

The background of the advertisement is a low-angle, upward-looking shot of a modern skyscraper with a glass and steel facade. The sun is low in the sky, creating a strong orange and yellow glow that reflects off the building's windows and creates a grid-like pattern of light and shadow. The sky is a pale, hazy blue. A large, white, semi-transparent shape, resembling a stylized paper airplane or a wing, is positioned on the left side of the image, partially overlapping the building and the sky. The Amadeus logo is in the top right corner, and the website URL is in the bottom right corner.

amadeus

Xchange Payment Platform

All your payment needs. All in one place.

amadeus.com/payments

Introducing Amadeus Payments

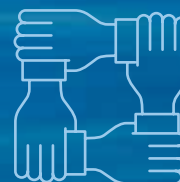
Want to simplify your entire payments ecosystem? Want to offer travelers an effortless payment experience in all your sales channels? Want to boost your business efficiency, increase revenue and reduce costs?

With Amadeus Payments, you can.



Global experts in travel

We've been at the heart of the travel industry for over 30 years. Today, we have an award-winning team of 16,000 people operating in 190 markets. With over €4 billion invested in R&D since 2004, no one makes it easier for you to manage your travel business now – and ensure it's perfectly prepared for tomorrow.



Trusted payments partner

We are your payments expert. Each year we process \$100 billion in the travel sector alone. We partner with 420 acquiring banks and have connections with 300 alternative payment methods and 20 payment service providers – not to mention 99% card coverage worldwide.

Challenge

The travel industry has a unique set of payment challenges.



And we understand them better than anybody else.

Fragmented payment landscape

The way people prefer to pay is changing. In fact 85% of the travel industry have seen payment methods increase in just three years. So you now need to offer the relevant payment method to customers in any market and any channel. And because no supplier can cover all your payment needs, that means partnering with multiple providers around the world – and more administration tasks.

The challenge is to satisfy the demands of today's travelers without the additional cost of managing different payment suppliers in each market.

High payment costs

Travel businesses face higher payment costs – on average 6%* – than other industries, and they're often costs they don't fully consider. 45% of travel companies don't consider indirect costs as part of their payments, 56% don't consider capital spending, and 59% don't consider incremental employee costs. The challenge? Reducing these costs while increasing operational efficiency.

Inefficient processes

Your payments setup needs to cater for complex processes and traveler needs. That includes everything from pre-booking and post-booking, to pre-paying and post-paying – across a wide variety of sales channels. And that means extra manual effort and cost for you.

Complex back office

Websites, mobile apps, call centers, intermediaries and point of sale – it makes sense to use every direct and indirect channel to increase sales. But keeping track of all this globally makes reconciliation tricky and costly. The challenge is to bring the data together to create a single view, so you can make more informed business decisions.

Constantly evolving regulations

Regulatory initiatives already control interchange fees, surcharges on consumer cards and much more of the payment landscape. And with governments encouraging competition, tightening regulations and increasingly focused on security, the challenge is to keep up with these changes and be PCI-compliant without them being too costly or time-consuming.

Source for statistics: PYMNTS study for Amadeus, 2018

* Total acceptance fee (incl. all parts of the payment chain).

Solution

Xchange Payment Platform: one single platform to view and control all your payments.

Amadeus has created the only solution to cover all of the travel industry's needs. We brainstormed with key industry players, organized user focus groups, ran pilots and benchmarked beta solutions to create a solution that puts you in control.

The result? Xchange Payment Platform: a robust and intelligent next-generation payment platform for the travel industry. It provides you with a single panoramic view across your entire travel and payments ecosystem – around the world and across all your channels.

Xchange Payment Platform includes a range of powerful tools to help you get paid and pay out efficiently and cost-effectively. It makes life easier for professionals who work in global travel payments – from national airlines and low-cost carriers, to travel agencies and hotels.

More reach than anyone else



190 territories



300 alternative
payment methods



7 card schemes



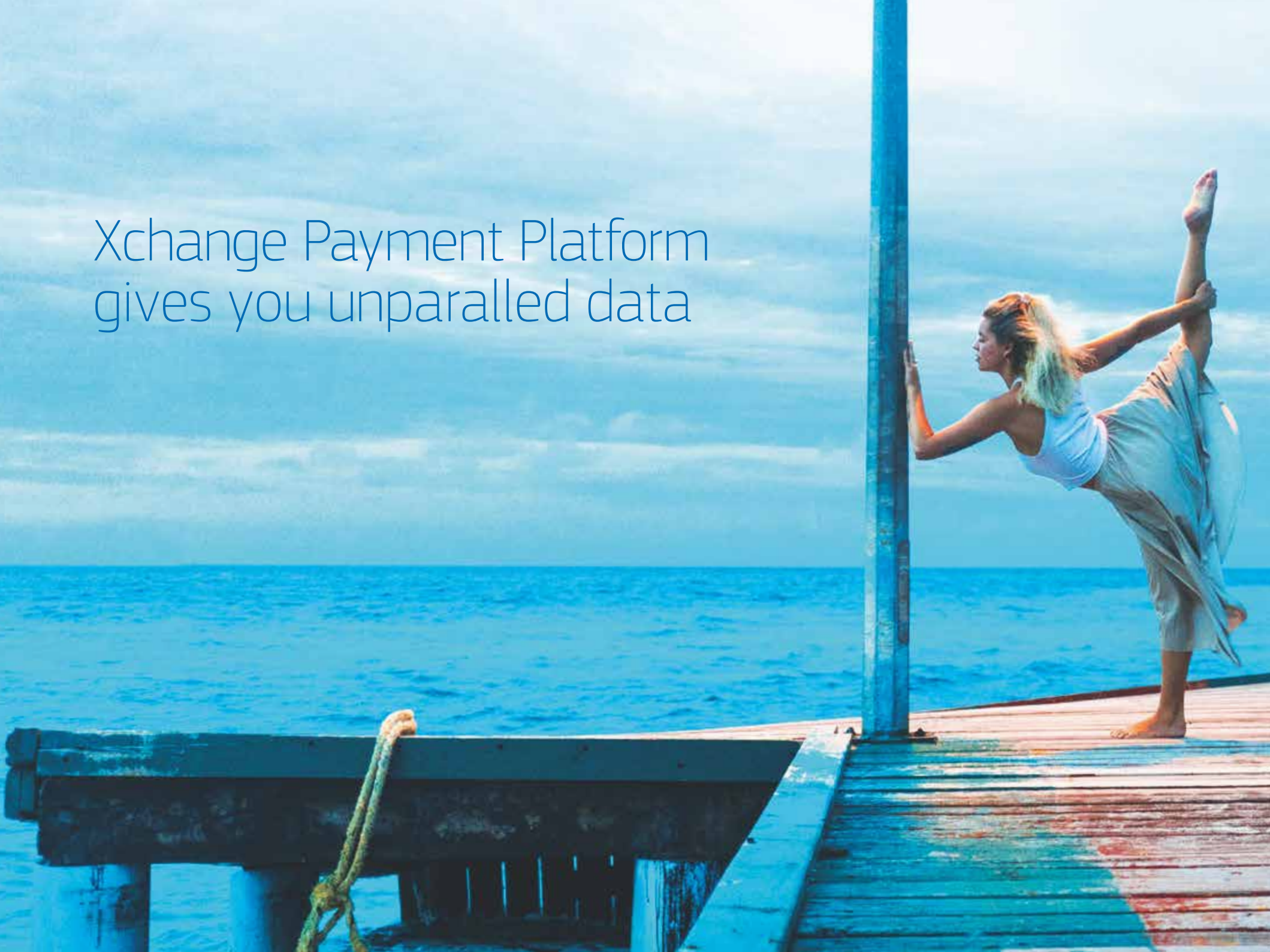
420 banks



20 payment
service providers

All your channels,
in one place.

Xchange Payment Platform
gives you unparalleled data



Xchange Payment Platform is a customizable solution that gives you total control of your payments data.

Unique depth of data

Access high-quality, real-time, actionable travel and payment data, consolidated in one place. Improved reporting, powerful, dynamic dashboards and transaction monitoring mean you get a solid understanding of how your payments are performing, enabling you to make better decisions.

Easy-to-use dashboard

The Xchange Payment Platform interface has been designed and built based on extensive user testing and feedback. Monitor your transactions, get alerts on fraudulent activities, easily customize reports, define dynamic rules, reconcile data, and much more – all in one single, easy-to-use interface.

Smart optimization

Xchange Payment Platform combines machine learning with manual feedback to make sure your payment system is optimized for acceptance costs and risk.

Xchange Payment Platform
gives you unparalleled agility



Your agile, flexible and smart solution.

Simulate and test

Xchange Payment Platform puts you in complete control of your payment configuration. You don't have to deal with multiple partners, and when it comes to simulations and customization – you're in charge.

Customizable parameters and rules

Define your own dynamic rules and even simulate strategies to make sure your payment system is optimized – and working as hard as it can.

Simple integration

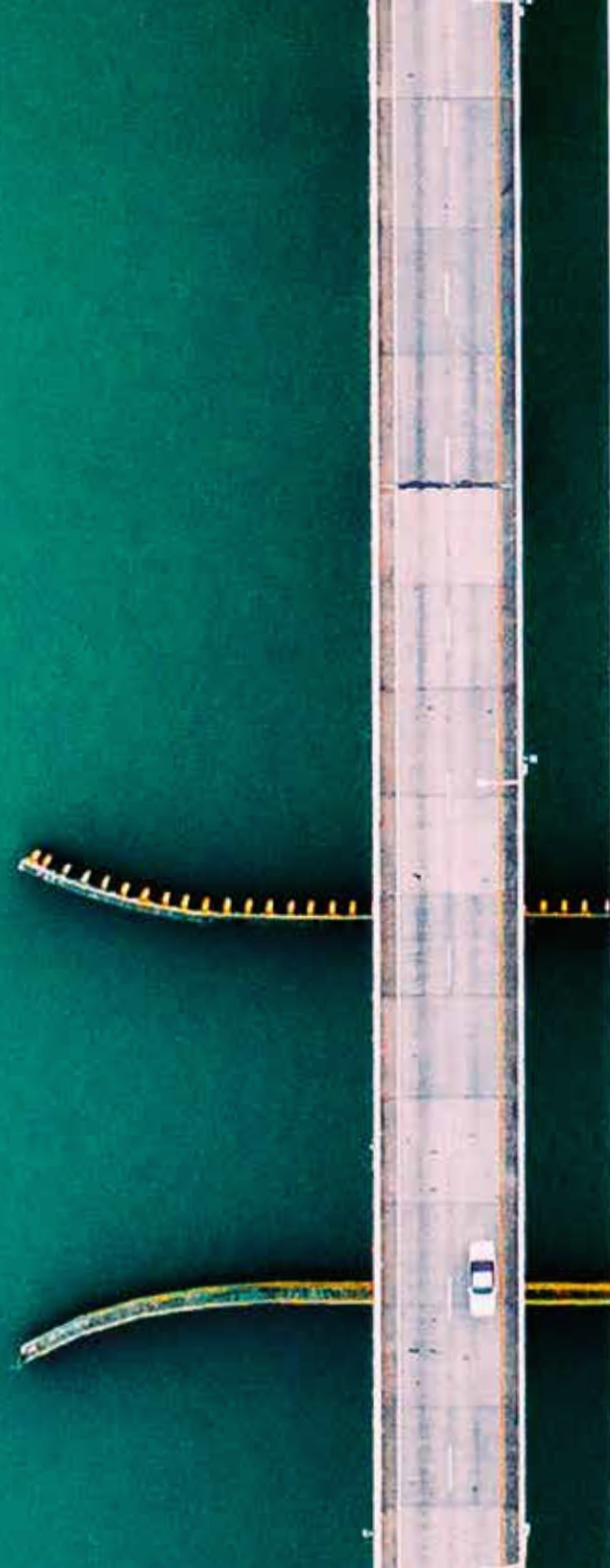
With new APIs like JSON, integrating new payment solutions into the platform takes just three days, in some cases.


Payment orchestration

Efficiently manage your payments from multiple payment providers and channels – and control the associated costs – all while reducing fraud and risk.

Benefits

Xchange Payment Platform puts you at the center of your payments ecosystem so you can take full control of your payments.





You can reach more
markets and more consumers.
You can act more quickly
on real-time information.

And you can use better-quality data to make better
informed decisions – all on one, easy-to-use platform.

The benefits will transform your business:



Maximize sales

Turn raw data into insights to make the most of market opportunities. Plus, robust fraud controls increase genuine bookings – maximizing sales and helping you get paid quickly (within a day).



Reduce costs

Cut costs by reviewing your payments ecosystem – shielding you from risky transactions, decreasing chargeback and interchange fees, automating manual tasks, and protecting customer data.



Operate efficiently

You don't need to manage payment providers or organize different payment methods. We do it for you. You don't need to meet countless local and global security measures or regulations. We do it all for you.

Think managing payments
is hard work? Think again.



To find out more, speak to
your account manager or visit
amadeus.com/payments

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