



Sector regulations

Travel Agency

These sector regulations are issued by Swedbank Pay in accordance with the General Terms. Terms defined in the appendix entitled "Definitions" have the same meaning in these regulations.

Sector regulations Travel Agencies refer to Transactions for all types of sales in the travel agency industry such as bookings, additional charges and also adjustments to previous Transactions. It can take place via both online and telephone orders and also on-site via an Payment terminal, or a combination of all three.

Credit card not present during a Transaction

In order to carry out the following Transactions described under this heading, the Customer is required to sign an Agreement of Card acquiring via internet and, where applicable, Agreement of Card acquiring via telephone order with the associated conditions and regulations. The Customer must also comply with Swedbank Pay's instructions as applicable.

1. Booking by telephone

Booking and, where applicable, an amount reservation for an estimated amount relating to the booking made by telephone, must primarily be carried out according to a telephone order with a Payment link as described in Terms of service Card acquiring.

As an alternative, an Payment terminal can be used instead of Payment link. The Payment terminal is then required to have specific technical support for telephone order and Manually entered acquiring.

2. Booking online

Booking via the Customer's website and/or app and, where applicable, an amount reservation takes place by means of approval of each Transaction by the End customer with Strong customer authentication for an estimated amount.

3. Booking online (Card on file)

Booking via the Customer's website and/or App and, where applicable, an amount reservation takes place by means of approval of the Transaction by the End customer with Strong customer authentication on an estimated amount connected at the time of booking according to a Card on file payment as described in Terms of service Card acquiring.

4. Adjustment of amount

An estimated amount must be revised if a previous estimate proves to be too low or too high. Revision means that the Customer must either carry out an adjustment in an additional amount or reduce the previously estimated amount. In order to carry out an adjustment of an amount, the End customer is required to have granted approval for adjustments to be carried out by the Customer based on a written agreement.

Credit card present during a Transaction

In order to carry out the following Transactions described under this heading, the Customer is required to sign an Agreement of Card acquiring via Terminal with the associated conditions and regulations. The Customer must also comply with Swedbank Pay's instructions as applicable.

1. Booking and reservation

The End customer must approve the upcoming charge when booking. At the time of the End customer's approval, the End customer must issue an Authorisation relating to an agreed amount. The Transaction is carried out in an Payment terminal where the End customer approves the Transaction. The End customer must read the Customer's terms and conditions and approve them, and the Customer must send the terms and conditions by email to the End customer. All approvals must be traceable and be must capable of being displayed on request.

2. Additional charges

If the Transaction consists of an additional charge, the Customer can charge the End customer. The additional charge must be issued in an Payment terminal where the End customer approves the Transaction and receives a copy of the Customer receipt.

Miscellaneous

The following features described under this heading apply regardless of whether the Credit card is present or not present. The Customer must sign an Agreement of Card acquiring via Internet and/or an Agreement of Card acquiring via terminal and, where applicable, Agreement of Card acquiring via telephone order with the associated conditions and regulations. The Customer must also comply with Swedbank Pay's instructions as applicable.

1. Manually Entered Acquiring

Use of Manually entered acquiring will almost certainly be declined by a Card issuer in the EU/EEA. However, so-called virtual cards such as those used by booking agents and Credit cards issued outside the EU/EEA can be approved by Card issuer.

2. Security Code

Receipt or registration of the Security code is not permitted in the case of a reservation and No show.

3. Chargeback claim

A Chargeback claim exists in the case of but not limited to all fraudulent Transactions including subsequent charges, additional charges and No show in accordance with paragraph 10 of Terms of service card acquiring.