

Travel Services

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Scope

This policy is applicable to any type of service related to travel e.g. transportation tickets, accommodation tickets, package tours, cruise lines etc. Airlines are not covered in this policy (prohibited).

Merchants that sell travel-related arrangement services via outbound telemarketing are also covered by this policy (refer to “MCC Applicable” table).

This policy applies to both ecommerce and POS merchants.

MCC Applicable			Scheme Registration	
MCC	Title/Description	Comment	Visa	Master Card
4722	Miscellaneous Food Stores — Convenience Stores, Markets, Specialty Stores		N/A	N/A
4411	Cruise Lines		N/A	N/A
5962	Direct Marketing – Travel-Related Arrangement Services	Merchants that sell travel-related arrangement services via outbound telemarketing methods in which the merchant initiates contact with the consumer through direct mail, advertising, or other direct marketing methods requiring consumer response in an attempt to generate a sale. Also included are discount travel clubs and subscription services or newsletters from which subscribers select pre-packaged trips; these often require an annual membership fee that may be billed to the cardholder’s account each year until canceled by the cardholder or the merchant.	Yes	N/A

Restrictions & Requirements

The following are the conditions that need to be met for successful onboarding:

- Merchants covering their services via an insurance / bonding service will be given preference;
- Startups will be declined;
- Travel agents must be a member of a Travel Association providing guarantee to consumers For example, but not limited to, one of the following associations:
 - IATA — <https://www.iata.org/Pages/default.aspx>
 - ATOL — <https://www.caa.co.uk/atol-protection/>
 - ABTA — <https://www.abta.com/cop>
- Agents need to provide an analysis of their sales providing a split in the type of services sold e.g.
 - 35% of sales are related to Hotel accommodation;
 - 45% of sales are related to airline tickets;
 - 20% of sales are related to other transportation e.g. buses, train tickets etc.
- Where agents are selling airline tickets a report showing the value of transactions processed by airline needs to be provided for the last 3 months;
- Merchants need to provide evidence of their financial stability through the provision of
 - Recent audited financial statements;
 - Recent bank statements;
- Merchants need to provide a description of the mitigation measures taken due to the pandemic such as:
 - Insurance;
 - Refund policies;

- Restricted bookings such as provision of bookings that are less likely to be cancelled such as bookings post Q1 of 2021;
- Financial back up;
- Payment delays e.g. allowing most of the booking value to be paid closer to the date of the booking;
- Merchants are likely to be requested to provide a fixed reserve prior to being given a merchant account. The value of the reserve will depend on the amount to be processed and other factors covered above.