



Instructions for ARC Pay Transactions

The parties to the ARC Pay Agreement (“Agreement”) agree to be bound by these Instructions for ARC Pay Transactions (“Instructions”), which are incorporated into the Agreement by reference. The purpose of these Instructions is to provide the rules by which Agent submits an ARC Pay transaction.

Section 1: General Use:

1. **Types of Cards Accepted:** Agent may submit ARC Pay transactions for processing on the following cards: Air Travel Card UATP (TP), American Express (AX), Carte Blanche (CB), Diners Club (DC), Discover Card (DS), MasterCard (CA), Visa (VI), and JCB Intl. Credit Card (JC).
2. **Total Value of an ARC Pay transaction:** Agent may submit a per ARC Pay transaction amount up to \$10,000.
3. **Disbursement of ARC Pay Proceeds:** ARC Pay transactions will be processed as part of your weekly sales report and funds will be disbursed according the schedule set forth in your Reporting Agreement (e.g., ARA, CTDR).
4. **Consent of the Account Holder:** All ARC Pay transactions must have the consent of the account holder prior to submitting the ARC Pay transaction to ARC. Consent must include notice of the service fee Agent intends to charge, whether the TASF is refundable (Agent’s option – note: even a non-refundable ARC Pay transaction can be charged back by Agent’s client), and that the following information may appear on the account holder’s statement: (1) a descriptor of “Agent Fee”, (2) a 13 digit ARC Pay number, and possibly, (3) the Agency Name.
5. **Refund of an ARC Pay transaction:** An Agent may choose to refund an ARC Pay transaction. Agent must maintain a fair and uniform refund policy. Agent’s refund policy cannot treat American Express less favorably than other brands. The amount returned to ARC by the Agent will be the total amount of the ARC Pay transaction.
6. **Void of an ARC Pay transaction:** An Agent may from time-to-time void an ARC Pay transaction. ARC, in its sole discretion, may charge a processing fee on a voided ARC Pay transaction – generally reserved for excessive voids.
7. **Cash Advance:** An Agent may not use ARC Pay for a cash advance, loan, or any other advance of money.
8. **Issue Date:** An Agent must not ever change the issue date of an ARC Pay transaction.
9. **No Surcharges on ARC Pay:** Agent must not surcharge a client for using a credit card instead of cash to pay for an ARC Pay transaction.
10. **Chargeback:** A chargeback may result from a variety of reasons, a few examples include: a client disputing an ARC Pay transaction, a client does not recognize an ARC Pay transaction, an Agent processing error such as an invalid approval code or no approval code, the account holder is over his/her limit, the card is expired, or the account number is listed on a lost or stolen bulletin. Reminder: the Agent is financially responsible for all chargebacks.



11. Discrimination: An Agent must not discriminate among credit card brands. Agent must equally honor all brands accepted by ARC.

Section II: Card Acceptance and Submission Procedures:

12. Agent must use the following process to accept a card for an ARC Pay transaction when using its service provider (e.g., Sabre):
 - 12.1. Disclose the terms of sale (i.e., deadlines, penalties, or fees for canceling or refunding) related to an ARC Pay transaction.
 - 12.2. Determine if ARC accepts the card provided by Agent's client.
 - 12.3. Obtain an authorization code from the service provider.
 - 12.4. Validate the card expiration date and effective date, when applicable. If the card is expired, Agent must not use that card to submit the ARC Pay transaction.
 - 12.5. Submit the ARC Pay transaction within 14 days through the system provider via the Agent's regular sales report using the automated Miscellaneous Charges Order ("MCO") method, and include, the card number, client name, authorization number, amount, card expiration (and effective, if available) date.

Section III: Additional Rules

13. Recovery of Cards: If an authorization center instructs Agent to recover a card used by Agent's client, the Agent must use reasonable and peaceful means to obtain possession of the card.
14. Restricted Card List: ARC or credit card companies may provide Agent restricted card lists and Agent must cooperate with ARC, credit card companies, or banks to use reasonable methods to recover cards listed on the restricted card lists.
15. Cash Refunds: Agent must not give cash refunds in connection with an ARC Pay transaction refund or adjustment, except to the extent required by law. If requested by ARC, Agent must give ARC evidence of any cash refund.
16. Visa and MasterCard Rules and Regulations: Agent must comply with all applicable Visa and MasterCard operating regulations communicated to it by ARC. Agent must not submit ARC Pay transactions for Visa or MasterCard cards if Agent appears on the "Combined Terminated Merchant File" published by or for MasterCard.
17. Help: If Agent has questions regarding TASF, Agent should call (703) 816-5105 or send an email to arcpay@arccorp.com. If the Agent has system provider questions regarding the automated MCO for TASF, Agent can type: in Amadeus GGAMAUSSVC; in Galileo/Apollo HELP SERVICE FEES; in Worldspan: HELP SFMCO, and for Sabre, Agent can use the online help system Format Finder.