

# Ethiopian Payment Policy

## I Policy of Ethiopian Airlines:

The purpose of this Payment policy is to provide alternative payment option for Travel Agents. Travel Agency must follow Ethiopian Payment Policy and use only Ethiopian accepted payment methods for passenger air transportation and Ancillary Services. Ethiopian reserves right to accept or deny any payment method. Travel Agency are also responsible to follow all payment related applicable laws and regulations.

It is a policy of Ethiopian airlines that any change to this policy in general and location specific change in payment acceptance should be approved by head office distribution and finance before it becomes effective.

### 1. Cash

Ethiopian accepts cash as a payment method subject to each jurisdiction's cash limit and processing regulations. Travel agents report their cash sales via BSP or ARC. Money settlements from travel agents to airline are processed via BSP or ARC according to each country's reporting periods.

### 2. EasyPay

IATA Easy Pay (in BSP) is an e-wallet solution for issuance of airline documents. Agents set up and load funds into their dedicated IATA EasyPay e-wallets. EasyPay allows agent a means to lower their financial security amounts held with IATA as financial guarantees required from agents using EasyPay are lower than for agent not using EasyPay. Transactions paid against EasyPay are not included in agent's BSP cash remittance capacity.

Ethiopian accepts EasyPay as a payment method in those markets where EasyPay is available.

Travel agents can find instructions how to use EasyPay as form of payment from guide provided by IATA in 2018.

For more information, please visit IATA websites:

Transparency in Payments (TIP): [www.iata.org/tip](http://www.iata.org/tip)

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## 3. Alternative Transfer Methods

IATA Transparency In Payments (TIP) enables both airlines and agents to take advantage of transparency and control in payment methods and to enable new forms of payments for remittance. Alternative Transfer Method Providers can enroll their products with IATA. Enrolled products are published in BSP link..

Ethiopian reserves the right to give or not to give consent to any alternative transfer method enrolled in BSP link. Before using any alternative transfer method agent must check if Ethiopian has given a consent in BSP link. Ethiopian reserves the right to surcharge according to Ethiopian surcharge policy or to charge a fee from agent for using alternative transfer methods. Fees to be charged are informed to agents in BSP link in accordance with the consent of applicable payment method. Fees are charged outside BSP settlement process on monthly basis and when using the alternative transfer method agent accepts to remit the invoice sent by Ethiopian.

## 4. Credit Cards

Agents are responsible for checking the validity of the credit card and that purchase is authorized by card holder, as well as ensuring that the credit card is accepted for payment by Ethiopian. for the specific location On issuance of documents agent must use the dedicated form of payment code of applicable payment method, according to instructions of IATA.

As per IATA Resolution 890 paragraph 3.4 airlines can either decide to accept or prohibit use of certain credit cards.

Ethiopian accepts only a Customer Card when using the card acceptance merchant agreement of the Airline to collect payment for the sale of passenger air transportation and Ancillary Services. ETHIOPIAN does not accept Anonymous Prepaid Cards, Credit card which is issued in the name of the Agent or in the name of any of the Agent's personnel, or in the name of any third party, other than the customer, his or her employer or a representative of the customer to issue tickets using an Airline's Merchant Agreement without obtaining the Airline's explicit consent prior to using such Card. Ethiopian reserves the right to issue an ADM when usage of prohibited credit card in name of the Agent and in conjunction with an air transportation sale for any customer of the agent is detected.

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## 4.1 Credit Card Chargebacks

Agents are responsible for their credit card sales as per IATA Resolution 890. In case disputed transaction is rejected by card company Ethiopian will pass the loss to the agent by issuing ADM. Possible administrative fees collected by card acquirers and an administrative fee of 50 USD equivalent is collected on each chargeback ADM.

If Ethiopian receives an inquiry or notification of chargeback related to credit card transaction issued by agent, Ethiopian will notify the agent and issued ADM through the BSP within nine months of final travel per Resolution 850m paragraph 3.1. Agent is responsible to provide complete response to be provided to credit card acquirer by the deadline date informed by Ethiopian.

In case notification of chargeback is informed by credit card company to be fatal, Ethiopian will issue ADM. If agent would have strong evidence against such chargeback and still wants to defend against it, agent will be responsible for arbitration costs if case is lost. Ethiopian will withhold from agent a deposit amount beforehand to cover possible arbitration costs until the case is prosecuted. Ethiopian reserves the right to decline the proceeding to arbitration process if provided evidence is found inadequate.

## 5. Contact

For any issue that you may experience related to Ethiopian payment policy, please contact us at [AsegidA@ethiopianairlines.com](mailto:AsegidA@ethiopianairlines.com)/[FelekeL@ethiopianairlines.com](mailto:FelekeL@ethiopianairlines.com) /[MeronA@ethiopianairlines.com](mailto:MeronA@ethiopianairlines.com).

In order for all these procedures to work and for a good cooperation with Ethiopian, we expect the Travel Agents to train their staff in Ethiopian payment policy.