

# Prevention of Fraud in Travel – PROFIT

## Code of Conduct

- I. In this code Prevention of Fraud in Travel is referred to as 'PROFIT'.
- II. A copy of this code can be found on the PROFIT website, [www.profit.uk.com](http://www.profit.uk.com).

### 1. About this code

This code outlines the rules and responsibilities that organisations are required to meet to become a member of 'PROFIT'.

The code additionally sets out the practices that organisations must comply with upon entering into membership with 'PROFIT'.

### 2. Who this code applies to

This code applies to all members of 'PROFIT'.

### 3. Purpose of this code

The purpose of this code is to outline the minimum requirements of fraud prevention for organisations who are a member of 'PROFIT'. The code has been written to ensure minimum uniform standards for fraud prevention are adhered to within the travel industry.

### 4. Principles of this code

This code is applied in the spirit as well as the letter.

### 5. Changes to this code

'PROFIT' reserves the right to update this code, updates to the code will be posted on the PROFIT website located at [www.profit.uk.com](http://www.profit.uk.com).

Upon publication on the PROFIT website the code will be enforceable within 14 days of the publication date.

Members of 'PROFIT' will be engaged in the drafting of, and have the opportunity to comment on the new code during a consultation process. Details of the consultation process will be published on the PROFIT website.

### 6. PROFIT

'PROFIT' is a consumer facing organisation in the area of fraud prevention within the travel industry.

### 7. About PROFIT

PROFIT is a not for profit coalition of industry partners within the travel industry working together to minimise fraud.

PROFIT was formed in 2007 and is a member of the Metropolitan Police initiative Operation Sterling.

The founding members of PROFIT are:

ABTA, British Airways, CAA, Davenport Lyons, Global Travel Group, Hays Travel, Teletext Holidays, The Co Op and the Travel Trust Association.

## **8. Objectives of PROFIT**

- To define and promote a minimum and consistent fraud prevention standard within the travel industry.
- To educate the travel industry as to the value of fraud prevention policies.
- To provide consumers with the confidence that their booking will take place as booked without the threat of fraudulent activity.
- To educate consumers that while fraud in the travel is minimal consumers should be aware of the potential threat and take their own steps to minimise fraud against themselves.

## **9. PROFIT Mark**

The 'PROFIT' mark is a symbol of confidence for consumers making purchasing decisions about services in the travel industry.

The mark details to consumers that the organisations displaying the mark adhere to this code and meet an independently accredited minimum standard.

To obtain the mark organisations are individually assessed via a 'clearance process'.

The 'PROFIT' mark is solely owned and managed by 'PROFIT'.

## **10. Types of PROFIT Trusted Membership**

Organisation can apply for the following membership types:

- Full member

## **11. Membership requirements**

The following types of organisation can apply for membership of 'PROFIT':

- Partnership or equivalent.
- Limited Liability Partnership or equivalent.
- Limited Company or equivalent.

'PROFIT' does not accept applications from individuals.

Other types of organisational setups will be dealt with on a case by case scenario.

## **12. Fees**

'PROFIT' charges an annual membership fee.

## **13. Clearance process**

Upon receipt of a membership form the application will be reviewed by a 'PROFIT' executive who will ensure that the application form has been completed in full and that the applicant meets the membership requirements. The details of the application are then independently verified by the 'PROFIT' Membership Committee and a decision is made on the whether to admit the applicant into membership.

'PROFIT' reserves the right to check all details supplied on an application, this may include verifying information provided by the applicant with 3<sup>rd</sup> parties.

During the clearance process applicants may be required to supply additional information to support their application. Additional information may include:

- Proof of 3<sup>rd</sup> party suppliers.
- Evidence of fraud prevention policies.
- Evidence of fraud prevention tools.

In the event that an application is unsuccessful formal notification will be given that the application has been rejected. Where appropriate unsuccessful applicants will be given advice on what steps are required to meet the membership standard and will be invited to reapply once the remedial work has been undertaken.

Unsuccessful applicants will have the option to appeal against the decision.

#### **14. Membership committee**

The membership committee is made up of the Chairman of 'PROFIT' and the Membership Secretary of 'PROFIT'.

#### **15. Appealing an unsuccessful application**

In the event that an unsuccessful applicant wishes to appeal against a rejected application the applicant will need to lodge an appeal within 14 working days upon formal notification from 'PROFIT'. The applicant will then have a further 10 working days to provide a formal response to the unsuccessful application.

Applications will be reviewed by 'Membership Appeals Committee' which is formed of the Chairman of PROFIT and the Membership Secretary of 'PROFIT' as well as one founder member of 'PROFIT'.

The decision of 'Membership Appeals Committee' is final.

#### **16. Monitoring**

Upon entering into membership of 'PROFIT' successful applicants will be monitored to ensure they maintain the standards set by this code.

'PROFIT' will carry out spot checks to ensure members are complying with this code.

The checks carried out will include:

- An analysis of the member's website.
- Reviewing comments made about the member on web forums.
- Contacting 3<sup>rd</sup> parties declared on applications or made reference on the members website.
- A visit by 'PROFIT' to the member.

#### **17. Duration of membership**

Membership of 'PROFIT' is for a period of 12 months. The 12 months period will start upon 'PROFIT' formally confirming that membership is active.

#### **18. Renewing your membership**

Members will receive formal notification that their membership is due for renewal approximately 28 days before it is due to lapse. If membership is not renewed by the due date membership will be cancelled and the lapsed member will no longer be a member of 'PROFIT' and will be required to immediately remove the mark and any references to 'PROFIT' from its marketing material.

During the renewal process members will be required to declare that all details on record with 'PROFIT' are still current. In the event that information is not up to date new details will need to be provided.

## **19. Membership review**

'PROFIT' reserves the right to contact a member and review details of their membership. This will include ensuring that a member is complying with this code.

Membership review may include a visit to your business premises.

## **20. Change of circumstances**

In the event that there is a change in your business operations that affect your organisations ability to comply with this code you are required to formally notify 'PROFIT' of this change. At the point of notifying 'PROFIT' your membership will be reviewed.

Failure to inform 'PROFIT' of a 'change of circumstances' could result in membership being terminated.

## **21. Standards required of members of 'PROFIT'**

- Maintain a proactive approach to fraud prevention.
- Have a dedicated individual or team to deal with fraud prevention.
- Maintain and develop internal systems to prevent fraud.
- To reject bookings considered to be fraudulent.
- To keep an accurate record of activity considered to be fraudulent.

## **22. Use of 'PROFIT' mark**

Use of the 'PROFIT' mark is restricted to 'full members' only.

Nothing in this code or any other document conveys rights or interests in those devices. Agreeing to these terms does not transfer any intellectual property rights over these devices to the member or any other person or body.

## **23. Website**

Details of 'PROFIT' are published on the 'PROFIT' website available at [www.profit.uk.com](http://www.profit.uk.com).

The website will detail:

- A description of the work of 'PROFIT',
- Details of 'PROFIT' members, including company name, postal address, website address and contact details,
- Members of 'PROFIT' that have been the subject of a sanction,
- 'PROFIT' code of conduct,
- Complaints procedure.

## **24. Disclosure of information**

'PROFIT' requires organisation to only share information for the purposes of countering fraud and the prevention of crime.

'PROFIT' takes no responsibility for members sharing non-fraud related information.

## **25. Confidentiality**

'PROFIT' requires members to deal with communications from 'PROFIT' in a confidential manner whether the communication is formal or informal.

Confidentiality is required to ensure that when members share information with 'PROFIT' and other members they can do so in the comfort that the information will be dealt with for the purpose it has been shared and only by the organisations it has been made available to.

## **26. Participation**

Members of 'PROFIT' are required to actively participate in the activities of 'PROFIT'.

Participation will include:

- Attending forum meetings,
- Taking part in webinars,
- Taking part in consultations,
- Being a part of press releases,
- Proactively publicising the activities of 'PROFIT' and
- Not undermining the credulity of fraud prevention measures adopted by 'PROFIT' members who meet the minimum requirements.

## **27. Forums**

'PROFIT' run various forums which members are permitted to take part in. Details of forums should be dealt with in a confidential manner.

## **28. Complaints**

'PROFIT' remit only extends to matters relating to fraud prevention, however, if we receive a complaint relating to a matter that may bring 'PROFIT' into disrepute we reserve the right to formally get involved in the matter.

If we receive a complaint not related to 'PROFIT' we reserve the right to pass the details of the complaint on to the member in question.

Upon receipt of a complaint by 'PROFIT' the member is required to:

- Formally acknowledge receipt of the complaint within 14 working days.
- Formally respond to a complaint in full within 28 days.
- In the event that a member is unable to respond to a complaint within the 28 day period they are required to notify 'PROFIT'.

Where 'PROFIT' see fit we reserve the right to advise complainants of a course of action we feel is suitable, however we will not formally get involved in a dispute between a complainant and one of our members.

## **29. Conflicts and disputes between members**

In the event that there is a dispute between members of 'PROFiT' we will attempt to assist in resolving the dispute but where legal action is a possibility 'PROFiT' will not get involved in the matter unless legally the matter involves 'PROFiT'.

### **30. Breach of this code**

In the event that a member is found to have breached this code the member concerned will receive a formal notification from 'PROFiT'. The notification will detail what part of the code the member is alleged to be in breach of and what action they are required to take.

### **31. Sanctions**

If a member is found in breach of this code 'PROFiT' reserves the right to impose a sanction on that organisation. The sanctions available to 'PROFiT' are:

- Permanent termination of membership
- Suspension of membership
- Formal warning
- Penalty fine

The type of sanction imposed will be decided by the Membership Committee of 'PROFiT'.

By joining 'PROFiT' members are agreeing to comply by this code and adhere to any sanction levied including the payment of any fine that is imposed.

Details of the sanction will be provided in writing to the member in question and will be published on the 'PROFiT' website.

Where membership is terminated the annual membership fee is non-refundable.

Where a penalty fine is imposed the fee will be payable within 14 working days.

The level of fine will be dealt with on a case by case scenario with the maximum levy being 200% of the cost of membership.

### **32. Appealing a sanction**

In the event that a member found to be in breach of this code wishes to appeal against a sanction imposed upon it by 'PROFiT' they will need to lodge an appeal and notification to the Membership Secretary within 10 working days upon formal notification from 'PROFiT'. The member will then have a further 10 working days to provide a formal response to the sanction.

Appeals will be reviewed by 'Membership Appeals Committee' which is formed of the Chairman of 'PROFiT' and the Membership Secretary of 'PROFiT'.

The decision of 'Membership Appeals Committee' is final.

### **33. Whistle blowing**

If it is brought to your attention that a member of 'PROFiT' is in breach of this code or another 3<sup>rd</sup> party is miss using the 'PROFiT' mark please contact [membership@profit.uk.com](mailto:membership@profit.uk.com).

All communication will be dealt with in a confidential manner.

### **34. Data protection**

By becoming a member of 'PROFIT' you agree to receive fraud alerts, information relating to fraud prevention and information relating to the services of PROFIT and selected third parties.