

Airlines

Want a smarter
payment solution?
Get on board

Proven expertise to help you get paid.

Introducing Amadeus Payments

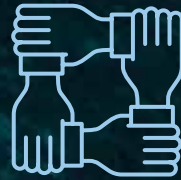
Want to simplify your entire payments ecosystem? Want to offer travelers an effortless payment experience in all your sales channels? Want to boost your business efficiency, increase revenue and reduce costs? **With Amadeus Payments, you can.**





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.



Seamless solution

We've made payments hassle-free. With one seamless end-to-end connection, all of your travel and payment data is consolidated in one place. This one point of contact makes getting paid and paying suppliers across the globe effortless. So you can focus more on what matters most: your business success.

We help you get paid

We've partnered with the airline industry for over 30 years, so we understand the challenges of getting paid. And more importantly, we have a proven track record of solving them. Our end-to-end payment solution means you get:



More reach

With one connection, your airline can access more markets, more payment methods and more customers to take your business to the next level:

- ✓ 190 territories
- ✓ 300 alternative payment methods
- ✓ 7 card schemes
- ✓ 420 banks
- ✓ Direct connections to 20 payment service providers



Improved agility

With JSON API, all our payment solutions can be integrated with your airline's systems in just a few days.

- ✓ Simulate and refine strategies based on real-time data
- ✓ Reduce costs with optimization tools
- ✓ Prevent fraud, not genuine sales
- ✓ Innovate and iterate, quickly and easily



Better decision-making

A fragmented payment setup is bad for business. With Amadeus Payments, all your travel and payments data is brought together in one place. For the first time, you can have a global view of your entire payment ecosystem and access real-time data. And that means you can make more effective commercial decisions.

Proven expertise, real results

Thanks to our unique position between merchants, payment partners and sellers, we have the experience and insight to help you maximize sales, reduce costs and improve operational efficiency – from payment acceptance and fraud management, to security control, settlement and reconciliation.

Payment Acceptance and Management

Challenge

The payments landscape is becoming increasingly complex for airlines. For your business, it means making sure customers can pay with their preferred methods and channels wherever they are. It means managing multiple suppliers across many markets. And it means multiple reports and extra manual reconciliation.

Solution

Accept and manage diverse payments easily across the world, with just one connection to our payments solution.

Reduce costs and boost revenue by improving your authorization success rate with smart routing, and make sure your customers are offered their preferred choice of payment in each market you operate in.

Instead of reconciling dispersed payment data and endless reports, you have a single global view of your entire payments ecosystem, which radically reduces back office costs and allows you to make better informed business decisions.

And the great news is there's no need to update your IT systems. With JSON API, integration is fast and effortless.



Benefits

Reduce payment complexity, transaction fees, management and reconciliation costs. At the same time, increase acceptance rates and new business opportunities as exploring new markets becomes easier and more cost-effective.

Result

By choosing the right payment solution, Japan Airlines was able to enter new markets quickly and easily, resulting in **625% growth** in four years for online international inbound sales.



Currency Converter

Challenge

84% of travelers prefer to pay using their own local currency. Without this option, they are less likely to book. However, offering this can be complex, with the need to set up multiple accounts for each currency, deal with third parties such as the FX treasury and ensure government regulations are met.

Add to this the risk of margin erosion due to additional fees for DCC transactions and margin split between providers, and it's clear airlines need a better way to manage local currency payments.

Solution



Multi-currency pricing

Customers pay with their favorite currency any time in the booking process, instilling confidence in your business. It works with any card type and even some alternative methods of payments. It's available across direct channels, and the airline defines the margin, so you're in full control.



Dynamic Currency Converter

Customers are given the option to pay in their local currency at the checkout. The FX rate and margin are transparent, building trust and conversion. Again, you define the margin.

Benefits

As well as improving your customers' experience, you generate new revenue streams and profit on every payment by capturing a margin included in the exchange rate. By applying competitive, up-to-date FX rates that you keep, not the bank, you reduce disputes and chargebacks.

Result

One global airline generated **\$5.1 million** of additional revenue in the first 14 months after going live with Dynamic Currency Conversion.



Settlement and Reconciliation

Challenge

With millions of transactions performed every day, through multiple sales channels using a variety of acquiring banks located in different countries, reconciliation is both complex and costly. It's no surprise that, on average, 4% of sales do not arrive in an airline's bank account without time-consuming manual intervention.

Solution

Amadeus Bank Settlement Reconciliation makes sure you receive all of your money. It proactively monitors and identifies any discrepancies between sales and received funds so you can automatically track missing revenue from all payment sources.

Benefits

Reconciliation is a far simpler process when you have a central view of all transactions by channel, country and payment method. And, because reconciliation provides you with every mismatch, you can immediately stop revenue leakage (estimated at up to 1% of total sales).

Result

Protects revenue, reduces manual intervention and improves operational efficiency.



Fraud Management

Challenge

It's estimated that 1.1% of an airline's revenue from online sales is lost to fraud. But detecting, resolving and staying protected from cybercrime is time-consuming and labour intensive. Potential customers are also affected, with up to 15% declined due to false positives. In fact, fraud can cost airlines 20% of their profit.

Solution

Our omnichannel card payment fraud management solution for airlines is seamlessly integrated into your booking and ticketing flow. It's the result of teaming together with CyberSource, ACI ReD and Accertify – industry leaders in fraud management.

By combining our sector-specific knowledge of the travel industry, with our rich travel data sets and expertise in screening, we can more precisely detect fraud at every stage of the traveler journey.

And that means less crime and lower manual labour costs.



Benefits

Improved screening precision means genuine customers won't get declined, increasing conversions and revenue. It also means you can enter new, riskier markets with greater confidence, further increasing sales. At the same time, reduce manual costs by canceling fraudulent tickets automatically and storing the result in the PNR.

Result

Stop fraud.
Control costs.
Grow your business.

Tokenization

Challenge

The average cost of a data breach is \$4 million. That's an increase of 29% since 2013. And that's not to mention the potential damage to an airline's reputation and future business. That's why keeping customers' credit card data secure and meeting PCI compliance is vital. But it's not straightforward. Antivirus, patching, system control and training employees are all costly and difficult to manage.

Solution

We've developed a method of converting real payment card data into data that looks like a real payment card but isn't. If this data is stolen, no transactions can be made. To interface with external third-party systems, the token is simply converted back to the real payment card data.

So, make your airline's business more secure in three ways:

- ✓ **Amadeus Card Data Tokenisation** stores credit card data as 'tokens', removing cardholder data from your systems and making it useless for thieves.
- ✓ **Amadeus Data Security Wall** acts as a firewall for your airline's IT environment by substituting incoming card numbers with a token and replacing outgoing tokens with encrypted card numbers.
- ✓ **Amadeus Data Collection Pages** is an Amadeus-controlled page designed to collect credit card data from customers in a PCI DSS-compliant way.



Benefits

With the card data removed from your IT systems, the scope of a PCI audit is significantly reduced. And, of course, thieves can't steal what isn't there.

Result

By using Amadeus Tokenization, and therefore reducing the scope of PCI compliance, a tier one airline made estimated savings of **€19 million** on the initial cost of becoming compliant. How much could your airline save?

Airport Pay

Challenge

Shared check-in desks don't accommodate the specific payment needs of multiple airlines and ground handlers. The knock-on effect is that airline staff are unable to accept secure payments at the check-in desk and customers are sent from one desk to another to pay for additional services. It's not good for the customer experience, and it's not good for PCI DSS compliance.

Solution

Airport Pay is the first and only Departure Control System integrated wireless payment solution that allows airlines and ground handlers to accept EMV chip card payments anywhere in any airport, independent of the shared environment.

So you can offer your customers secure and simple payment options anywhere at the airport.





Benefits

- ✓ Decreased fees associated with risky payment methods
- ✓ Reduced costs in compliance with PCI DSS standards
- ✓ Quick deployment to any airport
- ✓ Integration into your departure control and reservation systems for faster, more accurate payments
- ✓ A convenient, secure and more familiar customer experience

Result

“Amadeus Airport Pay enables our travelers to purchase upgrades, and choose additional services such as taxis and a concierge, to name a few. They can do this while checking in or at the gate, securely, with a variety of payment options and without the need for detours.”


Amadeus customer



Getting paid is getting simpler

Want a smarter payment solution?
One that centralizes payment management
for you? One that reduces the time and
increases the accuracy of reconciliation?
One that helps you tackle fraud?
Get on board.



A photograph of a coastal town, likely in the Mediterranean, viewed from an elevated position. The foreground is dominated by a thick, weathered stone wall. Beyond the wall, a dense cluster of colorful buildings in shades of orange, yellow, and pink stretches towards the sea. The ocean is visible in the distance under a clear blue sky. The right side of the image is a solid black background with white text.

Think getting paid
is hard work?
Think again.

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

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