

José Manuel Campa, Chairperson, European Banking Authority

CC:

Valdis Dombrovskis, Vice-President of the European Commission

Mario Nava, Director for Horizontal Policies, DG FISMA, European Commission

Eric Ducoulombier, Head of Unit B3, DG FISMA, European Commission

Valère Moutarlier, Head of Cabinet, Cabinet of Commissioner Thierry Breton

Dirk Haubrich, Head of Conduct, Payments and Consumers, European Banking Authority

Brussels, 24th April 2020

RE: Strong Customer Authentication – The travel & tourism sector requests a delay in SCA enforcement until end of 2021

Dear Mr Campa,

As COVID-19 continues to spread around the world, the travel and tourism sector is facing devastating effects, with thousands of companies closing down or fighting on a daily basis for survival. Each face imminent liquidity shortages with basically zero income (resulting from the near disappearance of travel and the absence of new bookings) and fixed costs still running. In this context, the tourism sector is simply not able to implement the new Strong Customer Authentication (SCA) requirement by the end of 2020.

The travel and tourism sector has, already previous to the COVID-19 outbreak, faced specific challenges related to the SCA due to its complexity, the number of intermediaries involved, the wide range of payment use cases that have to be supported and the very large share of SMEs and micro-enterprises in the sector. With the current liquidity shortage and absence of business activity, the tourism sector will not be able to make the necessary investments to become compliant (e.g. website updates to capture the required authentication in direct bookings, finding solutions to pass the authentication data through the chain of booking intermediaries to allow later authorization requests from the actual tourism service provider in indirect bookings environments, etc).

Therefore, the [European Tourism Manifesto](#), an alliance of 60 European public and private organisations covering the whole tourism value chain and beyond, would like to request a 12-month delay for SCA enforcement (until end 2021). This delay of 12 months will contribute to the survival of our travel and tourism sector throughout this unprecedented crisis.

We look forward to close cooperation on this issue.

Yours sincerely,



Eduardo Santander

Chairman of the European Tourism Manifesto alliance

Executive Director of the European Travel Commission

European Tourism Manifesto alliance – List of Supporting Organisations

- A4E (Airlines for Europe)
- ACA (Airline Catering Association)
- ACI EUROPE (Airports Council International)
- Amadeus (Multinational IT Provider for the Global Travel and Tourism Industry)
- ASA (Airport Services Association)
- CIFFT (International Committee of Tourism Film Festivals)
- CLIA EUROPE (Cruise Lines International Association)
- Confturismo Confcommercio (Unified Grouping of Italian National Organisations Representing Enterprises and Professions in Tourism)
- EAAM (European Association for Aquatic Mammals)
- EARTH (European Alliance for Responsible Tourism and Hospitality)
- ECF (European Cyclists' Federation)
- ECTAA (The European Travel Agents' and Tour Operators' Association)
- ECTN (European Cultural Tourism Network)
- EDEN (European Destinations of Excellence)
- EEIA (European Exhibition Industry Alliance)
- EFA (European Festivals Association)
- EFCO & HPA (European Federation of Campingsite Organisations and Holiday Park Associations)
- EFFAT (European Federation of Food, Agriculture and Tourism Trade Unions)
- EGWA (European Greenways Association)
- EHTTA (European Historic Thermal Towns Association)
- EHHA (European Historic Houses Association)
- ENAT (European Network for Accessible Tourism)
- ERA (European Ramblers' Association)
- ERF (European Union Road Federation)
- ESPA (European Spas Association)
- ETC (European Travel Commission)
- ETF (European Transport Workers' Federation)
- ETLC (European Trade Union Liaison Committee on Tourism)
- ETOA (European Tourism Association)

- eu travel tech (EU association representing global distribution systems and travel distributors)
- EUFED (European Federation of Youth Hostel Associations)
- Eurail BV (The Organization Marketing and Managing the Eurail Pass)
- EuroGites (European Federation of Rural Tourism)
- Europa Nostra (The Voice of Cultural Heritage in Europe)
- European Boating Industry (The voice of the recreational boating industry in Europe)
- Federturismo Confindustria (National Travel and Tourism Federation)
- FEG (European Federation of Tourist Guide Associations)
- FEST (Foundation for European Sustainable Tourism)
- Global Blue (Tourism Shopping Tax Refund Company)
- HOTREC (Hotels, Restaurants and Cafés in Europe)
- HTI PARTNER Ltd. (Health Tourism Industry)
- IAAPA (The Global Association for the Attractions Industry)
- IATM (International Association of Tour Managers)
- IGCAT (International Institute of Gastronomy, Culture, Arts and Tourism)
- IRU (International Road Transport Union)
- ISTO (International Social Tourism Organisation)
- Leaseurope (European federation representing leasing and automotive rental industries)
- Mad'in Europe (The European portal of Craftsmen and Cultural Heritage Restorers)
- Mirabilia European Network of Chambers of Commerce (to promote UNESCO sites)
- NECSTouR (Network of European Regions for Sustainable and Competitive Tourism)
- Nordic Tourism Collective (Membership Association for Nordic & Baltic Travel and Tourism)
- OTIE (Observatory on Tourism in the European Islands)
- Pearle*-Live Performance Europe (European federation in the Performing Arts and Music Sector)
- spiritsEUROPE (represents Spirits Producers)
- Startup Turismo (Italian Tourism Startup Association)
- Tourism Society Europa (Membership Body for People Working in all Sectors of the Visitor Economy)
- Travelport (Technology Company)
- TUI GROUP (The world's leading tourism group)
- UNI Europa (European Trade Union Federation for Service Workers)
- WTTC (World Travel & Tourism Council)