ACCREDITATION MODEL SEARCH ENGINE

IATA has introduced a new Portal service called Airline Search Code that allows Airlines to search for Travel Agents by IATA code via the IATA Customer Portal. The search will not be limited to NewGen ISS Travel Agents but all Travel and Cargo Agents.



And insert the IATA code of the Agent of interest:

IATA Code Search

IATA Code 

Please refer to our paid [CheckACode](#) service if you require the contact details for any agency.

The Airline will be able to see the following information:

IATA Code Search

Please refer to our paid [CheckACode](#) service if you require the contact details for any agency.

IATA Code
Legal name
Trade Name
Status
Country
Accreditation Type
Risk Status
Valid Financial Security
Remittance Holding Capacity equal to Financial Security

Approved

Portugal


GoStandard


B


✓

✓

\$ Available Forms of Payment


Cash
✓


IATA EasyPay
✓


Credit Card
✗

Risk Events History

Risk Event Status

☐ Active
☐ Expired
☐ Inactive
☒ All

Show 5 entries

Risk Description	Status	Issued Date	Expiry date	IATA Code
Late or short payment	Active	5 Mar 2018	5 Mar 2019	[Redacted]
Authorisation to use Cash Payment Method for less than 24 Months	Active	5 Mar 2018	5 Mar 2020	[Redacted]

Showing 1 to 2 of 2 entries
Previous 1 Next

No commercial Travel Agent information is displayed and a link to “Check A Code” (a paid IATA service) is provided for that type of search.

An Airline will be able to look up codes in the BSPs that they participate in; the Airline will not be able to search codes globally. The Airline can only search for one code at the time. Downloading a report containing the results will not be available, this service only provides a view access.

This service will be accessible via the “Services” tab. The Airline’s Portal Administrator can define which of the Airline’s users will be allowed access to this service.

Travel Agents will not be able to see this service or request access to it.

Please note the following general considerations:

- The service is only accessible to Airlines and by the Airline’s assigned Portal Users.

- The Airline needs to have an active participation in the BSP and CASS: The search is not limited to NewGen ISS Travel Agents but also includes non NewGen ISS Travel Agencies and Cargo.

4.2. AGENCY DATA FILES

For those Airlines subscribing to the Agency Data Files (www.iata.org/globaldata for more information), the file layout will be amended to reflect the new data elements. Kindly verify with your colleagues from Revenue Management, Sales and Sales Analysis to ensure these changes have been taken into consideration.

Please contact globaldata@iata.org for the revised file layout or if you have any questions on these files.

5. AIRLINE READINESS

5.1. STRATEGIC CONSIDERATIONS FOR AIRLINES

With NewGen ISS, each Airline has the possibility to further define their commercial and strategic policy. Airlines will be provided with a segmented Travel Agent Accreditation tier, which each Airline can use as base for strategic decisions and relationships. An Airline will also have access to additional payment methods, which allows for new potential commercial terms.

5.1.1. Strategy

Given the NewGen ISS changes, the Airline will be able to define their own strategy:

- **Enhanced Risk Management**

The BSP goes from unlimited risk to mitigated risk by:

- The reduction of default impact / losses resulting from limitation of cash risk exposure (RHC).
- Going from 24h sales blind-spot to real time sale monitoring.

An Airline may need to consider:

- Airlines may need to provide Travel Agents the capability to continue selling once reaching RHC by accepting IEP and / or other forms of payment other than Cash.
- The RHC can only be introduced if an alternative to Cash, such as IEP, is available in the BSP (if an Airline wants to opt-out from IEP, a legal assessment by the Airline is recommended to ensure regulatory compliance).

- **Payments**

New payment methods are emerging, and each payment method provides different distribution opportunities for Airlines:

- As each payment method has its own product features, an Airline may need to compare cash flow, cost and risk associated to each product.
- An Airline can decide to have payment diversity by not having all transactions via CC or Cash and therefore be less dependent on specific counterparties.

An Airline may need to consider:

- To define a strategy for payments considering different dimensions as BSP markets, Agency business models, speed and cost depending on their operational needs.
- To decide on IEP acceptance policy on BSP or global level.
- To plan and deliver a communication strategy internally and for their Travel Agents community.

- **Distribution to Travel Agents**

Travel Agents will be transitioned from a one Accreditation Model approach to a three Accreditation Model approach (GoLite, GoStandard and GoGlobal). This will potentially offer Airlines to:

- Widen the reach of business by working with new Travel Agents under a safe payment environment.
- Define their distribution policy and network.
- Allow them to work with consolidator's sub-Travel Agents directly, providing more visibility.

An Airline may need to consider:

- Whether to encourage Travel Agents they work with outside the BSP to become Accredited under one of the new Accreditation Models and to define the adequate payment terms.
- If the Agency group data can benefit the commercial planning and risk management assessment.
- How to communicate the distribution and payment acceptance policy to the full or targeted Agency community.

- **IATA EasyPay considerations:**

- **Implementation:**

- To have a designated champion within the Airline's HQ.
- One point of contact ensure information is distributed within organization.
- To have the support from management to drive implementation.
- Airline's impacted departments and any local offices interfacing with Travel Agents should understand the changes.

- **Technical Readiness:**

IATA EasyPay is a distinct form of payment from BSP Cash and Card, with its own reporting and reconciliation process.

- To be ready to process IATA EasyPay in the revenue accounting/account receivable systems.
- To define which reporting option the Airline prefers (CCEP or EPXX).
- To verify if PSS/ETS validates form of payment codes and if updates are required.
- To advise IATA on expected readiness date.

- **Strategic Readiness:**

- IATA EasyPay is an enabler of the Remittance Holding Capacity (RHC).

- Overall payment strategy is needed.
- The new Agency Accreditation Models and if your Airline will have targeted strategy depending on the Accreditation.
- If the new Risk Management framework will impact how your airline conduct your risk management.
- IATA EasyPay Opt-out impact on distribution (legal and commercial).

▪ **Communication Plan:**

Communication plays a key role in reaching the strategic goal.

- To actively communicate their payment policy to Travel Agents to reach the objective for their distribution strategy.
- Consider how to spread awareness about the changes NewGen ISS brings to the Agency community.

6. ANNEXES

6.1. ANNEX A – HOT FILE SAMPLE

See separate documents (.txt):


- Sample 1:
 - 1.1. CCEP_HOT_21JUN17_v2.1 Ticket Issuance.
 - 1.2. CCEP_HOT_22JUN17_v2.1 Refund.
- Sample 2:
 - 2.1. EP_HOT_21JUN17_v2.1 Ticket Issuance.
 - 2.2. EP_HOT_22JUN17_v2.1 Refund.


Important to note:


- Please substitute 954 by your Airline numeric code.
- Please substitute XB by your Carrier code.


6.2. ANNEX B – BILLING REPORT SAMPLES

Sample 1: Airline Billing Details.

 FCAIBILDET		AIRLINE BILLING DETAILS				AIRLINE CODE – NAME				
Billing Period: YYMMPP (FROM DATE - TO DATE)						REFERENCE: XXXXXXXX				
[COMPANY NAME] ADDRESS ADDRESS CITY, PROVINCE COUNTRY VAT REGISTRATION			International Air Transport Association ADDRESS ADDRESS CITY, PROVINCE COUNTRY VAT REGISTRATION							
NOTE			<div style="display: flex; justify-content: space-between;"> <div> STAT column: (*) = STAT code amended Transaction Amount column: (*) = Includes Pseudo Cash Std Comm Rate column: (*) = Commission control applied TRNC "+" In conjunction with previous document TRANSACTION AMOUNT: Total value of specified Form of Payment. ** equates to Total of all Form of Payments. FARE Amount: Total Transaction Amount – Taxes and Fees + Penalties COBL Amount: FARE + Commissionable Taxes Balance Payable: Transaction Amount CA FOP (or 0) – Std Comm – Supp Comm +/- Tax on Comm RTDN: Related Ticket Document Number WAVER: Waiver Code </div> <div> FOP Column: (*) = Rejected to Cash COBL Amount column: (*) = Includes PSC Commissionable taxes Std Comm Amt column: (*) = Includes Commission on taxes </div> </div>							
MESSAGE:										
SUMMARY										
CATEGORY	Transaction Amount	FARE Amount	TAX	Taxes, Fees and Charges FEE	PEN	COBL Amount	STD COMM Amount	SUPP COMM Amount	TAX on COMM	Balance Payable
BSP – International	9,999,999.999.00	9,999,999.999.00	99,999,999.00	99,999,999.00	999,999.00	9,999,999.999.00	99,999,999.00	99,999,999.00	999,999.00	9,999,999.999.00
BSP – Domestic	9,999,999.999.00	9,999,999.999.00	99,999,999.00	99,999,999.00	999,999.00	9,999,999.999.00	99,999,999.00	99,999,999.00	999,999.00	9,999,999.999.00
WEBSALES	9,999,999.999.00	9,999,999.999.00	99,999,999.00	99,999,999.00	999,999.00	9,999,999.999.00	99,999,999.00	99,999,999.00	999,999.00	9,999,999.999.00
GRAND TOTALS	9,999,999.999.00	9,999,999.999.00	99,999,999.00	99,999,999.00	999,999.00	9,999,999.999.00	99,999,999.00	99,999,999.00	999,999.00	9,999,999.999.00

 FCAIBILDET		AIRLINE BILLING DETAILS				AIRLINE CODE – NAME													
BSP NAME						CURRENCY CODE													
CATEGORY						BSP													
SCOPE						INTERNATIONAL													
TRNC	Document Number	Issue Date	CPUI	NR	STAT	FOP	Transaction Amount	FARE Amount	Taxes, Fees and Charges TAX	F&C	PEN	COBL Amount	STD Comm Rate	SUPP Comm Amt	Tax on Comm	Balance Payable			
AGENT GROUP NAME (OPTIONAL) STATE / PROVINCE: STATE/PROVINCE NAME 1 (OPTIONAL) AREA: AREA NAME 1 (OPTIONAL)																			
AGENT CODE		AGENT LEGAL NAME, ADDRESS, VAT										VAT NO							
		ADDRESS 1, ADDRESS 2, CITY NAME, STATE/PROVINCE										ABN NO							
*** ISSUES																			
TKTT	1234567890	04MAR14	FFVV	NR	I	CA	199,999,999.99	199,999,999.99	9,999.99	XX	99,999.99	XX	199,999,999.99	19.99	999,999.99	19.99	999,999.99	0.00	199,999,999.99
								199,999,999.99		9,999.99	XX								
								199,999,999.99		9,999.99	XX								
TKTT	1234567890	04MAR14	FFVV		I	EP	830.14	670.00	55.00	AU	30.00	YR	670.00	5.00	33.50	00.0	0.00	0.00	-33.50
									15.60	UO									
									59.54	WY									
TKTT	1234567890	04MAR14	FFVV		I	CA	57.60												
						EP	1,427.04												
						**	1,484.64	1,152.00	55.00	AU	10.60	YQ	1,312.00	5.00	65.60	0.00	0.00	0.00	-8.00
									47.50	UO	160.00	YR							
									59.54	WY									
ISSUES TOTAL							999,999,999.99	99,999,999.99	9,999.99	99,999.99		99,999,999.99	999,999.99	999,999.99		0.00	999,999,999.99		
*** REFUNDS																			
RFND	1234567890	04MAR14	FFVV		I	EP	-500.00	-400.00	-55.00	AU			-400.00	0.00	0.00	0.00	0.00	0.00	0.00
+RTDN 1234567890									-45.00	CN									
REFUNDS TOTAL							-500.00	-400.00	-100.00				-400.00	0.00	0.00		0.00	0.00	0.00

 FCAIBILDET		AIRLINE BILLING DETAILS										AIRLINE CODE – NAME						
TRNC	Document Number	Issue Date	CPUI	NR Code	STAT	FOP	Transaction Amount	FARE Amount	Taxes, Fees & Charges		COBL Amount	STD Comm Rate	Comm Amt	SUPP Comm Rate	Comm Amt	Tax on Comm	Balance Payable	
AGENT TOTAL – AGENT CODE																		
ISSUES							CA	199,999,999.99										
							EP	199,999,999.99										
							**	199,999,999.99	199,999,999.99	9,999.99	99,999.99	99,999,999.99	999,999.99		999,999.99	0.00	999,999,999.99	
REFUNDS							EP	-199,999,999.99	-199,999,999.99	-9,999.99	-99,999.99	-99,999,999.99		0.00		0.00	0.00	0.00
TOTAL							CA	199,999,999.99										
							EP	199,999,999.99										
							**	199,999,999.99	199,999,999.99	9,999.99	99,999.99	99,999,999.99	999,999.99		999,999.99	0.00	999,999,999.99	
AGENT GROUP TOTAL – Group Name (OPTIONAL)																		
ISSUES							CA	199,999,999.99										
							EP	199,999,999.99										
							**	199,999,999.99	199,999,999.99	9,999.99	99,999.99	99,999,999.99	999,999.99		999,999.99	0.00	999,999,999.99	
REFUNDS							EP	-199,999,999.99	-199,999,999.99	-9,999.99	-99,999.99	-99,999,999.99		0.00		0.00	0.00	0.00
TOTAL							CA	199,999,999.99										
							EP	199,999,999.99										
							**	199,999,999.99	199,999,999.99	9,999.99	99,999.99	99,999,999.99	999,999.99		999,999.99	0.00	999,999,999.99	
AREA TOTAL – Area Name (Optional)																		
							CA	199,999,999.99										
							EP	199,999,999.99										
							**	199,999,999.99	199,999,999.99	9,999.99	99,999.99	99,999,999.99	999,999.99		999,999.99	0.00	999,999,999.99	
PROVINCE TOTAL – Province Name (Optional)																		
							CA	199,999,999.99										
							EP	199,999,999.99										
							**	199,999,999.99	199,999,999.99	9,999.99	99,999.99	99,999,999.99	999,999.99		999,999.99	0.00	999,999,999.99	

 FCAIBILDET		AIRLINE BILLING DETAILS										AIRLINE CODE – NAME						
TRNC	Document Number	Issue Date	CPUI	NR	STAT	FOP	Transaction Amount	FARE Amount	Taxes, Fees & Charges			COBL Amount	STD Comm	SUPP Comm	Tax on Comm	Balance Payable		
									TAX	F&C	PEN		Rate	Amt	Rate	Amt		
INTERNATIONAL																	TOTAL	
TOTAL ISSUES							CA	199,999,999.99										
							EP	199,999,999.99										
							**	199,999,999.99	199,999,999.99	9,999.99	99,999.99		99,999,999.99	999,999.99		999,999.99	0.00 999,999,999.99	
TOTAL REFUNDS							EP	-199,999,999.99	-199,999,999.99	-9,999.99	-99,999.99	-99,999.99	-99,999,999.99		0.00		0.00	0.00 0.00
TOTAL DEBIT MEMOS							CA	199,999,999.99	199,999,999.99	9,999.99	99,999.99		99,999,999.99	999,999.99		0.00	0.00 999,999,999.99	
TOTAL							CA	199,999,999.99										
							EP	199,999,999.99										
							**	199,999,999.99	199,999,999.99	9,999.99	99,999.99	-99,999.99	99,999,999.99	999,999.99		999,999.99	0.00 999,999,999.99	
BSP																	TOTAL	
GRAND TOTAL ISSUES							CA	199,999,999.99										
							CC	199,999,999.99										
							EP	199,999,999.99										
							**	199,999,999.99	199,999,999.99	9,999.99	99,999.99		99,999,999.99	999,999.99		999,999.99	0.00 999,999,999.99	
GRAND TOTAL REFUNDS							CA	-199,999,999.99										
							EP	-199,999,999.99										
							**	-199,999,999.99	-199,999,999.99	-9,999.99	-99,999.99	-99,999.99	-99,999,999.99	-999,999.99		0.00	0.00 -999,999.99	
GRAND TOTAL DEBIT MEMOS							CA	199,999,999.99	199,999,999.99	9,999.99	99,999.99		99,999,999.99	999,999.99		0.00	0.00 999,999.99	
GRAND TOTAL (CURR CODE)							CA	199,999,999.99										
							CC	199,999,999.99										
							EP	199,999,999.99										
							**	199,999,999.99	199,999,999.99	9,999.99	99,999.99	-99,999.99	99,999,999.99	999,999.99		999,999.99	0.00 999,999,999.99	

***** END OF CURRENCY CODE *****

Sample 2: Airline Billing Summary.

IATA

FCAIBILLSUMNG

AIRLINE BILLING SUMMARY NG

AIRLINE CODE – NAME

Billing Period: YYMMPP (FROM DATE - TO DATE)

REFERENCE: XXXXXXXX

[COMPANY NAME]
ADDRESS
ADDRESS

CITY, PROVINCE
COUNTRY
VAT REGISTRATION

International Air Transport Association
ADDRESS
ADDRESS

CITY, PROVINCE
COUNTRY
VAT REGISTRATION

NOTE


Balance Payable: Cash Issues – Cash Refunds + Debit Memos – Credit Memos – Effective Comm (STD Comm + SUP Comm) -/+ Tax on Comm
‘CREDIT’ – includes both Debit and Credit Payment Card values.
Where an entity has only one form of payment, no TOTAL line will be displayed.

MESSAGE:

SUMMARY

BILLING CATEGORY	FOP	ISSUES	REFUNDS	MEMOS DEBITS	CREDITS	TAX/FEE CHARGES	EFFECTIVE COMMISSION	TAX ON COMMISSION	BALANCE PAYABLE
BSP	CASH	999,999,999.00	999,999.00						
	CARD	999,999,999.00	999,999.00						
	EASYPAY	999,999,999.00	999,999.00						
	TOTAL	999,999,999.00	999,999.00	999,999.00	999,999.00	999,999.00	999,999.00	999,999.00	999,999,999.00
WEBSALES	CASH	999,999,999.00	999,999.00						
	CARD	999,999,999.00	999,999.00						
	EASYPAY	999,999,999.00	999,999.00						
	TOTAL	999,999,999.00	999,999.00	999,999.00	999,999.00	999,999.00	999,999.00	999,999.00	999,999,999.00
GRAND TOTALS (CUR CODE)	CASH	999,999,999.00	999,999.00						
	CARD	999,999,999.00	999,999.00						
X-RATE	EASYPAY	999,999,999.00	999,999.00						
	TOTAL	999,999,999.00	999,999.00	999,999.00	999,999.00	999,999.00	999,999.00	999,999.00	999,999,999.00

IATA		FCAIBILLSUMNG				AIRLINE BILLING SUMMARY NG				AIRLINE CODE – NAME			
BSP NAME										CURRENCY CODE			
CATEGORY										BSP			
SCOPE										INTERNATIONAL			
AGENT CODE	AGENT NAME	FOP	ISSUES	REFUNDS	MEMOS		TAX/FEES	EFFECTIVE	TAX ON	BALANCE	No.		
					DEBITS	CREDITS	CHARGES	COMMISSION	COMMISSION	PAYABLE	Docs		
STATE / PROVINCE: STATE/PROVINCE NAME 1 (OPTIONAL)													
AREA: AREA NAME 1 (OPTIONAL)													
AGENT GROUP NAME (OPTIONAL)													
99-9 9999 9	TRAVEL AGENCY NAME 1	CASH	999,999,999.00	999,999.00									
		CARD	999,999,999.00	999,999.00									
		EASYPAY	999,999,999.00	999,999.00									
		TOTAL	999,999,999.00	999,999.00	999,999.00	999,999.00	999,999.00	999,999.00	999,999.00	999,999,999.00	999,999		
99-9 9999 9	TRAVEL AGENCY NAME2	CASH	999,999,999.00	999,999.00									
		EASYPAY	999,999,999.00	999,999.00									
		TOTAL	999,999,999.00	999,999.00	999,999.00	999,999.00	999,999.00	999,999.00	999,999.00	999,999,999.00	999,999		
99-9 9999 9	TRAVEL AGENCY NAME 3	EASYPAY	999,999,999.00	999,999.00	999,999.00	999,999.00	999,999.00	999,999.00	999,999.00	999,999,999.00	999,999		
AGENT GROUP TOTAL (OPTIONAL)		CASH	999,999,999.00	999,999.00									
		CARD	999,999,999.00	999,999.00									
		EASYPAY	999,999,999.00	999,999.00									
		TOTAL	999,999,999.00	999,999.00	999,999.00	999,999.00	999,999.00	999,999.00	999,999.00	999,999,999.00	999,999		
AREA: AREA NAME (OPTIONAL)		CASH	999,999,999.00	999,999.00									
		CARD	999,999,999.00	999,999.00									
		EASYPAY	999,999,999.00	999,999.00									
		TOTAL	999,999,999.00	999,999.00	999,999.00	999,999.00	999,999.00	999,999.00	999,999.00	999,999,999.00	999,999		
STATE/PROVINCE: NAME (OPTIONAL)		CASH	999,999,999.00	999,999.00									
		CARD	999,999,999.00	999,999.00									
		EASYPAY	999,999,999.00	999,999.00									
		TOTAL	999,999,999.00	999,999.00	999,999.00	999,999.00	999,999.00	999,999.00	999,999.00	999,999,999.00	999,999		

 FCAIBILLSUMNG		AIRLINE BILLING SUMMARY NG						AIRLINE CODE – NAME				
AGENT CODE	AGENT NAME	FOP	ISSUES	REFUNDS	MEMOS		TAX/FEES CHARGES	EFFECTIVE COMMISSION	TAX ON COMMISSION	BALANCE PAYABLE	No. Docs	
					DEBITS	CREDITS						
SCOPE												TOTAL
INTERNATIONAL TOTAL		CASH	999,999,999.00	999,999.00								
		CARD	999,999,999.00	999,999.00								
		EASYPAY	999,999,999.00	999,999.00								
		TOTAL	999,999,999.00	999,999.00	999,999.00	999,999.00	999,999.00	999,999.00	999,999.00	999,999,999.00	999,999	
CATEGOR TOTAL												TOTAL
BSP TOTAL (CUR CODE)		CASH	999,999,999.00	999,999.00								
		CARD	999,999,999.00	999,999.00								
		EASYPAY	999,999,999.00	999,999.00								
		TOTAL	999,999,999.00	999,999.00	999,999.00	999,999.00	999,999.00	999,999.00	999,999.00	999,999,999.00	999,999	

6.3. ANNEX C – FCAIEPSETSUM REPORT SAMPLE

	FCAIEPSETSUM	Airline IATA EasyPay Settlement Summary
---	---------------------	--

Settlement Period: 20170808E	
AIRLINE'S NAME Airline's Address DEFAULT CITY TW3 3HE United Kingdom	International Air Transport Association BSP NORWAY Vastra Trøgardsgatan 15 11153 Norway VAT : 5164022393
NOTES: Settlement will occur as per IATA EasyPay calendar published by XXXXX in YYYY.	

NORWAY				NOK
SCOPE				INTERNATIONAL
	CURRENCY	----- BSP Billing Period Breakdown -----		TOTAL
		Period 170801	Period 170802	SETTLEMENT
SETTLEMENT TOTAL	NOK		-1,097.00	-1,097.00

SCOPE				DOMESTIC
	CURRENCY	----- BSP Billing Period Breakdown -----		TOTAL
		Period 170801	Period 170802	SETTLEMENT
SETTLEMENT TOTAL	NOK		-1,097.00	-1,097.00

***** END OF CURRENCY NOK *****

	FCAIEPSETSUM	Airline IATA EasyPay Settlement Summary
---	---------------------	--

NORWAY				EUR
SCOPE				INTERNATIONAL
	CURRENCY	----- BSP Billing Period Breakdown -----		SETTLEMENT
		Period 170801	Period 170802	
SETTLEMENT TOTAL	EUR		-1,097.00	-1,097.00

SCOPE				DOMESTIC
	CURRENCY	----- BSP Billing Period Breakdown -----		SETTLEMENT
		Period 170801	Period 170802	
SETTLEMENT TOTAL	EUR		-1,097.00	-1,097.00

***** END OF CURRENCY EUR *****

6.4. ANNEX D – DETAILED SETTLEMENT SAMPLE

This report will be provided for both IATA EasyPay and Cash sales. To distinguish an IATA EasyPay settlement from a Cash settlement, the letter “E” will be after the period date, as shown below.

Settlement and Billing adjustments will be equal to zero for IATA EasyPay settlements.

Date: 5/10/2018
 Airline Code: ALCODE
 Settlement Date: 5/11/2018
 Settlement Total Amount: 33,070.69
 Currency: EUR

Head Office	Agent	Concept	Period	Settlement Date of the Period	Billing Amount with AL	Issued Payment	Settlement Adjustment	Billing Adjustment	Reference/ Remarks	Comments
AAAAAAA	2320089	Positive Billing	20180509E	11-05-2018	1,025.30	1,025.30	0.00	0.00		
BBBBBBB	2320482	Positive Billing	20180509E	11-05-2018	1,958.15	1,958.15	0.00	0.00		
CCCCCCC	2320827	Positive Billing	20180509E	11-05-2018	817.58	817.58	0.00	0.00		
DDDDDDD	2321481	Positive Billing	20180509E	11-05-2018	301.63	301.63	0.00	0.00		
EEEEEEE	2321627	Positive Billing	20180509E	11-05-2018	158.35	158.35	0.00	0.00		
FFFFFFF	2321739	Positive Billing	20180509E	11-05-2018	1,497.48	1,497.48	0.00	0.00		
GGGGGGG	2321961	Positive Billing	20180509E	11-05-2018	1,934.64	1,934.64	0.00	0.00		
HHHHHHH	2322713	Positive Billing	20180509E	11-05-2018	1,437.51	1,437.51	0.00	0.00		
IIIIIII	2323248	Positive Billing	20180509E	11-05-2018	729.04	729.04	0.00	0.00		
JJJJJJJ	2325545	Positive Billing	20180509E	11-05-2018	555.01	555.01	0.00	0.00		
KKKKKKK	2325551	Positive Billing	20180509E	11-05-2018	12,999.47	12,999.47	0.00	0.00		
LLLLLLL	2325625	Positive Billing	20180509E	11-05-2018	2,041.28	2,041.28	0.00	0.00		
MMMMMMM	2326168	Positive Billing	20180509E	11-05-2018	631.28	631.28	0.00	0.00		
NNNNNNN	2327420	Positive Billing	20180509E	11-05-2018	394.95	394.95	0.00	0.00		
OOOOOOO	2327896	Positive Billing	20180509E	11-05-2018	1,197.28	1,197.28	0.00	0.00		
PPPPPPP	2327900	Positive Billing	20180509E	11-05-2018	5,262.17	5,262.17	0.00	0.00		
QQQQQQQ	2327956	Positive Billing	20180509E	11-05-2018	294.54	294.54	0.00	0.00		
RRRRRRR	2327648	Negative Billing	20180509E	11-05-2018	-162.42	-162.42	0.00	0.00		
SSSSSSS	2327865	Negative Billing	20180509E	11-05-2018	-2.55	-2.55	0.00	0.00		

6.5. ANNEX E – IATA EASYPAY TRANSACTIONS HANDBOOK

See separate document (.pdf): IEP Transactions Handbook.

6.6. ANNEX F – ICCS REPORT

Under comments in the ICCS report the Airline will find IATA EasyPay stated as per below example:

Comments
BSP Costa-Rica from 08/01/2019 to 15/01/2019.
BankCharge
BSP Croatia from 01/01/2019 to 07/01/2019.
BSP Cyprus from 08/01/2019 to 15/01/2019.
BSP Iceland from 01/01/2019 to 07/01/2019 - ISK 730,510.00 at 137.4
BSP Latvia (EasyPay) from 21/01/2019 to 21/01/2019.
BSP Latvia (EasyPay) from 22/01/2019 to 22/01/2019.
BSP Montenegro from 01/01/2019 to 07/01/2019.
BSP Southern-Africa from 09/01/2019 to 15/01/2019.

6.7. ANNEX G – CHECK-LIST

	Have you checked?
Strategy	
IATA EasyPay acceptance, opt-in per default	
Once implemented in a BSP, all participating Airlines in that BSP have accepted IATA EasyPay as per default. Airlines should confirm internally that this is understood	<input type="checkbox"/>
Commercial considerations/pricing strategy	
Has your Airline considered if and how IATA EasyPay may be or not be beneficial for you? Have you decided on any commercial strategy?	<input type="checkbox"/>
Commercial consideration (surcharge/transfer of fees to Travel Agents)	
Have you validated with your legal department that surcharging or transferring costs to Travel Agents is allowed in that specific jurisdiction?	<input type="checkbox"/>
Opt Out	
Legal consideration	
Are you considering opting out from a specific BSP? Have you validated internally that there are no legal constraints?	<input type="checkbox"/>
Commercial consideration	
Have you considered the potential impact for Travel Agent sales if they have reached their RHC or are under Accreditation GoLite?	<input type="checkbox"/>
Technical	
Revenue Accounting System	<input type="checkbox"/>
Accounts Receivable	<input type="checkbox"/>
Other systems that may be impacted?	
Have you checked with your internal departments which systems are impacted by adding a new form of payment, for example potential impact on PSS/ETS.	<input type="checkbox"/>
Communication	
Have you defined your communication strategy and how it will be delivered?	<input type="checkbox"/>

6.8. ANNEX H - IATA EASYPAY OPT-IN AND OPT-OUT REQUEST

See separate document (.pdf): How to opt-in or opt-out from IATA EasyPay