



## Automatic Credit Card Address Verification – AVS

As from January 27, 2010 address verification verifies any address globally.

Millions of dollars are lost each year in the travel industry due to credit card fraud. Unauthorized or fraudulent transactions can result in debit memos to your agency. Over 80 percent of tickets purchased are paid for with a credit card and yet, only a small percentage of travel agencies use some form of address verification to authenticate the card holder and protect themselves from potential fraud. We recognize your need to protect your agency, your clients and your suppliers.

The Automated Address Verification System (AVS) automatically performs a billing address check at the time of ticketing when you input:

- a credit card as the form of payment
- a billing address into the Passenger Name Record (PNR) credit card data field

The Auto AVS program has many benefits to your agency:

Reduce fraudulent transactions:

- verify your customer's billing address against the billing address on file with the credit card vendor at the point of purchase
- the system advises you if the billing address matches or does not match the billing address in the credit card vendor's database

Save time:

- you do not have to call the credit card vendor to do address verification
- for regular customers you can insert a preferred customer indicator to bypass AVS

Credit card that support AVS:

- American Express
- Diners Club
- Discover
- MasterCard
- Visa

The system performs auto AVS when you process the following types of transactions with a credit card as a form of payment:

- Electronic ticket
- Exchange with additional collection using the mask or the linear entry

The system does not perform auto AVS when:

- the credit card data field (\*CC) contains the preferred customer indicator
- you use a manual credit card approval code
- you change your AAA to a branch location
- you use a credit card that does not support AVS

This functionality is optional. If you wish to use this feature, the address must be entered in the CC/ field prior to ticketing using the following formats:

CC/	Primary Action code
CC/N/	Cardholder name (30 character maximum)
CC/A/	Cardholder billing address (50 characters maximum)
CC/C/	City/Country (50 character maximum)
CC/P/	Postal code (10 character maximum)
CC/Z/	Zip code (10 character maximum)
CC/PC	Preferred Customer

All required sub-fields (N, A, C, P or Z) can be entered as a single item:

CC/N/GEORGIU GIORGOS  
CC/A/123 ANDREOU STR  
CC/C/NICOSIA, CYPRUS  
CC/P/1212

Or input together using a ‡ to link the fields:

CC/N/GEORGIU ANDREAS‡A/123 ANDREOU STR‡C/NICOSIA, CYPRUS‡P/1212

Entry to display field:

\*CC

The PNR is updated with one of the following remarks as a result of the response returned to Sabre by the credit card company:

H-AUTH/AVS-Y/ADDRESS AND ZIP/POSTAL MATCH  
H-AUTH/AVS-N/ADDRESS AND ZIP/POSTAL FAIL  
H-AUTH/AVS-A/ADDRESS MATCH/ZIP/POSTAL FAIL  
H-AUTH/AVS-Z/ZIP/POSTAL MATCH/ADDRESS FAIL  
H-AUTH/AVS-R/RETRY REQUEST-LINK UNAVAILABLE  
H-AUTH/AVS-U/ADDRESS NOT ON FILE

If the address in the credit card data field does not match the address on file with the card association, you receive the AVS response indicating the address mismatch, along with a yes/no prompt. At that time, you may continue ticketing by entering Y, or stop the ticketing process to further authenticate the cardholder by entering N.

The software help desk is unable to assist with failure messages returned from credit card vendors because the Sabre computer reservation system only relays information to the vendor exactly as you enter it. If this data differs from the vendor's, the software helpdesk is unable to adjust the information in the vendor's database. You must contact the credit card vendor directly.

If you choose not to use this functionality and you do not add the CC/fields in PNR, then at ticketing there is no address check and PNR will be updated with the following remarks:

H-AUTH/AVS NOT SUPPLIED

The agency ticketing process is not affected by this implementation.