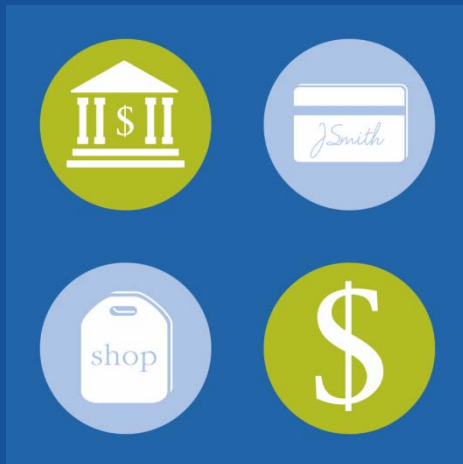


# eURO • COMMERCE

ONLINE PAYMENTS • LOCAL • GLOBAL • FAST • SECURE



**Reducing Costs and Increasing Sales  
By Delivering New Payment Methods**

**Presented by Alan Wyley to the  
Airline Payment Summit, Toronto**

**April 2008**

## Company Overview

- Payment Processor/Gateway
- Founded in 1999 with HQ in Dublin, Part of DataCash Group PLC
- Focused 100% on Airlines and Travel
- Credit Cards
- Alternative Payments
- 3D Secure
- PCI Compliant
- Full Airline Fraud Solution



# eURO • COMMERCE

## Some of our Customers & Partners



**RYANAIR.COM**

**PIA**  
Pakistan International  
Come Fly With Us

germanwings.com **Deine Flügel**

  
**SINGAPORE AIRLINES**

**الطيران العماني**  
**OMAN AIR**

  
**Jazeera AIRWAYS**  
طيران الجزيرة

**NAVITAIRE**

**Alitalia** 

**W!ZZ**

  
**tigerairways**

**norwegian.no** 

**Sabre Holdings**

  
**KINGFISHER AIRLINES**

**transavia.com**

**myair.com** 

## Payments Landscape

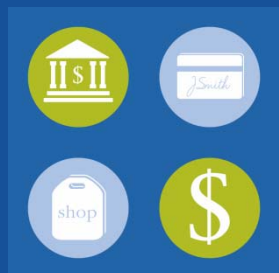
- Credit Cards
- Airline Branded Credit Cards
- Debit Cards
- Prepaid Cards
- Direct Debits
- Internet Banking
- Cash
- Installments





## Alternative Payments By Region

- Key Ones Vary By Region
- USA – BillmeLater, Checkfree etc.
- South America – Boleto, Caixa etc.
- Middle East (Global) – Western Union
- Europe – ELV, Maestro, Carte Bancaire, Carta Si, Polish Direct Debits etc.



## Credit Cards

- Critical Piece
- Good Penetration in Certain Markets
- Expensive
- Inflexible
- Fraud an Issue



## Why Alternative Payments?

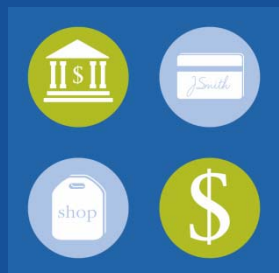
- **Cost**
  - Can save from \$2 to \$4 per transaction
  - Some Alternative Payments are free!
- **Fraud**
  - Rates Vary But Can Be Zero
  - “Hidden” Staff Time/Cost Benefit
- **Market Reach**
  - Credit Card Penetration
  - Security
- **It's Easy!**
  - Analyse Passenger Numbers
  - Just need a local bank account

# eURO • COMMERCE

## Real Life Example

transavia.com

- Transavia, The Netherlands
- Credit Cards
- iDeal Internet Banking
- 25% of business
- Low Merchant Service Charge per transaction
- “The most important thing about iDeal is that it has ZERO FRAUD, ZERO CHARGEBACKS and ZERO HASSLE!!!”
  - Paul Maree Vice President Finance & Treasurer



# Thank You

# Questions?