

SECTION 2 - CREDIT CARD SALES

2.1 CREDIT CARD FRAUD PROTECTION

Credit card fraud is a world-wide trend. All Agents and Travel Consultants should be aware of this possibility. To prevent credit card fraud, precautionary measures must be taken when:

- Asked to send a travel document to an alternate delivery address other than the billing address known by the credit card company.
- The travel document is purchased at a travel agency outside of the customer's resident country.
- The booking of the travel document is made from a mobile phone with no alternative business or contact number provided.
- The security code (which is on the front of the American Express Card and on the signature panel of the Visa, Master Card and Diner's Club Card) cannot be provided by the customer.
- The booking is made for a long haul destination with immediate departure dates
- A request is made to purchase a travel document for a third party traveler by an unknown customer.
- A booking for immediate departure is made and travel documents to be collected at the Airport or in another country.
- Faxed copies of credit cards are received as the details could have been changed and will not be detected on a Faxed copy.
- On collection of the travel documents, the cardholder must present the credit card. Alternatively, face-to -face authorization procedures must be followed if the customer cannot present the credit card.
- The customer requires that a third party, courier or taxi collect the travel documents.
- The customer requests one travel document, then calls back to ask for additional travel documents to be issued and then requests that the total value of all the travel documents should be treated as one transaction – such a request should not be accommodated.
- Another Agent or Travel Consultant has forwarded travel arrangements and no direct contact has been made with the customer or passenger.
- Numerous changes have been made to the travel document and the original method of payment could not be validated. No cash refunds must be authorised.

Failure to take the necessary precautionary measure relating to possible credit card fraud will result in the personal liability to the Agency should the customer dispute the transaction at a later stage.

2.2 TELEPHONE BOOKINGS

Telephone Bookings are efficient and preferable for most customers. Unfortunately, it is also open to fraudulent activity and special precaution should apply. When calling for an authorisation it is the Agent's/Travel Consultant's responsibility to state that the customer is physically absent. The floor limit for charges without the credit card being presented is zero.

Critical information required from the cardholder when accepting a credit card during a Telephonic booking is:

- Name of caller
- Name of passenger
- Name of cardholder (as it appears on the card). If this is different from the name of the caller or the passenger it must be treated as a third party transaction.
- Cardholder account number
- Card expiry date (and valid start date for American Express)
- Card holder's billing address
- Delivery address. If this is different to the billing address this should be treated as a third party transaction.
- Customers Telephone number – in the case of mobile phone numbers additional contact numbers must be obtained.

When mail order, Telephonic and Internet bookings are made, the Credit Card Companies reserves the right, to reverse the transaction should the cardholder dispute the charge.

2.3 AUTHORISATION

Authorisation must be obtained for every credit card charge. When requesting authorisation clearly advise that the customer or passenger is physically absent and/or that this is a third party transaction.

To minimise the risk some Credit Card Companies will verify the delivery address to the billing address. This, however, does not guarantee the transaction and is an additional safety procedure.

Also, authorisation does not guarantee or prevent the dispute of the transaction.

Registered mail and/or a reputable Courier are a prerequisite when no confirmation between the delivery and the billing address is received or when the customer or passenger is unable to collect the travel documents in person. In both instances proof of delivery with the customer/passengers signature clearly reflected, will be accepted.

2.4 CREDIT CARD RULES AND REGULATIONS

The Agent or Travel Consultant will only issue SAA travel documents to the customer or passenger on the presentation of a Credit or Charge Card for both Domestic and International travel provided that the following procedures are adhered to:

2.4.1 OBTAINING APPROVAL CODES

Agents and/or Travel Consultants need to obtain an approval code when the amount of the ticket you have issued, exceeds the prescribed floor limits.

Approval codes can be obtained via the central reservation systems.

2.4.2 FLOOR LIMITS

- All Credit Cards have limits. These limits vary from company to company. The Agent or Travel Consultant must verify the limit before issuing the Travel Document.
- Approval Codes must be obtained for charges in excess of the established floor limit. It is recommended to obtain approval codes for all transactions.

2.4.3 TABLE OF FLOOR LIMITS (Subjected To Change)

CARD ISSUER	FLOOR LIMIT	TELEPHONE NO.
Diners Club	R6 000.00	011-358-8406
American Express	R4 200.00	011-358-5000
Visa/MasterCard	R1 000.00	011-241-1000 (S.B.S.A.) 011-352-5432 (F.N.B.)

2.4.4 EXTENDED PAYMENT

- Credit cards may be used for the payment of travel documents. The maximum extended credit card payment period is 24 months for both Domestic and International services. However, extended payment plan facilities are available over 6, 12, 18 or 24 months.
- Approval Codes must be obtained for any extended payment requests.

Approval to exceed the credit card limit and requests for extended payment plans must be made in advance. Failure to obtain pre-approval in both cases, when requested by the customer will result in full financial liability by the Agent or Travel Consultant should the customer dispute the transaction.

2.4.5 ADMINISTRATION

- The sale amount must be shown clearly in the "Credit Collection Box" of the remittance area of the travel document.
- Once the payment plan has been selected, it must be clearly shown on the Credit Card Charge Form (CCCF). However, the current CCCF does not provide space for the 18 and 24-month options. It is necessary to manually write in the 18 and 24-month payment after 12-month payment block and circle it for clarity.

- On the current One Trip Air Travel Order (OTATO) number, if required enter the number.
- The usage of the SAA 083 MPD or VMPD for purchasing of only "land arrangements" with credit card is strictly prohibited.

2.4.6 UATP Cards

- Although SAA no longer issues the UATP (Universal Air Travel Plan) cards they do accept UATP Cards from other carriers as a form of payment.
- Over 150 airlines participate in the Universal Air Travel Plan.

2.5 CREDIT CARD ACCEPTANCE PROCEDURES FOR MANUAL, AUTOMATED AND ELECTRONIC TRANSACTIONS

The following details must be checked:

- The Credit Card has not expired
- The card has the signature of the person whose name is imprinted on it and the signature matches the CCCF.
- The credit card holder's name, credit card number, expiry date, signature and other important details are clearly imprinted and visible on the CCCF.
- Validity date of the credit card
- Credit limits
- Blacklist check
- Check that SAA accepts the credit card presented
- If credit limit is exceeded, or an extended payment period is required, obtain an approval code from the Card Company and enter it in the assigned space on the CCCF.
- Double Check the Signature to verify that the cardholder's signature appears on the card. If there is no signature then the customer must provide positive identification as well as sign the card in the presence of the accepting agent before the credit card transaction is started.
- For lost, stolen or suspended cards, the cards must be checked via a card scan / central reservation system.

2.5.1 VALIDITY OF A CREDIT CARD

A card shall be invalid when:

- The card has been mutilated, defaced or tampered with in any way
- The validity date has expired
- The specimen of the signature panel is clear and not signed.

The following distinguishing features must appear on the respective cards:

- **Master Card & Visa:** First four digits of the account number must coincide with the four digits printed above the account number.
- **Diners Club:** Three digits CVV number appears on the signature panel.
- **American Express:** Four-digit number appears on the right hand side of the card above the card number.

Note: Contact your local credit card institution for further detail of security features.

2.5.2 VALIDITY OF CCCF

CCCF will be invalid when:

- Signature on the CCCF is not strikingly similar to the specimen signature on the card.
- The processed charge value exceeds the cash price for the goods supplied and/or service performed.
- The value of the transaction exceeds the authorised limit and no authorisation has been obtained.
- The CCCF is incomplete.

2.5.3 CONFIDENTIALITY OF CREDIT CARD ACCOUNT NUMBERS

A cardholder's account number shall be treated confidentially by the airline and the airline shall not cause or permit such numbers to become known to any third party except as required by law.

As mentioned above all Agents and Travel Consultants will abide by this rule.

2.5.4 STANDARD TICKETING RULES PERTAINING TO CREDIT CARDS

In addition all standard ticketing rules and regulations must be followed:

- Only one credit card may be used per travel documents on one CCCF.
- Only one Airline per CCCF.
- Complete the remittance area.
- The "FORM OF PAYMENT" box is to be completed with the credit card two-letter code followed by the credit card number.
- Validate and issue a Credit Card Charge Form (CCCF) using the credit card in place of a Carrier Identification Plate in the ticket validator. Write in the Airline code number in the appropriate box;
- The total on the Charge Form must equal the "Total" on the ticket, which must equal the "Credit Balance" plus the "Tax";
- Submit the audit coupon and the appropriate CCCF copies to the Processing Centre (BSP).

2.5.5 ISSUES MADE PARTLY CASH AND PARTLY CREDIT CARD

- Complete the remittance area by entering the cash amount received and the credit balance in the appropriate boxes.
- Issue a CCCF for that part of the sale covered by the credit card.
- The total on the CCCF must equal the "Credit Balance" on the ticket, and the cash amount must equal the "Cash Collection" plus the "Tax".
Submit the audit coupon and the appropriate CCCF copies to the Processing Centre. Where a credit card sale is incorrect or not having a CCCF form attached: The Processing Centre will contact the Agent/Travel Consultant and Request the SCCCf.
- If not received within 48 hours, the transaction will be processed as cash, and the Agent will be liable for the payment.

2.5.6 LOCATION FOR CREDIT CARD ACCEPTANCE

Credit Card Transactions can be made at any of the following certified Check-in Points:

- SAA Sales Offices and General Sales Agents
- IATA appointed Travel Agents

Credit Cards will be accepted in the case of Passenger air transportation on-line or inter-line for any return journeys world wide provided that:

- It is any SAA passenger service.
- During Inter-continental travel to North and South America, Asia, Europe and Australia, one leg of the inter-continental sector must be closed for travel on the services of SAA. The other leg may be over the services of our code-share partners over a code-share sector.
- In all other instances where no inter-continental travel is involved at least one (1) long haul sector of the itinerary must be closed for travel on the services of SAA. Any ticketing contrary to this will result in a debit to the Agency as per the SAA Fare Audit CIP violation rule.
- Credit Cards may be used for payment of excess baggage and airfreight charges.
- Credit Card institutions in certain countries issue "local" credit cards that clearly bear the endorsement "valid only in" and these credit cards have no validity outside the country of issue.
- Under no circumstances will SAA travel documents be issued for use solely on the services of other airlines or for "land arrangements" only.

2.5.7 CREDIT CARDS ACCEPTED BY SAA

Credit card	Alpha code
American Express	AX
Diner's Club	DC
Master Card	CA
Universal Air Travel Card	TP
Visa	VI

The abovementioned credit or charge cards may be honoured except where mentioned to the contrary in the restrictions of the various Credit Cards.

2.5.8 CREDIT SALES PROCEDURES: CCCF ISSUANCE

For the Credit Card Charge Form (CCCF) issuance: The standard credit card charge form has been introduced for exclusive use by agents participating in the BSPZA and must be completed as follows in respect of each transaction. This applies to manual, automated documents and e-tickets.

Note: In future IATA will no longer distribute CCCFs and therefore each agency will be responsible to obtain the CCCFs from their banking institution and/or as per the Banking / IATA requirements.

As per the CCCF example below, note the alphabetical indicator on the CCCF and the alphabetical indicator description are corresponding.

Note: It is not permissible to issue one CCCF for the sale of several travel documents. Example: Tickets and MPDS, all on one CCCF.

A separate CCCF must be issued for each travel document.

2.5.9 CCCF SUBMISSION PROCEDURE


The CCCFs are in triplicate:

- The pink (1st) copy must be attached to the audit coupon of the ticket.
- The green (2nd) copy of the CCCF remains with the Travel Agent.
- The blue (3rd) copy is for the Cardholder – please ensure that it is legible.

2.6 POINTS TO REMEMBER WHEN COMPLETING THE CCCF (ALSO APPLIES TO AUTOMATED AND E-TICKET TRANSACTIONS)

- **Acknowledge Receipt:** The cardholder must sign the CCCF, in the applicable box and the signature must correspond with the one on the Credit Card. (Make a manual validated CCCF and keep on file as proof of availability of card at the time of the transaction).
- **Extended Payment Plan:** Applicable only in respect of Credit Cards where the cardholder elects to make use of the extended payment facilities. The respective period must be completed in the space provided i.e. 03, 06, etc.
- **Approval Code:** Enter the "Approval Code" received, when authorization is required for amounts exceeding the specified credit limit or when an extended payment plan is requested.
- **Credit Card Name:** Insert here DC or AX, VI or CA, as the case may be followed by the complete Credit Card Number.
- **Airline, Form and Serial Number:** Enter the airline, form and serial numbers of the tickets issued.

2.6.1 EXAMPLE OF COMPLETED CREDIT CARD CHARGE FORM

Manual Ticket				STANDARD CREDIT CARD CHARGE FORM		DATE AND PLACE OF
<small>I ACKNOWLEDGE RECEIPT OF TICKETS AND/OR COUPONS FOR RELATED CHARGES DESCRIBED HEREON AND AM AWARE OF APPLICABLE RESTRICTIONS AND/OR PENALTIES AS SHOWN ON SUCH TICKETS AND/OR COUPONS. PAYMENTS IN FULL TO BE MADE WHEN BILLED OR IN EXTENDED PAYMENTS IN ACCORDANCE WITH STANDARD POLICY OF COMPANY ISSUING CARD AND AS REFLECTED IN APPLICABLE TARIFFS.</small>				AIRLINE NUMERIC CODE	083 (L)	1. CONTRACTOR INVOICE COPY
				DATE OF ISSUE	4 Jul 2002 (B)	
X  (A)		CITATO NO.	1	CONNECTION OF PASSENGER WITH SUBSCRIBER		1234 (E)
NAME OF PASSENGER IF DIFFERENT FROM CARDHOLDER		COMPLETE ROUTING	FARE BASIS	CARRIER	AIRLINE	FORM
MR B ROBERT		Y		SA	083	123 432 973 (H)
DUR CAT DUR (G)		TICKETS NOT TRANSFERABLE No Cash Refunds		GREAT CARD CODE		4539 7893 9817 211
				VI (F)		10/01 09/04 V (I)
CURR. ZAR	FARE R1000	TOTAL (J)		CUSTOMER FILE REFERENCE		MR CM ROBERT 20-45-07 60497746
CURR. ZAR	TAX /	R1000.00				
CURR. ZAR	EDULE /					

- A. The credit card holder must sign the CCCF in this box and this signature must match the one on the credit card.
- B. Date of issue: Insert the date of issue on the ticket with your validator.
- C. Extended Payment: Once the cardholder uses the extended Payment facilities. The elected number of months must be demarcated with a circle. Should the number of months exceed 12 months the extended months must be manually written in after the 12-month demarcation and circled on CCCF.
- D. Date and place of issue: This box is to be impressed using the issuing Agent validation (IATA code etc.)
- E. Approval Code: Authorisation is required for amounts exceeding the specified credit (floor) limit or where an extended payment plan is requested. (Maximum six numerals.)
- F. Credit Card Code: Insert here DC or AX, VI, CA or TP as the case may be.
- G. Complete routing, fare basis, carrier: Describe in these boxes the specifics; air transportation sold, e.g.; Airline – Insert "SA"
- H. Airline, form and serial number: Enter the airline, form and serial numbers and check digit (optional) of the ticket being issued.
- I. Form and credit: Imprint the credit card details in this space by using the validator supplied.
- J. Total: Enter the total cost of air ticket purchased.
- K. OTATO order number: Must be filled in when required by the customer or passenger.
- L. Airline code: This code must correspond with the airline code of the ticket, as well as box marked H as set out in the example.

Chargeback time frame= 3months
CCCF must be kept for 180 days (6months)
The South African Revenue Services (SARS) requires all documents to be kept for at least 5 years from the audited period.

2.7 FREQUENT ERRORS FOUND ON THE COMPLETION OF A CCCF

Please take note of the following frequent errors identified which should be eliminated when completing a CCCF:

2.7.1 EXPIRED CREDIT CARD USED

18. Expired Credit Card Used – How To Rectify

<small>KNOWLEDGE RECEIPT OF TICKETS) AND/OR COUPONS FOR RELATED CHARGES DESCRIBED HEREON AND AM AWARE OF APPLICABLE RESTRICTIONS AND/OR PENALTIES AS SHOWN ON THESE TICKETS AND/OR COUPONS. PAYMENT IN FULL TO BE MADE OR IN FULL OR IN EXTENDED PAYMENTS IN ACCORDANCE WITH CARD POLICY OF COMPANY ISSUING CARD AND AS SET FORTH IN APPLICABLE TARIFFS.</small>		STANDARD CREDIT CARD CHARGE FORM		DATE AND PLACE OF ISSUE
AIRLINE NUMERIC CODE		1. CONTRACTOR INVOICE COPY		IF EXTENDED PAYMENT DESIRED CIRCLE NUMBER OF MONTHS 6 12 24
DATE OF ISSUE		APPROVAL CODE		
NAME OF PASSENGER IF DIFFERENT FROM CARDHOLDER ROBERT	CHARTER NO.	CONNECTION OF PASSENGER WITH SUBSCRIBER		SERIAL NO.
COMPLETE ROUTING	FARE BASIS	CARRIER	AIRLINE FORM	CHECK DIGIT
TICKETS NOT TRANSFERABLE No Cash Refunds CREDIT CARD CODE		4539 7893 9817 211 10/01 09/04 V X MR CM ROBERT 20-45-07 60497746		
TOTAL	CUSTOMER FILE REFERENCE		FARE TAX EQUIV.	

If an expired credit card was used to pay for a ticket, how do you rectify the error?

- Complete a new CCCF (recent date) with the correct card details and forward to SAA.

2.7.2 CLIENT UNDER OR OVER CHARGED

19. Client under or over Charged

<small>KNOWLEDGE RECEIPT OF TICKETS) AND/OR COUPONS FOR RELATED CHARGES DESCRIBED HEREON AND AM AWARE OF APPLICABLE RESTRICTIONS AND/OR PENALTIES AS SHOWN ON THESE TICKETS AND/OR COUPONS. PAYMENT IN FULL TO BE MADE OR IN FULL OR IN EXTENDED PAYMENTS IN ACCORDANCE WITH CARD POLICY OF COMPANY ISSUING CARD AND AS SET FORTH IN APPLICABLE TARIFFS.</small>		STANDARD CREDIT CARD CHARGE FORM		DATE AND PLACE OF ISSUE
AIRLINE NUMERIC CODE		1. CONTRACTOR INVOICE COPY		IF EXTENDED PAYMENT DESIRED CIRCLE NUMBER OF MONTHS 6 12 24
DATE OF ISSUE		APPROVAL CODE		
NAME OF PASSENGER IF DIFFERENT FROM CARDHOLDER	CHARTER NO.	CONNECTION OF PASSENGER WITH SUBSCRIBER		SERIAL NO.
COMPLETE ROUTING	FARE BASIS	CARRIER	AIRLINE FORM	CHECK DIGIT
TICKETS NOT TRANSFERABLE No Cash Refunds CREDIT CARD CODE		4539 7893 9817 211 10/01 09/04 V MR CM ROBERT 20-45-07 60497746		
TOTAL	CUSTOMER FILE REFERENCE		FARE TAX EQUIV.	

R1000000 X

- For an Undercharge: Complete a new CCCF with the additional amount and with the correct card details and forward to SAA with a copy of the ticket and a copy of your billing.
- If a mistake is noted before receiving an ADM, forward a letter to SAA with the correct information.
- If you receive an ADM for the mistake, correct as mentioned below.
- Complete a new CCCF with the correct amount and forward it to SAA with a letter explaining what was incorrect. SAA will then reimburse or debit the cardholder with the correct amount.
- For an Overcharge: Forward a copy of the ticket and CCCF and a letter to SAA. SAA will reimburse the client / agency by means of a refund.

2.7.3 NO SIGNATURE ON THE CCCF

<small>I ACKNOWLEDGE RECEIPT OF TICKETS AND/OR COUPONS FOR RELATED CHARGES DESCRIBED HEREON AND AM AWARE OF APPLICABLE RESTRICTIONS AND/OR PENALTIES AS SHOWN ON SUCH TICKETS AND/OR COUPONS. PAYMENT IN FULL TO BE MADE WHEN BILLED OR IN EXTENDED PAYMENTS IN ACCORDANCE WITH STANDARD POLICY OF COMPANY ISSUING CARD AND AS REFLECTED THEREIN.</small>		STANDARD CREDIT CARD CHARGE FORM		DATE AND PLACE OF ISSUE	
<input checked="" type="checkbox"/> X		AIRLINE NUMERIC CODE		1. CONTRACTOR INVOICE COPY	
		DATE OF ISSUE		IF EXTENDED PAYMENT DESIRED CIRCLE NUMBER OF MONTHS 6 12 24	
NAME OF PASSENGER IF DIFFERENT FROM CARDHOLDER		CI/ATO NO.	CONNECTION OF PASSENGER WITH SUBSCRIBER		APPROVAL CODE
COMPLETE ROUTING	FARE BASIS	CARRIER	AIRLINE	FORM	SERIAL NO. CHECK DIGIT
			TICKETS NOT TRANSFERABLE No Cash Refunds CREDIT CARD CODE		4539 7893 9817 211 10/01 09/04 ✓ MR CM ROBERT 20-45-07 60497746
CURR.	FARE	TOTAL		CUSTOMER FILE REFERENCE	
CURR.	TAX	USD			
CURR.	EQUIV. AMT. PD.	200.00			

Note: If you do not have a signature on the CCCF, you must obtain all documentation giving you authority to use the credit card number and that you may sign on behalf of the client.

- The banking institution or SAA will contact you for a copy of the signed CCCF if the cardholder disputes the charges.
- If you do not have the correct documentation you will receive an ADM.

- c. How to rectify: Obtain a new CCCF or document of authority. Forward it to SAA with a letter explaining the error. SAA will then rectify the mistake accordingly.

2.7.4 INCORRECT CURRENCY CODE USED

I ACKNOWLEDGE RECEIPT OF TICKETS AND/OR COUPONS FOR RELATED CHARGES DESCRIBED HEREON AND AM AWARE OF APPLICABLE RESTRICTIONS AND/OR PENALTIES AS SHOWN ON SUCH TICKETS AND/OR COUPONS. PAYMENT IN FULL TO BE MADE WHEN BILLED OR IN EXTENDED PAYMENTS IN ACCORDANCE WITH STANDARD POLICY OF COMPANY ISSUING CARD AND AS REFLECTED IN APPLICABLE TARIFFS.		STANDARD CREDIT CARD CHARGE FORM		DATE AND PLACE OF ISSUE
		AIRLINE NUMERIC CODE	1. CONTRACTOR INVOICE COPY	
X		DATE OF ISSUE		IF EXTENDED PAYMENT DESIRED CIRCLE NUMBER OF MONTHS 6 12 24
NAME OF PASSENGER IF DIFFERENT FROM CARDHOLDER	CITY NO.	CONNECTION OF PASSENGER WITH SUBSCRIBER		APPROVAL CODE
COMPLETE ROUTING	FARE BASIS	CARRIER	AIRLINE	FORM SERIAL NO. CHECK DIGIT
		TICKETS NOT TRANSFERABLE No Cash Refunds		
		CREDIT CARD CODE		4539 7893 9817 211
CURR.	FARE	TOTAL	CUSTOMER FILE REFERENCE	
		USD	10/01 09/04 V	
CURR.	TAX	200.00	MR CM ROBERT	
CURR.	EQUIV. AMT PD.		20-45-07 60497746	

- a. Remember the client will be charged an amount in South African Rand. Example US\$ 200.00 will be charged as R 1400.00
- b. Complete a new CCCF for the correct total and forward it to SAA, include a letter explaining what you did incorrectly. SAA will reimburse or debit client.

2.7.5 INCORRECT CREDIT CARD CODE USED

22. Incorrect Credit Card Code Used				
I ACKNOWLEDGE RECEIPT OF TICKETS AND/OR COUPONS FOR RELATED CHARGES DESCRIBED HEREON AND AM AWARE OF APPLICABLE RESTRICTIONS AND/OR PENALTIES AS SHOWN ON SUCH TICKETS AND/OR COUPONS. PAYMENT IN FULL TO BE MADE WHEN BILLED OR IN EXTENDED PAYMENTS IN ACCORDANCE WITH STANDARD POLICY OF COMPANY ISSUING CARD AND AS REFLECTED IN APPLICABLE TARIFFS.		STANDARD CREDIT CARD CHARGE FORM		DATE AND PLACE OF ISSUE
		AIRLINE NUMERIC CODE	1. CONTRACTOR INVOICE COPY	
X		DATE OF ISSUE		IF EXTENDED PAYMENT DESIRED CIRCLE NUMBER OF MONTHS 6 12 24
NAME OF PASSENGER IF DIFFERENT FROM CARDHOLDER	CITY NO.	CONNECTION OF PASSENGER WITH SUBSCRIBER		APPROVAL CODE
COMPLETE ROUTING	FARE BASIS	CARRIER	AIRLINE	FORM SERIAL NO. CHECK DIGIT
		TICKETS NOT TRANSFERABLE No Cash Refunds		
		CREDIT CARD CODE		4539 7893 9817 211
		(X)		10/01 09/04 V
CURR.	FARE	TOTAL	CUSTOMER FILE REFERENCE	
			MR CM ROBERT	
CURR.	TAX		20-45-07 60497746	
CURR.	EQUIV. AMT PD.			

Complete a new CCCF with the correct code. Forward the letter explaining the error to SAA.

- a. In most cases the processing bank / centre will not capture these CCCFs and the Agent or Travel Consultant will receive an ADM as this will be seen as a cash transaction.

NOTE THE CODES:

- CA - MASTER CARD
- DC - DINERS CLUB
- VI - VISA
- AX - AMERICAN EXPRESS

Please do not use CC – this means credit card.

2.7.6 NO CREDIT CARD NUMBER ON THE CCCF

23. No Credit Card Number On the CCCF

TAKE RECEIPT OF TICKETS AND/OR COUPONS FOR CHARGES DESCRIBED HEREON AND AM AWARE OF TABLE INSTRUCTIONS AND/OR PENALTIES AS SHOWN ON TICKETS AND/OR COUPONS. PAYMENT IN FULL TO BE MADE IMMEDIATELY OR IN EXTENDED PAYMENTS IN ACCORDANCE WITH THE POLICY OF COMPANY ISSUING CARD AND AS SET FORTH IN CARD MANUALS.		STANDARD CREDIT CARD CHARGE FORM		DATE AND PL. _____
		AIRLINE NUMERIC CODE	1. CONTRACTOR INVOICE COPY	
		DATE OF ISSUE	IF EXTENDED PAYMENT DESIRED CIRCLE NUMBER OF MONTHS 6 12 24	
NAME OF PASSENGER IF DIFFERENT FROM CARDHOLDER	CREDIT CARD NO.	CONNECTION OF PASSENGER WITH SUBSCRIBER		APPROVAL CODE
COMPLETE ROUTING	FARE BASIS	CARRIER	AIRLINE	FORM
			SERIAL NO.	CHECK DIGIT
		TICKETS NOT TRANSFERABLE No Cash Refunds CREDIT CARD CODE		<div style="border: 1px solid black; border-radius: 50%; width: 100px; height: 100px; display: flex; align-items: center; justify-content: center; margin: 0 auto;"> X </div> 10/01 09/04 V NR CM ROBERT 20-45-07 60497746
PNR	FARE	TOTAL	CUSTOMER FILE REFERENCE	
PNR	TAX			
PNR	EDUN			
	AND FID			

- a. The Agent or Travel Consultant will receive an ADM for this as this will be seen as a cash transaction.

- b. Please complete a new validated CCCF with all the correct information.
- c. Forward this CCCF with a letter explaining the error to SAA, the ADM will be reversed and client will be debited accordingly.

2.7.7 CCCF NOT VALIDATED AND CREDIT CARD NUMBER INCORRECT

24. CCCF not validated and Credit Card Number incorrect				STANDARD CREDIT CARD CHARGE FORM		DATE AND PLACE OF ISSUE
<small>KNOWLEDGE RECEIPT OF TICKETS AND/OR COUPONS FOR ADDED CHARGES DESCRIBED HEREON AND AM AWARE OF APPLICABLE RESTRICTIONS AND/OR PENALTIES AS SHOWN ON MY TICKETS AND/OR COUPONS. PAYMENT IN FULL TO BE MADE ON BILLED OR IN EXTENDED PAYMENTS IN ACCORDANCE WITH BOARD POLICY OF COMPANY ISSUING CARD AND AS SELECTED IN APPLICABLE TABLES.</small>				1. CONTRACTOR INVOICE COPY		
				IF EXTENDED PAYMENT DESIRED CIRCLE NUMBER OF MONTHS		
DATE OF ISSUE				6 12 24		
NAME OF PASSENGER IF DIFFERENT FROM CARDHOLDER		CREDIT NO.	CONNECTION OF PASSENGER WITH SUBSCRIBER		APPROVAL CODE	
COMPLETE ROUTING	FARE BASIS	CARRIER	ARLINE	FORM	SERIAL NO.	CHECK DEBIT
			TICKETS NOT TRANSFERABLE No Cash Refunds CREDIT CARD CODE		42321263 X 10/01 09/04 V MR CM ROBERT 20-45-07 60497746	
NR	FARE	TOTAL	CUSTOMER FILE REFERENCE			
NR	TAX					
NR	EXCHG					

Before you receive an ADM – make out new validated CCCF and forward to SAA letter explaining the error.

In most cases SAA or the banking institutions will contact you requesting the correct account number. You will have to provide proof of the correct number.

2.7.8 NO APPROVAL CODE OBTAINED

25. No Approval Code Obtained				STANDARD CREDIT CARD CHARGE FORM		DATE AND PLACE OF ISSUE
<small>KNOWLEDGE RECEIPT OF TICKETS AND/OR COUPONS FOR ADDED CHARGES DESCRIBED HEREON AND AM AWARE OF APPLICABLE RESTRICTIONS AND/OR PENALTIES AS SHOWN ON MY TICKETS AND/OR COUPONS. PAYMENT IN FULL TO BE MADE ON BILLED OR IN EXTENDED PAYMENTS IN ACCORDANCE WITH BOARD POLICY OF COMPANY ISSUING CARD AND AS SELECTED IN APPLICABLE TABLES.</small>				1. CONTRACTOR INVOICE COPY		
				IF EXTENDED PAYMENT DESIRED CIRCLE NUMBER OF MONTHS		
DATE OF ISSUE				6 12 24		
NAME OF PASSENGER IF DIFFERENT FROM CARDHOLDER		CREDIT NO.	CONNECTION OF PASSENGER WITH SUBSCRIBER		APPROVAL CODE	
COMPLETE ROUTING	FARE BASIS	CARRIER	ARLINE	FORM	SERIAL NO.	CHECK DEBIT
			TICKETS NOT TRANSFERABLE No Cash Refunds CREDIT CARD CODE		4539 7893 9817 211 10/01 09/04 V MR CM ROBERT 20-45-07 60497746	
NR	FARE	TOTAL	CUSTOMER FILE REFERENCE			
NR	TAX					
NR	EXCHG					

- a) In most cases you will receive an ADM.
- b) Make out a new CCCF with approval code. Obtain approval code same day as you date the new CCCF.
- c) Forward new CCCF to SAA with letter explaining error. SAA will reverse ADM and if applicable debit the passenger accordingly.

2.7.9 NON-PAYMENT ON CREDIT CARD SALES

26. Non-Payment On Credit Card Sales

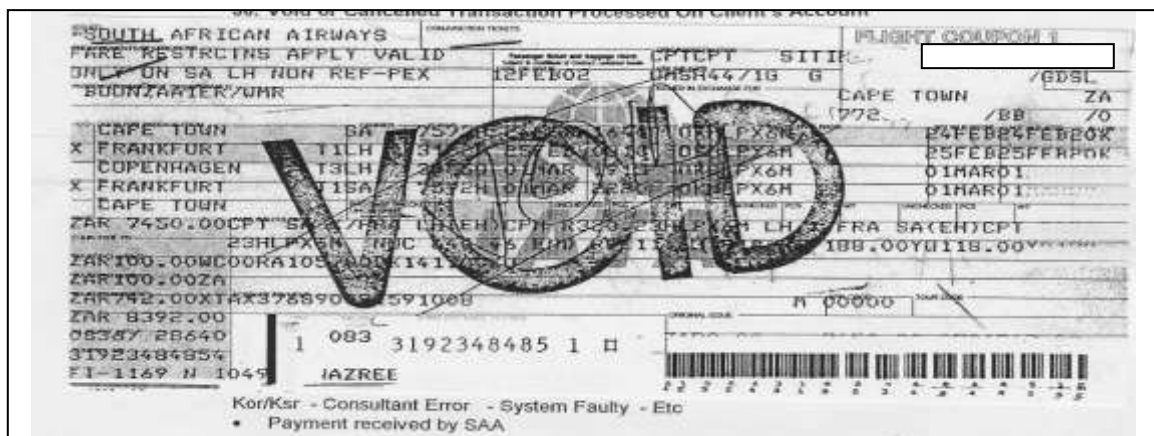
I ACKNOWLEDGE RECEIPT OF TICKETS AND/OR COUPONS FOR RELATED CHARGES DESCRIBED HEREON AND AM AWARE OF APPLICABLE RESTRICTIONS AND/OR PENALTIES AS SHOWN ON SUCH TICKETS AND/OR COUPONS. PAYMENT IN FULL TO BE MADE WHEN BILLED OR IN EXTENDED PAYMENTS IN ACCORDANCE WITH STANDARD POLICY OF COMPANY ISSUING CARD AND AS REFLECTED IN APPLICABLE T&Cs.		STANDARD CREDIT CARD CHARGE FORM		DATE AND PLACE OF ISSUE
X		AIRLINE NUMERIC CODE	1. CONTRACTOR INVOICE COPY	
DATE OF ISSUE		IF EXTENDED PAYMENT DESIRED CIRCLE NUMBER OF MONTHS 6 12 24		
NAME OF PASSENGER IF DIFFERENT FROM MEMBERS	CARD NO.	CORRELATION OF PASSENGER WITH SUBSCRIBER		APPROVAL CODE
COMPLETE RESIDING	FARE BASIS	CARRIER	AIRLINE	FORM
		TICKETS NOT TRANSFERABLE No Cash Refunds		CREDIT CARD CODE
CURR.	FARE	TOTAL	CUSTOMER FILE REFERENCE	
CURR.	DU		10/01 09/04 V	
CURR.	EDUY		NR CA ROBERT	
			20-45-07 60497746	

- a) No credit card details – will now be processed as a cash sale.
- b) To rectify: Forward newly signed CCCF with all credit card detail.
The ADM will be reversed and the passenger will be debited accordingly.

To Rectify: Forward newly signed CCCF with correct credit card details

2.7.12 VOID OR CANCELLED TRANSACTION PROCESSED ON YOUR CLIENT'S ACCOUNT

Usually due to no voiding / cancelling of the transaction on the Sales (TINS) Report or Consultant Error or System Faulty / Printer error, etc.



- a) THE RESULT: Payment will be received by SAA
- b) TO Rectify: Submit Audit Coupon to the DPC as Cancelled and very important forward the valid coupons to SAA.
- c) A Credit transfer will be forwarded to client's credit card account accordingly.

2.7.13 VOID – NO CIP – TRANSACTION PROCESSED ON CLIENT'S ACCOUNT

The image shows a South African Airways flight coupon form. The form is mostly blank and has a large 'VOID' stamp written across it in the center. The stamp is in a stylized, handwritten font. The form contains various fields for passenger information, flight details, and fare calculations. At the bottom, there is a barcode and a ticket number: 1 3583275501 5. The form is titled 'FLIGHT COUPON 1' in the top right corner.

- a) No coupons received by SAA. (As there is no CIP the Data Processing Centre will not know to which airline to forward the coupons and to speed up a refund back to the client, the coupons are therefore essential).
- b) TO RECTIFY: Please forward all relevant coupons to SAA with your letter of correspondence. Remember to insert the CIP (083) on the blank ticket.
- c) No valid coupons will require that the ticket number in question must first be blacklisted, and a form of indemnity (FOI) and FOI fee will be required.