

Traveler



Flights



Ancillaries

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

Open Banking (A2A) Payments score card

Consumer

- Costs (no sur-charge)
- Alternative to VI/MA
- User eXperience
- Adoption (for Travel)
- Credit
- Protection
- Incentives
- Rewards / Loyalty
- Brand awareness

Merchant

- Cashflow
- Costs
- Fraud Risk
- Chargeback
- Credit Risk
- Conversion
- Process
- Coverage
- Channel support



Conversion



Cost



Coverage

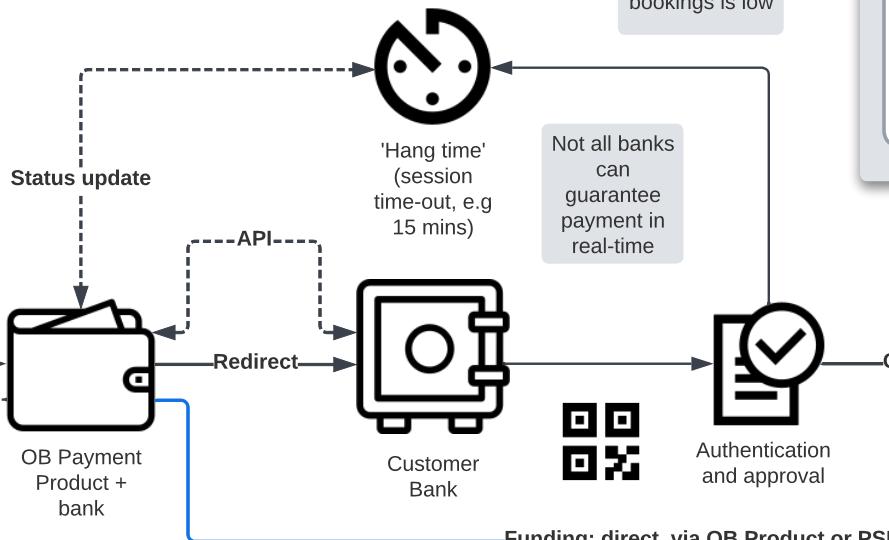

 Reporting
Reconciliation

 Monitoring
required to
detect if any
payments are
not received

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

 Process
integration

What is: OPEN BANKING


 New debit
competition due
to Maestro
sunset in
Europe:

- Debit
Mastercard
- Visa Debit

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 (yet) enabled for direct online use



2026


 The challenger on
customer proposition:

Revolut Pay

- Brand
- Marketing
- Protection
- Rewards
- Airline points
- # Currencies
- FX costs

