

Finnair Payment Policy

Table of Contents

- 1 Finnair Payment Policy..... 2
- 2 Credit Cards..... 2
 - 2.1 Credit Card Fees 3
 - 2.2 Credit Card Chargebacks 3
- 3 Cash..... 3
- 4 EasyPay..... 4
- 5 Alternative Transfer Methods 4

1 Finnair Payment Policy

Agents must follow Finnair Payment Policy and use only Finnair accepted payment methods for passenger air transportation and Ancillary Services. Finnair reserves right to accept or deny any payment method.

Agents are responsible to follow all payment related applicable laws and regulations.

2 Credit Cards

According to IATA requirement all agents processing credit card transactions must be PCI DSS compliant since 01March2018.

Agent must determine if Finnair accepts the card presented for the purchase. It can be validated with the Card Acceptance query via BSP link. Card Acceptance query is available only on limited BSP link countries but implementation to other BSP link countries is in progress by IATA.

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 Finnair. 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. Referring to Finnair Ticketing and Booking policy Finnair accepts only a Customer Card when using the card acceptance merchant agreement of the Member/Airline to collect payment for the sale of passenger air transportation and Ancillary Services. The use of a credit card, consumer, corporate or wholesale 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 is not allowed without obtaining the Airline's explicit consent prior to using such Card. Finnair 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. Unauthorized use of agent's card is subject to a fee of 3% of total value of documents and an administration fee as per Finnair Ticketing and Booking Policy, equivalent to 50 EUR per ADM.

2.1 Credit Card Fees

Finnair collects credit card surcharge fees in various markets. Applicable credit card fees are published in Credit Card Fees table in Finnair Easy. Link to credit card fees:

<https://www.finnair.com/fi/gb/easy/reservation-and-ticketing/ticketing/credit-card-fees>

The amount of the credit card fee is added to the total amount of the flight ticket (including YR fees and taxes) and is based on the point of commencement of the journey.

Credit card fee information is filed to GDSs as an OB fee for automated collection. OB fees are not shown on the ticket with standard taxes and charges, but are added to the Electronic Ticket/Itinerary Receipt and automatically reported to BSP. It can be seen included in Grand Total of TST or with free format TQO. Agent must provide customer a receipt including total amount including OB fees charged from customer's credit card.

2.2 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 Finnair will pass the loss to the agent by issuing ADM. Possible administrative fees collected by card acquirers and an administrative fee of 50 EUR equivalent is collected on each chargeback ADM.

If Finnair receives an inquiry or notification of chargeback related to credit card transaction issued by agent, Finnair will notify the agent within 7 days and request supporting documentation. Agent is responsible to provide complete response to be provided to credit card acquirer by the deadline date informed by Finnair.

In case notification of chargeback is informed by credit card company to be fatal, Finnair will notify agent about coming 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. Finnair will withhold from agent a deposit amount beforehand to cover possible arbitration costs until the case is prosecuted. Finnair reserves the right to decline the proceeding to arbitration process if provided evidence is found inadequate.

3 Cash

Finnair accepts cash as a payment method. 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.

4 EasyPay

IATA EasyPay (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.

Finnair 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.

https://newgeniss.iata.org/wp-content/uploads/2018/03/NewGen-ISS-Travel-Agent-Readiness-Guide_v1.pdf

Detailed instructions how to use EasyPay are found on page 12.

5 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. Implementing TIP functionalities are in progress by IATA and they are expected to be completed in all BSP markets by Q1 2020.

Finnair 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 Finnair has given a consent in BSP link. Finnair reserves the right to surcharge according to Finnair 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 Finnair.