



General Questions

Q: How can I join ARC's Debit Memo Working Group?

A: Currently, there is a waiting list to join ARC's Debit Memo Working Group. For more information about the group and to inquire about joining, visit the [Debit Memo Working Group web site](#).

Q: Why do some airlines send debit memos after 2 years?

A: An airline's internal audit process can impact when debit memos are issued. However, actual reasons will vary by airline. The Debit Memo Working Group published [Best Practices for Effective Debit Memo Resolution and Prevention](#). This guide provides a suggested timeframe to when debit memos should be issued.

Q: What are the consequences if an agent does not pay a memo?

A: The consequences for not paying a debit memo is defined by each individual airline. An airline for example can revoke an agent's ticking rights if a debit memo is not paid.

Q: Are debit memo fees regulated by ARC or the airlines?

A: Debit memo fees are defined by each individual airline.

Q: How can we find an airline's dispute limit?

A: You can find out an airline's dispute limit directly from the airline. You can ask, using the Correspondence feature on the Memo Details page of a memo in AMM.

Q: Why are agents required to save documents for seven (7) years if a debit memo can be issued beyond 7 years?

A: *As defined by ARC's Agent Reporting Agreement (ARA), agents are required to keep their ARC sales related documents for a minimum of two (2) years. This is an ARA requirement that is independent of an airline.

The issuance of debit memos is independent of ARC. Though airlines can define how and when they issue debit memos, the Debit Memo Working Group has identified best practices for the timeframe for the issuance of debit memos in their [Best Practices for Effective Debit Memo Resolution and Prevention](#) guide.

*All transactions that are processed and settled through IAR are electronically stored in the Document Retrieval Service (DRS) up to 39 months. Agents are no longer required to keep hard copies of their sales related documents.



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- Q: Some airlines issue debit memos incorrectly. Do the airlines do an audit process on their end before issuing a debit memo?
- A: Yes, the airlines do perform an audit before issuing debit memos. The process is different for each airline. The latest update to AMM includes the ability for an agency to submit (for proposal) a new reason category or memo reason for a memo when they disagree with the current assignment.
- Q: Can an airline send a debit memo for a document that was not used or flown.
- A: Yes, an airline can issue a debit memo for a document that was not used or flown. The issuance of debit memos is defined by each individual airline.
- Q: Can the amount of a debit memo be more than the ticket amount?
- A: Yes, the amount of a debit memo can be more than the associated ticket amount. For example, a service fee can be added to a debit memo.
- Q: Can the amount of debit memo be the same as the associated ticket amount?
- A: Yes, the amount of a debit memo can be the same amount as the associated ticket amount. The issuance of a debit memo and the amount is defined by each individual airline.
- Q: What happens if an agency has lost all communications with an airline regarding a waiver and a debit memo is issued? Can ARC support the agency?
- A: If you receive a debit memo from an airline, you will have to work directly with the airline for resolution. ARC only provides a tool and a process in which debit memos are processed and settled. ARC does not get involved in disputes between an agency and an airline.
- Q: What should we do when the original amount of a memo shows one amount, it is paid and the memo is later increased? Can we dispute it?
- A: You can dispute a debit memo in AMM as long as the airline's dispute limit has not been reached. Once a memo has been paid and closed any additional amounts would be posted in a new debit memo. Paid/closed memos cannot be adjusted up or down.
- Q: Is every ticket transaction audited or is it random?
- A: The process for auditing ticketing transactions is defined by each individual airline. Each airline receives a file from ARC that contains all of their ticket transactions that were processed and settled by ARC. This file is used as part of their auditing process.



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- Q: When issuing a debit memo, do the airlines provide a lot of information regarding the memo?
- A: Some airlines will provide as much information as they can, while some will provide only the minimum. ARC encourages each airline to provide as much information as they can when issuing a debit memo. However, the issuance of debit memos are defined by each airline.
- Q: How often do the GDS review our disputes for the GDS errors?
- A: The GDS's receive a notification that they have a memo to review once the agency or airline grants them access. You would need to contact each GDS directly for information on their service levels.
- Q: Why do I receive past date loaded debit memos?
- A: The airlines can load debit memos at any point after the issue or usage date. It is solely between the airline and the agency.

Dispute Questions

- Q: What is the correct way to dispute chargeback?
- A: A dispute should be initiated in AMM. Best practice is to provide as much information as possible to show that the cardholder was involved in the sale or transaction.
- Q: Why do some airlines never respond to a dispute or correspondence?
- A: How an airline responds to a dispute or correspondence is defined by each airline. ARC's Debit Memo Working Group has identified best practices for responding to disputes and correspondences in their [Best Practices for Effective Debit Memo Resolution and Prevention](#) guide.
- Q: What happens if an agency does not agree with the rejection of a dispute by an airline and the dispute limit has been reached?
- A: The Debit Memo Working Group Best Practices suggest you establish an escalation process that takes effect after the memo has been unsuccessfully disputed twice. In addition, they recommend the airline establish an escalation process on their end that agents can follow.



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Refer to the Debit Memo Working Group's [Best Practices for Effective Debit Memo Resolution and Prevention](#) guide.

Q: How many times can an agent dispute a memo?

A: The number of times an agent can dispute a memo is defined by each individual airline.

Q: What should an agency do if they are not receiving a response to a dispute or correspondence?

A: Contact the airline directly, using the airline's contact information which is provided on the Memo Details page of the memo in AMM.

Q: If an airline does not respond to a dispute, can we consider the memo closed?

A: No, a memo can only be considered closed if the primary status for the memo says "Closed" in AMM.

Q: Can the dispute limit be set to two?

A: The minimum dispute limit is defined by each airline. However, it is recommended the minimum should be set to three (3) in AMM.

Q: What can we do when the airline only response is "Memo Stands"?

A: Any questions or concerns regarding the issuance of a debit memo will need to be directed to the issuing airline.

Best practice as identified by the Debit Memo Working Group is to give a clear, concise but descriptive professional response as to why they are denying or rejecting the dispute.

Q: If an agent does not agree to the conclusion of a debit memo, what are the next steps?

A: The Debit Memo Working Group Best Practices suggest you establish an escalation process that takes effect after the memo has been unsuccessfully disputed twice.

Refer to the Debit Memo Working Group's [Best Practices for Effective Debit Memo Resolution and Prevention](#) guide.

Global Distribution Systems (GDSs) Questions

- Q: Why would an airline give a GDS access to a memo? Wouldn't this be the responsibility of the agent?
- A: An airline may provide access to a memo if they need the GDS to do research to validate or invalidate the memo. In most scenarios, the agent will grant a GDS access to a memo if they need the GDS's help in disputing a memo.

- Q: What happens if I received a memo for a ticket that was auto priced through the GDS for incorrect fare, taxes, etc.?
- A: If you received a debit memo for an incorrect fare or taxes for a ticket that was auto price in the GDS, you can grant the GDS access to the memo.

The GDS can support your dispute by providing memo correspondence and attachments, however disputing or paying a memo is the responsibility of the agent. A GDS cannot dispute or pay a memo on behalf of the agent in AMM.

- Q: How do we dispute a memo to the GDS? Should we use the Dispute button or use the Correspondence field?
- A: In AMM, you are not disputing a memo to the GDS, you can only grant a GDS access to a memo. To grant a GDS access to a memo, go to the GDS Access section on the Memo Details page and select the GDS.



- Q: What should an agent do if they have paid debit memos that should have been sent to a GDS for research because the associated ticket transactions were auto priced through the GDS? Can the debit memo be reopened?
- A: Once a memo has been paid and the status of the memo changes to "Closed", you will have to contact the airline directly for instructions on how to amend the payment. Closed memos cannot be adjusted or reopened.
- Q: When will a GDS respond to a memo once they have access?
- A: Best practice is for the GDS to respond back to the agency within 30 days of receipt of the debit memo.

Airline Policy Questions

Q: How many re-bookings do airlines allow? I've received a debit memo from an airline and only rebooked once. Airlines do not say how many times.

A: Each airline's rules and policies are different. You will need to check the airline's Ticketing Policies web site or contact the airline directly to find out how many times they allow re-bookings.

Q: Why is the ticket information not provided on a debit memo by some airlines. This information is needed by the GDS when a memo is assigned to them.

A: Best practice as defined by the Debit Memo Working Group is for airlines to include the ticket number when applicable. This however cannot be forced because a memo can be issued for a transaction with no ticket number.

Q: Why do some airlines issue a debit memo for group deposits?

A: The issuance of debit memos are defined by each individual airline. In Memo Details page for the memos, check the Memo Reasons section (Reason Category, Memo Reason, Reason Note) to see why the memo was issued.

Memo Reasons [Save Changes](#) [Request Reason Change](#)

Reason Category: Chargeback

Memo Reason: DOESN'T RECOGNIZE TRANSACTION

[Reason Definitions](#)

Reason Note:

Q: How can I see whether or not a TQ tax is refundable prior to the refund or exchange?

A: An airline's refund and exchanges rules can be found in their Ticketing Policies web site. In addition, this information can be obtained from the GDS when booking or issuing the transaction.

Q: How do we know which airlines increase the memo amount by age?

A: The increase of the amount of a debit memo is defined by an airline. ARC is not made privy on whether or not this is a policy of an airline. This information would come directly from each airline. A starting place would be to check the airline's Ticketing Policies web site.

- Q: Do airlines indicate in their ticketing policies, their policy to responding to a dispute?
A: The content and information contained in an airline’s Ticketing Policies web site is defined by each individual airline.

The Debit Memo Working Group has defined best practices. In their [Best Practices for Effective Debit Memo Resolution and Prevention](#) guide.

ARC Memo Manager (AMM) Questions

- Q: How do I receive email notifications for new memos that are received in AMM?
A: If you are the AMM Memo Administrator for your agency, you can go to the AMM Administration page, and provide an email address in which new memo notification can be sent. Currently, notification can only be sent to a single email address.

Welcome, JasperScott | [Close](#) | [Help](#) | [Administration](#)

ARC | Memo Manager

[Memo Summary](#) > [Entity Administration](#)

Administration

Entity Type:	<input type="text" value="Agent"/>
Entity ID:	<input type="text" value="49560744"/>
Default Currency:	<input type="text" value="USD"/>
Technical Support Email:*	<input type="text" value="lar2.0@arccorp.com"/>
Memo Alerts Email:*	<input type="text" value="ssager@arccorp.com"/>

- Q: Can I receive an email notification when a dispute has been updated or resolved?
A: Currently, there are no notification for disputes that have been updated or resolved. This is a future AMM in enhancement.

- Q: What are ARC Memo Manager Flex Fields?
A: Flex fields are six (6) individual data fields that are available to both airlines and agencies. These are data fields that you can use that are only viewable to your



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organization. Many organizations will input data that will allow them customize their queries for specific memos. For example, when memos are assigned to specific users, the user's name may be input in a flex field, allowing a user to search for all memos assigned to them.

Q: What happens when an airline does not respond to a dispute after it has been sitting for over 999 days. Will the memo still be available in AMM?

A: All memos will remain in AMM for 39 months regardless of the memo's status. After 39 months, memos will be purged.

Q: What does the memo resolution for TRS, MRS and TRPS mean?

A: The definitions are:

- Ticket Resolution Services (TRS) – An ARA memo issued by an ARC participating airline for an airline identified unreported sale, an improperly reported sale, a payment card chargeback or a ticket that was flown and refunded
- Memo Resolution Services (MRS) – A non-ARA related memo that is issued for ticket transactions that were issued for an incorrect fare, tax, refund, exchange or commission amount
- Third Party Resolution Services (TRPS) – A non-ARA memo that is sent to a third-party for collection efforts after the memo has aged 90 days or more

Q: What is the difference between Public and Private correspondence?

A: Public correspondence is correspondence that is viewable by the agency, the airline, ARC and the GDS if access has been granted to them. For example, if you want to send a message to the agency, you would use the Public Correspondence.

Private correspondence is only viewable by your organization. It cannot be viewed by the agency or the GDS if applicable. For example, if you want to send a message to your team, you would use the Private Correspondence.

Q: When an airline enters a memo number in AMM, how does AMM identify the memo as a debit memo, credit memo or recall commission statement?

A: When a memo is entered into AMM, AMM recognizes the memo type by the first three digits of the form number.

- 896 – Debit Memo
- 897 – Credit Memo



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- 898 – Recall Commission Statement

- Q: Can I initiate a debit memo If I see an in fracture and it is too late to void or modify the transaction in IAR?
- A: No, debit memos can only be issued by an airline. If you have identified an in fracture after a ticket transaction was processed and settled, you can send the airline a Sales Summary Adjustment Request (SSAR). Before sending a SSAR, contact the airline for instructions.
- Q: How often is the airline’s contact information updated in AMM?
- A: The airline’s contact information is updated in AMM as airlines send ARC their changes or updates.
- Q: Are all memos manually entered into AMM?
- A: Airlines have the option to manually enter memos directly in AMM or send ARC a file of their memos that are then loaded into AMM. Usually airlines that only issue a small number of memos will manually enter their memos into AMM.
- Q: Is there way we can search for a debit memo by the associated ticket number instead of the debit memo number?
- A: Yes, you can go to Edit Search and perform a search by ticket number(s).

Edit Search ✕

Primary Status: Open ARC #: 49560744 Include Entire Organization Carrier:

Secondary Status: Select ▼ Memo Numbers: ?

Age: Select ▼ **Ticket Numbers: ?**

Memo Type: Select ▼ Ticketing Carrier: ▼

Original Amount: Select ▼

Current Balance: Select ▼

Agency Name: System Provider: ▼

Supplier:

Issue Date: From: To: IAR Settled Date: From: To:

Load Date: From: To: Last Modification: From: To:

GDS Granted Access: From: To:

Reason Category: Select ▼ Reason Change Request: Select ▼

Memo Reason: ▼ Agency Reason:

Q: On the Memo Summary page, can you display memos for your HOL and your branch locations?

A: Yes, on the Memo Summary page, enter the ARC number of the HOL, check the Include Entire Organization check box and click the Search button.

Memo Summary Quick View ? Memo Numbers | Memos Last Viewed

ARC #: Include Entire Organization Carrier:

Memo Aging	Open Memos	Current Balance	Memo Activity	Open Memos	Current Balance
91 + days	3	\$450.00	Correspondence in last 10 days	2	\$700.00
61 - 90 days	0	\$0.00	Disputed	0	\$0.00
31 - 60 days	0	\$0.00	Nearly Aged	0	\$0.00
0 - 30 days	4	\$1,475.00	Payment Pending	0	\$0.00
Total	7	\$1,925.00			

Search [Edit Search](#) | [Saved Searches](#)



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- Q: For the AMM dashboard in My ARC can we also see the branch locations under the HOL?
- A: Currently, on the AMM dashboard in My ARC, you are not able to view your entire organization (i.e. HOL and branch locations).
- Q: Is a mem has a status “Closed by Airline” and there are no comments from the airline to indicated the memo has been cancelled, should I assume it is?
- A: If the status of a memo is “Closed”, the memo is considered closed. If the memo was closed, however it was not paid or a dispute was not accepted/resolved, best practice is to contact the airline to find out why the memo was closed.
- Q: What does the status “reactivated” mean?
- A: A “Reactivated” status means a memo was in an “Inactive Status” because it reached its age limited, however the airline reactivated the memo. The airline made the memo active.
- Q: Is an Inactive status regulated by ARC or the airlines?
- A: An “Inactive” status is managed by each individual airline. It is based on the age limit an airline places on their memos.
- Q: What happens if a memo is in a dispute pending and it later goes into an inactive primary status? How long will the memo remain inactive in AMM? Is there a reason the airline has not responded?
- A: If a memo goes into an Inactive status, despite have a secondary status of “Dispute Pending”, it will remain in an Inactive Status unless the airline reactivates the memo.
- Q: When performing a dispute in AMM is there a difference between doing the dispute using the Dispute button at the top of the page or using the dispute link in the Dispute area.
- A: When performing a dispute in AMM, you have the option to use the Dispute button at the top of the Memo Details page or use the Dispute link in the Dispute area. Both will give you the same result.
- Q: Are Flex fields available in the agency view?
- A: Yes, Flex fields are available in the agency view.
- Q: Why is the passenger name not required for a debit memo in AMM when they are always in the PNR?



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A: A passenger name is not required for a debit memo in AMM because all debit memos are not associated to a ticket.

Q: Can memos be voided in AMM?

A: No, the memo payment cannot be voided in AMM. The memo payment can be voided in IAR, up until the sales report deadline (Tuesday after the PED by 11:59 PM ET).

Q: Is an agent able to view the age limit of a memo?

A: No, an agent is not able to view the age limit of a memo, however, they can view the age of a memo and identify when a memo is approaching its age limit.

Q: Why is the system provider code not mandatory? Our agency uses multiple GDSs. The code is often missing when we pull memos but sometimes populates later.

A: The ticket information fields are not mandatory because all memos are not associated with a ticket and this is where the system provider information is added. The airline has the option to add data in all or select fields in this section.

Q: Can an agent ask an airline to add a ticket number to a memo that was already issued? This will enable us to provide GDS access to the memo so they can begin their research.

A: Once a memo has been issued, the ticket number cannot be added to the Ticket Information section of the memo. An agent can ask that that the ticket number be added to the Correspondence or Attachments areas of the memo.

Q: Why do some airlines include just an attachment instead of completing the memo information such as the Memo Reason?

A: When issuing a memo in AMM, specific fields are required. The Reason Category and the Memo Reason fields under the Memo Reason section are required. These are new pre-select drop down fields which will provide agents with specific reasons for the issuance of a memo.



Churning Questions

Q: What is Churning?

A: Churning refers to any repeated bookings or canceling of the same itinerary in the same class or different classes of service across one or more passenger name records or GDS.

Q: Would you explain the reason why you do not think churning i.e. Different dates or days after rebooked or client not ready to ticket?

A: The airlines policies vary on booking violations so you would need to refer to their individual policies directly.

Q: Back to churning, if a fare has expired and I cancel the space, reissue a new PNR how is this churning? At no time did I duplicate the space since the original fare expired. I rebooked a new PNR?

A: You would need to dispute the memo with the airline and provide the supporting

Q: If a passenger changes their date and I book the using the same PNR, is this churning?

A: Please contact the airline directly if you are not clear on their policy in order to avoid a debit memo.

ARC Questions

Q: Can ARC mandate that an airline reply to a dispute in a certain number of days.

A: No, ARC cannot mandate that an airline reply to a dispute in a given time frame.

The Debit Memo Working Group as established best practices to when an airline should respond to a dispute. Refer to the Debit Memo Working Group's [Best Practices for Effective Debit Memo Resolution and Prevention](#) guide.

Q: Where are the airline policies located on ARC's Corporate web site?

A: Most airlines provide the link to their policy for easy access for the agencies and we include it on our corporate website. For airlines that do not provide the policy link you will have to go to their website or contact them for direction. The link is- <https://www2.arccorp.com/products-participation/airlines/airline-participation/participating-carriers/#/>



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- Q: Is ARC the facilitator for the collection of memos for the airlines?
A: ARC does not facilitate the collections unless the memo is assigned to one of ARC's resolution products. All memos can be disputed.
- Q: Does ARC add a service fee to debit memos?
A: No, ARC does not add a service fee to debit memos. The issuance of debit memos is between the airline and the agency. Airlines are able to add service fees to their memos. If the memo is assigned to TRS, a compensatory fee will be added if the memo is not resolved within 15 days. Valid disputes will not be assessed a compensatory fee regardless of age.
- Q: Is there is a liaison that can be used when there is a disagreement between the agent and the airline?
A: There is an arbitration process that can be used for disputes between an ARC accredited agent and an airline party to the ARC Carrier Services Agreement. Please refer to the Industry Agents' (IAH) Handbook in section 2 for the rules.

Chargeback Questions

- Q: The Why is the Universal Credit Card Charge Form (UCCCF) is not always accepted when a dispute is initiated for a payment card chargeback?
A: With the payment card chip functionality, the UCCCF no longer meets the burden of proof that the card is valid if the cardholder claims fraud and therefore disputes the charges. An imprint of the payment card and a signed signature is no longer proof that the payment card holder is present and the card is valid. This has been replaced with the chip card reading terminal. If a merchant accepts a payment card without using the chip card reading terminal, liability of a chargeback falls to the merchant

Because the GDSs currently do not make card terminals available to support airline ticket sales through travel agents, if an agent accepts a payment card, they will be liable for a chargeback. It is advised that agents obtain a UCCCF for card present transactions. Though it is no longer a remedy, it can be provided as compelling evidence to reverse a chargeback.

- Q: What are best practices for CNP transactions?
A: For best practices, refer to [Section 6 of the Industry Agents' Handbook](#).