

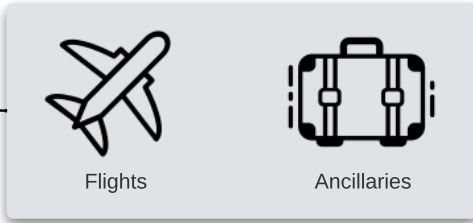


# Airline Payments - Open Banking (A2A)

Version 1 - Jan 17, 2023

Contact us at [info@upintheair.aero](mailto:info@upintheair.aero)

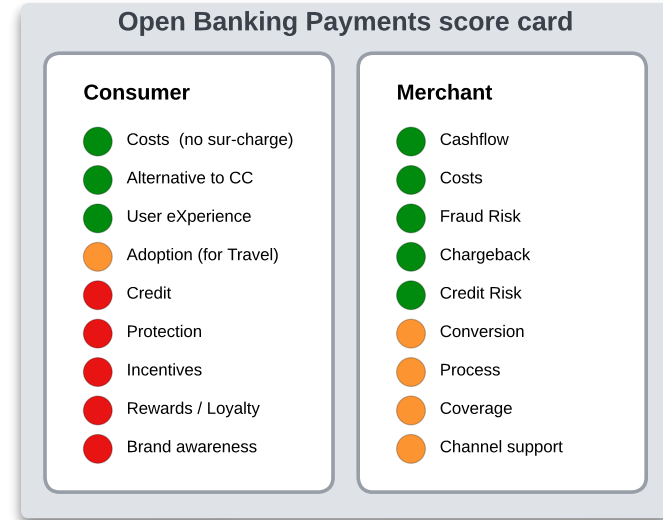
[www.upintheair.aero/infographics](http://www.upintheair.aero/infographics)



Open Banking / A2A is not supported as standard FOP by GDS's / BSP's

Adoption of Open Banking Payments for corporate bookings is low

## What is: OPEN BANKING



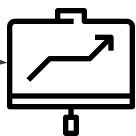
Conversion



Cost



Coverage



Reporting Reconciliation



Payment partner

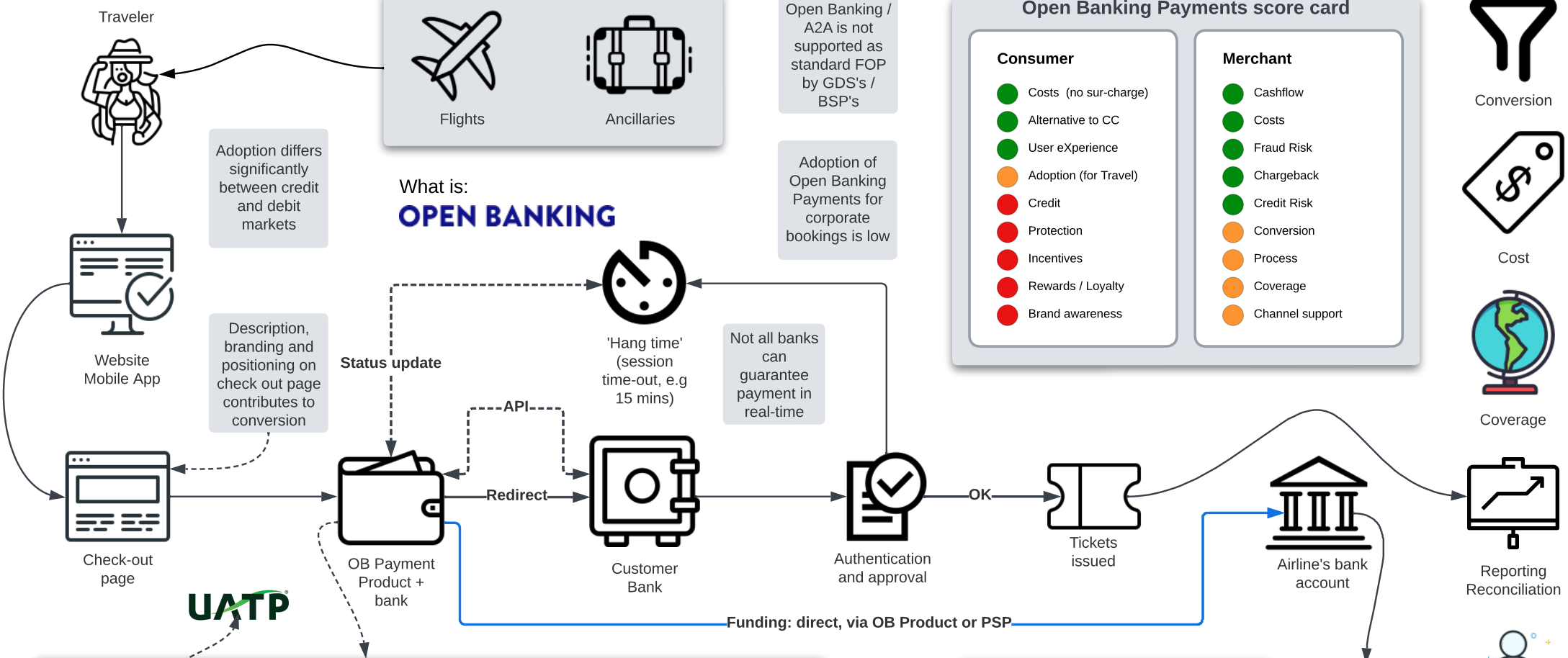


Process integration

Adoption differs significantly between credit and debit markets

Description, branding and positioning on check out page contributes to conversion

Not all banks can guarantee payment in real-time




**The iDEAL success story:**

- ▶ In use since 2005 as online banking (A2A) payment product in the Netherlands
- ▶ Strong and trusted consumer brand
- ▶ Multi bank solution
- ▶ Acquiring and issuing banks
- ▶ 99.9 coverage
- ▶ 50+% share in Airlines / Travel
- ▶ NL is a typical debit market
- ▶ Local debit cards (Maestro) not enabled for (direct) online use yet

Monitoring required to detect if any payments are not received

Open Banking is a one step process (auth/capture combined)